

Personifying Luqmān's Parenting Style for Curbing Cybercrime Cases in Nigeria

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ABSTRACT

Poor parenting has been one of the logjams militating against rectitude among Nigerian youths. Similarly, the youths' penchant for flamboyant lifestyle has precipitated the upsurge in cybercrime in the country, ranging from internet fraud to ritual killing. This research explores the role of parenting in curbing the menace of cybercrime in Nigeria, using the story of Luqmān as a paradigm. It further examines the modern trends in cybercrime and the statistics of Nigerian cybercrime cases to demonstrate the need for spontaneous intervention by the government. Drawing from Islamic parenting strategy, the paper highlights various moral lessons and their implications for youth ethical behaviour. The study adopts descriptive method to analyse the various kinds of cybercrimes. It also deploys exploratory method to narrate Luqmān's story vis-à-vis exegetical method to unravel the hermeneutic relevance of his admonition to curtailing the cybercrime phenomenon in Nigeria. It identifies carefreeness, poverty, economic hardship, unemployment and unrestricted cyber exposure as contributing factors to the malaise. The study advocates for moral parenting strategy that integrates religious teachings into technological awareness to combat cybercrime rate in the country.

Keywords: Cybercrime, parenting, Luqmān, youth, exegesis

INTRODUCTION

Cybercrime is defined by the Oxford English Dictionary as a crime that is committed using the internet, for instance by stealing somebody's personal or bank details or by infecting their computer with a virus.³ The upsurge in internet awareness in Nigeria has brought significant benefits that enhanced communication and access to global networking. However, it has also exposed the youths to cyber fraud and online exploitation. The Qur'ān and *ḥadīth* provide a strong foundation for addressing moral issues, including those that arise in the digital age. The advent of computer and the internet brought technological progress in human society that benefited many societies in numerous ways. These opportunities have also resulted in challenges of cybercrimes which provoked concerns for internet safety. A few decades ago, cybercrime in Nigeria has attracted global attention and every attempt towards a solution has been proven abortive.

In fact, the criminals no longer need a physical presence at crime scenes. They can launch cyberattack from anywhere and anytime, using cyberspace to harm the unwary. The growing challenge of cybercrime in Nigeria, particularly among the youth, has raised serious concerns about moral foundations being instilled in the younger generation. Cybercrime, including online scams, hacking and identity theft are

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³ A.S. Hornby, *Oxford Advanced Learner's Dictionary of Current English*, 10th ed. (United Kingdom: Oxford University Press, 2020), 384.

significant contributors to the erosion of trust and security in the society.⁴ Nigerians have a lousy image globally due to the activities of cybercriminals, often addressed as “Yahoo boys”. These Nigerian youths indulge in various cybercrimes coupled with fetish and ritual money making called “Yahoo plus”. This attitude has raised a perturbed question of moral decadence in the society. However, the fact remains that there are parents but with carefree parenting style. A Punch Newspaper correspondent, Oladimeji Ramon, reported that the then acting chairman of Ikoyi office of EFCC (Economic and Financial Crimes Commission), Ibrahim Magu, revealed that the cybercriminals’ parents now have an association called “Association of Mothers of Yahoo Boys.”⁵ This occurrence of immoral exhibition justifies the significance of this study in the context of Nigerian society where the rehabilitation through imprisonment and bail has failed to change the incorrigible fraudsters. The factors responsible for upsurge in Nigerian cybercrime cases are youths’ joblessness, economic hardship, cultural glamorisation of cybercrime and inadequate data privacy and cybersecurity facilities. This paper therefore examines the role of the parents in curbing cybercrimes among Nigerian youths from ethnoreligious perspectives in the light of Luqmān’s admonition in Chapter 31 of the Glorious Qur’ān. The study adopts descriptive, exploratory and exegetical research methods to garner scholarly views on Muslim child upbringing, psychology and mentoring before adolescence.

THE THEORY OF PARENTING

Secular Perspective

Parenting is viewed as a dynamic and evolving practice that is shaped by cultural, social and psychological factors. In the West, the approach to parenting emphasizes individual rights, autonomy and self-expression, with a focus on nurturing children to become independent, responsible and well-adjusted adults. The secular parenting style prioritises the psychological development of children, importance of communication, emotional support and self-esteem.⁶ The Western psychology views parenting styles as authoritative, authoritarian, permissive and neglectful. The authoritative style is considered the most balanced and effective as it combines warmth, responsiveness and consistent expectations. Studies have shown that this style of parenting is associated with better outcomes in children, including higher academic performance, better social skills and lower levels of behavioural imbalance.⁷

This approach contrasts with the authoritarian style, which emphasizes strict discipline and obedience, often at the expense of warmth and emotional support.⁸ Permissive parenting, on the other hand, is characterized by a lack of firm boundaries and a tendency to avoid confrontation, while neglectful parenting is marked by a lack of involvement and emotional support for the child. In the digital age, the role of parenting has expanded to include guiding children through the challenges posed by technology, including cybercrime. As children increasingly engage with the internet, social media

⁴ Yusuf Usman, "The Role of Religious Values in Curbing Cybercrime: Insights from Islamic Teachings," *Journal of African Digital Ethics* 12, no. 3 (2019): 45.

⁵ Oladimeji Ramon, “Mothers of Yahoo Boys now have an association-Magu,” *Punch*, November 1, 2019, <https://punchng.com/updated-mothers-of-yahoo-boys-now-have-an-association-magu/>

⁶ Diana Baumrind, “The Influence of Parenting Style on Adolescent Competence and Substance Use,” *The Journal of Early Adolescence* 11, no. 1 (1991): 56-95.

⁷ Baumrind, “*The Influence of Parenting Style*,” 60.

⁸ Livingstone, Sonia and Ellen Helsper. "Balancing Opportunities and Risks in Teenagers' Use of the Internet: The Role of Digital Skills." *New Media & Society* 13, no. 6 (2011): 1015–1033.

and digital platforms, the responsibility of parents has grown to include educating their children about online safety, ethical behaviour and the risks of cybercrime. This has led to a shift in parenting approaches, as modern parents are called to equip their children with the skills and knowledge necessary to navigate the digital world responsibly.⁹

From a secular perspective, the issue of cybercrime is often addressed through education, policy and legislation. In Western countries, laws have been enacted to protect children from online exploitation and cyberbullying. Some programmes have been designed to raise awareness about cybercrime and promote digital citizenship in schools and communities.¹⁰ However, despite these efforts, cybercrime has become a persistent problem, with many adolescent boys and girls becoming vulnerable to online scams, hacking and inappropriate content. Therefore, parenting strategies that integrate both technological and moral guidance are essential in curbing the rise of cybercrime among youths. The emphasis on digital responsibility, combined with an understanding of the psychological and emotional effects of internet use, plays a critical role in protecting children from the dangers of the digital age.¹¹

While the secular parenting perspectives offer valuable insights into the role in preventing cybercrime, they do not account for the ethnoreligious values that shape parenting styles in other societies. In Nigeria, the influence of Islam, Christianity and traditional African values is profound as parenting approaches are deeply rooted in moral teachings that extend beyond the secular child psychology. These cultural frameworks can provide additional layers of guidance for parents in addressing the challenges posed by cybercrime.¹² By integrating indigenous approaches to parenting, parents can foster a more holistic strategy to combat the negative effects of technology on children.¹³ This is because the Yoruba adage believes that “*four hands bring forth a child, but the child is nurtured by two hundred hands.*”

Islamic Perspective

Parents have a tremendous influence on children in giving exemplary, noble character, getting used to living according to religious guidance. This is the stage that the child gets adequate spiritual and emotional experience. In Islām, children are sacred trust given by Allāh to the parents. Islam emphasizes that the parents bear a significant responsibility to guide their children toward righteousness and instill Islamic values in them from childhood. This responsibility is deeply rooted in the Qur'ān, which states:

يَا أَيُّهَا الَّذِينَ آمَنُوا قُوا أَنْفُسَكُمْ وَأَهْلِيكُمْ نَارًا

O you who believe, protect yourselves and your families
from a Fire (Q66:6)

This verse underscores the duty of the parents to shield their children from sin and to prepare them for a life aligned with Islamic teachings. Failure to fulfill this obligation could lead to spiritual imbalance.¹⁴ Prophet Muhammad further elaborated on the

⁹ Davis Kate, *Parenting in the Digital Age: Raising Children to Thrive in a Technological World* (New York: HarperCollins, 2020), 34-37.

¹⁰ Kate, *Parenting in the Digital Age*, 38-52.

¹¹ Baumrind, “*The Influence of Parenting Style*,” 56-95.

¹² Usman Yusuf, “*The Role of Religious Values in Curbing Cybercrime: Insights from Islamic Teachings*,” *Journal of African Digital Ethics* 12, No. 3 (2019): 45–62.

¹³ Yusuf, “*The Role of Religious Values in Curbing Cybercrime*,” 45-62.

¹⁴ Abu Hamid Al-Ghazali, *Ihya Ulum al-Din*, 2nd ed., trans. Fazlul Karim (Lahore: Islamic Book Service, 1993), 112.

influence of parenting by stating: *Every child is born upon the fiṭrah (natural disposition), but his parents make him a Jew, a Christian or a Magian.*¹⁵ This ḥadīth highlights the intrinsic purity and natural disposition of every child and how parents play a decisive role in shaping his worldview. It also calls upon Muslim parents to preserve the *fiṭrah* through proper education and moral training, ensuring their children grow up with a strong spiritual connection.¹⁶ The importance of moral upbringing is further reinforced by Islamic scholars. Ibn Qayyim emphasises the role of the parents in teaching discipline and Islamic values to ensuring children develop a sense of accountability to Allah at their childhood. These teachings are supported by the Qur'anic principle of *tarbiyah* (nurturing), which entails character, spiritual and intellectual development.¹⁷ Parents are also encouraged to strike a balance between love and discipline, ensuring a nurturing yet principled upbringing. Prophet Muhammad also said: *Indeed, Allah loves tenderness in all matters.*¹⁸

This statement provides a critical guidance for parents to adopt tenderness and understanding when correcting or disciplining their children. Islamic parenting, therefore, avoids extreme harshness or leniency and seeks a balanced approach that instills discipline through love and guidance.¹⁹ Moreover, Islam allows corporal punishment as the last resort to discipline a recalcitrant child under a stringent rule as the Prophet ordains: *Do not flog anyone more than ten stripes except if he is involved in a crime necessitating Allah's legal punishment.*²⁰ This tradition lays the foundation of individual differences in children's response to parenting approaches. Additionally, Q18:46 describes wealth and children as beautification of life to make the world appealing and loved. However, it immediately shifts the minds towards everlasting good deeds (*al-bāqiyāt aṣ-ṣāliḥāt*). This implies that while wealth and children are valuable, they are temporary and only righteous actions enjoy eternal bliss. This verse encourages parents to view their children not just as a source of pride and prestige, but as a trust from Allāh to be nurtured in righteousness.

In the cybercrime context, it calls for parents to prioritize moral upbringing in the digital age over material success. Allāh further says: *Your wealth and your children are but a trial, and Allah has with Him a great reward* (Q64:15). This verse describes wealth and children as a test (*fitnah*). The test lies in how one earns, spends, raises and influences them. Wealth can lead to greed and children can lead to pride. In Nigeria's digital age, parents are tested by how they balance providing technological opportunities for their children while guarding against involving in online scam. Succinctly, Q18:46 highlights the beauty of wealth and children, while Q64:15 warns of the responsibility and potential dangers they carry if misused and mismanaged.

Another essential component of parenting in Islām is teaching children the importance of worship and obedience to Allāh. The Prophet instructed: *Command your children to pray when they are seven years old.*²¹ This ḥadīth justifies the place of Islām on early religious education, ensuring that children develop a sound foundation in their

¹⁵ Muhammad bin Ismail Al-Bukhari, *Sahih al-Bukhari*, 2nd ed., trans. Muhammad Muhsin Khan (Riyadh: Darussalam, 1997), Hadith No: 1385, 262.

¹⁶ Ibn Qayyim Al-Jawziyyah, *Tuhfat al-Mawdud bi Ahkam al-Mawlud*, 2nd ed. (Beirut: Dar Ibn Hazm, 1997), 102.

¹⁷ Ibn Qayyim, *Tuhfat al-Mawdud*, 85.

¹⁸ Ismā'īl, *Ṣaḥīḥ al-Bukhārī*, vol. 8, Ḥadīth No: 6927, 45.

¹⁹ Ismail bin Kathir, *Tafsir Ibn Kathir*, 2nd ed. (Riyadh: Darussalam, 2009), 485.

²⁰ Al-Bukhari, *Sahih al-Bukhari*, Vol. 8, Hadith Number: 6850, 443.

²¹ Sulaymān bin al-Ash'ath, *Sunan Abi Dāwūd*, trans. Nasiruddin al-Khattab, vol. 1 (Riyadh: Darussalam, 2008), Hadith No: 495, 133.

faith and the importance of daily acts of worship.²² Islamic parenting is, therefore, a holistic process that integrates physical care, emotional support and spiritual nurturing. Parents are not only caregivers but also role models, whose actions deeply influence their children's growth and socialisation.²³

THE CONCEPT OF CYBERCRIME

Cybercrime in Nigeria reflects the broader global trend of exploiting digital technologies for unlawful purposes, but it is shaped by unique socioeconomic and cultural factors. The *Cybercrimes Act of 2015* provides the legal framework for defining and prosecuting cybercrimes in the country. This legislation identifies cybercrime as any criminal act carried out using computers, digital networks or the internet, including offences like hacking, identity theft and online fraud.²⁴ The perception of cybercrime in Nigeria is strongly influenced by the prevalence of financial fraud, particularly advance fee fraud, also known as "419 scams." Named after Section 419 of the Nigerian Criminal Code, these scams involve deceiving victims into making upfront payments for fictitious benefits. Adeniran argues that high unemployment rate and economic disparities contribute significantly to the emergence of cybercrime as a source of income for some Nigerians.²⁵

Another critical aspect of cybercrime in Nigeria is its transnational nature. Criminal activities often target individuals and organizations beyond the country's borders, leveraging the global reach of digital technologies. Ogundele highlights that international collaboration is essential to addressing Nigeria's cybercrime challenges as the perpetrators frequently operate across countries. Initiatives like the partnership between the *Economic and Financial Crimes Commission (EFCC)* and INTERPOL have been crucial in combating these crimes.²⁶ Cybercrime in Nigeria also extends to cyber-enabled crimes like cyberstalking, online harassment and identity theft. These crimes disproportionately affect vulnerable groups, including women and young people, leading to psychological and financial harm. The *Cybercrimes Act of 2015* criminalises such acts and provides penalties for offenders, but enforcement remains a challenge due to limited resources and technological expertise.²⁷

In recent years, ransomware and malware attacks have become more common in Nigeria, targeting businesses, government agencies and financial institutions. These attacks often aim to extort money or disrupt operations. According to Adekunle, the increasing reliance on digital banking and Fintech solutions has made Nigeria particularly vulnerable to such attacks, necessitating stronger cyber security measures.²⁸ The conception of cybercrime in Nigeria is also influenced by cultural narratives and media portrayal. Films, social media and local storytelling often depict cybercriminals as sociable heroes. This perception complicates efforts to combat cybercrime, as it can

²² Ibn Kathir, *Tafsir Ibn Kathir*, 632.

²³ Al-Ghazali, *Ihya Ulum al-Din*, 215.

²⁴ Federal Republic of Nigeria. *Cybercrimes (Prohibition, Prevention, etc.) Act of 2015*. 2015. <https://www.nitda.gov.ng>.

²⁵ Adeniran Akin "Economic Challenges and the Rise of Cybercrime in Nigeria," *African Journal of Criminology* 12, No. 3 (2020): 45-58.

²⁶ Ogundele Akin, "Transnational Dimensions of Nigerian Cybercrime: Challenges and Solutions," *Journal of Contemporary African Studies* 36, no. 4 (2018): 423-437.

²⁷ T. A. Akinola and F. J. Akintunde, "Cybercrime Legislation and Enforcement in Nigeria," *International Journal of Cybersecurity Research* 4, No. 2 (2021): 89-103.

²⁸ R. Adekunle, "Ransomware and Financial Technology: The Nigerian Context," *Journal of Digital Security and Innovation* 7, No. 1 (2021): 67-81.

foster a degree of societal acceptance.²⁹ Cybercrime in Nigeria is multifaceted, encompassing both global and local dynamics. The country's legal framework, coupled with international cooperation and public awareness campaigns, plays a pivotal role in addressing this challenge. As digital technologies continue to evolve, Nigeria must strengthen its cybercrime policies and enforcement mechanisms to protect its citizens and reputation on the global scale.³⁰

KINDS OF CYBERCRIME

Cybercrime in Nigeria has evolved into various forms, each with its *modus operandi* and impact on the society. The kinds of cybercrimes prevalent in Nigeria are as follow:

Phishing Scams

Phishing involves deceiving individuals into providing sensitive personal information, such as passwords or bank details, through fraudulent email address or websites. In Nigeria, email scams often referred to as "419 scams" after the section of the Nigerian Criminal Code addressing fraudulent acts. These scams typically involve emails claiming to offer large sums of money in exchange for an upfront payment.³¹ For instance, fraudsters may impersonate business executives or government officials to trick victims into making payments or revealing sensitive information.³² In Nigeria, this form of cybercrime is common, particularly among those involved in online banking and e-commerce. Phishing involves lying and deceit. The Prophet says: *whoever cheats us is not one of us*.³³ This *ḥadīth* emphasises that cheating others in any form relates to phishing scams where individuals are deceived into releasing sensitive personal information.

Banking and Financial Fraud

Banking fraud is a significant challenge in Nigeria's financial sector. Cybercriminals exploit vulnerabilities in online banking systems or use social engineering tactics to steal money from accounts. A common method involves using stolen ATM card information or hacking mobile banking applications.³⁴ According to the Nigeria Inter-Bank Settlement System (NIBSS), the volume of fraudulent banking activities increased as cybercriminals leverage Fintech to perpetrate fraud.³⁵ One of the most widespread forms of cybercrime in Nigeria is online fraud. In this form of crime, individuals deceive victims through fake profiles, often targeting foreigners, to defraud them. The victims are manipulated via social engineering, where criminals exploit their trust to gain financial advantage.

²⁹ P. Amadi, "Cultural Narratives and the Perception of Cybercrime in Nigeria," *Journal of African Media Studies* 12, No. 2 (2020): 145-162.

³⁰ Ogundele, "Transnational Dimensions," 423-437.

³¹ R. G. Smith, *Cybercrime in Developing Economies: Challenges and Responses*, 2nd ed. (Cambridge: Cambridge University Press, 2020), 12.

³² Ogundele, "Transnational Dimensions," 67-85.

³³ Muslim ibn al-Ḥajjāj, *Ṣaḥīḥ Muslim*, trans. Nasiruddin al-Khattab vol. 4 (Riyadh: Darussalam, 2007), Ḥadīth No: 102, 66.

³⁴ Akinola Akintunde, *Cybercrime Legislation*, 45-59.

³⁵ Nigeria Inter-Bank Settlement System (NIBSS), *Fraud in the Nigerian Financial System: A Statistical Report*. Lagos: NIBSS, 2020.

Online Impersonation and Identity Theft

Identity theft is a growing cybercrime in Nigeria, where criminals steal personal information to impersonate individuals or organizations. This often leads to financial fraud or reputational damage. Cybercriminals create fake profiles on social media or clone legitimate websites to mislead victims.³⁶ The *Cybercrimes Act of 2015* addresses this issue, with penalties including fines and imprisonment for those found guilty of impersonation. Public awareness campaigns also aim to educate Nigerians about protecting their personal information online.³⁷ Identity theft involves stealing an individual's personal information to carry out fraudulent activities, such as opening bank accounts or obtaining credit under false pretence. In Nigeria, this has become a significant issue, particularly with the rise of social media and e-commerce.

Cyber Bullying and Online Harassment

Cyber bullying involves using digital platforms to intimidate, threaten or harass individuals. In Nigeria, this crime disproportionately affects women and young people. Offenders often send abusive messages, share private information without consent or engage in coordinated online harassment.³⁸ The *Cybercrimes Act of 2015* criminalises cyber bullying, imposing fines or imprisonment on perpetrators. Advocacy groups and NGOs in Nigeria work to raise awareness and support victims of online harassment.³⁹ Cyber bullying involves the use of technology to harass, embarrass or harm others, often through social media or messaging platforms. It is a growing concern in Nigeria, especially among younger people.

Ransomware and Malware Attacks

Ransomware and malware attacks are forms of cybercrime where malicious software is used to either encrypt data and demand a ransom for its release (ransomware) or damage or steal information from a computer system (malware). These attacks are financially driven and cause harm to individuals, businesses and institutions. Ransomware involves demanding money for the return of data and malware, which invades and damages systems, both violate Islamic principles of justice and respect for others' rights. The Prophet says: *whoever deceives his brother in anything is a sinner*.⁴⁰ This *ḥadīth* reflects the prohibition of fraud adopted when cybercriminals carry out ransomware or malware attacks. Cybercrime through ransomware and malware attacks is a violation of this trust, as it involves unlawfully taking control of others' data or systems, causing harm and breaking the cyber ethical frameworks.

Hacking

Hacking refers to unauthorised access to systems, networks or devices to steal, alter or destroy data. It is commonly used in cybercrime to access personal information, financial data and confidential corporate information. The Prophet says: *The property of*

³⁶ Adekunle, "Ransomware and Financial Technology," 83.

³⁷ Ogundele, "Transnational Dimensions," 67-85.

³⁸ Amadi, "Cultural Narratives and the Perception," 523-540.

³⁹ Adekunle, "Ransomware and Financial Technology," 85.

⁴⁰ Aḥmad ibn Ḥanbal, *Musnad al-Imām Aḥmad ibn Ḥanbal*, ed. Shu'ayb al-Arna'ūt et al., vol. 23 (Beirut: Mu'assasat al-Risālah, 2001), Ḥadīth No. 13973, 351.

*a Muslim is not lawful (to take) except with his consent*⁴¹ This *ḥadīth* underscores that corrupting others' affairs or intruding into their lives is not permissible in Islām. Hacking, which invades others' digital life, is seen as an act that corrupts and harms other's rights.

STATISTICS OF CYBERCRIME CASE IN NIGERIA

Cybercrime in Nigeria has grown significantly over the years, driven by increased internet penetration, technological advancements and socioeconomic factors. According to a report by the Nigerian Communications Commission (NCC), Nigeria had over 154 million internet subscribers as of 2022, making it a fertile ground for cybercriminal activities.⁴² The surge in internet use has facilitated the rise of cybercrime cases. The Economic and Financial Crimes Commission (EFCC), Nigeria's primary anti-fraud agency, reported that cybercrime accounts for approximately 60% of the cases it handles annually. A significant portion of these cases involves "Yahoo boys," a term used to describe individuals engaged in email scams and financial fraud.⁴³ These scammers often target vulnerable victims abroad, leveraging social engineering tactics to deceive them into transferring funds. A notable case of cybercrime in Nigeria involved the arrest of Obinwanne Okeke, popularly known as "Invictus Obi," who was sentenced in the United States in 2020 for his role in \$11 million phishing scam. This high-profile case highlighted the transnational nature of Nigerian cybercrime and the collaborative efforts required to combat it.⁴⁴ Such cases have drawn international attention to Nigeria's cybercrime, reinforcing the need for stricter enforcement and global partnerships.

According to a statistical report by Deloitte, Nigeria estimated that cybercrime costs the country approximately \$500 million annually, with the banking and telecommunications sectors being the most affected.⁴⁵ The rise of Fintech and mobile banking has made these industries prime targets for cybercriminals, who exploit vulnerabilities in digital payment systems. Ransomware attacks have also become a growing concern in Nigeria. In 2021, several Nigerian companies reported being victims of ransomware, whereby cybercriminals demand payments in cryptocurrency to unlock encrypted data. A survey by Sophos, a global cybersecurity firm, revealed that 51% of Nigerian organizations had experienced ransomware attacks, indicating a pressing need for enhanced cybersecurity measures.⁴⁶

The Nigerian government has introduced initiatives to curb cybercrime, including the establishment of the Computer Emergency Response Team and the implementation of the Cybercrimes Prohibition and Prevention Act of 2015. Despite these efforts, enforcement challenges persist, including limited resources, insufficient expertise and corruption.⁴⁷ Public awareness campaigns and capacity-building

⁴¹ Ismā'īl, *Ṣaḥīḥ al-Bukhārī*, vol. 3, Ḥadīth No: 2449, 348.

⁴² Nigerian Communications Commission (NCC). "Internet Subscriptions Report: 2022." 2022. <https://www.ncc.gov.ng>

⁴³ Economic and Financial Crimes Commission (EFCC). *Annual Report on Financial and Cybercrime Cases*. Abuja: EFCC Press, 2022. <https://www.efcc.gov.ng>.

⁴⁴ Federal Bureau of Investigation (FBI). "Nigerian National Sentenced for Multi-Million-Dollar Fraud Scheme." 2020. <https://www.fbi.gov>.

⁴⁵ Deloitte Nigeria. *Cybercrime in Nigeria: Costs and Challenges*. Lagos: Deloitte Press, 2021, <https://www.deloitte.com/ng/en/services/consulting-risk/perspectives/Nigerias-cybersecurity-landscape-in-2025.html>.

⁴⁶ Sophos. *The State of Ransomware in 2021*. <https://www.sophos.com>.

⁴⁷ Ogunde, "Transnational Dimensions," 98–112.

initiatives are crucial to addressing these shortcomings. In addition to government efforts, private organizations and international agencies have also contributed to combating cybercrime in Nigeria. For instance, INTERPOL's partnership with the EFCC has led to the arrest of several cybercriminals operating within and outside Nigeria. These collaborations underscore the importance of global cooperation in tackling the multifaceted threat of cybercrime.⁴⁸

Cybercrime continues to be a significant threat in Nigeria, affecting individuals, businesses and the economy. According to the Nigeria Inter-Bank Settlement System (NIBSS), digital fraud attempts in the financial sector rose by over 186% between 2020 and 2021, resulting in losses of billions of Naira annually.⁴⁹ The banking sector, heavily reliant on digital channels, remains one of the primary targets of cybercriminals. A landmark case occurred in 2019 when the EFCC arrested 80 suspects involved in a \$46 million cyber fraud targeting individuals and companies. The investigation revealed the extensive use of Business Email Compromise (BEC) tactics, in which attackers impersonate legitimate entities to defraud victims.⁵⁰ This operation showcased the transnational scope of cybercrime and the challenges by the law enforcement agencies in apprehending perpetrators.

The Nigerian Deposit Insurance Corporation (NDIC) has expressed concerns about cybercrimes targeting financial institutions. A 2020 report from the NDIC highlighted that over 89% of reported cyber incidents, costing banks millions of dollars annually.⁵¹ Despite significant investments in cybersecurity infrastructure, banks continue to face sophisticated attacks, underlining the emerging cyber threats. Youth involvement in cybercrime has also become a growing concern. This indicates that unemployment and socioeconomic challenges contribute to the rise of "Yahoo boys," engaging in email scams and online fraud. Adeniran notes that many of these youths see cybercrime as a lucrative alternative to conventional employment. In some cases, these activities are culturally glamorised, making it harder to address the societal factors underpinning this issue.⁵² Another notable trend is the emergence of cybercriminals targeting the cryptocurrency sector. With Nigeria ranking among the top countries in cryptocurrency adoption, cybercriminals have increasingly exploited this space to defraud investors through Ponzi schemes, phishing sites and fake Initial Coin Offerings (ICOs). In 2021, the Central Bank of Nigeria (CBN) warned of rising cryptocurrency-related fraud cases, urging citizens to exercise caution.⁵³

A report shows that out the 12,394 fraudsters convicted by the EFCC since its inauguration to 2023, over 80% of the cases recorded were cybercrime-related.⁵⁴ Favour and Ojiroghene argue that even though religious leaders have been preaching against the

⁴⁸ INTERPOL. *Global Collaboration Against Cybercrime: Nigeria's Efforts*. 2022. <https://www.interpol.int>.

⁴⁹ Nigeria Inter-Bank Settlement System (NIBSS). *Fraud and Financial Crime in Nigeria: 2022 Report*. Lagos: NIBSS Press, 2022. <https://techpoint.africa/insight/major-hack-and-fraud-cases-in-nigeria>.

⁵⁰ Economic and Financial Crimes Commission (EFCC). *Operation Wire Wire: A Global Effort Against Cybercrime*. Abuja: EFCC Annual Report, 2019. <https://www.efcc.gov.ng/>

⁵¹ Nigerian Deposit Insurance Corporation (NDIC). *Cybersecurity Challenges in Nigeria's Financial Sector*. Abuja: NDIC Press, 2020. <https://www.businesstimes.com.ng/2024/12/ndic-urges-nigerian-monetary-establishments-to-deploy-ai-for-fraud-detection/>

⁵² Adeniran, Akin. *Socioeconomic Drivers of Youth Involvement in Cybercrime in Nigeria*. *Journal of African Development Studies* 15, no. 2 (2021): 112–127.

⁵³ Central Bank of Nigeria (CBN). *Cryptocurrency Fraud in Nigeria: Policy Implications*. Abuja: CBN Bulletin, 2021.

⁵⁴ Abiodun Adebajo, Gloria Chigbu and Christopher Osazuwa, "Effects of Data Protection Frameworks Against Cybercrimes on Cybersecurity in Nigeria," *The American Journal of Political Science Law and Criminology* 6, no. 9 (2024): 65.

dangers of internet fraud in Nigeria, the weak nature of the Nigerian legal system has made the moral reforms fruitless. They also reveal the upsurge in the cybercrime cases among Delta State University students to the issues of unemployment depression, anxiety, peer group influence and financial pressure.⁵⁵ This view aligns with a study which contends that majority of the Nigerian policymakers do not consider cybercrime as a national problem.⁵⁶ However, the year 2025 has witnessed amendment of the 2015 Criminal Code Act with stringent sanctions for cybercriminals. The Nigeria's 2025 Criminal Code Act is a legislative response to the menace of cyberattacks in the digital age. This legal initiative expands the court jurisdiction to strike a balance between cybersecurity and human rights dispensation in a democratic Nigeria.⁵⁷ By and large, there is a need to incorporate ethnoreligious approach to actualise the desired result towards curtailing the menace of cybercrime in Nigeria.

OVERVIEW OF LUQMĀN'S STORY IN THE QUR'ĀN

Luqmān was one of the most intriguing figures in the Qur'ān. Although he is not recognized as a Prophet, the Qur'ān presents him as a man endowed with wisdom. His story is primarily located in *Sūrah Luqmān* Q31:12-19 where he imparts crucial moral guidance to his son. The Qur'anic presentation of Luqmān exemplifies how divine wisdom can be granted to the righteous outside the Prophetic office.⁵⁸ According to Islamic scholars, there is debate about the pedigree of Luqmān. A group of scholars asserted that he was an Ethiopian slave and a carpenter, while others described him as a judge and a wise man who lived during the time of Prophet Dā'ud.⁵⁹ Ibn Kathīr held that Luqmān was granted wisdom but not Prophethood.⁶⁰ The wisdom refers to his profound understanding of life, justice and morality. Al-Qurṭubī added that Luqmān was a righteous servant of Allāh who is known for his piety and profound moral compass.⁶¹ Some narrations claimed that he was a Nubian with thick lips and a flat nose, signifying the non-Arab and possibly African origin of Luqmān.⁶²

Furthermore, Aṭ-Ṭabarī held that some scholars believe that Luqmān lived during the time of Prophet Da'ud and served as a judge in his court. He was known for his fairness and ability to settle disputes wisely. He would often sit under a tree, where people would come to seek his counsel.⁶³ Al-Baghawī supports the claim that Luqmān was a slave who later earned his freedom due to his conduct and sagacity. He used to

⁵⁵ Favour Aruriwho Odolu and Ejiroghene Augustine Oghuvbu, "Cybercrime Among Delta State University Students, Abraka, Nigeria, From 2015 to 2024," *Islamic University Journal of Social Sciences* 5, no. 1 (2026): 133-139.

⁵⁶ Oladiti Abiodun Akiniola, Ojebisi Amos Olugbenga and Akanni John Olusola, "Evaluation of Cybercrime and Internet-Related Fraud Activities Among Undergraduate Students of Emmanuel Alayande University of Education, Oyo State, Nigeria," *Zamfara International Journal of Education* 6, no. 2 (2026): 318.

⁵⁷ Samuel Tolu Adesina, David Andrew Agbu and Lawrence Monwo Alabi, "Examination of the Legal Framework for Combating Cybercrimes in Nigeria," *International Journal of Comparative Law and Legal Philosophy* 7, no. 2 (2025): 93-95.

⁵⁸ Ibn Kathīr, *Tafsīr Ibn Kathīr*, trans. Darussalam Research Team vol. 6, (Riyadh: Darussalam, 2009), 323.

⁵⁹ Muḥammad ibn Aḥmad Al-Qurṭubī, *Al-Jami' li-Ahkām al-Qur'an*, vol. 14 (Cairo: Dar Al-Kutub Al-Misriyyah, 1967), 58.

⁶⁰ Ibn Kathīr, *Tafsīr Ibn Kathīr*, 324.

⁶¹ Al-Qurṭubī, *Al-Jami' li-Ahkām al-Qur'an*, 59.

⁶² Al-Qurṭubī, *Al-Jami' li-Ahkām al-Qur'an*, 59.

⁶³ Muḥammad ibn Jarīr Aṭ-Ṭabarī, *Jami' al-Bayan fi Ta'wīl Ay al-Qur'an*, vol. 21 (Beirut: Dar Ihya al-Turath al-Arabi, 1999), 90.

observe people closely and reflect on their actions, deriving lessons that he would later pass on to his children.⁶⁴ His legacy, preserved in Islamic tradition, is primarily that of a moral teacher and father.

In verse 12 of *Surah Luqmān*, Allāh declares that He gave Luqmān wisdom and instructed him to be grateful. The verse implies that wisdom is not merely intellectual prowess but also the ability to recognize and thank the Creator. According to *tafsir* Aṭ-Ṭabarī, gratitude forms the core of spiritual intelligence.⁶⁵ Luqmān's first admonition to his son is a stern warning against *shirk* (associating partners with Allāh). Monotheism reflects the foundational belief in Islām.⁶⁶ Luqmān continued to educate his son on the importance of showing gratitude to his parents. Luqmān reminded his son that his mother carried him in weakness upon weakness and weaned him in two years. The Qur'ān interjects here, instructing gratitude towards both Allāh and one's parents. According to Al-Qurṭubī, this verse blends spiritual and social ethics in a child's development.⁶⁷ Interestingly, Luqmān strikes a balance between respect for parents and divine obedience. Thus, if one's parents urge one to commit *shirk*, obedience to them ceases, but kind companionship must remain. This teaches critical thinking within moral boundaries.⁶⁸ Luqmān teaches his son to be aware of the limits of obedience when it conflicts with divine commandments. Luqmān proceeds by teaching his son about accountability. He uses the example of a mustard seed, explaining that even the smallest deed, hidden deep within a rock or the heavens will be brought forth by Allāh. This metaphor shows how deeply rooted his sense of moral responsibility was.⁶⁹

The next lesson focuses on worship and social responsibility. Luqmān advises his son to establish prayer, enjoin good, forbid evil and be patient over adversity. This encapsulates both private devotion and public morality. Ibn Kathīr sees this as evidence of holistic education developing both character and civic duty.⁷⁰ Luqmān also warns against arrogance and pride. He tells his son not to turn his cheek away from people as a symbol of arrogance or walk proudly on the earth. This is a clear call for humility in social interactions.⁷¹ Moreover, Luqmān advises moderation in all things in walking and speaking. He criticizes loudness and likens it to the braying of donkeys. This metaphor illustrates the ugliness of harsh speech. Aṭ-Ṭabarī interprets this as a call for balance in behaviour.⁷² The image of Luqmān presented in the Qur'ān and classical *tafsir* literature is that of a wise, devout and upright man.

LUQMAN'S PARENTING AS A PANACEA FOR CYBERCRIME IN NIGERIA

It is crystal clear from the foregoing that the story of Luqman blends spiritual training with character building before adolescence. The story serves as a remedy for juvenile delinquency while nurturing a child from a psychological perspective. It also lays the foundation for early childhood education within the Islamic ethics. Moral formation is the cornerstone of a child's upbringing. The Qur'ān presents Luqmān's parenting approach as a model for raising children with strong ethical values, faith and discipline.

⁶⁴ Al-Ḥusayn ibn Mas'ūd Al-Baghawi, *Ma'alim al-Tanzil*, vol. 3 (Beirut: Dar Ihya al-Turath, 1985), 184.

⁶⁵ Aṭ-Ṭabarī, *Jami' al-Bayan fi Ta'wil Ay al-Qur'an*, 91.

⁶⁶ Ibn Kathīr, *Tafsir Ibn Kathīr*, 325.

⁶⁷ Al-Qurṭubī, *Al-Jami' li-Ahkām al-Qur'an*, 60.

⁶⁸ Aṭ-Ṭabarī, *Jami' al-Bayan fi Ta'wil Ay al-Qur'an*, 93.

⁶⁹ Al-Qurṭubī, *Al-Jami' li-Ahkām al-Qur'an*, 61.

⁷⁰ Ibn Kathīr, *Tafsir Ibn Kathīr*, 326.

⁷¹ Al-Qurṭubī, *Al-Jami' li-Ahkām al-Qur'an*, 62.

⁷² Aṭ-Ṭabarī, *Jami' al-Bayan fi Ta'wil Ay al-Qur'an*, 94.

In Nigeria, cybercrime commonly referred to as Yahoo-Yahoo has become a major social issue, with many young people engaging in fraudulent online activities. Since Luqmān's first advice in Q31:13, was to avoid *shirk*, parents must teach their children about *tawhīd* from childhood, helping them understand the consequence of ritual money called Yahoo-plus. In Nigeria, many youths engage in cyber fraud because of greed. Parents must instill the belief that sustenance comes from Allāh. Hence, the mustard seed metaphor reiterates the evil consequence of defrauding people as denial of divine accountability. The Prophet says:

إن روح القدس نفث في روعي أن نفسا لن تموت حتى تستكمل أجلها،
و تستوعب رزقها ، فاتقوا الله ، وأجملوا في الطلب ، ولا يحملن أحدكم
استبطاء الرزق أن يطلبه بمعصية الله ، فإن الله تعالى لا ينال ما عنده إلا
بطاعته

The Archangel has inspired in my heart that no soul will die until it has completed its appointed term and received all its provision. So fear Allah and be moderate in seeking provision. Let not the delay in provision make you to seek it through disobedience to Allah, for what is with Allah can only be attained through obedience to Him.⁷³

The above *ḥadīth* reinforces that provision is fixed by Allāh and one should never resort to sinful means to gain wealth or success. Many Nigerian youths involve in cybercrimes due to impatience. Parents must ensure their children perform the five daily prayers as a spiritual discipline. Prayer helps instill self-control and deters criminality. Al-Qurtubī emphasises that prayer prevents moral corruption and brings the individual closer to Allāh.⁷⁴ This is in line with the tradition of the Prophet that says: *command your children to pray when they are seven years old.*⁷⁵ Parents should be IT-compliant and monitor their children's internet use. When individuals abandon integrity whether by falsifying identities, creating fake websites, manipulating data or promising services they never intend to deliver, they exploit the trust of others in the online space.

Furthermore, parental monitoring and supervision are essential in shaping a child's moral values in the digital age. Islām emphasizes watchfulness and responsibility in parenting as demonstrated in the story of Luqmān, who guided his son with wisdom and vigilance. In Nigeria, parental lackadaisical attitude has contributed to the rise in cybercrime. Since parents are the primary guardians of their children and are accountable for their moral upbringing. The Prophet says: *Each of you is a shepherd, and each of you is responsible for his flock.*⁷⁶ Parents must supervise their children's activities, friendships and online behaviour to prevent exposure to harmful influences. Luqmān's wisdom was rooted in his attentiveness and guidance toward his son.⁷⁷ Parental neglect causes moral decadence among Nigerian youths. By moderately monitoring their children's activities, parents can prevent them from engaging in cybercrime

⁷³ Aḥmad ibn Ḥanbal, *Musnad al-Imām Aḥmad ibn Ḥanbal*, ed. Shu'ayb al-Arna'ūt et al., vol. 37 (Beirut: Mu'assasat al-Risālah, 2001), Ḥadīth No. 22686, 435.

⁷⁴ Abū Abdullah Muhammad ibn Ahmad al-Qurtubī, *Tafsir al-Qurtubī* vol. 14, (Cairo: Al-Maktabah al-Tawfiqiyyah, 2003), Ḥadīth No.22686, 435.

⁷⁵ Abū Dāwūd Sulaymān Ibn al-Ash'ath, *Sunan Abi Dāwūd*, trans. Nasiruddin al-Khattab, vol. 1 (Riyadh: Darussalam, 2008), Ḥadīth No: 495, 133.

⁷⁶ Ismā'īl, *Ṣaḥīḥ al-Bukhārī*, vol. 2, Ḥadīth No: 893, 25.

⁷⁷ Ibn Kathir, *Tafsir Ibn K*, 351.

and other unethical behaviour. Luqmān warned his son to be mindful of his actions and avoid wrongdoing.⁷⁸ The Prophet emphasised:

الرَّجُلُ عَلَى دِينِ خَلِيلِهِ فَلْيَنْظُرْ أَحَدُكُمْ مَنْ يُخَالِلُ

A person follows the religion of his close friend; therefore,
let each of you be careful whom he befriends.⁷⁹

The above tradition of the Prophet emphasises how parents should supervise their children's friendship and social interactions to prevent them from falling into bad company that promotes cyber fraud. With the rise of the internet, smartphones and social media, Nigerian youths are at higher risk of engaging in cybercrime and digital misconduct. Parents must supervise their children's internet usage and guide them towards ethical digital behaviour. Luqmān demonstrated wisdom and integrity in his parenting, setting a positive example for his son. Parents should model honesty and integrity in all aspects of life to reinforce ethical values in their children. While monitoring is essential, excessive surveillance leads to secrecy among children.

In the digital age, parents play a crucial role in shaping their children's online behaviour. Luqmān emphasises leading by example, instilling moral values and guiding children toward ethical conduct. Modern parents must adopt these principles to navigate the challenges of the internet and social media. This principle extends to online behaviour, where parents must avoid unethical digital practices such as cyber fraud, deceptive or inappropriate content sharing. The Prophet says: *Among the words people obtained from the first prophecy are: If you feel no shame, then do as you wish.*⁸⁰ This *ḥadīth* shows the importance of digital modesty. Parents should teach children to avoid inappropriate online interactions, excessive social media exposure and the dangers of sharing private information. The Prophet emphasized moderation in all aspects of life. Parents should discourage children from engaging in academic plagiarism. Ethical online behaviour aligns with Islamic teachings and strengthens personal character.

In the same vein, extravagance is a significant concern in the digital age. Luqmān teaches moderation to his child. Parents play a crucial role in teaching their children these values where online shopping, luxury lifestyles and digital scams are prevalent. Allāh says: *Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful* (Q17:27). This verse teaches that those who spend recklessly without purpose aligns themselves with devilish influence. Parents should teach their children financial discipline, ensuring they understand the importance of spending wisely, whether online or offline. Luqmān's wisdom, as recorded in the Qur'ān encourages a responsible approach to material possessions. The Q31:18 discourages arrogance fueled by excessive spending and flamboyant lifestyle. Parents need to teach their children the difference between necessity and luxury, thereby avoiding uncontrolled spending on unnecessary items, showing off and materialism.

Self-comportment is a crucial aspect of moral and social conduct. Luqmān advises humility, modesty and proper behaviour in social gathering. In modern times, this extends beyond physical interactions to online behaviour, where dignity and respect must be maintained. This section explores the role of parents in fostering proper public conduct in children, especially while online. Luqmān advises his son on how to behave in the society. The Q31:18-19 emphasise being humble in interactions, walking with dignity and avoiding rude or excessive speech. This wisdom is crucial for private and

⁷⁸ Al-Qurtubi, *Tafsir*, 54.

⁷⁹ Sulaymān, *Sunan Abī Dāwūd*, vol. 5, Hadith No: 4833, 364.

⁸⁰ Ismā'īl, *Ṣaḥīḥ al-Bukhārī*, vol. 4, Ḥadīth No: 3483, 234.

digital spaces, where arrogance, immodesty and disrespectful speech are rampant. Ibn Kathīr argues that the balance in walking reflects inner humility and self-discipline.⁸¹ Parents have to ensure that their children understand the value of dressing decently in public. Most Nigerian cybercriminals are identified with immodest, obscene and flamboyant dress to flout their wealth and status. In fact, they also display jewelries on social media to lure vulnerable viewers. Luqmān's teachings emphasise modesty not only in attire but in overall conduct. Many youths use social media to showcase their flamboyant lives to promote pride among peers. Children should be taught that self-worth is not based on social media likes or followers, but on good character and sincerity.

CONCLUSION

The study had demystified cybercrime as a fraudulent act which involves the use of internet on phones and computers. It was observed that the modern technological tools had brought several opportunities for the youths as well as challenges to cope with the desired moral standard. Similarly, the scenario of some parents who formed Association of Mothers of Yahoo Boys based in Lagos state, justifies the alarming rate of cybercrime glamorisation in Nigerian society. This uncultured development has undoubtedly proven the existence of moral decadence in the nation due to poor parenting.

Furthermore, the paper had delved into various parenting styles from secular and Islamic perspectives. The study concluded that the Western scholars held that the authoritative parenting style is considered the best for combining responsive and effective outcomes in the child's moral behaviour. It was established that although the Western psychology laid emphasis on discipline, it may not address the peculiarities of Nigerian society where religious and cultural beliefs intersect in moulding a young child.

Unlike the West where parents believe in the child's absolute freedom of belief and choice, Islam sees the children as a test which the parents will be questioned about how they have discharged their affairs in the afterlife. Even though Islam believes that every child is born sinless, the parental influence on the child's moral life is undeniable. Aside from the fact that cybercrime has become an economic threat in Nigeria, it has morally degenerated the youths to desperation of ritual money making. The commonest methods of defrauding people on the internet today include identity theft, impersonation, hacking, phishing and banking fraud. The Nigerian government agency called EFCC (Economic and Financial Crimes Commission) has reported 60% of cybercrime cases on annual basis in Nigeria.

Brief information of Luqman's life account and his soothing exhortation to his young child was narrated. It was established that the story blends establishing the Islamic pristine creed with moral development in a young child prior to his adolescence. In addition, the study aptly identified the parenting strategies deduced from Luqman's story such as moral formation, child monitoring, modeling good online behaviour, counselling against spendthrift and self-comportment. These procedural steps of character reformation are viable means to curtailing the high rate of cybercrimes among Nigerian youths and refining the parents' materialistic approach to parenting.

⁸¹ Ibn Kathir, *Tafsir Ibn kathir*, 426.

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