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Theological Education as a Tool for Mitigating Internet Fraud among Youths in Effurun Baptist Association

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Abstract

Internet fraud is a raging menace among Nigerian youths. This is evident among the youths in Effurun Baptist Association where many of the youths are involved in various forms of internet manipulation to defraud victims. These arts are driven by the desperation for quick wealth. Investigation reveals that most of these youths lack adequate theological education both at the level of the church and at home. The objective of this study is to examine theological education as an instrument to combat the evil of internet fraud among the youths in Effurun Baptist Association. The study adopted descriptive and phenomenological methods. It argues that theological education is not only the responsibility of clerics but more fundamentally of parents and guardians. It discovers that present-day youths are not well nurtured theologically; hence they are not conscientiously inculcated with the core moral values that discourage inordinate pursuit of wealth and all forms of dubiousness. It submits that properly applied theological education would have the effect of reducing internet fraud among youths. Therefore, clerics and parents/guardians should theologically deemphasize the notion of prosperity and affluence as the essence of life as contrasted by the current trend of prosperity-oriented doctrines and tutelage. The church and respective families must wake up to the task of orienting the youths from the cradle to eschew every tendency for fraud.

Keywords: Internet Fraud, Youth, Theological Education, Clerics, Parents, Baptist Association.

Introduction

Internet is currently a raging menace across the globe. Internet fraud is a malicious form of cybercrime that involves the use of the internet to deceive unsuspecting victims through various means. This fraudulent activity typically entails hiding or falsifying information with the intention of tricking individuals into parting with their money, property, or even inheritance. The perpetrators of internet fraud could use different means like phishing scams, fake emails, and

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bogus websites to gain access to sensitive information such as credit card details and personal identification numbers (PINs). They may also pose as legitimate businesses or financial institutions in order to lure their targets into divulging confidential data.

As internet turned the world to global village, information and communication technology make is it easy for people to use the internet to gain access to people and data bases for various purposes. Consequently, young people devise means to deploy this technology to defraud people. Internet fraud is not considered a single, distinctive crime but covers a range of illegal and illicit actions that are committed in cyberspace. The act of fraud is distinct from theft in that the victim willingly and consciously provides the perpetrator with information, funds or assets.

This menace has become a great concern in Effurun Baptist Association where most youths are neck-deep in the act. The involvement of young people in internet fraud has caused several negative effects on youths and families, the church and society in general. Most of the youths perpetrating this act are supposedly Christians; some were born and brought up in the church with their parents or guardians holding notable positions in their different churches; hence it is a serious concern for the Church. The society needs to employ viable means of discouraging the youths from getting involved in internet fraud as well as finding solutions to the negative effects. Though internet fraud could be argued to have both negative and positive effects on the youths, but the negative side outweighs the positive, making it a societal problem. Urgent solutions must be proffered by imploring all social institutions in the process. The church and theologians could become channels of reducing the negative effects of internet fraud.

Against the foregoing background, this study focuses on how proper theological education could help the youths to stop being involved in internet fraud particularly in Effurun Baptist Association. Helping young people to eschew the act of internet fraud requires theological education which has the potential of reorienting the youths to shun internet fraud. The study benefits the church and the entire society because the trend is affecting them negatively.

Theological Education as a Concept

There are many views by many scholars with respect to the concept of Theological education. Some scholar are of the opinion that theological education is only formal, while others hold that it is both formal and informal. Huayan opined that theological education is a form of systematic education that educates Christians in biblical interpretation, systematic theology/doctrines, and practical theology such as pastoral counseling, leadership and discipleship, historical theology, history of the Church, biblical preaching and biblical exposition.[3] However, such definition only reflects the idea of theology as a

[3] Cited in F. O. Omosor, "Theological Education and Socio-Political Stability in Nigeria: The Role of Religious Leaders", *UNIUYO Journal of Humanities (UUJH),* Vol. 22, no. 1(2018): 115.

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formal discipline, not as a process of inculcating religious values in individuals. As a process of learning about religious values, morals and godly principles, Omosor holds that "like education generally, theological education is acquired through both formal and informal processes, and therefore it goes beyond the curriculum-based religious morals pedagogically thought in formal schools".[4] This view looks beyond the formal institutions, whether religious or secular, to a more encompassing and holistic paradigm.

Hence, this paper adopts the conceptual perspective of Omosor in which he presented theological education as a means through which the truth assertions about God and the way he relates with humans and the society at large, as well as the consequences or implications of such knowledge and relationships, are communicated to and impacted on individuals.[5] It is therefore the process by which the values, thoughts, ideas, attitudes, character and behaviours of an individual are influenced by the teaching perceived truths about God, his nature, his purpose for humanity, the ultimate purpose of life and the existence of man as well as the concept of an ideal society as represented in the sacred book and other religious writings. Going by this view of theological education, it is a tool that could be used to shape an individual morally, ethically and religiously.

Internet Fraud

Internet fraud is defined as the act of obtaining money through deception using network communication technology or the act of providing fraudulent invitations to potential victims or conducting fraudulent transactions using the internet.[6] Nevertheless, internet fraud does not referred to as a single crime, but a wide range of illicit and illegal acts that are carried out in the cyberspace. Internet criminals use internet to engage in activities that contravene the ethics of internet operations. Internet crime is globally a concern for governments and agencies for law enforcement. Internet fraud is carried out by persons or groups of persons from various backgrounds reflecting needs, cultural idiosyncrasies and education.

Effurun Baptist Association

In the Baptist denomination, an Association means a group of churches voluntarily cooperating for mission and fellowship works in the same local environment. The Nigerian Baptist Convention forms Associations for the purpose of easy and effective administration. An Association may cover a local government area, several local government areas, part of a local government area or part of a state.[7] However, presently the Effurun Baptist Association

[4] Omosor, 115.
[5] Peter O.O. Ottuh, J.A. Onimhawo, "Education in Nigeria: Re-Thinking Religious Education in Nigerian Public Schools", Journal of Academics, 5, no. 1 (2010): 7.
[6] Y. Shang, et al., "Theoretical basis and occurrence of internet fraud victimisation: Based on two systems in decision-making and reasoning." National Center for Biotechnology Information. 2023. *https://www.ncbi.nlm.nih. gov/pmc/articles/PMC9940837/* (Access 13 February, 2024).
[7] Believers' Handbook, 2023.

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comprises First Baptist Church Effurun, Ufuoma Baptist Church, Redeemed Baptist Church, Mission Baptist Church, Hosanna Baptist Church, New Covenant Baptist Church, Marvelous Baptist Church, Praise Baptist Church, Divine Solution Baptist Church (formally known as Caroline Baptist Church), El-shaddai Baptist Church, Shalom Baptist Church, First Baptist Church, Bomadi, Grace Baptist Church, Divine Love Baptist Church, New Life Baptist Church, Mandate Baptist Church, Epiphany Baptist Church, Christ Victory Baptist Church, Holy Ghost Baptist Church, Kingdom Life Baptist, New Triumphant Baptist Church, Dayspring Baptist Church, and Salama Baptist Church.[8]

A Brief Review of Internet Fraud

About a decade and half ago, the issue of internet fraud became national and global challenge that demands proper attention of individuals, the government, and even the Christian faith because of its bad impact on the society. Many individuals and companies have experienced a great financial loss because of the activities of internet fraudsters in the world today. For instance in Nigeria, majority of those who are engaging in this illicit act are the youths.

In Nigeria, the activities of internet fraudsters have also become burdensome. According to Nwafor, the criminal activity of internet fraudsters is milking the country dry. In addition, it was noted that e-fraud had dealt a big blow to the economy of Nigeria.[9] In other words, these illicit acts of the internet fraudsters have tremendously affected the Nigerian society. Furthermore, "yahoo, yahoo'' is another form of internet fraud. According to Okogba et al cited in Uviekovo and Idjakpo, said that the term "yahoo yahoo" originated from the use of yahoo e-mails and yahoo instant messenger which was a prevalence medium of communication between the fraudsters and victims.[10] These fraudsters called "yahoo yahoo" are popularly known as "yahoo boys". However, the popularity of Gmail services and use made the "yahoo boys" to be currently referred to as "G boys''. Nevertheless, as each day goes by in Nigeria, the trend of internet fraud keeps increasing. However, in other to assist and enhance the defrauding of more people in the society, the yahoo boys resorted to the use of spiritual powers and magic. Which is generally known as ''Yahoo boys plus'' according to Okogba et al.[11] Conversely, almost every day, national dailies report news of the activities of the "yahoo plus" boys with such headings as "Rituals does not give us Money, Yahoo plus boys Confesses",[12] "All for Money: Rampaging Teenage

[8] Effurun Baptist Association 4th Quarter Meeting Minutes, 2023.
[9] G. Nwafor, "Forensic Experts Lament Rising Digital Fraud, seek FG's Intervention". *Guardian,* 12 August 2023. *https://guardian.ng/business-services/forensic-experts-lament-rising-digital-fraud-seek-fgs-intervention/* (Accessed 3 June, 2024).
[10] A.A. Uviekovo and O.G. Idjakpo, "Ethico-Religious Evaluation of 'yahoo-yahoo' Fraud in Nigeria." *Abraka journal of Religion and Philosophy,* vol. 2, nos. 1&2(2022): 34. https://abrakajournal.com/index.php/ajrp/article/view/14/16 (Accessed 12 February, 2024).
[11] Uviekovo and Idjakpo, 36.
[12] E. Umokoro, "Ritual does not give us Money Boys Confess." *The Guardian*. 2023. *https://guardian.ng/features/ritual-does-not-give-us-money-yahoo-plus-boys-confess/* (Accessed 19 February, 2024)

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Yahoo Boys Take Over Rituals Killings, Girls Deploy charms on Rich Men",[13] "Filthy Riches: The Audacity of 'Yahoo Boys",[14] etc. Despite the efforts of the Nigerian government to curb the activities of internet fraudsters through the instrumentality of law enforcement agents such as Economic and Financial Crimes Commission, the activities of internet fraudsters keep increasing as EFCC has often arrested yahoo boys in Abuja, the Capital city of Nigeria Olufemi (2023) as in other parts of the country.

Causes of Internet Fraud among Youth

1. **Unemployment**: Unemployment is one of the causes of the growth of internet fraud.[15] World Bank Data notes sadly that the rate of unemployment especially among the youths in Nigeria is 13.4%.[16]
2. **Laziness**: many of those who are internet fraudsters are too lazy for any physical labour or jobs that take strength to accomplish. They resort to such endeavours for which they can only apply mental abilities and deploy their intelligence negatively to defraud people.
3. **Peer Pressure:** Peer pressure is another reason why most youths are involved in internet fraud. Most of the youths became internet fraudsters due to the negative influence of peer groups. Some of them even serve as apprentices to successful internet fraudsters.
4. **Bad Leadership and Governance**: When the government of the day is not making life easy for the citizenry there is bound to be criminal activities to be carried out especially by the youths of such internet fraud is one such criminal activity.[17]

5. **Societal Moral Decadence**: moral decadence is also one of the causes of internet fraud in the country. The society appears to be rationalizing a lot of unethical, immoral and deviant behaviours and acts due to western influences mediated through the media and theatre involving music and movies as well as advocacies and television shows.

[13] Umokoro.
[14] N. Ojiego, "Filthy Riches: The Audacity of Yahoo Boys". *The Vanguard*, October 24, 2021. *https://www.vanguardngr.com/2021/10/filthy-riches-the-audacity-of-yahoo-boys/* (Accessed 13 February, 2024).
[15] E. Iheaka, J. Nwankwor and N. Kalu, "Exegetical Examination of Timothy 6:6-10 in Relation to the Yahoo Yahoo Business (Internet Fraud) in the Contemporary Nigerian Society." 2022. *https://www.ajol.info/index.php/jrhr/article/download/ 236264/223389* (Accessed 12 October, 2023).
[16] W. Wharton, "Money cannot buy the Gifts of God". 2020. *https://www.linkedin.com/pulse/money-cannot-buy-gifts-god-rev-wendell-wharton-pa-dfaapa-1c/* (Accessed 30 January, 2024).
[17] Peter O.O, Ottuh, John A. Ottuh, and V. O. Aitufe. "Distributive justice and inclusive society: Role of religion in the equitable distribution of wealth." *European Scientific Journal* 10, no. 23 (2014): 200.

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6. **Parental Failure**: as Omosor and Kowhiroro stated, there is high rate of moral decadence especially among the youths today due to lack of proper parental upbringing and lack of religious teachings.[18]
7. **Poverty**: Many youths came from poor family backgrounds. Ordinarily, no one would encourage any person or youth to get involved in fraudulent activities such as internet fraud. However, government has failed to provide jobs or enabling environments and the required infrastructure for industrial establishment, investments and business creation by the masses especially the youths who have graduated from higher institutions. Therefore, many of the youths were left with the option of getting involved in internet fraud. The poor economic situation in the country has impoverished a larger portion of the citizenry and has made crime an opening to get out of poverty. Even parents now encourage their wards to venture into cybercrime in its various forms so as to make wealth.[19]

Effects of Internet Fraud

1. **Financial Losses**: Every year companies and individuals in the society do experience a huge financial loss due to the activities of internet fraudsters. According to Coppola, the estimated global losses of e-commerce to online payment fraud in 2022 amounted to about 41 billion U.S dollars, up from the previous year.[20] The figure is expected to grow further to 48 billion U.S. dollars by 2023. More so, Nigeria loses over N200 billion yearly to cybercrimes.[21]
2. **Reputation Damage**: Many people are usually not happy and do not want to mingle with anybody who is involved in internet fraud (yahoo-yahoo). Some parents in the society do not want their children to make friends with online fraudsters because they tagged them as criminals (thieves). The images of these fraudsters are tarnished because the society generally viewed them as criminals (thieves). Foreigners perceive majority of Nigerians especially the youths as Internet criminals because they possibly have been victims of such fraud committed by some Nigerians who thus create a bad image globally for Nigerians. Immigration agencies of destination countries are most careful of Nigerian immigrants because of the perception that Nigerians are Internet criminals.[22]

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[18] F.O. Omosor and B. Kowhiroro, "An Exegetical Study of Proverbs 1: 8 – 19 in the Context of Peer Influence in Ugheli South Local Government Area of Delta State". *Abraka Journal of Religion and Philosophy*, vol. , no.1(2021): 75.

[19] Ottuh, Ottuh and Aitufe, 200

[20] S. Onuoha, "Cybercrimes: Nigeria Loses N200 Billion every Year." 2022. *https://businessupdate.com.ng/2022/01/20/cyber-crimes-nigeria-loses-n200bn-every-year/* (Accessed 23 October, 2023).

[21] Onuoha.

[22] F. Uroko, "Proverbs 4:10–19 and the Growing Spate of Internet Fraud amongst Nigerian Youths". 2021. *https://cc.bingj.com/cache.aspx?q=effects+of+internet+frauds&d=4930008587173945&mkt=en-WW&setlang=en-US&w=N7ZuEeKckfTB6IJto69jPBuDtOBwifE* (Accessed 26 October, 2023).

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3. **Psychological Effect**: Internet fraud can cause a psychological effect on the victims such as depression, fear, anxiety etc. Victims may feel violated and betrayed, leading to feelings of anxiety, depression, and fear. They may also become reluctant to engage in online transactions, which can affect their daily lives.[23]

4. **Punishments:** According to Chukwuemeka, as stated in the Nigerian criminal codes, any individual who with the intent to defraud, falsifies computers and other digital payment devices with the intent not to pay an individual commits an offense and faces a maximum sentence of seven years in prison and forfeiture of the proprietary interest in the stolen money or property to the bank.[24]
5. **Lack of Education and Skills Acquisition:** Generally, mostly in Effurun environ of Delta State of Nigeria, it has become so clear among the youths that because of the emergence of internet fraud, many of the youths are not interested in education and skills acquisition. They now see education as "scam" and skill acquisition as a ''waste of time''. Some who are already in higher institutions do not focus on their study. They joined the gang of internet fraudsters and begin to make ill-gotten wealth while still in school. Some youth go as far as withdrawing from school to join the pyramid of cybercriminals.[25]
6. **Erosion of Values:** There is no doubt that the prevalence of internet fraud has caused the erosion of values in the society. For instance, family values especially in Nigeria have almost gone into extinction. According to Ulo and Jike, family values are cherished accepted qualities that are shared by members centered on right and wrong, morality, amorality, and immorality.[26] In the opinion of Uwe, family values affect either juvenile involvement or un-involvement in internet fraud.[27] More so, Ulo and Jike, argued that parents are the ones who supposed to be very close to the children.[28] In other word, parents should be the children's idols, best friends and motivators who can input moral principles in them thereby producing a first-class society with adolescents who are successful.

Theological Education as a Panacea for Internet Fraud among Youths

The fact that the present day youths are morally base with deviant behaviours is obvious, and internet fraud with all its attendant ills is manifest. The society,

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[23] J. Pal, "Online Frauds in India: Causes, Impact, and Solutions 2023." 2023. *https://www.theafricareport.com/66984/bad-governance-in-nigeria-do-the-youth-still-have-a-future/* (23 October, 2023).
[24] E. Chukwuemeka, "Punishment for Internet Fraud in Nigeria According to the Criminal Code." 2023. *https://bscholarly.com/punishment-for-internet-fraud-innigeria/#:~:text=Any%20individual%20who%2C%20with%20the%20intent%20to%20defraud%2C,the%20stolen%20money%20or%20property%20to%20the%20bank.*
[25] O. Ogunjobi, "The Impact of Cybercrime on Nigerian Youths". 2020. *https://www.researchgate.net/publication/347436728_*(Accessed 29 October, 2023).
[26] E. Ulo and T.V Jike, "Core Family Values as Correlate of Juvenile Involvement in Internet Fraud in Delta State, Nigeria." *International Journal of Physical Sciences Research vol. 6*, no.1 (2022): 1-13.
[27] Ulo and Jike, 5.
[28] Ulo and Jike, 6.

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peer groups, the family and even religious organisations, particularly the church have not lived up to expectation in curbing or exterminating the menace.[29] The necessity of theological education with sound moral and ethical content is generally affirmed by respondents in Effurun Baptist Association. Oniyama (Personal Communication, March, 2024) submits that moral decadence in the youths today started from their parents. That the youths do not feel guilty with internet fraud is a sign that their consciences are sealed and awkward Onoriode (Personal Communication, March, 2024) and this is because they have not been duly inculcated with such core religious values that would prick their conscience whenever they engage in such culpable acts. Proverbs 22:6 refers to the responsibility of parents primarily and other persons and institutions to give a child certain basic religious, moral and ethical foundations from childhood from which they would not depart as they grow.

Generally, theological foundation can be derived for any moral issue in application of truth derived from the Bible. According to Akpojivi (Personal Communication, March, 2024), theology can help to construct basis for moral issues in the society. Theological education is central in determining the wrongness or rightness of behaviours and actions. Almost all that the church does in caring and nurturing individuals into spiritual growth is through theological education, according to Enaemo.[30] Theological education is broad and capable of doing so much in character formation and ethical and moral guidance

The effectiveness of theological education in handling societal vices largely depends on the commitment of those who ought to use it as instrument to mould the youth.[31] At this point, one would have to refer to the formal and informal paradigms once again. As noted earlier, it goes beyond the formal walls of theological classrooms. The meaning of the term 'religious leader' is often restricted to clerics. It is true that in Christianity for instance, Clerics and Catechists are theological education agents in Churches and seminaries where they teach people about God and how man and the society ought to relate with him. But in the context of religious education generally, theological educators should include heads of families, mentors, public speakers, basic school teachers, religious writers and all other persons who influence people in different ways by communicating theological or religious values.[32] In all of this, the family is the starting point. Adekunle is right in his statement that "the family is the basic pedestal for theological education" in which case "the essential elements of faith are taught".[33] There is urgent need for families to

[29] F.O. Omosor and B. Kowhiroro, "Exegetical Interpretation of Proverbs 4 in the Context of Homeschooling among the Urhobo People of Delta State". *KIU Journal of Social Sciences,* vol. 9, no. 1(2023): 167.
[30] Enaemo, personal Communication, March, 2024.
[31] Peter O.O, Ottuh and Jonathan O. Ihwighwu. "Religious Education's Relevance in Nigeria's Tertiary Institutions." *Khazanah Pendidikan Islam* 5, no. 1 (2023): 39-49.
[32] Omosor, 117.
[33] S. Cook, "Thinking on Scripture". 2022. *https://thinkingonscripture.com/2022/08/17/biblical-evaluation-of-weights-and-measures/* (Accessed 27 December, 2023).

fervently commit themselves to theological education that has ample moral content in order to orient and reorient their children.

Apart from the family, the church appears to be failing in her fundamental task of preaching the gospel of Christ undiluted for the purpose of reforming character and leading people to salvation. These internet fraudsters are all over the churches making donations, paying huge tights, giving stupendous offerings and showing off with material possessions but yet the clerics look away from that as they take more interest in prosperity preaching to attract money to the church. The moral and kingdom-based ethical contents of theologies or religious education are now watered down and so liberalized that such elements are condoned in the churches today. The need for proper and continuous theological education the churches cannot be overemphasized.

Once taken to the act of cybercrime, it is usually very difficult to get the culprits out from it. It is difficult to a large extent to come out of moral depravity, mainly because there is somewhat rationalization of the act by the perpetrators who then see the practice as normal thing. For the youths, going into internet fraud or online business, they are engaged profitably and making their living from there. Irhe corroborated this fact when he asserted during an interview him that it is hardly seen that an internet fraudster drops the act completely.[34] Though total repentance is possible but most of them who claim to have repented, only change their method and lifestyle to outwardly show their repentance tout continue their business in secret , according to Ugborugbo[35]. This is the reason early theological education is the key to solving the problem.

Erhijivwo, remarks that the initiates and practitioners of internet fraud can hardly get any other business that would give them so much money when they operate from the comfort of their homes.[36] More so, there are many of them who have gone to the level of blood covenant and may never think of quitting the illicit trade. It would be a great miracle for them to be arrested by God to quit their trade totally and change their lifestyles. The youths who are involved in the act feel that what they gain from internet fraud is much greater than what they seem to lose. As Gbeburu stated, many youths justify their activities on the internet and regard them as moral, especially those that are involved in duping white men of foreigners.[37]

An internet fraudster had openly confessed to the fact that poverty and hardship in their family pushed him into internet fraud. Uviekovo and Idjakpo mentioned poverty as a cause of involvement in internet fraud in Nigeria.[38] While parents has the responsibility of ensuring that their wards are constantly and persistently confronted with the issue of fraud and its negative implications using religious morals as basis, the church must also go back to the drawing boards to examine the content of their sermons and catechisms and how

[34] Irhe, personal Communication, March, 2024.
[35] Ugborugbo, personal Communication, March, 2024.
[36] Erhijivwo, personal Communication, March, 2024.
[37] Gbeburu, personal Communication, March, 2024.
[38] Uviekovo and Idjakpo, 28.

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emphatically they are committed to affecting the youths with such teachings if they are serious about addressing the menace of internet fraud. Apart from the routine Sunday sermons, the methods and strategies used could also include open air crusade, evangelical outreaches, group discussions among other approaches, according to Emiovwoo.[39] According to Umukoro small group discussion outside the church and partially 2 by 2 outdoor evangelism are the most valuable and effective mechanism for reaching the youths.[40] This is because meaningful times are granted to get and engage them, and that chances are given to them to express their feelings. Consequently, the viability of theological educators depends on the environment and the methods used to a large extent. This also determines the response and reaction of the youths to whatever confrontation put before them, according to Akpigho.[41]

Theologians or theological educationists cover a vast population that work with youths in the society. Since theology concerns formal and informal processes, the contents of what should be taught is first determined in formal ways and applied to a large extent, according to Mukoro.[42] Tutu in his work entitled *Whither African Theology* asserted that for theology to have strength and agility required for effectiveness, it should be handed to people who can soar with it at a particular time.[43] In this present day Nigeria, all theologians must speak with one voice and propagate a morally laden theology in particular manners that could attract the youths. Ifiegbere laments that modern preachers appear to speak what can sweeten the internet fraudsters to gain their attention and make money from them.[44] Thus, most modem pastors today encourage 'yahooism' by prophesying and praying for them as well as washing their phones with anointing oil for them to be successful, according to Ugbado.[45] Thus, there is the question of disparity and diversity of opinions about the content of theology that should be presented to people. Otojanehwe, lamented that personal and contradictory opinions stemming from individual and group interests make confronting societal vices very difficult in Nigeria.[46] This is because no matter how bad a system is, some people are benefitting from it.

Conclusion

This study has examined internet fraud as a disturbing universal issue that is particularly associated with the youth in Effurun Baptist Associated. However, there are factors fuelling the negative behaviour such as poverty, unemployment and technology. Most of the youths indulge in internet fraud due to economic hardship in their families. It helps them to survive in life. The foundational cause nevertheless is the failure of parents and the church in inculcating sound morals in the children early enough for them to have the understanding that such acts are unprofitable, destructive and inconsistence with the ultimate interest of individuals. To address the menace, focus must be on early child education; hence, theological education remains a viable and

[39] Emiovwoo, personal Communication, March, 2024.
[40] Umukoro, 2.
[41] Akpigho, personal Communication, March, 2024.
[42] Mukoro, personal Communication, March, 2024.
[43] D. Tutu, *Whither African Theology?* (Johannesburg: Consul Press, 1980), p. 45.
[44] Ifiegbere, personal Communication, March, 2024.
[45] Ugbado, personal Communication, March, 2024.
[46] Otojanehwe, personal Communication, March, 2024.

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valuable instrument for combating internet fraud, and parents and the church must rise up to the occasion and take it upon themselves to establish the children in religious education with sound moral, ethical and spiritual contents that will serve as inhibitors to social vices. Theological educators ought to study their environment to determine the most relevant approach to use for influencing the youths from internet fraud.

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