

## **Integrating The Implication Of Cybercrime Occurrences In Nigeria On Nigerian Students' External Image: A Study On Selected States In The United States Of America**

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### **Abstract**

The class of cybercrime most popular in Nigeria has been termed to be the “419” scams where persons are tricked into revealing financial details and making money transfers and this also manifest in romance scams which has led to huge financial losses, depression and suicidal tendencies for the victims as well as tarnishes image with the intent of building a perception in the minds of other nations. This occurrences from the cyber-criminal activity affect the image and on this notes that the image of a country in the international system plays a key role in determining its standpoint, recognition and credibility in the international system. As a result, cybercrime poses a great risk to any nations image by having the tendency to threaten its credibility and sabotage the image of the country which invariably has a greater effect on the society as a whole. On this premise, the study examines cybercrime occurrences in Nigeria with its consideration influence on Nigerian students in the United States of America. The parameters in the study were examined under the selected states, namely Texas, Maryland and New York. Manifest and Latent function and dysfunction theory aided the relation to understanding the intended and unintended consequences of social actions, structures and institutions. This was on the basis that social phenomena's such as cybercrime, image problems and the society as a whole have tendencies to be Influenced by intended and unintended outcomes. The conducted study adopted a quantitative analysis which was causal in nature. non-probability sampling was applied. Furthermore, on the basis of the students' constant migratory character, the cluster, purposeful, snowballing, and quota sampling were employed to choose the sampling size with the use of a gatekeeper. The determined quasi percentile sample size of the study was 400. The hypothesis of the study was tested using Partial Least Square (PLS) as the statistical tools for the analysis as the findings show that Cybercrime occurrences in Nigeria has a significant effect on Nigerian students' external image. The path coefficient of 0.294 indicates a weak but positive relationship between Cybercrime occurrences in Nigeria and Nigerian students' external image. The R<sup>2</sup> value of 0.081 indicates that 8.1% variance in Nigerian students' external image can be explained Cybercrime occurrences in Nigeria. The research's findings show that there is a negative and tarnished perception of Nigeria that has an impact on young people who choose to live or study abroad. It is therefore recommended that the inclusion of the concepts of data protection, information management, cyber security, computer ethics, and privacy law in the curriculum is advocated in Nigerian higher education institutions.

**Keywords:** Cybercrime; Student External Image; Cyber-Criminal Activity, Cybercrime Occurrences

Materialism has been the bane of West African societies, with great emphases been placed on expensive lifestyle and great economic poor with diverse Individuals from different parts of Africa going to great length to see that they attain economic wealth for lavish reasons (Ibrahim, 2018; Urowoli & Aluko, 2021). To attain this sought of wealth, some have been motivated into vices such as cybercriminals activities. The class of cybercrime most popular in Nigeria has been termed to be the “419” scams where persons are tricked into revealing financial details and making money transfers and this also manifest in romance scams which has led to huge financial losses, depression and suicidal tendencies for the victims as well as tarnishes image with the intent of building a perception in the minds of other nations (Wale-Oshinowo, 2017; Blau, 2004).

Lazarus, (2018) stated that the youths were found to be the ones who mainly engage in this form of illicit activities while being undergraduate. The author further revealed that the flaunting source of income from such criminal activity enabled a premised comfortability on such proceeds (Lazarus, 2018). It is on this issue of society pressure arising from such display of ill-gotten wealth that the financially motivated youths with criminal intent has constituted a menace to the society while getting more victims from all around the world ranging from the United States of America, the United Kingdom and Asia (Ndubueze, 2016; Abokwara & Abokwara, 2021). These groups are usually implicated on economic crimes on the internet as they have established the existence of cybercrime in Nigeria from extant literature to be as a result of unemployment, poverty, low social welfare, greed, recognition on the bases on enrooting to financial gains (Chibuko, 2015).

This occurrences from the cyber-criminal activity affect the image of any a country with Nigeria being highly inclusive. It is on this notes that the image of a country in the international system plays a key role in determining its standpoint, recognition and credibility in the international system (Leukfeldt & Holt, 2022). As a result, cybercrime poses a great risk to any nations image by having the tendency to threaten its credibility and sabotage the image of the country which invariably has a greater effect on the society as a whole.

In line with the above discussion, the study hypothesizes that a single  $H_0$ : cybercrime occurrence in Nigeria does not have a significant effect on Nigerian students' image in the United States of America. On this premise, the study examines cybercrime occurrences in Nigeria with its consideration influence on Nigerian students in the United States of America. The paramters in the study are further discussed below Selected schools were chosen in Texas, Maryland and New York.

### **Concept of Cybercrime**

Cybercrime according to (Urowoli & Aluko, (2021) is a difficult concept to grasps since it may be viewed and presented in a variety of ways including social, political, practical and scientific perspectives from this it is clear that cybercrime involves all cyber acts used or adopted in the commission of the crime not minding the manner in which it is being used. The general held knowledge of Cybercrime is premised on it being an online crime in which the computer is used as either a tool or target or involving information technology infrastructure and has being perpetrated in various forms ranging from piracy, online lottery fraud, romance scams, hacking, identity theft, credit card fraud, impersonation, fraudulent loan scams etc (Ibrahim, 2016). It must be noted that from the Nigerian perspective the advance fee e-mail scam is the most common. Over the years, data showed in international and domestic reports/literatures has categorized Nigeria has one of the hubs of cybercrime and cybercrime perpetrators, which has enacted embarrassing domestic and international reputation as it has led to the establishment of legal and institutional regulatory framework for cybersecurity in Nigeria. With the frame work in place, Papakonstantinou, (2022) posited that with the rise in cybercrime and the current technology resolutions not been able to keep the pace shows that additional preventive measures are required to reduce cybercriminal activities. The aim of the reduction is to reduce the negativity that is enacted form the occurrence as it affects the nationals of the stated nation with or without their permission.

### **External Image; A country viewing point**

Nations image as viewed by other countries according to Weidong et al., (2014) fall into the dispute between realism and constructivism. Realism culminates with the knowledge that a nations image is the objective judgement of a country's strength in material sense. This relates to the economic, military, financial strength, amongst many others while constructivism believes that national image is people's judgement of a country's political system, cultural atmosphere and ideology. This is in tandem with Ottoh, (2007) and Ibrahim, (2016) who conceived that external image is viewed from the Lense of both perspectives where the country's strength in material sense and the nations image from people's judgement of a nation's political system ideology shape the perception nations and individuals have of a country. The prevailing stereotyped Nigeria's external image has been branded over the years stems from inadequate economic capabilities, poverty, low social welfare, inadequate infrastructure which serves as obstacles to investment. In retrospect, as a result of large number of youths resulting to cybercrime as a get rich quick scheme to free themselves from the claws of poverty (Ogwu, 2005).

The cultural atmosphere of Nigerians glorifying and glamourizing cybercrime tend to create the justifications for such theft, making it a compulsorily need to understand that the peoples views, sentiments and judgements about others aid the shaping of perception ( Chai, 2009). The impression a country holds is crucial in its redefining the kind of support or response it would get from other nation. A negative impression leads to negative image, a negative image has an impact on the community at large. This is in tandem with the tarnishing and polluted image, the world community would eventually adopt in degrading and abusing the country. Likewise, a positive image is a significant national asset that determines a country's strategic position in international politics.

It is on this note that the view of Leukfeldt & Holt, (2022) holds that a country that consistently retains a good government relation, ethical business practices etc., will undoubtedly benefit from a positive image that would positively impact on all its citizens creating a better chance of being seen as a decent country on the world stage.

### **Exploring the seaside view of Perception**

According to Fantino Reynolds (1995), perception is the organizing factor that directs how we perceive sensory facts. Perception is how a person interprets and values his environment, and this is very important. Making distinctions between stimuli and determining their meaning, in the same way, is the process of perception. Díez-Martín et al., (2022) states that humans have a yearning for completion on both the perceptual and cerebral levels. This line of thought premise that it is possible to listen to what two people are talking about on two different topics simultaneously, but eventually deciding to abandon one, giving the urge to understand the other completely. Being keen on things like objects, events, issues, and circumstances, among other things, makes perception objective.

### **Adopting the Robert Merton's Manifest and latent functions and dysfunctions theory**

Every given social structure or activity has the potential to generate ripple effects, some of which are intentional and manifest (manifest) and others of which are unplanned (latent). Robert K. Merton created the theoretical framework to show that social patterns, organisations, and systems have both overt (open) and covert (closed) objectives and dysfunctions. Additionally, some effects (dysfunctions) could be dangerous and unwelcome.

The latent function are the unintended outcomes which are positive but aren't planned and still plays a role in shaping the society. the effect here might not be immediately obvious or ripped. This function can be positive, negative or neutral. They emerge as a result of the interaction between different elements of a social structure. In the context of technology, it is being used to perpetrate criminal activities, brings about cultural shifts as well as privacy concerns (Eze-Michael, 2021). The manifest function which shows the intended outcomes of a particular action, behavior or institutions in society. The outcome here is usually positive and contributes to the society. In the context of technology which is a driving tool for cybercrime it brings about socio-economic development, communication and connections, information access.

It is safe to say that the manifest function of cybercrime include fraud, which results in financial loss, brings about legal consequences as well as reputational damage. Merton also looked into dysfunctions, he asserts that this kind of effects which are unintended disrupt the equilibrium and proper functioning of society, which can then lead to instability or comfort in society.

Manifest dysfunctions are anticipated problems and disruptions of a particular phenomenon. While latent dysfunctions are unintended disruptions and problems of a particular phenomenon. Cybercrime as a phenomenon is dysfunctional to any society. Such dysfunctions include, loss of productivity, financial loss, identity theft, data breaches, privacy violations, damage to reputation. The latent dysfunction includes erosion of trust, normalization of unethical behavior, hinders creativity etc.

Having said, it is imperative to observe that cybercrime has its latent dysfunction which is that it destroys the country's external image. The unpleasant, unpalatable and scaring image of the country has been a result of the questionable attitude of some Nigerians who specialize in cybercrime. It must be acknowledged that the Robert Merton Manifest and Latent functions and dysfunction theory describes the hidden and visible implication of social vices such as cybercrime, it also contributed to the understanding of social structures and functions.

According to Richard and Steven (1994) it has been criticized as been oversimplified, it over simplifies the complex nature of social phenomena, structures and institutions by reducing them to functions and dysfunctions not bearing in mind the multifaceted nature and dynamics it possesses. Fischer, L. B., & Newig, J. (2016) showed that there is also the neglect of individual agency and the role of human actors in shaping social systems, it partially failed to consider how individual's actions and choices can impact functions and dysfunctions. Cultural factors were also overlooked, according to Richard and Steven (1994) culture play a crucial role in shaping manifest and latent functions ignoring these aspects limits the theory's explanatory power. This adopted theories in this study provides the necessary framework for achieving the objective of the study as it tries to determining the extent to which cybercrime occurrences in Nigeria affects Nigerian students' image in the United States of America. Manifest and Latent function and dysfunction theory aided the relation to understanding the intended and unintended consequences of social actions, structures and institutions. Social phenomena's such as cybercrime, image problems and the society as a whole have tendencies to be Influenced by intended and unintended outcomes.

With the rise in cybercriminal activities, the Intended consequences could manifest in the area of enhancing security measures, by bringing about a robust cybersecurity system and protocol that leads to overall online security. In line with the latent function which is unintended it brings about technological advancements, awareness and education also more cybersecurity initiative focused programs but it also leads to dysfunctions which includes loss of trust leading to economic instability as businesses, governments as well as individuals lose credibility. Furthermore, the theory was able to link other impact that extends to public perception, how a society or culture or individual is viewed based on the happenings in that nation. This has in a way contributed to the perception the United States forms of Nigerians based on the cybercrime activities perpetrated in Nigeria and the United States with its victims suffering a great loss. Thus, the theory shows how

the image of a person can be framed from public perception based on the kind of information available on the internet, media etc., personal experience and hearsay. Issues of stigmatization and privacy concerns also comes up. This is shown by relating cybercrime with image of students who are Nigerians and study abroad, hence helps in understanding her image crises but the empirical placement of tis is yet to be situated. It is on this basis, this study is entrenched.

### Methodology

The conducted study adopted a quantitative analysis which was causal in nature. The study was conducted in three states (Texas, Maryland and New York), located in the United States of America, with the selection of five schools in each of the states The schools considered for the research were; Texas Southern University, University of Houston, the University of Texas at Arlington, University of North Texas, Houston Community College for Texas, University of Maryland-University College, University of Maryland-College Park, Montgomery College, The Community College of Baltimore County, Towson University for Maryland. And New York University, University at Buffalo, Columbia University in the City of New York, CUNY Borough at Manhattan, Community College, Stony Brook University for New York.

To choose the areas where students conduct their academic desires as researchers and students, non-probability sampling was applied. Furthermore, on the basis of the students' constant migratory character, the cluster, purposeful, snowballing, and quota sampling were employed to choose the sampling size. The gatekeepers in the selected stated were used in the study with them having a prior knowledge that the respondents must have spent more than a year actively participating in academic pursuits in a classroom setting.

The population of the five universities in the chosen states in the United States of America was divided using the cluster sampling approach. The use of randomization allowed the researcher to provide each respondent an equal chance of being chosen for the survey while the purposeful helped the researcher's chosen gatekeepers to identify the pupils with the above-expected requirements. The adoption of a convivence sample made possible by quota sampling included people who precisely reflected that group.

The given population of each of the states was adopted using the presented Nigerians in those states. this was used on the premise that the focus ethnicity for this study were Nigerians or those of the Nigerian origins. Furthermore, the number gotten via the use of the online source at the United States of America website was stated as; Texas with 60,173, Maryland State having 31,263 and New York with 29,619. Thus, giving a total of 121,055 as the total population for the study. A sampled size of this was determined from the arrived population size using the Taro Yamani formula:

$$n = N / (1 + N(e)^2)$$

where:

n Is the sample size

N is the population of the study

e is the margin error in the calculation

we now have

$$n = 121,055 / (1 + 121,055 (0.05)^2)$$

$$n = 121,055 / (1 + 121,055 (0.0025))$$

$$n = 121,055 / (1 + 302.6375)$$

$$n = 121,055 / (303.6375)$$

n = 396.22. This agrees with Krejcie and Morgan (1970) on determining sampling size of five hundred as the appropriate unit for acceptable paradigm rationality in a large population scenario.

Furthermore, the Adopting the quasi percentile was used for the study from the analyzed figures gotten by engaging the sampling quartile on the premise of the provided state population as stated above. To this end, the population estimation was based on:

Texas state with 198.82 ~199

Maryland State with 103.29 ~ 103

New York State with 97.86 ~ 98. Thereby leading to the expected distribution to be 400

**Table 1.** Distribution of Questionnaire to selected schools

S/N	States	Quantitative samplings
1	Texas state	199
2	Maryland State	103
3	New York State	98
	<b>Total</b>	400

### Research Instrument

Questionnaire was crafted in a clear and equitable form, creating a stress-free filling of the queries by the respondents from their own perception (Zikmund, Babin, Carr & Griffin, 2010). The questions were be focused on the research variables. Consequently, the questionnaire was in three sections A, B and C. Section A will contain respondent

demographic profile such as educational qualification, faculty, etc.: Section B, and C comprise of questions focused on the independent variables for the study (cybercrime), the dependent variable (Nigerian students' image)

### Ethical Consideration

As regards the ethical consideration of this study, the designed google form had the consent to the approval of the respondents on the use of the research and the anonymity it needed to adopt for the safety if the respondent's identity. They were also informed that they can stop the filling of the form at any point. All participants were told that the study was completely voluntary, that they could leave at any time without explanation, and that their privacy would be protected. By filling out the questionnaire, the participants decided to participate. The researcher adhered strictly to the demands of the selected Universities and institutions by keeping them anonymous while writing the report used in the study by representing each school with their identified names respectively.

### Result and Discussions

The collated output from the online questionnaire were analyzed using Excel, SPSS and PLS-SEM to arrive at the intended designed hypothesis of the study. The shown Tables below reflected the findings in a distribution of the respondent's demographics characteristics. It depicts the faculty, educational level and distribution of respondents by university respectively.

**Table 2.** Demographic representation of students in the selected schools

Faculty	Variable (Faculty)	Frequency	Percentage (%)
	Social Science	121	39.2
	Humanities	62	20.1
	Engineering	69	22.3
	Pure and Applied Sciences	57	18.4
	<b>Total</b>	<b>309</b>	<b>100.0</b>
Academic Level	Variable	Frequency	Percentage (%)
	Entry Student	24	7.8
	Undergraduate students	74	23.9
	Postgraduate Students	211	68.3
	<b>Total</b>	<b>309</b>	<b>100.0</b>

### Distribution of Respondents by University

Respondent's University	Variable (Years)	Frequency	Percentage (%)
	University of Maryland-University College	28	9.1
	University of Houston	21	6.8
	New York University	50	16.2
	The University of Texas at Arlington	30	9.7
	CUNY Borough at Manhattan Community College	15	4.9
	University at Buffalo	20	6.5
	Texas Southern University	22	7.1
	University of North Texas	28	9.1
	Houston Community College	21	6.8
	Columbia University in the City of New York	34	11.0
	University of Maryland-College Park	7	2.3
	Montgomery College	14	4.5
	The Community College of Baltimore County	7	2.3
	Towson University	6	1.9
	Stony Brooks University	6	1.9
	<b>Total</b>	<b>309</b>	<b>100.0</b>

The collated demographics of the study revealed that faculty of the diverse respondents shows that the distribution of the respondents according to their faculty with evidence from the table showing 39.1% of them indicated social science, 20.1% indicated Humanities, 22.3% indicated engineering and 18.4% indicated Pure and Applied Sciences. This suggests that majority of the students sampled are in social science (39.1%) when combined with Humanities which is also a related field it gives (59.2%). This shows that the research area in as much as it is technologically incline it is leans more to the social sciences accounting for more than half of the population as knowledge is needed on crime as a menace and the

implication it has on the image of the Nigerian students and Nigeria as a whole. The responses from science related faculty accounting for 40.7% of the population also gave credence to the study in other to understand its technicalities. Furthermore, the academic level of the respondents was presented with the distribution of the respondents according to their academic level. It was revealed that 211 (68.3) % of them indicated Post graduate students, 74 (23.9) % indicated undergraduate, and 24 (7.8) % indicated entry level. This suggests that majority of the students in totality are post graduate students as Nigerians travel more for post graduate studies accounting for 68.3%. this also gives flexibility to the research and shows that the respondents are all students of the school in different levels.

On the demographic by university presents the distribution of the respondents according to their university. The table revealed that the majority of the responses came from New York University with 50 (16.2) % followed by Columbia University in the city of Newtok with 34 (11.0) %, next is the university of Maryland, university of Texas, University of North Texas fall in the same category of 28 (9.1) %. Next in line is the University of Houston with 21 (6.8) % and Texas Southern University with 21 (6.8) % also Houston Community College with 21 (6.8) %. CUNY Borough at Manhattan Community College showed a 13 (4.2) %, Montgomery College 14 (4.5) %, the Community College of Baltimore County with 7 (2.3) % and University of Maryland College park with 7 (2.3) % both had the same percentage and lastly Townson University 6 (1.9) % and Stony Brooks 6 (1.9)%. This suggests that most of the students responded to the questionnaire well especially from schools located in Texas and New York with a response rate of 75.7%. this suggest that the respondents were very responsive.

### Descriptive Analysis by Universities of the Respondents

In the course of the study the variable engaged in the study was determined to be Nigerian students' external image, which was basically as the perception of united states citizens on Nigerian students while the second variables in the study is the cybercrime occurrence in Nigeria. These selected parameters had sub variables or in retrospect variables which determined the wholesome information required for analysis.

The Nigeria student external image was an embodiment of three parameters namely the Cognitive Component, Affective Component and the Conative Component of the Image of Nigeria. These were all designed in line with harnessing the information from respondents on the stated subject matter. It must be stated that the Cognitive Component consisted of the parameters such as the economy, political, culture and innovation view held as perception towards the nation.

Furthermore, the variable of the cybercrime occurrence in Nigeria was reflected with paramters such as Computer as a Target, Cyber Terrorism, Privacy Invasion and Identity Theft, Child Pornography and Cyberbullying. Like the aforementioned, questions were drafted in the quest of revealing the degree of occurrence of such incidents in the home country of interest.

For ease of understanding the codification in the table below, the table 3 was made to reflect the full meaning.

**Table 3.** Codification of selected Universities

S/N	States	Universities				
1	TEXAS	Texas Southern University	University of Houston	the University of Texas at Arlington	University of North Texas	Houston Community College
Codes		TSU	UH	UTA	UNT	HCC
2	MARYLAND	University of Maryland-College	University of Maryland-College Park	Montgomery College	The Community College of Baltimore County	Towson University
Codes		UMUC	UMP	MC	CCBC	TU
3	NEWYORK	New York University	University at Buffalo	Columbia University in the City of New York	CUNY Borough at Manhattan Community College	Stony Brook University
Codes		NYU	UB	CUNY	CU	SBU

To be sure, the tables 4 which reflected the descriptive analyses on the basis of the selected Universities were presented in codification on the three states in the United States of America. This was done to make it easy for the respective descriptive analysis of the parameters in the study. Each of the University was categorized based on the state in which the university are located.

## Descriptive Analysis by Universities of the Respondents

**Table 4:** Nigerian Students' external image (Perception of United States Citizens on Nigerian Students)

Demographic Variables		TEXAS					MARYLAND					NEWYORK					TT
		Mean: 3.6					Mean:3.4					Mean: 3.4					
		TSU	UH	UTA	UNT	HCC	UMUC	UMP	MC	CCBC	TU	NYU	UB	CU	CUNY	SBU	TT
NSEI		3.9	3.7	4.2	3.5	4.5	3.4	4.2	4.0	3.2	4.2	4.0	4.1	3.8	4.3	3.5	3.9
Cognitive Component of the Image of Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.8	3.3	3.4	3.5	3.5	3.2	3.0	3.7	3.3	3.5	3.4	3.1	3.6	3.4	4.6	3.49
Economy	M	3.5	3.3	3.6	3.1	3.2	3.0	3.0	3.8	3.5	3.5	3.2	2.4	3.0	2.5	5.0	3.31
Nigeria is a rich country in spite of the cybercrime occurrence in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.3	3.7	4.5	4.3	3.8	3.2	4.0	4.0	5.0	4.0	4.1	3.4	3.6	3.1	5.0	4
Nigerian Students are perceived to hail from an economically stable country despite the level of cybercrime occurrence in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	2.6	3.0	2.7	2.0	2.7	2.8	2.0	3.5	2.0	3.0	2.3	1.4	2.4	2.0	5.0	2.63
Politics	M	3.6	2.8	3.1	2.8	3.2	2.9	3.0	3.5	2.7	3.0	3.1	2.7	3.3	3.3	3.7	3.11
Nigeria is perceived as a competent country in international politics	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.6	2.0	2.7	2.0	2.3	2.0	1.0	4.0	2.0	2.0	2.7	2.4	2.4	3.3	5.0	2.63
I think that Nigerian Students perceive they have entitlement to more respect than the average person despite the level of cybercrime occurrence in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.6	3.0	3.2	3.8	3.7	2.75	4.0	4.0	2.0	4.0	3.5	3.6	3.2	3.7	2.0	3.34
Nigeria is seen as a country that adopts fair procedures in international trade	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.6	3.3	3.4	2.5	3.8	3.0	4.0	2.5	4.0	3.0	3.1	2.3	3.4	3.0	4.0	3.26
Culture	M	4.0	3.5	3.6	4.0	4.3	3.8	4.5	3.5	4.0	3.5	4.3	4.1	4.3	4.0	4.5	3.99
Meeting Nigerian Students wants me to know more about the history and politics of their countries	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.1	3.3	3.3	3.3	4.3	3.5	4.0	4.0	4.0	3.0	4.0	3.8	4.0	3.6	4.0	3.68
Nigeria is a country that has unique cultural resources in spite of the cybercrime occurrence in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.7	3.7	3.8	4.8	4.3	4.0	5.0	3.0	4.0	4.0	4.9	4.4	4.6	4.1	5.0	4.29
Innovation	M	4.5	3.8	3.6	4.0	4.0	4.0	3.0	4.0	1.5	3.5	3.7	4.1	3.3	4.4	5.0	3.76
In spite of the cybercrime occurrence in Nigeria it is believed that Nigerians’ students hail from an innovative country	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.7	4.0	2.9	4.3	3.7	3.8	4.0	3.5	1.0	3.0	3.7	4.4	3.4	4.1	5.0	3.7
Nigerians’ students hail from a country with capacity for innovation in research	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.4	3.7	4.3	3.8	4.3	4.3	2.0	4.5	2.0	4.0	3.7	3.8	3.2	4.6	5.0	3.84
Companies	M	3.8	3.3	3.0	4.0	3.0	2.4	1.5	4.0	3.5	4.0	3.4	2.9	3.8	3.5	3.6	3.31
Nigerians’ companies have a good international reputation in spite of the cybercrime occurrence in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.0	3.3	2.8	4.5	3.3	2.8	2.0	4.0	4.0	4.0	3.4	2.8	3.8	3.6	4.0	3.49
Nigerians companies are internationally competitive	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.6	3.3	3.2	3.5	2.7	2.0	1.0	4.0	3.0	4.0	3.3	3.1	3.8	3.3	3.2	3.13
Socio- environmental	M	4.1	3.8	4.4	4.5	4.0	3.4	4.5	3.8	4.0	4.0	4.1	3.9	4.2	3.6	4.1	4.03

Nigeria has natural beauty in spite of the cybercrime occurrence in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.0	3.7	4.8	4.5	4.0	3.5	4.0	4.0	4.0	4.0	4.7	4.2	4.2	3.3	5.0	4.13
The Nigeria people are known to have a wide biodiversity	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.3	4.0	4.0	4.5	4.0	3.3	5.0	3.5	4.0	4.0	3.6	3.7	4.2	4.0	3.2	3.95
Education	M	4.0	2.8	2.2	1.6	2.5	3.1	1.5	3.5	4.0	3.5	1.9	1.4	3.0	2.8	4.5	2.82
Nigeria is a country that offers opportunities in education	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.0	2.7	2.2	1.8	2.7	3.0	1.0	3.5	4.0	4.0	2.3	1.4	3.4	3.0	4.0	2.86
Nigeria is a country that invests in education	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.0	3.0	2.2	1.5	2.3	3.3	2.0	3.5	4.0	3.0	1.4	1.4	2.6	3.0	5.0	2.81
People	M	3.3	3.5	3.9	4.0	3.8	3.6	3.0	3.5	3.0	3.0	3.6	3.4	3.6	3.3	4.3	3.52
Nigerian Students are very friendly	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.7	4.0	4.3	3.5	4.3	4.0	3.0	3.5	4.0	4.0	4.2	4.1	4.4	4.1	5.0	4.07
Nigerian Students are not known for banking/Credit card fraud	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.3	3.0	3.0	3.0	3.0	3.3	2.0	1.5	2.0	2.0	3.0	1.2	2.8	2.0	4.0	2.61
Nigerian Students are known for very intelligent	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.7	4.7	4.5	4.8	4.3	4.3	5.0	5.0	5.0	4.0	4.4	4.7	4.6	4.6	5.0	4.57
Nigerian students are not known for being fraudulent in nature	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	1.4	2.3	3.6	4.3	3.3	3.0	2.0	4.0	1.0	2.0	2.8	2.9	2.6	2.4	3.0	2.71
Affective Component	M	4.0	3.6	4.5	4.0	4.2	3.6	3.3	4.2	4.0	3.0	4.1	3.8	4.0	4.1	4.3	3.91
Nigerian students abroad are very compassionate	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.4	3.3	4.5	3.8	4.3	3.3	3.0	4.5	4.0	4.0	4.0	3.4	3.7	4.1	4.0	3.89
Nigerian Students are very friendly	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.1	3.7	4.5	3.8	4.3	4.0	4.0	4.0	4.0	4.0	4.2	4.1	4.2	4.1	4.0	4.07
I feel affection for Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.4	4.0	4.7	4.3	4.0	3.5	3.0	4.0	4.0	1.0	4.0	4.0	3.8	4.0	5.0	3.78
Conative Component	M	3.7	3.6	3.8	4.0	3.6	3.3	3.7	4.0	4.0	3.7	3.8	3.4	3.5	3.7	4.0	3.72
I would like to visit Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.0	4.0	4.2	4.0	3.7	3.8	3.0	3.5	4.0	3.0	4.0	3.4	3.8	4.0	4.0	3.76
Foreigners are willing to relate with Nigerian students	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.4	3.0	3.5	4.0	4.0	2.5	5.0	4.0	4.0	4.0	3.9	3.3	3.2	3.6	4.0	3.69
I would like my country to receive more investments from Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.7	3.7	3.5	4.0	3.0	3.5	3.0	4.5	4.0	4.0	3.4	3.4	3.6	3.6	4.0	3.66

Source; Field Survey, 2023



### **Economy**

An examination of the perception of United state citizen with regard to Nigeria as a rich country in spite of the cybercrime occurrence in the country presets mixed reaction. The mean of responses from the five universities in Texas were above 3.5 which suggests that they affirmed that Nigeria is a rich country in spite of the cybercrime occurrence in the country. Specifically, mean of responses from Texas Southern University was 4.3, University of Houston was 3.7, University of Texas at Arlington was 4.5, University of North Texas was 4.3 and Houston Community College was 3.8. Similar pattern was observed in Universities from Maryland except university college of Maryland which indicated that respondents were mainly undecided. The mean of responses from university college of Maryland was 3.2, University college park was 4.0, Montgomery college was 4.0, the community college of Baltimore country was 5.0 and Towson university was 4.0. In New York, the mean of responses of New York University was 4.1, University of Buffalo was 3.4, Columbia University in the city of New York was 3.6, CUNY Borough at Manhattan community college was 3.1 and Stony Brook university was 5.0. In conclusion, most of the United State citizens agree that Nigeria is a rich country in spite of the cybercrime occurrence in the country, the mean of 12 out of 15 universities were above 3.5 with overall total of 4.0.

Furthermore, the mean of responses of the United State citizens based on their perception that Nigerian Students hail from an economically stable country despite the level of cybercrime occurrence in Nigeria suggested that most of them disagree that Nigerian Students hail from an economically stable country despite the level of cybercrime occurrence in country. The mean of responses from the five universities in Texas were below 3.5 which suggests that they disagree that Nigerian Students hail from an economically stable country despite the level of cybercrime occurrence in Nigeria. In fact, mean of responses from Texas Southern University was 2.6, University of Hoston was 3.0, University of Texas at Arlington was 2.7, University of North Texas was 2.0 and Houston Community College was 2.7. Similar trend was observed from the mean of responses from universities in Maryland except Montgomery college which was 3.5.

The mean of responses from university college of Maryland was 2.8, university college park was 2.0, Montgomery college was 3.5, the community college of Baltimore country was 2.0 and from Towson university was 3.0. In New York, the mean of responses of New York University was 2.3, University of Buffalo was 1.4, Columbia University in the city of New York was 2.4, CUNY Borough at Manhattan community college was 2.0 and Stony Brook university was 5.0. In conclusion, most of the United State citizens disagree that Nigerian Students hail from an economically stable country despite the level of cybercrime occurrence in Nigeria, the mean of 13 out of 15 universities were below 3.5 with overall total of 2.63.

### **Politics**

The overall mean of responses of the US citizens which assess their perception of Nigeria as a competent country in international politics revealed that most of them didn't perceive Nigeria as a competent country in terms of international politics. In fact. The means of response from all Texas universities sampled were less than 3.5 except Texas state university which was 3.5 while the case of universities in Maryland was not different. The mean of responses from all sampled universities in Maryland was below 3.5 except Montgomery college which was 4.0 while the mean of responses from all the sampled universities in New York were less than 3.5. therefore, politically, Nigeria is perceived as a incompetent country in international politics because 13 out of the 15 universities sampled disagree that Nigeria is a competent country in international politics.

Furthermore, the means of responses from the US citizens to the statement "I think that Nigerian Students perceive they have entitlement to more respect than the average person despite the level of cybercrime occurrence in Nigeria" suggest that most of them disagree with the statement. The aggregate mean of responses from the 15 universities was 3.34 which is below 3.5 indicating that majority of them disagree that Nigerian Students perceive they have entitlement to more respect than the average person despite the level of cybercrime occurrence in Nigeria. Also, the means of responses from the US citizens to the statement "Nigeria is seen as a country that adopts fair procedures in international trade" suggest that most of them disagree with the statement.

The aggregate mean of responses from the 15 universities was 3.26 which is below 3.5 indicating that majority of them disagree that Nigeria is seen as a country that adopts fair procedures in international trade. But, mean of response from Community College of Baltimore County, University of Maryland-College Park and Stony Brook University were individually above 3.5 which suggest that respondents from these university support the statement that Nigeria is seen as a country that adopts fair procedures in international trade.

### **Culture**

The aggregate of mean of responses from the US citizens sampled from the 15 universities across Texas, Maryland and New York suggests that majority of them agree that their meeting Nigerian Students induces them to know more about

the history and politics of their countries. Specifically, most of respondents from universities located in Texas indicated that disagree that meeting Nigerian Students wants them to know more about the history and politics of their countries except responses from Houston Community College which indicated the contrary. Similar to the assertion of respondents from Houston Community College, the mean of responses from all the sampled universities were above 3.5 which indicated that they agree that meeting Nigerian Students wants them to know more about the history and politics of their countries. In the same vein, all the mean of responses from the sampled universities located in New York were above 3.5 which further affirmed the assertion that meeting Nigerian Students wants the US citizens know more about the history and politics of Nigeria.

Furthermore, the aggregate mean of responses from US citizen to the statement that Nigeria is a country that has unique cultural resources in spite of the cybercrime occurrence in the country which was 4.29 indicated that the respondents agree with the statement. During closer examination all the sampled universities located in Texas, Maryland and New York presented a mean of response above 3.5 except Montgomery College which was 3.0. This suggested that only Montgomery College disagree with the that Nigeria is a country that has unique cultural resources in spite of the cybercrime occurrence in the country.

### **Innovation**

On innovativeness of Nigerians, the mean of responses from all sampled universities in Texas were above 3.5 except from Texas university which was 2.9. This suggested that majority of the US citizens sampled from the universities in Texas affirmed that in spite of the cybercrime occurrence in Nigeria it is believed that Nigerians' students hail from an innovative country. Similar trend of responses from universities in Texas was observed from sampled universities located in New York with only Columbia university deviated from the agreeable pattern. But, more universities in Maryland disagree with the statement that In spite of the cybercrime occurrence in Nigeria it is believed that Nigerians' students hail from an innovative country with mean of responses below 3.5; The Community College of Baltimore County and Towson university. While the mean of responses from all other universities sampled from Maryland were above 3.5 mark. This implied though on the aggregate mean of responses was 3.7 which is above 3.5 agreement threshold, the responses from the universities was mixed. Nevertheless, most of the respondents agree that in spite of the cybercrime occurrence in Nigeria it is believed that Nigerians' students hail from an innovative country.

Still on innovation, the aggregate mean of responses from US citizen to the statement that Nigerians' students hail from a country with capacity for innovation in research which was 3.84 indicated that the respondents agree with the statement. During closer examination all the sampled universities located in Texas and New York presented a mean response above 3.5 but University of Maryland-College Park and The Community College of Baltimore County located in Maryland presented mean of response below 3.5 which indicated that they disagree with the statement. Evaluating the mean of responses of the US citizen on the innovativeness of Nigeria revealed that most of the disagreement were from respondents in The Community College of Baltimore County.

### **Companies**

The aggregate of mean of responses of 3.49 from the US citizens sampled from 15 universities across Texas, Maryland and New York suggested that majority of them were undecided with reference to the statement that Nigerians' companies have a good international reputation in spite of the cybercrime occurrence in the country. Specifically, the means of response from 3 out of the 5 universities in Texas were below 3.5 except those from Texas Southern university (4.0) and University of North Texas (4.0) while 3 out of 5 universities in Maryland were above 3.5. The universities are Montgomery College (4.0), The Community College of Baltimore County (4.0) and Towson University (4.0). Also, 2 out of 5 universities located in New York had mean of responses above 4.0 viz Columbia University in the City of New York (3.6), CUNY Borough at Manhattan Community College (3.8) and Stony Brook University Texas (4). This highlighted the fact that the responses is fairly mixed between disagree and agree that Nigerians' companies have a good international reputation in spite of the cybercrime occurrence in the country.

In addition, the aggregate mean of responses from US citizen to the statement that Nigerians' companies are internationally competitive was below 3.5, indicating that those that disagree with the statement are highest than those that agree which implies that most of the respondents disagree with the statement that Nigerians' companies have a good international reputation in spite of the cybercrime occurrence in the country. During closer examination all the sampled universities located in Texas, Maryland and New York presented a mean of response below 3.5 except Texas Southern University (3.6), the University of Texas at Arlington Montgomery College (4.0), Towson University and Columbia University in the City of New York (3.8).

### **Socio-economic**

On socio-economic issues Nigeria, the mean of responses from all sampled universities in Texas, Maryland and New York were above 3.5 except CUNY Borough at Manhattan Community College (3.3). This suggested that majority of the US citizens from the universities in all the universities were above 3.5 which affirm that Nigeria has natural beauty in spite of the cybercrime occurrence in Nigeria. Furthermore, means of responses of the respondents from the 15 universities from Texas, Maryland and New York were above 3.5 to the statement that the Nigeria people are known to have a wide biodiversity were above 3.5. The indicated that all the respondents unanimously agree that the Nigeria people are known to have a wide biodiversity.

### **Education**

The aggregate of mean of responses from the US citizens sampled from the 15 universities across Texas, Maryland and New York which was 2.86 suggests that majority of them disagree that Nigeria is a country that offers opportunities in education. In fact, majority of that disagree that Nigeria is a country that invests in education. Specifically, the aggregate mean of responses from the US citizens sampled from the 15 universities across Texas, Maryland and New York which was 2.86 indicate that most of the respondents disagree that Nigeria is a country that invests in education.

### **People**

An examination of the perception of United state citizen with regard to the statement that Nigerian Students are very friendly clearly indicated that all the respondents agree that Nigerian Students are very friendly (4.0). This is indicated by the figure of aggregate means of response which was above 3.5. On the contrary most of the respondent disagree that Nigerian Students are not known for banking/Credit card fraud (2.61). This is indicated by the figure of aggregate means of response which was below 3.5. The responses of United state citizen further affirmed that they considered Nigerian Students as being known for very intelligent. This is inodiated by the aggregate mean response of 4.57. The US citizen sampled from the 15 universities from Texas, Maryland and New York also disagree with the statement that Nigerian students are not known for being fraudulent in nature. The reported responses mean for this statement was 2.71 which lays in the disagreement region.

### **Affective Component**

An assessment of the perception of United state citizen with regard to the statement that Nigerian students abroad are very compassionate indicated that all the respondents agree with this statement (3.89). This is indicated by the figure of aggregate means of response which was above 3.5. Similarly, most of the respondent agree that Nigerian Students are very friendly (4.07). This is indicated by the figure of aggregate means of response which was above 3.5 agreement threshold. Furthermore, the responses of United state citizen reveal that they feel affection for Nigeria. This is indicated by the aggregate mean response of 3.78.

### **Conative Component**

The aggregate of mean of responses from the US citizens sampled from the 15 universities across Texas, Maryland and New York which was 3.76 suggests that majority of them affirmed that they would like to visit Nigeria. In fact, majority of them indicated that foreigners are willing to relate with Nigerian students. Specifically, the aggregate mean of responses from the US citizens sampled from the 15 universities across Texas, Maryland and New York which was 3.69 indicate that most of the respondents agree that foreigners are willing to relate with Nigerian students. Also, the respondents agree that they would like their country to receive more investments from Nigeria.

In the table 5, the Cybercrime occurrence in Nigeria (COIN) variable was presented below with the sub parameters. the distribution of the mean gotten as responses is further shown

**Table 5:** Cybercrime occurrence in Nigeria (COIN)

Demographic Variables		TEXAS					MARYLAND					NEWYORK					TT
		Mean: 3.3					Mean: 3.1					Mean: 3.3					M
		TSU	UH	UTA	UNT	HCC	UMUC	UMP	MC	CCBC	TU	NYU	UB	CU	CUNY	SBU	TT
COIN		3.5	3.2	3.5	3.5	3.1	3.2	3.0	2.8	3.2	3.4	3.4	3.1	3.5	3.4	3.5	3.29
Computer as a Target	M	3.0	3.4	3.1	3.7	3.1	3.3	2.0	2.2	3.3	3.3	3.0	3.4	3.8	3.4	4.0	3.2
In Nigeria, it is known that computers are used to attack other computers	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	2.8	3.3	3.4	4.0	3.7	3.5	4.0	2.0	4.0	4.0	3.3	3.5	4.0	3.2	4.0	3.51
Nigerians create Virus/Worm attacks to attack other personal /corporate computers in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.1	3.7	3.3	3.8	3.7	3.0	1.0	2.5	4.0	4.0	2.8	4.0	4.0	3.6	4.0	3.37
The use of DOS attack on computer system are known to come from the creation of Nigerians	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	2.3	3.3	2.7	3.3	2.0	3.3	1.0	2.0	2.0	2.0	2.7	2.7	3.4	3.3	4.0	2.67
Cyber Terrorism	M	4.0	3.4	3.7	4.0	3.2	3.5	3.1	2.8	3.5	3.1	3.6	3.4	3.7	3.6	3.4	3.47
In Nigeria, Cybercrime is used to commit real world crime	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.1	3.3	4.1	4.5	4.3	3.5	5.0	2.5	4.0	4.0	3.9	3.5	3.4	4.1	4.0	3.88
The use of Cyber Terrorism in Nigeria is a common form of Cybercrime	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.6	3.3	3.4	3.5	4.0	3.8	2.0	2.5	2.0	2.0	3.4	4.0	4.0	3.7	4.0	3.28
The use of IPR violations in Nigeria is a common form of Cybercrime	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.5	3.0	3.4	3.3	3.0	3.3	3.0	2.5	3.0	3.0	3.5	2.4	3.4	3.0	3.0	3.09
The use of Credit card frauds in Nigeria is a common form of Cybercrime	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.6	4.3	3.8	4.5	3.0	4.0	4.0	4.0	4.0	4.0	4.7	4.1	4.2	4.2	2.0	3.96
The use EFT frauds in Nigeria is a common form of Cybercrime	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	3.8	3.7	3.6	4.0	2.7	3.5	4.0	3.0	4.0	2.0	3.8	3.5	3.6	2.8	4.0	3.47
The use of Pornography in Nigeria is a common form of Cybercrime	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.3	3.0	3.5	4.3	2.3	3.5	2.0	3.5	4.0	3.0	3.0	2.8	3.2	3.5	2.0	3.19
In Nigeria, the employment, operationalization, or target of computers and networks for the aims of spreading information or inciting fear, anxiety and violence is the norm of cyber crime	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.0	3.3	3.6	3.8	3.0	3.8	2.0	2.5	4.0	4.0	3.4	4.0	3.2	4.1	4.0	3.51
	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309

The effects of information online that has been taken out of context by the creator or that irrationally incites the audience to take drastic actions	M	4.4	3.3	3.8	3.5	3.0	3.0	3.0	2.0	3.0	3.0	3.7	3.4	4.2	3.7	4.0	3.4
Privacy Invasion and Identity Theft	M	4.7	3.8	3.3	3.6	3.2	3.3	4.0	2.8	3.0	4.0	4.1	2.6	3.7	3.6	3.0	3.51
The occurrence of evasion into the access and theft of an individual's digitized credit card details is predominantly high in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.6	3.3	3.8	3.5	3.3	3.3	4.0	3.5	3.0	4.0	4.4	3.1	3.8	4.5	4.0	3.74
Majority of Nigerians claim they have had their card information stolen for scrupulous use	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.7	4.3	3.0	3.8	3.0	3.3	4.0	2.0	3.0	4.0	3.7	2.2	3.6	2.7	2.0	3.29
Child Pornography	M	3.2	2.8	4.0	3.5	2.8	3.1	2.5	3.3	3.5	2.0	2.8	3.1	3.2	3.4	2.0	3.01
In Nigeria, there is the spread of digital recordings (videos, images and audio files) of children and minors dressed inappropriately, scantily or appearing in no clothes at all; taking positions of or speaking in a sexually provocative manner	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.1	3.3	4.1	3.5	2.7	3.8	3.0	3.0	2.0	2.0	2.6	3.2	3.0	4.1	2.0	3.09
In Nigeria, the spotting of digital content portraying persons who appear underage in sexual positions is a norm	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	2.4	2.3	3.8	3.5	3.0	2.5	2.0	3.5	5.0	2.0	3.0	3.1	3.6	2.7	2.0	2.96
Cyberbullying	M	4.4	3.0	4.1	4.4	4.2	3.3	4.0	3.4	3.5	3.5	4.2	3.6	3.7	4.0	4.0	3.82
The utilization of coercion, force, threats, and/or teasing to intimidate, abuse and/or dominate another individual, via computer networks, the internet or social media platforms occurs in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.7	3.0	4.3	3.8	4.3	3.0	4.0	3.5	4.0	4.0	3.8	3.45	3.8	4.1	4.0	3.85
Occurrence of cyberbullying in Nigeria include cyber abuse (the perpetuation of verbal attack on social media); morphing (the unauthorized acquisition and spread of a victim's digital information online, for pornographic ends)	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.7	2.7	3.8	4.5	4.3	3.3	5.0	3.0	4.0	4.0	4.3	3.5	3.8	3.7	4.0	3.91
cyber libel (the dissemination of false or incredible information about an individual or their interests online) is a norm in Nigeria	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.1	3.0	3.8	4.5	4.0	3.3	3.0	4.0	2.0	2.0	4.2	3.4	3.6	4.1	4.0	3.53
A common practice in Nigeria is the cyber blackmail (the illegal use of an individual's personal information to coerce and intimidate them into granting favors)	Fq	22	21	30	28	21	28	7	14	7	6	50	20	34	15	6	309
	M	4.1	3.3	3.8	4.8	4.0	3.5	4.0	3.0	4.0	4.0	4.3	4.1	3.8	3.7	4.0	3.89

## CYBERCRIME OCCURRENCE IN NIGERIA (COIN)

The aggregate of mean of responses by the US citizens sampled from the 15 universities across Texas, Maryland and New York to the statement that in Nigeria, it is known that computers are used to attack other computers was 3.2 suggests that majority of them agree with the statement affirming that in Nigeria it is known that computers are used to attack other computers. In fact, they agree with the statement that Nigerians create Virus/Worm attacks to attack other personal /corporate computers in Nigeria. This is indicated by the means of their responses to the statement (3.6) which was above 3.5. But they disagree that the use of DOS attack on computer system are known to come from the creation of Nigerians. This is indicated by the mean of their responses to the statement which was 3.3.

The respondents asserted that in Nigeria, Cybercrime is used to commit real world crime. This is indicated by the mean of their responses to the statement which was 4.1 above the agreement threshold. Similarly, they agree with the statement that the use of Cyber Terrorism in Nigeria is a common form of Cybercrime as indicated by their means of responses (3.7). Furthermore, majority of the respondents disagree that the use of IPR violations in Nigeria is a common form of Cybercrime. In fact, the means of their response was below 3.5 and only 2 out of the 15 universities sampled reported means of responses above 3.5 while others were below the 3.5.

A close examination of the means of responses suggested that the respondents unanimously agree that the use of credit card frauds in Nigeria is a common form of Cybercrime. This is indicated by the aggregate means of their responses to the statement (3.96) which was above 3.5. In fact, all the mean of responses from the 15 universities sampled were above 3.5 except responses from Houston Community College. However, most of the respondent disagree that the use EFT frauds in Nigeria is a common form of Cybercrime with aggregate mean of response below 3.5. Similarly, they disagree with the statement that the use of Pornography in Nigeria is a common form of Cybercrime (3.19). Whereas they agree with the statement that in Nigeria, the employment, operationalization, or target of computers and networks for the aims of spreading information or inciting fear, anxiety and violence is the norm of cyber-crime (3.51).

Furthermore, the respondents disagree with the statement that the effects of information online that has been taken out of context by the creator or that irrationally incites the audience to take drastic actions (3.4) while they agree with the statement that the occurrence of evasion into the access and theft of an individual's digitized credit card details is predominantly high in Nigeria (3.74). Also, most of the respondents disagree that majority of Nigerians claim they have had their card information stolen for scrupulous use (3.29). Similarly, they disagree that In Nigeria, there is the spread of digital recordings (videos, images and audio files) of children and minors dressed inappropriately, scantily or appearing in no clothes at all; taking positions of or speaking in a sexually provocative manner (3.09). They also unanimously disagree that in Nigeria, the spotting of digital content portraying persons who appear underage in sexual positions is a norm (2.98).

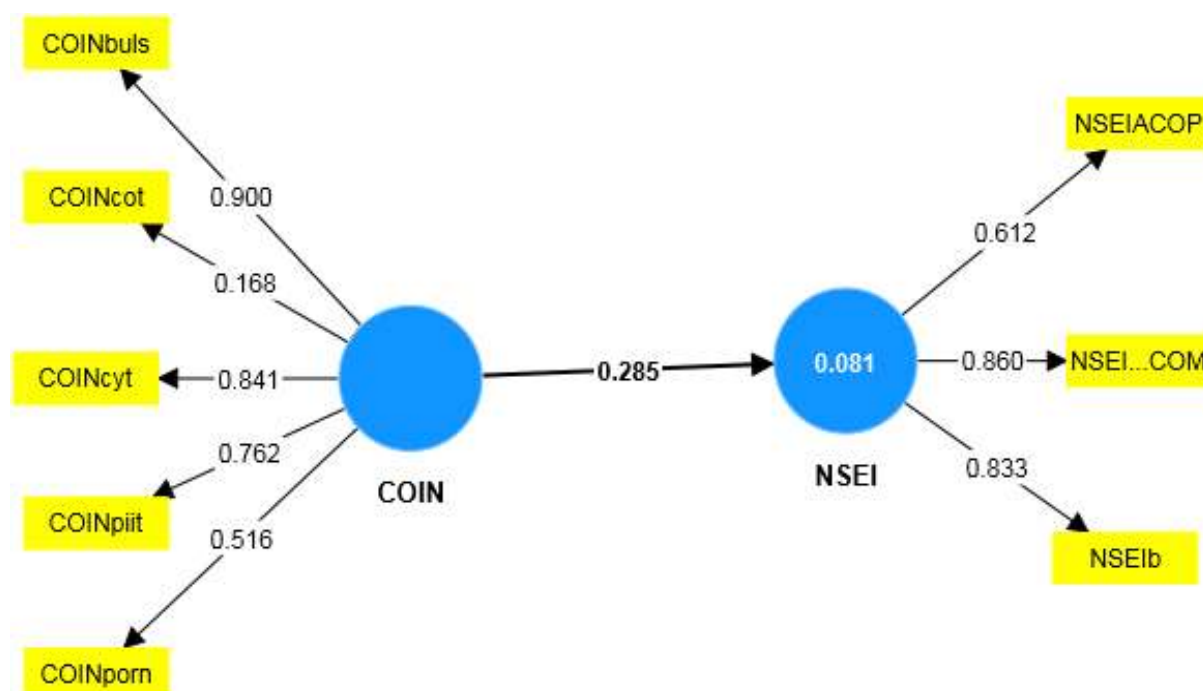
On cyber bullying, the respondents affirmed that the utilization of coercion, force, threats, and/or teasing to intimidate, abuse and/or dominate another individual, via computer networks, the internet or social media platforms occurs in Nigeria. This is indicated by their aggregate mean of response of 3.85. Similar response pattern was observed on the statement occurrence of cyberbullying in Nigeria include cyber abuse (the perpetuation of verbal attack on social media); morphing (the unauthorized acquisition and spread of a victim's digital information online, for pornographic ends). Majority of the respondents agree with the statement as indicated by their aggregate mean of 3.91. Also, the aggregate of mean of responses from the US citizens sampled from the 15 universities across Texas, Maryland and New York suggests that majority of them agree that cyber libel (the dissemination of false or incredible information about an individual or their interests online) is a norm in Nigeria (3.53). Similarly, they agree that a common practice in Nigeria is the cyber blackmail (the illegal use of an individual's personal information to coerce and intimidate them into granting favours) (3.89).

Hypothesis Testing: Cybercrime occurrences in Nigeria and Nigerian students' external image

**H<sub>0</sub>: Cybercrime occurrences in Nigeria does not have a significant effect on Nigerian students' external image in the United States**

The hypothesis of the study was tested using Partial Least Square (PLS) as the statistical tools for the analysis. This helped in predicting the efficacy of the research model that portrays the relationship between Cybercrime occurrences in Nigeria and Nigerian students' external image in the United States. For interpretation, the analysis also used the path coefficients values, the t-statistics values, the R-square values, and the p-values to evaluate the effect and the relationship between Cybercrime occurrences in Nigeria and Nigerian students' external image in the United States.

The degree of relationship between Cybercrime occurrences in Nigeria on Nigerian students' external image was determined by the path coefficient value as presented in Figure 1. The r-square values shown in Figure 4.9 were also used for the determination of variance in illicit perception, as explained by Cybercrime occurrences in Nigeria. On the other hand, the p-value, which evaluates the predictive value of the texted hypothesis, is depicted in Figure 1. Consequently, the t-statistics helps in identifying the measured differences defined in units of standard error, which is also depicted in Figure 1.



**Figure 1: PLS Algorithm Model of Cybercrime occurrences in Nigeria on Nigerian students' external image**

Figure 1 shows the PLS algorithm model Cybercrime occurrences in Nigeria and Nigerian students' external image in the United States of America with the loading values of each item of measurement of Cybercrime occurrences in Nigeria on Nigerian students' external, the path coefficient values and the R=square values.

**Table 6:** Standardised Regression and Correlation Coefficients Between the Observed Variable and Common Latent Factor

	Loading	Outer Weights	VIF	t-statistics	P Value	AVE	Composite Reliability	Cronbach's Alpha
Constructs	≥ 0.7		<3.0	>1.96	<.05	≥0.5	≥ 0.8	> 0.7
<b>Cybercrime occurrences in Nigeria (COIN)</b>						<b>0.476</b>	<b>0.819</b>	<b>0.754</b>
COINbulb	0.893	0.466	2.122	0.426	0.000			
COINcot	0.158	-0.069	1.276	1.313	0.000			
COINcyt	0.842	0.311	2.680	0.793	0.000			
COINpiit	0.771	0.378	1.511	1.711	0.000			
COINporn	0.503	0.081	1.730	1.401	0.000			
<b>Nigerian students' external Image (NSEI)</b>						<b>0.512</b>	<b>0.591</b>	<b>0.555</b>
NSEIACOP	0.542	0.191	1.242	1.091	0.000			
NSEICONCOM	0.849	0.617	1.319	2.838	0.000			
NSEICOGCOY	0.722	0.516	1.090	0.942	0.000			

The factor loadings showing the standardised regression and correlation coefficients between the observed variable and common latent factors are illustrated in Table 4.17. The outer weight acquires the relative value of each indicator in the formative calculation of all things of Cybercrime occurrences in Nigeria and Nigerian students' external image. In order to determine the validity and reliability of the research method, the composite reliability, average variance extracted (AVE) estimate and Cronbach's Alpha were also statistically checked. The recommended load factor, composite reliability, AVE and Cronbach's Alpha statistical values were met.

**Table 6** presented a p-value that describes the level of probability. The p-value could only be considered as significant if values are less than 0.05. As presented in Table 4:17, all the item of measurement of Cybercrime occurrences in Nigeria and Nigerian students' external image presented in the research instrument are significant at a p-value of <0.05. This implies that all the items has a significant influence on the Nigerian students' external image in the United States.

In addition, to the assessment of construct validity, the analysis employed convergent and discriminant validity. The proof of the relationship between Cybercrime occurrences in Nigeria and Nigerian students' external image is defined by convergent validity. It must be stated that all loading factors for each measurement objects are above the thresholds proposed except with the affective component loading (0.542), Child Pornography, loading (0.503), and Computer as a Target with a loading (0.158) as they relatively reflect low t-values which are indications of low reliability of the predictive power of that coefficient but as displayed in the P value, they are significant.

This implies that a visible percentage of variation, though low is normal across all items. For each of the constructs, AVE was equated with the squared correlation to determine the discriminant validity. The latent variable's AVE exceeds the squared correlations in the model between the dormant variable and constructs.

### Common Method Bias

For hypothesis one, the common method bias was also tested using collinearity statistics. It should be noted that if the frequency of a VIF is greater than 3.3, it is a sign that the model is affected by common method bias. At the same time, if all VIFs at the level of factors resulting from a maximum collinearity test are equal to or lower than 3.3, it suggests that the model does not suffer from common system bias. All the VIF values of each of the measurement elements and constructs are, therefore, less than 3 for Cybercrime occurrences in Nigeria and Nigerian students' external image. This implies that hypothesis one in Figure 4.9 is free of common method bias.

**Table 7 Path Coefficients for Cybercrime occurrences in Nigeria and Nigerian students' external image**

	Path Coefficient	R-Square	Std. Dev	T-statistics	P-value
COIN → SEI	0.294	0.081	0.33	0.955	0.000

Table 7 depicts the smart partial least squared statistical results of hypothesis one, which focused on the relationship between Cybercrime occurrences in Nigeria and Nigerian students' external image. The findings show that Cybercrime occurrences in Nigeria has a significant effect on Nigerian students' external image. The path coefficient of 0.294 indicates a weak but positive relationship between Cybercrime occurrences in Nigeria and Nigerian students' external image. The R<sup>2</sup> value of 0.081 indicates that 8.1% variance in Nigerian students' external image can be explained Cybercrime occurrences in Nigeria.

**Table 8: Discriminant Validity for Hypothesis One**

	Cybercrime occurrences in Nigeria	Nigerian students' external image
Cybercrime occurrences in Nigeria	0.690	
Nigerian students' external image	0.294	0.715

Table 8 provides the correlation matrix of the discriminant validity of the observed variables. The table shows that, with all the study constructs, the diagonal elements (1) surpassed the largest square relationship between the constructs.

### Discussion of Findings

From the hypothesis the null hypothesis was stated as "cybercrime occurrence in Nigeria does not have a significant effect on Nigeria's students' external image in the United States". Table 7 that presents the p-value that describes the level of probability shows that all the item of measurement of Cybercrime occurrences in Nigeria and Nigerian students' external image presented in the research instrument are significant at a p-value of <0.05. This implies that all the items have a significant influence on the Nigerian students' external image in the United States. Therefore, the null hypothesis is rejected and the alternate hypothesis accepted.

However, it indicates a weak but positive relationship between Cybercrime occurrences in Nigeria and Nigerian students' external image. This implies that the relationship between cybercrime occurrence and the external image of Nigerian students is a complex and multifaceted issue.

While it is true that cybercrime has been associated with Nigeria in the past, it is equally important to note that not all Nigerian students engage in such activities as rightly asserted by Das, & Nayak, (2013). It would be unfair and inaccurate to make generalization about an entire group of people based on the actions of certain individuals, but this study showed that the sad truth is generalizations are made and it is usually left to the individuals in such circumstance to show their worth through their skills knowledge and understanding of the environments and how to navigate it. The weakness also further implies that cybercrime is not unique to Nigeria alone has it is a global issue occurring in various countries around



the world, hence even though cybercrime occurrence in Nigeria has an impact on Nigerian students image it is not the only contributing factor to its negative image, other factors include corruption, high rate of unemployment etc. But it is worthy of note to indicate that Nigeria has gained some attention in relation to cybercrime due to a number of high-profile cases and scams that have originated from the country (Bates, & Hayes, (2017). As a result of the relationship that exist between cybercrime occurrence in Nigeria and external image of Nigerian students it has brought about stereotypes and bias against them, the media coverage and public perception of Nigerians in the United States has not also helped matters. When the media continues to focus on negative incidents it reinforces this stereotype and contributes to a distorted perception of Nigeria students.

This result is consistent with the findings of Houston, (2015), who found that there is a significant relationship between cybercrime happening in a country and the resulting effect on a nations image. Also, the result in the hypothesis is consistent with the findings of Solanki, (2021). The findings from the research based on the hypothesis has shown to not have contradictory result based on the literatures sampled. Theoretically, the result in hypothesis one can be linked to the Robert Merton's Manifest and Latent functions and dysfunctions theory adopted in this study.

## Conclusion

This study's major goal was to investigate the effects of cybercrime in Nigeria on the public perception of Nigerian students studying in the US. The research's findings show that there is a negative and tarnished perception of Nigeria that has an impact on young people who choose to live or study abroad. This is due to the dubious behaviour of some Nigerians in Nigeria, including internet fraud, credit card fraud, money laundering, and other behaviours that have led to stigmatization and branding of Nigerians. The research findings reveal that cybercrime in Nigeria has implications on Nigerian student's image studying in the United States.

It is therefore recommended that the inclusion of the concepts of data protection, information management, cyber security, computer ethics, and privacy law in the curriculum is advocated in Nigerian higher education institutions. This will act as a training field, guaranteeing that skills are learned at a low cost and at an affordable rate while also getting rid of vices, particularly in the current age of youth restlessness. Additionally, it advocates for curriculum to be narrowed and institutional-based programs to be reformatted so that a blend of theory and practice can lead to a better learning process. Furthermore, There is a need to look into new chances for businesses, organizations, and institutions to prosper in an ever-evolving cyberspace that has grown to become a popular hunting field for criminals and activists looking to make money. Entrepreneurial development is required to transform these vices into constructive behaviors. In order to encourage unemployed youth who, enter the market in pursuit of a better life, the Nigerian economy must unavoidably invest more in the country's informal market.

In line with every study, the geographical scope of the study, which only concentrated on a few states in the United States of America, was one of the significant constraints that the researcher encountered when carrying out this investigation. The obtained sample population cannot be utilized to generalize attitudes toward or implications for other cities in the nation, which brings us to the following restriction: the performed scope was limited to education. While the study involved students and does indicate consequences for students' perceptions, other areas of focus might reveal a different course, making generalizations impossible. Due to time restrictions, the study's whole intended population size could not be obtained, which was another intrinsic drawback.

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