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PATTERNS OF ONLINE ADVANCE FEE FRAUD IN ILORIN METROPOLIS, KWARA STATE, NIGERIA

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Abstract

The study explores the patterns of Online Advance Fee Fraud in the Ilorin metropolis of Kwara State, Nigeria. The study investigates the causes, parties involved, targets, modus operandi, source of skills, and tools utilized in online advance fee fraud. 10 participants were purposively selected for in-depth interviews and key informant interviews. The findings highlight the parties involved in online advance fee fraud in Ilorin to include fraudsters who collaborate with individuals in banks, security agencies, and corrupt law enforcement officials. The primary targets of online advance fee fraud are foreigners, although Nigerians also fall victim. Men are predominantly associated with online advance fee fraud, while women also participate. The most prevalent modus operandi identified is love scams, dating scams, and relationship scams. Fraudsters acquire their skills through the internet, social media platforms, and peer networks, utilizing tools such as computers, gadgets, and social media platforms. Based on the study's findings, recommendations are proposed to effectively combat online advance fee fraud in Ilorin. Public awareness campaigns are essential to educate individuals and businesses about online advance fee fraud tactics and red flags. Collaboration among law enforcement agencies, governments, financial institutions, and the public is crucial to address this issue comprehensively. It is important for individuals to remain vigilant and exercise caution when engaging in online transactions, while being wary of unsolicited requests for personal information or upfront payments.

Keywords: Mundus Operandi, Online Advance Fee Fraud, Patterns, Parties

1. Introduction

Advance fee fraud has a long history, with its roots tracing back to the 1980s in Nigeria (Van Duyne et al., 2003). Initially, these scams were predominantly conducted through physical mail, but the rapid advancement of technology facilitated their transition into the digital domain (Federal Bureau of Investigation, 2020). As internet usage proliferated worldwide, these scams reached a global audience, garnering notoriety for Nigeria as a hub for fraudulent activities. Over time, the perpetrators of advance fee fraud have evolved their techniques to adapt to changing technology and law enforcement measures. These scams have become increasingly sophisticated, employing social engineering tactics, fake identities, and persuasive narratives to exploit victims' trust and manipulate their emotions (Aderinto & Adejumo, 2020). The use of email, social media, and other online platforms has expanded the reach and effectiveness of these fraud schemes.

Nigeria, as a developing country, faces a range of socioeconomic challenges, including high unemployment rates, poverty, and economic inequality (World Bank, 2020). These factors contribute to an environment conducive to the proliferation of advance fee fraud. Desperation for financial stability and the allure of easy money can make individuals vulnerable to engaging in fraudulent activities or falling victim to scams themselves. The "419" appellation itself is derived from Section 419 of the Nigerian Criminal Code, which addresses fraud-related offenses (Adesesan et. al., 2019). Some individuals may perceive these scams as a form of retribution against perceived injustices, including historical exploitation by foreign powers (Adesesan et. al., 2019). However, it is crucial to note that these actions do not represent the sentiments or behaviors of the entire Nigerian population.

Ilorin Metropolis, located in Kwara State, Nigeria, is one of the areas where advance fee fraud has been reported with alarming frequency. Its proximity to major cities and transportation hubs facilitates communication and financial transactions, both within Nigeria and internationally, prov In-depth interviewng fraudsters with convenient opportunities to carry out their fraudulent activities. The economic landscape of Ilorin Metropolis, marked by a mix of formal and informal sectors, creates an environment where fraudsters can exploit vulnerabilities. Limited job opportunities and socioeconomic disparities can push individuals to engage in fraudulent activities as a means of survival or to attain wealth quickly (Adesesan et. Al., 2019).

Despite national efforts to combat advance fee fraud, the effectiveness of law enforcement agencies in apprehending and prosecuting fraudsters remains a challenge due to limited resources, corruption, and the scale of fraudulent activities. Understanding the patterns of online advance fee fraud in Ilorin Metropolis, Kwara State, Nigeria, requires a comprehensive analysis of both the international and national contexts. By addressing the underlying socioeconomic factors, improving financial infrastructure, and strengthening law enforcement efforts, it is possible to mitigate the prevalence and impact of advance fee fraud in the region. As such, this study examines the pattern of online advance fee fraud in Ilorin Metropolis.

2. Literature Review

2.1 Empirical Review

Cybercrimes, and online advance fee fraud in particular has recorded a tremendous negative impact on individuals, businesses, and the government over the years and several factors has been linked to the motivation towards engaging in such act. Adeniran (2008) believes that an individual engages in online fraud because of the greed factor. While, Adeniran (2008) and Suleiman (2019) in studies conducted differently revealed that emphasizing on economic factors and social factors like peer influence, Hassan et al., (2012) on the other hand asserted that lack of strong cybercrime Laws in Nigeria encourages the perpetrators to commit more crime knowing that they can always go uncaught. The Nigerian's internet addiction and uncontrolled online relationships have been motivating numerous online fraudsters. Also, for example, Ndubueze (2017) posits that Advance Fee Fraudsters may be motivated by several factors such as need (i.e. financial strain), want (hedonistic inclinations) greed (covetous predisposition), or power play (manipulative tendencies).

Ojedokun and Ilori (2021) did a study on Yahoo-Boy Tools, Techniques, and Underground Networks. According to the findings, online advance fee fraud is regarded to be complicated, and yahoo boys learn from social networks (friends and acquaintances), which plays a significant role in the fraudsters' acquisition of online advance fee fraud skills and tactics. It also showed online advance fee fraudsters' usage of operational tools such as Internet, Internet protocol (IP) log-ins, printers, laptops, private network (VPN), and mobile phones that assists in the commission of crime in cyberspace. Also, tools like Zelle, Ethereum, Blockchain, Bitcoin, Cash App, and Paypal for driving illegal currency flows. These operational tools (Attack-tools and other illegal criminal commodities) are typically obtained by cybercriminals from the underground cyber market, underground internet forums, overseas criminal contacts, and abroad-based criminal companions (Leukfeldt et al., 2017; Pastrana et al., 2018).

As a result, it can be determined from the above that cybercriminals utilize forums to facilitate the exchange of unlawful goods and services as well as to initiate relationship ties with victims (clients). Just has referenced from the above discussion, the process and act of online advance fee fraud is a complex one. To avoid being pursued by the Economic Financial Crimes Commission, online advance fee scammers use the services of musicians and powerful businessmen to pick the money for them (receive it into their accounts), after which they can split the money according to an agreed-upon percentage; these persons are known as pickers (Akanle & Shadare, 2019; Ojedokun & Ilori, 2021). According to Akanle and Shadare (2020), who examined the involvement of males in online fraud in Nigeria, it was observed that "yahoo boys" are mostly male perpetrators. They highlighted that the fraudsters strategically present themselves as attractive males to deceive their victims and gain their trust.

Additionally, a study by Ojedokun and Ilori (2021) on Yahoo-Boy Tools, Techniques, and Underground Networks also indicated that the gender commonly associated with online advance fee fraud in Nigeria is male. The study emphasized the role of social networks in the acquisition of fraud skills, highlighting those male fraudsters learn from friends and acquaintances involved in similar activities. Nevertheless, the modus operandi utilized by online advance fee fraudsters in Nigeria involves several techniques aimed at defrauding potential victims. These techniques include romance/love scams (Adesina, 2017), money doubling schemes (Jack & Ibekwe (2018), collaboration with third parties (Akanle & Shadare, 2020), and the use of traditional supernatural powers known as "yahoo plus." (Tade (2013).

2.2 Theoretical Framework

The Rational Choice Theory will serve as the theoretical framework for this study. Rational Choice Theory posits that individuals engage in criminal behavior when they perceive the benefits of committing the crime to outweigh the potential costs (Bacceria, 1764). In the context of online advance fee fraud, scammers make a rational decision to engage in fraudulent activities based on their assessment of the potential gains and the perceived likelihood of being caught or punished.

Here's how the Rational Choice Theory applies to the pattern of online advance fee fraud:

i. **Cost-Benefit Analysis:** Scammers carefully weigh the potential benefits they can obtain from defrauding victims against the risks involved. They consider factors such as financial gain, ease of perpetration, and the likelihood of being caught.
ii. **Perceived Low Risk:** Online scammers often operate across international borders, making it challenging for law enforcement agencies to track them down. This perceived low risk of being apprehended or prosecuted motivates scammers to continue their fraudulent activities.
iii. **Opportunity Structure:** The internet provides scammers with a vast pool of potential victims and easy access to communication channels. They can reach a large number of people quickly and efficiently, increasing their chances of successfully deceiving individuals into sending money or personal information.
iv. **Rational Decision-Making:** Scammers strategically plan their fraudulent schemes, employing various tactics such as impersonation, manipulation, and emotional appeals to exploit victims' trust and vulnerability. They select victims who are more likely to fall for their scams, such as individuals seeking financial opportunities or those who are less tech-savvy.
v. **Resourcefulness:** Online scammers continuously adapt their tactics and techniques to bypass security measures, exploit emerging technologies, and stay ahead of law

enforcement efforts. They invest time and effort in refining their fraudulent schemes to maximize their success rates.

In summary, the Rational Choice Theory suggests that scammers engage in online advance fee fraud based on a rational assessment of potential gains and risks. Factors such as cost-benefit analysis, perceived low risk, opportunity structure, rational decision-making, and resourcefulness contribute to the patterns observed in this form of cybercrime.

3. Methodology

The study focused on the Ilorin metropolis, specifically the Ilorin East, West, and South local government areas, Kwara State, Nigeria. The current metro area population of Ilorin in 2023 is 1,030,000, a 3% increase from 2022 (Macrotrends, 2023). Ilorin, the capital of Kwara State in Nigeria, is a diverse city with a predominantly agrarian economy, educational institutions, and a rich cultural heritage. It serves as a commercial and administrative hub in the region (Olanrewaju, 2009). This area is chosen purposively due to factors such as dispersed population, economic development, educational setting, and the concentration of youths. The study employed a purposive sampling technique to select ten (10) participants, comprising of (2) Non-Governmental Organization staff, (2) Economic Financial Crimes Commission personnel, (3) legal practitioners and (3) convicted inmates, who had in-depth knowledge and experience related to online fraud.

This ensured a diverse range of perspectives and expertise in the study. The primary data collection tools used were in-depth interviews (In-depth interviews) and key informant interviews (Key informant interviews). The collected data underwent a rigorous qualitative data analysis process. Interpretation of the categorized data was conducted to develop a comprehensive understanding of the patterns of online advance fee fraud in the Ilorin metropolis. To enhance the interviews and reliability of the findings, triangulation was employed. This involved comparing and contrasting the perspectives of different participants and cross-referencing the data with existing literature and reports on online fraud.

4. Results

4.1 Parties Involved in Online Advance Fee Fraud

A respondent submitted in an interview that:

> *Yahoo Yahoo is not a one-man job. Yahoo Yahoo boys relate with people in the bank, security personnel, and Bureau de change. (Key informant interview with an Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin)*

In a similar submission made in an interview with a respondent revealed that:

> *Cybercrime is a viral and popular one and the yahoo yahoo boys work in hand with most of the Economic Financial Crimes Commission personnel. (In-depth interview with a non-governmental organization staff, Ilorin, Kwara State)*

Another respondent made the following assertion:

> *Friends, you get the ones doing it, go to their houses and get connected. After networking for a year without profit, they engage with spiritual people. And depending on the level you are, it depends on the damage involved. Those at the higher-level commission informants within the security agencies. (Key informant interview with an Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin)*

During an interview, a respondent explained that:

> *You can do it alone if you know everything but before you know everything, you can work with some people like bankers and loader who is a yahoo boy that puts fraudulent money in the account. He gives spam accounts, fake cheques, and does wire transfers through bitcoin to the client like advance payment to deceive them. Picker, is someone that has a direct account to buy bitcoin or an account that carts, like an*

account that can purchase things. Picker is good at texting or turning to the business partner. Mostly their clients know they are Nigerians and they partner with the yahoo boys to defraud and get their percentage, mostly 30% or 20%. (Key informant interview with an Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin

4.2 Targets/Potential Victims of Online Advance Fee Fraud

In corroborating the above findings, personnel of the Economic Financial Crimes Commission explained:

Both foreigners and Nigerians, but high rate are foreigners because they are more vulnerable and many of the foreigners are computer friendly. That is more reason they fall victim than the Nigerians. (Key informant interview with Economic and Financial Crimes Commission personnel, Ilorin, Kwara State)

Accordingly, a different respondent in an In-depth interview conducted, observed that:

Although there are cases that involve Nigerians. But foreigners are mostly targeted and victimized. (In-depth interview with a Legal practitioner, Ilorin, Kwara State)

Quite different from the submission above, a respondent felt otherwise and gave the following assertion:

In Ilorin, mostly citizens of Nigeria or in Kwara State here. Anybody can fall victim because these people are experts, they know the techniques and they can go anyhow or anywhere to defraud, so you cannot tell because they are professionals. (In-depth interview with a Court Registrar, Ilorin, Kwara State)

Aside from the above, some respondents believes both foreigners and Nigerians mostly fall victim to online advance fee fraud. One of the participants made the following submission:

Both foreigners and Nigerians, the Yahoo Agba mostly deal with foreigners while yahoo small mostly deal with Nigerian citizens like SMS scam and so on. (In-depth interview with a Court Registrar, Ilorin, Kwara State)

(***Agba*** ***Yahoo*** is a Yoruba word for **"Senior/Advanced *Yahoo* Boy"**).

Another respondent on the other hand believes that not just everybody but a greedy person is likely victimized and made this submission:

A greedy person, a very greedy person that always believes in the juicy offer, somebody that is very greedy that does not want to work for what he earns. I believe that all of us both foreigners and Nigerians are falling victim because some people their own means of online fraud is targeted at foreigners while some people deal with domestic online crimes. So, people fall victim, people that always like cheap blessing, money can always be a victim. (In-depth interview with a Legal practitioner, Ilorin, Kwara State)

Also, similar to the above submission, a respondent commented that:

Just everybody, any gullible person anybody who is greedy. Both the foreigners and Nigerians, everybody is a possible victim. (In-depth interview with a Legal practitioner, Ilorin, Kwara State)

4.3 Gender Mostly Involved in Online Advance Fee Fraud

Following the above question on the gender mostly involved in online advance fee fraud, the participants in a key informant and in-depth interview respectively gave the following responses. Firstly, two Economic and Financial Crimes Commission personnel revealed that;

In our investigations and experience, we have found that online advance fee fraud in Nigeria is predominantly perpetrated by men. This is not to say that women are not involved, but the majority of cases we encounter involve male fraudsters. (Key informant interview with Economic and Financial Crimes Commission personnel, Ilorin, Kwara State)

Although men tend to be more commonly involved in online advance fee fraud, it is crucial to emphasize that fraud knows no gender boundaries. Our efforts focus on investigating and prosecuting all individuals involved in fraudulent activities, regardless of their gender, to ensure justice is served. (Key informant interview with Economic and Financial Crimes Commission personnel, Ilorin, Kwara State)

Also, some legal practitioners made the following submissions;

As legal practitioners, we have handled numerous cases related to online advance fee fraud. While there are instances where women are involved, our observations suggest that men are more commonly associated with this type of fraud. (In-depth interview with a Legal practitioner, Ilorin, Kwara State)

While it is true that men have a higher prevalence in online advance fee fraud cases, it is essential to avoid generalizations. Our legal system treats all individuals equally under the law, and we must look beyond gender and focus on the evidence and circumstances of each case to ensure fair judgment. (In-depth interview with a Legal practitioner, Ilorin, Kwara State)

Still on the subject matter, some non-governmental organization members of staff revealed that;

Our organization works closely with victims of online scams, and based on our interactions, we have noticed a higher representation of male fraudsters. This could be due to various factors such as societal pressures, economic circumstances, or the lure of quick financial gains. (In-depth interview with a non-governmental organization staff, Ilorin, Kwara State)

In our work supporting victims of online scams, we have observed that men are often reported as the perpetrators. However, it is vital to remember that this is a complex issue influenced by various socioeconomic factors. Our organization believes in addressing the root causes of fraud and prov In-depth interview education and awareness to prevent these crimes from occurring in the first place. (In-depth interview with a non-governmental organization staff, Ilorin, Kwara State)

4.4 Modus Operandi Utilized by the Online Advance Fee Fraudsters

In a related development, in an interview with a court registrar, a Non-Governmental Organization staff, and an inmate, they revealed respectively that:

Disguising, a man pretending to be a female, trying to make the victim fall in love with them mostly on Facebook. They can use any means. they are mostly in a group just like a cult but they do not kill but worst. (In-depth interview with a Court Registrar, Ilorin, Kwara State)

Similarly, in an interview with a non-governmental organization staff member of staff reaffirmed that:

Mostly, they use girls and they give phones to girls that can speak like foreigners. You know to talk to them, to scam them. (In-depth interview with a non-governmental organization staff, Ilorin, Kwara State)

In view of the above premise, in an interview with an inmate, explain that:

Also, dating scams are now called "Sugar babies, make the person fall in love and then start telling him problems you need to solve. You have to know the person's net worth to know the number of problems you can put forward. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)

Another court registrar in an interview revealed that:

Mostly, they perpetrate online like sex chats and many Apps like Facebook and many others. (In-depth interview with a Court Registrar, Ilorin, Kwara State)

Reinforcing the peculiarity of the online advance fee fraudsters with love scam, an inmate made a submission in an interview that:

> *It is a common strategy; the yahoo yahoo boys do relationship scams or dating scams. But there are many other strategies they use. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)*

However, on the contrary, a legal practitioner in an interview believes that aside from dating/relationship scams, they mostly use the Ponzi scheme strategy in victimizing victims in Ilorin Metropolis. He submitted that:

> *The techniques they use are that they always ensure that they have access to a large number of people. If you are online, you notice that somebody you do not know gives you a friend request, usually if you are on Facebook. They will use a beautiful picture of a woman or pretty girl and introduces a very good business to you. (In-depth interview with a Legal practitioner, Ilorin, Kwara State)*

Also, a non-governmental organization staff in an interview made a submission on the Ponzi scheme as a major strategy. Added that:

> *Well, one of the strategies they use is the Ponzi scheme. Almost fall victim one time but thank God. Ponzi schemes in terms of bringing a certain amount and getting back a certain amount in 2 or 4, 5 days. And if you even refer, they have a way to polish it to look more convincing and at the end of the day, you get scammed. (In-depth interview with a non-governmental organization staff, Ilorin, Kwara State)*

Furthermore, another legal practitioner in an interview feels they study the potential victims to know the particular strategy that suits them. In the interview, the respondent explained:

> *Majorly, the yahoo yahoo boys sample an opinion to know how greedy you are. Once they have actually known that the person is greedy and you know everybody has a price to pay. Some people love girlfriends and some love flashy things so they may want to lure you either by girls if they know that you are the type that loves girls so much. And if it is the type that loves material things house cars, they may lure him/her into it. And it is the type that loves power, they may use that to defraud the person. (In-depth interview with a Legal practitioner, Ilorin, Kwara State)*

Still, some respondents gave some very different strategies. One of the respondents revealed that;

> *Sugar mummy, sugar daddy, dating scam, and BDSM (Bondage, Discipline, Submission, and Masochism) like fetish dating. The BDSM is like slaves and masters. Master searches for a loyal slave online to serve him sexually. Most of the slaves are wealthy, so you make sure you search for wealthy slaves. After meeting online, you talk about where to meet. The slave will demand you come, so that is why you look for the wealthy slave that is always busy. You will tell the slave your schedule will not allow you but if he can pay, you will come over. If the money is not enough, you tell him you did not receive the first payment so you get more. But you must provide evidence of not receiving the first payment. Once you are done, that is the end and you block the account and then start another one. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)*

Similar to the above, a non-governmental organization staff made a submission that:

> *They also use all these sugar mummies and sugar daddies. They lure old people into a relationship but with the single aim to defraud them (In-depth interview with a non-governmental organization staff, Ilorin, Kwara State)*

Also, in a key informant interview with Economic Financial Crimes Commission personnel, they made a submission that:

> *The common one is the romance scam, then the Employment Development Department*

Benefit Scam, cheque loaning, and many more. (Key informant interview with Economic Financial Crimes Commission's personnel, Ilorin, Kwara State)

In addition,

The romance scam is the most common among the strategies and also going with the trend between 2019, 2020, and 2021, the benefit scam is also rampant. The covid-19 pandemic brought about economic down flows which prompted the United States of America to give out Employment benefits to its citizens and these yahoo boys maliciously utilized this opportunity to defraud the Employment Development Department (EDD). (Key with Economic Financial Crimes Commission's personnel, Ilorin, Kwara State)

Furthermore, an interview with an inmate revealed that a love scam is a common strategy used but gave another unique strategy used:

Many, but I am into "Apartment". Is like getting a house not in the country but in the USA and sample it for sale or rent and someone pays for it. The house is real, we make online research to get a house and also get someone in the state to work for us. We tell them we are Nigerians and fraudsters, so we agree on the percentage to give them and they help us get fake/forged documents and keys to the apartment. You then convince the person that you are a pastor and went to do something in another country that is why you are not around, that there is a where you dropped the key and documents. So, you get a location and the client picks it up. After confirming the house details, key, and information, the client will have to make payment for the house. And also, you keep asking money from the person to get full clearance till he/she later finds out it is a scam. There is also "Consignment" and "Ali baba" like selling goods and business stuff. (key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)

4.5 Source of Online Advance Fee Fraud Skills

In a key-informant interview, an inmate reveals that;

Although, everyone has its own unique source, but we mostly use the "internet" as our source of skills and knowledge. We make finding online to learn the act and also advance on the fraud. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)

Another Inmate in an interview submitted that;

I got most of my skills on social media platforms like telegram, WhatsApp, Facebook and Telegram. There are several groups on those platforms that give sessions on how to scam and formats to follow. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)

While others have given the above sources, an inmate gave a different source by saying;

It is more like a friend or peer thing. We learn from each other, most especially those that are already into it. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)

4.6 The Tools Used by the Online Advance Fee Fraudsters

In this regard, the first convicted online advance fee fraudster interviewed opined that:

It is something common now. They use laptops and phones as the major tool to execute their fraudulent activities. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)

Similarly, another respondent in the Key-Informant Interview revealed that:

Based on experience, phones, laptops, and Data all time are the three major tools. Because as an online fraudster, you need to constantly be active online to win the victim's *trust and other necessary things based on the format. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)*

While another inmate revealed the use of gadgets like phones and laptops:

Aside the necessary tools like gadget, social media sites like sugar babies meet, or Facebook are really important to source for potential victims. We also use Virtual Protocol Network (VPN), fake GPS, and format for starters. (Key informant interview with Inmate, Medium Security Custodial Service, Oke-Kura, Ilorin, Kwara State)

4.7 Discussion of Major Findings

The qualitative research study aimed to investigate the patterns of online advance fee fraud in the Ilorin metropolis of Kwara State, Nigeria. With reference to patterns of online advance fee fraud, the study utilized seven (7) main variables to examine the pattern of online advance fee fraud in Ilorin metropolis. These variables include; Cause of online advance fee fraud; Parties Involved in online advance fee fraud; Targets/Potential Victims of online advance fee fraud; Gender Mostly Involved in Online Advance Fee Fraud; Modus Operandi Utilized by the online advance fee fraudsters; Source of online advance fee fraud skills; and The Tools Used by the online advance fee fraudsters.

The parties involved in online advance fee fraud include fraudsters (commonly referred to as "yahoo yahoo boys") who work with individuals in banks, security personnel, Bureau de change, and sometimes even collaborate with corrupt law enforcement officials. Networking within the fraudster community is common, and some engage with spiritual people for assistance. Higher-level fraudsters may have informants within security agencies. The above is as such in same vein with the findings of Akanle and Shadare, (2019) and Ojedokun and Ilori, (2021) who believed that online advance fee fraud is an organized crime, and fraudsters work with other parties to perpetrate and also escape the law. Also, according to the study, the targets/victims of online advance fee fraud are primarily foreigners, although Nigerians also fall victim. Foreigners are often targeted due to their vulnerability and computer literacy.

Regarding gender involvement, the findings revealed that men are predominantly associated with online advance fee fraud, although women are also involved. Men tend to have a higher prevalence in online advance fee fraud cases. While both genders are potential perpetrators, the findings are in line with the study of Akanle and Shadare (2020), which emphasized that the males are mostly involved in the perpetration of cybercrimes in Nigeria. On the other hand, the findings revealed the most prevalent modus operandi of online advance fee fraud is the love scams/dating scams/relationship scams. While other recorded ones in Ilorin metropolis includes Ponzi schemes; BDSM fetish dating scams; sugar mummy/sugar daddy scams. It is however important to note that these findings are similar to that of Adesina (2017) and Jack and Ibekwe (2018), but in contrary to the findings of Tade (2013) and Akanle and Shadare (2020), which emphasizes on supernatural powers and collaboration with third parties as the major strategies used by fraudsters.

Furthermore, in regards to the source of online advance skills in Ilorin metropolis, the findings revealed that fraudsters learn their skills through three main sources. These include the internet, social media platform, and peers/friends. That is, there is specific source of skill as far as online advance fee fraud is concern. As such, the finding correlates with that of Ojedokun and Ilori (2021), who asserted that online advance fee fraud is regarded to be complicated, and yahoo boys learn from social networks (friends and acquaintances), which plays a significant role in the fraudsters' acquisition of online advance fee fraud skills and tactics. Nevertheless, the findings revealed concerning the tools used by fraudsters seems to be in line with several studies (Leukfeldt et al., 2017; Pastrana et al., 2018; and Ojedokun & Ilori, 2021). As such, it is evident to conclude that computer, gadgets, social media, IP, VPN among others are the necessary tools required for the perpetration of online advance fee fraud.

5. Conclusion and Recommendations

The Ilorin Metropolis in Kwara State, Nigeria, grapples with the persistent challenge of online advance fee fraud, commonly known as "419 scams." This fraudulent activity has evolved alongside the internet and digital communication platforms, enabling fraudsters to target victims locally and internationally. A prevalent strategy involves the impersonation of genuine entities, where fraudsters assume false identities to gain victims' trust. They employ sophisticated techniques such as crafting plausible narratives, fabricating documents, and employing psychological manipulation to exploit victims' vulnerabilities. The consequences of online advance fee fraud are severe, causing financial losses, emotional distress, and reputational damage. Furthermore, it erodes trust in legitimate businesses and impedes economic growth. In response to the severity of this issue, Nigerian law enforcement agencies, including the Economic and Financial Crimes Commission, have taken steps to combat online advance fee fraud, conducting investigations, making arrests, and raising awareness about these fraudulent activities.

The study makes a significant contribution to the body of knowledge on online advance fee fraud by illuminating its specific patterns and characteristics within Ilorin Metropolis. The findings emphasize the need for a multifaceted approach to tackling online advance fee fraud, including public awareness, collaboration among stakeholders, and strengthened law enforcement efforts. By addressing these challenges, it is possible to mitigate the impact of online advance fee fraud and safeguard individuals and businesses from its detrimental consequences.

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