



Cybercrimes Perception and Usage of E-Commerce Business Technology Platforms in Lagos Metropolis, Nigeria

AdebolaAbass JABAR

Department of Accounting, AfeBabalola University Ado-Ekiti (ABUAD), Ado-Ekiti, Nigeria

Abstract

This study examined cybercrime and the growth of e-commerce in Nigeria, and the extent to which cybercrimes have affected e-commerce in Lagos metropolis, Nigeria. The study made use of primary data, which was collected using a self-designed close ended questionnaire. The hypotheses were tested with the use of descriptive statistics and linear regression analysis. Findings from the study showed that there is a considerably high level of awareness of e-commerce in Lagos metropolis, Nigeria and cybercrimes perception have significantly affected the usage of e-commerce business technology platforms in Lagos metropolis, Nigeria. The study thus recommended that comprehensive cyber laws should be enacted by the Nigerian government. Also, a collaborative effort to develop an effective system to control the threats of cybercrimes should be made, while adequate securities should be placed on e-commerce platforms, to protect the users against the activities of cybercriminals.

Keywords: Cybercrimes, perception, e-commerce, technology, platforms

*Received 15 June, 2022; Revised 28 June, 2022; Accepted 30 June, 2022 © The author(s) 2022.
Published with open access at www.questjournals.org*

I. Introduction

Generally, the advent of internet technology has led to notable improvement in the quality of human life and the way individuals, businesses and governments interact. Adalikwu (2012) noted that technological advancements have been remarkable. The rapid growth of electronic commerce to facilitate business transactions between parties across different national borders is a quick pointer to this fact. E-commerce makes use of broad range technology dimensions compared to traditional businesses and has continued to garner wide acceptance among people of diverse background, ethnic and cultural affiliations and beliefs. The market is able to extend business hours, as online stores doesn't close while extending local markets to global markets. E-commerce is an electronic platform that deploys communications technology to aid business transactions. In the view of Award (2014), it is a digitally enabled commercial transaction between and among individuals and organizations. It is the use of internet to do business transactions such as buying and selling of products, services and sharing of information on the internet (Laudon & Traver, 2005; Joseph, 2012). E-commerce makes use of various channels namely; electronic funds transfer, online marketing, digital transaction processing, automatic inventory management systems, etc., having the advantage reduced cost of transactions. E-commerce has evolved and developed significantly since the introduction of dial-up connection in 1969. In the report of World Trade Organization (WTO, 2013), e-commerce was considered as an opportunity for emerging economies to become key players as it comes with lots of trade benefits for both local and global economies. In Nigeria, however, many are reluctant to carry out online transactions despite the increase in Internet usage (Ojo, 2016). Ayo, Adewoye, and Oni (2011) noted that most Nigerians still make purchases the traditional way. This can be attributed to lack of confidence in the security of online payment platforms, the genuineness of the business, and the business partner involved in the online transaction. This could hamper the growth of e-commerce business in Nigeria despite its wide range of internet users. Although, Nigeria is among the top countries that shop online, Emmanuel (2013) however noted that e-commerce is at the basic stage in Nigeria, with an overwhelming impact on business transactions.

Adalikwu (2012) noted that the use and application of electronic commerce in business practices by consumers is still evolving and it varies across different economy. This can be largely due to the risks associated with the use of online platforms for business transactions. A notable risk is high tendency for fraudulent transactions by cybercriminals. Cybercrime is commonly carried out by organized or individual actors (Albanese

2005; Levi 2008), which can lead to loss of monies. Users of e-commerce websites need to be assured of the safety of transactions carried out via the e-commerce platforms, hence the need for trust (Pittayachawan, Singh & Corbitt, 2008). E-commerce transactions are processed through the internet network for transferring data, websites as transaction interfaces, and the credit cards for making payments. These media are prone to vulnerabilities since they can be used by fraud perpetrators to undertake cybercrimes. It has been established that e-commerce transactions will continue to be on the rise if buyers have an assurance or trust of the media used in processing these transactions. In an emerging economy like Nigeria where there is high crime rate due to poverty, there seems to be increase in cybercrimes that could impact on the growth of e-commerce business. This stirs concern as to the willingness of consumers to engage in e-commerce transactions. Studies have been conducted on cybercrime, and its impacts on the development of e-commerce and e-businesses, (Shaw, 2016; Okeshola & Adeta, 2013; Nangeche, 2015; Chen & Zhang, 2015; Omodunbi, Odiase, Olaniyan & Esan, 2016). Other studies examined e-commerce and its implementation, (Adalikwu, 2012; Khan, 2016; Shahjee, 2015; Sharma, 2017). This study thus examined how cybercrimes perception has influenced usage of e-commerce business technology platforms in Lagos metropolis, Nigeria.

II. Literature Review

2.1 E-commerce business technology platforms and transactions

E-commerce is a rapidly growing form of commerce compared to physical business processes. The use of internet and mobile devices are among the technology foundations that have contributed to the growth of e-commerce businesses. Electronic commerce refers to all electronically mediated transactions with the assistance of telecommunication and telecommunication based tools between an organisation and a third party including pre-sale and post-sale activities via the Internet (Laudon & Laudon, 2010; Allison, 2011; Clarke, 2015). E-commerce technology permits commercial transactions across cultural and national boundaries for more convenience and cost effectiveness than in traditional commerce. It allows online merchants to engage consumers in ways similar to face-to-face experiences, but on a global scale as merchants interact with consumers through e-mails, live chats or newsletters. E-commerce technologies saves time, reduce information collection, storage, communication and processing costs while permitting customization; changing the delivered products or services based on user's preferences or prior behaviour. Given the interactive nature of e-commerce technology, much information about the consumer can be gathered in the market place at the moment of purchase. The e-commerce technologies have evolved to be much more social by allowing users to create and share contents in the form of videos, texts, music or pictures with a worldwide community. Transactions via e-commerce platforms often begin when customers access an online store to place an order and then make payment using credit card or some other forms of payments. After the payments are completed, information regarding orders and payments are sent to them and merchants as confirmation. These orders are sent to warehouses for dispatch of the goods to customers who then receive it within a certain time frame. E-commerce transactions on the internet are conducted virtually, as sellers and buyers do not interact physically making the payment systems to also be carried out electronically (Kosior 1997).

2.2 Cybercrimes perceptions and consumers' intention to use e-commerce business technology platforms

Cybercrimes are criminal activities carried out through information systems which are not particularly different from conventional crimes. Pati (2003) posit that cybercrimes are offences that range from criminal activity against data to content and copyright infringement. Over the last few years, the internet technology has evolved to a platform that is enabling a new generation of businesses. E-commerce is currently seen as a platform that facilitates meeting of growing consumers' needs through the sale of diverse products across various geographical locations. Longe *et al.*, (2009) and Oumarou (2007) noted that despite the many benefits that come with e-commerce usage, there are crimes associated with cyber space which has continued to impact on the bottom line of businesses by creating digital divide, weakening the information infrastructure and affect consumer confidence in online transactions. This has affected the trust of some consumers in the use of e-commerce platforms (Clough 2010). Clough (2010) identified five most common online frauds, namely fraudulent sales online, advance fee schemes; electronic funds transfer crime, fraudulent investments, and identity crimes. Fraudulent online sales are auction frauds followed by non-delivery of items; advance payment schemes are the form of deceptions whereby victims are persuaded to pay fees before receiving services or benefits offered; fraudulent investment is an offer to join in a high return investment in a short time while identity crime is the use of false identity to commit a crime such as money laundering, drug trafficking, and terrorism.

Additionally, Lee *et al.*, (2011) noted that perceived risk in online business is higher when compared with traditional business thereby affecting customers' willingness to make online purchases hence, the need to improve security within the e-commerce ecosystem. Security aspects of online transactions play a critical role in safeguarding e-commerce transactions as it would result in positive perceptions of e-commerce platforms by

customers. Users' perceptions go a long way in determining the intentions to use or not to use the Internet as a medium to transact commerce. Those who have confidence in the Internet will use it to facilitate their business transactions while the apprehensive ones would not use it. Users perceive more risk when undertaking online transactions as compared to physical transaction. Harridge-March (2006) noted that customers are careful to provide personal data to vendors via online platforms because of fraudsters. Therefore, users' perception is critical in building trust within the e-commerce ecosystem and intentions to buy using the e-commerce platforms (Mukherjee & Nath, 2007; Kim *et al.*, 2008; El Said & Galal-Edeen, 2009).

2.3 Unified Theory of Acceptance and Use of Technology (UTAUT) Model and intention to use e-commerce business technology platforms

The Unified Theory of Acceptance and Use of Technology (UTAUT) model propounded by Venkatesh *et al.* in 2003 underscores the position that human requirement is a critical consideration in the use of technology platforms. This was further buttressed by Boell and Cecez-Kecmanovic (2015) noting the interaction between technology and social components while Olaoye and Kolawole (2020) aligns with socio-technical view which emphasizes the significance of technology and human interactions. The key factors identified by UTAUT model on acceptance of ICT suitably apply to the behavioural intention to use e-commerce business technology platforms and actual usage. The core determinants of the model are; performance expectancy, effort expectancy, social influence and facilitating conditions. Venkatesh *et al.* (2003) assert that the first three of these constructs influence intention to use, and the last one affects technology use.

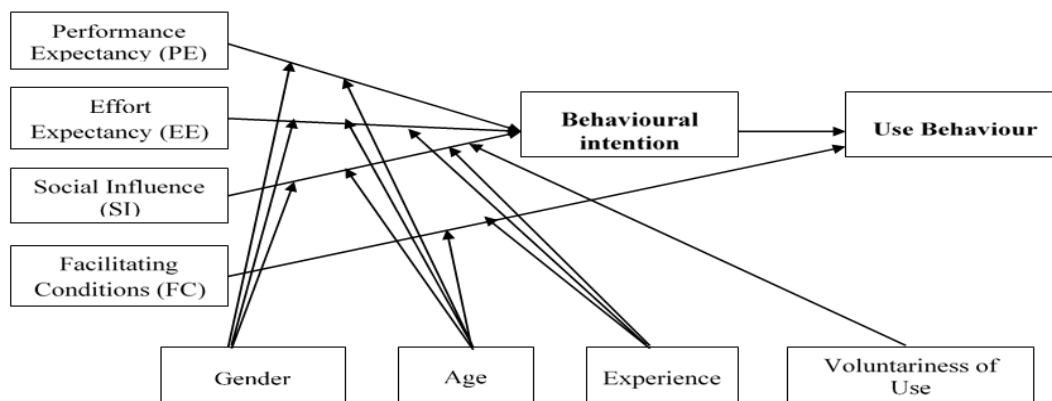


Figure 1 UTAUT Model

Source: Venkatesh *et al.* (2003) and Olaoye and Kolawole (2020)

2.4 Theoretical framework: Rational choice theory and social learning theory

The study adopted the rational choice theory and social learning theory.

The theory was first applied by Anthony Downs in 1957. Rational choice theory is a theory that focuses on the understanding of individual behaviour (Ogu, 2013) while Cornish (2010) argued that an individual's decision to commit a crime is usually based on cost – benefit proportion. Rationality connotes that an individual balances cost and benefit to arrive at an action that maximizes personal benefit. Proponents of this theory argue that cyber stalkers commit a crime after weighing the prospective rewards against the potential risks. Stalking through the internet allows the offender to do it from a relatively remote distance. The offence inflicts the same type of fear and harassment as in the case of victims who are in direct face-to-face situations with cyber stalkers. Rational choice theory is accepted by many people because it assumes that people act in a manner that is rational. It assumes that many of the cyber criminals are very talented and well educated, not necessarily in formal manners but they have an ability to think rationally. They attack the victims whom they believe would give them the greatest amount of financial gain with the least chances of getting caught. The high tech cybercriminals are hardly caught because of the skills to cover their tracks and move through proxy servers so that they are undetected. They commit large fraudulent schemes and remain undetected online.

Tarde (1903) argued that in the case of social learning theory, individuals learn deviant behaviour and it is not biologically inherent. Proponent of the theory observed that there are four main requirements in which social learning occurs; firstly, individuals must have a close contact with those they are imitating which can be family members, close friends or teachers; secondly, individuals must engage in imitation of their superiors; thirdly, they must understand their behaviour (of the superiors). The individual must be a role model to the person who is imitating the behaviour. This theory takes into account the fact that the behaviour learnt could be negative as well as positive. Another important contributor to this theory is Bandura (1977), who asserts that most human

behaviours are learned observationally and this information serves as a guide for action in future. Through the process of socialization, an individual learns the norms of society. An individual with less experience views the more experienced person as a mentor. Most of the cybercrimes are learnt, as they involve the use of technology. Many studies have found consistent evidence that associating with deviant peers leads to a wide variety of cyber deviance. It can be noted that criminal tendencies are learned in interaction with other deviant persons.

2.4 Empirical review

Okeshola and Adeta (2013) investigated the nature, causes and consequences of cybercrime in tertiary institutions in Zaria, Kaduna state. The study considered the socio-economic attributes of those involved in cybercrimes, the factors that are responsible for youth involvement in cybercrime and the negative impacts the menace poses to the society. Respondents were selected using both probability and non-probability sampling techniques. Findings from the study showed that youths who are involved in cybercrime are smart and intelligent. The study recommended the inclusion of courses on cybercrimes, cyber management and its prevention in academic curricula. The study conducted by Olusola *et al.*, (2013) and Shaw (2016) confirmed that cybercrimes constitute threats to national development and therefore recommended the establishment of trained cyber police, enforcement of cyber laws, education and policy making as a means to combat the threats posed by cybercrimes. The study carried out by Adalikwu (2012) and Faloye (2014) looked at issues regarding implementation of e-commerce solutions by business organizations in Nigeria using cross-sectional descriptive research design. Kareem *et al.*, (2014) examined the effect of e-commerce on service operations of supermarkets in terms of cost reduction and improved inventory management. Shaw (2016) examined the challenges of cybercrimes to the growth of e-commerce in India. The study conducted by Khurana and Mehra (2015) and Khan (2016) noted that the e-commerce industry is vital to the future of electronic business. A further study on the benefit of e-commerce was carried out by Nava-Macali (2016) using correlational research design. The study found that consumers had had positive attitudes toward e-commerce as they were convinced of the accompanying benefits in terms of its speed, convenience and lower transaction costs. Yaseen *et al.*, (2016), examined how e-commerce could be facilitated in Jordan using exploratory research design. The study found out that lack of government support, e-commerce legislations, functional postal services, payment systems, and adequate e-commerce awareness were vital issues that constituted barriers to e-commerce business.

III. Research methods

This study was conducted on selected users of e-commerce business technology platforms within Lagos metropolis, Nigeria. The choice of Lagos metropolis was due to the fact that Lagos represents the commercial hub of the nation having headquarters of most thriving businesses. The study employed survey research design. 200 respondents across Lagos metropolis were selected randomly using probability sampling technique. A close-ended questionnaire was used to elicit information from respondents out of which 195 copies were filled and returned but 4 were improperly filled making a total of one hundred and ninety one (191) responses available for analysis. The questionnaire was validated using face validity. The data being obtained were analysed using descriptive and inferential statistical tools.

IV. Data analysis and discussion of findings

4.1 Descriptive analysis

Table 1: Demographic characteristics of respondents

| Category | Description | Frequency | Percentage (%) |
|----------------------------|---------------|------------|----------------|
| Gender | Male | 79 | 41 |
| | Female | 112 | 59 |
| | Total | 191 | 100 |
| Age | 18-24 Years | 88 | 46 |
| | 25-34 Years | 49 | 26 |
| | 35-44 | 42 | 22 |
| | 45 and Above | 12 | 6 |
| | Total | 191 | 100 |
| Level of education | Ph.D. | 11 | 6 |
| | M.Sc. | 49 | 26 |
| | B.Sc./HND | 97 | 50 |
| | ND/NCE | 11 | 6 |
| | SSCE | 23 | 12 |
| | Total | 191 | 100 |
| Occupational status | Employed | 79 | 41 |
| | Unemployed | 50 | 26 |
| | Self-Employed | 54 | 28 |
| | Underemployed | 8 | 4 |
| | Total | 191 | 100 |

Source: Author's computation, 2022

Responses from the survey questionnaire showed that out of the 191 responses, 46% were between the ages of 18-24, 26% were between the ages of 25-34, 22% were between the ages of 35-44 and 6% were 45 and above. 82% of the respondents have at least a first degree while only 6% and 12% have ND/NCE and SSCE qualifications respectively. Regarding occupational status, 41% are employed, 26% are unemployed, 28% are self-employed and 4% are underemployed. This demographic statistics indicated that majority of the respondents were within the age bracket of young persons with minimum academic qualifications that would ensure reliable responses.

Table 2: Cybercrimes perception and usage of e-commerce business technology platforms in Lagos metropolis, Nigeria

| | SA/A Freq. (%) | NS Freq. (%) | SD/D Freq. (%) | Mean | Std. Dev. |
|---|-------------------|-----------------|-------------------|------|-----------|
| There is prevalence of cybercrimes in Lagos metropolis, Nigeria | 186 (97.0) | 6 (3.0) | 0 (0.0) | 1.44 | 0.556 |
| Acceptance of e-commerce business technology platforms slow due to prevalence of cybercrimes | 138 (73.0) | 36 (19.0) | 17 (9.0) | 2.01 | 0.999 |
| There is low usage of e-commerce business technology platforms due to the menace of cybercrimes | 137 (72.0) | 47(25.0) | 7(4.0) | 1.99 | 0.870 |
| The usage of e-commerce business technology platforms has been greatly hampered due to cybercrimes | 129(67.0) | 48(25.0) | 14(7.0) | 2.15 | 0.882 |
| Users take precautions when buying on e-commerce business technology platforms | 182(95.0) | 7(4.0) | 2 (1.0) | 1.61 | 0.612 |
| Users always verifies the genuineness of e-commerce business technology platforms before making payments due to prevalence of cybercrimes | 179(93.0) | 10(5.0) | 2 (1.0) | 1.56 | 0.645 |
| Cybercrimes have negative effect on users of e-commerce business technology platforms | 164(85.0) | 24(17.0) | 3(3.0) | 1.70 | 0.788 |
| E-commerce business technology platforms is risky | 152(79) | 28(15.0) | 11(6.0) | 1.89 | 0.916 |
| Cybercrime activities poses threat to usage of e-commerce business technology platforms | 168(88.0) | 17(9.0) | 6(4.0) | 1.75 | 0.806 |

Source: Author’s computation, 2022

From the Table 2, it can be deduced that cybercrimes has affected the usage of e-commerce business technology platforms in Lagos metropolis, Nigeria. 97% of the respondents affirmed their awareness of cybercrimes, 72% confirmed that there is a slow acceptance of e-commerce business technology platforms in Nigeria due to prevalent cybercrimes while 67% noted that there has been a decline in the usage of e-commerce platforms due to cybercrimes and other internet related fraudulent activities. Also, 85% of the respondents agreed that cybercrimes and other related fraudulent activities have had negative effect on users of e-commerce transactions. Furthermore, the descriptive statistics showed the mean and standard deviation which ranges from 1.44 to 2.15 and from 0.556 to 0.999 respectively signifying that responses across the sampled users of e-commerce business technology platforms moderately varies from one another as the value is not too far from the mean.

Table 2: Awareness level of e-commerce business platform in Lagos metropolis, Nigeria

| | SA/Agree Freq. (%) | NS Freq. (%) | SD/Disagree Freq. (%) |
|---|-----------------------|-----------------|--------------------------|
| I am aware of e-commerce business platform | 179 (93.0) | 11(6.0) | 1 (1.0) |
| I am an active user of e-commerce business platforms | 158 (83.0) | 21 (11.0) | 12 (7.0) |
| I have made at least a purchase through e-commerce business platforms | 181 (95.0) | 4 (2.0) | 6 (4.0) |
| The use of e-commerce business platforms require knowledge of IT | 122 (64.0) | 31(17.0) | 37(20.0) |
| The use of e-commerce business platforms is prevalent among young adults | 144(75.0) | 27(14.0) | 20(10.0) |
| I use e-commerce platforms for my purchases because it is more convenient | 145(75.0) | 30(16.0) | 15(9.0) |
| I receive goods purchased through the online platform without delay | 110(57.0) | 37(19.0) | 44(23.0) |

Source: Author’s computation, 2022

It can be deduced from Table 3 that there is a high level of awareness of e-commerce in Lagos, Nigeria as affirmed by 93% of the respondents. Also 83% of the respondents were active users of e-commerce business platforms. Similarly one hundred and forty four (144) respondents opined that e-commerce platforms were prevalent amongst the young adults in Nigeria.

4.2 Inferential statistical analysis and discussion of findings

Regression analysis was conducted to examine the effect of cybercrimes perception and the usage of e-commerce business technology platforms in Lagos metropolis, Nigeria. The R² was 0.323 indicating that 32.3% of the variation in the usage of e-commerce business platforms in Lagos metropolis can be fairly explained by the level of cybercrimes perception. This result was statically significant ($p=0.000<0.05$). The null hypothesis (H_{01})

was rejected while accepting that there is a relationship between cybercrimes perception and the usage of e-commerce business technology platforms in Lagos metropolis.

Based on the findings from the study, it was established that that cybercrimes perception significantly affect the usage of e-commerce business technology platforms in Lagos state, Nigeria ($R^2 = 32.3\%$, $p=0.000<0.05$). Additionally, the prospect of e-commerce in Nigeria is high, but the pace of cybercrimes poses threats to the growth of e-commerce in the country. The study assessed the effects of cybercrimes on the growth of e-commerce in Nigeria, with a focus on Lagos metropolis, using the inferential and descriptive analysis techniques. The results showed that there was a high (93%) level of awareness of e-commerce platforms, and the use of these platforms was prevalent among dwellers in Lagos metropolis (83%) and many young adults (75%) use e-commerce platforms to transact business. Also, the result of the study established that cybercrimes perception have effect on the usage of e-commerce business technology platforms in Lagos state, Nigeria. Majority (97%) of the respondents stated that were aware of cybercrimes and that slow acceptance of e-commerce business platforms in Nigeria was due to prevalence in cybercrimes. 67% of the respondents confirmed a decline in the use of e-commerce business due to cybercrimes perception, and 85% of the respondents agreed that cybercrimes have had negative effect on users of e-commerce transactions. This is in line with findings from a similar study (Shaw, 2016), which showed that cybercrime and its fear, is a hindrance to e-commerce.

V. Conclusion and recommendations

From the foregoing, the study has been able to establish the fact that there is a high level of awareness of e-commerce in Lagos, Nigeria and that cybercrimes perception have significant effect on usage of e-commerce business technology platforms. The study therefore recommend that comprehensive cyber laws should be enforced by the government, anti-cybercrime agencies should be established to ensure that these laws are effectively implemented, there should be adequate securities placed on e-commerce platforms to protect users against the activities of cybercriminals, and users of e-commerce platforms should always verify the authenticity of e-commerce platforms before proceeding on the transactions.

References

- [1]. Adalikwu, C. (2012). Challenges and opportunities in the implementation of electronic commerce: The case of Nigeria. *African Journal of Business Management*, 6(46), 11495-11503. Retrieved from <http://www.academicjournals.org/AJBM>.
- [2]. Albanese, J.S. (2005). Fraud: the characteristic crime of the twenty-first century. *Trends in Organized Crime*, 8(4).
- [3]. Ayo, C.K., Adewoye, J.O. & Oni, A.A.(2011). Business-to-consumer e-commerce in Nigeria: Prospects and challenges. *African Journal of Business Management*, 5(13), 5109-5117.
- [4]. Boell, S.K. & Ceece-Kecmanovic, D. (2015), "What is an information system?" in 2015 48th Hawaii International Conference on System Sciences. 4959-4968, IEEE.
- [5]. Chen, Q. & Zhang, N. (2015). Does E-Commerce Provide a Sustained Competitive Advantage? An Investigation of Survival and Sustainability in Growth-Oriented Enterprises. *Sustainability*, 7, 1411-1428. Retrieved from www.mdpi.com/journal/sustainability.
- [6]. Clough, J. (2010). Principles of cybercrime.
- [7]. El Said, G.R. & Galal-Edeen, G.H. (2009). The role of culture in e-commerce use for the Egyptian consumers. *Business Process Management Journal*, 15(1).
- [8]. Faloye, D.O. (2014). The adoption of e-commerce in small businesses: an empirical evidence from retail sector in Nigeria. *Journal of Business and Retail Management Research (JBRMR)*, 8(2), 54-64. Retrieved from www.jbrmr.com.
- [9]. Harridge-March, S. (2006). Can the building of trust overcome consumer perceived risk online? *Marketing Intelligence & Planning*, 24(7), 746-761.
- [10]. Joseph, P.T. (2012). E-Commerce: An Indian Perspective. PHI, 3.
- [11]. Kareem, T.S., Owomoyela, S.K., & Oyebamiji, F.F. (2014). Electronic Commerce and Business Performance: An Empirical Investigation of Business Organizations in Nigeria. *International Journal of Academic Research in Business and Social Sciences*, 4(8), 216-221. Retrieved from <http://dx.doi.org/10.6007/IJARBS/v4-i8/1090>.
- [12]. Khan, A.G. (2016). Electronic Commerce: A Study on Benefits and Challenges in an Emerging Economy. *Global Journal of Management and Business Research: Economics and Commerce*, 16(1).
- [13]. Khurana, A., Mehra, J. (2015). E-commerce: Opportunities and Challenges. *The International Journal of Business & Management*, 3(1), 182-186. Retrieved from www.theijbm.com.
- [14]. Kim, D.J., Ferriny, D.L. & Rao, H.R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44, 544-564.
- [15]. Kosiur, D.R. (1997). Understanding electronic commerce.
- [16]. Laudon, K. C., & Traver, C.G. (2005). Introduction to E-commerce: Business, Technology, Society.
- [17]. Laudon, K.C. & Laudon, J.P. (2010). Management information systems: managing the digital firm.
- [18]. Lee, K.C., Chung, N. & Lee, S. (2011). Exploring the influence of personal schema on trust transfer and switching costs in brick-and-click bookstores. *Information & Management*, 48, 364-370.
- [19]. Levi, M. (2008). Organized fraud and organizing frauds: unpacking research on networks and organization. *Criminology & Criminal Justice*, 8(4), 389-419.
- [20]. Longe, O., Ngwa, O., Wada, F., Mbarika, V. & Kvasny, L. (2009). Criminal Use of Information and Communication Technologies in Sub-Saharan Africa: Trends, Concerns and Perspectives. *Journal of Information Technology Impact*, 9(3), 155-165.
- [21]. Mukherjee, A. & Nath, P. (2007). Role of electronic trust in online retailing: A re-examination of the commitment-trust theory. *European Journal of Marketing*, 41(9/10), 1173-1202.
- [22]. Nangeche, W.R. (2015). The Effects of Cyber-crime on E-commerce; a model for SMEs in Kenya.
- [23]. Nava-Macali, J. (2016). Knowledge on the Use and Benefits of E-Commerce. *Global Advanced Research Journal of Management and Business Studies*, 5(5), 124-128. Retrieved from <http://garj.org/garjmb/index.html>.

- [24]. Okeshola, F.B, &Adeta, A. (2013).The Nature, Causes and Consequences of Cyber Crime in Tertiary Institutions in Zaria-Kaduna State, Nigeria. *American International Journal of Contemporary Research*, 3(9), 98-113.
- [25]. Olaoye, C. O., &Kolawole, A. D. (2020). Information System Implementation and Audit Efficiency of Selected Indigenous Practicing Firms in North Central Nigeria. *International Journal of Management (IJM)*, 11(12).
- [26]. Olusola, M., Samson, O., Semiu A., &Yinka A. (2013).Impact of Cyber Crimes on Nigerian Economy.*The International Journal of Engineering And Science (IJES)*, 2(4), 45-51. Retrieved fromwww.theijes.com.
- [27]. Omodunbi, B.A., Odiase, P.O., Olaniyan, O.M. &Esan, A.O. (2016). Cybercrimes in Nigeria: Analysis, Detection and Prevention. *FUOYE Journal of Engineering and Technology*, 1(1), 37-42. Retrieved fromwww.engineering.fuoye.edu.ng/journal.
- [28]. Oumarou, M. (2007). Brainstorming advanced fee fraud: Faymania"- the Cameroonian experience.
- [29]. Pati, P. (2003) Cybercrime, New Delhi. Retrieved from http://www.naavi.org/pati/pati_cybercrimes.
- [30]. Pittayachawan, S., Singh, M. &Corbitt, B. (2008).A multitheoretical approach for solving trust problems in B2C e-commerce.*International Journal of Networking and Virtual Organisations*, 5(3/4), 369-395.
- [31]. Sharma, R. (2017). Growth of e-commerce in India and present scenario. *International Journal of Multidisciplinary Research and Development*, 4(6), 270-273. Retrieved fromwww.allsubjectjournal.com.
- [32]. Shaw, D. (2016). Cyber Crime in India–A Challenge toGrowth of E-Commerce.*International Journal of Multidisciplinary Studies*, 1(2), 75-83.
- [33]. Venkatesh, V., Morris, M. G., Davis,G. B., & Davis, F. D. (2003), "User Acceptance ofInformation Technology: Toward a Unified View", *MIS Quarterly*, 27, 425-478,availableat<http://www.jstor.org/stable/30036540>
- [34]. Yaseen, H., Alhusban, M., Dingley, K. &Alhosban, A. (2016).Facilitating E-Commerce in Jordan: A Qualitative Analysis.*International Journal of Digital Society (IJDS)*, 7(4), 1206-1212.