

Effects of Self-Control Programmes on Internet Fraud Behavioural Tendencies Among Senior Secondary School Students in Abia State

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Copyright © 2026 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.	
Citation: AGBAPULAONWU KENNEDY CHUKWUEMEKA, Prof. N.G. Dibia, & Dr. C. O. Igbokwe. (2026). Effects of self-control programmes on internet fraud behavioural tendencies among senior secondary school students in Abia State. UKR Journal of Education and Literature, 2(4), 138-145.	<i>The Effects of Self-Control Programme on Internet Fraud Behavioural Tendencies Among Senior Secondary School Students in Abia State, Nigeria A non-randomized pretest-post-test non-equivalent control group quasi-experimental research design. CHAPTER 1 3 The study was based on a sample of 2 males and females – a total of students The participants were Students who possess high tendencies towards the behavioural774 activities to be Haruna AbdulTurain P. This sample consisted of 9 participants in the self-control programme and 9 controls. Participants were selected using a multistage sampling procedure. Using a self-control programme treatment package, data were collected utilising the researcher-developed Internet Fraud Behavioural Tendencies Scale (IFBTS). Three experts in the areas of Guidance and Counselling, Educational Psychology, and Educational Measurement and Evaluation from Michael Okpara University of Agriculture, umudike validated the instrument. Reliability test of IFBTS was performed using Cronbach's alpha, which gave its internal consistency co-efficient as 0.84 and stability coefficient through Pearson Product-Moment Correlation was found to be 0.82. The study was guided by two research questions and two hypotheses. Research questions were answered using mean and standard deviation, while the five null hypotheses were tested at 0.05 level of significance using Analysis of Covariance (ANCOVA). The results showed that the self-control program was effective in decreasing the tendency of students to internet fraud behaviour as compared with the control group. The study suggests that the government should bring the programme into its systems, via the Ministry of Education, so it can be used by teachers in single-sex and mixed schools.</i> Keywords: Internet, Internet Fraud, Internet Fraud Behavioural Tendencies, Secondary School Education, Self-Control Programmes and Gender.

Introduction

The internet could be seen as system that provides access to vast amounts of information, enabling users to share data, retrieve it and communicate with other users worldwide (Castells, 2019). Carr (2020) sees internet as a critical infrastructure that supports modern society, enabling communication, commerce, education and other essential activities. The internet provides access to various services, including healthcare, government services and financial services. However, most computer users through the internet have wrecked many homes, destroyed many businesses and suppressed the joy of many through the chains of fraudulent activities like identity theft, credit card

fraud, phishing, investment scams, fake online reviews, account takeover, embezzlement, counterfeiting, advanced fee scam and false advertisement.

Internet fraud involves using the internet and associated online services to commit acts that meet the ethical standards of cyberspace (Kubic, 2021). It is perpetrated by individuals or groups across a range of backgrounds, educational attainment, socio-economic status and cultures, with some (Morris & Higgins 2019) suggesting that quality of needs drive the necessity for violence. The methods used by online fraudsters can sometimes even convince the offenders that their actions do not have serious negative

consequences or, in some cases, are helpful to their victims (Brooks, 2016).

Internet fraud behavioural tendencies refer to the characteristics and pattern of individuals who engage in online fraudulent activities (Wall, 2024). Holt (2024) defines internet fraud behavioural tendencies as the likelihood or propensity of an individual to engage in internet fraudulent activities. Internet fraud behavioural tendencies could be seen as a trend in cybercrime fraud or deceptive activities which makes use of the internet and involves concealing of information or using incorrect information for the purpose of deceiving victims of their money, inheritance and property (Brian, 2017). It is worthy of note that the most prevalent of all these frauds among senior secondary school students in Abia State are the identity theft, online scams, credit card fraud and social media scams. Empirical evidence shows that 97.7% of private secondary school students and 82.3% of public secondary school students spend more time surfing the internet on a daily basis (Adedeji *et al.*, 2021). Majority of these students due to the fact that they are not being monitored or controlled indulge in online scams, deceiving people into giving away money and other gifts through fake donations, revealing sensitive information such as passwords, personal data and credit card numbers. Others browse the internet in order to get exam questions and answers as we saw in the WAEC and NECO exams, where students saw the exam questions online before the real exam commenced (Sub-editor, 2025). Hence, internet fraud could have terrible effect on senior secondary school students especially in Abia State of Nigeria.

Senior secondary school students in Nigeria are students who are usually in their final three years of secondary school, preparing for their final exams, university, college or vocational training, investigating future career prospects and making educated decisions (Manuel, 2020). Federal Republic of Nigeria (2024). The National Policy on education Secondary education is the sort of education students receive after primary education and before the higher education. The National Policy of Education (NPE) says that education is aimed at equipping individuals for meaningful living in the society and further education (Federal Republic of Nigeria, 2024). For the intent of this study, secondary education may be defined as the form of post primary education provided in secondary schools for students to develop their abilities and brains as well as enhance their understanding of the internet space and cyberworld with discipline and self-control.

Diamond (2023) defines self-control as the ability to regulate one's behaviour. It is a cognitive process that regulates one's behaviour in order to realize a specific goal. Self-control is the act of exercising restraint or control of

one's emotion, impulses and desires. It is important that we prevent ourselves from feeling something we do not want to feel, especially when we are tempted. Self-control programme refers to a structural plan or intervention crafted to assist individuals manage and regulate their feelings, thoughts and behaviors as well as enhance self-control skills, which could lead to refined decision-making, goal achievement and overall well-being (Tangney *et al.*, 2024). Self-control programme has to do with the plan to override impulsivity and alter responses to confront prosocial standards and social expectations (Baumeister *et al.* in Song, 2018). Cherry (2022) refers to self-control programmes as a programme that regulates and alter one's response to reduce unwanted behaviours, promote desirable ones and achieve long-term goals. However, self-control programmes have the following as its components, namely; self-monitoring, self-evaluation and goal setting. One wonders the extent these components of selfcontrol programmes could ameliorate or prevent internet fraud behavioural tendencies among senior secondary school students in Abia State.

Self-monitoring is an essential component of self-control programme in reducing internet fraud behavioural tendencies among senior secondary school students through tracking their online activities, identifying patterns and areas of improvement, recognizing triggers that might lead to internet fraud such as suspicious emails or online interactions and develop self-awareness, so as to make informed decisions about online behaviour (Dotson, 2020). Self-evaluation refers to the ability to assess one's feelings, thoughts and behaviours in managing one's online activities, avoiding distractions and making informed decisions (Berger *et al.*, 2022). According to Vannice (2025), self-evaluation is a global concept that has several subconstructs and is often used interchangeably with terms like behavioural assessment, behavioural control, self-management, effort control and self-regulated learning. Goal setting is a valuable self-control programme component that could help senior secondary school students reduce internet fraud behavioural tendencies. Students set specific, measurable, achievable, relevant and time-bound goals for their online behaviour, such as limiting social media use or avoiding suspicious media (Adedeji *et al.*, 2021). Omeriyang and Deborah (2020) define goal setting as a standard that regulates an individual's action. Goal setting according to Marizano *et al.*, (2019) is a process of establishing an outcome to serve as the purpose of one's action. A goal can be as simple as avoiding clicking on a particular link or site by the students.

Self-control programmes could be effective in combating and reducing internet fraud behavioural tendencies among senior secondary school students. The study carried out by

Nodoland (2020) shows that low self-control significantly predicts participation in cyber offending as well as cyber victim-offending. The study conducted by Higgins (2016) reveals that low-self-control equally reduces the gender gap between male and female in software piracy. Sequel to this, Michael Gottfredson and Travis Hirschi's self-control theory (1990) postulate that high self-control in the use of the internet could lead to better life outcomes including success in school and employment, and better health while low self-control could lead to host of problems across lifespan and could remain the primary cause of crime in both masculine and feminine genders.

Gender refers to the features in men, women, girls and boys that are socio-culturally constructed. This includes behaviours, norms and rules associated with being a man, woman, boy and girl, as well as relationship with one another (Eze, 2023). According to Agbapulaonwu (2023), gender could be defined as the cultural, social, psychological and emotional meaning associated with masculinity and femininity qualities and traits. It cuts across the different forms and manner senior secondary school boys and girls get involved in internet fraud and are victims of cybercrime activities.

Statement of the Problem

Students in Senior Secondary Schools within Abia State ought to possess adequate digital literacy for safe and responsible online engagement. They should be aware of the risks associated with internet fraud, and have the self-control to resist engaging in such behaviours. The internet has always provided vast array of educational resources, enabling students to research and gather information for assignments and projects. It has always helped students develop essential digital skills, such as online navigation, information literacy and digital citizenship. Self-control programmes should be effectively implemented in schools, equipping students with the necessary tools to protect themselves and others from online threats. But to the best of my knowledge, these self-control programmes have not been properly or intentionally introduced to secondary school students.

Nevertheless, present conditions imply that Internet fraud has become a pervasive issue globally, with Nigeria being a significant hub for cybercrime activities. Senior secondary school students in Abia State seem vulnerable to internet fraud behavioural tendencies. They are not immune to this trend, and their involvement in internet fraud could have severe consequences on their lives and the society at large. The increasing prevalence of internet fraud among senior secondary school students in Abia State has raised concerns with potential consequences including psychological ailments such as depression, anxiety and stress. Many senior secondary school students may suffer

academic maladjustment due to distractions from internet fraud activities. Others maybe victims of cybercrime such as identity theft, phishing, hacking, malware, online scams, cyberstalking, data breaches, ransomware attacks and online fraud. Hence, there may be need to introduce adequately, self-control programmes into secondary schools in Abia State to reduce, if not ameliorate, those behavioural tendencies towards internet fraud.

In spite of the measures taken by the Nigerian government to combat cybercrime among senior secondary school students, yet, students continue to engage in internet fraud. Research suggests that self-control programmes could be effective in reducing internet fraud behavioural tendencies among senior secondary school students. Thus, the extent to which self-control programmes would reduce internet fraud behavioural tendencies among secondary school students in Abia State, who operate in different socio-cultural circumstances, to the best of my knowledge, have not been investigated. The problem of this study therefore put in a question form is: what are the effects of self-control programmes on internet fraud behavioural tendencies among senior secondary school students in Abia State, Nigeria?

Purpose of the study: The purpose of the study was to determine the effects of self-control programmes on internet fraud behavioural tendencies among senior secondary school students in Abia State. Specifically, the study sought to;

1. determine the difference in the internet fraud behavioural tendencies' mean scores of students exposed to self-control programmes and control at posttest.
2. ascertain the gender difference in the internet fraud behavioural tendencies' mean scores of students exposed to self-control programmes and control at posttest.

Research Questions: The following research questions were answered to guide the study.

1. What is the difference between the internet fraud behavioural tendencies' mean scores of students exposed to self-control programmes and control at posttest?
2. What is the gender difference between the Internet fraud behavioural tendencies mean scores of students exposed to self-control programmes and control at posttest?

Research Hypotheses: The following null hypotheses were tested at 0.05 level of significance. 1 HO₁: There is no significant difference between the internet fraud

behavioural tendencies' mean scores of students exposed to self-control programmes and control at posttest.

2 HO₂: There is no significant gender difference between the Internet fraud behavioural tendencies mean scores of students exposed to self-control programmes and control at posttest.

Methodology

This study performed a quasi-experimental research design with a non-randomized pretest-posttest non-equivalent control group. The sample consisted of 36 SS2 students (20 males and 16 females) identified with high internet fraud behavioural tendencies in Abia State. Of these, 9 students (5 males and 4 females) were allocated to the two groups: the self-control programme group and a control/ placebo group. Participants were selected using a multistage sampling procedure. The Internet Fraud Behavioural Tendencies Scale (IFBTS; developed by the researcher) and a self-control programme treatment package was used in data collection. The three qualified experts in Guidance and Counselling, Educational Psychology, and Educational

Measurement and Evaluation from Michael Okpara University of Agriculture, Umudike validated the instrument. The IFBTS demonstrates internal consistency with Cronbach's alpha coefficient at 0.84, and stability established with Pearson Product-Moment Correlation at a coefficient of 0.82. Methods Research Questions and hypotheses the study was guided by the following two research questions and its hypothesis. The research questions were answered using mean and standard deviation whereas the null hypotheses were tested at 0.05 significance level using Analysis of Covariance (ANCOVA).

Results: The results of the study are here presented in line with research questions and hypotheses that guided the study.

Research Question 1

What is the difference between the internet fraud behavioural tendencies' mean scores of students exposed to Self-Control programmes and control group at posttest?

Table 1 Pretest and posttest internet fraud behavioural tendencies' mean scores of students exposed to Self-Control programmes and control

Groups	N	Pretest		Posttest		Mean Reduction scores
		$\bar{X}$	SD	$\bar{X}$	SD	
SC	9	3.53	0.63	2.36	0.66	1.17
Control	9	3.53	0.66	3.41	0.78	0.12
Difference						1.05

SC. = Self-Control

Data in Table 1 shows that the students exposed to Self-Control programmes had a pre-test mean score of 3.53 with a corresponding standard deviation of 0.63 and a post-test of 2.36 with standard deviation of 0.66. Similarly, the results also showed that students of control group had pre-test mean score of 3.53 with a corresponding standard deviation of 0.66 and posttest Internet fraud behavioural tendencies mean score of 3.41 with a corresponding Internet fraud behavioural tendencies mean score of 0.78. The students in the Self-Control group had an Internet fraud behavioural tendencies' mean reduction score of 1.17 while those in the control group had Internet fraud behavioural tendencies mean reduction score of 0.12. The data showed that the difference between the Internet fraud behavioural tendencies mean scores of students exposed to Self-Control programmes and control at posttest is 1.05. This however implies that the students exposed to SelfControl

programmes had higher mean reduction of 1.05 over their counterpart in the control group at posttest. This suggested that the use of Self-Control programmes reduced the Internet fraud behavioural tendencies of students than the control. The standard deviation of the two groups (Self-Control programmes and Control) at post-test which were 0.66 and 0.78 respectively, indicated that the respondents' responses were not too far from the mean and from each other in their scores which added further validity to the mean.

A corresponding hypothesis that addressed the above research question is:

Hypothesis 1

There is no significant difference between the internet fraud behavioural tendencies' mean scores of students exposed to Self-Control programmes and control group at posttest.

Table 2 Analysis of Covariance (ANCOVA) of Internet fraud behavioural tendencies' mean scores of students exposed to Self-Control programmes and control

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	20431.101 ^a	2	10215.551	175.936	.000
Intercept	3345.361	1	3345.361	57.615	.000
Pretest	3221.192	1	3221.192	55.477	.000
Group	3309.468	1	3309.468	56.997	.037
Error	929.019	16	58.064		
Total	176283.000	18			
Corrected Total	24489.718	17			

In Table 2, a significant Probability (P)-value of 0.037 was obtained. The Probability value of 0.037 is less than 0.05 alpha value and the null hypothesis of no significant difference was rejected. Hence, there is a substantial difference in the mean scores of internet fraud behavioural tendencies of students exposed to Self-Control programs and control group at post-test.

Research Question 2

What is the gender difference between the Internet fraud behavioural tendencies mean scores of students exposed to Self-Control programmes and control at posttest?

Table 3: Pretest and Posttest Internet fraud behavioural tendencies mean scores of male and female students exposed to Self-Control programmes and control

Gender	Pretest			Post test		Mean gain scores
	N	$\bar{X}$	SD	$\bar{X}$	SD	
Male	5	3.51	0.83	2.38	0.77	1.13
Female	4	3.55	0.65	2.34	0.58	1.21
Difference						0.08

Data in Table 3 showed the Internet fraud behavioural tendencies mean scores of male and female students exposed to Self-Control programmes. The results showed that male students exposed to Self-Control programmes had a pre-test Internet fraud behavioural tendencies mean score of 3.51 with a corresponding standard deviation of 0.83 with the posttest Internet fraud behavioural tendencies mean score 2.38 with a corresponding standard deviation of 0.77 while the female students had a pre-test Internet fraud behavioural tendencies mean score 3.55 with a corresponding standard deviation 0.65 and a posttest Internet fraud behavioural tendencies mean score 2.34 with corresponding standard deviation of 0.58. The result revealed that the male students had Internet fraud behavioural tendencies mean reduction score of 1.13 while their female counterpart had Internet fraud behavioural

tendencies mean reduction score of 1.21. This however implies that the female students exposed to Self-Control programmes had a slight higher Internet fraud behavioural tendencies mean gain score of 0.08 over their male counterpart. This suggested that the use of Self Control programmes slightly reduced the Internet fraud behavioural tendencies of female students than the male students.

A corresponding hypothesis that addressed the above research question is:

Hypothesis 2

There is no significant gender difference between the Internet fraud behavioural tendencies mean scores of students exposed to Self-Control programmes and control at posttest.

Table 4: Analysis of Covariance (ANCOVA) on Internet fraud behavioural tendencies mean scores of male and female students exposed to Self-Control programmes and control

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	14325.035 a	2	7162.518	122.181	.000
Intercept	5298.226	1	5298.226	90.379	.000
Pretest	3461.267	1	3461.267	59.044	.000
Gender	2188.907	1	2188.907	37.339	.084
Error	410.355	7	58.622		
Total	143226.00 0	9			
Corrected Total	24643.386	8			

The data in table 4 showed a significant P-value of 0.084 which is greater than 0.05 alpha value. This nonetheless means that the stated null hypothesis of no meaningful difference was not rejected. There was no statistically significant gender difference between the Internet fraud behavioural tendencies mean scores of students exposed to Self-Control programs and control at post-test.

Discussion of Findings: The discussion of findings was made based on the research questions and hypotheses that guided study.

It was found from the study that Self-Control programmes significantly reduced the Internet fraud behavioural tendencies of students than the control. This implies that the use of Self-Control programmes to a very great extent reduced Internet fraud behavioural tendencies of students. This in other words means that Self-concept is more effective in the reduction of Internet fraud behavioural tendencies of students than the control. This suggests the effectiveness of Self-control in the reduction of Internet fraud behavioural tendencies of students. The result agreed with Wang et al. (2024) who confirmed from a similar study that self-control among others plays an important role in mediating and reducing Cyberbullying and other health risks of adolescents. The results equally aligned with Fan, Chen and Lin (2022) who discovered from their study that Self-control can be used to handle problematic internet use among Chinese college students. This result is not surprising as according to Bub et al (2016) and Daly et al (2015), Self-control is considered as an important prerequisite for positive outcomes in secondary schools including among others the lower chances of involvement in internet fraudulent activities.

The results further showed that self-control programmes slightly reduced the Internet fraud behavioural tendencies of female students than the male students. This implies that female students exposed to self-control programmes had a slightly higher reduced Internet fraud behavioural tendencies than the males. In other words, the female students were able to show a lesser Internet fraud behavioural tendencies than the male when exposed to self-control programmes. The results corroborated with Li, Ren, Chiu and Lei (2021) who in their study found that though males show more internet addiction, females show more withdrawal tendencies than the male students. The slight much reduction in the Internet fraud behavioural tendencies showed by the female over male could be according to Hasan, Rahman, Abdilla and Omar (2025) because female are more aware and have affirmative insights than male students. The present study further showed that there was no significant gender difference between the mean reductions of the Internet fraud behavioural tendencies scores of students exposed to self-Control training programmes. These however, implies that both the male and female students exposed to self-control programmes recorded decline in Internet fraud behavioural tendencies. This in other words indicated that self-control programmes are very effective in the reduction of Internet fraud behavioural tendencies of both the male and female students. The results also supported Li, Ren, Chiu and Lei (2021) who further found among others that gender had no significant relationship with students' internet addiction when exposed to self-control.

Conclusion: It could be concluded that Self-Control Programmes significantly enhanced the Internet fraud behavioural tendencies of students than the control. Also,

there was no significant gender difference between the mean Internet fraud behavioural tendencies' scores of students exposed to Self-control.

Educational Implications: 1. The results revealed that Self-control programmes significantly reduced the Internet fraud behavioural tendencies of students than the control. This implies that school counsellors should see and use those programmes as strong tools to counsel and combat Internet fraud behaviours of students in their respective schools. 2. Since the study shows that there was no significant gender difference of Internet fraud behavioural tendencies mean scores of students exposed to Self-control programme. This implies that the Self-control programmes of the students are very vital in reducing Internet fraud behavioural tendencies of students irrespective of their differences in gender.

Recommendations:1. Psychologists should write books to guide teachers and school counsellors on the important steps of using Self-control programmes in handling students identified with internet fraud behaviours. 2. Teachers should make regular use of Self-Control programmes in an inclusive classroom where there is growing issues of Internet fraud behaviours among male and female students.

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