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Digital Learning, Digital Economy and Digital Money in Nigeria: The Emerging Criminology of Nexus

Dickson Ogbonnaya IGWE
Department of Criminology and Security Studies
Faculty of the Social Sciences
National Open University of Nigeria
91 Cadastral Avenue, Nnamdi Azikiwe Way, Jabi
P. O. Box 17, Kuje Abuja FCT, Nigeria
Email: igwedickson@gmail.com
Telephone: 2348058989545.

Abstract
The emerging criminological nexus across the digitalisation of learning, money and economy has generated mix reactions across development lines. While some clime examples developed world see it totally as a way to go, some developing countries see it as a threat to their culture and subsistent economy. Little wonder the concept of digital learning via Open distance education aimed at taking learning to the door step of all learners are still suffering despise despite the flexible accessible lifelong promise it holds for all who seek knowledge without discrimination. Rather than embrace it as a connector that anchor the seamless digital money and economy, in some clime crimes of various shades have emerged to subvert the entire essence of that drives knowledge economy. These drawbacks have not taken away the fact that digitalisation has come to stay. The list anyone can do is to embrace its capability to navigate cashless society, digital economy and quality of life. Looking ahead, the landscape of digital skills is expected to evolve continuously. Emerging technologies like artificial intelligence and blockchain will reshape the skills needed. The emphasis on continuous learning and adaptation becomes paramount in this ever-changing environment. Essentially, the narrative of the Nigerian digital economy is incomplete without acknowledging the pivotal role of digital skills as product of ODL. They are not merely tools for employment but catalysts for innovation, empowerment, and national progress. Embracing digital learning is not just an option but a prerequisite for a thriving cashless future and a crucial step towards creating a digitally skilled population out of open and distance learning education.

Keywords: ***Digital learning, Digital economy, Digital money, Cashless policy, Nigeria***

Introduction

Lifelong digital learning is essential to drive the survival and thriving of digitalisation of both cash/money and economy. To this end, digital learning, knowledge production and dissemination as central to driving ODL platform, underscores the flexibility of options open to different learners to study what they want, when they want and where they want without the constraint of time, space and cost. Hence, the tripod legs driving digital education - digital enabling infrastructures, E-commerce and digital medial corresponding with the pillars of digital economy including, knowledge of technology, fast skill acquisition and change in organisational capabilities.

On one hand, transitioning to a cashless system can reduce crime rates, streamline financial transactions, and simplify international payments. On the other hand, it raises concerns about privacy, cybersecurity risks, technological dependency, economic inequality, and the potential for increased overspending on digital skill acquisition infrastructure. However, a cashless society would rely on a complex network of digital systems, which would be vulnerable to cyberattacks. If these systems were hacked, it could have a devastating impact on the economy. Privacy is the third challenge raised. Cash can be exchanged anonymously, leaving no digital trail. The main disadvantage of a cashless society consists of privacy issues and hacking of accounts.

Prevailing poverty; backwardness and illiteracy; a large unorganized sector cannot switch to cashless economy so easily.

Consequently, while research on cashless policy as an aspect of digital economy focus largely on privacy, cybersecurity and dependency risks, not much research is known in literature to have been done concerning digital skill acquisition infrastructure such as ODL education. Hence, the focus of this paper is to examine ODL Digital Skill as Backbone of Crime-free Digital Economy: Reflection on Cashless Policy in Nigeria.

Digital skills, once considered a luxury by many, have now become the backbone of the Nigerian digital economy. These skills are desirable and imperative for personal and national development in a world undergoing rapid technological evolution. The Nigerian digital landscape has seen massive growth in recent years. Many traditional businesses have adopted digital technologies, and this shift has been profound. This evolution is intricately linked to the acquisition and application of digital skills by individuals and organizations mainstreaming the capacity and capability of open distance learning (ODL) education as a critical infrastructure needed for digitalisation particularly digital economy involving cashlessness.

The cashless economy has become very popular after demonetisation. Facilitating financial mobility is a major digital motivation. It is safer and easier to do online while traveling, in the event of medical emergencies, during peak working hours, and busy schedules. Digital transaction brings better transparency, scalability and accountability. The cashless economy will reduce the production of paper currency and coins. This will save a lot of production cost in turn. A lot of data transfer happens due to the cashless transaction. A cashless economy refers to a system where digital transaction have taken completely over cash. Instead, digital channels such as debit cards, credit cards, internet banking, mobile wallets, electronic fund transfers and digital currencies are used to carry out day-to-day transactions. One of the objectives for Open and Distance Education (ODE) has been to provide learners with an opportunity to study regardless of geographical, socio-economic or other constraints, (Moore and Tait, 2002), that is, to provide openness with respect to teaching and learning to all potential students.

Digitalisation undauntedly is the current way to go in the contemporary job market. Possessing digital skill is now compulsory. As businesses digitize their operations, there is a growing demand for open distance learning and learning individuals who are proficient in handling digital tools. Beyond employability, these skills open up avenues for entrepreneurship and contribute to the country's global competitiveness. However, the journey to acquiring digital skills is not without obstacles. Access to quality open distance education is already a primary concern in the country. There is still a general lack of awareness and a huge information gap regarding the benefits of digital skills from ODL. Also, infrastructure limitations in certain regions hinder widespread skill development; outside Lagos and Abuja, many states are still playing catchup.

Stakeholders continue to recognize the importance of bridging the digital skills gap, and we've seen various initiatives launched to that effect. The government has implemented programs like the 3MTT Nigeria (3 Million Tech Talent) Initiative by Dr. 'Bosun Tijani, the private sector is actively involved with Innovation Hubs and Training Centres across the country taking the lead, and non-governmental organisations also contributing significantly to make digital education accessible to all.

Methodology

Using W. I. Thomas` Social Control Theory as theoretical framework and the adoption of descriptive design, the paper utilized quantitative data collection approach using questionnaire constructed in line with the four-point Likert scale reflecting the scale points from strongly agreed (SA) to agreed (A), disagreed (D), and severely disagreed (SD). A mean score rating method was used to analyze the data based on the 2.5 acceptance region format to answer the research questions, while to address the research hypothesis, the chi-square was used. The sample size was 60 respondents usually comprising residents and the sixty (60) questionnaires distributed, thirty-five (55) were successfully retrieved from the community as well. Theoretically frame working Thomas control theory with this study relate to discussing how individuals pursue their wishes for four things – security, new experience, response, and recognition against the expectations of an organized banking sector driven by technological innovation that provide and sustained cashless economy. Thomas, observed with dismay the dialectics of regulating the conflict and competition inevitable between members of society in the pursuit of their wishes against situational definitions associated with banking prescriptions and practices. These codes comprise the morality that govern technology driven banking system against social disorganization. The high concentration of commercial banks and enlightened banking po in Eti-Osa is a Local Government Area in Lagos State in Nigeria from where the population is drawn to comprise the banking residents of the LGA.

Literature Review

This review is done sub-thematically under the following sub-themes:

1. Nature of connection across ODL, Cashless policy and Crime-free digital economy
2. Cashless policy and digital economy
3. Crime-free digital economy
4. Deepening public confidence in cashless system

Cashless policy (digital money), Digital learning, and digital economy

Digital learning, Digital Economy

National Information Technology Development (NITDA) was created in April 2001 to implement the Nigerian Information Technology policy and co-ordinate general IT development in the country. Our Act (2007) mandates us to create a framework for planning, research, development, standardization, application, coordination, monitoring, evaluation, and regulation of Information Technology practice, activities and systems in Nigeria.

Our strategic priorities are centered around: fostering digital literacy and cultivating talents; building a robust technology research ecosystem; strengthening policy implementation and legal framework; promoting inclusive access to digital infrastructure and services; strengthening cyber security and enhancing digital trust; nurturing an innovative and entrepreneurial ecosystem; forgetting strategic partnerships and collaboration; cultivating a vibrant organizational culture and agile work force on NITDA. We invite the ecosystem to join us through collaborations and partnerships in achieving these priorities and improving the digital economy.

The project is to give rise to digital skills in educational institutions and rural areas of the country. In addition, Information Technology (IT) knowledge is integrated into the underserved areas and cities so as to develop human capital and provide universal access to knowledge with the aim of creating a knowledge-based economy. A total of nine hundred and eighty-eight (988) centres have been established across the nation between 2007 to 2017. Consequently, the main objective of DJCC is to create digital job/wealth, develop digital skills, and promote the connection of underserved areas, schools, libraries and institutions to broadband Internet. The project is aimed at facilitating digital lifestyle in institutions, underserved areas (rural), as well as in the communities.

Overview of Cashlesness and digital money regime

Though the functions of money include-(i) Unit of account, (ii) Exchange medium, and (iii) store-of-value. While third and second are absent int cashless economy, it represents above all one in which the quantity of transactions involving cash is minimized rather than one in which there are no cash transactions at all. This economic system does not conduct most of its transactions in physical currency (Daniel, Swartz, and Fermar, 2021).

Only in developed economies does the total amount of these payments continue to be highly concentrated. Developing nations are merely expanding the acceptance and utilization of non-cash methods and channels by enhancing their payment infrastructures. Additionally, they frequently welcome new ideas that have the potential to grow their still-small user base (Global payments report 2011).

The Conflict and Criminology in Digitalization Policies.

The Oxford Concise dictionary of politics by Iain McLean and Alistair McMillan sees crime as "when an official transfers a benefit to an individual who may or may not be entitled to the benefits in exchange of an illegal payment. By taking the bribe, the official breaks a legal binding promise he gave to his principal or employer (usually a state administration or a private company) to allocate the benefit to those entitled to it". The security vulnerabilities and existing benefits of digitalization learning, money and economy in Nigeria, continuously get confronted by cyber criminals that either hack or fish data and copyright violation crime. These are the vulnerabilities endangering implementation of holistic regulation and control framework. The issue of plagiarism is a strong one in demeaning effort to engage digitalization because the copy right violation does not allow competition, innovations and quick acceptance of the regime. These violators undermines due process and global best practice, thus jeopardizing acceptance and proficiency.

However, benefits of digitalization sufficed. They include: i. Transactional promptness void of disruption in time and space: Online banking facilitates the settlement of transactions more quickly both domestically and globally. In these scenarios, the bank acts as either the paying bank or the collecting bank, collecting money owed on behalf of its clients.
ii. Less frequent bank visits: Customers can now conduct banking transactions in branches closer to them and withdraw cash from any ATM, including those situated outside the bank where they have an account. This contrasts with the past. They can use a phone to conduct financial transactions from the comfort of their own home.
iii. Reduction of theft: Using an alternative electronic payment system will undoubtedly lower the frequency of robberies in society, as thieves are drawn to the volume of cash moving through bullion vans.

Clearance of goods: In addition to ensuring that money owed to the government is paid electronically to the appropriate account, the customs service's payment system helps to ensure that the importer can easily facilitate the clearance of goods.

Challenges to be addressed to deepen public confidence in cashless system: The following limitations currently impact the efficacy of e-banking in Nigeria:
i. Erratic power supply and communication link: ATMs and other e-banking infrastructure are badly impacted by power outages, and policy changes are also impacted by network outages brought on by heavy traffic.
ii. Lack of computer backup: the sophistication of computer and tendency for Compu phobia generate fear for change and ability to accept digitalization.
iv. Since most worker tasks are now completed by machines thanks to electronic banking, fewer personnel are now required to handle the majority of bank transactions, which has resulted in an increase in the nation's unemployment rate;
v. Exorbitant bank fees for using electronic banking machines

Benefits of cashless policy and deepening of public confidence

1. Faster transactions- Through reduction in queues at the banking halls. It has been proven from time to time that the queue at point-of-sale terminals has been reduced which leaves much time for employees to enjoy their break, there has been an improvement in the speed of rendering banking services.
2. Improving Hygiene: It has eliminated bacteria spread through handling of notes and coins from one individual to another.
3. Increased Sales: It has been demonstrated that with the introduction of a cashless policy, there has been an increase in sales of 20%. The quantity of loose change we have in our pockets frequently determines what we can buy for catering and vending. With the introduction of the cashless policy, this is never a problem; the value on the card is available 24hours and 7days a week.
4. Cash collection made simple: There is no longer any time spent gathering, tallying, and organizing currency. The cashless system provides a selection of top-up choices, such as credit, debit, and payroll reduction cards. Eliminating all currency from your location greatly lowers the danger of theft and vandalism from your catering and vending points of sale, as well as the security concerns associated with handling cash. You and your clients can benefit from a fully cashless system with a payroll loader, which transfers money immediately from your paycheck to your smart card, or a credit card, which allows you to load money straight onto your smartcard from Access, Visa, or Mastercard.
5. Managing staff entitlements: Free vends, corporate cash, royalty and hospitality are all entitlements which can be programmed into the card, this can be refreshed daily, weekly, or monthly while the card can be

configured so that any unused allowance is accumulated depending on the client's request It can be required in some cases to charge separate rates to staff and tourists.

6. Reduction in cash circulation: A cashless system prevents too much cash in circulation thereby curbing armed robbery and cash-related crime.

Results

Answers from the Research Questions

Research Question One: What are the security issues in Nigerian banking system?

S/N	Decision	N	Mean	Std. Deviation	Decision
1	Cyber hacking	200	2.8324	.36440	Accepted
2	Fraud	200	2.5213	.78210	Accepted
3	Delayed payment	200	2.6544	.32454	Accepted
4	Loss of online password	200	1.1234	.89893	Accepted
5	Impersonation	200	2.6453	1.20605	Accepted
	Valid N (listwise)	200			

Source: Field Survey 2023

From the responses of the respondents as indicated on the table above, it can be inferred that the security issues in Nigeria banking system include but not limited to cyber hacking; fraud; delayed payment; loss of online password and impersonation. All these are as agreed by most of the respondents.

The nature of public acceptance of cashless econ

Local concerns shape the shades of rejection or acceptance of the cashless economy

Cashless economy driven technology and crime

How phobia for cashless economy if any, can be corrected

Research Question Two: What is the impact of CBN cashless policy on reduction of crime in Nigeria?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Positive impact	200	100.0	100.0	100.0
	Total	200	100.0	100.0	

Source: Field Survey 2023

From the responses of the respondents as indicated on the table above, we can infer that the CBN's cashless policy has positively impacted on the reduction of crime in Nigeria. This is as agreed by all the respondents for this study.

Research Question Three: What is the impact of CBN cashless policy on reduction of crime in Eti Osa LGA of Lagos state?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Positive impact	200	100.0	100.0	100.0
	Total	200	100.0	100.0	

Source: Field Survey 2023

From the responses of the respondents as indicated on the table above, we can infer that the CBN's cashless policy has positively impacted on the reduction of crime in Eti Osa LGA, Lagos state. This is as agreed by all the respondents for this study.

4.3 Test of Hypothesis

Hypothesis One

Ho_1: The level of crime in Nigeria is not high.

Decision rule: Reject the null hypothesis if the Asymp level of significant is less than 0.05. Otherwise, do not reject the null hypothesis.

Table 4.8 Test of hypothesis table one
Test Statistics

	The level of crime in Nigeria is not high
Chi-Square	23.876[a]
Df	3
Asymp. Sig.	.030

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.

Conclusion
Since the Asymp Sig. level of this the test is 0.030 which is far much lower than the 0.05 acceptance region, we therefore reject the null hypothesis and conclude that the level of crime in Nigeria is high.

Hypothesis Two
Ho_2: The impact of the CBN cashless policy on reduction of crime in Eti – Osa LGA Lagos state is not significant.
Decision rule: Reject the null hypothesis if the Asymp level of significant is less than 0.05. Otherwise, do not reject the null hypothesis.

Table 4.8 Test of hypothesis table one
Test Statistics

	The impact of the CBN cashless policy on reduction of crime in Eti – Osa LGA Lagos state is not significant
Chi-Square	23.876[a]
Df	3
Asymp. Sig.	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.

Conclusion
Since the Asymp Sig. level of this the test is 0.000 which is far much lower than the 0.05 acceptance region, we therefore reject the null hypothesis and conclude that the impact of the CBN cashless policy on reduction of crime in Eti – Osa LGA Lagos state is significant.

Discussion of major findings
Today s global economic crisis has affected all domains. Even learning domain has been undermined and has been afflicted to numerous challenges. For getting rid of this global crisis and preventing reduction of learning quality and quantity, we must move away from traditional education toward modern one. Increasing learning costs, widespread demand for learning, limited capacity of traditional learning institutes, applying to change in learning methods have driven the world methods that there in time and place have lost their own intrinsic value. Effectiveness and efficiency of learning have been increased for learner is in power to select time and place. So ODL (open and distance learning) can be supposed one of the most important factors of scientific and cultural acceleration. Currently and soon, it will be as the main index of information society. Developing different styles of ODL caused education economy transformation.

Distance learning is a new way for creating modern economy. Modern economy creates numerous economic motivations and eliminates basic hindrances of education to develop dynamic economy. Developing various styles of ODL has established special and various markets in education that provide a lot of base and opportunities for comprehensive growth. Distance learning is one of the best and most important strategies to pass globally of economic crisis, administrative and financial barriers, equipments and human force. It is also the greatest carrier of educational saving in the world. ODL has caused countries think more about costs reduction and new slogan ((the less cost, the more, better, wider and high-quality education has been widespread educational institutions.

Thanks for educational revolution in the world since 70s decade, The education attitudes towards efficiency and effectiveness of education is rapidly transforming into ODL. The Economy of ODL Rapid development in technology especially IT and communications has made a lot of changes in the process of teaching and learning. Changing traditional approaches of teaching and learning and developing ODL s E.learning, … are the most effective transformations that IT has made in the process of connecting Digital learning, digital money and global digital economy.

Against the backdrop of the literature reviewed, it suggests that to stay competitive in the global economy, modern banking services primarily rely on the adoption of information and communication technologies like the internet, phone, automated teller machine, electronic fund transfer, magnetic ink character reader, and other e-payment systems in their day-to-day services to customers. The study reviewed several studies on the impact of cashless policy on the economy and efficiency of the commercial banks. It is evident that the adoption of e-banking and cashless policy in Nigerian banking sector reduces the level of manual procedures, deskill employees because of new technological innovations and increases the level of employees' job insecurity.

Juxtaposing the foregoing empirical review with the major findings from the field, the following are some of the major findings gathered during the period of this research and it's as follows, The study examined a number of studies on the effects of cashless policies on the profitability and operational effectiveness of commercial banks; it found that the adoption of information and communication technologies, such as the internet, telephone, and automated teller machines, is crucial to the provision of modern banking services; electronic fund transfer, magnetic ink character reader and other e- payment systems in their day- to-day services to customers so as to remain competitive in the global economy.

A cashless economy is not the complete absence of cash, it is an economic setting in which goods and services are bought and paid for through electronic media. According to Woodford (2003), Cashless economy is defined as one in which there are assumed to be no transactions frictions that can be reduced using money balances, and thus gives justification for keeping such balances even if they yield a rate of return. How much cash you have in your wallet is essentially meaningless in a cashless economy. With Nigeria's goal of ranking among the top 20 economies in the world by 2020, the country's economy relies too much on currency for the exchange of goods and services, which is out of step with global trends. For example, the Central Bank of Nigeria's regulations on cash management in the country's financial system are high and growing; in 2012, the estimated direct cost of cash was 192 billion naira (CBN 2011). From the foregoing, an alternative payment channels will have considerable positive consequences on the Nigeria economy.

Summary

This study focused on the impact of CBN cashless policy on reduction of crime in Nigeria, a case study of selected residents of Eti Osa LGA of Lagos state. The study was set to address the following objectives which include:

i. The nature of public acceptance of cashless economy
ii. Local concerns shape the shades of rejection or acceptance of the cashless economy
iii. Cashless economy driven technology and crime

iv. How phobia for cashless economy if any, can be corrected Based on the above stated objectives and the study carried out, the following findings were made:

That the security issues in Nigeria banking system include but not limited to cyber hacking; fraud; delayed payment; loss of online password and impersonation.
That the CBN's cashless policy has positively impacted on the reduction of crime in Nigeria.
That the CBN's cashless policy has positively impacted on the reduction of crime in Eti Osa LGA, Lagos state.

The main purpose of this study is to assess the impact of CBN cashless policy on reduction of crime in Nigeria, a case study of selected residents of Eti Osa LGA of Lagos state. Three research questions guided the study. In this study, a survey research design was adopted, the population comprises all the residents of Eti Osa LGA of Lagos state, a simple random sampling technique was used to select 200 respondents for the study and a questionnaire was the instrument for data collection. A review of pertinent literature served as a guide for this study's goals and approach. Following the field study and data analysis, the following conclusions were drawn that the security issues in Nigeria banking system include but not limited to cyber hacking; fraud; delayed payment; loss of online password and impersonation. That the CBN's cashless policy has positively impacted on the reduction of crime in Nigeria. That the CBN's cashless policy has positively impacted on the reduction of crime in Eti Osa LGA, Lagos state.

Recommendations
Based on the findings of this study, the following recommendations are made:
Efforts should be made to improve the security issues in the cashless process.
Government at all levels should strictly implement the cashless policy even in rural areas.
There should be proper orientation of the stakeholders on the essence of the cashless policy.

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