



Demographic Characteristics and Get-Rich-Quick Tendencies of Adolescents in Secondary Schools in Akwa Ibom State, Nigeria

Abstract

This study examined the influence of demographic characteristics on get-rich-quick tendencies of adolescents in secondary schools in Akwa Ibom State, Nigeria. Two research questions and corresponding two null hypotheses were formulated to guide the study. The ex-post facto research design was used for the study. The population of the study consisted of 358,965 SS2 students in public secondary schools in Akwa Ibom State. Multistage sampling procedure involving proportionate stratified sampling and simple random techniques was used in selecting 1896 Senior Secondary Two Students for the study. Data was collected using a researcher developed instrument named, "Demographic Characteristics and Get-Rich-Quick Tendency Questionnaire (DCGRQTQ)". The instrument was validated by three experts. One of the experts was from Measurement and Evaluation in the Department of Psychological Foundations of Education and two of the experts from the Department of Guidance and Counselling in the Faculty of Education, University of Uyo, Uyo. The reliability of the DCGRQTQ was .84 determined using Cronbach Alpha Statistics. The research questions were answered using mean and standard deviation statistics and the null hypotheses were tested at 0.05 level of significance using Independent t-test Statistics. The findings of the study revealed that there is a significant influence of gender and school location on get-rich-quick tendencies of adolescents. It was recommended among others that the government should support community based programmes that provide adolescents, especially in underserved areas, with positive pathways and tangible skills to achieve their aspirations, thereby reducing the allure of speculative shortcuts.

Keywords: Demographic characteristics, Gender, School location, Get-rich-quick tendencies and Secondary schools.

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Introduction

The promise of fast money, often glamorised through social media, popular culture, and peer influence, presents a seductive alternative to the

slow, demanding path of education and disciplined effort. For adolescents standing at the crossroads of identity formation and future aspiration, this allure can be particularly intoxicating.

What begins as a fascination with wealth without work can gradually evolve into a mindset that sidelines integrity, devalues patience, and embraces risk laden shortcuts. These get rich quick tendencies, whether expressed through online fraud, gambling, or other unethical means, do not merely threaten individual futures; they quietly erode the very values that sustain communities and nations.

Get-rich-quick tendencies refer to mindsets, dispositions, or behavioural tendencies that prioritizes the acquisition of wealth within a short time frame, often through unregulated, risky, or morally questionable means. Oyeniyi and Ajibola (2021) define get-rich-quick tendencies as ‘persistent inclinations, especially among youth, to engage in activities or develop attitudes focused on amassing sudden wealth, usually without regard for legality, ethics, or long-term sustainability.’ They argue that this mindset is fuelled by a disregard for conventional routes of value generation and an overreliance on shortcuts. Supporting this view, Asuai and Eбенуwa-Okoh (2023) describe the syndrome as an irrational pursuit of instant wealth that frequently intersects with behaviours such as cybercrime, ritual practices, and social media flaunting. These definitions jointly underscore two critical components: the intensity of the drive for rapid financial gain and the morally ambiguous or illicit methods by which some adolescents seek to fulfil this ambition.

The manifestations of this syndrome among public secondary school students are varied yet interlinked through their underlying

motivations and social dynamics. Online fraud, commonly referred to as “yahoo-yahoo,” manifests in schools where peer influence, mobile phone access, and weakened perceptions of risk converge. Motivational interviews and school discipline records from Akwa Ibom State schools indicate that students involved in online scams often rationalize their behaviour as a necessary short-term survival tactic or social equalizer. Alongside this, persistent reports from rural and semi-urban districts highlight ritualistic practices aimed at wealth accumulation. These practices typically involve occult invocations rooted in spiritual beliefs that equate affluence with blessings granted through hidden means. In urban settings, gambling and sports betting have also become increasingly accessible through mobile applications, as more adolescents seek thrill and profit through speculation. Social media, in turn, functions as both a conduit for flaunting wealth and an enabler; adolescents frequently post images and videos purporting an affluent lifestyle, which may attract validation, sponsorship, or even peer admiration with long-term psychosocial consequences. The observed troubling pattern could require situating it within the framework of demographic characteristics.

Demographic characteristics are statistical characteristics used to categorize and describe populations. These include factors such as age, gender, marital status, educational level, income, occupation, religion, ethnicity, and geographical location. Demographic variables are typically external and

observable, and they are commonly used in research and surveys to analyze patterns and trends within specific population groups. However, Ogunlade and Oriyomi (2024) present a widely accepted definition of demographic characteristics as inherent attributes of individuals, including gender, family background, religion, education, and aspirations, which collectively shape attitudes and behaviours. These characteristics do not operate in isolation but interact with social, economic, and cultural forces to influence adolescents' decisions. In the context of the present study, demographic characteristics such as gender and school location are especially relevant.

Gender refers to the socially constructed characteristics, roles, behaviors, expressions, and identities associated with being male, female, or other gender categories. Unlike sex, which is typically assigned at birth based on biological attributes (such as chromosomes, hormones, and anatomy), gender is understood as a social and cultural construct. According to Jack (2021), gender emerges as a significant factor in shaping get-rich-quick tendencies among adolescents, albeit in complex and contextual ways. While some studies, such as work conducted by Badejo and Chinwuba-Anameje (2023), did not find significant differences between male and female adolescents in Nigeria's urban centres, other research suggests that peer norms and opportunities for risk-taking vary by gender. For instance, adolescent boys may be influenced by societal expectations to demonstrate boldness

and status-seeking through ventures such as online micro-fraud and betting, while adolescent girls may seek validation or monetary gain through social media presentation, such as lifestyle endorsement or perceived sponsorship. In Akwa Ibom's varied cultural context, gendered representations of success further shape the platforms and methods through which get-rich-quick ideologies are adopted or resisted. School location is another demographic characteristics.

School location refers to the geographic setting or environment in which a school is situated. It is typically categorized to distinguish between different types of communities that influence the school's resources, demographics, infrastructure, and educational context. School location works synergistically with gender and socioeconomic status to influence adolescent behaviour (Effiong, 2023). Urban schools tend to provide greater access to the internet, smartphones, and digital resources, facilitating engagement with online schemes and greater visibility of ostentatious lifestyles. Adolescent exposure to get-rich-quick content is therefore more immediate and normalized in many urban schools. Conversely, rural schools, where digital exposure may be more limited, often form spiritualized and ritualistic interpretations of wealth-seeking, reinforced by traditional beliefs (Umeh, 2022). The coexistence of these variables underscores the dynamic interplay between context and culture in shaping get-rich-quick behaviour, providing a compelling argument for

exploring the school environment as a variable in its own right.

Literature Reviews

In a related empirical review, a study by Singh and Sharma (2020) examined gender differences in adolescent involvement in internet fraud, petty theft, and risk-driven entrepreneurial ventures in urban Uttar Pradesh, India. The study utilized both quantitative surveys (n = 600 students aged 13–18; equal gender distribution) and qualitative interviews with 40 participants, this mixed-method study assessed how gender roles and expectations shape risky behaviour. The survey instrument measured self-reported engagement in digital and offline illicit activities ($\alpha = 0.81$), while interviews explored motivations and peer influences. Analysis revealed that male adolescents were more likely to engage in internet fraud and petty theft ($\chi^2 = 21.3$, $p < .001$), often citing peer pressure and masculine image associated with financial prowess. Female adolescents reported greater involvement in informal entrepreneurial schemes such as online resale and cash-for-friendship arrangements often for peer acceptance or personal mobility. This study underscores the relevance of gender in shaping risk trajectories and informs the present research by highlighting gendered patterns in wealth-related deviance, though it focused on international adolescents and broader risk rather than specifically get-rich-quick attitudes. The previous study adopted a mixed method research

method. The present study also adopted an ex post facto research design.

In a comparative cross-sectional study conducted by Chen and Lee (2019) in Taiwan, researchers investigated how urban, suburban, and rural school environments affected adolescent engagement in online gaming fraud and peer-led black-market trading. The study adopted a correlational research design. The study sampled 780 teenagers aged 14–17 from 12 schools (4 in each location type), using a stratified random sampling approach. Data were collected via a validated self-report questionnaire measuring environmental exposure, peer influence, and engagement in risky digital-economic behaviours, with a Cronbach's alpha of 0.84. Multivariate analyses indicated that adolescents in urban schools reported significantly higher involvement in online gaming scams and illicit trading ($F = 7.56$, $p < 0.001$), attributed to greater access to technology and unsupervised internet use. Suburban schools demonstrated moderate levels, while rural schools registered the least participation. This study underscores the importance of contextual school settings in shaping youth risk behaviour, directly informing the present research's attention to school location as a key personal-demographic factor influencing get-rich-quick tendencies. The previous study adopted a correlational research design. The present study also adopted an ex post facto research design.

The above empirical reviews showed that most existing studies that address these issues focus on university populations or urban youth, thereby

neglecting the unique circumstances of adolescents in public secondary schools within local districts like Akwa Ibom State. There remains an urgent need to investigate how demographic variables contribute to get-rich-quick tendencies specifically among this group. A more detailed understanding of these variables will help school counsellors, educators, and policymakers design interventions that are evidence-based, culturally relevant, and tailored to the real-life experiences of these students. Therefore, this study seeks to determine the influence of demographic characteristics on get-rich-quick tendencies among adolescents in public secondary schools in Akwa Ibom State.

Statement of the Problem

In an ideal educational environment, adolescents in secondary schools are expected to concentrate on academic achievement, character development, and long term career aspirations. They are meant to embrace values such as hard work, delayed gratification, integrity, and discipline, which are the principles that form the foundation for responsible adulthood and societal progress. Schools, working together with families and communities, are designed to nurture these qualities through structured learning, guidance, and positive role modeling. However, in recent times, this vision is being seriously undermined by the growing interest of adolescents in get rich quick activities, behaviours, and mindsets that prioritise rapid wealth acquisition over personal development and ethical responsibility.

In many secondary schools across Akwa Ibom State, there is a disturbing reality that contradicts the expected norm. An increasing number of students, particularly in public schools, are becoming attracted to fraudulent online practices, gambling, and in extreme cases, ritualistic acts, all in the hope of attaining sudden wealth. These behaviours reflect a deeper social and psychological drift from the values that education seeks to instil. Reports from school counsellors, teachers, and administrators indicate that even students with strong academic potential are not immune. The allure of quick money has grown so strong that it now competes directly with the appeal of hard earned success through education. Despite numerous efforts by school counsellors to curb these tendencies, the interventions employed have yielded limited success.

Unfortunately, most existing studies that address these issues focus on university populations or urban youth, thereby neglecting the unique circumstances of adolescents in public secondary schools within local districts like Akwa Ibom State. There remains an urgent need to investigate how personal demographic variables contribute to get rich quick tendencies specifically among this group. Therefore, this study seeks to determine the influence of demographic characteristics on get rich quick tendencies among adolescents in public secondary schools in Akwa Ibom State.

Purpose of the Study

The primary purpose of this study is to determine the influence of demographic characteristics on get-rich-

quick tendencies of adolescents in public secondary schools in Akwa Ibom State, Nigeria. Specifically, the objectives of this study were determine the influence of;

- i. gender on get-rich-quick tendencies of adolescents.
- ii. school location on get-rich-quick tendencies of adolescents.

Research Questions

In line with the stated objectives, the study seeks to provide answers to the following research questions:

- i. What is the influence of gender on get-rich-quick tendencies of adolescents?
- ii. What is the influence of school location on get-rich-quick tendencies of adolescents?

Research Hypotheses

The following hypotheses were tested in this study at .05 level of significance:

- i. There is no significant influence of gender on get-rich-quick tendencies of adolescents.
- ii. There is no significant influence of school location on get-rich-quick tendencies of adolescents.

Methodology

The study employed an ex post facto research design. Ex post facto research design is a design in which groups with qualities that already exist are compared on some dependent variable (Nwankwo, 2016). Ex post facto research design was considered appropriate because the researcher did not manipulate the variables (self-interest, self-motivation and career

aspiration) as they already existed. The study was conducted in Akwa Ibom State. The population of this study comprises 358,965 Senior Secondary School Two (SS2) students enrolled in 263 public secondary schools across the study area during the 2024/2025 academic session (Akwa Ibom State Secondary Education Board, 2025). A sample of 1896 Senior Secondary Two Students determined through Cochran's formula was selected for the study. This sample size was obtained using multi-stage sampling procedure. At the first stage, proportionate stratified sampling technique was used in the selection of 30% of schools in each of the three Senatorial Districts (Akwa Ibom North West Senatorial district, Akwa Ibom North East Senatorial District and Akwa Ibom Southern Senatorial District). This resulted in the selection of 79 schools from the 263 public secondary schools in the State. In the second stage, simple random sampling technique was used in the selection of 79 participating schools using balloting method. In the third stage, in each of the selected schools, simple random sampling technique was also used in the selection of 24 SS2 Students each as the respondents through balloting method. This results to the total of 1876 SS2 Students as respondents for the study.

Data for this study was collected using a researcher made instrument: Demographic Characteristics and Get-Rich-Quick Tendency Questionnaire (DCGRQTQ). The DCGRQTQ had two sections (A and B). Section A contained demographic characteristics (gender and school location). The section B contains 20 items on get-rich-quick

tendency of adolescents. The instruments were scored using a four-point rating scale as shown: Strongly Agree (SA)= 4 points, Agree (A)=3 points, Disagree (D)=2 points and Strongly Disagree (SD) =1 points. The instrument was subjected to face validity by three experts. Two of the experts were from the Department of Guidance and Counselling and one expert was from Measurement and Evaluation in the Department of Psychological Foundations, University of Uyo. The purpose of the study and the research questions as well as the hypotheses were made available to the validates at the time of validation. During instrument validation, validates ensured that the items in the instrument were clear, relevant, and capable of accurately measuring the intended variables. All their comments were incorporated in the final copy of the instrument that was used to collect data for the study.

To determine the internal consistency of the instrument, the researcher randomly selected 30 SS2 students in the public secondary school in Akwa Ibom State who were not part of the study sample to respond to the instrument. Data generated was subjected to Cronbach Alpha Reliability Statistics for determination of the reliability coefficients of the instrument. The reliability coefficient of DCGRQTQ was .82. These coefficient revealed that the instrument was reliable and suitable to be used for the study since the reliability coefficient was above .70. Data for the study was collected through the direct in-person administration of structured

questionnaires to SS2 students in the selected public secondary schools across the three sampled Local Government Areas in Akwa Ibom State. 98.9% of the responded questionnaires were considered for data analysis because some of the questionnaires were not properly filled by the respondents. Means and standard deviations statistics were used to answer the research questions while independent t-test statistic was used to test the formulated null hypotheses at .05 alpha level of significance.

Results

Research Question One

What is the influence of gender on get-rich-quick tendencies of adolescents?

Table 1: Summary of Mean and Standard deviation for get-rich-quick tendencies of adolescents based on gender

Gender	n	Mea n	Std. Deviation
Female	1055	31.28	13.34
Male	821	56.95	18.86

Source: Computed by the Researcher using data from the respondents (2025).

From the result in Table 1, it is reveals that the mean and standard deviation scores of get-rich-quick tendencies of female adolescents is 31.28 and 13.34 and that of male adolescents is 56.95 and 18.86 respectively. The result means that female adolescents had a lower mean score on get-rich-quick tendencies compared to the male adolescents. With this observation, it implies that gender has a high influence on get-rich-quick tendencies of adolescents.

Research Question Two

What is the influence of school location on get-rich-quick tendencies of adolescents?

Table 2: Summary of Mean and Standard deviation for get-rich-quick tendencies of adolescents based on school location

School location	n	Mean	Std. Deviation
Rural	943	30.81	12.82
Urban	933	57.37	18.56

Source: Computed by the Researcher using data from the respondents (2025).

From the result in Table 2, it is reveals that the mean and standard deviation scores of get-rich-quick tendencies of adolescents from rural schools is 30.81 and 12.82 and that of adolescents from urban schools is 57.7 and 18.86 respectively. The result means that adolescents from rural schools had a lower mean score on get-rich-quick tendencies compared to the adolescents from the urban schools. With this observation, it implies that there is an high influence of school location on get-rich-quick tendencies of adolescents.

Null Hypothesis One

There is no significant influence of gender on get-rich-quick tendencies of adolescents.

Table 3: Summary of Independent t-test of get-rich-quick tendencies of adolescents based on Gender

Gender	n	Mean	S.D.	t-value	Sig.	Decision at .05 Alpha Level
Female	1055	31.28	13.34	-33.093	.000	(S) H ₀₃

e	821	56.95	18.86	Rejected
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df= 1874, S= Significant at .05 alpha level

Source: Computed by the Researcher using data from the respondents (2025).

In Table 3, the significant (sig.) value for the influence of gender on get-rich-quick tendencies of adolescents is .000. This significant level is less than .05 alpha level in which the decision is based. This indicated that there is a significant influence of gender on get-rich-quick tendencies of adolescents. Therefore, the formulated hypothesis that there is no significant influence of gender on get-rich-quick tendencies of adolescents was rejected.

Null Hypothesis Two

There is no significant influence of school location on get-rich-quick tendencies of adolescents.

Table 4: Summary of Independent t-test of get-rich-quick tendencies of adolescents based on School location

School location	n	Mean	S.D.	t-value	Sig.	Decision at .05 Alpha Level
Rural	943	30.81	12.82	-		(S) H ₀₄
Urban	933	57.37	18.56	33.009	.000	Rejected

df= 1874, S= Significant at .05 alpha level

Source: Computed by the Researcher using data from the respondents (2025).

In Table 4, the significant (sig.) value for the influence of school location on get-rich-quick tendencies of adolescents is .000. This significant level is less than .05 alpha level in which the decision is based. This indicated that

there is a significant influence of school location on get-rich-quick tendencies of adolescents. Therefore, the formulated hypothesis that there is no significant influence of school location on get-rich-quick tendencies of adolescents was rejected.

Discussion of the Findings

Gender and Get-rich-quick tendencies of adolescents

The findings from research question one indicates that gender has a high influence on get-rich-quick tendencies of adolescents. Furthermore, the result of the hypothesis one shows that there is a significant influence of gender on get-rich-quick tendencies of adolescents. This result is in supports with the study by Singh and Sharma (2020), which reported that male adolescents were more likely to engage in internet fraud and petty theft, often citing peer pressure and masculine image associated with financial prowess. Female adolescents reported greater involvement in informal entrepreneurial schemes such as online resale and cash-for-friendship arrangements often for peer acceptance or personal mobility.

The lower mean score among females may be linked to a combination of socialization processes, risk perception, and divergent motivations. From a young age, societal norms and expectations often guide girls toward valuing stability, security, and relational well-being, which can cultivate a more cautious and long-term approach to life goals, including financial aspirations. This orientation likely makes the high-risk, speculative nature of get-rich-quick

schemes less appealing, as they conflict with a preference for predictable and secure outcomes. For male adolescents, the higher observed mean score may reflect a different set of social and psychological pressures. Traditional masculine socialization frequently emphasizes traits such as boldness, rapid success, and financial achievement as key components of identity and status. This can create a potent attraction to narratives of fast wealth and dramatic financial ascent, which are often portrayed in media and popular culture as emblematic of masculine success. The desire to quickly establish independence, prove capability, or gain social prestige may therefore make male adolescents more receptive to the promises of shortcuts to wealth, even when such pathways are recognized as uncertain or risky.

School location and Get-rich-quick tendencies of adolescents

The findings from research question two indicates that school location has a high influence on get-rich-quick tendencies of adolescents. Furthermore, the result of the hypothesis two shows that there is a significant influence of school location on get-rich-quick tendencies of adolescents. This result endorses the study by Chen and Lee (2019), which reported that adolescents in urban schools reported significantly higher involvement in online gaming scams and illicit trading, attributed to greater access to technology and unsupervised internet use. Suburban schools demonstrated moderate levels, while rural schools registered the least

participation. The result may be attributed to the fact that adolescents in rural settings are often immersed in an environment where economic rhythms are visibly tied to cyclical, effort-based processes, such as agriculture or local trades. Success in these contexts is frequently understood as the result of patience, hard work, and a deep connection to a tangible process. The social fabric of rural communities also tends to emphasize stability, collective support, and pragmatic resource management over rapid, speculative gain. Exposure to this reality likely cultivates a more grounded and cautious perspective on financial advancement. The promise of instant wealth may seem not only unrealistic but also disconnected from the observable world of work and reward that surrounds them, making such schemes less psychologically compelling.

Conversely, the urban environment presents a starkly different landscape of stimuli and social narratives. Adolescents in urban schools are constantly exposed to concentrated displays of wealth, aggressive consumer marketing, and a fast-paced culture that often celebrates overnight success stories in business, entertainment, and social media. The city embodies possibility and immediate gratification, but it can also amplify feelings of economic inequality and the pressure to acquire status symbols quickly. In this context, get-rich-quick narratives can resonate more powerfully. They may appear as a plausible, even necessary, shortcut to overcome perceived barriers or to achieve a lifestyle that feels urgently within sight yet frustratingly

out of reach through conventional means.

Conclusion

This study conclusively shows that an adolescent's likelihood of embracing get-rich-quick schemes is significantly shaped by where they come from, including their gender and social environment. Therefore, effective interventions must move beyond generic financial warnings and instead address these specific demographic factors to foster resilience and promote a future oriented mindset grounded in patience and planning.

Recommendations

Based on the findings, it was recommended that:

- i. The government should develop and fund a dynamic national financial literacy curriculum that is sensitive to the diverse influences of gender on young people's economic attitudes.
- ii. The government should support community based programmes such as seminar and conferences that provide adolescents, especially in underserved areas, with positive pathways and tangible skills to achieve their aspirations, thereby reducing the allure of speculative shortcuts.

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