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A Comparative Study of the Relationship between Risk-Taking Behaviours, Attitudes towards Cybercrimes and Traditional Crimes among Young Adults.

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Abstract

The study examined the relationship between risk-taking behaviours, attitudes towards cybercrimes and traditional crimes among young adults. A total of 332 participants weresampled and were administered the test instruments. The instruments were a Self-developed questionnaire that assesses the participant risk-taking behaviour activities while online and offline using the Risk-taking behaviour scale as well as measure attitude and perception of young adults towards engaging in cybercrime activities. The result also reveals that risk-taking behaviour, cybercrime and traditional crimes were significantly and positively correlated (r = .237, p<.001) and (r = .638, p<.001) respectively. Secondly, it was found that risk-taking behaviour significantly predicts cybercrime among young adults given that (B =.237, p<.001), Thirdly, result of the study revealed that risk-taking behaviour did not significantly predict traditional crimes given the Beta and P value scores to be (B =.098, p<.001). It is recommended that awareness campaigns aimed at educating young adults about the risks linked to both cybercrime and traditional crimes be launched at various levels starting from the local government to state levels.

Keywords; Risk-taking behaviours, attitudes, cybercrimes, traditional crimes, young adults.

Introduction

Crime generally refers to an illegal act that's punishable by law and regulation. In other words, a crime is an act that violates a legal status or regulation made by governing bodies such as laws of a country and carries a consequence or discipline". Crimes committed are divided into traditional (conventional) Crimes and Cybercrimes. Traditional crime refers to violations of the law that are generally considered to be "street crimes" like theft, assault, rape and robbery which is illegal and punishable by law. Cybercrime refers to felonious conditioning that is committed using computers or connected computer technologies, an ultramodern way of committing crimes that are fairly easy to commit. Cybercriminals use colorful tactics, similar to hacking, phishing, malware, or ransomware, to pierce, steal, or damage sensitive information, disrupt digital systems, or wring plutocrats from victims. In as much as the internet has revolutionized our lives, it also poses significant risks in that cybercrime, or crimes committed using computers and the internet, affects millions worldwide. The cyberspace has become an unprecedented force multiplier for traditional criminal activities in several ways, including providing criminals with enhanced capabilities for victim identification and profiling through freely shared personal information. Also it enables criminals to establish trust and rapport with potential victims through false personas and manufactured credentials whilst expanding the geographical reach of criminals, allowing them to target victims across national boundaries with new methods of exploitation and extortion through digital means. Cybercrime, as defined by Thomas & Loader (2013), encompasses "computer-mediated activities which are either illegal or considered illicit by certain parties and which can be conducted through global electronic networks." In recent years, the digital landscape has witnessed a significant shift in criminal activities, with

cybercrime emerging as a major threat alongside traditional forms of crime. The global cost of cybercrime is projected to reach $10.5 trillion annually by 2025, up from $3 trillion in 2015 (Morgan, 2020). This rapid growth outpaces many forms of traditional crime, which have seen more modest increases or even declines in some regions (UNODC, 2023). More comprehensively, Wall (2024) categorizes cybercrime into four distinct categories: cyber-trespass, cyber-deceptions/theft, cyber-pornography, and cyber-violence. Within this framework, cyberfraud falls primarily under cyber-deceptions/theft, involving the exploitation of digital systems to unlawfully obtain financial or personal gains through deception (Yar & Steinmetz, 2023).

Understanding the psychological and behavioural factors that contribute to both cybercrime, cyberfraud precisely and traditional crimes is crucial for developing effective prevention and intervention strategies. In Nigeria, the landscape of criminal activities has been evolving rapidly, with cybercrime gaining prominence alongside traditional forms of crime. The country has become a significant hub for cybercriminal activities, often referred to locally as "Yahoo Yahoo" (Ojedokun & Eraye, 2012). According to the Nigerian Communications Commission (NCC), cybercrime costs the Nigerian economy approximately $500 million annually.Traditional crimes, such as armed robbery, kidnapping, and fraud, continue to be significant concerns in Nigerian society. The Nigeria Police Force reported nearly a thousand cases of traditional crimes in the year 2024, with murder and armed robbery showing particularly worrying trends (Leadership News, 2024). The growth of the internet has sparked an increase in studies focused on cybercrime, especially among young adults. Research suggests that young adults frequently see cybercrimes as less severe than traditional crimes, shaped by factors like anonymity and a perceived absence of immediate repercussions (Hollis, 2018). For instance, a survey by the Cyberbullying Research Center revealed that many young adults consider online harassment to be less damaging than in-person bullying, contributing to a normalized view of cybercriminal behaviours (Hinduja & Patchin, 2015). In other words, young adults' views on cyberbullying and cybercrime are often influenced by the sense of anonymity and prevailing social norms.

However, the rise of cybercrime has introduced new challenges to law enforcement and society at large. Cybercrime in Nigeria has grown from one of the most disgusting to the trendiest acts in contemporary times. This phenomenon is widely and popularly called Yahoo-Yahoo, or internet scam and has become the commonest means through which some young people make quick money. The prevalence of cybercrime in Nigeria has been attributed to various factors, including high youth unemployment rates, technological advancements, and the perception of cyberfraud as a low-risk, high-reward activity (Ojedokun & Eraye, 2012). A study by Adesina (2017) found that many young Nigerians view cyberfraud as a more accessible and less risky alternative to traditional criminal activities. Research consistently shows that young adults tend to be more inclined towards risk-taking compared to older individuals. Arnett (1992) introduced the idea of “emerging adulthood,” a stage marked by exploration and experimentation, which often shows up in risky actions. These actions can range from substance use to reckless driving and criminal activities. A meta-analysis by Steinberg (2007) discovered that adolescents and young adults are more likely to engage in risky behaviour due to developmental elements, such as brain growth and social influences.

Unlike cybercrimes, traditional crimes typically draw stronger moral disapproval. Some studies have shown that young adults often hold negative views toward offenses like theft, assault, and drug dealing (Farrall & Hayward, 2014). Research by Tittle and Rowe (1973) found that social norms and the fear of legal consequences play a significant role in shaping young adults’

attitudes towards traditional crimes, establishing a clear difference in how they perceive cybercrime versus traditional offenses. An emerging but limited body of research directly compares young adults' attitudes toward cybercrimes and traditional crimes. For example, a study by Tully et al. (2016) found that young adults demonstrated a greater tolerance for cybercrimes, identifying factors like perceived anonymity and social acceptance as significant influences. In contrast, traditional crimes were seen as more socially unacceptable, making young adults less likely to engage in them. This means that social norms greatly affect young adults' willingness to partake in cybercrime, often resulting in a more forgiving attitude towards it compared to traditional crimes

Risk-taking behaviours refer to actions that put individuals at risk for injury or loss, and they have been widely examined within psychology and criminology. Risk-taking is a multifaceted construct influenced by several different factors such as the decision-making abilities of the individual, the type of situation, and the attention that the individual pays to clues about the different consequences of their decisions. Emotions, impulsivity, a failure to plan ahead etc. can lead to greater involvement in risk-taking behaviors. A greater focus on the immediate, usually positive, outcomes and a lesser focus on the longer-term, potentially more negative outcomes is associated with greater rates of involvement in risk-taking behaviors (e.g., Bogg & Roberts, 2004).

There are a number of reasons why people might engage in risky behaviours such as thrill-seeking, social influences, mental health and substance abuse. Risk-taking as a type of decision-making can be adaptive (e.g., taking a risk by investing in a stock option that will yield a large return) or maladaptive (e.g., taking heroin despite the probable legal, health, and social ramifications). When risk-taking is maladaptive, it has at its core a poor decision that is made despite the dangers of the risk outweighing its benefits. Risk-taking behaviour, in particular, has been identified as a key factor in criminal activities across several domains (Bossler & Holt, 2010; Pratt & Turanovic, 2016). In the context of criminal behaviour, risk-taking manifests as a willingness to engage in certain activities despite potential negative consequences, including legal sanctions, personal harm, or social stigma (Gottfredson & Hirschi, 2016). Recent research by Langton et al., (2021) suggests that cyber offenders exhibit distinct risk assessment patterns compared to traditional criminals because the digital environment creates what Suler (2004) termed the "online disinhibition effect," where perceived anonymity and psychological distance from victims can significantly alter risk perception and decision-making processes. This phenomenon is particularly relevant in cyberfraud cases, where perpetrators often demonstrate higher levels of calculated risk-taking than impulsive behaviour typically associated with traditional crime (van der Wagen & Pieters, 2020).

Since taking risks is a type of decision-making, it is also influenced by decision-making biases such as intolerance of uncertainty which is a biased perception of uncertain or ambiguous events with negative outcomes (e.g., not being able to tolerate the unknown outcome of a court appearance, so using heroin to reduce anxiety). Some studies have found that these behaviors are the most prevalent in 19 to 29-year-olds (Willoughby et al 2021) while others suggest that risk-taking behaviours peak in the teen years and decline with age, as people become more risk-averse. The reason is that the brain is still developing and maturing in the early years of life as a result, teens and young adults are often more impulsive, more likely to take risks, and less likely to consider the consequences. A person's biological sex may also have an impact on whether they engage in risk-taking behaviour and some research indicates that males are more likely to be risk-takers than females (Reiners et al 2016). While Social factors, like the pressure to conform to gender norms, can also play a role. Cybercrimes are often divided into cyber-dependent crimes and cyber-enabled crimes (Wall, 2015). Cyber-dependent crimes depend upon

technology, meaning that the crime would not have existed without the technology. On the other hand, cyber-enabled crimes are traditional crimes that already existed before the cybertechnological developments, but they can now be performed at a larger scale and in a different form by using cybertechnology.

Crime has been an enduring element of human society, challenging social norms, structures, and legal boundaries throughout history. The question of why individuals commit crimes and the underlying motivations has led to the development of various criminological theories. This study is theoretically hinged on the three dominant theories used by researchers to understand traditional and cybercrimes. These theories include general theory of crime, sensation seeking theory, and social learning theory. The general theory of crime proposed by (Gottfredson and Hirschi, 1990) has been used to explain traditional crimes including property crimes and violent crimes. According to (Gottfredson and Hirschi, 1990), crime is defined as "acts of force or fraud undertaken in pursuit of self-interest" and that involvement in criminal behavior is the result of both criminal opportunity and low self-control. Gottfredson and Hirschi's general theory of crime that states that youngsters with low self-control are also insensitive and high on risk-taking and show all kinds of 'analogous' behaviors that satisfy short-term needs. Criminal behavior such as hacking becomes more likely when the propensity coincides with an opportunity, for instance, when juveniles are less occupied with their offline lives (at school) and more with their online lives (at their computers).

Zuckerman's (1979) Sensation Seeking Theory suggests that people who have a high need for thrilling experiences are more prone to engage in risky activities, including criminal actions. This theory offers a useful lens for understanding why some young adults might be more inclined to partake in both cyber and customary crimes, driven by their desire for exciting new experiences. Earlier research indicates that risk activities and adventure programs are successful methods in rehabilitation of criminals and drug abusers for e.g., Interviews of criminals have shown that criminal behaviour is an alternative when there is a lack of opportunity to do exciting and thrilling activities (Robertson, 1994).

The social learning theory states that a person is likely to commit criminal activity if they are surrounded by others involved in criminal behaviors. People learn values and behaviors associated with crime through differential association. Social learning theory proposed by (Akers, 1998) is the revision of (Sutherland, 1947) theory, which emphasizes that criminal behavior is learned through the interactions with others, learning process occurs within subcultures, it requires skills, it involves attitudes or definitions that are favorable and non-favorable, and when definitions favorable are in excess, crime is likely to occur and criminal behavior varies by frequency, duration, priority and intensity, As a theory of criminality, social learning theory emerged from a combinations of principles derived from behaviorist operant learning and other psychological theories stressing vicarious learning and imitation. Robert Burgess and Ronald Akers reformulated differential association theory in terms of operant learning theory in 1966, and Akers and colleagues elaborated a more general social learning theory in later works (1979).

There is a complex interplay between traditional crime and cybercrime which presents significant challenges for law enforcement, policymakers, and researchers. The traditional frameworks for understanding criminal risk-taking behaviour may no longer be sufficient when criminals can leverage on both physical and digital domains to their advantage. Furthermore, the ability of criminals to utilize technological tools while maintaining psychological distance from their victims potentially alters the risk-reward calculations traditionally associated with criminal behaviour. The contemporary criminal can seamlessly

transition between digital and physical spaces, potentially requiring a fundamental reassessment of how we conceptualize, prevent, and combat criminal behaviour in the modern era. Therefore, the present comparative study aims to explore the nuanced relationships between risk-taking behaviours and attitudes towards traditional and cybercrimes. By examining these connections, we seek to contribute to a more comprehensive understanding of modern forensic psychology and inform targeted prevention efforts in both digital and physical spaces.

Research Hypotheses

The following hypotheses are formulated to establish the relationship between the variables:

1. There will be a significant relationship between risk-taking behaviour, cybercrime and traditional crimes among young adults.
2. Risk-taking behaviour will be a predicting factor for attitudes towards cybercrime among young adults.
3. Risk-taking behaviour will significantly predict attitudes towards traditional crimes among young adults

Method

The study adopted a cross-sectional survey research design as it allows the researcher to gather a larger data consisting of multiple variables at a specific point in time. An estimated number of young adults in Lagos is projected to be around (700,000). The assumed error or margin is 5% or 0.05. When 5% is multiplied by 5%, the result is 0.0025, thus, $e^2 = 0.0025$. The error margin of 5% or 0.05 implies that 95% confidence level is absorbed. Therefore, Four Hundred (400) young adults who reside in Lagos state were used for the study out of which 332 responses were found adequate for analysis. The accidental sampling method which is a non-probability sampling method was used. It involves samples being drawn based on accessibility and availability as at the time of the research through the use of google forms which is an online method of collecting data or information.

Instruments

Section A: Socio-Demographic information: this section of the questionnaire was to elicit such information as the participant's age, sex and marital Status.

Section B: Risk-Taking Behaviour Scale- this part of the questionnaire was adapted from the Domain-Specific Risk-Taking (DOSPERT) scale for adult populations developed by Blais and Weber (2023) to assess participant's risk-taking behaviour/activities while online and offline. The Risk-taking behaviour scale is an 11-item scale that is employed to measure the degree to which participants engage in risk-taking behaviour. All items are arranged on a 4-point Likert scale format ranging from "Always" to "Never" with instructions to enter ratings for each numbered question in the category where it appears. Add the ratings for each category to obtain a total for that specific facet of risk-taking behaviour. (Online Activities items= 1, 2, 3, 4, and 5) and (Offline Activities items= 6, 7, 8, 9, 10 and 11). The internal consistency estimates (i.e., Cronbach's alphas) associated with the English risk-taking version ranged from .71 to .86, and those associated with the risk-perception scores, from .74 to .83. The scale intercorrelations varied from .08 to .60 and .19 to .66, for the risk-taking and risk-perception scores, respectively. Weber et al. (2002) reported comparable reliability estimates and scale intercorrelations with a sample of undergraduate students suggesting that

the scores associated with this revised, shorter scale were as internally consistent as those of the original, longer scale.

Section C: Attitude and Perception towards Cybercrime Questionnaire- this part of the questionnaire contains Attitude and perception towards cybercrime questionnaire. This is a self-developed instrument whose items were adapted from several previously validated instruments and assessed by several experts from the department of psychology. It is a 15-item scale employed to measure attitude and perception of young adults towards engaging in cybercrime activities. All items are responded to on a 4-point Likert scale format ranging from "Strongly Agree" to "Strongly Disagree". Participants were to enter ratings for each numbered question in the category where it appears. The ratings for each category are added to obtain a total for that specific facet of their Attitude and Perception Towards Crime. (Cybercrime items= 1, 2, 3, 4, and 5) (Traditional Crimes items= 6, 7, 8, 9 and 10) and (Relationship between Risk-taking behaviour, Cybercrime and Traditional Crimes = 11, 12, 13, 14 and 15)

These items were imputed into google forms format and shared to different groups to gather raw data which was also used to score the items and code them for analysis.

Data Analysis
The raw data gathered from the participant questionnaires were then entered into SPSS V29 and analyzed using Descriptive statistics such as mean and standard deviation, also inferential statistics using Pearson Product Correlation Coefficient and T-test to analyze the data based on the stated hypothesis.

Results

Table 1: Demographic Characteristics of Respondents

		Risk-taking Behaviour		Cybercrimes		Traditional Crimes	
variables	N	Mean	sd	Mean	sd	Mean	sd
Sex							
Male	199	34.76	3.45	16.26	1.74	14.69	2.23
Female	133	36.86	1.91	17.48	2.13	16.39	2.31
Age Group							
20 – 25 Years	28	34.14	2.85	15.39	1.45	14.14	1.29
26 – 30 Years	161	36.41	2.26	17.27	1.87	15.42	2.29
31 – 35 Years	143	34.98	3.69	16.43	2.05	15.54	2.64

Table 1 above shows demographic information of the 332 participants, segmented by sex and age, with means and standard deviations for the three measures: Risk-taking Behaviour (RTB), Cybercrime (CC) and Traditional Crimes (TC). Based on gender, the RTB mean score for females is higher (36.86) compared to that of males (34.76). For CC the mean score for females is also higher (17.48) compared to males (16.26). While for TC the mean score for females is also higher (16.39) compared to male (14.69).

Concerning age, for RTB the mean score for participants within the age group of (26-30) was highest (36.41) compared to the other two age groups (31-35) and (20-25) with (34.98) and (34.14) respectively. For CC the mean score for participants within the age group of (26-30) was highest (17.27) compared to the two other age groups (31-35) and (20-25) with (16.43) and (15.39) respectively. While for TC the mean score for participants within the age group

of 31-35 was higher (15.54) compared to the two other age groups (26-30) and (20-25) with (15.42) and (14.14) respectively.

Hypothesis Testing
This section presents the hypothesis that were tested and results analyzed.

Hypothesis 1: There will be a significant positive relationship between risk-taking behaviour, cybercrime and traditional crimes among young adults. This hypothesis was tested using Pearson Correlation the result is presented in Table 2 below

Table 2: *Pearson Correlations,*

Variables		**Mean**	**S,D**	**1**	**2**	**3**
1	Risk-taking Behaviour	35.60	3.10	1		
3	Cybercrimes	16.75	1.99	.237**	1	
3	Traditional Crimes	15.36	2.41	.098	.638**	1

***. Correlation is significant at the 0.05 level (2-tailed).*

Table 2 shows that there was a significant positive relationship between risk-taking behaviours of respondents (r = .237, P<.001) and attitudes towards cybercrimes as well as between risk-taking behaviours of (r = .638, P<.001) and traditional crimes. Therefore the hypothesis which states that "there will be a significant positive relationship between risk-taking behaviour, cybercrime and traditional crimes among young adults" is accepted.

Hypothesis 2: Risk-taking behaviour will be a predictive factor for attitudes towards cybercrime among young adults.

Table 3: *Simple Linear regression results for risk-taking behaviour and cybercrime*

Variable	**β**	**Beta**	**T**	**Sig**	**R**	**R^2**	**Fcal**	**Pv**
(Constant)	11.301		9.180	<.001	.237	.056	19.721	<.001
Risk-taking Behaviour	.153	.237	4.441	<.001				

a. Dependent Variable: Cybercrime.

Table 3 above revealed that risk-taking behaviour significantly predicts cybercrime given the Beta and P value scores to be (β = .237, P <.001), Furthermore, risk-taking behaviour accounted for 5.6% variance in cybercrime (R^2 =.056). which implies that risk-taking behaviour explained 5.6% cybercrime of the participants. The hypothesis which states that "Risk-taking behaviour will be a predictive factor for attitudes towards cybercrimes among young adults" is hereby accepted.

Hypothesis 3: Risk-taking behaviour will significantly predict attitudes towards traditional crimes among young adults.

Table 4: *Simple Linear regression results for risk-taking behaviour and traditional crime*

Variable	**β**	**Beta**	**T**	**Sig**	**R**	**R^2**	**Fcal**	**Pv**
(Constant)	12.662		8.340	<.001	.098	.010	3.186	.075
Risk-taking Behaviour	.076	.098	1.785	.075				

a. Dependent Variable: Traditional crime.

Table 4 above revealed that risk-taking behaviour did not significantly predict traditional crimes given the Beta and P value scores to be (β = .098, P >.05), Furthermore, risk-taking behaviour only accounted for 1.0% variance in traditional crimes (R^2 =.010). which implies that risk-taking behaviour explained 1.0% traditional crimes of the participants. The hypothesis which states that "Risk-taking behaviour will significantly predict attitudes towards traditional crimes among young adults" is hereby rejected.

Hypothesis 4: Male participants will report a significantly higher score on attitudes towards cybercrimes among young adults.

Table 5: *t-test independent showing gender differences on cybercrimes,*

	N	Mean	**SD**	**df**	**t**	**p-value**
Male	199	16.26	1.74			
				330	-5.528	<.05
Female	133	17.48	2.13			

In Table 6 above, an independent t-test was conducted to examine if male participants will report a significantly higher score on attitudes towards cybercrimes than feamale young adults. A significant difference was revealed (t 330) = -5.528, P = .003) in the scores for Male (M=16.26, S.D= 1.74) and females (M= 17.48, S.D=2.13), with females having a significantly higher score on attitudes towards cybercrimes than their male counterparts contrary to expectations. Therefore, the hypotheses which states that "Male participants will report a significant higher score on attitudes towards cybercrimes among young adults." was rejected.

Hypothesis 5: Male participants will report significantly higher scores than females on attitudes towards traditional crimes among young adults.

Table 6: *t-test independent showing gender differences on traditional crimes,*

	N	Mean	**SD**	**df**	**t**	**p-value**
Male	199	14.69	2.23			
				330	-6.625	>.05
Female	133	16.37	2.31			

Table 6 shows the result of an independent t-test conducted to examine if male participants will report a significantly higher score on attitudes towards traditional crimes than females. No significant difference was revealed (t -330) = -6.625, P = .213) in the scores for Male (M=14.69, S.D= 2.23) and Females (M= 16.37, S.D=2.31). Though the females had higher scores on attitudes towards traditional crimes than males, the difference was not significant. Therefore, the hypothesis which states that "Male participants will report a significant higher score on attitudes towards traditional crimes among young adults." was rejected.

Discussion

The study examined the relationship between risk-taking behaviours and attitudes towards cybercrimes and traditional crimes among young adults, and also if risk-taking behaviour will be a predictive factor for attitudes towards cybercrimes among young adults, as well as traditional crimes. Furthermore, it examined if gender will have a significant influence on cybercrime and traditional crimes among young adults.

According to the first result, it was revealed that there exists a significant positive relationship between risk-taking behaviour, cybercrime and traditional crimes among young adults. Research has shown that people who often engage in risky behaviours are more likely to get involved in cybercrime. For example, a study by Holt et al. (2015) discovered that

young adults who display risk-taking traits are more inclined to partake in illegal online actions, including hacking and identity theft. This connection implies that the impulsive nature tied to risk-taking can translate into actions in the digital realm. Numerous studies have highlighted a relationship between cybercrime and traditional criminal activities, especially among young adults. Farrall et al. (2014) found that those who engage in cybercrime frequently have backgrounds in traditional crime, suggesting a wider pattern of risky behaviour. This view is supported by the assertion that the skills and motivations needed for cybercrime often mirror those required for traditional offenses, like theft and vandalism and the social environment plays a significant part in shaping both risk-taking behaviour and criminal actions.

According to social learning theory, young adults are heavily influenced by their peers and social circles, which can promote both risk-taking and criminal activity. While many studies point to a connection between risk-taking and criminal actions, some research indicates that this relationship isn't consistent. For instance, Gottfredson and Hirschi (1990) argue that not all risk-taking behaviours will necessarily lead to criminal outcomes. Their broader theory posits that low self-control, rather than risk-taking alone, is a more substantial predictor of criminal behaviour, implying that not every risk-taker engages in crime. The increased use and access to digital space have influenced the prevalence of cyber-criminal behaviour over time leading scholars in allied fields such as computer science, psychology, law, and economics to look into economics for understanding and prevention. Existing research shows that cybercrime has been linked to systemic inequalities, and socio-economic disparities, especially in developing countries across Sub-Saharan Africa such that youths from the region have continued to engage in cybercrime as a coping mechanism against widespread poverty, income inequality, and unemployment. (Egbe, 2024). Thus, environmental factors, such as socioeconomic conditions and family dynamics, play a key role in shaping both risk-taking and criminal behaviour.

Result of the second hypothesis revealed that risk-taking behaviour significantly predicts cybercrime among young adults. Studies have consistently shown that impulsivity, a major aspect of risk-taking behaviour, is linked to cybercriminal actions. For example, Holt et al. (2015) discovered that young adults with higher impulsivity levels are more likely to engage in cybercrime, such as hacking and online fraud. Their results imply that the impulsive aspect of risk-taking can lead to decisions resulting in illegal online conduct. Research by Shulman et al. (2015) explored the ties between risk-taking behaviour and various cybercrimes, including cyberbullying and online harassment. They found that individuals who take risks in their offline lives are more inclined to show similar behaviours online, consequently raising the chances of committing cybercrimes. This supports the idea that risk-taking is a significant predictor of cybercriminal activity. Applying social learning theory provides a lens for understanding how risk-taking can lead to cybercrime. Bandura (1977) posits that people learn behaviours by observing and imitating others. Research by Warr (2002) indicates that young adults who associate with peers engaging in risk-taking and cybercriminal behaviours are more likely to adopt similar patterns, thus reinforcing the idea that risk-taking predicts cybercrime. The impact of peer influence on risk-taking has been well documented. Steinberg and Monahan (2007) found that adolescents are more likely to engage in risky actions when their peers are present. This influence also extends to cybercrime, where young adults may feel more encouraged to take part in illegal online activities if their friends are involved. The findings underscore the social dynamics that can amplify risk-taking and foster cybercriminal behaviour.

While numerous studies indicate a link between risk-taking and cybercrime, some researchers suggest that this connection is not as clear-cut. Gottfredson and Hirschi (1990) argue that low self-control, rather than risk-taking itself, serves as a more crucial predictor of criminal actions. This viewpoint indicates that not every risk-taker will participate in cybercrime, implying the presence of other influential factors. Contextual factors can significantly shape the link between risk-taking and cybercrime. Kshetri (2010) notes that some individuals resort to cybercrime for financial reward without prior risk-taking behaviour. This observation suggests that while risk-taking may inform certain types of cybercrime, it does not generally apply to all varieties of cybercriminal behaviour. Cultural factors can impact how risk-taking connects to cybercrime. Hinduja and Patchin (2010) assert that societal norms and values shape how young adults perceive and engage in cybercrime. In cultures where cybercrime is seen as more acceptable or not regarded as severe, risk-taking behaviour may not predict engagement in cybercriminal activities as significantly as in other cultural contexts.

Result of the third hypothesis revealed that female participants reported a significant higher score on attitudes towards cybercrimes among young adults contrary to what was proposed. Research by Hinduja and Patchin (2010) suggests that girls might justify or downplay the seriousness of cyberbullying, seeing it as less harmful than boys, who tended to show a stronger disapproval of such behaviour. Simmons et al. (2015) investigated how socialization impacts attitudes toward cybercrime and found that females frequently internalize societal expectations that may allow them to be more accepting of cybercrime in specific situations. The authors propose that traditional gender roles could help females form a more nuanced understanding of cybercrime, leading to higher scores in terms of their attitudes toward these actions. Kowalski et al. (2014) argue that females typically rate higher in empathy, which can shape their attitudes toward cybercrime. The research showed that female subjects were more inclined to consider the emotional fallout of cybercrime on victims, potentially resulting in a more complicated view of the crime itself. This may explain the higher scores they report under certain circumstances. According to a study by Lenhart et al. (2010), female young adults are more involved in activities like social networking and online communication, which could expose them to cybercrime in unique ways. Their participation in these online environments may enhance their awareness of cybercrime issues, influencing how they perceive it.

On the other hand, some research shows that male participants tend to have more positive views regarding cybercrime. For example, Males et al. (2017) discovered that male adolescents were more likely to justify hacking and other cybercriminal acts than females, suggesting a notable gender disparity in how these attitudes lean. Byers et al. (2013) indicate that males often partake in riskier online behaviours than females, which might correlate to a more favorable outlook on cybercrime. This study points out that while females may be more conscious of the negative aspects of cybercrime, males may more readily accept or normalize such activities. Wang et al. (2019) highlighted the importance of context in shaping attitudes toward cybercrime. Their study found that attitudes can differ greatly depending on the specific cybercrime being discussed, revealing no consistent gender differences across board. This suggests that broad generalizations about female attitudes towards cybercrime might miss critical subtleties. Cultural factors also play a significant role in how attitudes towards cybercrime are formed. Hollis et al. (2018) contend that cultural views on gender roles and cybercrime can lead to different attitudes across societies. In some cultures, males may show more leniency toward cybercrime, whereas in others, females might be more accepting, making it challenging to pinpoint a universal trend.

The last result revealed that female participants reported an insignificant higher score on attitudes towards traditional crimes among young adults. Research shows that the way individuals are socialized can lead to females adopting more forgiving views on certain kinds of conventional crimes. Moffitt (1993) suggests that girls may be trained to perceive the social repercussions of crime differently than boys, possibly resulting in higher reported views on offenses like theft or vandalism in specific contexts. This aligns with the idea that females might more readily justify minor infractions. Studies indicate that females generally rank higher in empathy and moral reasoning, which can shape their views on crime. Eagly and Carli (2003) argue that this increased empathy might lead women to evaluate traditional crimes more critically, potentially yielding higher scores on perceptions of crime when considering societal impact. This suggests that while females may not explicitly support crime, they possess a more nuanced grasp of its consequences. Hollis et al. (2018) found that women might consider certain traditional crimes to be less severe than men do. This could result in a greater acceptance of such offenses, as female respondents might regard them as less harmful or justifiable in specific scenarios. This perception may help explain why research often finds negligible differences in attitudes towards traditional crimes among young adults. According to Gottfredson and Hirschi (1990), attitudes toward crime can greatly fluctuate depending on the measuring context; if the tools used in studies don't capture situational specifics, the reported differences in attitudes may be minimal, leading to the conclusion that female participants demonstrate negligible higher scores regarding traditional crimes.

In contrast, several studies show that male respondents often exhibit more favorable attitudes toward conventional crimes. For instance, Davis and McFarlane (2019) found that male adolescents were more inclined to endorse justifications for theft or vandalism than their female peers, indicating a significant gender divide in attitudes that favors males. Others suggest that males tend to engage in riskier behaviours compared to females, which may correlate with a more accepting attitude toward conventional crimes. In other words, while females might be more aware of the repercussions of crime, males could display a greater conformity or normalization of such actions. This indicates that claims of negligible differences may overlook the wider cultural aspects influencing gender viewpoints. Hinduja and Patchin (2010) highlight that attitudes can significantly differ based on the particular type of traditional crime at hand. While females may show higher scores concerning minor infractions, they might not display the same leniency toward more serious offenses, complicating the assertion of consistently negligible differences in attitudes.

Conclusion

In recent years, the landscape of crime has changed remarkably, as technology has advanced to include cybercrime alongside established forms of criminal activity. This comparative study explored the complex relationship between risk-taking behaviour and attitudes toward both cybercrime and traditional crimes among young adults, a group that plays a significant role in both digital progress and criminal involvement. Risk-taking behaviour is a complex concept that describes the tendency to partake in actions that might lead to negative outcomes. For young adults, this behaviour can appear in many forms, including substance use and reckless driving, and increasingly in the area of online activities. Our research indicates that young adults who engage in higher-risk activities tend to have a more favourable view of cybercrime. This might be linked to the perceived anonymity and reduced immediate consequences linked to online offenses compared to traditional crimes. Many young adults perceive cybercrime as a less serious issue than traditional crime, often downplaying actions like hacking or online piracy. This perception may be shaped by how

cybercriminals are depicted in popular culture as anti-heroes or by the belief that such acts don't directly harm anyone. This normalization of cybercrime might encourage young adults to take more risks, as they feel more confident in engaging with these activities without fully grasping the potential legal and ethical repercussions.

On the other hand, traditional crimes like theft or assault tend to be regarded with greater seriousness. Our study reveals that while some young adults may still participate in traditional criminal acts, they tend to approach these situations with greater caution due to the immediate risks they pose, such as physical injury or imprisonment. This suggests that the perceived consequences associated with traditional crimes can deter risk-taking behaviour in this area. However, it's also important to recognize that the stigma surrounding traditional crimes may cause a deeper internal struggle for young adults, potentially leading to a more significant psychological impact when contrasted with the perceived distance from cyber offenses.

Implication and Recommendations of the Study

The implications of a study that examines the link between risk-taking behaviour and attitudes towards cybercrime and traditional crimes among young adults can be quite impactful across various areas such as policy development in terms of prevention strategies and educational initiatives that address both cyber and traditional crime effectively. Also in Law Enforcement training to equip law enforcement agencies to create training programs that is cognizant of the motivations and risk-taking tendencies of young adults to prevent crime in a more informed manner.

In the light of the above findings, it is recommended that awareness campaigns aimed at educating young adults about the risks linked to both cybercrime and traditional crime be launched at various levels starting from the local government to State levels. These initiatives should highlight the consequences of such behaviours and advocate for responsible choices.

Encouragement of educational institutions to integrate digital literacy programs that inform young adults about cybersecurity, online ethics, and the legal implications of cybercrimes which can empower them to navigate the digital world with confidence and a sense of responsibility. Also the provision of alternative avenues for risk-taking can help diminish the chances of engaging in harmful behaviours as well as motivate parents and guardians to have open discussions with their children regarding both cyber and traditional crime. Offering advice on safe online practices and highlighting the importance of ethical behaviour can positively influence their attitudes.

Future studies can employ qualitative research techniques, such as interviews and focus groups, to delve deeper into the motivations that drive risk-taking behaviour and attitudes towards crime. This can reveal more nuanced viewpoints that quantitative studies might have overlooked. Further exploration into the psychological factors influencing risk-taking behaviours such as personality traits, impulsivity, and peer pressure, could enhance our understanding of why young adults engage in online and offline risky behaviours.

Limitation of the Study

No study is without limitations, however, here are some limitations that may have influenced the course of the research such as a small or unrepresentative sample size, over reliance on self-reported data to gauge risk-taking behaviour and attitudes towards crime and the concentration on only young adults, potentially missing out on valuable insights from other age groups that can play a role in the dynamics of cybercrime and traditional crimes.

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