
Conversational Analysis of Scam Calls in Nigeria

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Abstract

Insecurity in communities can be classified following the attitude and response of the community members in the evolving crime strategies employed by miscreants every day. Existing literature attest that scam call is a phenomenon prevalent in Nigeria, which harasses the financial security, and resources of the people. This study is geared towards analyzing the contextual cues evident in these calls, bringing out the perceived behaviors that portray the luring of the receiver and/or the pragmatic lapses of the caller that gives him away as a fraud. Ten scam call audio clips, adopted from individuals and social platforms were used. Jefferson's transcription model and Sacks' conversational analysis theory are adopted for this research. The researchers assert that scam calls come in different manifestations. The results show that while the callers adopt luring cues such as presenting supposed vulnerable financial situation of the caller's account, pleasantness, assurance to solve posed problems, mentioning callers full name and prying cues such as asking for tokens and codes; the receiver recognizes fraudulent moves like skipping vital information, ignoring or rushing over questions from the receiver, insistence on a particular code/pin, impatience perceived when the receiver delays to respond. The responses swayed from that of devastated victims, vulnerable targets to highly secured targets who are so confident to play along with fraud calls or switch roles in the fraud game. The study

recommends that the linguistic cues harnessed scam calls and other insecurity manifestations be provided in the content of media jingles for awareness against scam calls and insecurity to reduce the rate of vulnerability of the Nigerian citizens.

Keywords: conversational analysis, linguistic cues, scam calls, Nigeria.

1. Introduction

In Nigeria, crime and insecurity has been a notable issue over the years. Sadly, the government has done little or nothing to curb this menace completely, as it has become an unquenchable challenge, sprouting into different facets. The rate at which this menace has eaten deep into our country is quite alarming, thereby contradicting section 14(2) (b) of the Nigerian 1999 constitution which clearly states that “the security and welfare of the people shall be the primary purpose of the government”.

Defining human security, The United Nations Development Programme (1994) opine that human security is the protection from hidden and hurtful disruptions in the daily activities, at homes, offices, or communities. Thus, explaining security as that which simply means the freedom from threat and danger. This issue of security includes but not limited to safe keeping of lives as properties and material resources are also involved. Supporting this claim, Akin (2008) states that security is seen as any laid down procedures geared towards the protection of person and property against hostile individuals. It is no longer news that quality security guarantees and reassures citizens of their safety. In this stead, Coupland (2007) is of the opinion that insecurity has an extensive impact on people’s lives and well-being and for this striking reason,

the government has an obligation to live up to its responsibility of guaranteeing security.

Generally, on insecurity, a wealth of materials already exists. However, this paper focuses on the insecurity that borders on scam calls and scam in general. Scams are deceptive schemes intended to defraud individuals or organizations and has gained significant attention due to their increasing prevalence and detrimental impact on society. There are various types of scams that have emerged in recent years, such as phishing scams, advance fee frauds, identity theft, pyramid schemes, online auction frauds, scam calls, etc. Each type of fraud has its unique characteristics and strategies, employed by scammers in order to succeed. For instance, Advance fee frauds often known as “419 scams” involve promising huge sums of money in exchange for ahead of time/ upfront payments (Holt, 2016). Discussing phishing scam, Wang et al (2018) define phishing scam as an attempt by scammers to obtain sensitive information. According to Kshetri (2017) identity theft is a situation where personal information is stolen for fraudulent purposes.

Lage and Jackson (2017:4) opine that “scam calls are used by fraudsters to con someone out of their money or obtain their personal information to commit fraud. The deception can range from pretending to be your bank, to selling you goods or services that are fake, or you will never receive”. The focus of it all, being to obtain money or information under false pretence or deception.

Most at times, old people seem to be the primary target of these fraudsters. According to (Lage and Jackson 2017: 6), “whilst we are all susceptible to scam calls, figures from National Trading Standards show that older people are being deliberately targeted, more so than other demographics” These fraudsters capitalize on the fact that older people are usually vulnerable, and most of the time, they suffer from dementia or Alzheimer’s disease, dwindling

memory and cognitive impairment in general. Also, the fact that elderly people are technologically unaware, digitally debarred, often alone, and are privileged to have money and assets at their disposal, has made them more liable to be scammed.

Ordinary conversation is the most basic form of talk. This basic form of talk accounts for mainstream negotiation, interaction and information connectivity. Call scam has been perpetuated using conversational strategy and manipulations. A pragmatic analysis of such call scams would be to relate practical or contextual indices that are employed. These indices will help the researchers interpret the level of decadence in issues of insecurity in Nigeria.

1.1 Expressions Connected with Scam

As the use of technology advances, scammers become more savvy and tech – efficient, thereby improving their skills on how to catch their unsuspecting targets off guard and also mount undue pressure that will push them into making hasty and regrettable decisions that will eventually turn them into victims. Below are some of the commonly used terms and their meaning culled from Waugh (2021). Some bloggers’ site and interview sessions with some of our students are presented under four categories.

1.1.1 Scam Activity Expressions

- a) Call spoofing: when a scammer deliberately falsifies the information or the identity that appears on the targeted victim’s phone caller ID in order to disguise their true identity, and appear as someone familiar to the target, or some representative of a known service provider company, for the purpose of scamming the target, it is called call spoofing.
- b) Skimming: this fraud is perpetrated by scammers, using a device called skimmer. The skimmer device is attached to automated teller machines and point of sale systems in

public places like the fuel stations, parks, markets, etc. in order to extract information on the credit card's magnetic strip which fraudulently pilfers the information in a credit card chip for their dubious use.

- c) Hacking: in recent times, with the increase in fraudulent activities, hacking has become one of the most popular words in use. It is the unauthorized access to phones, tablets, computers and other devices with the aim of accessing information for illicit purposes.
- d) Mail fraud: this is also called wire fraud in some places like the United States of America. Scammers send fraudulent emails to their targets, intentionally disguised as government issued mails, mails from reputable companies, schools, immigration, etc. with the sole intention to defraud the target of either money or vital information needed for other fraudulent activities.
- e) Identity theft: this scam involves stealing of another's personal information like their credit card number, name, license, identity card number and others to commit fraud against the owner using the stolen details.
- f) Smishing: this is a fraudulent practice of sending text messages also known as SMS (short message service) to unsuspecting targets. Since caller ID's are easily spoofed, such text messages appear to come from trustworthy sources or mistaken to be from the person whose phone caller id has been spoofed.
- g) Robocall: an automated / recorded telephone calls or messages impersonating a human caller.
- h) Wire or money transfer: oftentimes, scammers hack into people's phones, thereby gaining access to their personal information, phone contacts inclusive. They proceed by

sending messages to the victim's contacts and acting like the owner of the device, they try to convince the targets to send them money through a wire or money transfer means. Sometimes, they cook up stories and make it sound like the real owner of the device is in trouble or has an emergency and need help with funds transfer.

1.1.2 Expressions that Describe Scammers

There are many other names used for scammers across the globe. It is well known that scammers are called names like fraudsters, swindlers, tricksters, con artists, defrauders, sham, imposters, rogues, fake, etc. in Nigeria particularly, these fraudsters are identified with names like;

- i) **Yahoo boys/ G boys:** this name signifies or identifies the bearer(s) as a scammer. It is the number 1 nickname for scammers in Nigeria. The name originated from the use of yahoo messenger to scam people back in the days.
- j) **Yahoo plus:** this is an upgraded version of the yahoo boys, because the scammers in this category are not ordinary scammers, rather they are those ones who believe in the use of charms and magical powers for protection and to charm their targets.
- k) **Azaman:** a name coined from the frequent use of the word *Aza* which means account number. Because of their lavish and non-prudent lifestyle, scammers are known for how they spend lavishly. Therefore, an *Azaman* is a scammer with a lot of money to throw around. and does not hesitate to ask for account number for quick giveaway.
- l) **Homeboys:** a homeboy is a scammer still under training. Homeboys are used for those still learning the process to

become well trained scammers. They are also known as fraud apprentice.

1.1.3 Expressions that Describe Scam Victims

Just like the scammers have different names, there are also names for the victims.

- m) *Mgbada*: *mgbada* is an Igbo name for deer which is usually a prey for hunters. In the same vein, the name *mgbada* translates into an identity for scam victims especially in Nigeria.
- n) Fools: once a scammer gains access to the identity of a large group of people, these people are labelled fools by the scammer.
- o) *Maga /Mugu*: this is a name given to a male foreigner who is being scammed and deceived into believing he is involved in a romantic chat with a beautiful girl without having the slightest idea he possibly chatting with a boy somewhere within Nigeria. The term *maga/mugu* means a senseless or foolish person. It has also extended to local victims.

1.1.4 Expressions Typically Used by Scammers

- p) Format: scammers have an arranged manner or pattern which they use in sending emails, text messages and even calls to their targets. Their *modus operandi* is known as format.
- q) Legit: this means legitimate. Just some other words, this is not restricted to scammers alone, but they use it to confirm the authenticity of information given about a target. Information or details about a target is legit when it is legitimate or confirmed to be true.
- r) Picker: a picker is someone whose account has been provided for use, especially for foreign fraudulent

transactions. Proceeds from these scams are deposited into the account provided by the picker.

- s) *Wayawaya*: this is the term used by scammers to discuss money coming from their foreign victims. Once *wayawaya*(wire) is mentioned by someone who doesn't have any legitimate business abroad or family members outside the country to send (wire) money, it is most likely suspectable such a person is into fraud or a scammer
- t) *Aza*: *aza* is a slang which has become a part of the Nigerian vocabulary. It simply means account number. Scammers and fraudsters use this term a lot even though the use of the word *aza* is not restricted to scammers alone.
- u) *Grinding*: grinding is a general term for hustling or working hard. Scammers also use it to express the level of hard work they put into getting their format right and the sleepless nights they experience especially when they have a target who resides in a country with a different time zone. This so-called hard work is what they refer to as grinding.
- v) *Opata*: this term is used to express that a discussion is rubbish or nonsense. In other words, when a target is saying something that is out of line or different from what the scammers expect to hear, they call it “opata” which simply means the target is talking rubbish, trash or nonsense.
- w) *Bad market*: not all experiences with their targets go well or yield money. A times, they encounter targets who are aware of their plans to scam them, and those type of encounter may seem rough and not so smooth and may lead the abortion of a laid down plan or format. Cases like these are referred to as bad market, failed venture or an unsuccessful move.
- x) *Shaye*: *shaye* is a Nigerian term which means to live life. Scammers also use it to express the need to have fun, party

or club. It is not associated with scam or fraud, and its usage is not restricted to scammers or fraudsters. However, because they live a lavish lifestyle, always partying and clubbing it's as if the word "shaye" is mostly heard from them.

y) Eke: eke has become a name commonly used by people on the streets or hustlers. Eke is a term used for the Nigerian police, and scammers use this name a lot whenever they talk about the police. Scammers are fraudsters, so they use this name to alert their members and inform them of the presence of the police without mentioning the name police.

z) Hk: this is a term for headquarters. Their headquarters is usually a place they converge to do their fraudulent business. Most times, these scammers gather at a place to perpetrate their act.

Conversational analysis (CA) focuses on the study of human social interaction. This study of social interaction started from the lectures and writings of the late Harvey Sacks in the 1960's. Later in the 1960's and early 1970's, a consolidation in his collaboration with Emmanuel Schegloff and Gail Jefferson was made. Conversational analysis is considered as the study of talk in interaction and other forms of human conduct in interaction other than talk, for instance, body language, gesture, gaze, etc. (Sidnell, 2010). During a conversation, which is a social way of using language with other people, there are concepts to be noted. Sacks et al (1974) highlights three basic elements of conversation, the turn taking, adjacency pair, and sequential implicativeness. The basic unit of the conversation is the 'turn', which means, a shift in the direction of the speaking 'flow' which is characteristic of normal conversation. Moreover, in normal, civilized, western – type conversation, people involved in the conversation, or conversationalists do not speak at the same

time, they wait and take ‘turns’ showing that not more than one person talks at a time (Sacks,1995). The term Adjacency pairs, refers to an order involving two related utterances is made by two speakers. For instance, if Speaker A asks, “how do you do?” a response of “I am doing great” is expected from Speaker B. Thus, in adjacency pair, the creation of an utterance from one speaker, meets with an acknowledging response from the second speaker. Example, a complain meets with an apology, a greeting with a greeting, a question with an answer, etc. finally, sequential implicativeness focuses on the speaker’s ability to make contributions based on the existing understanding of the conversation on ground. A speaker can make input in a conversation by showing the understanding gained from the previous turn, and divulge their expectation concerning the next turn. Conversational analysis theory forms the basis of this study as it best addresses the issues of scam calls raised in this paper.

2. Studies on Cybercrime and Scamming

Ibikunle and Odunayo (2013) and Makeri (2017) worked on the challenges facing cyber security in Nigeria with focus on reasons for cybercrime and ways to ensure cyber security. He gave seven categories of cybercrime, such as Hacking, where the perpetrator finds out a loophole in an operating system and gains access through that either to lay hold of classified document or destroy important files. Cyber-Theft though categorizes differently is a next step after hacking. Viruses and worms also are handy tools in the hands of the deviant, introduced to destroy files or crash the system. A bit different one is Financial Fraud termed “Phishing” . The scammer tries to gain the potential victim’s trust by posing as a worker in an organization the victim is part of. This is some sort of Identity Theft also used to exploit people of their credit card details; web cloners share similar objectives too. Most of the monies gotten from the

media are usually made untraceable using Cyber laundering skills. Cyber harassment is more of stalking one on the internet using threats. Most of these categories are interwoven and in feedback relationship. However, the researcher's financial fraud through calls (Ibikunle and Odunayo, 2013; Makeri, 2017). Ibikunle and Odunayo (2013) and Makeri (2017) identified some of these scam in Nigeria as Will Scam, Online Charity scam, Next of Kin Scam, "Winning Ticket in Lottery you Never Entered" Scam, State Department's green card lottery and many others, however, the peculiarities of call scams were not specified and this research will provide insight on that.

Ibikunle and Odunayo (2013) and Makeri (2017) outlined problematic Domestic and international law enforcement, unemployment, poverty level, inability to provide comprehensive, functional database for the country as some of the major motivations for cybercrime. Ibikunle and Odunayo (2013) and Makeri (2017) iterated that the solution to cybercrime resides in education and building up cyber defense such as firewall, encrypting, creating anti and spy viruses amongst others. Uwadia and Eti (2018) gave other sources of motivation for cybercrime to include inactivation of the privacy settings one's laptop, sharing of passwords, easy to predict passwords, working on classified files and using social media handles at the same time among others. The work suggested that implementation of the 43 section Cybercrime Prosecution Acts of 2015, mounting of surveillance cameras, adopting the use of no-gender screen name, activation of security settings and using knot-cracking passwords will go a long way in curbing cybercrime in Nigeria. The work however did not discuss the mechanisms in everyday cybercrime regarding peoples' experiences for proper awareness. This paper addresses this gap.

Sule, Mat , Sambo, Tal , and Yahaya (2021) went a step further in a closer interface with anti-cybercrime enforcement personnel, gaining access to their conversations on cybercrime, asking questions on cybercrime from security agencies and institutes on cybersecurity, with the objective of assessing the consequences of cybercrime and inadequate cybersecurity on the economy and security of Nigeria and Nigerians. These researchers used the Muthiah Alagapp 1987's model of National Security of Developing States to drive home this aim. This work attempted a one on one interaction with persons involved in cybercrime issues however, while the author directed their focus on the crime fighters, this present research focuses on the victims and perpetrators with aim of grading the level of insecurity using conversational analysis.

3. Data Presentation and Analysis¹

Audio clips on scam calls were scouted for (from victims who record their calls or anyone who has access to such recordings and social media) listened to, transcribed using Jefferson's pragmatic transcription model and interpreted using Conversational Analysis propounded by Harvey Sacks, which involves analysis of natural conversations with the view of extracting linguistic features and everyday talk characteristics (Silverman, 1998). Duration of clips

¹ *i* indicates the researchers' glossing of the Igbo language expressions used by the participants. (.) means pause, Pause, >< quickened speech pace, <> slowed speech pace, [] overlapping speech, (()) contextual information with no indication (here extra information is given within the bracket) indicates particular interest to the analyst, = latched speech, :: elongated speech or stretched sound. R-receiver, 2R –second receiver, 01,02 etc –line 1,2 etc.

vary from 0.56 -5.28 minutes. A total number of 10 clips were used in this research.

Example 1

- R.01: Hello (.) hello (.) onye na-ekwu *i(who is speaking)*
- C.02: Madam (.) >I am Mr Gaius from First bank Ikoyi Branch, Lagos<.
- R.03: [Ikooo::]
- C.04: [Ikoyi], <Ikoyi Lagos>. Madam, you are:: Chinwe Aniagboso, Priscilla
- 05: right?
- R.06: >Ee ee onwee? *i(yes yes anything?)*<(INDICATOR 1: SURPRISED TO
- 07:HEAR NAME)
- C.08: Madam, your account has a problem and customer care needs to fix it else 09: your account can be hacked. I mean, fraudulent people can easily withdraw 10: money from your account without you knowing
- R.11: JESUS ((Naivety indicated))

The talk makes use of balanced turn taking and equal conversation power, adjacency pairing, repair, response. These are all present and the conversation just started and the participants are getting to know each other. Lines 01-02 indicate a proper introduction and adjacency pairing making the caller identifiable. In Line 01, the receiver allocates turn to the caller using the question-answer technique, *onye na-ekwu?* Asking this question, indirectly suggests that it is the turn of the caller to speak. The caller also allocates turn to the receiver in Line 05 using confirmation technique, 'right?' Line 03 suggests a knowledge gap when the receiver elongates the 'o' sound indicating that the location of the caller was not adequately captured. The receiver helps to supply this using the repair technique. The fast

speech in Lines 02 was used to show some level of professionalism while the slowed speech in line 04, *you are* indicates either that the caller is not conversant with the name and slowed down to get it right; or that the caller wants to claim some level of unfamiliarity /formal attachment to the name, making it look like the name or account is of no personal interest to him. The information in lines 08-10 is the main thrust of this scam call and the response in line 11 can be said to be a preferred response given that the caller may have wanted the receiver to buy this idea. This clip represents the first stage this study observes as the shock stage. This is the stage where most people are not yet aware of certain crimes or their possibility. The factors that gave wheels to this assumption is the adherence to the techniques of CA. The participants maintained adequate turn taking. The introduction by the caller as demanded by the receiver fulfilled the adjacency pairing technique making the caller somehow responsible. The receiver's details are let out in the guise to authenticate that the person receiving the call is the true owner of the account. However from another angle, it is a tactics to create some sort of genuine and trust in the mind of the receiver and at the same time distracts the receiver from any form of security intuitiveness, shifting the receiver's focus on assuring the caller that s/he is the right person other than confirming or enquiring same from the caller. More so, the calm and professional disposition of the caller, using fast and slow speech where naturally needed while enlightening the receiver of the problems with the account seals this trust. Anyone can fall victim at this stage but the elderly people and uneducated are more vulnerable. This stage ends without the receiver knowing/realizing it was a scam. When the deduction alert starts coming in and the receiver gets to the bank that the fraud is detected. This stage, though filled with shock and pain, is indirectly

portraying a less corrupt society. Another type of scam call is presented in example (2)

Example (2)

- R.01: 6875 7325 1243(.) I can't see very well. Biko nwee ndidi *i*(*be patient*)
- 02: AGOZIE:: come and help me call the numbers biko *i*(*please*)
- 2R.03 : Hello
- C.04: <I am Gaius from First bank>, >please help her call out the digits<
- R2.05: God punish you ((scammer identified))
- C.06: sorry?
- R2.07: wicked soul, see old woma =
- C.08: you, thunder fire you ((scam aborted))

Here turn taking was adhered to; however the introduction of the third participant required another cycle of introduction. The slow and fast speech professional flow was employed adequately in the introduction however the response of the receiver in line 05 which is far from being a befitting response of line 04 violates adjacency pairing. This suggests that there is a prior knowledge the second receiver has. Line 05 is a *dispreferred response* which the caller tried to align or repair using the Line 06. The repeated *dispreferred response* in line 07 made the caller to give a commensurate response to the insults of the receiver. The caller cutting short the second receiver in line 07 and *self-selecting* him (self) to speak, violates turn taking technique. Here it is observed that the prior knowledge of the second receiver (hence forth R2) identified the call as a scam call irrespective of the calmness of the caller. After this discovery, it is observed that the receiver and caller both violated the adjacency

pairing, refused repair and alignment and engaged in self-selection. This shows that prior knowledge contributes immensely to talk in interaction. This can be likened to *sequential implicativeness* imported from previous experiences into the present conversation.

The second clip is what this study identified as the ‘basic knowledge’ stage. Here the shock of scam calls has subsided, and news has spread about the crime. However, there are still individuals in the community who may still be victims due to their inability to access the warnings from the bank or quite oblivious of what is happening in their environment. The aged and illiterate also fall into this category. They can only be rescued if younger or literate persons intervene. The abusive word exchange in lines 05 and 07 indicate that the whole plan has been messed up and the scam aborted. The stage is basically using the knowledge of existing insecurity to avoid victimization. The abuses do not in any way stop the spread or caution the scammer. In fact, the response of the caller shows that he is neither afraid nor limited in anyway. The next clip is a bit different in content as seen in example (3)

Example (3)

- R.01: Hello (.)
- C.02: Hello (.) >am I on to Micheal Onukwa<.
- R.03: Yees (.) please who am I speaking with?
- C.04: Ok (.) >I am Victor from Megahit draw.
Congratulations on your N500,000 05: random draw award.
Phone numbers of subscribers are used in this exercise and
06: you are one of the lucky winners. Congratulations once
again<
- R.07: (.) ((sensing fraud))
- C.08: Hello (.)

- R.09: yes yes . continue I'm with you((bracing up to block every manipulative
- 10: access))
- C.11: ok (.>like I was saying, you won the N500, 000 Megahit draw. You may need 12: to come to our headquarters at Wuse , FCT, Abuja for proper documentation
- 13: before you can access the cash prize.
- R.14: Abuja? (.)
- C.15: >There could be a way around it sir. The logistics arm of our firm can help you 16: with the documentation if you send the required details and the sum of N50,000 17: registration fee which was paid for you initially by the company<
- R.18: N50, 000?
- C.19: yes . >This is 10% of the cash prize and is required to be paid before the draw. 20: However, you were one of the lucky ones the company considered to sponsor<
- R.21: Thank you for reaching out to me. What details do you need from me?
- C.22: <Your name, bank, account number and phone number, sir> After paying the 23:registration fee, the ...
- R.24: Ok. You already have my name and phone number. Please tell your logistics 25: unit to help me with the documentation, process the money then deduct N50, 000 26: from my money. I can then send my account number for the money to be
- 27: transferred. Thank ...
- C.28: <There are organizational procedures, sir>
- R.29: Please pay for me and deduct even N150,000
- C.30: beep beep beep ((call drops))

Here turn taking and adjacency pairing are observed. However the information in line 04 sounds so good to be true especially if the receiver never registered for any draw. This is observed in the receiver's silence in line 07. Lack of excitement also suggests that something is not right. The caller wants to make sure his cover is not blown, he seeks the attention of the receiver using the *adjacency greeting technique* 'hello', in line 08. The *preferred response* of the receiver (in line 09) when it is likely that he is aware of danger suggests mischief in his own part. Lines 14 and 15 violate the *adjacency pairing technique*. The question 'Abuja?' is expected in formal conversation to be responded to as 'yes' given that the receiver needs a confirmation of the location but the caller suggestion to help the receiver out, when the receiver didn't complain of inability to travel, and adding a substantial fee of N50,000. Fuelled the *dispreferred responses* that ensued from lines 24 -30. The caller claims that the receiver won a certain prize but needs to go through some documentation which require some payment (which he the caller is willing to help the prize winner do, if he just sends in his details and the clearance charge) and afterwards will be asked to send his account details and then the cash prize will be transferred to him. Note the calm disposition of the receiver and the quick speeches (>...<) showing off competence as a Public Relations Officer. Conversely, the receiver gives affirmative responses seemingly projected to help the caller achieve his goal. Lines 22 -25 clearly shows that he succeeded in indirectly throwing the caller off balance when Mr Caller thought he has his game. The attempt in line 26 to bring in protocol issues in order to nullify the receiver's argument, spurred the receiver into the bargain in line 27 (where he pleads with the caller to pay with his own money and deduct it in 3 measures from the cash prize), all in the bid to just pay the caller back in his own coin. The beep at the

caller's end marks the abrupt ending of the call. Here it is assumed that the caller was resisted from every angle until he ran out of schemes. The third stage is known as the blocking/Restraining/Logic stage. This happens when the receiver notices after some minutes that it is a scam call and immediately forms a defense to politely block off the luring. Let's consider another example of scam call.

Example 4

- R.01: And you have received your money
- C.02: aaaahhhh. I have received my money, buy all sorts of things, doing all sorts 03: of businesses
- R.04: and people don't know about this...Bitcoin... is currency of China and by 05: the time you change it to Nigerian money, is big money now.... know I use to 06: hear about this [Bitcoin, I didn't know]
- C.07:[If you want to come to our plat form]
- R.08: I even have classmates I can refer them
- C.09: The more you refer people the more your bonus. So quickly meet up with 10: me so I can attend to the next person ((initiates end of conversation))
- R.11: <thank God, thank you Mr Patrick. God bless you. Honestly, it's now I 12: understand how this Bitcoin business is going. People will just come and use 13: you to do scam and run away with your money ((initiates new
- 14: conversation)). You now, you take your time to explain this thing very well
- C15:Yeah yeah so that you will know how it works and how we also get our money

Here the turn taking is balanced. The receiver seems to talk more than the caller. Again adjacency pairing is violated by the receiver in line 08 when he avoided being introduced to a certain platform, in line 11 when he ignored the end signal of conversation by the caller (which is ‘*so I can attend to the next person*’ seen in line 10). This conversation may be said to be partially hijacked by the receiver. This clip suggests that the receiver is fully aware of the ills in the society, the mechanisms, manifestations, diversities and all. There is no shock, restrain, anger in this stage. Though there is an overwhelming height of insecurity, the receiver feels that he can maneuver through them and braces himself to take advantage of the caller. From this excerpt, it is observed that the receiver freely discusses the fears of the society concerning scam calls but indirectly assures the caller that he thinks he is genuine. This luring and assurance are tactics that naturally would belong to the caller but has been usurped by the receiver is the skill to give hope and make the other participant very optimistic about a big game/catch. The promise to get more people into the business whets the appetite of the caller. Consider the excerpts of another scam call.

Example (5)

- C.01: Have you gone to the bank yet
- R.02: I have called the bank guy, so the bank guy told me to exercise patience, so 03: I am exercising patience.
- C.04: Why can’t you? Don’t you know how to do USSD code?
- R.05: USB, USB charger?
- C.06: USSD code, code
- R.07: please teach me that USD let me know how I will do it

Here turn taking technique was adhered to. However, receiver in line 05 used an expression wrongly and still ignored the repair technique offered by the caller in line 06 and continued using wrong expressions in line 07. It is also observed that the receiver assumed the position of a novice and to take advantage of the callers' time, voucher and intellect. Let's consider the subsequent conversation in example (6)

Example (6)

- C.01: Okay let me send it to you, let me first teach you the procedure first
- R.02: Okay
- C.03: Dial star seven one zero star the amount, which is five thousand, star the 04: account number. I'm going to send you the account number=
- R.05: <Let me try it, let me try it= because even me self I'm confi=>
- C.06: It will work, try it on your access bank let me send you the account 07:number
- C.08: I'm going to send it to you now, star the account number and you will
- 09: press hash..once you press hash then you will proceed and you are going to 10: see the name of the account number and you proceed yes, and you will write 11:your pin and you will transfer the money
- R.12: I'm convinced, I'm convinced in my heart that this thing is genuine
- C.13: You have nothing to be worried about sir, I am the one assuring you, I 13: attend deeper life Church I can't lie to you I am an elderly man I am assuring 14: you.

Here the receiver violates the adjacency pairing in line 05, 12 employing slow speech. The caller on the other hand, violates the turn taking in lines 06 and 08. This may be as the result of the impatience in getting the job done. The introduction of a side topic on religion just to assure the receiver of his integrity took another turn as the receiver in violation of the adjacency principle, made it the main topic. See example 7

Example 7

- R.01: Ooooh you attend deeper life...
- C.02: You will be the one to call me and thank me for this opportunity sir
- R.03: You attend deeper life Church ((insists on the new topic))
- C.04: Yes sir I attended deeper life Church
- R.05: Wow my brother (laughs) ooo this is wonderful.... I use to attend deeper 06: life when I was in the village
- C.07: Wow that is =
- R.08: Wooooow,eeehn that's very good, Praise the Lord!
- C.09: Alleluia sir
- R.10: Praise the Lord! my brother,*chai,kai*
- C.11: Okay sir quickly proceed=((initiates previous topic))
- R.12: Which branch of deeper life do you attend? ((insists on the present
13: '*fruitless*' topic))
- 14: *background noise, beep beep*

Here the caller breaks the adjacency pairing in line 2 and the receiver in turn breaks the adjacency pairing in line 03 just to retain his topic of interest. The caller obeys the adjacency pairing to satisfy the immediate conversational desire of the receiver so that the initial discussion can continue. In line 11, the caller tactically reinitiated

the previous topic but the receiver totally ignores it. Adjacency pairing takes care of smooth running of a conversation and where it is lacking, coherence which is one of the principles of conversational analysis is totally lost. This explains the frustration of the caller in dropping the call. The final phase of this stage four is when the scammer realizes that the receiver is not willing to part with his penny but would rather continue to rigmarole. Both speakers violate adjacency pairing rule when they ignore the expected response from each other and continue on lines of thought more preferable to them. The less motivated gives in.

4. Conclusion

Shock is felt when there is a new introduction that disrupted a once serene state. This shock was once felt for the first time a government official embezzles money or someone demanding sex in exchange for a job, took a contract and failed to deliver. Whatever the scenario is, from the data discussed under stage 1, we have observed there is always an inception of insecurity of our money, lives, resources and the nation in general. And this inception comes with shock to the first-hand victims and the nation in general. This is quite understood and expected because it has never been the norm.

In diversifying the crimes under the basic knowledge stage, and placing the searchlight on the Nigerian politicians, a scenario is painted and it shows that crimes committed make waves all over the nation, draws attention of the law enforcement agencies, the media as it makes headlines, the news is well circulated, the masses rejoice and commend the law enforcement agencies involved for a job well done, etc. it appears so convincing that the politicians who committed the heinous offences will go in for it, considering the media visibility and the involvement of the law enforcement agencies. Sadly, the news starts to dwindle, information begins

disappear, it ends in court with court cases always adjourned to far dates, several hearings in court, forfeiture of properties in Nigeria and other places begin ... at this point, one would expect a conclusion of the case and judgment of the jail term meted out on these politicians whose properties bought with public funds has just been forfeited as a penalty to show that a crime was committed. Alas, killing and ruining all hopes of bringing the defaulters to book. Subsequently, a pardon is granted, and after a little while, the same defaulters go ahead to vie for higher political position, and to the amazement of all, they win and get into power yet again. Supporting the above claim, is the case of former governor of Enugu state, His Excellency Chimaroke Nnamani. A Federal High Court in Lagos has ordered that four companies associated with former Enugu state governor, Chimaroke Nnamani, be forfeited to the Federal Government. The four companies – Rainbow net Nigeria limited, Cosmos F. M, Capital city Automobile Nigeria limited and Renaissance University Teaching Hospital- were convicted by a judge of the Lagos court, Mohammed Yinusa, on Tuesday after pleading guilty to a 10 – count amended charge against them by the Economic and Financial Crimes Commission. Furthermore, at the ruling, counsel to the anti-graft agency, Kevin Uzozie, prayed the court to make the order of final forfeiture of the companies based on their plea. Reviewing the facts, Mr Yinusa made an order of final forfeiture of the properties which includes 22 Duplex buildings in Ebeano under tunnel and so many others. (Premium Times, July 7, 2015).

Another report unveils the revelation made by the FBI on how the former governor Chimaroke Nnamani stole \$41.8 million, paid millions of dollars in cash for Florida property. Report has it that the former governor used the ill-gotten riches to acquire luxury assets in Florida, according to a statement submitted by the FBI in a

forfeiture proceeding. The alleged crime was committed during his tenure as governor of Enugu state between May 1999 and May 2007. Among his co-conspirators are Peter Mbah (The governor Elect of Enugu state), late Sam Ejiofor and Chika Ohaa. (9News, October 4, 2022).

With the above information, especially as it concerns looting of public funds, one would expect that the politicians involved would never have the opportunity of holding any public office again. However, that is not the case, because the former governor of Enugu state, Chimaroke Nnamani became a Senator representing Enugu East Senatorial District under the platform of the People's Democratic Party, PDP from 2007-2011 and returned to the Senate in 2019- 2023. In this case, it appears as if looting, misappropriation of funds, money laundering, crime in general does not in any way dent the image or affect the political career of these politicians. This is more like endorsing the laundering of our national resources; a case of national and state insecurity.

In the third stage, the victim tries to block or wade off every access of being scammed using non- violent resistance. This comes as an aftermath of an awareness of the issue on ground. For instance, during elections corrupt politicians get involved in vote buying, they come to the pooling units with lots of money, entice some of the voters and get them to change their mind and vote in another candidate in order to collect money. This blocking stage, is the stage where these voters/ masses are tired of the corruption /election scam, and have decided to take the bull by the horn by electing the candidate that appeals to their conscience, someone who has the capacity to work for the masses and not loot, and by so doing, refuse to be enticed with money and also refuse to sell their votes to the opposition candidate. This claim is evident in the action of a certain old woman from Ebenebe in Anambra state, that made waves in the

news over her refusal to take money and vote for a candidate that is not her choice candidate. In the past election that brought Prof. Chukwuma Soludo into office, the said woman was captured on camera as she vehemently refused financial inducement during the election. (www.vanguardngr.com September 18, 2022).

A similar event in this stage is the EndSars saga. This revolt organized by young Nigerians who came together to block and put an end to an ugly recurrent trend of violence by the police. Nigeria has recorded series of issues bothering on police brutality, mainly against the youth, but little or nothing has been done about it. The spark that birthed the EndSars protest was a video of a man allegedly being killed by the notorious and scandalous Special Anti-Robbery Squad (SARS) which went viral. For two weeks, Nigerian youths were protesting in different and almost every part of the country, saying # No to police brutality, # Stop the killing, # EndSars and some other slogans. This protest got the attention of the government, and they promised to disband SARS and setup judicial panels of inquiry to look probe the allegations of abuse by officers. (www.bbc.com October 2021). Protests of large number of youths lasted that long because they chose to be organized, civil and rightfully drive home their point. The fourth stage is replica of the Nigeria we see today. The storylines of 2022 ASUU strike and the tussle with the Federal government for eight months was expected to rouse the anger of masses rather it was used for cartoons, social media Tiktok jokes and personal entertainment. (Makinde, 2023). The 2023 election campaigns were colored with obvious incompetence of some candidates, seen in their speeches, physical and cognitive instability. These became raw materials for social media jokes, slangs and part of conversational comic relief and ice breakers in events.

This research identified progressive and yet, overlapping stages of depreciation in the security of Nigerians. It is progressive in the sense that the first level has lesser implications than the second and so on. It is overlapping in the sense that the progression is not running wholly around the nation rather each unit or section or arm or organization or family or persons have different progressive stages they are involved in. This implies that someone in three different organizations may be exposed to two to three or all the four stages of this security depreciation. The study encourages that the linguistic cues harnessed from these scam calls be provided in the content of media jingles for awareness against scam calls and insecurity in general.

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