



**RELIGIOUS BELIEFS, PARENTING STYLES AND
PEER PRESSURE AS CORRELATES OF GET-RICH-QUICK
SYNDROME AMONG UNDERGRADUATES OF
UNIVERSITIES IN DELTA STATE, NIGERIA**

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Abstract:

This study investigated the relationship among religious beliefs, peer pressure and the get-rich-quick syndrome among Delta State University undergraduates. The study was guided by five research questions and five hypotheses. The study used the correlational method of ex-post facto research design. The target population of this study comprised the entire undergraduates of universities in Delta State in the 2020/2021 academic session, with a total population of 25,575 undergraduates. A sample size of 384 undergraduates constituted the samples for the study, through proportionate and stratified sampling techniques. The instrument for this study was a questionnaire. The questionnaire was validated by experts' judgement and factor analysis with a Cronbach alpha reliability coefficient of 0.87 for Religious Belief Rating Scale; 0.88 for Authoritative Parenting Style; 0.70 for Authoritarian Parenting Style; 0.79 for Permissive Parenting Style; 0.93 for Uninvolving Parenting Style; 0.78 for Peer Pressure Rating Scale; and 0.90 for Get-Rich-Quick Syndrome Rating Scale. The research questions were answered with the aid of Pearson's correlation coefficient of determination. The hypotheses were tested using regression statistics at a 0.05 level of significance. The findings of the study revealed that there is a significant relationship between religious beliefs and get-rich-quick syndrome among undergraduates of universities in Delta State; there is a significant relationship between parenting styles and get-rich-quick syndrome among undergraduates of universities in Delta State; that there is a significant relationship between peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State; that there is a significant relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State; and that there is no significant moderating impact of sex on the relationship among religious beliefs, parenting

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styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State. The study recommended that parents should improve on their relationship with their adolescents and choose the right parenting style that will help the adolescents to abstain from indulgence in get-rich-quick syndrome.

Keywords: religious beliefs; parenting styles; peer pressure; get-rich-quick syndrome; undergraduates

1. Introduction

Nigerian youngsters have throughout the years been entangled in the web of figuring out how to live and stay afloat in a capitalist society like ours. Being successful in such a society, at least up to the point of satisfying fundamental needs and obtaining basic elements that dignify mankind, becomes a monumental job, exclusively reserved for men (women) with great hearts. This is due to the earth-to-heaven discrepancy between the rich and the poor.

Unfortunately, rather than work to acquire wealth and live the kind of life they desire, most undergraduates crave for get-rich-quick schemes. Since at least the early 1900s, the phrase "get rich quick" has been used to refer to dubious investments (Ogunrin, 2018). It is clearly possible to get rich quickly if one is prepared to accept very high levels of risk. The foundation of the gambling sector is this. Even though gambling occasionally results in victories along the way, the long-term odds of losing the entire initial investment are almost inevitable. Economic theory states that risk-free opportunities for profit are unstable because they will quickly be exploited by arbitrageurs (Ogunrin, 2018). Get-rich-quick advocates held the belief that generating income while working from home is possible. Get-rich-quick scams that are both legal and illegal are widely promoted in periodicals, newspapers, and infomercials. Spam or cold calling is frequently used to market illegal schemes or frauds. Some of the advertising for these schemes promotes books or CDs about how to get rich quickly rather than urging viewers to put money into a specific program.

The rate at which undergraduates indulge in get-rich-quick schemes is alarming. Ndubueze, Igbo, and Okoye (2013) in Lagos discovered that many young people in Nigeria spend the entire day online due to the high prevalence of unemployment as well as the perception that they may get rich rapidly online. The over-emphasis on wealth by Nigerian society has left the youth with no other choice but to pursue it, albeit by hook or crook.

Ogunrin (2018) reported that 80% of Internet fraud perpetrators were students in higher educational institutions. Ojekodum and Eraye (2012) argued that most Yahoo boys are between the age of 18 and 30, and that they are either enrolled in a university or about to be admitted to the university. This get-rich-quick syndrome has become a social sickness that has eaten deep into the fabrics of our universities. The typical Delta State undergraduate already longs for personal jets, limos, and homes with renowned

architectural designs, among other things. Ask him what he intends to do to justify his dreams, he has no logical answer. An inordinate craze for wealth has given Nigeria ignoble names among the comity of nations. Both civil and military leadership are corrupt. Politicians who hardly afford a private car soon boast of several private jets in less than a year in office. But in their addresses at the open meetings, they will denounce the thirst for material prosperity.

In a country in which there may be no protection for the elderly, young people engage in illegal activities for the acquisition of wealth even through the dubious way. The authorities have no plans for the people, so everyone now takes it upon his/herself to break and secure the future. This isn't the case in developed nations, where there are protections for all types of citizens, including the young, the old, widows, the unemployed, the educated, and so forth (Ndubueze, et al., 2013).

Nigerians are still very much aware of MMM, a Ponzi fraud that made the majority of investors—most of whom were Nigerians—horribly unhappy. So many of the countrymen will always bear the harm, or better still the mental scars, left by the well-known Ponzi scheme that defrauded them of several billion Naira. Few people actually had their money returned. Many of their "investors" could not believe it even after the scheme's failure became public knowledge because they wanted to give their terminally wounded hearts a peaceful landing. Those who were unable to cope ended their lives by suicide, leaving their families inconsolable. Some religious groups even organized crusades, times of prayer and fasting to "uncrash" the program and collect their funds (Akah & Uzoh, 2019). The rest is history today, as is frequently said. Even so, other internet Ponzi scams like twinklers, get help, donors forum, and MMM still roared their doubtful heads, like honey to the bee, and our people continued to fall victim, a society that never learns from past mistakes, while their money once again went down the drain. Due to this circumstance, crimes like murder, kidnapping, and robbery have increased, and today the principal occupation of most undergraduates is the pursuit of material prosperity. As a result, many of them are now drug dealers. They now specialize in defrauding people through fake pretences to accumulate wealth. This has led to a falling standard of education as most undergraduates now have a lukewarm attitude to academics but a quick way to become a millionaire (Akah & Uzoh, 2019). So many factors may be responsible for get-rich-quick syndrome among undergraduates, which may include religious beliefs, parenting styles and peer pressure.

Religion has traditionally been used as a means of tying people to their families, communities, and societies, as well as a means of communicating social objectives and teaching moral values to both young and old. In addition to providing a moral compass that can serve as an internal social control, religion serves as a glue that binds families and communities together by fostering shared values and traditions. This prevents people from engaging in antisocial behaviors like crime. By fostering ties to the religious community, religious organizations give youth a normative set of rules. Studies showing that religion can function as a useful social control for teenagers and young adults serve as evidence of religion's usefulness as a social control (Salas-Wright et al., 2015).

The role of religious belief in the involvement of get-rich-quick schemes is quite glaring. This is because individuals who hold a strong belief in the supernatural may understand the need for restraint when it comes to the acquisition of wealth. Such individuals may be less likely to involve themselves in get-rich-quick schemes. Religion is a protective factor that may shield undergraduates from delinquency and criminal behaviour such as get-rich-quick schemes. According to Johnson (2014), exposure to religious and spiritual activities, in conjunction with other environmental factors, is a powerful inhibitor of juvenile delinquency and youth violence. For example, youth who attend church frequently are less likely to involve in the unwholesome acquisition of wealth, which is a manifestation of the get-rich-quick syndrome, characterised by individuals who rarely go to church or are committed to the service of God.

Parenting is a social act, a responsibility, a process and a role that is essential for society to ensure social stability, harmony and progress. It is an act that demands a high degree of commitment, sacrifice, perseverance, attitude, knowledge, tolerance and determination etc. It is a sort of function that is institutionalized by the family system in society. It goes with a sense of care, relationship, love, compassion and hope. It is an act of close guidance and control at the very smallest unit of society. It can be viewed as the process of instilling social standards and values, as well as the microsocial training and education of children and teens. Parenting has, however, been defined in a variety of ways in the past. That can be quite helpful in comprehending it as a universal concept. Parenting involves giving care, training and nurturing to children and young ones like teenagers and adolescents. According to Okoroafor and Njoku (2012), it is not every father or mother that is a parent but those that are actually committed to doing the demands of effective parenting. That an individual is a biological father or mother carries some basic responsibilities that span over time and require continuous hard work, dedication and commitment to meet up. When a father is on the path of seeing that these responsibilities are adequately taken care of, then such a father can be described as a parent. Anything short of providing within your means and capability, the needs of one's children, denies a father or mother the status of a parent.

Parenting styles are categorized under four major forms: the authoritarian, the authoritative, the permissive and uninvolved parenting styles. Authoritative parents are flexible and responsive to the child's needs but still enforce reasonable standards of conduct. While permissive parents are those who impose few restrictions, rules or limits on their children. Reports had shown that authoritarian parenting styles have negative connotations in literature because of the negative behaviour outcomes of their children. However, on the same note, the outcome of some researches revealed that authoritarian parenting yields positive effects on Asian and Indian adolescents. Some found that an authoritative parenting style has more positive effects on adolescents' behaviour. Okoroafor and Njoku (2012) reported that permissive parenting is without well-defined or clear-cut goals and such parents play a passive role in the upbringing of children. Okoroafor and Njoku (2012) in research conducted on the relationship between parenting styles and students' academic achievement found that permissive parenting had more

negative effects on the students' academic achievement. Several researchers had shown that adolescents from permissive parenting are more prone to delinquent behaviours such as get-rich-quick syndrome than those from the other forms of parenting styles.

Peer groups with shared experience are an inevitable source of personal relationships. Frequent interactions with peers, particularly with deviant peers sometimes lead to the adoption of antisocial behaviour for group conformity. Young people need to formulate a new identity and establish autonomy from their parents. The frequent interaction with peers, even more, frequent than with parents, can lead to peers becoming the primary basis for social comparison. Ibrahim (2016) did a qualitative study to explore the experiences and perceptions of 17 parents (10 males and 7 females) of Nigerian descent living in England who have a mean age of 45 years. Findings show that all the participants reported that peer pressure is the most important factor that lures Nigerian children's involvement in get-rich-quick schemes.

Another study by Okeshola and Adeta (2013) in Zaria on factors that lead undergraduates to cybercrime, found out that the majority of respondents 86% opined that peer group is the cause of cybercrime in Zaria, Kaduna state of Nigeria. In another related study, Holt (2011) in a Kentucky school district in United States of America. Study results showed that the biggest predictor that youths might engage in get-rich-quick schemes is peer influence. He also observed that low self-control has both a direct and indirect effect, through other peers offending. The study notes that both low self-control and deviant peer associations have been linked, not only to get-rich-quick schemes but also to committing cybercrime violations and other crimes. They also found that peer offending had a stronger effect on others offending than low self-control and also consistently predicted each type of cyber deviance. In the study, it was noted that cybercrimes may be more attractive to youths than real-world offenses because of the relative anonymity that the internet and computers provide their users.

Apart from the influence of religious belief, parenting styles and peer pressure, sex may constitute another important that may influence undergraduates into indulging in get-rich-quick schemes. The sex of young people has also been addressed by scholars as a big factor associated with the get-rich-quick syndrome. Kamruzzaman et al., (2016) in a study, found that male students are more likely to engage in get-rich-quick schemes than females and that most of the respondents who are involved in get-rich-quick schemes do just for the mere interest and not for the illegal monetary gain. Males are more prone than girls to engage in harmful online leisure activities like accessing unknown websites, downloading free games, free music, and free movies, according to a 2016 study by Choi, Choo, and Sung employing 204 respondents in Japan. Also, Elgbadon and Adejuwon (2015) in a study in Lagos and Ibadan aimed at finding out factors that predict engagement in get-rich-quick schemes among young using 986 young people found that males are more likely to engage in internet fraud than females.

Males are typically more willing to engage in risky behaviours than females and concurrently perceive these risks as less serious. Zaleskiewicz (as cited in Mackenzie, 2015) found that men and women also differ in making economic decisions. According

to him, men were more likely to choose to invest in riskier options than women. Other studies in economic decision-making have shown that men have more favourable perceptions of risks associated with gambling, more frequently engage in gambling, have riskier asset portfolios, and in general, are more willing to take financial risks.

In view of the above, the aim of this study is to examine the influence of religious belief, parenting styles and peer pressure on get-rich-quick syndrome among undergraduates of universities in Delta State.

2. Research Questions

The following research questions were raised to guide the study:

- 1) What is the relationship between religious beliefs and get-rich-quick syndrome among undergraduates of universities in Delta State?
- 2) What is the relationship between parenting styles and get-rich-quick syndrome among undergraduates of universities in Delta State?
- 3) What is the relationship between peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State?
- 4) What is the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State?
- 5) What is the moderating impact of sex on the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State?

2.1 Hypotheses

The following null hypotheses were formulated to guide the study:

- 1) There is no significant relationship between religious beliefs and get-rich-quick syndrome among undergraduates of universities in Delta State
- 2) There is no significant relationship between parenting styles and get-rich-quick syndrome among undergraduates of universities in Delta State
- 3) There is no significant relationship between peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State
- 4) There is no significant relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State
- 5) There is no significant moderating impact of sex on the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State

2.2 Theoretical Framework of the Study

This study is hinged on the Social Learning Theory, propounded by Albert Bandura and is particularly relevant to the study. The theory considered the learner and the learner's

environment and asserts that behaviour is learned through observation, imitation, and modelling. Through this theory, the learned behaviour of get-rich-quick syndrome could be understood as an effect of observation, modelling, and imitation of individuals in society such as parents and friends.

This theory is valuable to this study because, through this theory, the craving for quick wealth would be understood. Bandura believes that, when sufficient incentives are available, learning is quickly translated into action. We do not pay attention to something when no incentive implies us to. Sufficient incentives are available in get-rich-quick syndrome as it gives the students a sense of belonging to their peer group, having enough resources to take care of themselves, wearing expensive clothes, going out with the most beautiful girl in town, riding the latest cars and living in exotic apartments. In fact, indulging in get-rich-quick syndrome to the students entails living in heaven on earth.

These initial incentives lure most of the undergraduates in the university into different fraudulent activities, such as kidnapping, robbery, and cyber-crimes, such as Yahoo Yahoo, Yahoo Plus and Ghana boga that will make them acquire wealth even before graduation. The theory states that we need sufficient incentives or motivations to retain the behaviour of a model and to perform that behaviour. This helped to explain how a lavish lifestyle influences the get-rich-quick syndrome among undergraduates. The value attached to material things in our society is evident in the get-rich-quick syndrome.

Bandura's social learning theory is valuable to this study because it helped to explain how social influence affects the get-rich-quick syndrome among undergraduates. The desire to be recognized, popular, stand out and appreciated on large occasions influences undergraduates into indulging in such criminal behaviours. The theory identified three basic models of observational learning and one of them involves descriptions and explanations of behaviour. Undergraduates are being pressured by their peers to engage in get-rich-quick syndrome by prescribing and encouraging them to indulge in such behaviours so as to dubiously acquire quick wealth.

3. Methods

The design of the study is the correlational research design. The target population of this study comprised the entire 25,575 undergraduates of universities in Delta State in the 2020/2021 academic session. A sample size of 384 undergraduates was selected through a proportionate and stratified sampling technique was used to select the samples. In this case, 1.50% of the students in each institution were selected in order to get a representative sample from each institution. A purposive sampling technique was used to group the students into male and female students.

The instrument for this study was a questionnaire containing the following sections:

Section A: Demographic Data

This demographic data such as gender and level of study will be in section A.

Section B: Religious Belief Rating Scale

Religious Belief Rating Scale contains 16 items that measure the extent to which undergraduates adhere to their religious faith. It was adapted from the Religious Belief Scale, developed by Biayeibo (2018). It is structured on a 4-point scale, ranging from 1 for strongly disagree to 4 for strongly agree.

Section C: Parenting Style Rating Scale

The Parenting Style Rating Scale contains four sub-scales such as authoritarian parenting style sub-scale, which measured the extent to which the parents of the students exhibit the authoritarian style of parenting; Authoritative Parenting style sub-scale, which measured the extent to which the parents of the students exhibit authoritative parenting style; Permissive parenting style sub-scale, which measured the extent to which the students' parents exhibit permissive parenting style; and uninvolved parenting style sub-scale, which measured the extent to which the students' parents exhibit uninvolved parenting styles. In all the scale contains 43 (but was reduced to 27 items after the pilot testing) items structured on a 4-point scale, ranging from 1 for strongly disagree to 4 for strongly agree.

Section D: Peer Pressure Rating Scale

The peer pressure rating scale consists of 10 items (but was reduced to 9 items after the pilot testing). It measured low self-confidence personal tie, intimacy, dictate, low self-esteem, lightness, confident, respect and dependency. The scale is structured on a 4-point scale, ranging from 1 for strongly disagree to 4 for strongly agree.

Section E: Get-Rich-Quick Syndrome Rating Scale

This scale contains 20 items that measure the extent to which students can indulge in get-rich-quick syndrome. It is structured on a 4-point scale, ranging from 1 for strongly disagree to 4 for strongly agree.

To confirm the validity of the research instrument, the scales were subjected to scrutiny by experts' judgment of some lecturers in the Department of Guidance and Counselling Delta State University as well as the researcher's supervisor who is a Guidance Counsellor. These expert judgments accounted for the face validity of the instrument.

The content validity of the instrument was estimated using factor analysis and principal component analysis (PCA) with the extraction method. It yielded a total cumulative percentage of 64.14% for Religious Belief Rating Scale; 66.68% for Authoritative Parenting Style; 72.81% for Authoritarian Parenting Style; 75.60% for Permissive Parenting Style; 60.01% for Uninvolving Parenting Style; 63.49% for Peer Pressure Rating Scale; and 69.56% for Get-Rich-Quick Syndrome Rating Scale.

The construct validity was estimated by the rotated factor loading matrixes. Eigenvalues of above 1 were used to select factors that measure similar constructs. It yielded the following range of values; between 0.52 and 0.78 for Religious Belief Rating Scale; between 0.55 and 0.83 for Authoritative Parenting Style; between 0.68 and 0.91 for Authoritarian Parenting Style; between 0.52 and 0.74 for Permissive Parenting Style; between 0.65 and 0.87 for Uninvolved Parenting Style; between 0.59 and 0.77 for Peer Pressure Rating Scale; and between 0.52 and 0.89 for Get-Rich-Quick Syndrome Rating Scale.

To determine the reliability of the research instrument, the questionnaire was administered to 50 undergraduates at University of Benin in Edo State. Cronbach alpha method was used to establish the reliability coefficient of the instrument. The coefficient obtained include 0.87 for Religious Belief Rating Scale; 0.88 for Authoritative Parenting Style; 0.70 for Authoritarian Parenting Style; 0.79 for Permissive Parenting Style; 0.93 for Uninvolved Parenting Style; 0.78 for Peer Pressure Rating Scale; and 0.90 for Get-Rich-Quick Syndrome Rating Scale.

The researchers and three assistants personally administered the questionnaire to the undergraduates in the universities under the study area. The instructions on the questionnaire were clearly explained to the respondents to ensure that they had a clear picture of what they were expected to do. The researcher and the three assistants collected the completed copies of the questionnaire on the spot to avoid the mortality of the instrument. All respondents were assured of the strict confidentiality of their responses. At the end of the exercise, a total of 384 copies of the questionnaire were administered while 367 were returned, indicating a 96% retrieval rate. The researchers employed regression statistics to analyse the data at a 0.05 level of significance. The Statistical Package for Social Sciences (SPSS) version 26 was used for the data analysis.

4. Results

Research Question 1: What is the relationship between religious beliefs and get-rich-quick syndrome among undergraduates of universities in Delta State?

Hypothesis 1: There is no significant relationship between religious beliefs and get-rich-quick syndrome among undergraduates of universities in Delta State

Table 1 displays the results of a regression analysis that was conducted to investigate the relationship between religious beliefs and get-rich-quick syndrome among Delta State undergraduates. The result is $F(1, 366) = 24.423$, with the p-value less than the significance level of 0.05. As a result, the null hypothesis is rejected, indicating that there is a significant relationship between religious beliefs and get-rich-quick syndrome among Delta State undergraduates.

Table 1: Regression analysis of religious beliefs and get-rich-quick syndrome among undergraduates of universities in Delta State

Model	SS	df	MS	F	P
Regression	318.100	1	318.100	24.423	.000 ^b
Residual	4753.965	365	13.025		
Total	5072.065	366			
Coefficients					
Model	B	Std Error	Beta	t	Sig.
Constant	45.117	2.635	.250	17.125	.000
Religious Beliefs	.230	.047		4.942	.000
$\alpha = 0.05, R = 0.250, R\text{-Square} = 0.063$					
a. Dependent Variable: Get-Rich-Quick Syndrome					
b. Predictors (Constant): Religious Beliefs					

Religious beliefs explain 6.3 percent of the variability in get-rich-quick syndrome among undergraduates, according to the R^2 value of 0.063. For predicting get-rich-quick syndrome from religious beliefs, the unstandardized regression coefficient (B) is 0.230. $t = 4.942$, and the standardised coefficient (β) equals 0.250. At an alpha level of 0.05, religious belief is significant.

Research Question 2: What is the relationship between parenting styles and get-rich-quick syndrome among undergraduates of universities in Delta State?

Hypothesis 2: There is no significant relationship between parenting styles and get-rich-quick syndrome among undergraduates of universities in Delta State.

Table 2: Multiple regression analysis of parenting styles and get-rich-quick syndrome among undergraduates of universities in Delta State

Model	SS	df	MS	F	P
Regression	29.062	4	7.265	.522	.720 ^b
Residual	5043.003	362	13.931		
Total	5072.065	366			

Table 2 displays the results of a multiple regression analysis that was conducted to investigate the relationship between parenting styles and get-rich-quick syndrome among Delta State undergraduates. The result is $F(1, 366) = 0.522$, with the p-value greater than the significance level of 0.05. As a result, the null hypothesis is accepted, indicating that there is no significant relationship between parenting styles and get-rich-quick syndrome among Delta State undergraduates.

Research Question 3: What is the relationship between peer pressure and Get-Rich-Quick Syndrome among undergraduates of universities in Delta State?

Hypothesis 3: There is no significant relationship between peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State.

Table 3 displays the results of a regression analysis that was conducted to investigate the relationship between peer pressure and get-rich-quick syndrome among

Delta State undergraduates. The result is $F(1, 366) = 20.532$, with the p-value less than the significance level of 0.05. As a result, the null hypothesis is rejected, indicating that there is a significant relationship between peer pressure and get-rich-quick syndrome among Delta State undergraduates.

Table 3: Regression analysis of peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State

Model	SS	df	MS	F	P
Regression	270.113	1	270.113	20.532	.000 ^b
Residual	4801.952	365	13.156		
Total	5072.065	366			
Coefficients					
Model	B	Std Error	Beta	t	Sig.
Constant	47.606	2.325	.231	20.479	.000
Peer Pressure	.301	.066		4.531	.000
$\alpha = 0.05, R = 0.231, R\text{-Square} = 0.053$					
a. Dependent Variable: Get-Rich-Quick Syndrome					
b. Predictors (Constant): Peer Pressure					

Peer pressure explains 5.3 percent of the variability in get-rich-quick syndrome among undergraduates, according to the R^2 value of 0.053. For predicting get-rich-quick syndrome from peer pressure, the unstandardized regression coefficient (B) is 0.301. $t = 4.531$, and the standardised coefficient (β) equals 0.231. At an alpha level of 0.05, peer pressure is significant.

Research Question 4: What is the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State?

Hypothesis 4: There is no significant relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State.

Table 4 shows the result of a regression analysis, which was used to examine the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State. The result shows that $F(3, 366) = 15.137, p < 0.05$ level of significance. Hence, the null hypothesis is rejected, meaning that there is a significant relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State.

Table 4: Multiple regression analysis of religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State

Model	SS	df	MS	F	p
Regression	563.953	3	187.984	15.137	.000 ^b
Residual	4508.112	363	12.419		
Total	5072.065	366			
Coefficients					
Model	B	Std Error	Beta	t	Sig.
Constant	35.661	3.337		10.686	.000
Religious beliefs	.204	.046	.222	4.450	.000
Parenting Styles	.026	.015	.086	1.730	.085
Peer Pressure	.254	.065	.194	3.876	.000
$\alpha = 0.05, R = 0.333, R\text{-Square} = 0.111$					
a. Dependent Variable: Get-Rich-Quick Syndrome					
b. Predictors (Constant): Religious Beliefs; Parenting Styles; Peer Pressure					

The R^2 value of 0.111 shows that 11.1% variance in get-rich-quick syndrome among undergraduates is accounted for by religious beliefs, parenting styles and peer pressure. The unstandardized regression coefficient (B) for predicting get-rich-quick syndrome from religious belief is 0.204; parenting styles is 0.026, while for peer pressure is 0.254. The standardized coefficient (β) for religious belief is 0.222, $t = 4.450$; for parenting style is 0.086, $t = 1.730$; while for peer pressure is 0.194, $t = 3.876$. Religious beliefs and peer pressure are significant at an alpha level of 0.05, but parenting style is not.

Research Question 5: What is the moderating impact of sex on the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State?

Hypothesis 5: There is no significant moderating impact of sex on the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State

Table 5: Multiple regression analysis on the moderating impact of sex on the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State

Model	B	Std Error	Beta	t	Sig.
Religious Belief	.206	.046	.224	4.497	.000
Parenting Styles	.025	.015	.085	1.717	.087
Peer Pressure	.248	.065	.190	3.794	.000
Sex	-.719	.368	-.096	-1.955	.051

Table 5 shows the result of the moderating impact of sex on the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State. The beta weights of 0.224, $t = 4.497$ for religious beliefs; 0.085, $t = 1.717$ for parenting styles; 0.190, $t = 3.794$ for peer pressure; and 0.096, $t = 1.955$ for sex are indicators of the degree of correlation between each variable of

religious beliefs, parenting styles, peer pressure and sex with the get-rich-quick syndrome. From the result, religious beliefs and peer pressure are significant at an alpha level of 0.05, but parenting styles and sex are not significant. Hence, the null hypothesis was accepted, indicating that there is no significant moderating impact of sex on the relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State.

5. Discussions

The first finding revealed that there is a significant negative relationship between religious beliefs and get-rich-quick syndrome among undergraduates of universities in Delta State. The finding further showed that the relationship is a negative one and that religious beliefs account for 6.3% variability in get-rich-quick syndrome among undergraduates of tertiary institutions. This finding implies that the more undergraduates believe in the supernatural and the need to always strive for perfection, believe in justice and have a high moral standing, the less likely they will indulge in get-rich-quick syndrome.

Religious institutions give young people a normative set of rules by forging connections with the religious community (Smith as cited in Salvatore & Rubin, 2018). Studies showing that religion can function as a useful social control for teenagers and young adults serve as evidence of religion's usefulness as a social control (Salas-Wright et al. 2015; Salvatore and Taniguchi 2012). The aforementioned finding is consistent with Johnson et al. (2012), who found that young individuals who identify as religious are less likely to engage in immoral activities like get-rich-quick schemes. The results support those of Salas-Wright et al. (2014), who found that youth who are more religious display fewer antisocial behaviors like get-rich-quick syndrome and engage in higher levels of religious activity.

The second finding showed that there is a negative relationship between parenting styles and get-rich-quick syndrome. The result shown in Table 2 revealed that the mean for authoritarian parenting style is 34.98. This is followed by the mean for Uninvolving Parenting (21.34), Permissive Parenting (18.46) and lastly for Authoritative Parenting (13.02). The finding further revealed that the relationship is negative, which means that the more authoritative parents are, the less likely their children will indulge in get-rich-quick syndrome. This finding is not surprising. This is because children at adolescence stage require parental love, care, warmth and serious attention to adjust adequately, in the environment in which he/she finds him/herself. Parents have major roles to play in the adjustment process of adolescents. The behavioural problems of most deviants are rooted in their homes.

When the relationship between the parents and the adolescent is warm, it creates a healthy environment for the development of the adolescent. Teenagers who demonstrate characteristics like friendliness, cheer, pleasant emotions, and good maturity features clearly come from households where they are accepted and loved. Due

to parents' active involvement in economic activities to meet family financial obligations, parental monitoring and supervision of teenagers' development may be hampered. Little to no time is spent by parents at home helping to raise their children.

The authoritarian parenting style constitutes parents who are often strict, and harsh. Authoritative parents according to Ang and Groh (2006), are flexible and responsive to the child's needs but still enforce reasonable standards of conduct. While permissive or laissez-faire parents are those who impose few restrictions, rules or limits on their children. Reports had shown that authoritarian parenting styles have a negative connotation in literature because of the negative behaviour outcomes of adolescents and children.

The above finding is in line with the report of criminologists, which shows that poor parenting increases the risk of criminal behaviour during adulthood (Sutton & Simons, 2021; Widom, 2015). The finding further agrees with Widom (2017), whose finding showed that children who were officially designated as having experienced parental abuse or neglect are at higher risk than controls for criminal behaviour as an adult. The author further found that extreme cases of poor parenting continue to elevate an individual's risk for antisocial outcomes many years later.

The third finding revealed that there is a significant relationship between peer pressure and get-rich-quick syndrome among Delta State undergraduates. According to the finding, peer pressure has the ability to influence the get-rich-quick syndrome among undergraduates of universities. The study also revealed that the relationship is positive, with peer pressure accounting for 5.3 percent of the variability in get-rich-quick syndrome among university students. This indicates that the more undergraduates (respondents) are faced with peer pressure, the more likely they are to engage in get-rich-quick schemes, especially if their friends are involved in the same practice. This is due to the fact that frequent encounters with peers, especially deviant peers, can lead to the adoption of antisocial behaviour in the name of group conformity. Young people tend to create a new identity and gain independence from their parents. Peers can become the primary basis for social comparison due to constant engagement, even more, frequent than with parents.

According to Atwai (2011), peer pressure and a lack of self-control appear to be the primary reasons fuelling juvenile crimes such as get-rich-quick syndrome. He pointed out that having friends who engage in get-rich-quick schemes is one of the most important factors in determining whether or not a juvenile will engage in get-rich-quick schemes. The finding is also consistent with a study by Holt (2011), which found that peer influence is the most important predictor of juveniles engaging in get-rich-quick schemes. He also discovered that a lack of self-control has a direct and indirect effect on the youth get-rich-quick syndrome, as it causes other peers to commit crimes.

The fourth finding showed that there is a joint significant relationship among religious beliefs, parenting style, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State. The finding further revealed that the relationship is positive and that religious beliefs, parenting styles and peer pressure

jointly accounted for 11.1% variability in get-rich-quick syndrome among undergraduates of tertiary institutions. This means that religious beliefs, parenting styles and peer pressure of undergraduates jointly influence involvement in get-rich-quick syndrome. The more susceptible to peer pressure undergraduates are, the more they are likely to indulge in get-rich-quick syndromes, especially when their parents are authoritarian, permissive or uninvolved parents. The plausible reason for this finding is that environment influences undergraduates' behaviour particularly this generation (undergraduates) who are mostly adolescents and young adults, who are vulnerable.

The fifth finding revealed that there is no significant moderating impact of gender on the joint relationship among religious beliefs, parenting styles, peer pressure and get-rich-quick syndrome among undergraduates of universities in Delta State. This finding has shown that the gender of undergraduates does not moderate the joint influence of religious beliefs, parenting styles and peer pressure on get-rich-quick syndrome among undergraduates of tertiary institutions. The possible reason for this finding is that peer pressure is found among males as much as among female undergraduates. In the same way, religious beliefs will affect them irrespective of their gender. It is, therefore, not surprising that peer pressure and religious beliefs will likely influence get-rich-quick syndromes among students irrespective of their gender. Despite the fact that females scored higher in terms of the correlation coefficient, the difference was not significant. Male, as well as female students, have been shown by the previous finding to indulge in get-rich-quick syndrome due to the kinds of friends they associate with.

6. Conclusions and Recommendations

Based on the findings of the study, it could be concluded that some of the factors that are responsible for involvement in get-rich-quick syndrome among undergraduates in Delta State include religious beliefs, parenting styles and peers. These factors are not moderated by the sex of the undergraduates.

Based on the findings of the study, the following recommendations were advanced:

- 1) Parents should improve their relationship with their adolescents and choose the right parenting style that will help the adolescents to abstain from indulgence in the get-rich-quick syndrome
- 2) That religious bodies should intensify efforts to address the issue of the get-rich-quick syndrome and find ways of dissuading their adherence from practicing such unholy practices
- 3) parents, guidance counsellors and significant others should guide the students properly on the choice of friends they make within and outside the school in order to avoid being misled by deviant friends
- 4) the students should be mindful of the kinds of friends they associate with and always double-check what they learn from their friends with their family value system

Conflict of Interest Statement

The authors declare no conflicts of interest.

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