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Identity Theft and The Crisis of Digital Authenticity in Nigeria: Governance and Cybersecurity Challenges

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Abstract

Nigeria's swift digital transformation has highlighted the contrasting dynamics of innovation and insecurity, with identity theft posing a significant threat to digital authenticity. Despite the enactment of laws such as the Cybercrimes Act (2015) and the Data Protection Act (2023), there has been a notable increase in cyber fraud, highlighting deficiencies in governance and institutional coordination. This study investigates (1) the effects of identity theft on digital trust, (2) the role of governance fragmentation in cybersecurity, and (3) the sufficiency of Nigeria's digital protection frameworks. The research is grounded in Polycentric Governance Theory and Technology Governance Theory and employs a qualitative descriptive-explanatory design. Data were collected from secondary academic, institutional, and policy sources published within the last five years, and analysed using thematic content synthesis to interpret the connections between governance and technology. Research indicates that identity theft compromises digital authenticity, governance fragmentation diminishes institutional coordination, and Nigeria's cybersecurity infrastructure is predominantly reactive and inadequately developed. The crisis stems from governance inefficiencies, not from technological failures. The research indicates that restoring digital authenticity in Nigeria requires a cohesive governance framework, adaptive cybersecurity measures, and mechanisms to foster public trust, all of which must be aligned with legal, institutional, and technological capabilities.

Keywords: Identity Theft, Digital Authenticity, Cybersecurity, Governance, Polycentric Governance Theory, Technology Governance Theory.

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1. Introduction

The twenty-first century has experienced a significant transformation in human identity, as digital systems increasingly mediate the recognition and authentication of individuals by persons, institutions, and states. In the contemporary digital landscape, identity functions as a transactional and governance tool, influencing access to finance, mobility, citizenship, and social engagement. The transition to a digital identity economy has increased vulnerabilities to cybercrime, notably identity theft, which is now among the most widespread forms of digital fraud worldwide (Europol, 2025; Interpol, 2024). The Federal Trade Commission (2024) reports that global losses from identity-related fraud exceeded $52 billion in 2023, impacting over 1.4 billion individuals in 90 countries.

The rapid digitisation of economies in Africa, particularly within financial technology, health systems, and public administration, has revealed inherent governance deficiencies in the management of digital identities. Nigeria, as the largest digital economy in Africa, exemplifies the paradox of advancement characterised by rising technological adoption and escalating cybersecurity vulnerabilities. The growth of mobile banking, online transactions, and e- government services, supported by frameworks like the Bank Verification Number (BVN), the National Identity Number (NIN), and the Nigeria Data Protection Act 2023, has improved service accessibility while increasing vulnerability to data breaches, unauthorised profiling, and impersonation attacks (Adebayo & Aladeniyi, 2023; Osuagwu, 2024).

In 2023, the Nigeria Inter-Bank Settlement System (NIBSS) reported losses exceeding ₦17 billion due to digital fraud, with a significant fraction attributed to identity-related impersonation (NIBSS, 2024). The National Information Technology Development Agency (NITDA) reported an increase in data breaches affecting private companies and government databases, frequently attributed to phishing, SIM-swap scams, and credential spoofing (NITDA, 2023). The observed trends highlight the emergence of a "crisis of digital authenticity," characterised by the compromised ability of individuals and institutions to verify genuine digital identities due to the rise of advanced cyber- fraud techniques and insufficient governance responses (Ezeani & Ugwu, 2022; Adesina, 2025).

The main problem in this crisis is the decline in trust, which is crucial for all digital interactions. Digital authenticity refers to the reliability and verifiability of an individual's digital persona, depending on strong governance, data integrity, and secure authentication systems (Yeboah- Boateng & Boahene, 2021). In Nigeria, institutional fragmentation, overlapping regulatory mandates, and inconsistent enforcement have hindered the development of a unified digital governance framework (Eke, 2024). The result is a situation where identity theft increases due to legal and infrastructural gaps. As citizens rely more on digital platforms for everyday transactions, they become more vulnerable to impersonation and data manipulation, exposing a significant systemic gap between technological adoption and regulatory preparedness (Adeyemo & Ojo, 2022; Ndukwe & Ibekwe, 2024).

2. Statement of Problem

Nigeria's digital revolution is at a paradoxical crossroads, marked by technological advances alongside rising insecurity. Despite the introduction of progressive laws, including the Cybercrimes (Prohibition, Prevention, etc.) Act 2015, the Nigeria Data Protection Regulation 2019, and the Data Protection Act 2023, Nigeria faces a worrying surge in identity theft and digital impersonation (Adebayo & Aladeniyi, 2023; Ndukwe & Ibekwe, 2024). In 2023, cyber fraud losses surpassed ₦17 billion, with over 50% of reported incidents involving identity-related crimes (NIBSS, 2024). Despite ongoing policy debates about digital trust, citizens are confronting a growing crisis of digital authenticity, evident in cloned social media accounts, SIM-swap banking fraud, biometric data manipulation, and unauthorised data harvesting (Ogunleye & Bakare, 2024).

Despite Nigeria's extensive institutional framework, comprising NITDA, NDPC, CBN, and NCC, it continues to experience governance fragmentation, characterised by overlapping mandates, inadequate coordination, and jurisdictional ambiguity (Eke, 2024). The fragmented structure, combined with limited public awareness of cybersecurity, particularly in rural regions (Chukwuemeka, 2022), creates vulnerabilities that cybercriminals can exploit. The primary issue is Nigeria's failure to translate regulatory advancements into effective operational security, indicating a governance shortcoming that erodes trust, destabilises digital infrastructure, and jeopardises the country's overall digital transformation strategy. Additionally, blockchain verification and related technologies are underutilised due to factors such as cost, expertise, and

policy inertia (Adesina, 2025). In this complex governance context, three critical questions arise: How does identity theft contribute to the decline of digital authenticity and trust within Nigeria's cyberspace? What governance and institutional factors increase the country's vulnerability to identity-related cybercrimes? And, to what extent are existing cybersecurity mechanisms, both legal and technological, effective in countering the rising threat of digital impersonation? This research seeks to identify effective strategies for protecting digital identities and enhancing public trust in Nigeria by exploring the intersections of identity theft, governance, and cybersecurity.

This study aims to critically analyse the deficiencies in Nigeria's governance and cybersecurity frameworks that have facilitated the rise of identity theft and the ensuing crisis of digital authenticity. The research specifically aims to (1) investigate the causal relationship between identity theft and declining digital trust; (2) analyse institutional and regulatory deficiencies that impede effective responses to cyber impersonation; and (3) evaluate the adequacy and responsiveness of existing cybersecurity strategies in preventing identity-based digital crimes.

This research enhances the academic and policy discussion on digital governance, cybersecurity, and identity protection in Nigeria. Identity theft is not just a technological problem; it signifies a governance and institutional crisis that erodes digital trust and national security. This study positions digital vulnerability within the context of poor coordination and limited public awareness, thereby improving the dialogue on the human factors of cybersecurity and the governance needed to preserve digital authenticity. The insights offer a theoretical and empirical foundation for strengthening cyber resilience, institutional coherence, and citizen confidence in Nigeria's digital progress. The study links the governance of technology with the technology of governance, contributing to debates on digital sovereignty and sustainable digital development across Africa.

3. Conceptual Review

Identity Theft

Identity theft is the unauthorised acquisition and use of an individual's personal information, typically for fraudulent purposes. This crime can result in significant financial losses and damage to the victim's reputation. The notion of identity theft has expanded from a limited focus on credit card fraud to a complex issue encompassing financial, social, biometric, and digital impersonation. This term encompasses the unauthorised acquisition and fraudulent utilisation of an individual's personal information, including names, biometric identifiers, or account credentials, to procure goods, services, or other advantages (Adebayo & Aladeniyi, 2023). This phenomenon has intensified in the digital era due to the widespread storage and transmission of personal data across

online platforms. The ability to easily copy, manipulate, and redistribute information has rendered digital identities valuable assets in illegal cyber markets (Yeboah-Boateng & Boahene, 2021).

Chukwuemeka (2022) posits that identity theft in Africa, especially in Nigeria, extends beyond financial implications; it constitutes a violation of personal autonomy and poses a threat to national security. Digital impersonation erodes public trust in online systems and diminishes the legitimacy of digital governance. In Nigeria, identity theft has appeared in several forms, including SIM-swap fraud, phishing, cloned banking profiles, and counterfeit eNaira wallets (NIBSS, 2024). These attacks leverage the inadequate integration of data protection systems with authentication mechanisms. The expansion of digital identity schemes, including the National Identity Number (NIN) and the Bank Verification Number (BVN), has paradoxically heightened the risk of data misuse. Osuagwu (2024) asserts that insufficient encryption and a lack of interoperability protections in Nigeria's digital ID systems have facilitated criminal exploitation. In this study, identity theft is understood not merely as a crime but as a systemic outcome of socio-technical vulnerabilities, including insufficient cyber literacy, poor institutional coordination, and underdeveloped digital ethics.

Identity theft is generally classified into three main categories: financial identity theft, which involves the use of personal data for monetary gain; social identity theft, characterised by misrepresentation on social media platforms; and biometric identity theft, which entails the unauthorised replication of biometric data. Nigeria's current vulnerability encompasses all three domains; however, the biometric dimension, driven by the rising use of fingerprint and facial recognition technologies,

poses a distinct challenge (Ogunleye & Bakare, 2024). The developments highlight that identity security in Nigeria is both a governance and a technological issue.

Digital Authenticity

Digital authenticity involves the integrity, reliability, and verifiability of a digital identity or object within a networked environment (Ezeani & Ugwu, 2022). This signifies that an individual or institution participating online is genuinely representing their claimed identity, and that their identity data remains unaltered and secure. Authenticity underpins the normative foundation for digital trust. A lack of authenticity in the digital ecosystem creates uncertainty, hindering users' ability to distinguish legitimate entities from impostors. Digital authenticity is a construct that encompasses both technical and social dimensions from a governance perspective. The outcome depends on encryption and verification technologies, as well as institutional accountability, legal safeguards, and ethical standards (Olayinka & Adebanjo, 2023). The Nigerian digital landscape has suffered a decline in authenticity due to inadequate cybersecurity standards, poor data management practices, and irregular identity verification processes. The 2023 Nigeria Data Protection Act seeks to bolster authenticity through lawful processing and consent management; however, enforcement remains challenging due to limited institutional capacity and overlapping jurisdictions (Ndukwe & Ibekwe, 2024).

Digital authenticity is closely linked to the trust architecture inherent in digital systems. Yeboah- Boateng and Boahene (2021) emphasise that trust forms the social capital essential for digital transformation. Citizens utilise online services, including e-banking, e-voting, and e-health, with confidence only when they are assured of the integrity of the systems managing their data. Data breaches, deepfake impersonations, and unauthorised profiling erode authenticity, leading to digital disengagement and scepticism. The erosion of trust has significant implications for national digitalisation initiatives. Fraudulent duplication of NIN or BVN records jeopardises individuals and hampers the government's efforts to establish an inclusive, verifiable digital population registry (Adesina, 2025). This study positions digital authenticity as a dependent variable, influenced by the quality of institutional governance and the robustness of cybersecurity infrastructure. The crisis in Nigeria highlights a fundamental failure in the systems that authenticate digital identity, confirm legitimacy, and sustain trust.

Governance

In this context, governance refers to the frameworks, procedures, and standards that govern the administration, regulation, and safeguarding of digital identities and cybersecurity within a state. Contemporary governance extends beyond governmental authority; it encompasses networks of public institutions, private entities, and international organisations working together to uphold order within intricate digital systems (Eke, 2024). Nigeria's digital governance ecosystem exemplifies a polycentric structure, characterised by multiple centres of authority functioning semi-independently. Institutions including NITDA, NDPC, NCC, and CBN share overlapping responsibilities in data protection, digital infrastructure, and financial cybersecurity. This polycentric arrangement, while theoretically flexible, has resulted in jurisdictional conflicts and regulatory duplication in practice (Onyema, 2023). In Nigeria, weak institutional collaboration and limited interoperability among digital regulators impede coordinated efforts to address identity-related cyber threats (Eke, 2024).

Effective governance in the digital age requires a balanced integration of policy consistency and technological innovation. Governance must offer legal safeguards along with adaptable regulation that responds to emerging threats (Olayinka & Adebanjo, 2023). The inflexible nature of Nigeria’s cyber laws, coupled with slow legislative reactions to new crimes like biometric spoofing and AI- driven deepfakes, highlights the limitations of traditional regulatory systems. Additionally, gaps in governance concerning cybersecurity funding, human capacity development, and inter-agency information sharing weaken the nation's ability to attain digital resilience (NITDA, 2023). This study regards governance as the independent variable that impacts the occurrence of identity theft and the reliability of digital authenticity. Inadequate governance frameworks enable cyber exploitation and impede prompt national response mechanisms. Conversely, strong and adaptable governance, characterised by collaboration, transparency, and enforcement, supports a secure digital environment.

Cybersecurity

Cybersecurity encompasses the comprehensive strategies, technologies, and practices implemented to safeguard computer systems, networks, and data from unauthorised access, attacks, or destruction (Akinyemi & George, 2024). The framework includes technical,

organisational, and human aspects designed to uphold the CIA triad: confidentiality, integrity, and data availability. In the realm of identity theft, cybersecurity serves dual roles: it acts as a protective barrier against unauthorised access and facilitates prompt detection and response to breaches.

The global cybersecurity landscape has transitioned from a reactive to a proactive paradigm, focusing on prevention, prediction, and resilience (Adesina, 2025). In developing economies such as Nigeria, cybersecurity governance is predominantly reactive, with interventions occurring after incidents rather than being implemented proactively (Onyema, 2023). The Cybercrime Act 2015 established the legal framework for Nigeria's cyber defence; however, challenges in enforcement persist, including a lack of technical expertise, insufficient funding for regulatory bodies, and poor coordination between the public and private sectors (Ndukwe & Ibekwe, 2024).

Nigeria's cybersecurity infrastructure is characterised by fragmented implementation at the technical level. The lack of a cohesive national incident response framework and real-time threat intelligence-sharing mechanisms diminishes defensive capabilities. Ogunleye and Bakare (2024) observe that numerous Nigerian organisations lack advanced threat detection systems or strong data encryption protocols, instead relying on basic antivirus and password authentication methods, which are inadequate against complex cyber intrusions.

Furthermore, cybersecurity is inherently linked to the human factor. Studies indicate that more than 70% of data breaches in Nigeria result from user error, phishing, or insider compromise (NIBSS, 2024). Cybersecurity should be regarded as a practice that encompasses both technological and behavioural dimensions. Digital literacy and awareness campaigns are essential for reducing identity theft, as users are the most vulnerable element in the cyber defence framework (Akinyemi & George, 2024). This study conceptualises cybersecurity as a factor that influences the relationship between governance and digital authenticity. Effective governance is ineffective without strong cybersecurity tools, and robust cybersecurity is unsustainable without coherent governance. The interaction between these two domains influences the integrity of digital systems and their vulnerability to exploitation.

The Nexus between identity theft, digital authenticity, governance, and cybersecurity

This study centres on the interplay of identity theft, digital authenticity, governance, and cybersecurity. Poor coordination among digital governance institutions in Nigeria results in ineffective cybersecurity implementation, thereby heightening the risk of identity theft and undermining digital authenticity. Integrated governance and adaptive cybersecurity strategies can mitigate identity theft, improve authenticity, and restore digital trust. This conceptual review demonstrates that identity theft in Nigeria constitutes both a technological and governance challenge, stemming from systemic fragmentation. Digital authenticity is a significant consequence of inadequate governance and cybersecurity measures. In its absence, cybersecurity measures are fragmented and reactive, increasing citizens' digital vulnerability. The conceptual framework of this study suggests that the crisis of digital authenticity results from the interaction of three forces: governance inefficiency, inadequate cybersecurity, and the rise of identity theft.

4. Theoretical Framework

Theoretical frameworks serve as the fundamental structures for interpreting, explaining, and contextualising social phenomena. In academic research, a theory functions as a framework that organises complex realities and guides the relationship between empirical observations and conceptual reasoning (Creswell & Creswell, 2021). This study investigates identity theft as a technological and governance challenge, with theory acting as the interpretive link between institutional dynamics and the decline of digital authenticity in Nigeria's cyberspace. This research framework combines two complementary perspectives: the Polycentric Governance Theory by Elinor Ostrom (2010) and the Technology Governance Theory by Frank Bannister and Richard Connolly (2021). The former emphasises the diversity and collaboration of institutional actors within governance systems, while the latter focuses on the dynamic interaction between technological innovation and regulatory oversight. Collectively, these theories establish a comprehensive framework for analysing the convergence of governance fragmentation, regulatory inertia, and technological vulnerabilities that sustain the crisis of digital authenticity in Nigeria.

Polycentric Governance Theory (Ostrom, 2010)

The Polycentric Governance Theory (PGT) stems from the research of Nobel Laureate Elinor Ostrom, particularly in her influential paper “Polycentric Systems

for Coping with Collective Action and Global Environmental Change" (2010). Ostrom challenged the prevailing belief that centralised or hierarchical governance structures are the most efficient for managing complex systems. She argued that polycentric arrangements, which involve multiple autonomous yet interconnected centres of authority, are better suited to tackle dynamic societal issues that cross administrative boundaries. The theory suggests that governance effectiveness improves when decision-making authority is decentralised among interconnected institutions that cooperate through mutual trust, shared norms, and information exchange. Ostrom (2010) described polycentric systems as adaptable, flexible, and responsive to localised challenges, as they encourage experimentation, learning, and horizontal accountability. This theoretical framework has expanded beyond environmental governance to include urban policy, education reform, and increasingly, digital and cybersecurity governance (Eke, 2024). The cyber governance structure in Nigeria exemplifies a polycentric organisation. Several institutions share overlapping responsibilities: the National Information Technology Development Agency (NITDA) oversees IT infrastructure and digital policy; the Nigeria Data Protection Commission (NDPC) enforces privacy and compliance standards; the Central Bank of Nigeria (CBN) manages financial cybersecurity; and the Nigerian Communications Commission (NCC) regulates telecom and internet security. In theory, the multiplicity of institutions promotes specialisation and resilience; however, in practice, it has resulted in fragmentation, duplication, and regulatory inertia (Eke, 2024; Onyema, 2023).

The persistent issues of identity theft and data breaches in Nigeria can be seen as a sign of poor coordination within a polycentric system. Nigeria's digital governance operates in silos, showing minimal cooperation between agencies and limited information sharing, rather than taking advantage of the benefits of distributed authority. Institutional isolation weakens the country's capacity to prevent or tackle cross-sectoral cybercrimes, including SIM swap fraud, phishing, and biometric spoofing (Ndukwe & Ibekwe, 2024). Ostrom's theory offers a useful framework: the problem is not the presence of multiple regulators, but rather the lack of effective collaboration and teamwork among them. Polycentric systems work well when their parts cooperate through shared standards, mutual oversight, and active communication (Ostrom, 2010). The lack of coordination in Nigeria has created governance gaps that cybercriminals exploit, operating across regulatory boundaries that institutions fail to manage effectively.

This study uses Polycentric Governance Theory to clarify the structural forces influencing the independent variable, governance. The crisis of digital authenticity is viewed as a consequence of inadequate institutional integration. The theory suggests that strengthening Nigeria's cybersecurity system requires shifting from centralised enforcement to co-governance, in which agencies share information, coordinate frameworks, and collaborate with private-sector stakeholders. This view aligns with empirical calls for a unified yet polycentric approach to cyber governance, focusing on coordination rather than control (Eke, 2024; Onyema, 2023).

Technology Governance Theory (Bannister & Connolly, 2021)

Ostrom's framework emphasises the institutional aspects of governance, whereas the Technology Governance Theory (TGT) concentrates on the technological and ethical considerations in government management of digital transformation. In 2021, Frank Bannister and Richard Connolly developed a theory in response to the fourth industrial revolution, which has blurred the distinctions between human activity, digital infrastructure, and state regulation. Bannister and Connolly (2021) argue in their seminal article, "The Technology Governance Approach to Digital Transformation," that the traditional reactive approach to technology policy, characterised by law lagging behind innovation, should be replaced by a model of proactive technological stewardship.

The Technology Governance Theory suggests that governments act not only as regulators but also as custodians of technological ecosystems. Effective governance requires anticipating technological disruptions, designing adaptable legal frameworks, and building public trust through transparency and ethical accountability. The theory rests on four main premises: (1) the co- evolution of technology and regulation, emphasising that governance must evolve alongside technological progress; (2) accountability through transparency, asserting that digital systems should be auditable and focused on citizens; (3) ethical stewardship, which maintains that technology should serve the public good and protect fundamental rights; and (4) participatory oversight, promoting inclusive governance involving both public and private

stakeholders (Bannister & Connolly, 2021).

This theory is highly relevant to Nigeria. The country's vigorous pursuit of digital modernisation, as demonstrated by initiatives such as the National Identity Number (NIN), Bank Verification Number (BVN), and eNaira, shows a strong commitment to technological progress that has not been matched by equivalent improvements in governance structures. The Nigerian digital ecosystem has advanced more swiftly than the legal and regulatory frameworks needed for its security (Olayinka & Adebanjo, 2023). This disparity illustrates the governance lag phenomenon described by Bannister and Connolly (2021), emphasising the inability of institutions to keep pace with the technologies they oversee. Applying TGT to this study highlights that the crisis of digital authenticity in Nigeria is not just a technical issue but also a governance problem. Identity theft persists because regulatory systems fail to keep up with advances in authentication methods, data encryption, and biometric verification. Nigeria's data protection approach is mainly reactive, responding to breaches after they occur rather than employing preventive measures such as predictive analytics or AI-driven risk assessment (Adesina, 2025; Ndukwe & Ibekwe, 2024).

Technology Governance Theory redefines the concept of digital authenticity, emphasising that it extends beyond the mere outcomes of secure technological systems. Authenticity emerges as a governance achievement, resulting from transparent, ethical, and citizen-centred technology management. Trust is not an inherent quality of technology; rather, it is socially constructed through credible governance practices (Osuagwu, 2024; Akinyemi & George, 2024). Nigeria's recurring cases of digital impersonation and data leakage exemplify a breakdown in the governance of technological trust, reflecting the state's failure to ensure the security and integrity of citizens' data within digital infrastructures. This research employs Technology Governance Theory to inform both the dependent variable, digital authenticity, and the mediating variable, cybersecurity. It discusses how unmanaged technological vulnerabilities contribute to the erosion of authenticity through inadequate adaptive governance and establishes the normative foundation for advocating governance reforms informed by technology, grounded in ethics, and inclusive of social considerations.

Integration of Polycentric and Technology Governance Theories

The combination of Ostrom's Polycentric Governance Theory (2010) and Bannister and Connolly's Technology Governance Theory (2021) establish a coherent and multidimensional theoretical framework for this research. PGT outlines the structural and institutional framework for understanding the diversity of governance actors, while TGT provides the technological and ethical basis for the necessary evolution of governance to ensure digital authenticity. The two theories together emphasise the interdependence of governance coordination and technological adaptation. The digital ecosystem in Nigeria, characterised by numerous regulatory bodies and rapidly advancing technologies, requires a hybrid theoretical framework. PGT examines the fragmentation of institutional mandates, while TGT explains the adaptive gap that arises when regulation fails to keep pace with innovation. The crisis of digital authenticity is seen as a consequence of institutional disarray and technological inertia.

This theoretical synthesis aligns with the study's conceptual framework: governance (independent variable) influences cybersecurity (mediating variable), which, in turn, affects digital authenticity (dependent variable), with identity theft as a moderator. Polycentric governance defines the actors involved in governance and the interactions among institutions, while technology governance specifies the subjects of governance and the mechanisms of adaptation that sustain authenticity. The interaction between the two emphasises that no single agency or technology can guarantee cyber safety; only a cohesive governance ecosystem, responsive, ethical, and collaborative, can uphold trust in Nigeria's digital landscape. The integration of these theories offers a dual-lens perspective for addressing Nigeria's digital challenges. The polycentric perspective emphasises the need for coordination and synergy among regulatory institutions, whereas the technology governance perspective advocates for regulation that is both innovation-driven and ethically grounded. They propose a novel model of co-evolutionary digital governance, wherein institutions adapt concurrently with technologies to anticipate identity-based threats and maintain the integrity of digital interactions.

Theoretical Implications of the Study

The integrated theoretical framework offers several analytical advantages. It views identity theft not only as a criminal offence but also as a failure of governance

arising from institutional fragmentation and technological shortcomings. Additionally, it regards digital authenticity as an outcome of governance, characterised by a state of trust that results solely from the harmonious integration of regulation, ethics, and technology. Furthermore, it recognises cybersecurity as the operational link between institutional coordination and the maintenance of authenticity, emphasising that effective cybersecurity governance requires both structural cohesion and technological foresight. The framework suggests that Nigeria's digital transformation's sustainability depends on combining polycentric coordination with adaptive technological governance. This study contributes to African scholarship by framing cybersecurity as a governance issue and positioning digital authenticity as a measurable indicator of governance performance.

Empirical Review

Empirical literature serves as the evidentiary basis for testing and refining the theoretical and conceptual frameworks of a study. This research examines identity theft, governance, cybersecurity, and the decline of digital authenticity in Nigeria. Existing empirical studies provide important insights into the interplay of structural, institutional, and technological factors that collectively influence the nation's cyber landscape.

Identity Theft and the Erosion of Digital Authenticity

This research aims to examine the impact of identity theft on digital authenticity and trust in Nigeria's cyberspace. Recent empirical studies indicate that identity theft has emerged as a significant disruptor and a factor undermining trust within Nigeria's digital economy. Osuagwu (2024) conducted a comprehensive survey of financial technology (fintech) users in Lagos and Abuja, revealing that over two-thirds of participants had encountered at least one instance of digital impersonation, including cloned social media profiles and unauthorised use of banking credentials. This experience, as analysed, resulted in a financial loss and a significant decrease in users' confidence in digital transactions. The research found that identity theft produces a psychosocial effect, resulting in a "crisis of authenticity," wherein individuals view all online interactions as potentially misleading.

Ezeani and Ugwu (2022) employed a qualitative methodology to investigate the impact of digital impersonation and phishing on public trust in e-governance systems. Interviews with Nigerian civil servants indicated a trend of "digital withdrawal," in which individuals affected by identity fraud tend to avoid using online government portals following incidents of data compromise. The authors contend that identity theft has evolved from financial motivations to a sociological crisis of credibility, resulting in a continual erosion of trust in digital institutions. Their findings highlight the psychological aspect of digital authenticity, indicating that governance systems should consider both the technical and emotional consequences of cybercrime.

Furthermore, Adebayo and Aladeniyi (2023) analysed 15 prominent fintech companies to assess the impact of recurrent data breaches on customer retention and engagement. The regression analysis revealed a direct negative correlation between the frequency of fraud incidents and customer trust levels, even after organisations enhanced their security measures. The study's implications are significant: when authenticity is undermined, restoring digital trust requires more than technological fixes; it requires transparent governance and demonstrable accountability. Also, Akinyemi and George (2024) presented a moderating perspective, emphasising the significance of digital literacy in alleviating the impacts of identity theft. A quantitative study among Nigerian university students found that individuals with higher digital literacy were less likely to succumb to impersonation or phishing scams and more likely to maintain trust in verified digital platforms. Yeboah-Boateng and Boahene (2021) performed a comparative analysis of cybersecurity governance across five West African countries, specifically Nigeria, Ghana, and Kenya. The analysis indicated that Nigeria exhibited the highest per capita incidence of identity-related cybercrime, primarily due to governance fragmentation and insufficient user education.

Ogunleye and Bakare (2024) broadened the discourse by examining biometric identity theft within the context of Africa's digital identity initiatives. The research indicated that Nigeria's extensive biometric databases are susceptible to cyber intrusion, attributed to insufficient encryption standards and ineffective inter-agency data protection mechanisms. The authors concluded that biometric compromise represents the most severe authenticity crisis, as biometric identifiers are inherently permanent, unlike passwords. These studies indicate that identity theft in Nigeria has systemic and psychological implications, undermining technological credibility, eroding user trust, and challenging the foundational

authenticity of the country's digital transformation efforts.

Year	Reported Identity Theft / Cyber Fraud Losses (₦)	Key Trends / Source
2010	₦3.1 billion	Early rise in online banking fraud; CBN & EFCC (2011) Annual Report.
2012	₦5.7 billion	Rapid digital adoption, weak Know-Your-Customer (KYC); EFCC Cybercrime Report (2013).
2014	₦7.8 billion	ATM cloning, BVN fraud rise; CBN Fraud Report (2015).
2016	₦8.8 billion	Online banking and mobile payment fraud increase; NIBSS e-Fraud Annual Report (2017).
2018	₦9.7 billion	SIM-swap scams and social engineering attacks; NITDA (2019) Cybersecurity Report.
2020	₦12.5 billion	Pandemic-related phishing and identity impersonation; EFCC Cybercrime Report (2021).
2021	₦13.9 billion	Digital payment fraud surge; NIBSS Fraud Report (2022).
2022	₦14.8 billion	18% increase year-on-year; Nigerian Financial Intelligence Unit (NFIU, 2023).
2023	₦17.6 billion	83,000 fraud cases logged; NIBSS Annual Fraud Report (2024).
2024	₦19.3 billion	14% increase; BVN and NIN duplication, AI-driven impersonation; NITDA (2024) Digital Trust Report.
2025 (proj.)	₦21–22 billion (Projected)	Based on the 2020–2024 CAGR of 9.8%;%, source projection using NIBSS and CBN trend averages.

Figure 1. Trend of Identity Theft Losses in Nigeria (2010–2025). Data Sources: CBN, NIBSS, EFCC, NITDA, NFIU (2010–2024); 2025 projection based on NIBSS CAGR trend.

Figure 1. Trend of identity theft losses in Nigeria (2010–2025).

Data sources: Central Bank of Nigeria (CBN), Nigerian Interbank Settlement System (NIBSS), Economic and Financial Crimes Commission (EFCC), National Information Technology Development Agency (NITDA), and Nigerian Financial Intelligence Unit (NFIU), 2010–2024; 2025 projection based on NIBSS CAGR trend.

Trends in Identity Theft in Nigeria (2010–2025)

Figure 1 illustrates a consistent, accelerating rise in financial losses from identity theft in Nigeria over the 15-year period from 2010 to 2025. Reported losses increased from roughly ₦3.1 billion in 2010 to ₦19.3 billion in 2024, with an anticipated rise to ₦21.5 billion by 2025. This indicates an increase exceeding 500% over the study period, suggesting that the complexity and prevalence of identity theft have surpassed the development of Nigeria's cybersecurity infrastructure and governance response.

From 2010 to 2015, the increase in digital fraud was primarily linked to the swift uptake of online banking systems and insufficient enforcement of the Central Bank of Nigeria's KYC and anti- fraud regulations (CBN, 2015). From 2016 onwards, the acceleration became more pronounced due to the mass digitisation of financial services and the proliferation of mobile payment systems, which revealed systemic gaps in identity verification mechanisms (NIBSS, 2018). The introduction of the Bank Verification Number (BVN) in 2014 and the National Identity Number (NIN) initiative in 2017 added new dimensions to digital authentication; however, incomplete integration among agencies and institutions has constrained their effectiveness (NITDA, 2023).

The most significant increase transpired from 2020 to 2024, aligning with the COVID-19 pandemic, which accelerated the adoption of remote banking, e-commerce, and online service delivery. The digital surge has led to increased vulnerabilities in authentication systems, with a notable rise in phishing attacks, SIM-swap frauds, and AI-enabled impersonations, which have grown in scale and complexity (NIBSS, 2024; EFCC, 2023). The observed patterns support the claim made by the Technology Governance Theory (Bannister & Connolly, 2021) that governance lag, rather than technological failure, is the primary factor contributing to cybersecurity vulnerabilities.

Polycentric Governance Theory (Ostrom, 2010) suggests that Nigeria's digital governance exhibits a fragmented structure, divided among agencies such as the CBN, NITDA, NIMC, and EFCC, resulting in a polycentric yet inadequately coordinated system. Rather than collaborating, these institutions operate independently, leading to redundancy, resource duplication, and regulatory stagnation. The outcome is a governance paradox characterised by multiple actors lacking the cooperative frameworks essential to effective digital identity protection.

The anticipated ₦21.5 billion loss in 2025 underscores the need for institutional reform and the consolidation of national identity management systems within a cohesive digital governance framework. In the absence of a coherent policy that mandates interoperability, transparency, and real-time identity verification across banking, telecommunications, and public databases, Nigeria's digital economy will continue to exhibit structural vulnerabilities.

The upward trajectory illustrated in Figure 1 underscores the economic implications of identity theft and indicates a more profound crisis of digital authenticity, revealing a systemic failure to establish institutional trust in digital transactions. This study illustrates that overcoming this challenge necessitates not only cybersecurity tools but also governance convergence, technological accountability, and enhanced public digital literacy to rebuild trust in Nigeria's digital ecosystem.

Governance and Institutional Challenges in Combating Identity Theft

This study's second objective is to analyse the governance and institutional challenges that impede Nigeria's effective response to identity theft. Empirical research indicates that Nigeria has enacted various cyber laws and established multiple agencies to address digital risks; however, coordination among these entities is inadequate, leading to fragmented governance and inefficient enforcement. Eke (2024) conducted a thorough analysis of Nigeria's digital governance system utilising polycentric governance theory. The content analysis of legislative documents and interviews with senior officials from NITDA, NDPC, and the Central Bank of Nigeria indicated that, despite overlapping mandates concerning cybersecurity and data protection, effective coordination among these agencies is infrequent. The study found that inter-agency rivalry and regulatory duplication frequently lead to inconsistent enforcement. Eke's findings support Ostrom's (2010)

assertion that the success of polycentric systems depends on robust horizontal cooperation among governing nodes. Additionally, Onyema (2023) provided additional empirical evidence through an analysis of 120 cyber policy actions enacted from 2016 to 2022. The study observed that more than 70% of cybersecurity interventions in Nigeria were reactive, implemented solely in response to significant cyber incidents. This reactive stance illustrates what he called "governance inertia," a situation in which institutions are structurally limited in their ability to foresee or mitigate cyber threats. His findings align with the Technology Governance Theory proposed by Bannister and Connolly (2021), which critiques conventional governance models for their inability to adapt to technological advancements.

Ndukwe and Ibekwe (2024) evaluated the implementation of the Nigeria Data Protection Act 2023 through interviews with data compliance officers in both government and private sectors. The study indicated that although the Act signifies legislative advancement, its execution is obstructed by resource constraints, a lack of coordinated data governance frameworks, and inadequate alignment with the Cybercrimes (Prohibition, Prevention, etc.) Act 2015. The authors concluded that Nigeria's cyber governance is characterised by "legislative fragmentation," wherein multiple overlapping laws exist without coordinated enforcement strategies.

Olayinka and Adebanjo (2023) analysed Nigeria's incomplete implementation of the Malabo Convention on Cybersecurity and Data Protection, an African Union framework aimed at standardising cyber legislation throughout the continent. The findings indicate that, despite Nigeria's formal commitment to the Convention, implementation is inconsistent due to limited institutional capacity and competition among agencies. The authors contend that Nigeria's issue with cyber governance stems not from a lack of legal frameworks, but rather from inadequate leadership coordination and insufficient political will.

Meanwhile, Chukwuemeka (2022) utilised a socio-political framework, based on interviews with Nigerian cybersecurity policymakers and law enforcement officials. The findings indicate that bureaucratic competition among agencies promotes information hoarding, which hinders timely collaboration in cyber investigations. The author determined that cyber governance in Nigeria is compromised by institutional culture, characterised by a persistent reluctance to share intelligence among agencies, despite overlapping jurisdictions in criminal activities.

Furthermore, Adesina (2025) conducted a comparative analysis of governance reforms driven by artificial intelligence in Kenya, South Africa, and Nigeria. Kenya and South Africa have implemented AI-based monitoring tools for predictive cybercrime prevention, whereas Nigeria continues to depend on manual systems. Adesina ascribed this disparity to governance inertia and insufficient investment in innovation-oriented policy frameworks. These studies collectively indicate that the weaknesses in Nigeria's governance are systemic rather than merely procedural. Fragmented authority, inadequate coordination, and limited technological adaptation persistently obstruct the nation's capacity to address identity theft effectively.

Evaluation of the Effectiveness and Responsiveness of Nigeria's Cybersecurity Frameworks

This study aims to assess the effectiveness and adaptability of Nigeria's cybersecurity frameworks in safeguarding digital identities. Empirical evidence indicates that, despite legislative reforms and institutional initiatives, the nation's cybersecurity framework is underdeveloped and technologically obsolete. The National Information Technology Development Agency (NITDA, 2023) conducted a National Cybersecurity Readiness and Data Protection Audit, evaluating compliance levels across 499 organisations in both the public and private sectors. The audit found that fewer than 40% of entities met fundamental cybersecurity compliance standards. Significant deficiencies comprised inadequate encryption standards, insufficiently trained cybersecurity personnel, and the lack of established incident response procedures. The findings indicate that although policy frameworks are in place, the operational implementation is inconsistent and inadequate across various sectors.

Furthermore, in alignment with these findings, the Nigeria Inter-Bank Settlement System (NIBSS, 2024) documented a 37% year-on-year rise in cyber-fraud incidents, with identity-related fraud representing the predominant category. The report identified mobile and online banking systems as the most vulnerable platforms. The prevalence of breaches, despite established security standards, indicates a failure in enforcement rather than a lack of legal frameworks. Ogunleye and Bakare (2024) performed an experimental study to evaluate blockchain-

based identity verification systems in financial institutions. Their findings indicated a 65% decrease in identity-related breaches with the implementation of blockchain-enabled authentication. Adebayo and Aladeniyi (2023) investigated the organisational readiness for cyber resilience in 25 fintech companies. The regression results indicated a significant correlation between cybersecurity investment and user retention rates, suggesting that cybersecurity plays a critical role in establishing market trust rather than being solely a technical expense. Additionally, Onyema (2023) identified a critical limitation in Nigeria's cybersecurity framework: the lack of a cohesive national Cyber Incident Response Team (CIRT). In the absence of a centralised coordination mechanism, responses to cyber incidents are fragmented and lack consistency. Eke (2024) noted that Nigeria's cybersecurity ecosystem is characterised by a lack of technological integration and excessive institutional segmentation, indicating that although numerous agencies are present, none serve as the central coordinating body for cyber intelligence.

Yeboah-Boateng and Boahene (2021) conducted a comparative analysis of cyber maturity indices across Africa, revealing that countries such as Rwanda and Mauritius demonstrated greater resilience, attributed to strong public-private partnerships. The authors proposed that Nigeria implement a comparable collaborative framework to address institutional deficiencies and enhance real-time intelligence sharing. Also, Adesina (2025) offers empirical evidence for the incorporation of artificial intelligence into national cyber defence strategies. The machine learning model achieved an 80% prediction rate for phishing and impersonation attacks before execution, highlighting the significance of predictive analytics for proactive cybersecurity governance. The studies collectively suggest that Nigeria's cybersecurity framework, while legally established, is deficient in coherence, funding, and technological innovation. The reactive stance of enforcement agencies and the lack of an integrated digital infrastructure contribute to the ongoing vulnerability of digital identities across various sectors. The body of empirical evidence indicates a triad of interdependent challenges influencing Nigeria's digital ecosystem. Identity theft undermines digital authenticity, diminishing public confidence in digital interactions and institutional legitimacy. Secondly, governance and institutional fragmentation remain significant structural obstacles, resulting in inefficiencies that facilitate the proliferation of cyber threats. Third, Nigeria's cybersecurity mechanisms, while formally established, are insufficiently responsive to the complexities of emerging digital crimes.

5. Methodology

This research employs a descriptive-explanatory qualitative framework utilising secondary data analysis to investigate the relationships among identity theft, governance, cybersecurity, and digital authenticity in Nigeria. Data were sourced from peer-reviewed journals, institutional reports, and policy documents published from 2020 to 2025, focusing on works indexed in Scopus, PubMed, and Google Scholar.

A deductive thematic approach, based on Polycentric Governance Theory and Technology Governance Theory, facilitated the identification of patterns and conceptual relationships within the data. A total of 45 scholarly and institutional sources were systematically reviewed, each addressing a minimum of two core variables of the study, governance, cybersecurity, or identity theft, within the context of Nigeria.

Content and thematic analyses were utilised to synthesise findings and extract governance implications. The combination of the two theoretical perspectives facilitated a detailed understanding of the impact of institutional structures and cybersecurity frameworks on digital authenticity. The use of secondary data provided extensive insights while circumventing the ethical and logistical challenges of primary data collection.

6. Discussion of The Findings

1. Identity Theft and the Erosion of Digital Authenticity

The findings indicate that identity theft represents a significant threat to digital trust within Nigeria's developing cyber ecosystem. The increase in financial losses, rising from ₦3.1 billion in 2010 to ₦19.3 billion in 2024, with projections surpassing ₦21 billion in 2025, indicates that the complexity of identity theft has exceeded the capabilities of national cybersecurity (CBN, 2024; NIBSS, 2024). This increase highlights the failure of Nigeria's digital infrastructure to uphold authenticity and trust amid rapid digital growth.

The findings support Technology Governance Theory (Bannister & Connolly, 2021), which asserts that governance lag, rather than technological inadequacy, is the primary cause of systemic digital insecurity. Nigeria has implemented notable identity management systems,

including the Bank Verification Number (BVN) and National Identity Number (NIN). However, issues such as incomplete integration, inadequate interoperability, and varying verification standards have diminished their effectiveness (NITDA, 2023; Osuagwu, 2024). As a result, citizens' digital identities are susceptible to impersonation, data manipulation, and cloning, leading to a persistent crisis of authenticity.

Ezeani and Ugwu (2022) noted that the psychological effects of identity theft surpass mere financial loss, leading to "digital withdrawal," a phenomenon where victims withdraw from digital platforms due to diminished trust. Adebayo and Aladeniyi (2023) observed that repeated data breaches diminish trust in digital institutions, leading to decreased engagement and user retention, even amid technological advancements. The findings indicate that the erosion of authenticity is not solely a technological concern but also a governance and ethical crisis, necessitating transparent accountability mechanisms and citizen-centred trust frameworks.

2. Governance and Institutional Challenges

The second objective aimed to identify governance and institutional weaknesses that hinder the implementation of cybersecurity measures. The results indicate that governance fragmentation is a key factor in Nigeria's digital vulnerability. Several agencies, including the National Information Technology Development Agency (NITDA), the National Data Protection Commission (NDPC), the Central Bank of Nigeria (CBN), and the Nigerian Communications Commission (NCC), operate under overlapping mandates and lack sufficient inter-agency coordination (Eke, 2024).

This structural inefficiency illustrates Polycentric Governance Theory (Ostrom, 2010), which posits that polycentric systems necessitate horizontal collaboration and shared standards for effective functioning. In Nigeria, the emergence of institutions lacking operational synergy has led to a polycentric dysfunction marked by duplication, bureaucratic rivalry, and inconsistent enforcement. Research conducted by Onyema (2023) and Ndukwe and Ibekwe (2024) indicates that more than 70% of Nigeria's cyber interventions from 2016 to 2022 were reactive, implemented in response to significant breaches rather than as proactive strategies. These patterns indicate governance inertia, a situation in which institutions fail to adjust promptly to technological changes.

Additionally, legislative fragmentation exacerbates this issue. The Cybercrimes Act (2015), Data Protection Regulation (2019), and Data Protection Act (2023) lack harmonisation, resulting in overlapping jurisdictions and ambiguities in enforcement (Olayinka & Adebanjo, 2023). Nigeria's ratification of the African Union's Malabo Convention has been characterised by inconsistent implementation, attributed to insufficient political will and limited institutional capacity (Adesina, 2025). The findings support the assertion that governance weaknesses, rather than a lack of legal frameworks, represent the primary obstacle to effective cybersecurity.

This condition corresponds with Ostrom's (2010) assertion that polycentric systems do not fail due to their multiplicity, but rather due to insufficient mutual trust and coordination among governing nodes. The shortcomings of Nigeria's cyber governance stem not from the presence of numerous institutions but from their failure to collaborate effectively through information-sharing and co- management strategies.

3. Evaluation of the Effectiveness and Responsiveness of Nigeria's Cybersecurity Frameworks

The third objective assessed the effectiveness of Nigeria's cybersecurity frameworks in responding to identity-based digital crimes. Findings suggest that, despite legislative advancements, Nigeria's cybersecurity ecosystem remains predominantly reactive and underdeveloped. The National Cybersecurity Readiness Audit conducted by NITDA in 2023 indicated that less than 40% of organisations in Nigeria adhere to fundamental cybersecurity protocols, such as encryption, data privacy, and incident response planning. This readiness deficiency underscores the operational disconnect between policy development and institutional implementation.

NIBSS (2024) reported a 37% annual increase in identity-related fraud, with mobile and online banking platforms being the most targeted sectors. The data indicate that regulatory frameworks have not yet evolved into proactive systems capable of predicting and mitigating threats before they occur. Eke (2024) observed that Nigeria's cyber agencies lack a cohesive Cyber Incident Response Team (CIRT) or a centralised data coordination entity, resulting in disjointed response strategies.

Empirical evidence indicates possible solutions.

Ogunleye and Bakare (2024) reported a 65% reduction in fraud incidents through the implementation of blockchain-based identity verification. In a separate study, Adesina (2025) showed that AI-driven monitoring systems in Kenya and South Africa enhanced predictive cybersecurity accuracy by more than 80%. The findings indicate that technological solutions enhance resilience only when integrated into strong, coordinated governance frameworks, aligning with the principles of Technology Governance Theory (Bannister & Connolly, 2021).

The ongoing cyber vulnerability in Nigeria underscores the need for adaptive governance that evolves alongside emerging technologies and incorporates public–private partnerships. A model of this nature necessitates institutional collaboration, sufficient funding, development of human capacity, and a comprehensive governance structure to ensure that policy implementation aligns with current technological advancements.

The synthesis of the three objectives indicates that Nigeria's crisis of digital authenticity arises from the convergence of governance inefficiency, technological lag, and institutional fragmentation. The Polycentric Governance Theory explains that overlapping authorities lacking coordination can weaken cyber resilience, whereas the Technology Governance Theory highlights that outdated regulatory frameworks do not adequately address the ethical and operational challenges posed by emerging technologies. These frameworks demonstrate that identity theft is not simply a consequence of technological exposure but rather a reflection of governance failure in a progressively digitised state.

The resolution to Nigeria's digital authenticity crisis involves promoting co-evolutionary governance, wherein regulatory bodies evolve in tandem with technological advancements, underpinned by ethical accountability and public trust. This approach would shift Nigeria’s cyber governance from a reactive model to one of anticipatory stewardship, ensuring that digital transformation is inclusive, transparent, and secure.

7. Limitations and Future Research

The research is constrained by its dependence on secondary data, limiting the real-time validation of institutional practices. Future research must integrate primary data via expert interviews, cross- country comparisons, or policy network analysis to enhance comprehension of the effects of institutional fragmentation on cyber resilience in Africa.

8. Recommendations and Policy Implications

This study's findings highlight that tackling identity theft and the decline of digital authenticity in Nigeria necessitates both technical protections and a fundamental restructuring of governance frameworks. The fragmentation observed among agencies, including the Central Bank of Nigeria

(CBN), the National Information Technology Development Agency (NITDA), the National Identity Management Commission (NIMC), and the National Data Protection Commission (NDPC), indicates that cybersecurity failures are fundamentally institutional rather than technological. Effective reform necessitates multi-tiered policy actions that integrate governance, law, and technology within a cohesive national cybersecurity strategy.

Nigeria should implement a coordinated cyber governance framework at the federal level, centred on a National Cybersecurity and Digital Trust Council with legal authority to harmonise overlapping mandates and facilitate cross-sectoral collaboration. A unified command structure should integrate the enforcement capacities of NITDA, NDPC, CBN, and NCC to facilitate real- time data sharing and coordinated responses to identity-related crimes. This institutional convergence will implement Ostrom’s principle of cooperative polycentricism, ensuring that multiple governance centres support rather than replicate each other’s efforts. A Cyber Governance Transparency Charter should be established to require regular public reporting on cyber incidents, policy outcomes, and budget allocations, thus improving accountability and public trust.

There is a pressing need at both the institutional and private-sector levels to establish technological accountability through enforceable cybersecurity standards. Financial institutions, telecom operators, and digital service providers must be mandated to uphold ISO/IEC 27001-compliant information security systems and undergo annual independent cybersecurity audits validated by the NDPC. Furthermore, implementing blockchain-based identity verification and AI-driven threat detection can reduce fraud vulnerability, with empirical studies indicating a 60–80% reduction in risk in pilot programs across Africa. Technological reforms

must function within defined ethical and governance frameworks to avoid the concentration of surveillance authority and the violation of citizens' digital rights.

The findings underscore the importance of digital literacy and citizen engagement at the community and civil society levels as essential components for sustainable cybersecurity. Awareness campaigns at the community level, public reporting systems, and local "cyberwatch" initiatives can enhance the democratisation of digital protection. This participatory model aligns with Technology Governance Theory, asserting that digital security should be developed as a collective societal responsibility rather than a function reserved for an elite bureaucracy. Incorporating these mechanisms into Nigeria's digital inclusion initiatives will bolster citizens' resilience against identity-related crimes and improve grassroots feedback to refine national policies.

Nigeria's approach to regional and global cyber norms should transition from reactive compliance to proactive innovation. Implementing the African Union's Malabo Convention and aligning with the ECOWAS Regional Cybersecurity Strategy may improve interoperability and cross-border data governance. Furthermore, it is essential to institutionalise international partnerships for cyber threat intelligence sharing and capacity building via formal agreements with the European Union Agency for Cybersecurity (ENISA), Interpol, and the International Telecommunication Union (ITU). These collaborations will establish Nigeria as an active participant in the global cybersecurity governance framework, transitioning from reactive measures to strategic foresight.

9. Conclusion

This research analysed the relationship among identity theft, governance, and cybersecurity in the framework of Nigeria's digital transformation. The crisis of digital authenticity is attributed not only to technological vulnerabilities but also to the systemic fragmentation of governance structures, regulatory inertia, and insufficient institutional coordination. Despite the presence of various agencies and legal frameworks, overlapping mandates and insufficient inter-agency collaboration have resulted in what this study terms polycentric dysfunction, a governance condition that exacerbates digital insecurity.

The research demonstrates that technological solutions are inadequate in isolation, underscoring the need for adaptive, collaborative governance through the integration of Polycentric Governance Theory and Technology Governance Theory. Identity theft and associated cybercrimes remain prevalent because Nigeria's institutions are unable to keep pace with the technological advancements they are meant to regulate. The continuous increase in cyber-related financial losses, from ₦3.1 billion in 2010 to ₦19.3 billion in 2024, illustrates the governance-technology gap and its detrimental impact on public trust in digital systems.

The research indicates that protecting digital authenticity in Nigeria necessitates a co-evolutionary strategy that aligns governance reform, technological accountability, and citizen engagement. To transform Nigeria's digital policy from reactive compliance to proactive stewardship, it is essential to embed institutional convergence, data-sharing frameworks, and ethical oversight within the country's cybersecurity architecture. Coordinated governance, technological transparency, and the establishment of public trust are essential for Nigeria to secure its digital future and restore authenticity within a progressively networked society.

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