

Title: Pulpit, Power, and Predation: “Yahoo Men of God,” Prosperity Theology, and the Twin Fraud Triangles

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Abstract:

We analyse public discourse on pastors' unethical financial exploitation within the charismatic Christian community. Using qualitative content analysis of social-media responses, we examine how the public perceives, discusses, and interprets these cases, privileging emic viewpoints. We find that faith leaders are seen to exploit congregants' social trust and spiritual devotion for personal gain. Grounded in Donald Cressey's Fraud Triangle theory, we identify key components of fraudulent behavior in religious contexts while extending the framework to introduce the "Twin Fraud Triangles." This expanded model incorporates both the cultural logic of perpetrators and the subjective experiences of their congregations and observers, providing a more nuanced understanding of fraud in religious settings. Our findings call for greater awareness and community-led safeguards to protect spiritual and financial well-being. This study contributes to ongoing debates on trust, authority, and moral economies within religious institutions, offering insights that could inform future community responses and interventions.

Keywords: Fraud Triangle Theory; Donald Cressey; Prosperity Gospel; Charismatic Christianity; Spiritual economy; public perception

1. Introduction

The ethical practices surrounding wealth accumulation in charismatic Christianity across Africa have become highly debated and controversial (Akabike et al. 2021; Lauterbach 2024; Casciano 2021). This study examines public responses to perceived unethical economic actions undertaken by pastors within churches. It examines the psychological manipulation of congregations and the fraudulent misuse of religious authority. Using a qualitative analysis of social media, this research explores how public discourse engages with and critiques these issues, specifically analyzing responses to online content concerning deceit among religious figures.

For many emerging pastors, their aspirations are rooted in cultivating a congregation that supports them in their divine mission on earth (Lauterbach 2024; Nanthambwe 2024). Pastoral care plays a central role within the church, serving as a pivotal ministry in Africa (Nanthambwe 2024). The trust placed in religious leaders within the African diaspora Christian community¹ emphasizes their importance in spiritual guidance and communal nurturing (Adogame et al. 2024; Nanthambwe 2024). However, recent years have seen a troubling trend in media discourse (BBC News 2022; 2021), where this trust has been systematically exploited through fraudulent practices. Influential pastors have leveraged their authority to manipulate congregants for personal gain, posing a significant challenge to the integrity of Charismatic Christianity in Africa (BBC News 2022; Casciano 2021).

One prominent example is the case of Nigerian televangelist TB Joshua, investigated by the BBC, which revealed a systematic fabrication of miracles designed to attract millions of followers to his Synagogue Church of All Nations (SCOAN) (BBC News 2024). The growing influx of followers often translates into significant material wealth, demonstrating how spiritual popularity can be commodified. Joshua established an “emergency department” to meticulously screen and select individuals who could convincingly display signs of healing, all under his direct supervision (BBC News 2024). This process ensured that only those whose conditions could plausibly be presented as “cured” were filmed. Furthermore, congregants were often pressured to exaggerate their ailments and recoveries, enhancing the illusion of Joshua's divine powers and reinforcing his spiritual authority (BBC News 2024). These findings expose a culture of media manipulation, internal complicity, and psychological coercion, all strategically employed to exploit followers for fame and financial gain. Similar instances of unethical pastors manipulating their congregations' faith for personal profit have become prevalent in the media, sparking a crisis around the core values of Charismatic Christianity in Africa (BBC News 2021, 2022).

In response to mounting concerns about the monetization of religious practices, our study specifically analyzed public reactions to video clips circulating on social media, depicting pastors soliciting money from their congregations in exchange for blessings. This analysis contributes to the growing body of research that draws on social media commentary to examine public perceptions, including online fraud in Ghana (Abubakari and Blaszczyk 2023), perceived parallels between politicians and internet scammers in Nigeria (Lazarus, Button, and Adogame 2022), and digital critiques of honor killings in the Arab world (Abuarrah 2024). By focusing on social media as a virtual ethnographic field, this study broadens our understanding of how digital platforms are used to discuss and contest controversial religious practices. Our objective is to shed light on how trusted men of God become violators of trust within the African diaspora Christian community using a qualitative approach and drawing on Cressey's (1953, 30) foundational work:

Trusted persons become trust violators when they perceive themselves as having a financial problem which is non-shareable [pressure], are aware that this problem can be secretly resolved by violation of the position of financial trust [opportunity], and are able to apply to their own conduct in that situation verbalizations which enable them to adjust their conceptions of themselves as trusted persons with their conceptions of themselves as users of the trusted funds or property [rationalisation].

¹ We acknowledge that the term *diasporan Christian communities* typically describes African Christian communities outside the African continent. However, in this study, we use it to capture transnational religious networks and influence extending beyond national borders, particularly how themes from the Nigerian Pentecostal movement resonate with African Christians in different locations.

We explore Cressey's (1953) insights to tease out public responses to the unethical economic actions of pastors. We integrate these criminological insights into religious phenomena, creating new sites of interdisciplinary inquiry. This strategy analyzes public reactions on social media regarding pastors who exploit the trust of their followers for their own financial gain.

2. Literature Review

2.1. Prosperity Gospel

This study examines the influence of the Gospel of Prosperity, a Christian belief system asserting that financial success and well-being signify God's favor, often attained through faith, prayer, tithing, and donations (Ayelotan 2023; Casciano 2021; Lauterbach 2024). It significantly shapes prosperity-focused beliefs in many Nigerian Christian communities (Casciano 2021; Heuser 2016). This culture, characterized by practices like tithing, sacrifice, and prayers for financial success, merges spiritual and material concerns (Casciano 2021; Lauterbach 2024; Kangwa 2016). These practices, deeply rooted in Nigerian society, are symbolic acts bridging spiritual and material realms. Anthropologically, they are ritualized mechanisms for seeking divine favor and wealth (Heuser 2016).

In Nigeria, sociocultural dynamics and the spiritual realm intersect prominently (Ayelotan 2023). Loyalty and gift-giving hold social and religious significance, fostering communal cohesion and reinforcing identities (Lazarus 2019). These acts are not merely transactions but are infused with cultural values of reciprocity and respect, aligning with Mauss's (1925) theories on the gift. According to Droz and Gez (2015), such acts reflect a ritualized exchange between the believer and the divine, mirroring the deeper social contract in Nigerian communities. The pursuit of wealth through spiritual means in Nigerian Christianity parallels traditional African spiritual systems, historically integrating spiritual power with economic success (Banda 2022, 2023; Lazarus 2019; Magezi and Nanthambwe 2022). In many African diasporic churches, indigenous practices related to wealth and prosperity are blended with Christian teachings, reinforcing the role of spiritual means in achieving financial success (Afolabi et al. 2023; Banda 2022, 2023; Lazarus 2019). African Christianity continues to draw on indigenous wealth-generation practices and spiritual authority that resonate within broader African cosmologies.

In many African Christian communities, material wealth symbolizes both spiritual and material success. Gains are often seen as signs of divine favor, blending traditional African values with Christian teachings (Akanle and Adejare 2018). Furthermore, religion and politics intersect as spiritual authorities, including pastors and traditional healers, are sought by political figures for blessings, underscoring the deep integration of religious practices into societal structures (Adogame et al. 2024; Nel 2023). Ethical evaluations are subjective, reflecting Becker's (1997) view that ethical judgments in these contexts are fluid, shaped by social relationships and outcomes.

Nevertheless, key themes surrounding the broader discourse on the Prosperity Gospel emerge below. As this Gospel continues to shape religious and economic activities, its interaction with capitalist structures has led to a faith-driven market economy. Spiritual services, divine promises, and pastoral authority are monetized, revealing religion's commodification. In this environment, faith is no longer just a pathway to salvation but a transaction-based route to material benefits. The following sections demonstrate how religious organizations harness spiritual convictions as a source of profit, recasting faith as a commercial endeavor.

2.1.1. The Commodification of Religion

Many African Christian communities increasingly resemble businesses where God is promoted as a marketable product (Akindele 2024; Afolabi et al. 2023; Dada 2001; Hove 2024). Afolabi et al. (2023) highlight how religion in Nigeria operates as a marketplace led by financial and numerical ambitions, with religious organizations tailoring their services to consumer demand and exploiting socio-economic challenges to boost attendance and income. Dada (2001) and Akindele (2024) describe this trend as a “cash and carry” Christianity, in which materialism frequently overshadows spiritual authenticity. Nel (2023) contends that many pastors structure their ministries as family businesses, branding themselves as CEOs and presidents. While they turn churches into private wealth-generating enterprises, these enterprises lack financial transparency. Hove (2024) observes that prophets often position themselves as religious celebrities, displaying luxury items and other status symbols to reinforce the notion that divine favor is confirmed by material wealth.

2.1.2. Socio-Economic Impact of Prosperity Theology

The Prosperity Gospel operates as both a beacon of hope and a catalyst for economic disadvantages. Adherents frequently subscribe to “seed-sowing” doctrines, assuming that monetary contributions will bring miraculous returns (Adedayo and Onyejiuwa 2024). However, this mindset can engender economic passivity as individuals reduce their engagement in productive endeavors, expecting supernatural prosperity (Adedayo and Onyejiuwa 2024). The outcome is a weakened national workforce, with large segments of the population waiting for financial breakthroughs rooted in spiritual transactions. This paradox is particularly pronounced in some Pentecostal churches, in which there is a contrast between wealthy church leaders and impoverished members (Essien and Edem, 2024). While pastors accumulate large sums through tithes and offerings, their followers often struggle for basic needs, at times jeopardizing their livelihoods in pursuit of elusive miracles (Essien and Edem 2024). Such inequalities within religious communities echo larger social and economic disparities, reinforcing entrenched financial hierarchies.

2.1.3. Theological and Scriptural Controversies

There is an ongoing debate regarding whether the Prosperity Gospel aligns with or distorts biblical teachings. Although some scholars assert that prosperity teachings include kernels of biblical truth, they maintain that commercializing these concepts dilutes core Christian principles (Barron 2023). Akindele (2024) criticizes the excessive focus on material success as evidence of salvation, contending that it contradicts Christ-centered evangelism and misapplies scriptural values of humility and generosity. A key divide emerges between continuationists, who maintain the modern relevance of miracle-based prosperity teachings, and cessationists, who deem these practices heretical (Lephoko 2024). While continuationists see all spiritual gifts, including financial blessings, as ongoing, critics claim that prosperity preachers selectively interpret scripture for monetary gain (Muthivhi et al. 2023). These theological rifts highlight the contested nature of Prosperity Gospel messages, with some proposing reform rather than outright rejection (Barron 2023; Lephoko 2024).

2.1.4. Consumerism, Individualism, and Communalism

Prosperity doctrines often highlight individual economic advancement, though scholars question how such an emphasis aligns with African communal norms. Golo (2023) suggests that many prosperity-oriented churches adopt capitalist consumerist values, prioritizing personal wealth accumulation over communal welfare. This orientation displaces traditional African principles of collective well-being, replacing them with self-interested economic goals (Golo 2023).

Additionally, the church's role as a hub for social unity diminishes when leaders retain resources rather than redistribute them for communal benefit (Nel 2023). Some voices thus argue for a theological shift toward economic justice, encouraging churches to redirect their wealth into community development rather than personal enrichment (Marimbe and Ndawonde 2024). The Prosperity Gospel remains profoundly contested. Although it offers hope to many, concerns persist about commercialization, financial exploitation, and scriptural misinterpretation (Afolabi et al. 2023; Akindele 2024; Lazarus 2019). Subsequent analyses explore the Fraud Triangle theory as the Twin Fraud Triangles.

3. Theoretical Background: The Fraud Triangles.

The conceptual simplicity of Cressey's Fraud Triangle has provided the foundation for over 8,500 academic articles investigating the motivations of fraudsters. Notable examples include studies by Tickner and Button (2021), Boddy et al. (2024), Kassem and Higson (2012), and Homer (2020). While this body of work underlines the ongoing relevance of Cressey's theory, our analysis draws on his framework alongside key contributions that use primary data to extend his propositions². We apply these insights to interpret our own empirical findings and offer new perspectives on fraudulent behavior in religious contexts.

Cressey never referred to the Fraud Triangle in his lifetime (Tickner and Button 2021); the expression originated from an article by Steve Albrecht proposing the term "Fraud Triangle" to describe Cressey's hypotheses about how and why employees embezzle from their organizations. Albrecht interpreted the triangle of motivation and opportunity to commit fraud as: Perceived Pressure, Perceived Opportunity, and Rationalization (Albrecht 1991). Cressey's Fraud Triangle posits that occupational fraud arises when three conditions converge: pressure (often financial strain), opportunity (a perceived ability to commit fraud without detection), and rationalisation (an internal justification that renders the act morally permissible to the offender) (Cressey 1953). One problem with the Fraud Triangle as a measure of motivation identifying the likelihood of an individual committing fraud is that it does not explain why some individuals commit fraud and others don't when they have the same perceived pressure and opportunity. In Cressey's view, the key determinant of why some individuals in positions of trust who have perceived financial pressures and the opportunity to commit fraud do and others do not was whether they could find neutralizing verbalizations to convince themselves that their actions were not a breach of trust (Cressey 1953, 1986).

In drawing up his hypotheses in 1953, Cressey drew heavily on research over a decade earlier into imprisoned Swedish embezzlers by Svend Riener. Where Cressey hypothesized pressure and opportunity, Riener (1941) identified two key psychological motivations from his research, which he dubbed social push and social pull. Social push is the pressure to consider fraud and social pull is the opportunity to do so. Cressey's Fraud Triangle ignored the significant third point from Riener's research, the psycho-pathological element involved. While most embezzlers had depressive or manic states, in some instances, Riener found embezzlers who were pathologically inclined to flout rules and were egotistical (Riener 1941, 421-2). These traits align with those of corporate psychopaths (Boddy et al 2006; Hare 1999; Sheehy et al. 2021) and have a resonance with our proposed Twin Fraud Triangles to explain the motivation of many pulpit scammers. As found by Schuchter and Levi's (2015) examination of elite Swiss fraudsters in the

² For instance, Kassem and Higson's (2012) contribution is based entirely on literature reviews and does not engage with primary empirical material. By contrast, this study builds on Cressey's original emphasis by incorporating offender narratives and behavioural insights derived from primary data.

context of the Fraud Triangle (Schuchter and Levi 2015), most elite fraudsters did not have any perceived pressure to commit fraud. Pastors defrauding their followers share many characteristics with elite fraudsters, particularly the lack of perceived pressure to commit fraud. They are the leaders and prime movers of the organizations that they defraud. Regardless of their verbalization to rationalize their actions, it is unlikely that they had a non-shareable financial problem.

Other models have been put forward as an alternative to the Fraud Triangle, including the Fraud Balance (Albrecht et al. 1982), Fraud Scale (Albrecht et al. 1984), M.I.C.E. (Money-Ideology-Coercion-Ego, Dorminey et al. 2012) and the "Fraud Diamond" envisaged by Wolfe and Hermanson in 2004. The Fraud Diamond tackles the missing perspective of the Fraud Triangle by bringing in a fourth side: "capability"—the capability of the individual to recognize the opportunity and take advantage of committing fraud. Pastors who have defrauded their congregations do not easily identify with the financial pressure side of the fraud triangle. Pastors clearly have the opportunity envisaged by the Fraud Triangle and are able to rationalize their actions (the third and final side of Cressey's Fraud Triangle). They can also be aligned with the "fourth side" of capability envisaged by Wolfe and Hermason's (2004) "Fraud Diamond".

While this article is concerned with the specific dynamics of congregational defrauding by their spiritual leaders in the context of the Nigerian cultural experience, the phenomenon is by no means restricted to the African continent but has been seen more widely in the context of evangelical preachers in the United States, where the ethnically white pastor-embezzler has also been prominent. In one well-documented case, a man convicted of business fraud converted to evangelical Christianity and pursued a career in the priesthood while in prison (Tickner 2014). Yet, after his release and appointment as a pastoral leader, he resumed fraudulent activities and exploited the trust of his congregation.

The Twin Fraud Triangles recognize "capability" imagined by Wolfe and Hermanson (2004), but as an adjunct to opportunity. We go further and propose that the Fraud Triangle can only be adapted to explain motivation to commit fraud in the context of leaders such as pastors by adopting a Twin version of the Fraud Triangle, the "Twin Fraud Triangles," in which the motivational factors are (1) corporate psychopathic traits and (2) the opportunity and capability to act on the opportunity. The third factor, rationalization, is less important to the corporate psychopath but will still be subconsciously present beforehand and more explicit if they are later caught. Ego or capability coupled with opportunity can be seen as the tipping point that triggers the start of fraudulent behavior. The Twin Fraud Triangle suggests that the motivations of organizational leaders who commit fraud differ from those in classic Fraud Triangle models, which center on financial pressure, opportunity, and rationalization. Unlike lower-level offenders, leaders often face little financial pressure. Instead, their actions are driven by greed and risk appetite, access to opportunities, and a sense of superiority or arrogance that they won't be caught.

This study adopts a qualitative, multidisciplinary research approach to investigate public responses to social media posts within the context of "pulpit scammers." Distancing itself from the structuralist analytical tradition, this study critically examines its foundations, particularly by addressing the flaw of assuming semantic certainty. The traditional Fraud Triangle fails to capture fully the motivational factors involved in pastoral fraud. While pastors may not experience traditional financial pressures, they possess the opportunity and rationalization to engage in fraudulent activities. Many pulpit scammers display traits aligned with the third side of

the Twin Fraud Triangle: the corporate psychopath. They are often egotistical and charismatic, using charm for personal gain. Lacking guilt or conscience, they exhibit little concern for the harm they cause others (as reflected in works, e.g., Boddy et al. 2024; Hare 1999).

While the Twin Fraud Triangles framework provides insights into the psychological and structural dimensions of pastoral fraud, it is equally important to examine how specific theological concepts are manipulated to justify these practices. One such case is the distortion of the "First Fruit" doctrine. The pastor's speech, as shown in Figure 1, serves as context for our central argument on the "first fruit" concept, distinguishing it from tithing. While the primary data for our study are the public responses to this speech (detailed in the "Methods and Materials" section), the following section critically evaluates Pastor Anosike's sermon and its departure from biblical teachings.

4. The Concept of First Fruits

Christian doctrine should be firmly rooted in Scripture rather than personal or institutional interests. The teaching on first fruits is often misapplied in modern prosperity preaching (see 2.1. "Prosperity Gospel" section), and it demands careful theological scrutiny. In this section, we evaluate Pastor Anosike's sermon, contrasting his claims with biblical texts to determine whether they uphold or distort the true essence of first-fruits offerings. Pastor Anosike's sermon on the "First Fruit" concept presents a theologically flawed interpretation that diverges significantly from biblical teachings. While the doctrine of first fruits is deeply rooted in Scripture, his application of it as a mandatory offering of one's first salary to a spiritual leader misrepresents biblical intent. This section critically evaluates his claims against biblical texts and theological scholarship, exposing doctrinal errors and providing a biblically accurate perspective. In particular, we examine Pastor John Anosike's statement, as illustrated in Figure 1³, as a case study to explore deviations from the concept of the first fruit.

Figure 1: - Your Salary Is for Me and Not the Church by Pastor John Anosike

³ The video of Pastor John Anosike's statement was widely shared on platforms such as Facebook, TikTok, and X. Figure 1 includes a transcript taken directly from the video. For transparency, we reference a TikTok post by Obumma (2024) as one publicly available instance. To ensure source stability, we also maintain an archived copy of the video used for transcription and analysis. This safeguards against potential deletion or alteration of the original content.

Month salary is your first fruit of the year. It is for me, not for the church. I want to challenge you by the spirit of God. I fear nobody, and I fear no criticism. If you call me your spiritual father, this month salary is your first fruit of the year, it is for me, not for church. It is for this altar (pointing to himself); it is for this oracle. Are you hearing me? It is for this vessel, this one, God has prepared. It is for my welfare if you honour me with the first fruits of your first year. Hmm, by the middle of this year, if you don't testify, come back, I'll give it back to you. I put, I, I, I, put that (clapping in the audience) yeah. You will see wonders, covenant with my spirit. Paul said though I'll be absent, but I am what, present in the spirit. I have judged you. I may not be visible to you, but I am watching in the realms. Paul was a man of realms. I am going to expose a lot of things. People are asking, what do you mean by realms? What are dimensions? [inaudible] Don't worry; this year, I am going to show you mysteries in the scriptures. The men who God used were men of realms, and God is restoring the realms, I mean the ministry of realms. I said God is restoring the ministry of realms, and ummm if you call me your father or your mentor or you connect, you you're a son of this house make sure it's done.

First, the pastor's sermon is a misinterpretation of First Fruits as a personal salary offering: "Your month's salary is your first fruit of the year. It is for me, not for the church." The Old Testament concept of first fruits (Exodus 23:19, Leviticus 23:10) refers to the first and best portion of agricultural produce offered to God as an act of worship and thanksgiving. It was never intended as a monetary payment to an individual, let alone a pastor. The New Testament does not mandate first fruit offerings in the same way as the Old Testament law. While financial giving is encouraged (2 Corinthians 9:7), it is never framed as a compulsory first salary payment to a spiritual leader. Even Paul, an apostle, refused to burden believers financially, instead choosing to support himself (1 Corinthians 9:12-18; Acts 20:33-35). There is no scriptural foundation for demanding an entire month's salary as a first fruit offering to a pastor. This teaching distorts biblical principles and risks financial exploitation of congregants.

Second, the pastor's sermon is exploiting spiritual authority for personal gain: "It is for this altar (pointing to himself); it is for this oracle. Are you hearing me? It is for this vessel, this one, God has prepared. It is for my welfare." While the Bible supports financial provision for ministers of the gospel (1 Timothy 5:17-18), it never authorizes personal financial enrichment through coercion. Old Testament contexts demonstrate that the first fruit offerings were distributed among all Levites and priests (Numbers 18:12-13), not concentrated on a single religious leader. Similarly, in the New Testament, the early church prioritized communal care over leader-centered accumulation of wealth (Acts 4:32-35). Hence, Pastor Anosike's claim that first fruits should be personally directed to him contradicts biblical teachings on stewardship, communal accountability, and ethical leadership.

Third, false promises of prosperity and spiritual manipulation are found in the pastor's expression: "By the middle of this year, if you don't testify, come back, I'll give it back to you... You will see wonders, covenant with my spirit." This statement promotes a transactional view of

giving, suggesting that financial contributions guarantee miraculous blessings. This aligns with Prosperity Gospel rhetoric, which is widely criticized for misusing Scripture. In the Bible, giving is voluntary. Scripture emphasizes cheerful giving, not compelled financial sacrifices (2 Corinthians 9:7). The Bible does not promise financial success in exchange for offerings (1 Timothy 6:3-10). Faith is not a transaction. Nowhere in the Bible do financial offerings dictate divine blessings. This teaching misleads congregants by tying financial contributions to divine rewards, which contradicts biblical generosity. It prioritizes human gain over authentic worship.

Fourth, the pastor's sermon reflected a misuse of Paul's teachings on spiritual presence: "Paul said though I'll be absent, but I am what, present in the spirit. I have judged you... Paul was a man of realms." Paul's statement in 1 Corinthians 5:3 was addressing church discipline, not financial transactions. Furthermore, the "realms" concept lacks a biblical foundation and introduces mysticism rather than sound doctrine. Paul never demanded financial allegiance from his followers (2 Corinthians 2:17). This misuse of Paul's words promotes esoteric teachings that detract from the gospel, elevating the pastor's personal authority above biblical truth.

Lastly, the pastor's sermon exemplifies coercion and spiritual elitism: "If you call me your father or your mentor or you connect, you you're a son of this house make sure it's done." This coerces congregants into giving as a sign of loyalty, which contradicts the biblical servant leadership model. Paul, though a spiritual father (1 Corinthians 4:15), never financially pressured believers. Jesus warned against elevating spiritual leaders to a level that demands blind obedience (Matthew 23:9-12). This manipulation of spiritual authority enforces compliance through loyalty rather than biblical conviction. True biblical leadership is grounded in humility, not coercion. Pastor Anosike's interpretation of the First Fruit concept distorts Scripture and misleads believers.

Biblical giving should be voluntary, not coerced. Church leaders are called to serve, not to accumulate personal wealth. First-fruits belong to God, not to a pastor's personal welfare. Scripture does not guarantee financial blessings through compulsory giving, nor does it endorse coercive financial demands. True biblical leadership is rooted in humility, not manipulation. Pastor Anosike's teaching distorts biblical doctrine, aligning with Prosperity Gospel rhetoric and exploitative giving practices. This misrepresentation pressures congregants into sacrificial giving under false theological pretenses. Genuine Christian giving expresses faith, generosity, and worship, not a financial obligation to a spiritual leader. The next section examines public reactions to these claims.

5. Methods and Materials

5.1. Data Collection

Building on the previous analysis of Pastor Anosike's sermon and its deviation from biblical teachings, this section examines public responses on social media. We adopt an *emic* approach to investigate fraudulent practices among pastors within the African diaspora Christian community. We aim to capture how these practices are understood from within the community. This methodological approach prioritizes firsthand perspectives, allowing for a nuanced understanding of cultural and religious phenomena.

Data was collected from major social media platforms, including Twitter (X), YouTube, Facebook, Instagram, and TikTok (totaling 10,081 individual social media comments). This diversity serves as a virtual ethnographic field for examining the discourse of pastors soliciting money from their congregations in exchange for blessings. This methodological choice mirrors

the work of Abuarrah (2023), Lazarus and Button (2022), and Abubakari and Blaszczyk (2023), who also utilize social media responses to explore culturally situated understandings of deviance in digital spaces. The data is publicly available and ethical approval was deemed unnecessary. The primary dataset consists of video clips and public comments, representing contemporary narrative and meaning-making forms in digital spaces. For example, a Nigerian pastor based in South Africa garnered significant attention with a provocative statement: "Your January salary is for me and not the church." This video sparked widespread discussion, illuminating the community's responses to perceived manipulation by religious leaders, with the pastor's high net worth and media presence adding further layers to the discourse.

5.2. Definition, Positionality, and Approach

In this study, we view public reactions to social media posts regarding the pastor's speech (Figure 1) as a means of understanding and critically examining social reality in the context of "pulpit scammers." This article explores the phenomenon of "pulpit scammers," also known as "Yahoo Men of God," a term rooted in its broader societal and cultural context. "Yahoo Men of God" is a term that evolved from the expression "Yahoo Boys." Yahoo Boys refers to Nigerian online fraudsters notorious for engaging in deceptive practices both domestically and globally, as documented in several studies. These include the glamourization of Yahoo Boys in popular music (Lazarus 2018; Lazarus et al. 2023), interviews with law enforcement operatives (Lazarus and Okolorie 2019), analyses of convicted case files (Garba et al. 2024; Soares et al. 2025) and an investigation into transnational cybercriminal networks linked to the Black Axe confraternity (Lazarus 2024). Specifically, Lazarus, Button, and Adogame (2022) describe corrupt politicians as "Yahoo Men," drawing a deliberate parallel to internet fraudsters commonly referred to as "Yahoo Boys. The extension of this term to "Yahoo Men of God" describes religious leaders who exploit their spiritual authority to perpetrate fraud, specifically targeting their congregations.

A critical aspect of our approach is to distance ourselves from the structuralist analytical tradition and critique its core assumptions, particularly the belief in semantic certainty. Saussure (1916), a pioneer of semiotics, based his theory on the premise of relative certainty in interpreting a message. By questioning structuralist poetics, we challenge the idea that meaning is fixed. Structuralist poetics, a literary theory approach, refers to the examination of texts through the underlying narrative structures, conventions, and linguistic systems that organize meaning and guide interpretation (cf. Barthes 1977; Rose 1994; Saussure 1916). Barthes (1977) contends that linking a text to its author restricts its interpretation, suggesting that the diversity of readers places them at the center of meaning-making. This view aligns with our focus on how varied audiences interpret the phenomenon of "pulpit scammers." Rose (1994) notes that texts can obscure meaning for those in authority.

5.3. Data Analysis

We respected the anonymity of commentators; all usernames were anonymized. Non-English comments, except for those in Pidgin English, a lingua franca in many African diasporas, were excluded to maintain linguistic coherence and cultural relevance. This aligns with the methodologies of Lazarus et al. (2022) and Lazarus and Button (2022), both of which emphasized language consistency as central to understanding culturally specific interpretations of cybercrime in Nigeria. For the data analysis, we applied a Directed Approach to Qualitative Content Analysis (DAQCA) as formulated by Hsieh and Shannon (2005). This approach is particularly suited to validating and expanding theoretical frameworks—in this case, Cressey's (1953) Fraud Triangle, within a specific cultural context. DAQCA provides a structured

framework that facilitates a deep examination of textual data, allowing for the identification of recurring themes and patterns across different social media platforms. This technique has been widely adopted in the analysis of social phenomena, including fraud and cybercrime.

During the coding process, each comment was carefully analyzed, with special attention to instances where religious leaders were perceived as defrauding their congregations. We categorized these instances into the three primary components of the Fraud Triangle: Perceived Pressure, Perceived Opportunity, and Rationalization. This framework enabled us to explore the cultural logic underpinning the behaviors attributed to religious figures. The coding process was iterative, reflecting an anthropological commitment to deep engagement with data. We refined initial themes into more granular sub-categories, such as Financial Difficulties, Weaknesses in Internal Controls, and Rationalizing Fraudulent Behavior. This iterative process helped capture the complexities and subtle patterns of fraud, offering a richer understanding of the socio-cultural dynamics at play. Additionally, the analysis revealed a novel theme outside of the Fraud Triangle: Corporate Psychopathy, characterized by greedy, risk-taking behavior. This emergent theme suggests the presence of unique, culturally specific aspects of fraud within religious authority structures that are not fully explained by traditional fraud models.

Given the brevity and fragmented nature of social media comments, DAQCA provided a more suitable analytic framework than other qualitative methods, such as Braun and Clarke's (2006) thematic analysis, which rely on more extensive narrative data like interviews. DAQCA's structured yet flexible approach was essential for deriving meaningful insights from the social media content. Table 1 summarizes the key themes identified through the analysis, categorized according to the principles of the Fraud Triangle, while also highlighting the novel theme of Corporate Psychopathy.

Table 1: Themes from Data Following the Principles of DAQCA

Main Theme	Sub-Theme
Pressure (or Incentive)	Financial Difficulties
	Personal Problems
	Unrealistic Performance Expectations
Opportunity	Weaknesses in Internal Controls
	Exploiting a Position of Trust
Rationalization	Justifying Fraudulent Behavior
	Convincing Themselves They Are Doing No Wrong
A Theme Outside Fraud Triangle	Corporate Psychopathy ("Greedy Risk-Taking Behavior")

6. Findings and Discussion

Our analysis of social media comments identified key themes that align with the components of the Fraud Triangle: Pressure (Incentive), Opportunity, and Rationalization. Additionally, we incorporated the concept of "Corporate Psychopathy" or "Greedy Risk-Taking Behavior" to explore the psychological and cultural complexities inherent in fraudulent activities by religious leaders. This expanded framework allows for a more nuanced understanding of the intersection between spiritual authority and economic exploitation within the religious context.

Pressure (or Incentive) in the Context of the African Diaspora Christian Community

Financial Difficulties and Economic Exploitation

Social media discussions reveal that financial desperation and the quest for economic stability are central to the fraudulent behaviors observed among both congregants and pastors. The Gospel of Prosperity, as described by Casciano (2021), promotes a theological framework where material success is perceived as evidence of divine favor. This religious paradigm intensifies financial pressures, positioning financial contributions as a pathway to spiritual rewards (Kangwa, 2016). As one comment poignantly notes: "Nigerians only go to church to pray to make money, and the little they make that should be invested into making more money, they donate to pastors and keep wallowing in prayer and fasting." This sentiment reflects how economic vulnerability and spiritual belief systems intersect, encouraging reliance on religious institutions for miraculous interventions (Adogame et al. 2024; Casciano 2021; Lazarus 2019). It also raises the assertion that many churches are increasingly resembling businesses, where God is promoted as a marketable product (Akindele 2024; Afolabi et al. 2023; Dada 2001; Golo 2023; Hove 2024).

Socio-religious expectations of economic upliftment through spiritual exchange create fertile ground for exploitation. Operating within systems of charismatic authority, some pastors manipulate these expectations, cloaking fraudulent practices in the language of divine obligation. As Banda (2022, 2023) and Lazarus (2019) observe, acts of giving are not merely financial transactions but culturally embedded expressions of faith and relational commitment. However, when religious leaders instrumentalize such offerings, they shift from sacred gestures to exploitative rituals, rituals of sacrifice that can culminate in severe personal and financial harm.

Personal Problems and Exploitation of Faith

The personal struggles faced by congregants, combined with the theological emphasis on divine expectations, further increase their susceptibility to fraud. One comment encapsulates this tension: "Ask yourself, is God that wicked that he can't answer you after many years of prayers and fastings? God is a businessman (as in the Bible), and when he gives you, he expects you to work with it and make profits." This transactional view of faith reflects a misrepresentation of divine benevolence by pastors, who exploit the personal and emotional vulnerabilities of their followers (Heuser 2016; Lauterbach 2024). The commodification of faith positions congregants within a framework where spiritual transactions take on the characteristics of economic exchanges, exacerbating personal and financial strain (Akindele 2024; Afolabi et al. 2023; Golo 2023). The pressure to conform to these expectations compels congregants to align their practices with the perceived requirements of their faith, often to their detriment.

Unrealistic Performance Expectations

The high stakes set by religious leaders for achieving both spiritual and financial success perpetuate cycles of exploitation. Comments frequently describe congregants praying for financial breakthroughs, suggesting that religious leaders often associate divine rewards with financial giving. These dynamics transform religious spaces into market-like environments where divine favor is commodified (Ayelotan 2023; Kangwa 2016). This highlights the need for a critical examination of pastoral authority and the ethical frameworks that govern

religious leaders. To safeguard congregants, ongoing dialogue and structural reforms within religious institutions are necessary to protect spiritual integrity and economic well-being.

Wealth-related miracle claims have drawn serious scrutiny within Prosperity Gospel contexts (Barron 2023; Hove 2023). Hove (2024) highlights megachurch prophets who claim to eradicate poverty or conjure gold and diamonds from heaven, yet few verifiable outcomes have emerged (Hove, 2024). Such assertions raise concerns about potential faith manipulation, particularly when staged miracle events conflate generous donations with divine endorsement (Marimbe and Ndawonde 2024). Critics argue that these tactics exploit economically vulnerable individuals, likening them to choreographed faith-healing spectacles (Muthivhi et al. 2023). The need for deeper discussion on legitimacy, accountability, and ethics in prosperity-focused ministries is increasingly urgent.

Opportunity: Weaknesses in Internal Controls and Exploiting a Position of Trust

Weaknesses in Internal Controls

Many religious organizations lack robust internal controls, creating openings for fraudulent activity. This is reflected in growing public concern, with churches increasingly portrayed as “business centers” (Akabike et al. 2021; Lauterbach 2024; Lephoko 2024). The absence of financial accountability and oversight has prompted calls for government regulation, including proposals to tax churches and mosques. These calls echo Essien and Edem’s (2024) observations on governance gaps within many religious communities. Such structural weaknesses erode institutional trust, enabling religious authority to be exploited for personal gain. In contexts where spiritual and material prosperity are deeply intertwined, leaders in culturally revered positions wield significant influence over economic decisions. This power allows them to exploit the communal moral economy. Here, traditional expectations of spiritual leadership converge with modern financial practices, exposing the complex cultural and organizational dynamics that sustain exploitation.

Various African governments have begun to address this issue. Nel (2023) notes that some nations have enacted fiscal regulations aimed at curbing financial abuses within Pentecostal movements, in response to the lack of oversight and accountability prevalent in these ministries. Concurrently, scholars such as Essien and Edem (2024) argue that churches should assume a greater role in reducing economic inequalities rather than exacerbating them. These authors maintain that pastors must be held accountable for redistributing wealth, an argument echoed by Lephoko (2024), who advocates channeling church resources into community development rather than individual prosperity. These calls for structural reform collectively stress the need for tighter internal controls, transparent governance, and ethical stewardship within religious institutions.

Exploiting a Position of Trust

Although certain elements of the Prosperity Gospel are biblically grounded (Barron 2023), the doctrine is frequently employed for manipulation, self-aggrandizement, and material enrichment of pastors (Akindele 2024; Afolabi et al. 2023; Hove 2024; Lauterbach 2024; Nishimwe 2022). According to Barron (2023), a Jesus who cares only about future salvation, while disregarding immediate material needs, does not resonate in African contexts. This strong emphasis on wealth

and physical well-being fuels exploitation, as Prosperity teachings' "health and wealth" orientation may foster corruption, as scholars such as Barron (2023) discussed. The exploitation of trust is a critical dynamic within religious settings, particularly in charismatic Christian communities. This exploitation is not only perpetrated by pastors but is also reinforced by the passive acceptance of their authority, which is rarely questioned due to the sacred status given to religious leaders (Akabike et al. 2021; Lauterbach 2024). The complicity of congregants, who often support and reinforce misleading teachings, perpetuates this cycle of exploitation. This behavior is reflective of a cultural dynamic where religious authority remains unquestioned, and the sanctity of religious leaders is upheld despite evident malpractices (Adogame et al. 2024; Nanthambwe 2024).

Rationalisation: Justifying and Normalising Fraudulent Behavior

Scriptural Manipulation and Cognitive Dissonance

Rationalizations for fraudulent behavior within religious institutions often involve the manipulation of scriptural text to justify unethical practices. Both religious leaders and their congregants invoke religious doctrines to defend financial demands that may otherwise be viewed as exploitative. This psychological manipulation mirrors a broader socio-religious phenomenon where scripture becomes a tool for personal enrichment (Akabike et al. 2021; Lauterbach 2024). For instance, the comment, "He's correct as long as there is a bible verse to back it up," underlines how religious texts are used to validate financial expectations, linking contributions directly to spiritual authority. This creates cognitive dissonance among followers, who struggle to reconcile their faith with the exploitative behaviors of their leaders (Akabike et al. 2021; Lauterbach 2024).

The distortion of the "First Fruit" concept by pastors such as John Anosike further illustrates how scriptural references (e.g., Exodus 23:19; Leviticus 23:10) are repurposed to mandate a congregant's entire first salary as a personal offering. This teaching contradicts the New Testament emphasis on voluntary giving (2 Corinthians 9:7) and reveals how religious leaders may exploit divine authority for self-enrichment. Recasting a biblical principle rooted in communal worship and thanksgiving as a compulsory one-to-one payment fuels cognitive dissonance among congregants caught between sincere faith and coercive demands.

Internal Justifications and Ethical Dismissal

Rationalization manifests in how congregants internalize and justify their participation in financial transactions within religious contexts. For example, comments like, "Dear AJ, the money is not mine... Give your money in peace and enjoy all the goodies that come with it," reveal a dismissive attitude toward the ethical implications of coerced contributions. This reflects a broader cultural acceptance of financial giving in religious contexts, even when such acts are manipulated or forced (Akabike et al. 2021; Lauterbach 2024). Statements like "Shut up, it's not greed or anything... be ready to serve and worship as stated in the doctrines of Christianity" show how congregants frame these financial demands as religious duties, further normalizing exploitation. This internalization is bolstered by cultural and religious norms that elevate loyalty, offering, and tithing as central to spiritual practice (Lauterbach 2024; Nishimwe 2022). Analysis of social media comments shows that both leaders and followers engage in rationalization strategies to justify fraud. Ethical boundaries become blurred when financial exploitation is reframed as a spiritual necessity.

"Corporate Psychopathy" (Greedy Risk-Taking Behavior)

Ruthless Self-Interest and Exploiting a Position of Trust

The concept of "corporate psychopathy" or "greedy risk-taking behavior" captures the profoundly unethical and manipulative actions exhibited by some religious leaders. This behavior goes beyond the traditional Fraud Triangle, incorporating psychological manipulation and a blatant disregard for moral standards. A comment such as "He's a thief, but well, a lot will still drop it. These pastors are good with the minds," illustrates the ruthless self-interest of these leaders. Despite public awareness of unethical practices, many followers continue to support their leaders financially, reflecting a cultural dynamic in which trust is manipulated for personal gain (Lauterbach, 2024). Comments like, "How on earth can a pastor boldly say that the first month's salary of members belongs to him?" exemplify this exploitation of trust. This aligns with Lauterbach (2024), Akabike et al. (2021), and Heuser (2016), who argue that the Gospel of Prosperity encourages religious leaders to view themselves not only as spiritual guides but also as financial overlords.

Charm and Deceit

The misuse of religious texts for personal gain, "He's actually not far from the truth but misinterpreting it, this is not the mystery behind the first fruit of the year. Imagine the boldness to say it for him," illustrates how these leaders use charm and deceit to align scripture with their financial agendas while keeping followers unaware. This mirrors the discussions by Lauterbach (2024), who explores how those in power can exploit spiritual authority in African societies. By transforming the biblical "First Fruit" into a lucrative scheme and promising miraculous returns, pastors obscure the original context of offering God the best portion as an act of communal worship and thanksgiving. These leaders leverage cultural beliefs and religious authority to legitimize their actions, obscuring the ethical lines between genuine spiritual leadership and manipulative deceit.

Incorporating the dimensions of "corporate psychopathy" and "greedy risk-taking behavior" into our understanding of fraud in religious settings highlights the complex and multifaceted nature of these issues. This perspective expands the core elements of the Fraud Triangle to include the psychological and cultural factors that facilitate religious fraud. Our study advocates for continued research into these behaviors and the development of more effective interventions to safeguard the spiritual and financial integrity of religious communities. By fostering a more transparent and accountable religious environment, it is possible to protect congregants from exploitation.

Originality and Implications

This study focused on "pulpit scammers," colloquially labelled "Yahoo Men of God. The behaviors examined in this study reflect the interplay of greed, manipulation, entitlement, and lack of empathy, traits often associated with "corporate psychopaths" in the context of religious leadership. As Bankie (2019) states, "there is no such thing in the whole Bible, not even under the Law of Moses. Yes, many churches ask their members to do it, but it is a decision of the elders of the church and is not the commandment of God or the Lord Jesus to Christians." This manipulation of trust, coupled with charm and deceit, enables these leaders to exert control over their followers. It undermines the spiritual and financial integrity of congregations and erodes the societal perception of religious institutions.

The Fraud Triangle, despite its widespread use, has limitations. It was originally based on studies of male embezzlers, a narrow focus that does not account for the diverse range of fraudsters (Tickner and Button 2021). This foundational bias necessitates a more comprehensive framework. Pulpit fraudsters in Nigeria exemplify this. Unlike employees who embezzle due to financial pressures or career stagnation, these leaders operate under different dynamics. However, our analysis reveals shared elements of fraud, such as opportunity and capability.

This study uniquely identifies specific traits linked to fraudulent behavior, including a lack of conscience, emotional detachment, a capacity to charm and deceive, and an exaggerated sense of self-importance, traits aligned with descriptions of “corporate psychopaths” in the literature. When combined with opportunity and capability, these characteristics significantly increase the likelihood of fraud. Current research is limited in this area, but it is worth hypothesizing that individuals exhibiting these traits, along with the right circumstances, are more predisposed to commit fraud.

The traditional Fraud Triangle has been criticized for not explaining why some individuals, even under similar pressures, do not commit fraud. Our study, while not resolving this issue, contributes to the ongoing discourse in sociology, criminology, and related disciplines. By integrating traits associated with corporate psychopaths into our analysis of pulpit scammers, we propose an expanded version of the Fraud Triangle Theory. This approach introduces a new dimension by focusing on how these traits can lead to fraud. Our research aims to spark further debate and inquiry, particularly in contexts where the Fraud Triangle may have been misapplied or insufficiently explored. We believe this study enhances our understanding of fraudulent behavior and can improve investigative practices by expanding the theoretical tools available to researchers and practitioners alike. Our goal is to expand the scope of the Fraud Triangle and encourage a more in-depth examination of the complex factors that facilitate fraud (Figure 2).

Figure 2: Twin Fraud Triangles

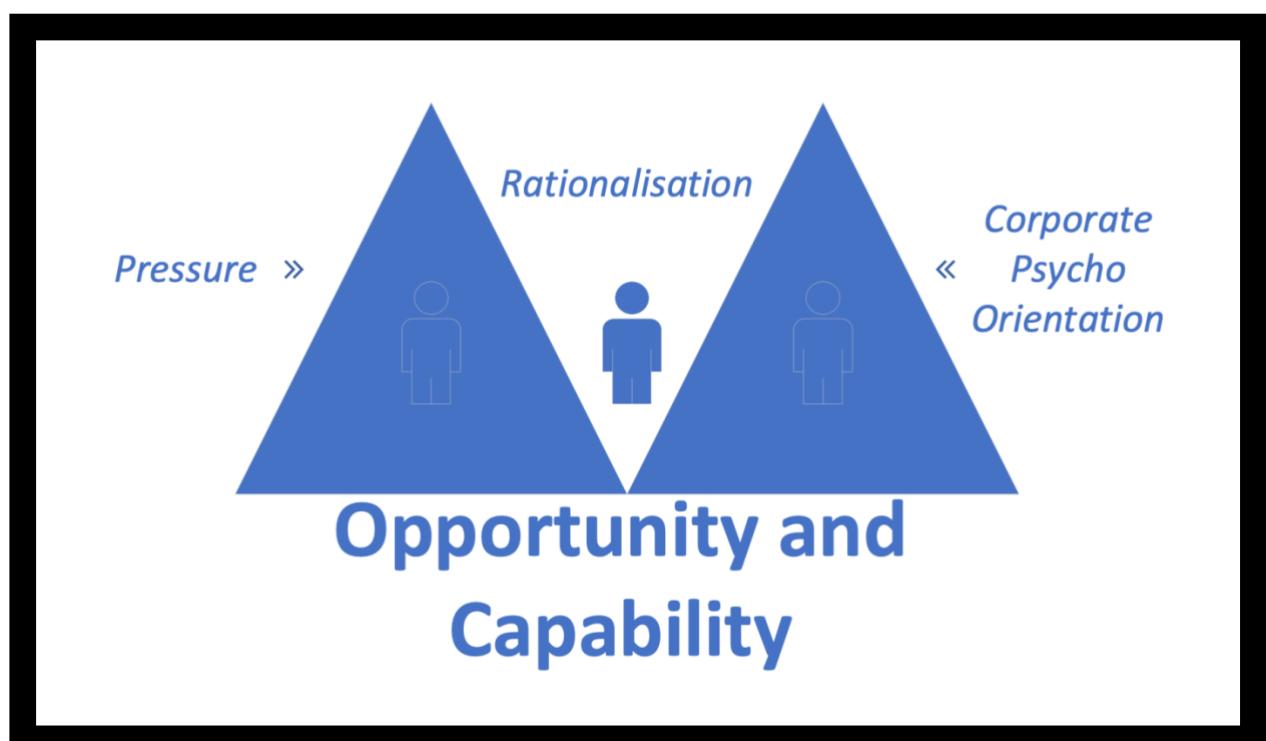


Figure 2, "Twin Fraud Triangles," forms the basis of our analysis. Central to all frauds are the elements of opportunity and capability, shown in bold. These two elements are essential; without them, any intent to commit fraud remains theoretical. In some cases, individuals commit fraud based solely on opportunity and capability without feeling the need to rationalize their actions, a behavior characteristic of corporate psychopaths, who are unemotional, entirely rational, and ruthlessly self-serving (Boddy et al. 2024). The Fraud Triangle suggests that pressure and the ability to rationalize are precursors to fraudulent behavior (Albrecht (1991). This article introduces a new element: the "corporate psycho" aspect, characterized by self-interest, self-importance, deceit, charm, emotional detachment, and a relentless pursuit of power and financial gain. These individuals have little concern for the consequences of their actions on others.

Such actors are unlikely to experience traditional pressures and find it easy to rationalize their actions as logical steps toward their goals. Psychopathic traits are found in approximately 1 percent of the population, and corporate psychopaths, or "successful" psychopaths, differ from their criminal counterparts in their ability to mask antisocial tendencies and control their impulses (Hare 1999; Babiak and Hare 2006; Sheehy et al. 2021). Boddy et al. (2024) suggest a strong correlation between corporate psychopaths and significant organizational fraud. This study extends this idea by proposing that the motivations of pulpit scammers can be understood through a modified Fraud Triangle, where traditional financial pressure is less relevant. Instead, rationalization, combined with a corporate psychopathic orientation and the right opportunities and capabilities, inevitably leads to fraudulent acts against their congregation and supporters.

7. Conclusion

This study explores public reactions to the unethical economic behaviors of "fraudulent" preachers, often referred to as "Yahoo Men of God," by examining the cultural and social dimensions of pulpit fraud in Nigeria. Through an anthropological lens, we have uncovered the intricate interplay between opportunity, individual capability, and cultural narratives of power that shape these behaviors. Our analysis highlights how these preachers exploit religious authority and trust within their communities, positioning themselves as spiritual leaders while engaging in deceptive practices. Unlike conventional embezzlers, whose motivations are often tied to financial pressures, these religious figures operate within a context where charisma and cultural expectations of divine favor create unique opportunities for exploitation.

This study reveals that these preachers exhibit traits consistent with corporate psychopathy, including a lack of empathy, emotional detachment, and an inflated sense of self-importance. Such traits are often masked by the manipulative charm and persuasive rhetoric that are key to their religious roles. When combined with the structural opportunities provided by their religious authority, these traits facilitate fraudulent behavior that exploits individual congregants and reshapes communal trust and social norms. This dynamic aligns with broader anthropological discussions of charismatic authority and the use of spiritual power in material pursuits.

The Fraud Triangle typically focuses on opportunity, pressure, and rationalization. We extend the traditional Fraud Triangle by integrating the anthropologically significant factors of greedy risk-taking behavior and corporate psychopathy. This extended framework provides a more holistic understanding of fraud, recognizing that it is not only shaped by individual circumstances

but also deeply embedded in cultural systems of belief and ritualized practices of wealth acquisition. Our approach challenges the limitations of the traditional model by emphasizing the need to consider broader sociocultural and psychological factors that underpin fraudulent behavior, particularly in religious contexts where spiritual and material interests intersect.

By introducing the concept of "Twin Fraud Triangles," this study contributes to both academic inquiry and practical approaches to understanding fraud. The model underscores that significant fraud is driven not only by opportunity and capability but also by the psychological dispositions and cultural frameworks within which individuals operate. Although this study focuses on a specific manifestation of fraud within Nigerian Christianity, it opens the door to further research on the anthropology of fraud, encouraging scholars to examine how different cultural settings and social roles influence fraudulent behavior. We advocate the ongoing refinement of fraud models to better account for cultural and psychological dynamics that shape criminal actions, offering deeper insights into how these behaviors are produced and sustained within specific contexts. Future research should investigate the relationship between ego and greed within the cultural framework of pastoral fraud, asking how these factors intertwine with cultural expectations of spiritual leadership and material success. Such inquiries will enhance our understanding of the complex sociocultural drivers behind fraudulent behavior, contributing to both academic knowledge and practical strategies for addressing fraud in religious and broader social contexts.

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