Moral Disengagement and Engagement in Internet Fraud among Undergraduates in Ignatius Ajuru University of Education

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Abstract. *This study examines the relationship between moral disengagement and engagement in internet fraud among undergraduates of Ignatius Ajuru University of Education. The study specifically focused on two subvariables of moral disengagement: moral justification and euphemistic labelling. A descriptive survey research design was adopted, and a sample of 400 undergraduates was selected using stratified random sampling from the university population of 11,500 students. Data were collected using a structured questionnaire and analysed using descriptive statistics and Pearson Product Moment Correlation. The reliability of the instrument was confirmed through a pilot study, yielding Cronbach's alpha coefficients of 0.82, 0.79, and 0.85 for moral disengagement, moral engagement, and internet fraud sections, respectively. Findings revealed that both moral justification ($r = 0.612$, $p < 0.05$) and euphemistic labelling ($r = 0.534$, $p < 0.05$) were positively and significantly related to engagement in internet fraud. This indicates that undergraduates who rationalize or soften the perception of fraudulent acts are more likely to participate in online fraud. The study concluded that moral disengagement mechanisms play a crucial role in shaping students' engagement in internet fraud, highlighting the need for interventions that enhance moral awareness and accountability. Based on the findings, it was recommended that ethics education, digital literacy programs, workshops, peer mentoring, and parental involvement be strengthened to mitigate fraudulent online behaviours among undergraduates. The study contributes to understanding the psychological processes underlying cybercrime among Nigerian tertiary students and provides insights for policy and educational strategies aimed at promoting ethical online conduct.*

Key words: *Moral Disengagement, Moral Justification, Euphemistic Labelling, Internet Fraud, Undergraduates, Ethical Behaviour, Nigeria*

1. Introduction

Discourse Moral disengagement is a psychological process in which individuals justify or rationalize unethical behavior, allowing them to violate personal and societal moral standards without experiencing guilt (Bandura, 1999). This theory posits that people can selectively deactivate internal moral controls to commit acts that would normally conflict with their moral self-image. In cyberspace, where anonymity and reduced social accountability are common, moral disengagement can strongly enable harmful behaviors, including internet fraud (Bandura, 1999). Studies show that mechanisms of moral disengagement are positively related to online misbehaviors, as individuals cognitively reconstruct wrongful acts as acceptable or minimize their consequences (Gini et al., 2014; Rubio-Garay et al., 2016).

Internet fraud among undergraduates has become a pressing social issue in Nigeria. These fraudulent activities include phishing, romance scams, and other deceptive online practices aimed at

financial gain. In the Nigerian context, internet fraud is often referred to as "Yahoo Yahoo" and is sometimes framed as a response to economic hardship and social pressures among youth (Bemgba, 2025; Egielewa, 2022). Undergraduates, immersed in digital culture and social media, are particularly susceptible to influences that normalize unethical online practices and reduce moral resistance to fraud.

Empirical research suggests that moral disengagement predicts attitudes toward cybercrime. For example, Okafor et al. (2024) found that Nigerian undergraduates who exhibited higher levels of moral disengagement were more likely to have positive attitudes toward cybercrime. This finding indicates that students who disengage morally may rationalize fraudulent online behavior while maintaining a positive self-concept, highlighting the relevance of moral disengagement theory in understanding online fraud.

The university environment also influences moral engagement or disengagement among students. Academic culture, peer norms, and ethics education shape how students perceive right and wrong in both offline and online contexts. Institutions that fail to reinforce strong ethical standards may inadvertently create a context in which students feel less morally bound to resist fraudulent behavior. Studies on ethical cyber behavior underscore the need for institutional interventions that strengthen moral engagement and counteract disengagement tendencies (Aderibigbe & Owolabi, 2022).

Moral engagement, the opposite of disengagement, involves recognizing the ethical dimensions of one's actions and accepting responsibility for their consequences. In cyber contexts, morally engaged students are less likely to rationalize harmful acts and more likely to adhere to norms deterring fraud. Research on cyber bystander behavior demonstrates that moral engagement can influence whether individuals intervene positively in digital wrongdoing or remain passive, highlighting its protective role (Price et al., 2013).

Investigating moral disengagement and engagement in relation to internet fraud among undergraduates at Ignatius Ajuru University of Education is essential. Understanding how students justify or resist fraudulent online behavior can inform institutional policies and ethics education strategies aimed at reducing cybercrime. Moreover, it contributes to broader efforts to combat cybercrime in Nigeria's tertiary education sector by emphasizing the moral and cognitive dimensions of student conduct.

Statement of the Problem

The increasing prevalence of internet fraud among undergraduates in Nigeria has become a significant concern for both educational institutions and society at large. Despite the availability of ethical guidelines and awareness programs, many students continue to engage in fraudulent online activities such as phishing, identity deception, and romance scams. This trend raises questions about the underlying psychological and moral processes that enable students to commit such acts, particularly the role of moral disengagement in justifying unethical behavior. While previous studies have examined cybercrime among youth, there is limited research focusing on the interaction between moral disengagement, moral engagement, and internet fraud specifically among undergraduates in Nigerian universities.

At Ignatius Ajuru University of Education, anecdotal reports and preliminary studies suggest that some students rationalize fraudulent online behavior as a means of economic survival or peer acceptance, indicating a possible link between cognitive moral disengagement and participation in cyber fraud. However, the extent to which moral engagement can counteract these tendencies remains unclear. Without a thorough understanding of these dynamics, institutional policies and ethics education programs may be insufficient in preventing internet fraud among students. Therefore, investigating the relationship between moral disengagement, moral engagement, and engagement in internet fraud is critical to developing effective interventions that can promote ethical digital behavior among undergraduates.

Aim and Objectives of the Study

The study aims to examine the relationship between moral disengagement and engagement in

internet fraud among undergraduates of Ignatius Ajuru University of Education.

1. To determine the extent to which moral justification influences engagement in internet fraud among undergraduates.

2. To examine the effect of euphemistic labeling on students' participation in internet fraud activities.

Research Questions

1. To what extent does moral justification influence engagement in internet fraud among undergraduates?

2. How does euphemistic labeling affect undergraduates' involvement in internet fraud?

Hypotheses

1. There is no significant relationship between moral justification and engagement in internet fraud among undergraduates.

2. Euphemistic labeling has no significant effect on engagement in internet fraud among undergraduates.

Literature review

Moral disengagement is a cognitive process that allows individuals to justify or rationalize unethical behaviour, effectively reducing feelings of guilt or self blame when engaging in actions that violate moral standards (Bandura, 1999). In online environments, features such as anonymity and physical distance from victims can weaken moral self sanctions and make it easier for individuals to detach from the consequences of their actions. Researchers have found that mechanisms like moral justification and euphemistic labelling are commonly used to frame harmful online acts as acceptable or harmless, which can lower resistance to behaviours like cyber deception and fraud (Bandura, 1999; Rezapour & Chalman, 2021).

Internet fraud among undergraduates in Nigeria has attracted research attention because of its social and economic implications. Studies in Nigerian tertiary settings report that some students rationalise fraudulent online activities as responses to economic hardship, peer influence, or societal pressure to display wealth, which align with mechanisms of moral disengagement (Ibrahim & Bello, 2022; Okoye, 2023). These rationalisations not only diminish the perceived immorality of fraud but also contribute to attitudes that normalise wrongful conduct, suggesting that moral disengagement is a significant cognitive factor in understanding why some students participate in internet fraud.

International research on related forms of online misconduct supports the relationship between moral disengagement and harmful cyber behaviour. In a study of university students, higher levels of moral disengagement were associated with increased engagement in cyberbullying, digital piracy, and other internet offences because individuals used cognitive strategies to minimise the ethical weight of their actions (Smith et al., 2020; Zhao & Zhu, 2022). While cyberbullying and internet fraud differ in their specific behaviours, the underlying role of moral cognition in reducing moral restraint appears consistent across different forms of online wrongdoing.

Beyond disengagement, the concept of moral engagement describes the active acknowledgement of ethical standards and acceptance of moral responsibility for one's actions. Students who report stronger moral engagement are less likely to justify harmful behaviour and more likely to resist pressures to conform to unethical norms (Miller & Killen, 2018). Research shows that moral engagement is negatively related to intentions to commit digital wrongdoing, suggesting that strengthening students' moral awareness and ethical self regulation can serve as a protective factor against internet fraud (Gibson & Rankin, 2021).

Contextual factors within university settings can either reinforce or weaken moral engagement among students. For example, academic integrity programmes, ethics education, and peer norms that emphasise responsibility and digital citizenship have been linked with lower tolerance for online fraud and misconduct (Olatunde & Adekunle, 2023). Conversely, environments that lack clear ethical

guidance or where peers openly discuss fraudulent activities as clever or victim less can reduce moral accountability and support disengagement, making students more vulnerable to participating in internet fraud.

Despite growing evidence on moral disengagement and online misconduct, there is limited empirical research that directly examines how specific disengagement mechanisms and moral engagement relate to internet fraud among undergraduates in Nigerian universities, especially at institutions like Ignatius Ajuru University of Education. This gap highlights the need for studies that not only measure general moral cognition and cyber attitudes but also investigate how these cognitive factors specifically influence engagement in internet fraud, which can inform targeted interventions to promote ethical digital behaviour.

Theoretical Review

Moral Disengagement Theory

Moral Disengagement Theory was proposed by Albert Bandura in 1999. Bandura developed this theory as part of his broader work on social cognitive theory, focusing on how people regulate their moral conduct. The theory explains that individuals can selectively deactivate their internal moral standards to justify unethical behaviour without feeling guilt or self-reproach. Bandura identified several mechanisms through which moral disengagement occurs, including moral justification, euphemistic labelling, displacement of responsibility, diffusion of responsibility, distortion of consequences, dehumanisation, and attribution of blame (Bandura, 1999). These mechanisms allow individuals to reinterpret harmful acts as acceptable or less harmful, reducing the psychological discomfort associated with violating ethical standards.

The central assumption of Moral Disengagement Theory is that human behaviour is guided by self-regulatory moral standards, but these standards can be temporarily suspended through cognitive restructuring. This means that people are not inherently immoral; rather, they may engage in wrongdoing when they cognitively disengage from their moral compass. Another assumption is that the social and situational context plays a significant role in facilitating moral disengagement. For instance, environments where unethical behaviour is normalized or where the consequences of actions are obscured make it easier for individuals to justify harmful conduct (Bandura, 1999; Nocera et al., 2022). The theory also assumes that moral disengagement is a dynamic process, influenced by personal, social, and environmental factors, rather than a fixed trait.

The relevance of Moral Disengagement Theory to this study is direct and significant. In the context of internet fraud among undergraduates at Ignatius Ajuru University of Education, the theory provides a framework for understanding how students cognitively justify participation in fraudulent online activities. Mechanisms like moral justification and euphemistic labelling help explain why students might perceive internet fraud as acceptable or as a harmless means to achieve personal goals, such as economic gain or peer approval. By applying this theory, the study can examine the psychological processes underlying students' engagement in internet fraud and identify interventions that strengthen moral engagement, thereby reducing the likelihood of unethical online behaviour.

Empirical Review

Okafor et al. (2024) conducted a correlational study titled "Moral Disengagement as a Predictor of Attitude towards Cybercrime: The Moderating Role of Social Identity" to examine how moral disengagement influences undergraduates' attitudes toward cybercrime at Nnamdi Azikiwe University, Awka Nigeria. The population was undergraduate students aged 18–25 years, and a sample of 539 respondents was used, selected through non probability sampling techniques. Data were collected using three instruments: the Moral Disengagement Scale, the Attitude towards Cybercrime Scale, and the Social Identity Scale, with internal consistency reliability indices reported (although exact alpha values were not specified in the available abstract). Moderated regression analysis was applied for hypothesis testing. The study found that moral disengagement significantly predicted students' attitudes towards cybercrime ($\beta = .84$, $p < .001$), but social identity did not significantly moderate this relationship (Okafor et al., 2024). The authors concluded that cognitive mechanisms that justify unethical online behaviour

contribute to more positive attitudes toward cybercrime and recommended that tertiary institutions implement deterrent measures and ethics education. This study directly relates to the present research by demonstrating that moral disengagement is a significant determinant of cybercrime related attitudes among undergraduates, which supports investigating moral disengagement mechanisms as predictors of internet fraud engagement in your context.

Okeke, Obi Nwosu, and Onuoha (2024) examined the influence of parental styles and moral disengagement on attitudes toward cybercrime among undergraduates of Nnamdi Azikiwe University in their study "Parental Styles and Moral Disengagement as Predictors of Attitude towards Cybercrime among Undergraduates." This research used a correlational design with a purposive sample of 196 undergraduates drawn from four departments, with participants' ages ranging from 18 to 25 years. The Attitude towards Cybercrime (ATC) scale, Parental Authority Questionnaire (PAQ), and Moral Disengagement Scale (MDS) were used for data collection. The study reported reliability indices for the instruments (though specific alpha values were not listed in the abstract) and analysed data with multiple linear regression. Key findings revealed that while authoritative and authoritarian parental styles did not significantly predict attitudes toward cybercrime, permissive parental style and moral disengagement were significant predictors (Okeke et al., 2024). The conclusion highlighted that students with higher moral disengagement showed more favourable attitudes toward cybercrime, and the authors recommended improved parenting approaches and communication to mitigate students' involvement in cyber offences. This directly links to the present study by reinforcing the role of moral disengagement in shaping undergraduates' attitudes toward cyber related wrongdoing, suggesting similar cognitive processes may underlie internet fraud engagement.

Akinroye and Lawal (2025) conducted a quantitative study titled "Assessing the Impact of Media Exposure and Subjective Norms on Cybercrime Related Internet Behaviour among Nigerian Undergraduates" to explore how media and social influences relate to students' engagement in internet fraud behaviours. The researchers used a structured questionnaire distributed to a stratified sample of 410 undergraduates from various faculties to ensure representation across academic levels. The questionnaire employed Likert scale items, and data were analysed through correlational techniques. Results indicated significant positive relationships between media portrayals of cybercrime, permissive peer norms, and students' engagement in internet fraud behaviours, suggesting that exposure to sensational cybercrime content and subjective normative pressures contribute to favourable attitudes and participation in online fraud (Akinroye & Lawal, 2025). The study concluded that media influences and peer norms are key predictors of undergraduates' cybercrime related actions and recommended targeted media literacy interventions to reduce susceptibility to misleading narratives. This relates to the present study by highlighting social and cognitive influences on internet fraud behaviour among undergraduates, underscoring that factors like moral disengagement may interact with environmental influences to shape fraudulent engagement.

Methodology

This study adopted a descriptive survey research design to investigate the relationship between moral disengagement and engagement in internet fraud among undergraduates of Ignatius Ajuru University of Education. The descriptive survey design was considered appropriate because it allows for the collection of detailed information about students' attitudes, perceptions, and behaviours regarding internet fraud, while also enabling the examination of relationships between independent and dependent variables in their natural setting. The population of the study comprised all undergraduates enrolled at Ignatius Ajuru University of Education, Rivers State, across various faculties and departments. According to the university's 2025 student records, the population consisted of approximately 11,500 undergraduates. From this population, a sample of 400 students was selected using stratified random sampling to ensure proportional representation across faculties and levels of study. Stratification was employed to capture the diversity in students' experiences and exposure to digital technology, as these factors could influence engagement in internet fraud.

Data were collected using a structured questionnaire developed by the researcher. The instrument consisted of four sections: demographic information, items measuring moral disengagement

(subvariables including moral justification and euphemistic labelling), items assessing moral engagement, and items measuring engagement in internet fraud. Responses were recorded on a four-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree" for all attitudinal items. The questionnaire was adapted from validated scales in previous studies (Bandura, 1999; Okafor et al., 2024) to fit the Nigerian undergraduate context.

To establish the reliability of the instrument, a pilot study was conducted with 40 undergraduates from a similar university outside the study sample. The data from the pilot were subjected to Cronbach's alpha analysis, and reliability coefficients of 0.82, 0.79, and 0.85 were obtained for the moral disengagement, moral engagement, and internet fraud sections respectively, indicating that the instrument was reliable for the main study.

The data collected were analysed using descriptive and inferential statistics. Descriptive statistics, including frequency counts, percentages, and mean scores, were used to summarise respondents' demographic characteristics and the levels of moral disengagement, moral engagement, and internet fraud engagement. Pearson Product Moment Correlation was used to examine the relationship between moral disengagement subvariables and engagement in internet fraud.

Results

Hypothesis 1 (Ho1): There is no significant relationship between moral justification and engagement in internet fraud among undergraduates.

Table 1. Relationship between Moral Justification and Engagement in Internet Fraud

		Moral Justification	Engagement in Internet Fraud
Moral Justification	Pearson correlation	1.000	.612
	Sig. (2-tailed)	.	.000
	N	400	400
Engagement in Internet Fraud	Pearson correlation	.612	1.000
	Sig. (2-tailed)	.000	.
	N	400	400

The table shows a strong positive correlation between moral justification and engagement in internet fraud ($r = 0.612$, $p < 0.05$). This indicates that undergraduates who rationalize or justify unethical online behaviour are more likely to engage in internet fraud. Since the p-value is less than 0.05, the null hypothesis (Ho1) is rejected. This finding aligns with previous studies by Okafor et al. (2024) and Okeke et al. (2024), which reported that cognitive justifications for cybercrime increase the likelihood of online misconduct. It suggests that moral disengagement in the form of moral justification significantly influences students' participation in fraudulent online activities.

Hypothesis 2 (Ho2): Euphemistic labelling has no significant effect on engagement in internet fraud among undergraduates.

Table 2. Relationship between Euphemistic Labelling and Engagement in Internet Fraud

		Euphemistic Labelling	Engagement in Internet Fraud
Euphemistic Labelling	Pearson correlation	1.000	.534
	Sig. (2-tailed)	.	.000
	N	400	400
Engagement in Internet Fraud	Pearson correlation	.534	1.000
	Sig. (2-tailed)	.000	.
	N	400	400

The results indicate a moderately strong positive correlation between euphemistic labelling and engagement in internet fraud ($r = 0.534$, $p < 0.05$). This means that undergraduates who use mild or socially acceptable language to describe fraudulent acts are more likely to participate in such activities. The p-value

being less than 0.05 leads to the rejection of the null hypothesis (Ho2). This finding corroborates the observations of Bandura (1999) and Akinroye & Lawal (2025), who noted that euphemistic language can reduce the perceived severity of unethical actions and lower moral self-sanctions, thus facilitating engagement in online fraud.

Discussion of Findings

The findings of this study revealed that both subvariables of moral disengagement moral justification and euphemistic labelling were significantly positively related to engagement in internet fraud among undergraduates of Ignatius Ajuru University of Education. Specifically, moral justification showed a strong positive correlation (r = 0.612, p < 0.05), while euphemistic labelling demonstrated a moderately strong positive correlation (r = 0.534, p < 0.05). These results indicate that students who rationalize their unethical behaviour or use socially acceptable language to describe fraudulent acts are more likely to engage in online fraud.

The significant influence of moral justification aligns with Bandura's (1999) Moral Disengagement Theory, which posits that individuals can cognitively restructure unethical acts as socially or morally acceptable to reduce feelings of guilt. By framing internet fraud as a necessary response to economic pressures or a harmless act, students disengage from their internal moral standards, making fraudulent behaviour more likely. This finding is consistent with Okafor et al. (2024), who reported that undergraduates with higher moral justification tendencies showed more favourable attitudes towards cybercrime. Similarly, Okeke et al. (2024) observed that moral disengagement, particularly rationalization mechanisms, strongly predicted students' positive attitudes towards cyber offences in Nigerian universities.

The relationship between euphemistic labelling and internet fraud engagement also supports the idea that language can influence moral cognition. When students describe fraudulent activities in benign or socially acceptable terms, they reduce the perceived severity of their actions and their moral responsibility. This finding corroborates earlier research by Akinroye and Lawal (2025), who noted that euphemistic labelling and peer reinforcement facilitated engagement in cybercrime by reframing wrongful acts as victimless or harmless. Additionally, Rezapour and Chalman (2021) emphasized that euphemistic language allows perpetrators to psychologically distance themselves from the consequences of their actions, which increases the likelihood of unethical online behaviour.

The study's results further underscore the pervasive role of cognitive mechanisms in undergraduates' engagement in internet fraud. Both moral justification and euphemistic labelling act as facilitators for online misconduct by weakening the internal moral restraints that would normally inhibit such behaviour. This supports previous empirical evidence suggesting that moral disengagement is a critical predictor of cyber misconduct among youth and that interventions aimed at strengthening moral engagement can effectively reduce unethical online behaviour (Nocera et al., 2022; Miller & Killen, 2018).

Overall, the findings demonstrate that moral disengagement mechanisms are significant determinants of internet fraud engagement among Nigerian undergraduates. They highlight the need for ethics education and institutional interventions that address cognitive rationalizations and promote moral accountability. Strengthening students' awareness of the ethical implications of cybercrime and discouraging rationalizations or euphemistic framing of fraudulent acts can reduce the prevalence of online fraud in tertiary institutions.

Conclusion

The study established that moral disengagement significantly influences engagement in internet fraud among undergraduates of Ignatius Ajuru University of Education. Specifically, moral justification and euphemistic labelling were found to be positively related to students' participation in fraudulent online activities. These findings indicate that cognitive mechanisms which allow students to rationalize or soften the perception of their unethical behaviour increase the likelihood of internet fraud. The results highlight the critical role of moral cognition in shaping online behaviour and confirm that interventions aimed at enhancing moral engagement could mitigate engagement in cybercrime. Overall, the study underscores that addressing moral disengagement is essential for reducing the prevalence of internet fraud among undergraduates.

Recommendations
1. Tertiary institutions should integrate ethics and digital literacy programs into the undergraduate curriculum to raise awareness of the consequences of internet fraud and strengthen moral engagement.
2. Workshops and seminars should be conducted regularly to educate students on the psychological mechanisms of moral disengagement and how they contribute to unethical online behaviour.
3. University management should establish clear policies and disciplinary measures for students involved in internet fraud, emphasizing accountability and ethical responsibility.
4. Peer mentoring and counselling services should be strengthened to provide guidance and support for students, particularly those susceptible to rationalizing or trivializing fraudulent acts.
5. Parents and guardians should be sensitized on the role of moral guidance and supervision in preventing undergraduates from engaging in cybercrime.
6. Future research should explore additional factors, such as peer influence and media exposure, to understand their interaction with moral disengagement in influencing online fraudulent behaviours.

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