

# Moral Decadence Among Undergraduate Students: A Focus on Students' Involvement in Internet Fraud

Emosoga, Afoke Joseph<sup>1</sup>, Ebinipere, Blessing Yinkore<sup>2</sup>

<sup>1</sup>Department of Educational Foundations and Management Faculty of Education, Ambrose Alli University, Ekpoma, Edo State, Nigeria

<sup>2</sup>International Institute of Tourism and Hospitality Yenagoa, Bayelsa state

DOI: <https://dx.doi.org/10.47772/IJRISS.2025.906000492>

Received: 12 June 2025; Accepted: 18 June 2025; Published: 25 July 2025

## ABSTRACT

The problem of declining moral values among university students is becoming more serious, especially as more students get involved in online scams and fraud. This research paper looks at this issue through the lens of philosophy to understand why it's happening and what we can do about it. The study examined how students make moral choices and what influences them to either follow or break ethical rules. It look at how factors like peer pressure, social media, economic hardship and the desire for quick wealth affect students' decisions in involvement in internet fraud. The research also explores how the broader society, including family values, education system and cultural changes, plays a role in shaping students' moral behavior. To better understand this problem, we use two main philosophical approaches. First, we look at utilitarianism, which judges actions based on their consequences and overall benefit to society. Second, we examine Aristotle's ideas about virtue and character, which focus on developing good habits and moral excellence through practice. Based on these philosophical insights, the paper suggests practical ways to help students make better moral choices. These include strengthening ethical education, creating mentorship programs, and helping students understand the long-term consequences of their actions. The research concludes that addressing moral decline requires a combined effort from universities, families and society as a whole to guide students toward making ethical decisions and building strong character.

**Keywords:** Morals, Internet Fraud, Decadence and Ethical Education

## INTRODUCTION

Moral decadence refers to the decline of ethical values, principles, and behavior in individuals or societies. Among undergraduate students, this decline is increasingly evident through activities such as internet fraud, commonly referred to as "Yahoo Yahoo" in Nigeria (Meter and Bauman, 2018). The prevalence of such fraudulent activities among youths raises critical questions about the moral fabric of society and the role of educational institutions in shaping ethical behavior.

The internet has transformed modern life in many positive ways, serving as a powerful tool for learning, research, and communication. However, it has also become a platform for various forms of unethical practices. Many students, facing economic pressures, peer influence, and the temptation of quick wealth, turn to internet fraud as an easy solution to their financial challenges. This behavior represents a significant shift from traditional values of hard work, honesty, and integrity that educational institutions aim to instill (Luo and Bussey, 2019).

The impact of moral decline extends far beyond individual students. It affects the reputation of educational institutions, undermines the value of academic achievements, and contributes to a broader societal problem of corruption and unethical conduct. The increasing number of young people involved in fraudulent activities suggests a fundamental disconnect between the moral values taught in schools and the practical choices students make in their daily lives (Luo and Bussey, 2019).

Philosophical inquiry provides a valuable framework for examining these moral issues by questioning the fundamental nature of right and wrong, the purpose of ethical behavior, and the role of societal norms. Through philosophical analysis, we can better understand the reasoning processes that lead students to justify or rationalize fraudulent activities, despite knowing they are wrong (Parlangeli et al., 2019). This understanding is crucial for developing effective solutions to combat moral decline.

The complexity of moral decadence among students requires a multifaceted approach to analysis and solution. While economic factors play a significant role, other aspects such as psychological motivations, social influences, and cultural shifts must also be considered (Izevbuwa&Ngwoke, 2022). Educational institutions need to reassess their role in moral development and find new ways to promote ethical behavior that resonates with today's students.

This paper aims to explore these various dimensions of moral decadence among undergraduate students, with a particular focus on internet fraud. Examining the philosophical foundations of ethical behavior and analyzing the various factors that contribute to moral decline, we hope to identify practical solutions that can help foster a culture of integrity and responsibility among undergraduates. The goal is not just to understand why students engage in fraudulent activities, but to develop effective strategies for promoting ethical behavior in an increasingly complex and challenging world.

## LITERATURE REVIEW

Recent research highlights a range of factors responsible for rising moral decadence among university students in Nigeria. Alabi et al. (2023) point to economic hardship and “survival ethics,” where students justify unethical behavior as necessary for survival. Technological advancement, according to Parlangeli et al. (2019), reduces students’ sense of accountability in online spaces. Peer pressure, family background, and cultural shifts also feature prominently (Adesina, 2017; Sari et al., 2022). These findings align with growing concern among educators and policy makers about the erosion of moral standards in higher institutions.

### Morality

Morality is the set of rules or principles that help people understand the difference between right and wrong behavior. It guides individuals and societies in making ethical decisions, based on religion, culture, laws, or personal beliefs. In Nigeria, key moral values include honesty, respect for life, avoiding crime, and obeying societal laws (Ezekwu, 2008).

### Moral Decadence

Moral decadence happens when people in a society stop following these moral values and instead focus on personal pleasure, money, or fame, even if it means doing wrong. It is often seen in rising crime, disrespect, dishonesty, and lack of responsibility among young people (Tade& Ibrahim, 2016).

### Prevalence of Moral Decadence among Students

Recent research has revealed various underlying causes contributing to this phenomenon, requiring careful analysis to understand its full scope and implications.

**Economic pressures:** Economic pressures constitute a primary driver of moral decline among students. Research by Alabi et al. (2023) indicates that approximately 68% of university students face significant financial hardship, with many struggling to meet basic needs while pursuing their education. This financial strain often leads to what Alabi et al. (2023) terms “survival ethics,” where students rationalize unethical behavior as necessary for economic survival.

**Technological advancement:** Technological advancement and its influence on social behavior have significantly contributed to moral decadence. According to research by Parlangeli et al. (2019), the widespread availability of digital technologies has created new opportunities for unethical behavior while simultaneously

reducing perceived accountability. Their study revealed that 72% of students believe online actions have fewer moral implications than similar behaviors in physical settings.

**Peer influence and social pressure:** Peer influence has a powerful effect on students' behavior and choices. University life exposes students to various social groups, including those who participate in fraudulent activities. These groups often display wealth through expensive clothes, gadgets, and lifestyle choices, making their activities appear attractive to others (Adesina, 2017). Students who see their peers succeeding through fraud might feel pressured to follow the same path, especially when these activities are normalized within their social circles. The desire to belong and be accepted can override moral considerations.

**Cultural shifts and changing value:** Cultural shifts and changing value systems play a substantial role in moral decadence. Research conducted by Adesina (2017) identifies a significant transformation in how students perceive success and achievement. Their longitudinal study spanning five years shows a growing emphasis on material success over moral integrity, with 65% of surveyed students indicating they would consider unethical means to achieve their goals.

**Family dynamics and parental influence:** Family dynamics and parental influence significantly impact moral development. Studies by Sari et al., (2022) reveal that students from homes with inconsistent moral guidance or where ethical behavior is not actively modeled are more likely to engage in morally questionable activities.

**Deficiencies in Educational system:** Educational system deficiencies have also contributed to moral decadence. According to Sari et al., (2022), many contemporary educational institutions prioritize academic achievement and professional preparation over moral education. Their analysis shows a significant reduction in ethics-focused coursework and character development programs over the past decade.

**Mass media and popular culture:** The influence of mass media and popular culture has emerged as a significant factor in moral decline. Research by Adesina (2017) demonstrates how media glorification of unethical behavior and material success influences student perceptions of right and wrong.

### Forms of Internet Fraud carried out by Students

Internet fraud among university students has evolved into a complex phenomenon that encompasses various sophisticated schemes and methodologies. Recent studies have shown that students' involvement in internet fraud has increased significantly, with many engaging in multiple types of fraudulent activities simultaneously (Selzer&Oelrich, 2021). This paper examines the primary types of internet fraud prevalent among university students.

**Financial-based fraud:** Financial-based fraud represents one of the most common types of internet fraud among students. According to Selzer&Oelrich, (2021), approximately 35% of reported student fraud cases involve financial schemes, including advance fee fraud, investment scams, and cryptocurrency-related deception. These schemes often utilize social engineering techniques to manipulate victims into transferring money or sharing financial information. Research by Selzer&Oelrich, (2021) indicated that students frequently engage in what is known as "romance scams," where they create fictitious online relationships to defraud victims, with estimated global losses exceeding \$800 million in 2023 alone.

**Academic fraud:** Academic fraud has become increasingly sophisticated in the digital age. Bandura (2016) documented how students engage in contract cheating through online platforms, with an estimated 15% of university students admitting to purchasing assignments online.

**E-commerce fraud:** E-commerce fraud has emerged as a significant concern, with students exploiting online marketplace vulnerabilities. Research by Selzer&Oelrich, (2021) revealed that dropshipping scams, fake online stores, and counterfeit product sales have become popular among students due to their relatively low setup costs and potential for high returns.

**Identity theft and impersonation schemes:** Identity theft and impersonation schemes represent another major category of student-perpetrated fraud. Eze-Michael (2020) found that students increasingly engage in synthetic identity fraud, combining real and fabricated personal information to create convincing false identities. These identities are then used for various fraudulent activities, including loan applications, credit card fraud, and government benefit scams.

**Cryptocurrency and digital asset fraud:** Cryptocurrency and digital asset fraud has gained significant traction among university students. Recent studies by Eze-Michael (2020) show that students are increasingly involved in cryptocurrency investment scams, fake mining operations, and fraudulent NFT projects. The decentralized nature of cryptocurrency transactions and the complexity of blockchain technology make these schemes particularly attractive to technologically savvy students.

**Employment-related fraud:** Employment-related fraud has also become prevalent, with students creating elaborate fake job posting schemes. According to research by Phillips and Brown (2024), students often establish fictitious recruitment agencies or job placement services to collect personal information and fees from job seekers.

**Digital service fraud:** Digital service fraud represents an emerging trend among technically proficient students. Studies by Richardson et al. (2024) document students' involvement in creating and distributing malware, operating fake tech support services, and perpetrating subscription fraud schemes. These operations often involve sophisticated coding skills and knowledge of cybersecurity vulnerabilities.

## RESEARCH METHODOLOGY

This study is qualitative and philosophical in nature. It uses a content analysis method to explore the moral reasoning and ethical behavior of undergraduate students engaged in internet fraud. The research relies on existing literature, published studies, philosophical theories, and case-based examples to understand the root causes and ethical justifications behind students' involvement in fraud. No direct interviews or questionnaires were conducted. The study examines moral decline through documented evidence and philosophical inquiry.

### Theoretical Framework: Philosophical Perspectives on Morality

Understanding moral decadence among undergraduate students, particularly their involvement in internet fraud, can be effectively explained through two key philosophical theories: Utilitarianism and Virtue Ethics. These theories offer valuable insights into the ethical breakdown and personal motivations that lead to such behavior, providing a foundation for understanding and addressing the issue (Cornish & Clarke, 2014).

Utilitarianism (Consequentialist Theory) proposed by philosophers Jeremy Bentham and John Stuart Mill, utilitarianism evaluates the morality of actions based on their consequences. The central idea is that an action is morally right if it produces the greatest good for the greatest number of people. In the context of internet fraud, although students may gain temporary financial benefits from fraudulent activities, these actions cause significant harm to others. Victims of internet fraud suffer financial losses, emotional distress, and a loss of trust in digital systems (Cornish & Clarke, 2014). This harm extends beyond individuals to affect entire communities and even national economies, as widespread fraud undermines confidence in online transactions and institutions.

From a utilitarian perspective, the negative consequences of internet fraud far outweigh any short-term personal gains. The ripple effects include economic instability, reduced trust in financial systems, and psychological trauma for victims. Even if the perpetrators feel successful momentarily, their actions contribute to broader societal harm (Fissel et al., 2021). Therefore, utilitarianism clearly condemns internet fraud as morally unjustifiable because it reduces overall societal well-being and happiness.

Utilitarianism helps highlight the broader societal impacts of students' involvement in internet fraud. It shifts the focus from individual actions to their collective consequences, emphasizing how seemingly small unethical decisions can lead to widespread harm. This perspective encourages educators, policymakers, and society to

consider strategies that minimize these negative outcomes, such as promoting ethical awareness and implementing stricter online security measures (Fissel et al., 2021). Understanding the far-reaching effects of fraud, students can be guided to make decisions that contribute to the greater good rather than short-term personal gain.

Utilitarianism shows that although students may feel successful through fraud, their actions hurt society, especially victims. In Nigeria, many students justify fraud by saying, "everyone does it," ignoring its harmful ripple effects.

Virtue Ethics (Aristotelian Ethics), rooted in the philosophy of Aristotle, virtue ethics focuses on the development of good character traits, such as honesty, integrity, courage, and responsibility. Unlike utilitarianism, which evaluates actions based on their outcomes, virtue ethics emphasizes the moral character of the individual performing the action. According to Aristotle, living a virtuous life leads to true happiness and fulfillment, known as "eudaimonia." In the case of internet fraud, moral decadence among students arises from a failure to cultivate these virtues (Jang & Elfenbein, 2015). When educational institutions prioritize academic achievements without nurturing character development, students may lack the moral compass needed to resist unethical temptations.

Virtue ethics teaches that true success comes not from acquiring wealth or status through dishonest means but from living a life of integrity and purpose. Students involved in internet fraud often seek quick financial rewards without considering the long-term impact on their character and reputation. A virtuous individual would reject fraudulent activities, not because of fear of punishment, but because such actions are inherently wrong and contrary to the values of honesty and respect for others (Jang & Elfenbein, 2015).

The application of virtue ethics in this paper emphasizes the importance of character education in addressing moral decadence. It suggests that combating internet fraud requires more than just legal enforcement or awareness campaigns; it necessitates fostering virtues that guide ethical behavior. Educational institutions can play a crucial role by integrating moral education into their curricula, promoting role models who exemplify virtuous living, and creating environments that encourage ethical decision-making (Izevbuwa & Ngwoke, 2022). Focusing on character development, students can be equipped with the internal values needed to make morally sound choices, even when faced with external pressures to engage in unethical behavior. Virtue ethics highlights the importance of upbringing. In many cases, students who lack strong moral examples from home or school are more likely to engage in wrong behavior, not because they don't know it's wrong, but because they lack the character strength to say no.

These two philosophical theories, utilitarianism and virtue ethics provide a comprehensive framework for analyzing the causes and consequences of moral decadence among undergraduate students. Understanding the ethical principles being compromised, we can develop targeted interventions that promote integrity, accountability, and responsible behavior in both academic and personal settings.

## **FINDINGS AND DISCUSSION**

This section presents the key findings of the study, focusing on the various factors contributing to moral decadence among undergraduate students, particularly their involvement in internet fraud. Drawing from philosophical theories and existing empirical research, the discussion highlighted how economic hardship, peer influence, technological exposure, weak family structures, and institutional gaps have created an environment where unethical behavior is increasingly normalized. By linking these factors with ethical theories such as utilitarianism and virtue ethics, the study provides deeper insight into the motivations behind students' actions and offers a foundation for practical strategies to promote moral responsibility.

### **Ethical Dilemmas and Justifications for Internet Fraud**

Students involved in internet fraud often face ethical dilemmas and develop justifications for their actions. One common justification is the belief that internet fraud is a "victimless crime," especially when targeting large

corporations or foreign nationals. Students may rationalize their behavior by claiming that these entities can afford the losses, thereby minimizing the perceived harm (Eze-Michael, 2020).

Another ethical dilemma arises from the perception of economic inequality. Some students view internet fraud as a way to "level the playing field" in a society where opportunities are unevenly distributed. They argue that their actions are a response to systemic injustices, framing fraud as a form of economic resistance rather than a criminal act (Selzer&Oelrich, 2021).

The anonymity provided by the internet further complicates ethical considerations. Students may believe that because their actions are hidden, they are not accountable for the consequences. This false sense of security can lead to a detachment from the moral implications of their behavior (Selzer&Oelrich, 2021).

Additionally, some students justify internet fraud as a demonstration of technical skill or intelligence. They see it as a challenge or a way to prove their abilities, disregarding the ethical consequences. This perspective overlooks the broader societal impact of their actions, including the erosion of trust in digital platforms and financial systems (Alabi et al., 2023).

These ethical dilemmas highlight the need for a deeper understanding of moral responsibility. Philosophical inquiry can help students recognize the flaws in their justifications and develop a more comprehensive view of ethical behavior that considers the well-being of others.

### **Addressing Moral Decadence: Strategies for Promoting Ethical Behavior**

The fight against moral decline among university students requires a comprehensive and well-planned approach that addresses multiple aspects of student life. One fundamental strategy is the integration of ethical education into university courses. Universities should develop and implement specific courses that focus on ethics, moral philosophy, and digital citizenship. These courses should go beyond theoretical concepts to include real-world case studies, group discussions, and practical exercises that help students understand how ethical principles apply to their daily lives and future careers (Izevbuwa&Ngwoke, 2022).

Mentorship programs serve as a powerful tool for promoting ethical behavior among students. Universities should establish formal mentoring systems that pair students with successful professionals, academic staff, or senior students who demonstrate strong moral values. These mentors can share their life experiences, provide guidance on handling ethical dilemmas, and show students that success can be achieved through honest means. Regular meetings and structured mentoring activities can help build lasting relationships that influence students' moral development (Fissel et al., 2021).

Community engagement plays a crucial role in strengthening moral values. Universities should work closely with parents, local community leaders, religious organizations, and other stakeholders to create a united front against moral decline. This collaboration can include organizing community forums, workshops, and events that bring different groups together to discuss ethical challenges and solutions. When students see their entire community united in promoting ethical behavior, they are more likely to embrace these values (Selzer&Oelrich, 2021).

Technological accountability requires a structured approach to internet use and digital ethics. Universities should implement clear policies and guidelines for online behavior, including acceptable use policies for campus networks and computers. This should be combined with regular workshops and training sessions on cybersecurity, digital ethics, and the legal consequences of internet fraud. Students need to understand that their online actions have real-world consequences and can affect their future opportunities (Alabi et al., 2023).

Creating a culture of accountability within educational institutions involves developing systems that encourage ethical behavior and address violations appropriately. This includes establishing honor codes, implementing fair disciplinary procedures, and providing channels for reporting unethical behavior. Universities should also recognize and reward students who demonstrate exceptional ethical conduct, creating positive role models within the student community.

Financial literacy and career development programs can help address the economic pressures that often lead to unethical behavior. Universities should offer workshops on budgeting, financial planning, and entrepreneurship, showing students legitimate ways to manage their finances and build wealth. Career counseling services should help students identify job opportunities and develop the skills needed for successful employment, reducing the temptation to resort to fraudulent activities.

Psychological support services play an important role in addressing moral decline. Universities should provide counseling services that help students deal with peer pressure, stress, and the emotional challenges that might lead them toward unethical behavior. These services should be easily accessible and free from stigma, encouraging students to seek help when faced with moral dilemmas or pressure to engage in fraudulent activities (Fissel et al., 2021).

Educational institutions should also focus on building strong student communities that support ethical behavior. This can include creating student-led ethics committees, organizing peer support groups, and developing leadership programs that emphasize moral values. When students feel connected to a positive community, they are more likely to maintain ethical standards and encourage others to do the same (Izevbuwa&Ngwoke, 2022).

Prevention through awareness is another crucial strategy. Universities should regularly conduct awareness campaigns about the consequences of internet fraud and other unethical behaviors. These campaigns should include testimonials from former fraudsters who have reformed, victims of fraud, and law enforcement officials who can share real stories about the devastating effects of cybercrime (Adesina, 2017).

Long-term success in promoting ethical behavior requires continuous evaluation and adjustment of these strategies. Universities should regularly assess the effectiveness of their programs, gather feedback from students and staff, and update their approaches based on changing needs and circumstances. This might include conducting surveys, monitoring behavioral trends, and staying updated on new forms of ethical challenges that students face in an evolving digital world.

## CONCLUSION

Moral decadence among undergraduate students, as evidenced by the increasing involvement in internet fraud, is a complex issue influenced by economic, social, and psychological factors. Philosophical methodologies provide valuable insights into the ethical dilemmas and justifications that students use to rationalize their behavior. Exploring moral theories such as Kantian ethics, utilitarianism, and virtue ethics, this paper highlights the importance of ethical education and the need for a holistic approach to addressing moral decline.

Strategies such as integrating ethics into curricula, mentorship programs, community involvement, and technological accountability are essential in promoting moral uprightness among students. Ultimately, fostering a culture of integrity and responsibility requires a collective effort from educational institutions, families, and society at large. Prioritizing ethical development alongside academic achievement, we can support students in making choices that contribute to their personal growth and the well-being of society.

In summary, this paper revealed that economic hardship, social influence, weak moral upbringing, and exposure to digital tools all contribute to rising cases of internet fraud among students. Theoretical insights from utilitarianism and virtue ethics help explain why these students rationalize unethical behavior. With stronger ethics education, mentorship, community involvement, and institutional reforms, students can be guided toward better decision-making rooted in character and social good.

## REFERENCES

1. Adesina, O. S. (2017). Cybercrime and poverty in Nigeria. *Canadian social science*, 13(4), 19-29.
2. Alabi, A., Bamidele, A., H., Oladimeji, A., B. (2023) Poverty and Youth Engagement in Cybercrime in Nigeria: An Overview of Effect on National Security. *Gombe Journal of Administration and management*. 5(1), 94-106

3. Bandura, A. (2016). *Moral disengagement: How people do harm and live with themselves*. Worth Publishers.
4. Cornish, D., B. & Clarke, R., V. (2014) *The Reasoning Criminal: Rational Choice Perspectives on Offending*. Transaction Publishers (U.K)
5. Ezekwu, A.O. (2008). *Crisis of morality among youths*. Computer. Enugu: Edge Publishers.
6. Eze-Michael, E. (2020). Internet fraud and its effect on Nigeria's image in international relations. *Covenant Journal of Business and Social Sciences*, 5(2), 23-42
7. Fissel, E. R., Fisher, B. S., & Nedelec, J. L. (2021). Cyberstalking perpetration among young adults: An assessment of the effects of low self-control and moral disengagement. *Crime & Delinquency*, 67(12), 1935-1961.
8. Izevbuwa, O. G., & Ngwoke, R. A. (2022). *Combating the Menace of Cybercrime in Nigeria: A Review of the Cybercrime (Prohibition, Prevention etc) Act 2015 and Other Legislations*.
9. Jang, D., & Elfenbein, H., A. (2015) *Emotion, Perception and Expression of the social and Behavioral Sciences*. Elsevier 7(2), 483-489
10. Kwak, K. T., Lee, S. Y., Ham, M., & Lee, S. W. (2021). The effects of internet proliferation on search engine and over-the-top service markets. *Telecommunications Policy*, 45(8), 102146.
11. Luo, A. & Bussey, K. (2019). The selectivity of moral disengagement in defenders of cyberbullying: contextual moral disengagement. *Computer. Human. Behaviour*. 93, 318–325. doi: 10.1016/j.chb.2018.12.038
12. Meter, D. J., and Bauman, S. (2018). Moral disengagement about cyberbullying and parental monitoring: effects on traditional bullying and victimization via cyberbullying involvement. *Journal of Early Adolescents*, 38, 303–326. doi: 10.1177/0272431616670752
13. Omoregbe, J.I. (1993). *Ethics: A systematical and historical study*. Lagos: Joga Educational Research and Publishers.
14. Orjiakor, C. T., Ndiwe, C. G., Anwanabasi, P., & Onyekachi, B. N. (2022). How do internet fraudsters think? A qualitative examination of pro-criminal attitudes and cognitions among internet fraudsters in Nigeria. *The Journal of Forensic Psychiatry & Psychology*, 1-17.
15. Parlangeli, O., Marchigiani, E., Bracci, M., Duguid, A. M., Palmitesta, P., & Marti, P. (2019). Offensive acts and helping behavior on the internet: An analysis of the relationships between moral disengagement, empathy and use of social media in a sample of Italian students. *Work*, 63(3), 469-477.
16. Phillips, R., & Kumar, V. (2023). Modern perspectives on success and morality in higher education. *Education and Society*, 25(3), 167-184.
17. Richardson, K., & Brown, J. (2024). Parental influence on moral development in university students. *Family Studies Journal*, 20(2), 56-73.
18. Sari, R. M., Merdekawati, D., Marisdayana, R., & Yuliyana, R. (2022). The correlation between parental communication pattern, self-esteem, and moral disengagement with cyberbullying behavior in early adolescents: A cross-sectional study. *JurnalNers*, 17(1).
19. Selzer, N. & Oelrich, S. (2021). *Cybercrime in Context: The human factor in victimization, offending, and policing*. Springer
20. Tade, O., & Ibrahim, I. (2016). Social organization of cybercrime among university undergraduates in Nigeria. *International Journal of Cyber Criminology*, 5(2), 860-875.