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Cognitive Dissonance and Cyber-fraud Behaviour among University Students in Nigeria

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Abstract

The study focused on cognitive dissonance and cyber-fraud behaviour among university students in Nigeria. Three research questions were raised in the study. The study adopted a qualitative and quantitative survey method. The population for this study comprised of all university students in Nigeria. A stratified sampling technique was employed in the study. The sample for this study was 650 students from selected from three universities in Nigeria (Delta State University, Abraka, University of Benin, Benin and University of Port – Harcourt, Port – Harcourt. Data was collected using a self-structured questionnaire titled "Cognitive Dissonance and Cyber-fraud Behaviour Questionnaire (CDCBQ)." Simple percentage, Mean, standard deviation, and Pearson "r" statistics were the statistical tools deployed for the analysis of the data collected. Based on the findings, many students revealed that they feel intimidated by their peers who are already successful in the 'Yahoo Yahoo' business driving exotic cars, building mansions and buying expensive clothes. It concluded that cognitive dissonance engenders feelings of psychological embarrassment, prompting changes in attitude and behaviour as a way to alleviate this discomfort. It therefore recommended that the government and educational institutions should integrate cyber-security and ethics into university curricula. Foster a culture of honesty and integrity within universities and society, etc.

Keywords: Cognitive Dissonance, Cyber-fraud, Behaviour, Nigeria

Introduction

Cyber theft, including online fraud and scams has become a significant concern in Nigeria with university students increasingly involved in such activities. Crime remains pervasive and forever strives to hide itself in the face of development. As measures and techniques for detecting crimes and criminals advance, criminals also look for means of hiding from these measures. Obano (2017) asserts that the internet currently serves as a hiding place for fraudsters who have simply migrated from the streets to an electronic platform. Okonigini (2012) defines cyber crime as criminal activities, involving information technology infrastructure, including illegal access of computer data from or within a computer.

Similarly, Asokhia (2023) asserts that cybercrime, popularly called "YAHOO" is an off-shoot of advance fee fraud which became popular in the early 90s. Today, it has produced "YAHOO" as its first offspring with mostly young people (especially the unemployed) as its practitioners. Different nations have adopted different strategies to contend with crimes depending on their nature and extent. Certainly, a nation with high incidence of crime cannot grow or develop. For Nigeria, a nation in the process of saving her face regarding cybercrimes, efforts are now being directed at the sources and channels through which cybercrimes are being perpetuated the most. (Chiemeke 2018).

Martins (2018) asserts that "YAHOOISM" is an act of cybercrime that defrauds unsuspecting victims in foreign countries of their hard-earned money. In some instances, the unsuspecting victim is used to defraud banks, postal agencies, shops, etc. The yahoos (perpetrator) send fake cheques or postal money orders to victims in any of the following

countries: Canada, United States of America and other European countries or Asia as the case may be. He further notes that when the cheques or money orders are cashed, the victim is told to send the money through Western Union Money transfer in Nigeria, while in other cases, the victims are told to send the money to another country where the 'yahooist' has built networks over time.

In a similar vein, Alemika (2017) notes that in Nigeria today, cybercrime has found its root in society. Like a cankerworm, it has eaten deeply in the society and finally been accepted by the same society. It is difficult to deny youth support of the menace with yahooze shirts, yahooze dance steps, and yahooze songs from the likes of Olu Maintain. Even some young people identify themselves as Yahoo boys and girls publicly. Martins (2018) notes that the paramount classification of Yahooism as a branch of cybercrime and transitional crime is not only expedient in understanding its mystery, but propounding a lasting solution when considering curbing the menace. Yahooism is the fastest-growing transnational crime in recent times, especially in Nigeria. This trend is no longer about defrauding foreigners but fellow citizens who are struggling to survive. People's private data are hacked and used to defraud others and even empty their bank accounts when possible.

However, cognitive dissonance is a psychological concept that describes the uncomfortable tension or feeling of discomfort that occurs when an individual holds two or more contradictory beliefs, values or attitudes at the same time. In the field of psychology, cognitive dissonance is described as the mental disturbance people feel when they realize their cognitions and actions are inconsistent or contradictory (Jayden, 2020). This may ultimately result in some change in their cognitions or actions to cause greater alignment between them so as to reduce this dissonance. Relevant items of information include peoples' actions, feelings, ideas, beliefs, values, and things in the environment. Young people are aware that defrauding others is an offence but when they consider the seeming fame, affluence, and other benefits of the defrauders alongside their plights, they are at a loss for what values to embrace. For instance, a situation where a young student involved in fraud activities appears to be more financially stable than the university professor creates this cognitive dissonance in the minds of several students who try to justify the actions of the defrauder against known societal values and expectations.

Cognitive dissonance is typically experienced as psychological stress when persons participate in an action that goes against one or more of those things. According to this theory, when an action or idea is psychologically inconsistent with the other, people do all in their power to change either so that they become consistent. The discomfort is triggered by the person's belief clashing with new information perceived, wherein the individual tries to find a way to resolve the contradiction to reduce their discomfort (Maris, 2021). According to Hall (2020) cognitive dissonance can result in defrauding behaviour such as; an individual may hold values, honesty and integrity but engage in fraudulent behaviour due to financial pressures or feelings of discomfort.

Statement of the Problem

The prevalence of cognitive dissonance and cyber-fraud behaviour among university students in Nigeria has become a pressing issue, with far-reaching consequences for individuals, institutions and society as a whole. The work ethics is gradually eroding from the minds of young people who believe that crime pays more than hard work. Despite efforts to promote academic integrity and ethical behaviour, many students continue to engage in defrauding activities such as cyber theft, online fraud, gambling and scams known as the 'Yahoo-Yahoo' business. The consequences of cognitive dissonance and defrauding behaviour are multifaceted and alarming. Not only does it undermine the integrity of the academic system, but it also

perpetuates a culture of dishonesty and corruption that can have long-term effects on individuals and society.

Purpose of the Study

The purpose of the study is to:

1. Examine the prevalence of cyber-fraud behaviour among university students in Nigeria.
2. Find out the extent cognitive dissonance contribute to cyber-fraud behaviour among university students in Nigeria.
3. Establish strategies that can be employed to reduce cognitive dissonance on cyber fraud and promote academic integrity among university students in Nigeria.

Research Questions

The following research questions were raised in the study:

1. What is the prevalence of cyber-fraud behaviour among university students in Nigeria?
2. To what extent does cognitive dissonance contribute to cyber-fraud behaviour among university students in Nigeria?
3. What are the strategies that can be employed to reduce cognitive dissonance on cyber-fraud and promote academic integrity among university students in Nigeria?

Review

Theoretical Framework

The study is anchored on the Cognitive Dissonance Theory propounded by Leon Festinger (1957). The theory posits that individuals experience discomfort or dissonance when their attitudes, beliefs or values conflict with their behaviour. This discomfort motivates individuals to reduce the dissonance by changing their behaviour, attitude or beliefs. Cognitive Dissonance Theory explains how a student in Nigeria might engage in defrauding behaviour despite believing it is wrong by creating mental justifications to reduce the discomfort caused by the inconsistency between their actions and beliefs, essentially allowing them to cheat without feeling overly guilty. When two cognitive are relevant to each other but contradict each other. Dissonance is psychologically uncomfortable, which motivates people to reduce it. People may avoid information or situations that could increase dissonance. People may change their beliefs or behaviours to reduce dissonance.

Prevalence of Cyber-fraud Behaviour among University Students

Leukfeldt and Holt, (2022) noted that with the increase in the use of mobile phones and other internet-enabled devices among youths, who are the most volatile and sensitive section of the society, cybercrime activities are becoming more prevalent and worrisome, especially in developing countries. Internet crimes are complex and dynamic in nature, but broadly referred to as online-based criminal activities conducted through the use of ICT tools such as computers and the Internet (Garba, 2023). More so, it is a computer or internet-enabled crime and encompasses a series of Cybercrimes activities, some of which include financial fraud, cyber-stalking, identity theft, email spamming, cyber-bullying, phishing, cyber pornography, network intrusion, hacking, cyber extortion, malware attack, copyright infringement, plagiarism, and defamation. Internet crime has devastating effects on the victims, including financial losses, non-financial losses such as emotional trauma and damage to reputation by individual, governmental and corporate organizations across the nations (Stošić, and Janković, 2022).

According to Olasupo (2021) the prevalence of cyber-fraud behaviour among university students in Nigeria is a growing concern. Nigeria has been ranked third in terms of online crime activity with a significant number of young Nigerians engaging in cybercrime. Ismail (2020) asserts that undergraduate students in Nigeria are involved in various forms of cybercrime,

including internet fraud, hacking and phishing. Most of the Yahoo boys are kidnap suspect and they are involved in other criminal activities such as excessive taking of hard drug, ritual smoking of weed etc. Some students are seduced by cyber-fraud due to financial pressure, lack of employment opportunities or a desire for quick wealth. Others may engage in cyber-fraud due to a lack of awareness about the consequences of their actions or lack of effective law enforcement. Other students may feel intimidated by their peers who are already successful in the 'Yahoo Yahoo' business driving exotic cars, building mansions and buying expensive clothes. This increases their cognitive dissonance which in turn influences cyber-fraud behaviour (Ugbomah, 2022).

The extent Cognitive Dissonance contribute to Cyber-fraud Behaviour

According to Maris (2021) cognitive dissonance is a psychological phenomenon that occurs when an individual holds two or more conflicting beliefs, values or attitudes. The word cognition evolved from the Latin word, *Cognoscere*, meaning to know. Cognition consists of all the mental processes through which a person becomes aware and understands the world. Cognition is that kind of mental process through which information is encoded, transformed, summarised, elaborated, stored, recovered and used with the sensory input. It is the mental process that comprised attention, thinking, comprehension, calculating, reasoning, problem-solving and decision-making.

Cognitive Dissonance may be defined as a circumstance which involves differing attitudes, beliefs or behaviours. It engenders the feelings of psychological embarrassment which leads to modification in attitude and behaviour to overcome the discomfort. For instance, some students are involved in cyber-fraud due to financial stress, unemployment or a desire for quick wealth. Other students may feel intimidated by their peers who are already successful in the 'Yahoo Yahoo' business driving exotic cars, building mansions and buying expensive clothes and living in extravagant life (Adebayo, 2018).

However, university students in Nigeria may value honesty and integrity but engage in cyber fraud due to financial pressures or peer influence. To reduce dissonance, students may rationalize or justify their cyber fraud behaviour, convincing themselves that it's not serious or that everyone else is doing it. They may protect their self-concept by denying or downplaying the severity of their cyber fraud behaviour, maintaining a positive self-image despite inconsistent behaviour. Cognitive dissonance can motivate students to engage in cyber fraud as a way to reduce the discomfort associated with inconsistent values and behaviour (McLeod, 2018).

Factors influencing cyber fraud among students in Nigeria

According to Nwankwo (2020) factors influencing cyber fraud among students in Nigeria are complex and multifaceted. Economic factors play a significant role, as financial pressures and lack of employment opportunities can drive students to engage in cybercrime as a means of survival or financial gains. Social factors also contribute, including peer influence, social media and the desire for quick wealth. Students may be encouraged by their peers to engage in cybercrime, and the promise of easy money can be tempting (Olasupo, 2021). Psychological factors such as low self-esteem, impulsivity and thrill-seeking increase the likelihood of cybercrime, as students may experience cognitive dissonance between their values and behaviour. Additionally, access to the internet and lack of cyber security awareness can also contribute to the prevalence of cybercrime among students in Nigeria. Lastly, cultural factors can also play a role, as societal norms and values that tolerate or encourage dishonest behaviour can contribute to the prevalence of cybercrime among students (Ugbomah, 2022).

Strategies that can be Employed to Reduce Cognitive Dissonance on cyber fraud and Promote Academic Integrity

Kaaronen, (2018) indicated that cognitive dissonance is a motivating factor and the occurrence of dissonance leads to psychologically uncomfortable and it motivates the person to make an effort a lot to condense the dissonance and attain consonance. The diminution of dissonance can be achieved by the following strategies; incorporate modules on ethics, integrity, and academic honesty into university curricula. Organize workshops and seminars to raise awareness about academic integrity and promote ethical behaviour. Use real-life case studies to illustrate the consequences of academic dishonesty and promote critical thinking. Develop and enforce clear policies and consequences for academic dishonesty. Implement honor codes that promote academic integrity and encourage students to take responsibility for their actions by promoting notable values that discourage cyber-fraud.

Adedeji (2019) suggested that the government and institutions should provide support mechanisms, such as counselling and academic support services, to help students manage stress and pressures that may lead to cyber- fraud and academic dishonesty. Foster a culture of integrity within the university community by promoting academic integrity and ethical behaviour. Encourage student involvement in promoting academic integrity through student-led initiatives and campaigns. Provide incentives for integrity, such as awards or recognition, to promote academic integrity.

When individuals are encouraged to act with integrity, they are less likely to engage in fraudulent activities, reducing cognitive dissonance. Fostering integrity helps individuals align their behaviour with their values and principles, reducing dissonance. Education and training on cyber fraud and integrity can increase self-awareness, helping individuals recognize the discrepancy between their behaviour and values. Also, fostering integrity promotes ethical decision-making, helping individuals make choices that align with their values and principles (Adebayo, 2018).

Methodology

The study adopted a qualitative and quantitative survey method. The population for this study comprised of university students in Nigeria. A stratified sampling technique was employed in the study. The sample for this study was 650 (consider increasing) students in selected from three universities in Nigeria (Delta State University, Abraka, University of Benin, Benin and University of Port – Harcourt, Port – Harcourt. A self-structured questionnaire titled “Cognitive Dissonance and Cyber-fraud Behaviour Questionnaire (CDCBQ)” were used to collect data for the study. Simple percentage, Mean, standard deviation, and Pearson “r” statistics were the statistical tools deployed for the analysis of data collected.

Table 1: Pearson “r” on the prevalence of cyber-fraud behaviour among university students in Nigeria

Variables	N	X	SD	DF	r-Cal.	r-Crit.	Level of Sign
Prevalence of cyber-fraud behaviour	650	2.86	3.75	5	1.65	1.96	0.05
Cognitive Dissonance		2.80	2.96				

Data in table 1 revealed Pearson product moment correlation coefficient analysis on the prevalence of cyber-fraud behaviour among university students in Nigeria. The mean was 2.86 and 2.80, Standard deviation of 3.75 and 2.96. The calculated r - value was 1.65 while the critical r-table value was 1.96 with DF of 5 at 0.05 level of significance. Since the calculated r - value was lesser than the critical r-table value, the null hypothesis is accepted.

Table 2: Pearson “r” on the extent cognitive dissonance contributes to cyber-fraud behaviour among university students in Nigeria

Variables	N	X	SD	DF	r-Cal.	r-Crit.	Level of Sign
Extent Cognitive dissonance	650	3.94	2.88	5	1.95	2.60	0.05
Cyber-fraud behaviour		2.71	3.86				

Data in Table 2 revealed Pearson product moment correlation coefficient analysis on the extent cognitive dissonance contributes to cyber-fraud behaviour among university students in Nigeria. The mean was 3.94 and 2.71, Standard deviation of 2.88 and 3.86. The calculated r - value was 1.95 while the critical r-table value was 2.60 with DF of 5 at 0.05 level of significance. Since the calculated r - value was lesser than the critical r-table value, the null hypothesis is accepted.

Table 3: Pearson “r” on strategies that can be employed to reduce cognitive dissonance and promote academic integrity among university students in Nigeria

Variables	N	X	SD	DF	r-Cal.	r-Crit.	Level of Sign
Strategies that can be employed to reduce cognitive dissonance	650	3.69	2.91	5	1.85	1.80	0.05
Academic integrity		3.48	2.88				

Data in Table 3 revealed Pearson product moment correlation coefficient analysis on strategies that can be employed to reduce cognitive dissonance and promote academic integrity among university students in Nigeria. The mean was 3.69 and 3.48, Standard deviation of 2.91 and 2.88. The calculated r - value was 1.85 while the critical r-table value was 1.80 with DF of 5 at 0.05 level of significance. Since the calculated r - value was greater than the critical r-table value, the null hypothesis is rejected.

Discussion of Findings

The study investigates the cognitive dissonance and cyber-fraud behaviour among university students in Nigeria. From the study, many students revealed that they feel intimidated by their peers who are already successful in the ‘Yahoo Yahoo’ business driving exotic cars, building mansions and buying expensive clothes. This is in line with Olasupo

(2021) who asserted the prevalence of cyber-fraud behaviour among university students in Nigeria is a growing concern. Nigeria has been ranked third in terms of online crime activity with a significant number of young Nigerians engaging in cybercrime. Ismail (2020) asserts that undergraduate students in Nigeria are involved in various forms of cybercrime, including internet fraud, hacking and phishing.

The study also showed the extent cognitive dissonance contributes to cyber-fraud behaviour among university students in Nigeria. While there is no definitive percentage, students agreed that cognitive dissonance is a critical factor in cyber fraud behaviour among university students in Nigeria. This is in line with Maris (2021) who noted that cognitive dissonance is a psychological phenomenon that occurs when an individual holds two or more conflicting beliefs, values or attitudes. It engenders feelings of psychological embarrassment leading to modification in attitude and behaviour to overcome the discomfort. For instance, some students are involved in cyber-fraud due to financial stress, unemployment or a desire for quick wealth. Other students may feel intimidated by their peers who are already successful in the 'Yahoo Yahoo business' driving exotic cars, building mansions and buying expensive clothes and living extravagant lives (Adebayo, 2018).

The study also established strategies that can be employed to reduce cognitive dissonance on cyber fraud and promote academic integrity among university students in Nigeria. Adedeji (2019) suggested that the government and institutions should provide support mechanisms, such as counseling and academic support services, to help students manage stress and pressures that may lead to justifying dishonest behaviours. Foster a culture of integrity within the university community by promoting academic integrity and ethical behaviour. Encourage student involvement in promoting academic integrity through student-led initiatives and campaigns. Provide incentives for integrity, such as awards or recognition, to promote academic integrity and discourage involvement in cyber fraud.

Conclusion

In conclusion, cognitive dissonance significantly influences cyber-fraud behaviour among university students in Nigeria. The conflict between students' values and their actions can lead to feelings of discomfort, guilt, and anxiety, prompting them to rationalize or justify their behaviour. This psychological dissonance creates feelings of embarrassment, which can lead to changes in attitude and behaviour as students seek to alleviate their discomfort. The university system must recognize the importance of consistently educating students about core societal values such as honesty, hard work, contentment, and integrity, despite the pressures they face

Recommendations

It is recommended that the government and educational institutions integrate cyber-security and ethics into university curricula. Additionally, a culture of honesty and integrity should be fostered within universities and society at large. Efforts should be made to help students recognize the discrepancies between their values and behaviours. Furthermore, counseling and academic support services should be offered to assist students in managing stress and pressure from peers and social media

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