

# Influence of Moral Disengagement on Yahoo plus among Cybercrime Prisoners from Selected Prisons in Lagos and Edo States, Nigeria

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## **Abstract**

*The purpose of this study was to examine the relationship between moral disengagement and yahoo plus among cybercrime prisoners. The study was anchored on Bandura's social cognitive theory. It adopted mixed methods paradigm, specifically, the triangulation convergent design. The target population was 250 cybercrime prisoners, between the ages of 21 and 35 years old. The sample size was 214 inmates. The researcher used simple random and purposive sampling techniques to get them. Quantitative data were collected using Moral Disengagement Scale with reliability coefficient of 0.962, and Cybercrime Questionnaire with reliability coefficient of 0.956. Qualitative data were collected using interview and focus group discussion guide. Data analyses were carried out using correlation analyses, multiple regression analyses, and thematic analyses supported by narratives. Findings established a strong positive statistically significant correlation between moral disengagement and yahoo plus. Again, moral disengagement was shown to be good predictor of the yahoo plus. It specifically indicated that euphemistic labeling, advantageous comparison, displacement of responsibility, and attribution of blame were strong predictors of yahoo plus. The study established the need for a holistic approach to address the social and behavioural challenges promoting moral disengagement and yahoo plus among the youth.*

**Keywords** - Moral Disengagement, yahoo plus, cybercrime, prisoners, cyberspace

## **I. INTRODUCTION**

A global concern today is the issue of cybercrime among youth which constitutes a huge security, economic, and mental health threat to individuals, corporate and government organizations in different countries. For example, a global economic crime survey by [1] puts the annual cost of

cybercrime to the global economy at more than € 300 billion Euros, while the cost of cybercrime for the European Union (EU) was estimated to be 0.4% of its GDP amounting to € 13 Billion per annum. This report claimed that Poland, Germany, and United Kingdom, lost € 377 million, € 2.6 billion, and € 2 billion per annum respectively [1]. These figures among others, showed that cybercrime globally constitutes a serious financial threat to the economy, and the wellbeing of their innocent victims. It also follows logically that, a crime of this magnitude is possible when individuals removed self-censure and self-sanctions from their behaviour.

A recent study by Internet Organized Crime Threat Assessment (IOCTA) [2] indicated that North America alone has 88% internet penetration and 86% internet users is a core target for financially motivated cybercrime. This part of the globe is host to 37% business email frauds, 49% of global data breaches, top target for ransom ware with 34% of all ransom ware detection, top target for banking malware, host to 50% of world phishing sites, 39% of global botnet control serves, and primary origin of child abuse imagery [2]. This shows that cybercrime comes in different forms and targets anyone, hence the need to examine this social reality.

Another global study conducted in New York by [3] has it that, the likely annual cost to the global economy from cybercrime was more than USD 40 Billion. A conservative estimate would be USD 375 Billion in losses, while the maximum could be as much as USD 575 Billion. The cost of cybercrime includes the effect of hundreds of millions of people having their personal information stolen. Cases of cybercrime in 2013 alone include, over 40 Million people in the US, 54 Million in Turkey, 20 Million in Korea, 16 Million in Germany, and over 20 Million in China [4]. Figures as those presented in terms of number of victims and the staggering term of economic losses, does not take into consideration some psychological effects such as depression, trauma, PTSD, anxiety, and low self-

esteem which the victims may suffer as a result of these acts. It also, did not look at the personal determinants promoting this despicable behaviours among the cybercrime actors.

The progressive nature of cybercrime activities are indicants to Bandura's moral disengagement which helps individuals to behave in harmful ways while retaining a self-view as virtuous [5], [6], [7], [8]). The eight mechanisms of moral disengagement as postulated by [5] have been grouped into four broad categories: 1) behavioural reconstrual, 2) agentic role of action, 3) the effects of action, and 4) victim aspect of moral disengagement. The first set of moral disengagement consists of three psychosocial mechanisms namely, moral justification, euphemistic labelling, and advantageous comparison. These mechanisms are used by the individual to reconstrue or turn harmful behaviour into good behaviour [5]. In social and moral justification, people adduce different reason through rationalization as justifications for their behaviour. People also use euphemistic labels to detach and depersonalize doers from harmful activities [9]. Lastly, exploiting the contrast principle can make even highly detrimental activities appear righteous.

The second set of disengagement practices (displacement and diffusion of responsibility) operates by obscuring or minimizing one's agentic role in causing harm. For example, studies have shown that people will behave in ways they would normally repudiate if a legitimate authority accepts responsibility for the effects of their conduct [10]. Thus, the exercise of moral control is weakened when personal agency is obscured by displacing or diffusing responsibility for detrimental behaviour. The third set of moral disengagement (distortion of consequences) focused on the effect of action. This principle operates by minimizing, disregarding, ignoring, misconstruing, or even disputing the harmful effects of one's actions. This mechanism is used to avoid facing the harm they cause or to minimize it when people pursue activities that harm others [5].

The fourth set of disengagement (dehumanization and blame) operates on the victims of detrimental practices using dehumanization and attributing blame. Dehumanization involves stripping people of their humanity which makes it easier to treat them cruelly as subhuman objects. This principle is based on the view that, the strength of moral self-censure for harmful practices depends on how the perpetrators regard the people they mistreat. This mechanism has been used in most inhumane forms of crimes like the Nazi's persecution of the Jews and the Rwandan genocide of 1994, where the Tutsis were called "cockroaches" and "snakes" [11]. Ironically, the use of ICTs renders the victim anonymous, making it easier for internet fraudsters to 'dehumanize' their victims, and this again constitutes one of the mechanisms of moral disengagement.

Lastly, external attribution of blame turns the perpetrator into a victim, perceived as faultless and driven to injurious actions by forcible provocation. This exonerates the perpetrator who claims that the victim or some outside force provoked his/her actions. Recipients are seen as deserving their punishment. Similarly, ascribed culpability on the victims serves as further moral justification for more cruel behaviour on the part of the individual [5], [6], [7], [8]. Thus, the study asks if the issue of yahoo plus (cybercrime) among youth in Nigeria is not associated with a growing trend of moral disengagement in the individuals.

A study on social organization of internet fraud among university undergraduates in Nigeria, revealed among others, that with an alarming unemployment rate in the country, cybercrime becomes a means of survival and sign of creativity for the youth [12]. Thus, with such social-economic justifications offered by internet fraudsters for their actions, a key element of moral disengagement plays out. Justification of internet fraud as being creative and proactive enough to prevent future unemployment caused by the Nigerian government will serve to encourage more of such acts. To further compound this issue, different countries in Africa, use different euphemistic labels to describe internet fraud and fraudsters. In Nigeria, it is yahoo boys [13], [12], and in Ghana the cybercriminals are called 'Sakawa' or 'Yahoo yahoo' [14]. These social labels came from the ways the fraudsters defraud their unsuspecting victims, which involves sending sinister and deceptive e-mails using 'Yahoo mail'. Ironically, euphemistic labelling constitutes one of the mechanisms of moral disengagement which serves as moral deodorant to diffuse the censure which the society should attached to such despicable conducts.

Some studies on the composition of the main internet fraudsters in Nigeria, revealed that the majority are youth mainly in the universities [13], [12]. But, this group also have within its ranks both the employed, unemployed university graduates, and university dropouts. This no doubt portend a serious crises for the future of the country and our continent if we still hold to the saying that 'the youth are the future leaders of tomorrow'. Thus, the researcher argues that cybercrime is the symptom of a disease: A growing trend of moral disengagement (influenced by situational inducement) among the youth which needs urgent attention from the society. Interestingly, studies on the factors influencing cybercrime among youth in the country, showed that unemployment, corruption in the politics, economy, education, and social institutions [12], peer influence, materialistic value, age and gender [15] are leading causes. These studies, failed to consider the individual personal variables in cybercrime of which moral disengagement is central. Otherwise, how do we explain that in spite of these and other environmental

factors, there are many youth who are not involved in yahoo plus in the country?

Yahoo plus (cyber spiritualism) is an approach in cybercrime which mixes spiritual elements with internet surfing to enhance the success rate in defrauding their victims. It involves the acquiring of supernatural powers by yahoo boys to hypnotize their victim, who without objection offer their money or valuables to the fraudsters [16]. A more recent version of the cybercrime in Nigeria is the yahoo plus which in the last quarter of 2018 became known as the Benz logo in the Southern part of Nigeria. The Benz logo simply refers to the ladies panties which these internet fraudsters deceitfully obtain from their girlfriends or unsuspecting commercial sex workers for the purposes of rituals to enhance their success in cybercrime.

Effort to curb cybercrime in Nigeria is currently spearheaded by the Economic and Financial Crime Commission (EFCC) guided by the Cybercrime Act 2015. This drive according to the former chairman of EFCC Ibrahim Lamorde, led to the conviction of 288 persons over various internet crimes in 2012, while 234 were still being prosecuted in courts across the country [17]. Yet, the rate of scammers is on the daily increase as indicated by the arrest of 80 Nigerians in the US by FBI over charges of internet fraud in August 2019. This means we may have been searching for the right answer in the wrong places. That is, to understand the issue of yahoo plus among youth, the individual and environmental variables promoting this behaviour needs to be considered together as a whole.

It has been observed that high moral disengagers experience low guilt over their despicable behaviour [5]. The observed effect of moral disengagement on behaviour may equally be true for cybercrime because, cyber space provides anonymity and pseudonymity which may further exacerbate moral disengagement since the victims are not seen by the perpetrators. Thus, according to SCT, the cyber space could actually be influencing the cybercrime and the individual's disposition towards yahoo plus. Cybercrime has already been identified as a global economic threat to most nations; developed or developing. Yahoo plus, which is the latest trend in cybercrime among Nigerian youth constitute sources of serious mental health challenges to their victims but studies are scanty on psychological explanation of yahoo plus in Nigeria hence the need for this study.

**Research Question:** What is the effect of moral disengagement on yahoo plus among cybercrime prisoners in Lagos and Edo States, Nigeria?

## II. MATERIALS and METHODS

This study was conducted in Lagos and Edo States in Nigeria. Two prisons each from Lagos and Edo States were selected because of the presence of cybercrime prisoners there. This study adopted the

mixed methods paradigm, specifically the triangulation convergent design. It combined correlational and phenomenological research designs in a one-phase approach [18]. Using this model, quantitative and qualitative data were collected and analysed separately and the results mixed during the interpretation.

The target population of this study was estimated to be 250 cybercrime prisoners in four selected prisons in Lagos State, and Edo State (Prisons Authority, 2019). A sample size of 250 respondents were selected using census sampling technique. Simple random and purposive sampling techniques were used to select 231 participants for the quantitative strand and the 19 participants for the qualitative strand respectively.

This study used a 32-item Moral Disengagement Scale [19], with a Cronbach's alpha coefficient of 0.962 which indicated a very good reliability. Also a 6-item yahoo plus Questionnaire developed by the researcher to measure participants' rate of involvement in yahoo plus, with a Cronbach's alpha coefficient of 0.956. Lastly, Interview guide was used in this study to collect qualitative data on moral disengagement and yahoo plus.

### A) Data Collection Procedures

The researcher obtained permission from the Controller of prisons in the Lagos State and Edo State Commands in Nigeria where the data collection was done. Next, the researcher employed the services of a male and female research assistants in the process of data collection. Their work during the study was to help the researcher take comprehensive field notes during the interview since the prison laws prohibit audio or visual recording of prisoners by any person. In both states, the researcher went to the Deputy Controllers of Prisons (DCP) of the selected prisons, with the research permit from the Controller of Prisons in each State Command. After a briefing on the purpose of the study by the researcher, the DCPs in turn directed the Welfare Officers to assist the researcher and his team in conducting the study in compliance with the laws of Nigerian prisons.

### B) Data Analysis and Presentation

Quantitative data from 195 participants were analysed using the Statistical Package for Social Sciences (SPSS) version 22. The qualitative data from 19 participants were analysed thematically for emerging themes. Quantitative data were analysed using multiple regression analysis to establish the effect of moral disengagement on yahoo plus among the sample. Next qualitative data were analysed through content analysis to validate and establish the effect of moral disengagement on yahoo plus.

### III. RESULTS and DISCUSSION

#### A) Demographic Information

The demographic information of the participants were examined to help define the sample demographic characteristics and to give a better understanding of the population in the current study. It was also to provide a basis for comparative analysis by future researchers. Demographic details of the participants of the quantitative strand are summarize and presented in table 1.

<b>Demographic Characteristics of the Participants n = 195</b>			
<b>Categories</b>		<b>Frequen cy</b>	<b>Percent</b>
Age of Participants	21-25	30	15.38
	26-30	47	24.10
	31-35	118	60.51
Gender	Male	186	95.4
	Female	9	4.6
Education Attainment	Secondary School	56	28.7
	Undergraduates	40	20.5
	Bachelor Degree	65	33.3
	Master Degree		7.69
	Others		9.74
Employment Status	Unemployed	125	64.1
	Employed	39	20
	Others	31	15.9
Number of Times imprisoned	First time in prison	124	63.6
	In prison before	71	36.4

The result from table 1 indicated that majority of the participants (60.5%) were between the ages of 31 and 35 years. An overwhelming majority were male (95.4%), and 41% of the participants had at least completed their first degree. Again majority of the participants (64.1%) were unemployed, which means that unemployment is a major factor in moral disengagement and yahoo plus. Lastly, 63.6% were first timers in the prison which indicated that recidivism has effect on moral disengagement and yahoo plus.

For the qualitative strand, 7 participants were between the ages of 31 - 35 years, 5 were within the age range of 26 - 30 years and 6 participants were between 20 - 25 years. On the educational attainment, 6 participants had completed their first degree; with 2 had completed master degree, 6 undergraduate, while only 5 had completed secondary school. On the employment status, 14 participants were unemployed, 4 were employed before their arrest, while one was in the category of others. Lastly, 13 of the participants were in prison for the first time and 6 had been imprisoned before.

The objective of the study was to explore the influence of moral disengagement on yahoo plus among cybercrime prisoners in Lagos and Edo States, Nigeria. Consequently, the research explored the objective and subjective experience of moral

disengagement of the participants in relation to yahoo plus. The results from the quantitative and the qualitative strands are presented concurrently following the triangulation convergence model.

#### B) Testing of Hypothesis

The study hypothesized that moral disengagement had no statistically significant effect on yahoo plus. The effects of moral disengagement on yahoo plus among the sample was examined using Pearson's correlation analysis. Results of Pearson correlation analysis is presented in table 2

<b>Correlation between Moral Disengagement and Yahoo Plus (n = 195)</b>		
		<b>Yahoo plus</b>
Moral Disengagement	R	.623**
	Sig.	.000
	N	195
Moral Justification	R	.649**
	Sig.	.000
Euphemistic Labeling	R	.591**
	Sig.	.000
Advantageous Comparison	R	.333**
	Sig.	.000
Displacement of Responsibility	R	.478**
	Sig.	.000
Diffusion of Responsibility	R	.432**
	Sig.	.000
Distortion of Consequence	R	.529**
	Sig.	.000
Dehumanization	R	.550**
	Sig.	.000
Attribution of Blame	R	.537**
	Sig.	.000
	N	195

The results showed a strong positive and statistically significant relationship between moral disengagement and yahoo plus ( $p < 0.01$ ,  $r = .623$ ). This means that an increase in moral disengagement, results in proportionate increase in yahoo plus among the participants. A breakdown of the correlation between the eight components of moral disengagement and yahoo plus also indicated that six components had a strong positive and statistically significant relationship with the highest being moral justification ( $p < 0.01$ ,  $r = .649$ ), and two had weak positive correlation with the least correlated being advantageous comparison ( $p < 0.01$ ,  $r = .333$ ). To further substantiate this finding; a regression analysis was carried out and the results presented in tables 3, 4, and 5.



**Table 3**

<b>Regression Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.623 <sup>a</sup>	.388	.385	.58554

a. Predictors: (Constant), Moral Disengagement

b. Dependent Variable: Yahoo Plus

The statistics from the regression model summary output on table 3 showed the *R* value is .623, and the *R* Square value is .388. The *R* value indicates that there is a significant variance shared by the independent variable and the dependent variable. Also, the *R* Square value indicates that 38% of the variance in the dependent variable (yahoo plus) is explained by the independent variable (moral disengagement) in this study. This means that 62% of the variation in yahoo plus is accounted for by extraneous variables. Hence, there is the need to explore deeper these other variables which have an influence on the yahoo plus through in-depth interviews among the respondents.

**Table 4**

Regression ANOVA <sup>a</sup> Output						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	41.951	1	41.951	122.360	.000 <sup>b</sup>
	Residual	66.170	193	.343		
	Total	108.122	194			
a. Dependent Variable: Yahoo Plus						
b. Predictors: (Constant), Moral Disengagement						

The analysis of variance (ANOVA) in table 4 shows that the *F*-ratio is 122.360, which is significant at  $p = .000, < .001$ . This output indicates that there is less than a 0.1% chance that an *F*-ratio this large would happen if the null hypothesis was true. Hence, researcher concludes that the regression model results is a significantly good prediction of yahoo plus if the mean value of scores in yahoo plus is used. Thus, moral disengagement is a good predictor of yahoo plus among the respondents.

**Table 5**

Table 3

Regression Coefficients <sup>a</sup> Output						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.447	.117		3.814	.000
	Moral Disengagement	.314	.028	.623	11.062	.000
a. Dependent Variable: Yahoo Plus						

Table 5 regression output gives us the coefficients which explain the individual contributions of variables in the model. This output showed that the *Y* intercept value (*B*) is .447. This can be interpreted to mean that when moral disengagement score *X* is 0, the model predicts that yahoo plus score will be .377. Also, the *b*<sub>1</sub> value from this output is .314 which means that if moral disengagement (our predictor variable) is increased by one, our model predicts that yahoo plus will increase by .314. This indicates that moral disengagement makes a significant contribution ( $p = .000 < .001$ ) to predicting yahoo plus among the respondents. Therefore, the null hypothesis was rejected and the alternative hypothesis which states that moral disengagement has statistically significant effect on yahoo plus among the sample was accepted.

### C) Qualitative Themes

To validate and gain in-depth knowledge of the effects of moral disengagement on yahoo plus, semi-structured interviews were conducted with two FGDs, and seven participants in face-to-face sessions. The participants were asked their experiences in relation to their practice of yahoo plus. Content analysis was carried out on the responses to the interviews. The content analyses of the interview responses were then grouped according to the eight mechanisms of moral disengagement.

The results from the interviews were generally consistent with findings from the questionnaire, but provided more clarifications and in-depth information on the effect of moral disengagement on yahoo plus among the participants. In the responses, the participants showed they understood yahoo plus as a new dimension of cybercrime among Nigerian youth which entails the use of charms to compel their victims to carry out their demands. The responses were analysed and categorised into groups according to the eight mechanisms of moral disengagement. Thus, euphemistic labeling, advantageous comparison,

displacement of responsibility and attribution of blame mechanisms emerged from the analysis.

### **Euphemistic Labeling**

This mechanism uses sanitizing language to make harmful activities respectable thereby assuming a different appearance. The participants were unanimous in their admission that the use of varied sanitizing words to describe yahoo plus had a great influence on the practice of yahoo plus among youth today. Such euphemistic language include catalyst to quicken response by the victims, and route to quick money.

A participant using sanitizing language described yahoo plus as a catalyst saying:

Yahoo-plus serves as a catalyst to quicken the rate at which their clients comply using supernatural powers. So a man who may want to say no can no longer say no because he is under the influence of super natural power. (P1, FGD 1, June 7, 2019)

This view was supported by another participant using similar sanitizing words thus: “Yahoo plus are various means of getting quick money. This is what is rampant in our society” (P2, FGD 1, June 7, 2019). Also, a participant expressed his view about yahoo plus as a decor for committing crime in the society saying:

Yahoo plus is another version of beautiful name that people use to commit evil. Even someone who does not have the idea how computer works will tell you he is a yahoo plus knowing that he is a ritualist or an armed robber because the public celebrate yahoo. (P3, FGD 2, June 19, 2019)

For another participant with a divergent view, yahoo plus was synonymous with been an expert in the game (cybercrime). This view he expressed thus:

For me, yahoo plus is just for those who are deep in the game, the expert in the crime. Some people feel that it is because of charm that it work for us. But me I don't believe. I think it is just a game if you are deep in the game that is yahoo plus it is not about diabolism. (P5, FGD 2, June 19, 2019)

In all, majority of the participants agreed that euphemisms used to describe yahoo plus makes it look innocent, and propels youth to perpetuate this criminal acts.

### **Advantageous Comparison**

The participants made reference to advantageous comparison in their responses to explain yahoo plus. Their responses alluded to the prevailing perception of yahoo plus by the large society which is coloured by other crimes that it is often compared against. Using the contrast principle, the participants in their responses compared yahoo plus against armed robbery, corruption, and kidnapping in the society to give yahoo plus a general

approval as an acceptable or even benevolent alternative. Employing this principle in support of their practice of yahoo plus, the participants took turn to express their views.

A participant made a contrast between yahoo plus, armed robbery, and kidnapping in the society saying:

Yahoo plus and other crimes like robbery, corruption, and kidnapping for ransom are not the same. Our treatment is different from that of armed robbers or kidnappers. It takes God's mercy for armed robber to come to the prison because they kill them immediately in the process. But yahoo boys are brought to prison and if you cooperate with the police investigation you can be granted bail. So they are not the same. (P2, FGD 1, June 7, 2019)

Another participant made a comparison between yahoo plus and other crimes in the society from legal perspective in these words:

When you are caught in yahoo plus you can still bargain with the law enforcement agents. You can forfeit your house, your car, or the judge may tell you the amount you have to pay. But for armed robbery and kidnapping, you will be jailed, sentenced to life imprisonment or given the death sentence. (P3, FGD 2, June 19, 2019)

Elaborating on the legal advantages of yahoo plus, another participant said:

Why people think its preferable is the consequences of offence in Nigeria is low is not as high as outside the country. Someone will steal plenty money and they sentence them to 7 years imprisonment and outside the country they can give them life imprisonment. Youth now see it is preferable. (P4, FGD 2, June 19, 2019)

Yet another participant made a simple contrast from the relative ease involved in this practice and the money involved saying: “A major reason moving them to do it is because by comfort of yahoo plus, you can make huge money. It is less risky compare to armed robbery” (P6, Face-to-face Interview, July 11, 2019).

However, within cybercrime, comparison showed that internet fraud according to the participants was much better than yahoo plus because of the rituals associated with yahoo plus and the possible spiritual repercussion. This view was expressed thus: “Internet fraud is much better than the yahoo plus: because the yahoo plus involves many things the repercussion is severe. While for the internet fraud you rely on the brain to compose something to get money from the clients” (P6, Individual Interview, July 11, 2019). Majority of the participants using the contrast principle however hold that yahoo plus was better than corruption, armed robbery, and kidnapping for ransom.

### Displacement of Responsibility

The participants of the current study showed their use of displacement of responsibility in their yahoo plus practices. Majority of the participants shifted responsibility for yahoo plus to the government and the compelling social situation in the society. The participants argued that unemployment and poverty created by the government through their poor economic policies in turn create the enabling environment for yahoo plus. A participant who made reference to the corruption in the government as a basis for displacement of responsibility for yahoo plus said:

To me, the government should be blamed. Why we should not blame the person that participate in it is that if I finish school and there is no job they are telling me to participate in it to survive. Even the government now tell us that monkey in the zoo eat millions of naira and snake swallow millions of naira in office. So how will you blame the person in yahoo plus. (P5, FGD 2, June 19, 2019)

Using the prevailing high unemployment rate in the country to explain his view, another participant said:

In addition to what they said, unemployment of the youth also contribute to the problem. Let me start this way, as you do this research, after graduating, you have no job awaiting you with your intelligence, it makes the youth to start to think otherwise and enter into yahoo plus. Government are not helping they should do something about it. (P4, FGD 2, June 19, 2019)

Another participant made allusion to government's failure to address the poverty in the country to explain his point saying:

In Nigeria, we run a regressive rental political economy with a widening gap between the rich and the poor with the middle class going into extinction. Children from poor homes that wants to be relevant and their parents cannot send them to school will either find a way to travel to Europe by land, or go into yahoo plus to make it in life. So the government should be blamed. (P3, FGD 2, June 19, 2019)

Similarly, a participant exonerated parents from responsibility for yahoo plus and holds the government responsible saying:

Sometimes your parents don't even know because they sent you to school. Like government refuses to provide for the youth, they refuse to let the younger ones grow. The government that were not able to provide for the youth there are still the one to ask where your money is coming from. So the blame should be the government that is it. If they provide for the youth that

wouldn't happen. (P1 Individual Interview, July 10, 2019)

In all, the participants agreed that displacement of responsibility for yahoo plus on the government for creating the enabling social situations influence this growing trend in cybercrime among youth.

### Attribution of Blame

The participants used this mechanism in their responses to the interview questions. Majority of the participants used this principle to put the blame squarely on the victims. The participants hinted that the behaviour of their online victims necessitates the practice of yahoo plus while others attributed the blame to greed on the part of victims. Such responses were categorised into stubborn and difficult victims and greed. A participant sharing his view on yahoo plus as a way of compelling stubborn client said:

Clients can be very stubborn to get money from online. So we need yahoo plus to get them to obey what we tell them. So a stubborn client can no longer say no because he is under the influence of super natural power. (P1, FGD 1, June 7, 2019)

Another participant said: "For yahoo plus, sometimes when you talk to these clients sometimes they are very stubborn. You have to add voodoo to it in order to compel the clients to be subjected to it" (P7, Individual Interview, July 11, 2019). This means yahoo plus attributes blame for this practice to the victims' resistance or refusal to give their money. Explaining his view from the perspective of greediness of the victims of yahoo plus, a participant said:

The clients are to blame because they want to get so much money promised by the yahoo guy while giving a very small amount compared to what they are promised. So for most of the victims it is pure greed and they should be blamed for it. (P5, FGD 1, June 7, 2019)

This was again supported by another participant who said: "Yahoo-plus involves greed from clients who want to get more with little investment. This is what guys use to manipulate them to get money from them. If they stop their greed, then yahoo plus will end on its own" (P6, FGD 2, June 19, 2019). This view was re-echoed in the individual interview by a participant who said: "For me oh, clients should blame themselves if they fall for yahoo plus. I say this because it is their greed for quick money without work that make them fall for such practices" (P4, Individual Interview, July 10, 2019).

These responses showed that participants agreed and used attribution of blame mechanism in their practice of yahoo plus. Hence with blame for such activity successfully shifted to the victims of the despicable act, youth involved in yahoo plus are free to walk around feeling good about their acts.

## **DISCUSSIONS**

The findings from this study indicated that moral disengagement has a strong effect on yahoo plus among cybercrime prisoners. It specifically indicated that euphemistic labeling, advantageous comparison, displacement of responsibility, and attribution of blame were strong predictors of yahoo plus. This result means that, the social problems of corruption in the society and the attendant mass unemployment of youth was seen as a strong factor in moral disengagement and the practice of yahoo plus among the participants. These were evident in the displacement of responsibility for yahoo plus on the failure of government to provide employment for the teeming youth, as well as the high rate of corruption in the society. Euphemistic labeling on the other hand helps to sanitize the yahoo plus thereby making this harmful act appear good to the youth. Interestingly, the use of contrast principle revealed that for the participants, yahoo plus was a lesser evil compared to most crimes in the society. Lastly, attributing the blame on the victims means the participants will have little or no remorse for such act and this increases the chances of repeating it again.

The finding is consistent with [20] which showed that advantageous comparison and non-responsibility were the significant predictors of students' misbehaviours in physical education among Taiwan student. This is consistent with [21] which indicated that cybercrime among youth was influenced by both spiritualists and an enabling political and economic environment. It also resonates with [14] that, Sakawa (klepto-theological paradigm) is used to support the perpetration of cybercrime in Ghana. This again corroborated [16] who indicated that crackdown on internet fraudsters by EFCC, in-group conflict among yahoo boys over social recognition, reduced victimization and delayed success; and mass media enlightenment influenced yahoo plus.

Moreover, the findings re-echoed the results of a similar study in Nigeria which indicated the influence cognitive reconstrual of acts (justification, euphemistic labeling, and advantageous comparison) as the most commonly employed morality among Niger-Delta oil militants [22]. The results are consistent in indicating that moral disengagement significantly predict despicable behaviour among individuals of different age and in different contexts. Lastly, the findings indicated that yahoo plus is a product of a complex interplay of the individual personal determinants, behavioural, and environmental determinants [5], [6], [7], [8]). This resonates with the tenets of space transition theory that people behave differently when they move from the physical space to cyberspace [23]. Most importantly, findings from the current study indicate a growing rate of moral disengagement and involvement in yahoo plus among youth the leaders of tomorrow which portends a grave danger for the

future. Consequently, there is need for intervention to take a holistic approach to mitigate this unhealthy trend among the youth.

## **IV. CONCLUSIONS**

Based on the findings from this study, the study conclude that moral disengagement is strongly related to the practice of yahoo plus and is a good predictor of yahoo plus among the sample. That is, the individual's moral disengagement, the lucrative and highly rewarding yahoo plus with non-commensurate legal deterrents and the enabling environmental factors like anonymity of the cyber space, corruption, unemployment, peer influence, get-rich-quick culture, low parental and societal values all interface to influence one another. The study also concludes that social cognitive theory, offered a good theoretical framework for understanding, explaining and intervening in yahoo plus. Lastly, the study found congruence between the qualitative and the quantitative strands in this study. The qualitative data corroborated findings in the quantitative strand indicating the use of different mechanisms of moral disengagement in perpetuating the different variants of cybercrime. Yahoo plus was found to be the latest trend in cybercrime among the participants.

The study made recommendations in three broad areas of theory, practice, and policy formulations. On the aspect of theory, findings from this study on moral disengagement and ways of promoting moral engagement could be used to enrich the present curriculum to promote moral engagement among pupils and students at various levels of education in the country. The government could use the findings of this study to initiate youth-oriented policies in the form of social welfare scheme for different categories of unemployed youth. This will help cushion the effect of the current economic hardship which the study found to influence cybercrime practices among youth. This could also include the creation of employment opportunities to the teeming unemployed graduates in the country as majority of the participants were unemployed youths.

Psychologists especially those working with correctional facilities could use the findings to come up with treatment plan for adolescents and youth in order to mitigate the individual determinants of moral disengagement in the country. This will both promote and enhance capacity for moral engagement of the youth when faced with situational factors which can encourage moral disengagement and cybercrime.

The government should strengthen its anti-corruption agents in the fight against corruption. The government must therefore be seen not only to be fighting corruption but above all, it must eschew corruption from its rank and files. This implies that the fight against corruption must necessarily begin from the government itself without any sacred cow. This will again promote moral engagement and



prevent yahoo plus among youth. Moreover, government could come up with a national orientation programme to help redirect the value system from pro-moral disengagement orientation (corruption across the social strata, wealth without work, and culture of short horizons) to pro moral engagement orientation in the country.

Lastly, mitigating the environmental determinant, the government's anti-corruption agents could put in place a special arm to monitor the chain of sources of income to property acquisition in the country as another way of curbing the wave of corruption and cybercrime in the country. If well implemented, these approaches would strongly promote moral engagement thereby preventing and/or reducing despicable behaviours (cybercrime included) among the citizenry.

To address yahoo plus which is the behavioural determinants in this study, government could through legislation impose stiffer penalties in the law for corrupt practices and cybercrime related offenses in this country. This would make the punishment strong enough to serve as deterrent to the behaviour thereby ensuring extinction or reduction of yahoo plus among the youth in the country.

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