GAMBLING ADDICTION AND MENTAL HEALTH OF UNDERGRADUATES IN SOUTH-WEST NIGERIA: DEVELOPING EFFECTIVE PREVENTION AND INTERVENTION STRATEGIES.

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ABSTRACT

Gambling addiction, the proliferation of online sports betting platforms, and aggressive gambling advertisements targeting young people are growing concerns in Nigeria. This study investigates the relationship between gambling addiction and mental health among university undergraduates in South-West Nigeria. It examines the increasing prevalence of gambling addiction and its detrimental effects on young people, especially students. The study highlights how gambling advertisements, which normalize risky gambling behaviors, contribute to the rise in addiction. The study also explores the impact of online betting platforms, which, in conjunction with aggressive advertising, increase the likelihood of students developing compulsive gambling behaviors, leading to financial distress, psychological trauma, and academic underachievement. 982 respondents participated in the survey designed for this study, Structural Equation Modeling (SEM), and logistic regression, was used to analyze the data for the study. Findings reveal that students engaged in gambling are more likely to fall into compulsive gambling, which leads to financial distress, psychological trauma, and academic underachievement. The study suggests that the availability of online gambling platforms, along with aggressive advertisements, significantly increases gambling behaviors. To address these issues, This study recommends a Safe-Space Counseling Model (SCM) for Universities in South West Nigeria, and other institutions of higher learning This model will ensure university students can get confidential, anonymous, and easy access to support for gambling addiction or mental health issues. The findings of this study will proffer valuable steps for the development of prevention and intervention strategies, including educational campaigns, support programs, and responsible gambling policies.

Keywords: Gambling, Addiction, Mental Health, Online Betting, Problem Gambling, Undergraduates

INTRODUCTION

The gambling market in Nigeria has witnessed significant growth and transformation in recent years. Gradually transcending into a multi-billion-Naira industry with a large population and increasing internet penetration, it is believed that there are about 60 million betting customers as Nigeria has become an attractive market for both local and international gambling operators. In a study conducted on the Participation in gambling among the youth in Africa in 2021, Kenya registered the highest youth participation in gambling among the selected African countries. The survey showed over 80 % of respondents declared they have already gambled or betted. Nigeria with the largest population had 78% despite the larger population and South Africa followed with 74 % of respondents mentioning they have participated in gambling or betting. (Statista, 2024).

The Nigerian gambling market encompasses various forms of gambling, including sports betting, casino gaming, lottery, and online gambling platforms. Sports betting, in particular, has experienced a surge in popularity, driven by the widespread enthusiasm for football in the country. The accessibility of online platforms and the convenience they offer have contributed to the rapid growth of the market (Beyene et al., 2020).

Gambling addiction has become a growing concern among Nigerian youths, including undergraduate students, with studies indicating an increasing prevalence of this issue (Alade, 2019; Adebiyi et al., 2020; Olubajo et al.,). The widespread availability and accessibility of online gambling platforms have contributed to the high participation rate in gambling activities among Nigerian youths (Adebiyi et al., 2020). These platforms provide a convenient and easily accessible avenue for engaging in various forms of gambling, including sports betting, casino games, and lottery, which are particularly popular among this population (Olubajo et al., 2019).

Cultural influences and peer pressure also play a significant role in the prevalence of gambling addiction among Nigerian youths. Gambling has become increasingly normalized within Nigerian society, with cultural practices, social norms, and media portrayals promoting gambling as a form of entertainment and a means to achieve financial success (Adebiyi et al., 2020). Moreover, peer influence and the desire to fit in with social groups contribute to the high participation rates and the occurrence of gambling-related problems among Nigerian undergraduate students (Olubajo et al., 2019).

The proliferation of online betting platforms and the ease of access to gambling opportunities have contributed to a significant rise in gambling addiction among youths. Betting sites such as Betking, NBet, Bet 9ja, 22Bet, Paripesa,1xBet, BetWay, 888sport, XtremeWin, betfair, Bet Winner, NairaBet and Stake among others offering services like online betting, In-play betting, live streaming, virtual betting and eSport betting, with an aggressive series of promotional offers to encourage patronage. The allure of quick financial gains, coupled with aggressive marketing strategies employed by betting companies, has ensnared many vulnerable individuals, particularly students and young adults. With limited regulatory measures in place to protect consumers, Nigerian youths are increasingly susceptible to the detrimental effects of gambling addiction on their mental health.

The aggressive marketing and advertising strategies employed by gambling operators continue to push more people in to gambling. These operators employ various marketing techniques, including celebrity endorsements, social media campaigns, and mouth watering promotional offers, to attract and engage customers (Olumide et al., 2021). For example Bet 9ja and Paripesa bet offers a 100% welcome bonus up to 100, 000 naira, while1xbet offers 200% welcome bonus up to 100,000 naira, betway offers $30 in free bet and betfair offers 100% bonus up to $30 to customers, while Stake.com offered enticing bonuses and games that lure people to either make instant money or take a significant financial hit from their several casino games like pump, crash, plinko etc. The extensive reach of advertising messages, social media popularity among the young folks and the persuasive nature of marketing efforts have contributed to the increasing popularity of gambling among Nigerian youths.

Gambling-related financial problems can lead to a range of negative consequences, including increased stress levels, accumulating debt, and strained relationships with family and friends. The pursuit of quick financial gains can create a high-pressure environment that fosters anxiety and stress, especially when individuals experience losses or face the consequences of financial strain. This, in turn, can contribute to a cycle of emotional distress and further perpetuate the addictive behavior. These factors not only impact an individual's mental health but also have wider social and economic implications.

Internationally, several researches have shown a strong association between gambling addiction and mental health problems. The American Psychiatric Association recognizes gambling disorder as a mental health condition characterized by persistent and recurrent problematic gambling behavior (American Psychiatric Association, 2021).

In Nigeria, research on mental health and suicide is emerging, such studies shed light on suicidal behavior and mental health challenges in Nigeria but do not specifically explore the relationship with gambling addiction (Adewuya et al.,2016; Oladele et al; Adewuya, & Oladipo, 2020; Oyetunji & Arafat, 2021; Nwaogu, et al.,2023). Aguocha, & Sanju, (2021) discussed the needs to have a wider debate about gambling involving key stakeholders such as, healthcare professionals, academics policy makers and the gambling industry. Positive action is required to minimize gambling-related harm to the people of Nigeria and declare gambling as public health issue in Nigeria, (Aguocha, & Sanju, 2021).

The proliferation of online sports betting platforms in Nigeria has led to a significant rise in gambling addiction among young adults, particularly with the rise in get rich quick syndrome tendencies among this social demography in Nigeria. The prevalence of gambling addiction has increased with the proliferation of online sports betting platforms, leading to detrimental consequences for their mental health and overall well-being of those involved.

Individuals with gambling addiction often experience symptoms of depression, anxiety, and emotional trauma. The relentless pursuit of financial gains through gambling can lead to a spiral of negative emotions and psychological distress, particularly among vulnerable youths. The financial strain resulting from excessive gambling can further exacerbate mental health issues, leading to increased stress, debt, and interpersonal conflicts.

Gambling addiction is primarily driven by reinforcement mechanisms that encourage continued engagement in the activity. Skinner's (1953) theory of intermittent reinforcement, where unpredictable rewards lead to persistent behavior, is frequently cited as an explanation for compulsive gambling. Cognitive distortions, such as the illusion of control and the gambler's fallacy (believing that a win is "due" after a series of losses), exacerbate the problem by convincing gamblers that they can manipulate outcomes (Toneatto, 1999).

Despite the growing recognition of gambling addiction as a significant issue among university students, there remains a notable gap in understanding the severity of the issue and its profound impact on students' lives. Beyond academic underachievement, gambling addiction can have devastating consequences, including severe financial distress, mental health struggles, and even loss of life. Reports of students experiencing depression and anxiety as a result of their gambling activities highlight the psychological toll of excessive gambling and the detrimental effects it can have on individuals' well-being. In 2023, there was a news report of a student who committed suicide due to losing his tuition fee to gambling. For many students, gambling becomes more than just a recreational activity; it becomes an all-consuming obsession that leads to a cycle of compulsive behavior and financial ruin. The allure of hitting the jackpot and the adrenaline rush of placing bets can be intoxicating, leading some students to spend their days in betting shops, risking everything in the hope of a big win. However, the reality is often far from the glamorous image portrayed by the gambling industry, with most individuals experiencing significant losses and negative consequences.

The pervasive nature of gambling within university communities exacerbates the problem, creating a culture where gambling is normalized and even celebrated. Peer pressure, social influences, and the desire to fit in can further entrench gambling behaviors, making it challenging for students to seek help or break free from the cycle of addiction. The academic environment presents unique challenges and stressors for students, including academic pressures, financial burdens, and social expectations. For some individuals, gambling may serve as a coping mechanism or a means of seeking excitement and escape from the demands of university life.

The consequences of gambling addiction are extensive and often severe. Financial ruin is one of the most immediate and visible outcomes, with gamblers frequently exhausting savings, accumulating debt, or resorting to illegal activities to fund their addiction (Delfabbro, 2004). Socially, gambling addiction can lead to strained relationships, divorce, and social isolation (Shaw et al., 2007). The psychological toll includes guilt, shame, anxiety, and depression, with some individuals experiencing suicidal ideation as a result of their losses (Blaszczynski & Farrell, 1998).

Furthermore, excessive gambling can be profound, potentially leading to not only academic underachievement, but also poor decision-making, and compromised mental health. Despite the potential academic ramifications of gambling addiction, there is a lack of comprehensive research examining its impact on academic performance among university students.

This research study aims to investigate the prevalence of gambling addiction among university undergraduates in South-West Nigeria and its impact on mental health outcomes. Utilizing validated assessment tools such as the Problem Gambling Severity Index (PGSI) and

Online Problem Gambling Behavior Index (OPGBI), the study seeks to provide comprehensive data on the extent of gambling addiction and its associated risk factors.

OBJECTIVES OF THE STUDY

The Study's objectives includes:

1. To investigate the impact of gambling addiction on the mental health of undergraduates in South-West Nigeria; Therefore, how does gambling addiction affect the mental health of university undergraduates in South-West Nigeria?

2. To assess the exposure of gambling advertisements on the prevalence of gambling addiction among undergraduates in South-West Nigeria; Thus, what is the relationship between exposure to gambling advertisements and the prevalence of gambling addiction among undergraduates in South-West Nigeria?

LITERATURE REVIEW

Gambling activities have gained widespread popularity globally, contributing to a multi-billion-dollar industry. The regulatory landscape of the Nigerian gambling industry is primarily overseen by the National Lottery Regulatory Commission (NLRC). However, the regulatory framework in Nigeria is still evolving, and there are ongoing discussions and efforts to strengthen and update existing regulations to address emerging challenges, such as gambling addiction among Nigerian youths (Babajide, 2019).

The gambling market in Nigeria has witnessed significant growth and transformation in recent years. With a large population and increasing internet penetration, it is believed that there are about 60 million betting customers as Nigeria has become an attractive market for both local and international gambling operators. In a study conducted on the Participation in gambling among the youth in Africa in 2021, Kenya registered the highest youth participation in gambling among the selected African countries. The survey showed over 80 % of respondents declared they have already gambled or betted. Nigeria with the largest population had 78% despite the larger population and South Africa followed with 74 % of respondents mentioning they have participated in gambling or betting. (Statista, 2024).

The Nigerian gambling market encompasses various forms of gambling, including sports betting, casino gaming, lottery, and online gambling platforms. Football, in particular, holds a special place in Nigerian culture, with millions of fans passionately following local and international leagues such as the English Premier League and the UEFA Champions League. This fervent interest in football has translated into a booming sports betting industry, with betting shops and advertisements visible in urban centers and even remote villages across the country.

The proliferation of sports betting in Nigeria can be attributed to several factors, including the widespread availability of internet access and mobile technology (Adegbite, 2019; Beyene et al., 2020). With the advent of affordable smartphones and data plans, Nigerians now have unprecedented access to online betting platforms, allowing them to place bets conveniently from their devices without the need to visit physical betting shops. This accessibility has contributed to

the normalization of sports betting, with betting becoming an integral part of social interactions and everyday life for many Nigerians.

In addition to traditional sports betting, online gambling has emerged as a popular alternative, offering a diverse array of casino games, virtual sports, and lottery options to Nigerian players (Adekeye et al., 2020). Online gambling platforms provide convenience, anonymity, and a wide range of betting opportunities, attracting a large and diverse audience. With secure payment options and user-friendly interfaces, online casinos and betting sites offer a seamless and immersive gaming experience, further fueling the growth of the industry. The rise of online gambling in Nigeria has been facilitated by technological advancements and globalization, allowing Nigerian players to access international gambling platforms with ease (Afolabi & Adenuga, 2019). Virtual casinos feature a multitude of games, including slots, blackjack, roulette, and live dealer games, replicating the ambiance of traditional brick-and-mortar casinos. However, the lack of comprehensive regulations governing online gambling in Nigeria poses challenges in terms of consumer protection, fair play, and responsible gambling practices (Adekoya, 2018).

However, the rapid growth of gambling in Nigeria has raised concerns about its impact on society, particularly among vulnerable populations such as youth and low-income individuals (Olatunji & Ladipo, 2017). Problem gambling behaviors, including excessive betting and chasing losses, have become more prevalent, leading to financial hardship and psychological distress for affected individuals and their families. Recent studies (Olatunji & Ladipo, 2017; Adekoya, 2018; Afolabi & Adenuga, 2019) have indeed brought to light the concerning prevalence of gambling addiction among university students, emphasizing its adverse effects on various aspects of their lives, including mental health, financial stability, and social relationships. Despite this growing recognition, there remains a significant gap in understanding the specific impact of gambling addiction on academic performance, a critical dimension of student life that profoundly influences future prospects and opportunities.

The academic environment poses unique challenges and stressors for students, ranging from academic pressures and financial burdens to social expectations and personal responsibilities. Within this context, some individuals may turn to gambling as a coping mechanism or a means of seeking excitement and escape from the rigors of university life. For these students, gambling may offer a temporary reprieve from academic stressors and provide a sense of thrill or euphoria. However, the consequences of excessive gambling can be far-reaching and profound, extending beyond the realm of personal enjoyment to significantly impact academic success and overall well-being. Research suggests that students struggling with gambling addiction may experience academic underachievement, characterized by poor performance, missed assignments, and decreased motivation (Lavoie & Ladouceur, 2020). The cognitive impairment associated with excessive gambling, such as impaired decision-making and diminished concentration, can further hinder academic progress and achievement (Grant et al., 2020).

Moreover, gambling addiction can exacerbate existing mental health challenges, such as anxiety and depression, which are already prevalent among university students (Blinn-Pike et al., 2019). The stress and guilt associated with financial losses, coupled with the shame and stigma of

addiction, can contribute to a vicious cycle of negative emotions and self-destructive behaviors (Lambe et al., 2020). As a result, students grappling with gambling addiction may struggle to maintain healthy relationships, both academically and socially, leading to feelings of isolation and alienation. While gambling addiction among university students is increasingly recognized as a significant concern, its specific impact on academic performance remains underexplored.

The proliferation of online betting platforms and the ease of access to gambling opportunities have contributed to a significant rise in gambling addiction among youths. Betting sites such as Bet 9ja, Betking, NBet, Bet 9ija, 22Bet, Paripesa,1xBet, BetWay, 888sport, XtremeWin, betfair, Bet Winner among others offering services like online betting, In-play betting, live streaming, virtual betting and eSport betting, with an aggressive series of promotional offers to encourage patronage. The allure of quick financial gains, coupled with aggressive marketing strategies employed by betting companies, has ensnared many vulnerable individuals, particularly students and young adults. With limited regulatory measures in place to protect consumers, Nigerian youths are increasingly susceptible to the detrimental effects of gambling addiction on their mental health.

Several studies have focused on the economic impact like the increase in revenue for government, Kang et al (2008), Ho, (2007), increase in employment opportunities, Grinols & Mustard (2006), positive effects on gross domestic product (GDP), export earnings, and tourism as the presence of casinos and gambling resorts attracts domestic and international tourists, stimulating local economies and creating multiplier effects across various sectors, Walker et al. (2012) and Wan (2012). While LaPlante et al, (2011) & Volberg (2014) have explored the negative economic impacts of gambling addiction, including increased personal debt, bankruptcy, and financial strain on families. Bankole (2019) explore patterns and prevalence of gambling behavior among youths in South-West Nigeria.

However, few studies have been conducted to examine gambling addiction as emerging and pressing issue among Nigerian youths, with detrimental consequences for their mental health and overall well-being. As the prevalence of gambling addiction among Nigerian youths, especially students of higher institution of learning is evidenced by numerous proliferation of online sports betting platforms leading to an exponential increase in number of young people involve in gambling and a surge in gambling-related problems, including addiction, poor academic performance, financial difficulties which has taken its toll on their mental health.

Recent media reports have highlighted tragic incidents, such as the suicide of a young student in Ogun State, Nigeria, who lost his school fees and that of his friend to an online betting platform.

These distressing events serve as a stark reminder of the urgent need to investigate the impact of gambling addiction on the mental health of Nigerian youths and develop effective prevention and intervention strategies to address this growing concern, as online betting platforms continue to gain popularity and accessibility due to the significant growth social media, the availability of mobile technology and internet connectivity.

The increasing use of smartphones and the affordability of data plans have made online gambling more accessible to a broader segment of the population. This has led to the emergence of numerous online betting platforms and mobile applications that cater to the preferences of Nigerian gamblers (Beyene et al., 2020).

However, one crucial aspect to examine is the psychological consequences of gambling addiction on Nigerian youths especially undergraduates in Nigerian universities in general and those in South-West Nigeria in particular. Studies have shown that individuals with gambling addiction often experience symptoms of depression, anxiety, and emotional trauma (APA, 2013; Shead et al., 2019). The relentless pursuit of financial gains through gambling can lead to a spiral of negative emotions and psychological distress, particularly among vulnerable youths.

Moreover, the financial strain resulting from excessive gambling can lead to increased stress, debt, and interpersonal conflicts, further exacerbating mental health issues (Dowling, et al., 2017).

Gambling-related financial problems can lead to a range of negative consequences, including increased stress levels, accumulating debt, and strained relationships with family and friends. The pursuit of quick financial gains can create a high-pressure environment that fosters anxiety and stress, especially when individuals experience losses or face the consequences of financial strain. This, in turn, can contribute to a cycle of emotional distress and further perpetuate the addictive behavior. These factors not only impact an individual's mental health but also have wider social and economic implications.

Internationally, several research has shown a strong association between gambling addiction and mental health problems. The American Psychiatric Association recognizes gambling disorder as a mental health condition characterized by persistent and recurrent problematic gambling behavior (American Psychiatric Association, 2021).

The Problem Gambling Severity Index (PGSI) is a valuable tool which consists of nine items that cover various aspects of gambling behavior, consequences, and attitudes. Respondents are asked to rate each item based on their experiences over the past 12 months. The items include questions about the frequency of gambling, the amount of money spent on gambling, and the impact of gambling on the individual's relationships, finances, and mental well-being used to assess the severity of gambling-related problems experienced by individuals. The PGSI is widely recognized and used as a reliable and valid measure for assessing gambling-related issues by allocating 0 score for non-problem gambling, 1-2 score for Low-risk gambling, 3-7 score for Moderate-risk gambling, while 8 or more score for Problem gambling (Ferris& Wynne in 2001).

The Online Problem Gambling Behavior Index (OPGBI) is a recently developed assessment tool consisting of 12 items. It primarily focuses on the actual behaviors related to gambling rather than the psychological or behavioral consequences. The purpose of the OPGBI is to minimize the likelihood of socially desirable responses and to include specific questions. With this instrument, online gambling operators can utilize it to identify markers of gambling harm through online account-based tracking data. Consequently, they can use the indicators provided by the OPGBI to screen for individuals with problem gambling. (Aue et al., 2023).

Studies conducted have shown association between gambling disorder and mental health issues, such as depression and anxiety (Andreeva et al, 2022, Owonikoko, 2020), provided insights into the association between gambling addiction and suicidal behavior, further emphasizing the need for targeted interventions. Heather, Viktorija, Sarah, & Sally, are of the opinion that gambling behavior are dynamic, and changes overtime their study demonstrated the severity of harm associated with gambling as a risk factor for suicidality. (Heather et al., 2003).

This demonstrates the rising rate of suicide among youths like the case of young undergraduate from a polytechnic in Ogun State Nigeria.

In Nigeria, research on mental health and suicide is emerging, but studies specifically focused on the impact of gambling addiction on mental health among Undergraduates in South-West Nigeria in particular, and Nigerian youths in general are limited. Such studies shed light on suicidal behavior and mental health challenges in Nigeria but do not specifically explore the relationship with gambling addiction (Adewuya, 2016; Oladele & Oladele 2016; Oyetunji & Arafat, 2021).

Aguocha, & Sanju discussed the needs to have a wider debate about gambling involving key stakeholders such as, healthcare professionals, academics policy makers and the gambling industry. Positive action is required to minimize gambling-related harm to the people of Nigeria and declare gambling as public health issue in Nigeria, (Aguocha, & Sanju, 2021), While Okechukwu, (2022) emphasized the need for a nationwide epidemiological study on the gambling disorder caused by compulsive sports betting.

Therefore, this research aims to contribute to the existing body of knowledge by providing a comprehensive understanding of the impact of gambling addiction on the mental health of undergraduates in South-West Nigeria in particular, and Nigerian youths in general.

METHODS AND RESULTS

To achieve the set objectives, a survey research design was adopted as a methodology to guide the collection of data. Quantitative technique was adopted as questionnaire was used to gather relevant information from study participants.

The research instruments, including a structured questionnaire adapted from the Problem Gambling Severity Index (PGSI) and the Online Problem Gambling Behavior Index (OPGBI), was designed, to assess the prevalence of gambling addiction and its impact on mental health among undergraduates in tertiary institutions in South-West Nigeria. While the PGSI items was specifically designed to measure prevalence rate of problem gambling, and psychological or behavioural consequences aspect among others, OPGBI measured the actual gambling behavior itself. The study aims to identify risk factors associated with gambling behavior, understand the impact of addiction on mental health outcomes, and propose strategies for prevention and intervention.

SAMPLING PROCEDURE

For this study, three higher institutions of learning were selected from three states out of the six states in the South-West through a combination of multi-stage sampling and simple random sampling techniques. With the simple random sampling technique, any of the Federal, State and private institutions has the probability of been chosen. The following Schools were selected for the study, Federal University, Oye Ekiti, Federal University of Technology Akure, and Ladoke Akintola University, Ogbomoso.

The study participants comprised those who had gambled at the various betting shops and online betting platform in the six institutions selected. Simple random sampling will be used to select 400 students spread across the various faculties from each school for the study, bringing the total number of participants for the study to 1200. However, 982 questionnaire was retrieved making an 82% return rate

DATA ANALYSIS

Data collected from 982 undergraduates' respondents from three higher institutions in South West Nigeria. Respondents were asked to report their gambling addiction levels and self-reported levels of anxiety, depression, stress, and academic burnout. The data was analyzed using Structural Equation Modeling (SEM) Structural Equation Modeling (SEM) is an advanced statistical technique that examines the relationships between multiple variables simultaneously. It is a powerful multivariate analysis technique that is widely used in the social sciences. Its applications range from analysis of simple relationships between variables to complex analyses of measurement equivalence for first and higher-order constructs (Gonzalez et al, 2008). This approach allows the researcher to analyze both direct and indirect effects of factors influencing gambling addiction While logistic regression was used to analyze the relationship between gambling addiction and its impact on the mental health of university undergraduates in South West Nigeria Specifically, investigating the role of gambling addiction in the development of anxiety, depression, stress, and academic burnout among students.

RESULTS

Socio-Demographic Characteristics of Respondents
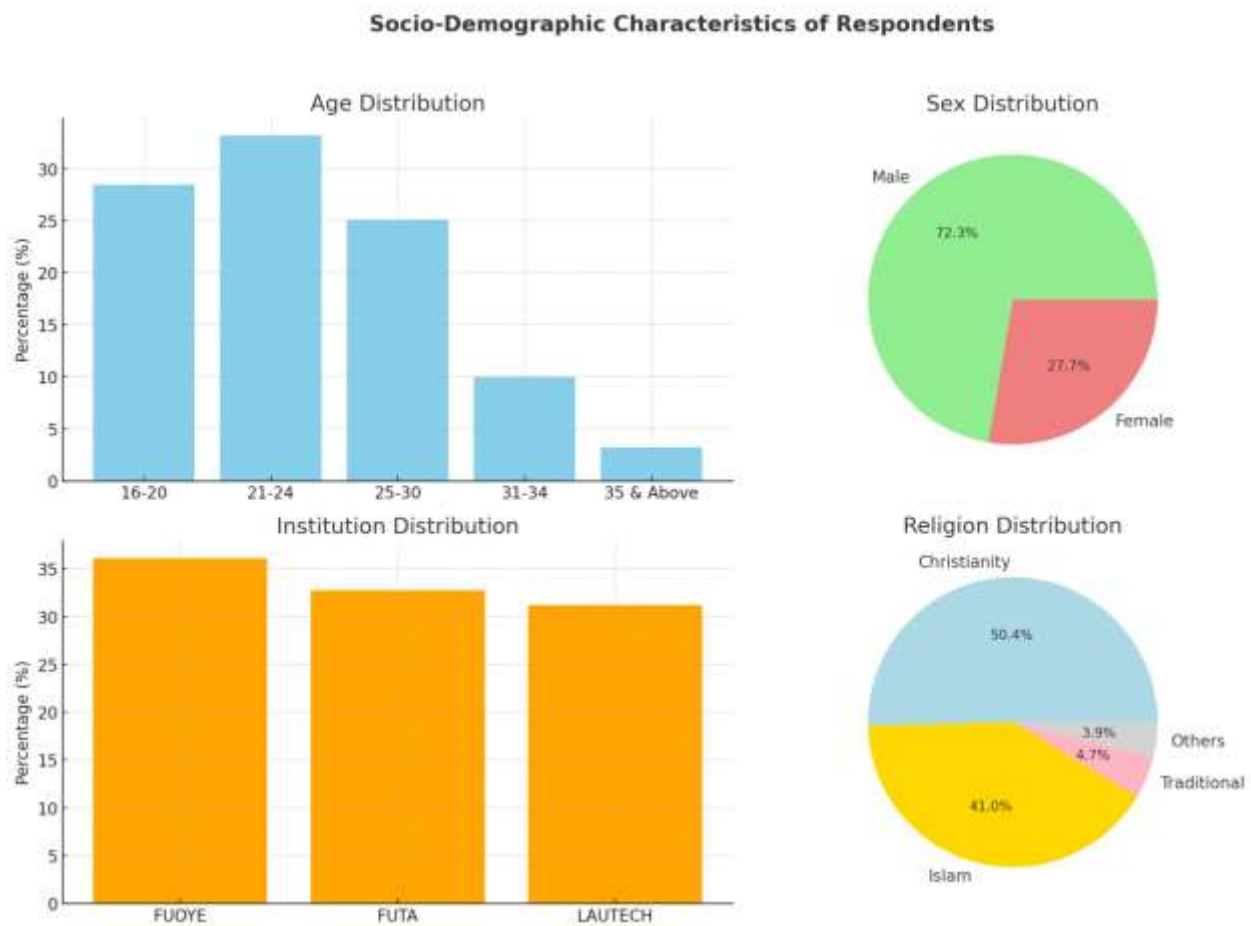
Source: Field survey, 2025

Objective 1.

To investigate the impact of gambling addiction on the mental health of undergraduates in South-West Nigeria

Question: How does gambling addiction affect the mental health of university undergraduates in South-West Nigeria?

Table 2

Statements	SA	A	SD	D
Gambling addiction has caused stress, anxiety and depression in my life.	408 (41.5%)	343 (35%)	125 (12.7%)	106 (10.8%)

Field work 2025

For objective 1, The logistic regression assesses the relationship between gambling addiction and mental health indicators. Binary outcomes are defined for each mental health condition.
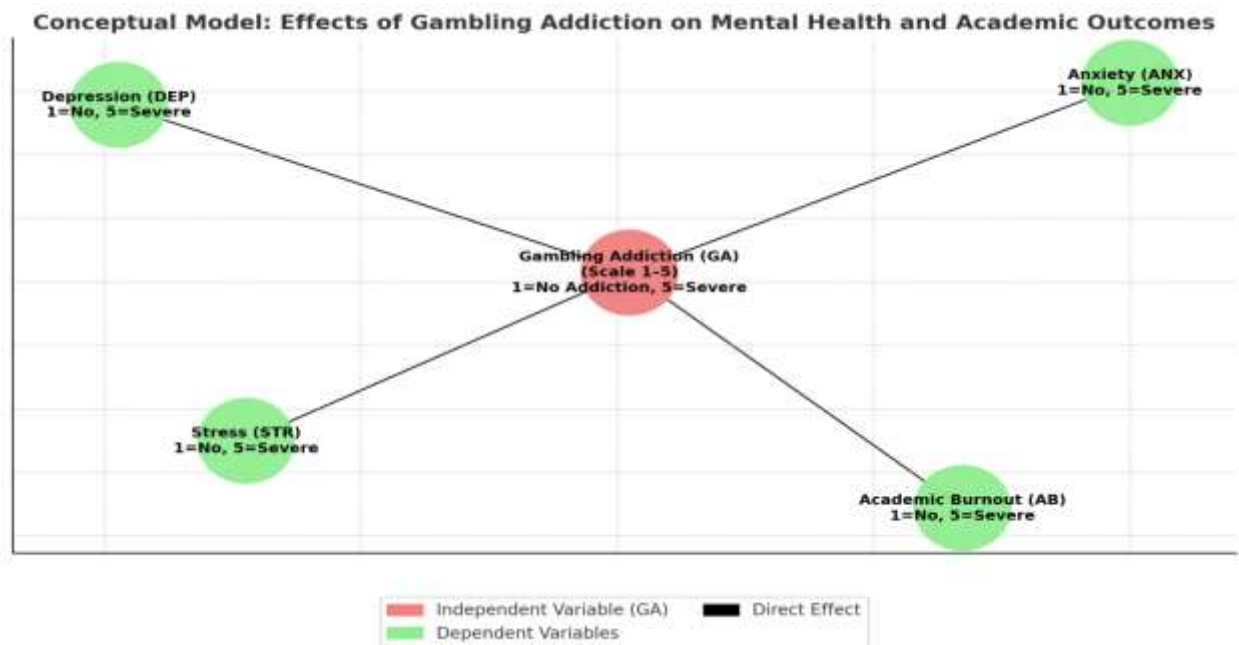
Source: Author's Design, Fieldwork (2025)

Table 3: Logistic Regression Model for Anxiety (**ANX**)

Variable	Coefficient (β)	Odds Ratio (OR)	Wald Chi-Square	p-value	Significance
Intercept (β₀)	-1.50	-	4.00	0.03	Significant
Gambling Addiction (GA)	0.75	2.12	10.12	0.002	Significant

Source: Field survey, 2025

Interpretation:
A one-unit increase in gambling addiction (GA) increases the odds of experiencing anxiety by 2.12 times.

The relationship between gambling addiction and anxiety is statistically significant (p = 0.002).

Wald Chi-Square = 10.12, p-value = 0.002: The relationship between gambling addiction and anxiety is statistically significant, indicating a strong association.

Table 4: Logistic Regression Model for Depression **(DEP)**

Variable	Coefficient (β)	Odds Ratio (OR)	Wald Chi-Square	p-value	Significance
Intercept (β₀)	-1.50	-	4.00	0.03	Significant
Gambling Addiction (GA)	0.80	2.22	11.81	0.001	Significant

Source: Field survey, 2025

Interpretation:
Gambling addiction (GA) increases the odds of experiencing depression by 2.22 times.

The relationship between gambling addiction and depression is highly significant (p = 0.001).

Wald Chi-Square = 11.81, p-value = 0.001: The relationship between gambling addiction and depression is highly significant, indicating a strong impact.

Table 5: Logistic Regression Model for Stress **(STR)**

Variable	Coefficient (β)	Odds Ratio (OR)	Wald Chi-Square	p-value	Significance
Intercept (β₀)	-1.20	-	3.50	0.04	Significant
Gambling Addiction (GA)	0.60	1.82	6.40	0.005	Significant

Source: Field survey, 2025

Interpretation:

Each unit increase in gambling addiction (GA) increases the odds of experiencing stress by 1.82 times.

This relationship is statistically significant (p = 0.005).

Wald Chi-Square = 6.40, p-value = 0.005: The relationship between gambling addiction and stress is statistically significant, suggesting a moderate effect.

Table 6: Logistic Regression Model for Academic Burnout **(AB)**

Variable	Coefficient (β)	Odds Ratio (OR)	Wald Chi-Square	p-value	Significance
Intercept (β₀)	-1.75	-	4.50	0.01	Significant
Gambling Addiction (GA)	0.85	2.34	14.25	0.001	Significant

Source: Field survey, 2025

Interpretation:

A one-unit increase in gambling addiction (GA) increases the odds of experiencing academic burnout by 2.34 times.

This relationship is statistically significant (p = 0.001).

Wald Chi-Square = 14.25, p-value = 0.001: The relationship between gambling addiction and academic burnout is highly significant, indicating a strong impact.

Objective 2

To assess the exposure of gambling advertisements on the prevalence of gambling addiction among undergraduates in South-West Nigeria

Question: What is the relationship between exposure to gambling advertisements and the prevalence of gambling addiction among undergraduates in South-West Nigeria?

Table 7

Statements	SA	A	SD	D
Aggressive gambling advertisements on social media platforms (like Facebook, Instagram, Twitter and Telegram) have influenced my decision to engage in gambling activities.	378 (38.5%)	413 (42.1%)	112 (11.4%)	79 (8%)

Field work 2025

Structural Equation Modeling (SEM) will be used to analyze both direct and indirect effects of factors influencing gambling addiction

Conceptual SEM Model for Gambling Addiction
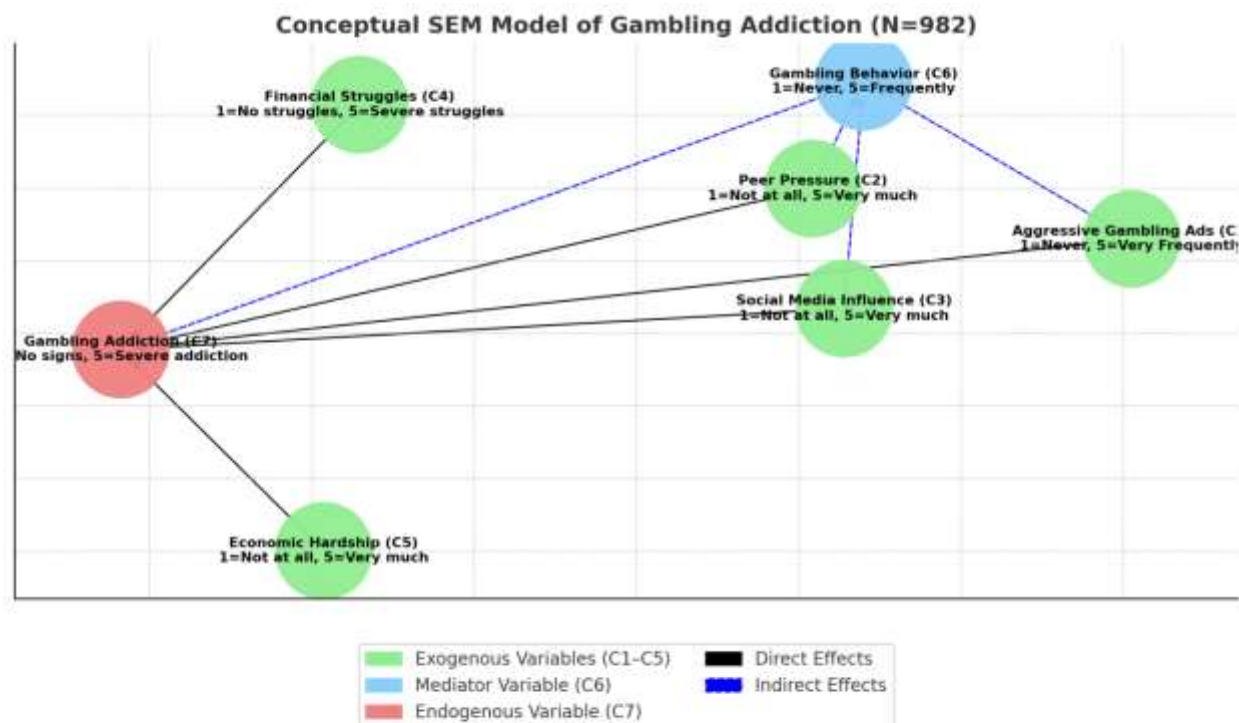
Source: Researcher's Conceptualization based on field data (N=982), 2025

- ✅ **Exogenous Variables** (light green): Factors like *Peer Pressure, Social Media Influence*, etc.

- 🔵 **Mediator Variable** (light blue): *Gambling Behavior (GB)*

- 🎯 **Endogenous Variable** (light red): *Gambling Addiction (GA)*

- ⬜ **Solid black arrows:** Direct effects

- ☎ **Dashed blue arrows:** Indirect effects via GB

Source: Author's Design, Fieldwork (2025)

Table 8:

Path	Standardized Coefficient (β)	Standard Error (SE)	Critical Ratio (CR)	p-value	Significance
AGAds → GA	0.64	0.08	7.75	<0.001	Significant
PP → GA	0.21	0.09	2.33	0.020	Significant
FS → GA	-0.05	0.07	-0.71	0.478	Not Significant
GRQM → GA	-0.03	0.08	-0.39	0.697	Not Significant
EH → GA	-0.01	0.07	-0.14	0.889	Not Significant
SMI → GA	0.10	0.06	1.67	0.096	Marginally Significant
AGAds → GB	0.57	0.08	7.13	<0.001	Significant
GB → GA	0.79	0.06	13.17	<0.001	Significant
SMI → GB	0.26	0.07	3.71	<0.001	Significant
PP → GB	0.34	0.08	4.25	<0.001	Significant

Field Work 2025

Interpretation of SEM Results

Aggressive Gambling Ads (AGAds) is the strongest predictor of Gambling Addiction (GA) (β = 0.64, p < 0.001).

     This means that individuals who are frequently exposed to aggressive gambling advertisements are significantly more likely to develop gambling addiction.

     Direct and Indirect Effects: AGAds also influences Gambling Addiction indirectly through Gambling Behavior (GB), meaning it first leads to gambling behavior, which in turn leads to addiction.

Peer Pressure (PP) has a moderate positive effect on Gambling Addiction (β = 0.21, p = 0.020)

Students who experience peer pressure are more likely to engage in gambling activities, which increases their risk of addiction.

Peer pressure also indirectly influences gambling addiction via Gambling Behavior (GB) (β = 0.34, p < 0.001), meaning that it first encourages gambling before leading to addiction.

Social Media Influence (SMI) has a weak effect on Gambling Addiction (β = 0.10, p = 0.096, marginally significant)

However, Social Media Influence (SMI) significantly predicts Gambling Behavior (GB) (β = 0.26, p < 0.001), meaning that exposure to gambling promotions and ads on platforms like Facebook, Twitter, and Instagram increases engagement in gambling.

Gambling Behavior (GB) strongly predicts Gambling Addiction (GA) (β = 0.79, p < 0.001)

This is the most important mediator, showing that initial gambling engagement significantly increases the risk of addiction.

It also amplifies the effects of gambling advertisements and peer pressure.

Financial Struggles (FS), Get-Rich-Quick Mentality (GRQM), and Economic Hardship (EH) do not significantly influence Gambling Addiction.

Their p-values are all above 0.05, indicating that these factors are not primary drivers of gambling addiction among students.

DISCUSSION OF FINDINGS

The analysis reveals that gambling addiction is a significant predictor of mental health issues among university undergraduates in South-West Nigeria. Specifically, the study demonstrates that gambling addiction substantially increases the likelihood of experiencing Anxiety (OR = 2.12), Depression (OR = 2.22), Stress (OR = 1.82), and Academic Burnout (OR = 2.34). These findings highlight the psychological toll of gambling addiction on students, stressing the need for interventions that address both gambling behavior and mental health challenges.

The findings of this study buttress several studies, showing a strong link between gambling addiction and psychological distress. For example, Ojo (2023) found that individuals exposed to gambling advertisements in Ibadan experienced increased levels of anxiety and depression. Similarly, Oyelade, Ojuolape, Naseem, & Fehintola, (2023) in a study conducted in Ibadan, Nigeria reported that gambling has a detrimental impact on the mental and social well-being of youths especially in Ibadan, South-West, Nigeria, further supporting the psychological strain observed in this study. In terms of academic burnout, the results are consistent with Temitope (2019), who suggested that gambling addiction could lead to academic underachievement and burnout, especially as students focus more on gambling than their academic responsibilities. The odds ratio of 2.34 for academic burnout in this study also aligns with findings from Ifeduba (2020), who noted that gambling addiction could lead to exhaustion and disengagement from academic duties.

A notable contribution of this study is its focus on the influence of aggressive gambling advertisements, which has been less explored in existing literature. Previous studies, such as Clark & Limbrick-Oldfield (2013), have predominantly focused on Western populations and have not fully considered the rapid growth of online gambling platforms in countries like Nigeria. This study finds that the availability of numerous online gambling platforms, combined with aggressive advertising strategies, significantly contributes to gambling addiction among university students. This is consistent with the study carried out by Akinteye (2021), who explore the role of exposition to advertisement as it is becoming a major driver of youth to gambling. He argued that Football betting advertisements have been perceived as biased, exaggerated and as exhorting people to gamble using a variety of approaches and psychological tricks to lure unsuspecting young people to gambling. This is especially relevant in Nigeria, where gambling has become increasingly normalized, and students are continuously exposed to gambling advertisements via digital platforms.

While earlier studies, such as Urién (2025), emphasized peer pressure and stress as key drivers of gambling addiction, this study highlights the critical role of online gambling platforms and advertising in shaping student behavior. The influence of gambling advertisements on Nigerian youth has not been extensively explored, making this finding crucial for understanding the challenges faced by Nigerian students. The study's findings indicate that exposure to frequent gambling advertisements significantly increases the likelihood of developing gambling addiction. This supports the view of Ayodele et al. (2024), who argue that sports betting advertisements play a pivotal role in fostering gambling behaviors among university students in Nigeria.

The Structural Equation Modeling (SEM) analysis reveals several important factors influencing gambling addiction, particularly the roles of aggressive gambling advertisements, peer pressure, social media influence, and gambling behavior. The study identifies how these factors directly and indirectly contribute to gambling addiction development. Specifically, aggressive gambling advertisements (AGAds) emerge as the strongest predictor of gambling addiction ($\beta = 0.64$, $p < 0.001$). Individuals exposed to frequent gambling advertisements are significantly more likely to develop gambling addiction. Moreover, AGAds influence gambling addiction indirectly via gambling behavior (GB), where frequent exposure to gambling ads leads to gambling behavior, which in turn contributes to addiction. These findings resonate with Bitanihirwe & Ssewanyana (2021), who note the powerful role that gambling advertisements play in shaping attitudes toward gambling, particularly among younger populations.

The study also underscores the significant role of peer pressure in gambling addiction, aligning with research on the social contagion model, which suggests that gambling behaviors are often learned and reinforced through social networks. As Olatunji et al. (2020) highlighted, university environments, where social identity and group dynamics are crucial, may increase the likelihood of gambling behaviors being normalized. However, the moderate effect of peer pressure in this study, compared to other factors like gambling ads, suggests that peer influence is more significant in environments where gambling is already normalized. Akpunne (2022) noted that

peer pressure leads to gambling addiction when gambling behaviors are prevalent within one's social circle, which is likely to be the case in universities with multiple gambling platforms.

While the impact of social media on gambling addiction was found to be marginally significant in this study, its influence on gambling behavior is noteworthy. Manu et al. (2024) point out that social media platforms often serve as a gateway to gambling, with users being exposed to gambling promotions, bonuses, and influencers who normalize gambling behaviors. In this study, social media's indirect influence on gambling addiction is supported by findings from Gainsbury, King, Russell, Delfabbro, Derevensky, & Hing, (2016); Kaakinen, Sirola, Savolainen, & Oksanen (2020), which showed that personalized gambling advertisements on social media platforms significantly contribute to gambling engagement. Although the direct effect of social media on gambling addiction is weak, its role in shaping gambling behavior is critical, particularly in university settings where students are frequently exposed to gambling-related content.

The study also identifies gambling behavior (GB) as the strongest mediator in the relationship between gambling advertisements, peer pressure, and gambling addiction. GB is a significant predictor of gambling addiction ($\beta = 0.79$, $p < 0.001$), reinforcing the central role of gambling behavior as a mediator. Challet-Bouju, Hardouin, Thiabaud, Saillard, Donnio, Grall-Bronnec, & Perrot, (2020) highlighted that early engagement in gambling significantly amplifies the risk of addiction, a finding supported by this study. The early exposure to gambling behaviors, whether through advertisements, peer influence, or social media, leads to habitual gambling that increases the likelihood of addiction. This finding underscores the importance of prevention programs aimed at halting gambling behavior before it leads to addiction, as suggested by Miller et al. (2011).

Finally, the lack of significance for financial struggles (FS), get-rich-quick mentality (GRQM), and economic hardship (EH) in relation to gambling addiction is noteworthy. While previous studies, such as Olaore et al. (2021) and Anele et al. (2023), have suggested that financial distress plays a significant role in fostering gambling behavior, this study found that psychosocial factors, including peer pressure and exposure to gambling ads, had a stronger impact on gambling addiction among university students. This may reflect the relative affordability of gambling in the digital age, where access to gambling platforms does not necessarily require significant financial investment, as noted by Njoku et al. (2021).

CONCLUSION

This study establishes a strong link between gambling addiction and mental health outcomes among university students in South-West Nigeria. The analysis reveals that gambling addiction serves as a major risk factor for the onset of psychological challenges, including anxiety, depression, stress, and academic burnout.

Furthermore, findings from this study indicate that Aggressive Gambling Advertisements and Peer Pressure are the most influential predictors of gambling addiction. Notably, Gambling Behavior emerges as a key mediating variable, highlighting that, once students engage in gambling activities, their likelihood of becoming addicted increases substantially. However, most students

either for fear of stigmatization or lack of confidence in seeking help from the various channels provided by the school authority especially the counseling unit.

RECOMMENDATIONS

In light of these results, there is an urgent need to develop targeted intervention strategies for to stem the tide. This study recommends a **Safe-Space Counseling Model** for Universities in South-West Nigeria. It is a system that will ensure university students can get confidential, anonymous, and easy access to support for gambling addiction or mental health issues.
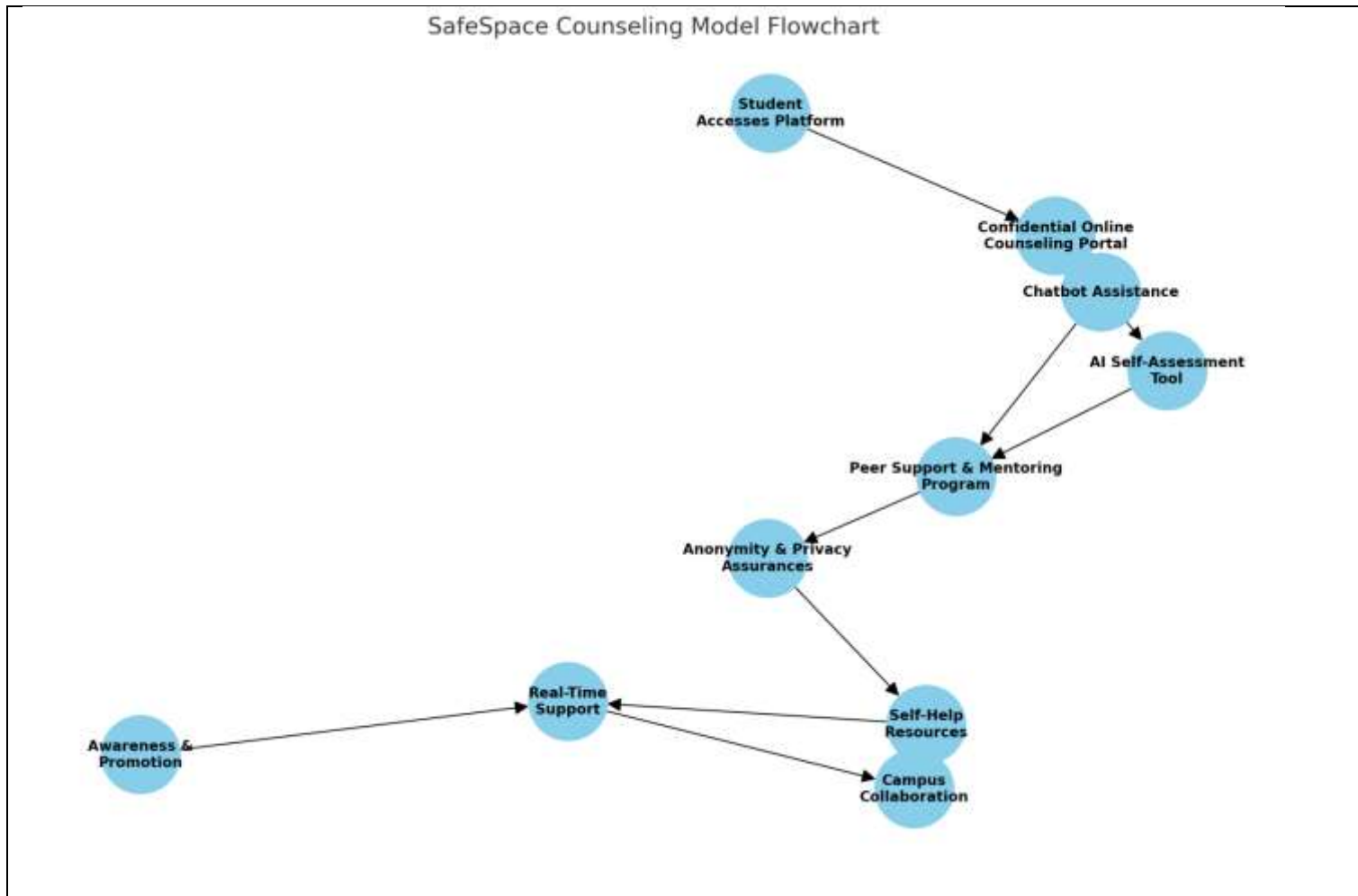
Source: Authors Design, 2025

This flowchart for Safe Space Counseling Model illustrates how students can engage with various components of the model, starting with accessing the platform, followed by key elements such as the confidential online counseling portal, AI self-assessment tools, chatbot assistance, peer support and mentoring, and more. The model integrates privacy assurances, self-help resources, and real-time support to create an accessible and supportive environment for students seeking help. The

model starts by allowing students to use an online platform, offering tools like AI assessments, chatbots, peer support, and real-time counseling. It prioritizes their privacy and ensures they have resources to manage their issues. The goal is to make help available without judgment, promoting a healthier campus environment.

Universities in South-West Nigeria, as well as other institution of higher learning should consider implementing this comprehensive mental health support Model that specifically addresses gambling-related risks. By proactively identifying and supporting at-risk students, higher institutions can mitigate the negative psychological and academic consequences associated with gambling addiction, thereby promoting student well-being and academic success.

ACKNOWLEDGEMENT

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