

TECHNOLOGY ACCESSIBILITY AND GAMBLING BEHAVIOUR AMONG ADOLESCENTS IN A FAITH-BASED UNIVERSITY IN NIGERIA

Abigail AZORONDU¹ & Adeola Kehinde ASHAOLU²

Department of Social Work,
Babcock University, Ilishan-Remo,
Ogun State, Nigeria.

Abstract

The rapid advancement of digital technology has transformed gambling from a location-based activity into one that is easily accessible through smartphones, internet-enabled devices, and online betting platforms. This technological shift has increased adolescents' exposure to gambling opportunities, raising concerns about its influence on their behavioural outcomes. Despite the moral and institutional restrictions often associated with faith-based universities, empirical evidence regarding the influence of technology accessibility on gambling behaviour among students in such settings remains limited. This study examined technology accessibility and gambling behaviour among adolescents in a faith-based university in Nigeria. A descriptive survey design was adopted. Data were collected from 372 undergraduate students selected through stratified sampling using a structured questionnaire. Data were analysed using descriptive and inferential statistics. The findings revealed that technology accessibility significantly predicted adolescent gambling behaviour, indicating that increased access to smartphones, internet services, betting applications, and online advertisements contributes to gambling participation among students. The study concludes that technological advancement has weakened traditional barriers to gambling by providing convenient, anonymous, and continuous access to gambling platforms, even within a faith-based educational environment. The study recommends digital literacy programmes, university-based preventive interventions, regulation of online gambling advertisements targeting young people, and increased collaboration among social workers, educators, and policymakers to reduce technology-enabled gambling among adolescents.

Keywords: Adolescent gambling, Technology accessibility, Online betting, Social work, Faith-based university, Nigeria

INTRODUCTION

Gambling among adolescents and young adults has attracted increasing scholarly and public health attention due to its growing prevalence and associated social, psychological, and economic

consequences. Historically regarded as an adult leisure activity, gambling has progressively extended into younger populations, particularly university students, driven largely by technological advancements that have altered access, visibility, and participation patterns. Digital betting platforms, mobile applications, and internet-enabled devices have reduced traditional barriers such as age verification, physical presence, and regulatory oversight, thereby increasing exposure to gambling activities among adolescents across the world (Calado & Griffiths, 2016; Derevensky & Gilbeau, 2019).

Globally, empirical evidence suggests that adolescent gambling participation rates remain substantial. Studies conducted in North America report that between 60% and 80% of adolescents have engaged in gambling at least once, with sports betting and online games representing the most common forms (Volberg et al., 2020). The expansion of internet connectivity and smartphone ownership has further intensified this trend by enabling continuous access to betting platforms, personalized advertisements, and real-time wagering opportunities. The integration of gambling features into social media platforms and online games has also blurred distinctions between entertainment and betting, increasing the likelihood of early exposure and repeated participation among young people (King et al., 2020).

In Africa, gambling has shifted from traditional community-based games of chance to technology-driven betting systems dominated by online sportsbooks and mobile casinos. The continent has been identified as one of the fastest-growing gambling markets globally, supported by rising internet penetration, mobile phone adoption, and aggressive marketing by betting operators (Okunna & Kimani, 2022). Data from Statista indicate high levels of youth participation in gambling across several African countries, with Kenya, Nigeria, and South Africa reporting particularly elevated rates (Statista, 2024). In Nigeria, where mobile internet usage has expanded rapidly, online sports betting, especially football betting, has become a popular activity among adolescents and university students (Omoyeni, 2025).

Technology accessibility plays a central role in shaping gambling behaviour among adolescents in Nigeria. Affordable smartphones, low-cost data plans, and widespread availability of betting applications have created conditions where gambling can be initiated and sustained with minimal effort or supervision. Online platforms operate continuously, offering incentives such as bonuses,

free bets, and targeted promotions that encourage repeated engagement. Research indicates that adolescents are especially susceptible to such digital inducements due to developmental factors associated with impulse control, reward sensitivity, and peer influence (Blaszczynski et al., 2019; Hing et al., 2022). The private and individualized nature of mobile gambling further increases the risk of concealment, making detection and early intervention more difficult. Within university environments, technology-enabled gambling has been linked to adverse academic, financial, and mental health outcomes. Excessive engagement in online betting has been associated with poor academic performance, absenteeism, financial distress, anxiety, and depressive symptoms among undergraduate students (Omoyeni, 2025; World Health Organization, 2025). The American Psychiatric Association (2013) recognizes gambling disorder as a behavioural addiction characterized by persistent and recurrent problematic gambling behaviour, classified alongside substance-related disorders in the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (DSM-5). These consequences highlight the need for focused investigations into the mechanisms through which technology access facilitate gambling behaviour among young populations.

Despite the increased in the commonness of gambling among our Nigerian youths, there is not enough research on the relationship between role of technology and gambling behaviour within university settings, particularly in faith-based institutions. This gap in knowledge underscores the need for a comprehensive understanding of how technological accessibilities, such as betting platforms, smart phones, and other factors influence adolescent gambling behavior.

Faith-based universities present a distinctive setting for examining adolescent gambling behaviour. Institutions that are faith such as Babcock University operate under strict moral and behavioural codes that explicitly prohibit gambling activities. Grounded in Seventh-day Adventist values, the university promotes ethical conduct, self-discipline, and responsible lifestyle choices. However, the availability of mobile technology creates opportunities for gambling to occur discreetly, often beyond institutional monitoring. The coexistence of strong religious norms and unrestricted digital access may contribute to concealed gambling practices that remain underreported and insufficiently studied.

Socio-economic diversity among students in faith-based universities further complicates gambling behaviour patterns. Students from affluent households may have greater access to digital devices and disposable income, while those from less privileged backgrounds may view gambling as a potential means of financial relief or social mobility. When combined with constant access to online betting platforms, these socio-economic differences may influence motivations, frequency of participation, and susceptibility to gambling-related harm (Molinaro et al., 2018). Technology accessibility thus functions not merely as a medium but as a facilitator that interacts with financial capacity, peer networks, and individual expectations.

Despite growing research on gambling behaviour among Nigerian undergraduates, limited attention has been given to the specific role of technology accessibility within faith-based institutions. Existing studies have examined advertising exposure, mental health outcomes, religiosity, and parenting styles as predictors of gambling behaviour (Akinkoya et al., 2024; Nandozie et al., 2025), yet the mechanisms through which digital access enables gambling among adolescents in morally restrictive academic settings remain insufficiently explored. Addressing this gap is necessary for developing institution-specific prevention strategies and policy responses.

This study therefore examines the role of technology accessibility in facilitating gambling behaviour among adolescents enrolled in a faith-based university in Nigeria. By focusing on access to smartphones, internet connectivity, betting applications, and online payment systems, the research contributes to a clearer understanding of how digital access shapes gambling behaviour among students operating within strict religious and institutional regulations. The findings are expected to inform targeted interventions by university administrators, social workers, and policymakers aimed at reducing gambling-related harm among adolescents in higher education settings.

Objectives

1. Assess the levels of technology accessibility and gambling behaviour among adolescent students in a faith-based university; and
2. Examine the influence of technology accessibility on gambling behaviour among adolescent students.

Hypothesis

H₀: Technology accessibility does not significantly influence gambling behaviour among adolescent students in a faith-based university.

LITERATURE REVIEW

Empirical Review

Technology and Accessibility of Gambling Platforms

Recent literature shows that digital technology has significantly increased access to gambling platforms, particularly through internet-enabled devices such as smartphones, tablets, and computers. Online gambling platforms now provide continuous access to sports betting, casino games, and other betting services, removing the need for physical gambling venues. Features such as convenience, anonymity, and simplified financial transactions have attracted a growing number of users, including adolescents and young adults. Studies indicate that promotional strategies, including bonuses and free bets, further encourage repeated participation and may increase the risk of excessive gambling behaviour (King et al., 2010; Omoyeni, 2025).

In Nigeria, the rapid spread of mobile technology and internet connectivity has made gambling platforms widely available across social groups, especially among university students. Popular betting companies have leveraged digital engagement and football culture to attract young users through mobile applications and online services. Marketing strategies involving celebrity endorsements and targeted online advertising have strengthened the visibility and appeal of gambling activities. As a result, gambling has become embedded within everyday digital practices, making it easier for students to participate without restrictions related to time or location (Akinkoya et al., 2024).

The introduction of mobile payment systems has further reduced barriers to gambling by allowing fast deposits and withdrawals through electronic wallets and bank transfers. These systems, combined with weak age-verification processes, increase the likelihood of impulsive and underage gambling. Although technology has expanded user access, it has also raised concerns related to regulation and public health, particularly for vulnerable groups such as adolescents. Existing research highlights the need for stronger digital controls, user education, and preventive measures

to reduce gambling-related harm in technologically driven environments (Akinkoya et al., 2024; Omoyeni, 2025).

Influence of Technology Accessibility on Gambling Behaviour

Technology accessibility has been identified as a major factor shaping gambling behaviour among adolescents, especially through the widespread availability of smartphones, affordable internet services, and mobile applications that host betting platforms. Recent studies report that constant access to internet-enabled devices increases exposure to gambling advertisements, instant betting opportunities, and peer-driven gambling practices, which in turn normalize gambling as a routine leisure activity. Empirical evidence from university populations indicates that ease of access reduces perceived barriers to participation, leading to higher frequency of gambling and greater financial involvement among young users (Hing et al., 2022; Wardle et al., 2023).

Further research suggests that technology accessibility not only facilitates participation but also intensifies risk by enabling continuous engagement without spatial or temporal restrictions. Features such as real-time odds, push notifications, and cashless payment systems promote impulsive betting and diminish self-regulatory control among adolescents. A longitudinal study by King et al. (2022) found that students with unrestricted access to mobile betting platforms were more likely to exhibit problem gambling symptoms than peers with limited digital access. Similar findings were reported by Calado and Griffiths (2016), who noted that high device ownership and unsupervised internet use significantly predicted problematic gambling behaviour in young populations.

Within faith-based educational settings, technology accessibility presents additional challenges, as institutional moral guidelines often contrast with the ease of digital gambling opportunities. Although religious norms tend to discourage gambling, recent evidence shows that technological exposure weakens the protective influence of such norms by increasing anonymity and reducing social accountability. A study conducted among African university students revealed that students in faith-oriented institutions still engaged in online betting when technological access was high, with gambling behaviour shaped more by digital convenience than by institutional values (Akanbi & Aluko, 2024). These findings suggest that technology accessibility exerts a strong influence on adolescent gambling behaviour, even in environments structured around moral restraint.

Although gambling among adolescents has received increasing scholarly attention globally, several important gaps remain in the literature.

First, most existing studies have concentrated on the prevalence, determinants, and consequences of adolescent gambling without specifically examining the role of technology accessibility as an independent predictor of gambling behaviour. While researchers have acknowledged the expansion of online gambling, relatively few empirical studies have investigated how access to smartphones, internet connectivity, betting applications, and digital payment platforms facilitates gambling participation among adolescents in the Nigerian context.

Second, previous studies have largely been conducted in public universities or community settings, with limited attention given to faith-based universities. Students in faith-based institutions are exposed to unique religious values, institutional regulations, and behavioural expectations that may influence gambling behaviour differently from students in secular institutions. Consequently, findings from public universities cannot automatically be generalized to faith-based universities.

Third, although several studies have examined peer influence, socioeconomic status, and family factors associated with adolescent gambling, limited research has simultaneously examined technology accessibility alongside socioeconomic factors within a single explanatory framework. Considering the rapid growth of mobile technology and internet penetration in Nigeria, understanding the contribution of technology accessibility has become increasingly important.

Fourth, many previous studies have adopted psychological or public health perspectives, with relatively limited emphasis on the social work implications of adolescent gambling. There remains a need for research that not only identifies predictors of gambling behaviour but also translates findings into practical interventions for social workers, educational institutions, families, and policymakers.

Theoretical Review

Social Learning Theory (Bandura, 1977)

Social Learning Theory postulates that human behavior is learned through observing others, imitation, and demonstrating has been seen in other people. Adolescents often model the behaviors of peers, family members, or media personalities who engage in gambling. This is especially true in environments where gambling is normalized or idealized. Peer pressure and perceived social acceptance of gambling play a vital part in shaping adolescent attitudes and actions. The theory supports the idea that students from lower socioeconomic backgrounds might be more susceptible to adopting gambling behaviors or any other behaviour if such behaviors are prominent in their social

circles. When adolescents witness others winning money or receiving social recognition through gambling, they may perceive gambling as rewarding and acceptable. Research has shown that exposure to gambling behaviours within one's social environment increases the likelihood of gambling participation among adolescents.

Ecological Systems Theory (Bronfenbrenner, 1979)

Bronfenbrenner's Ecological Systems Theory explains that human behaviour is shaped by interactions between individuals and their environments. The theory consists of five systems: Microsystem: Immediate environment such as family, friends, and school. Friends and family may influence attitudes toward gambling. Mesosystem: Interactions between microsystems. Exosystem: Indirect environments such as parental workplaces and media. Social media and digital advertisements increase exposure. Macrosystem: Cultural values, societal norms, and laws. Nigeria's growing betting culture may normalize gambling.

Illusion of Control Theory (Langer, 1975)

This theory proposes that gamblers believe they have control over chance events, leading to continued events, leading to continued gambling behaviour. There are key components of the Illusion of Control theory. The Illusion of control itself: adolescents believe they have more control over chances based on knowledge of the games, like in the case of football. Biased Thinking: Sometimes, biased thinking towards other football teams helps the gambler's misjudgment and explains the confidence in winning. Motivational Factors: Motivation to control chance is driven by factors like desire for control, self-esteem, and, most importantly, emotional need (self-gratification).

METHODOLOGY

Research Design

The study adopted a descriptive cross-sectional survey design. This design permits the systematic collection of quantitative data from a defined population at a single point in time and is suitable for examining patterns, levels, and associations among variables without manipulation (Creswell & Creswell, 2018). The design was considered appropriate for assessing technology accessibility, the prevalence of gambling behaviour, and the statistical influence of technology-related factors on gambling behaviour among adolescent students in a faith-based university setting.

Population of the Study

The population of this study consists of all undergraduates' students of Babcock University, Ilishan-Remo, Ogun State, Nigeria. This includes male and female students across faculties, departments and levels of study (100-500level), who fall within the adolescent and young adult age range typically associated with increased vulnerability to gambling behavior. Undergraduates students were selected because they represents a population with varying socioeconomic backgrounds, differing levels of financial independence, and significant exposure to peer influence and digital technology, all of which are relevant to the variables under investigation. According to the Babcock University Registry records (2024/2025 academic session), the estimated population of students within this range is approximately 12,000 across the various schools and departments of the university. This population is considered appropriate for the study because University students are among active users of online betting platforms and are at a developmental stage characterized by increased autonomy, experimentation and social interaction. Therefore, studying this population provides relevant insight into the socioeconomic and environmental factors influencing gambling behavior within a tertiary institution context.

Sample and Sampling Techniques

A sample size of 372 respondents was determined using the Krejcie and Morgan's (1970) sample size determination formula at a 95% confidence level and a 5% margin of error. For a population of 12,000 and to ensure proportional representation across academic units, a stratified random sampling technique was employed. Each school constituted a stratum, and respondents were selected randomly within each stratum based on the proportion of students in that school relative to the total population. This approach reduced sampling bias and ensured adequate representation of all academic divisions.

The quantitative method was employed in this study. Stratified sampling was used for the collation of data with the use of the questionnaire. For the stratified sampling, the student population is estimated to be 12,000, and there are 10schools/colleges in Babcock University.

To determine the sample size, the Krejcie &Morgan (1970) formula was used. This is due to the large size peculiarity of the population.

$$S = \frac{X^2 N P (1-P)}{D^2 (N-1) + X^2 P (1-P)}$$

S = sample size to be calculated

$X^2 = 3.841$ (Chi-square value at 95% confidence)

N = size of population (12,000)

P = is the population proportion, which we assume to be 0.5, and be represented as a decimal.

D= the degree of accuracy/ margin of error (5%) given as a proportion (0.05)

We can input these figures into our formulae as presented below:

$$S = \frac{3.841 \times 12000 \times 0.5 (1-0.5)}{0.05^2 (12000) + 3.841 \times 0.5 (1-0.5)}$$

$$S = \frac{3.841 \times 12000 \times 0.25}{0.0025 \times (12000-1) + 3.84 \times 0.5 \times 0.5}$$

Computing the numerator

$$3.841 \times 12,000 \times 0.25 = 3.841 \times 3,000 = 11523$$

Computing the denominator

$$0.0025 \times 11,999 = 29.9975$$

$$3.841 \times 0.25 = 0.96025$$

$$\text{Denominator} = 29.9975 + 0.96025 = 30.95775$$

Divide numerator by denominator

$$S = \frac{11,523}{30.95775}$$

$$S = 372$$

For a population of 12,000, using 95% confidence level and 5% margin error, Krejcie & Morgan's formula recommends a sample size of approximately 372 respondents.

Our calculated sample size; which is 372, was divided among the 10 Schools in Babcock University, and for the total student population to be represented, the list below shows the number of students that are in each school and their representation in the total number of respondents:

Table 1: Population of the Study

Name of Schools/Faculty	Number of students in each Faculty	Percentage (%) coverage of Students in each school	Number of respondents per School population
Basic Medical Sciences	1,110	9.25	34
Computing Sciences	3,449	28.7	107
Education & Humanities	551	4.6	17
Law & Security Sciences	477	3.97	15
Management Sciences	1,349	11.24	43
Nursing Sciences	731	6.1	23
Public & Allied Health	1,036	8.6	33
Science & Technology	446	3.72	14
Veronica Adeleke school of Social Sciences	2,259	18.8	71
School of Engineering	485	4.0	15
Total number of respondents			TOTAL :372

Research Instruments

Data were collected using a self-structured questionnaire titled *Technology Accessibility and Gambling Behaviour Questionnaire (TAGBQ)* as the primary instrument for data collection because it was considered the most appropriate tool for obtaining standardized and quantifiable data from a large population of undergraduate students.

Validity and Reliability of the Instrument

Face and content validity were carried out to test the validity and reliability of the research tool. To ensure the questionnaire covers all aspects and variables being studied. The study instrument was given to experts in the Department for evaluation, and their recommendations and comments were incorporated into the main data collection and discussion procedure.

RESULTS

Table 2: Descriptive Statistics for Level of Technology Accessibility

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
Item	%	%	%	%	%	Mean	Standard Deviation
Online betting platforms make gambling more accessible to students	10.5	15.9	15.3	29.0	29.3	3.51	1.34
I have easy access to online gambling sites or apps	9.9	13.4	16.1	29.0	31.5	3.59	1.32
Social media advertisements encourage me to gamble	13.7	32.0	12.1	29.3	12.9	2.96	1.30
I spend more time gambling because it is available on my phone	8.1	15.1	18.3	31.2	27.4	3.55	1.26
Technology has made gambling convenient and addictive	5.1	18.0	16.7	27.2	33.1	3.65	1.25
Grand Mean						3.45	1.29

Source: Researcher's Findings 2025

Table 1 highlight students' views on technology accessibility in gambling behaviour. The item with the highest mean score ($M = 3.65$, $SD = 1.25$) states that technology has made gambling convenient and addictive. The item "Social media advertisements encourage me to gamble" produced the lowest

mean score ($M = 2.96$, $SD = 1.30$). Only 42.2% agreed or strongly agreed, while 45.7% disagreed or strongly disagreed. This suggests that, compared with other technology-related factors, social media advertising has a weaker influence on students' gambling behaviour. The grand mean of 3.45 indicates that respondents generally agreed that technology contributes to their gambling participation. The findings show that accessibility through phones, apps, and online betting sites plays an important part in shaping gambling behaviour among adolescents in the study population.

Table 3: Descriptive Statistics for Prevalence of Gambling Behaviour

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
Item	%	%	%	%	%	Mean	Standard Deviation
I gamble at least once a week	9.7	17.2	5.4	42.7	25.0	3.56	1.29
I sometimes use my school fees or allowances to gamble	20.4	28.8	16.4	23.7	10.8	2.76	1.31
I feel anxious or guilty after losing a bet	4.8	12.9	16.4	33.6	32.3	3.76	1.18
Gambling affects my academic performance	10.8	21.8	17.5	26.1	23.9	3.31	1.33
I find it difficult to stop gambling even when I want to	10.5	18.3	16.9	26.3	28.0	3.43	1.34
Grand Mean						3.36	1.29

Source: Researcher's Findings 2025

Table 2 presents respondents' self-reported gambling behaviour. The item with the highest mean score ($M = 3.76$, $SD = 1.18$) states that respondents feel anxious or guilty after losing a bet. A total of 65.9% agreed or strongly agreed with this statement, showing that many students experience emotional discomfort following gambling losses. The lowest level of agreement was recorded for

the statement “I sometimes use my school fees or allowances to gamble” ($M = 2.76$, $SD = 1.31$). Only 34.5% agreed or strongly agreed, while 49.2% disagreed or strongly disagreed. The grand mean of 3.36 indicates that respondents generally agreed that gambling is part of their behaviour at varying levels. The findings point to frequent participation, emotional reactions to losses, and challenges with self-control as common features among those who engage in gambling.

Hypothesis: Technology accessibility does not significantly influence gambling behaviour among adolescent students in a faith-based university.

Table 4: Simple Linear Regression Analysis for the Influence of Technology Accessibility on Gambling Behaviour

Model	B	Std. Error	Beta	t	Sig.	Model Summary
(Constant)	13.990	.923		15.154	.000	$R = .159$
Technology Accessibility	.163	.053	.159	3.091	.002	$R^2 = .025$ $\text{Adj. } R^2 = .023$ $\text{Std. Error} = 2.73$

Dependent Variable: Gambling Behaviour

Table 3 illustrates the regression coefficients for the influence of technological accessibility on gambling behaviour among adolescent undergraduates of Babcock University. It revealed significant results ($t = 3.091$, $p < .05$). The null hypothesis is therefore rejected, while the alternative hypothesis is upheld. It is subsequently concluded that there is a significant influence of technological accessibility on gambling behaviour among adolescent undergraduates of Babcock University. Table 3 further revealed a low positive relationship between technology accessibility and gambling behaviour ($\beta = .159$) and shows that the predictor variable (technology accessibility) accounted for 2.3% of the variance in gambling behaviour ($\text{Adj. } R^2 = .023$).

Discussion

The findings from this study provide empirical evidence on the role of technology accessibility in shaping gambling behaviour among adolescent students in a faith-based university. The discussion is organized around the three major findings corresponding to the research questions and hypothesis tested. The first major finding shows that the level of technology accessibility among adolescent

students is moderately high, as reflected in the grand mean score of 3.45. A substantial proportion of respondents acknowledged that online betting platforms, mobile phones, and gambling applications make gambling easier, more convenient, and more engaging. This outcome can be attributed to the widespread ownership of smartphones among university students and the affordability of mobile data in Nigeria, which has reduced barriers to accessing online services, including betting platforms. Mobile gambling allows students to place bets privately, at any time and location, without physical movement or overt visibility, thereby lowering social and institutional restraints that would otherwise discourage participation. Within a faith-based university where gambling is officially prohibited, such private access may further embolden engagement by reducing the likelihood of detection or sanction.

This finding aligns with earlier studies that emphasise the role of digital access in increasing gambling opportunities among young people. Calado and Griffiths (2016) reported that internet-enabled devices significantly increase exposure to gambling activities by removing physical and temporal restrictions. Similarly, Derevensky and Gilbeau (2019) observed that adolescents with unrestricted access to smartphones and online platforms are more likely to engage in gambling activities than those with limited access. The perception expressed by respondents that technology has made gambling “convenient and addictive” also agrees with Hing et al. (2022), who found that continuous access to online betting platforms heightens frequency of participation and reinforces habitual gambling patterns among young users. However, the relatively lower influence attributed to social media advertising suggests partial divergence from studies such as King et al. (2020), which reported strong effects of digital marketing on adolescent gambling initiation. This difference may be explained by the religious orientation of the institution, where moral teachings and behavioural expectations may reduce receptiveness to gambling advertisements, even when students are exposed to them online.

The second major finding indicates a noticeable prevalence of gambling behaviour among adolescent students, with a grand mean score of 3.36. Weekly gambling participation was common, and many respondents reported emotional reactions such as anxiety or guilt following gambling losses. These outcomes suggest that gambling is not merely experimental among the respondents but constitutes a recurring activity with psychological consequences. The frequency of participation may be linked to the ease of access provided by mobile technology, which enables repeated

engagement without significant financial or logistical demands. In addition, sports betting, which is popular among Nigerian youths, often operates on small stakes, making frequent participation appear harmless while gradually fostering habitual behaviour.

The experience of guilt and anxiety after losses is particularly significant within a faith-based university setting. Religious teachings often emphasize self-control, moral accountability, and avoidance of gambling, which may heighten feelings of remorse when students engage in such activities. This emotional discomfort reflects an internal conflict between personal behaviour and institutional or religious expectations. The finding supports the assertion by Molinaro et al. (2018) that young gamblers in restrictive moral environments often experience stronger negative emotional responses to gambling outcomes. It also agrees with Omoyeni (2025), who reported that Nigerian undergraduates who gamble frequently exhibit symptoms of emotional distress, including guilt and worry after losses. The difficulty reported by some students in stopping gambling even when they desire to do so suggests emerging problems with self-regulation. This observation is consistent with the American Psychiatric Association (2013), which characterizes gambling disorder as involving impaired control and persistent engagement despite adverse consequences. The mixed responses regarding the use of school fees or allowances for gambling indicate that while financial misuse is present, it is not yet widespread among the respondents.

This contrasts with findings by Volberg et al. (2020), who reported higher levels of financial diversion among adolescents in non-religious institutions. The difference may again reflect the moderating influence of religious norms and parental financial oversight commonly associated with faith-based universities. The third major finding demonstrates that technology accessibility has a statistically significant influence on gambling behaviour among adolescent students, leading to the rejection of the null hypothesis. Although the relationship was positive but weak ($\beta = .159$), the result confirms that increased access to digital tools contributes to higher levels of gambling engagement. The relatively low explanatory power of the model, with technology accessibility accounting for 2.3% of the variance in gambling behaviour, suggests that gambling behaviour among adolescents is influenced by multiple factors beyond technology access alone. These may include peer pressure, personal beliefs, financial capacity, religious commitment, and psychological traits such as impulsivity. The significance of technology accessibility, even with a modest effect size,

underscores its enabling function. Technology does not necessarily create the desire to gamble, but it provides the means through which gambling can be easily initiated and sustained.

This finding is consistent with Blaszczynski et al. (2019), who argued that digital access acts as a facilitating condition that interacts with individual vulnerabilities to produce gambling behaviour. It also agrees with Okunna and Kimani (2022), who identified mobile technology as a major driver of youth gambling in African countries with expanding internet infrastructure. The low but significant relationship further aligns with studies conducted in morally restrictive settings, where behavioural controls limit overt gambling but cannot fully counteract the influence of private digital access. In contrast, some international studies have reported stronger predictive power of technology-related variables on gambling behaviour (King et al., 2020). The weaker relationship observed in this study may be attributed to the faith-based nature of the institution, which imposes behavioural codes and moral expectations that may suppress excessive engagement, even when access exists. This suggests that institutional values and religious orientation may serve as partial protective factors that reduce, but do not eliminate, the influence of technology accessibility.

CONCLUSION

This study examined the role of technology accessibility in facilitating gambling behaviour among adolescent students in a faith-based university in Nigeria and found that digital access plays a significant, though modest, role in shaping gambling participation. The findings revealed that students have relatively high access to smartphones, internet services, and online betting platforms, which contributes to frequent gambling, emotional discomfort following losses, and challenges with self-control, even within an institution guided by strict moral and behavioural codes. The significant relationship established between technology accessibility and gambling behaviour confirms that private and continuous digital access enables gambling activities to occur discreetly, limiting institutional oversight. At the same time, the low explanatory power of technology accessibility suggests that gambling behaviour is influenced by additional social, economic, and personal factors. Overall, the study shows that faith-based environments do not eliminate technology-enabled gambling among adolescents, underscoring the need for targeted institutional policies, preventive education, and support services that address digital access and behavioural regulation among students.

Recommendations

1. Faith-based universities should strengthen internal policies that regulate students' use of digital devices and internet services on campus, particularly access to online betting platforms. This may include the deployment of network-level restrictions that block gambling websites and applications on campus Wi-Fi, coupled with periodic audits of compliance. Clear communication of these rules, alongside proportionate disciplinary measures, may reinforce behavioural expectations without undermining students' academic use of technology.
2. University counselling units should introduce structured prevention programmes that address gambling behaviour among adolescents, with emphasis on self-control, financial responsibility, and emotional regulation. Workshops, seminars, and orientation programmes can be used to educate students on the risks associated with online gambling, particularly within a faith-based setting where moral values emphasize responsible conduct. Trained counsellors and chaplains may work collaboratively to provide support that aligns with institutional values while addressing behavioural health needs.
3. Institutions should implement digital literacy initiatives that focus on responsible use of mobile technology and awareness of online betting mechanisms. Students need to understand how betting applications, bonuses, and continuous availability are designed to encourage repeated participation. By improving awareness of these practices, students may be better equipped to regulate their behaviour and resist excessive engagement. Embedding digital responsibility modules within general studies courses or students' development programmes may help students balance academic use of technology with healthy lifestyle choices and reduce gambling-related harm.

Areas for Further Studies

Future research should explore several gaps identified in this study. First, longitudinal studies are needed to determine whether technology-enabled gambling among adolescents is a transient behaviour or a precursor to long-term gambling problems and addiction. Second, further studies should examine psychological mediators, such as impulsivity, self-control, stress, and coping mechanisms, to better explain how technology accessibility translates into gambling behaviour. The relatively low variance explained by technology alone suggests the presence of interacting personal

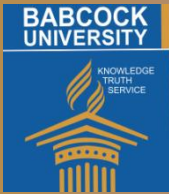
and social factors. Third, qualitative studies using in-depth interviews or focus groups would provide richer insights into students' experiences of secrecy, moral conflict, and emotional distress associated with gambling within faith-based institutions. Fourth, comparative research between faith-based and non-faith-based universities would help clarify whether institutional religious norms moderate the impact of technology accessibility on gambling behaviour. Finally, future studies should evaluate the effectiveness of technology-focused interventions, such as digital literacy programmes, campus internet restrictions, and counselling services, in reducing gambling participation and related harm among university students.

References

- Adebisi, T., & Bun, C., (2023): Conceptualizing the Normalization of Folk Religion in the Sports Betting Practices of Young Nigerians; *Emerald Publisher*.DOI:10.1108/S1476-285420230000018008.
- Adegoke, S., (2019): Sports betting and the Nigerian youth: A study of gambling behavior among university students. *Journal of Social Sciences and Humanities Research*, 4(2), 87–95.
- Adeyemi, A. M., Ogunsakin, F. J., Ovioke, D. T., Awolumate, T. A., Abe, O. E., & Ajileye, S. E., (2025): Gambling addiction in Nigeria: Prevalence, regional disparities, and policy implications. *IPS Journal of Public Health*, 5(4), 362–367
- Aguocha, C. M., & George, T. O. (2021). Gambling behaviour among youths in Nigeria: Implications for mental health and social adjustment. *Nigerian Journal of Psychology*, 35(2), 112-124.
- Aguocha, C. M., Okafor, P. I., & George, T. O. (2021). Legalization of gambling and youth vulnerability in Nigeria. *African Journal of Social Sciences*, 11(3), 45-58.
- Akanbi, O. A., & Aluko, Y. A. (2024). Digital access and gambling behaviour among undergraduates in faith-based universities in Nigeria. *Journal of African Educational Research*, 12(1), 45-60.
- Akinkoya, B. O., Adeyemi, A. S., & Ogunleye, A. J. (2024). Influence of online gambling advertisements on gambling behaviour among undergraduates in a Nigerian university. *Journal of African Media Studies*, 16(1), 45-61.
- American Psychiatric Association. (2013). *Diagnostic and statistical manual of mental disorders* (5th ed.). American Psychiatric Publishing.

- Blaszczynski, A., Russell, A., Gainsbury, S., & Hing, N. (2019). Mental health and online gambling. *Current Opinion in Psychiatry*, 32(4), 347-353.
- Bozzato, P., Longobardi, C., Fabris, M. A., & Settanni, M. (2020). Young people's gambling behaviour: Risk and protective factors. *Journal of Gambling Studies*, 36(2), 431-445.
- Calado, F., & Griffiths, M. D. (2016). Problem gambling worldwide: An update and systematic review of empirical research. *Journal of Behavioral Addictions*, 5(4), 592-613.
- Churchill, S. A., Farrell, L., & Smith, K. (2025). Gambling, stress, and coping among university students. *Journal of Behavioral Addictions*, 14(1), 88-101.
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th edition). SAGE Publications.
- Derevensky, J. L., & Gilbeau, L. (2019). Adolescent gambling: Twenty-five years of research. *Canadian Journal of Addiction*, 10(2), 3-12.
- DeVellis, R. F. (2017). *Scale development: Theory and applications* (4th edition). SAGE Publications.
- Field, A. (2018). *Discovering statistics using IBM SPSS statistics* (5th edition). SAGE Publications.
- Floros, G.D., (2018): Gambling Disorder in adolescents; prevalence, new developments and treatment challenges. *Journal of Adolescent Health, Medicine and Therapeutics*.
- Griffiths, M. D., (2010): The role of context in online gaming excess and addiction: Some case study evidence. *International Journal of Mental Health and Addiction*, 8(1), 119-125. <https://doi.org/10.1007/s11469-009-9229-x>.
- Hing, N., Russell, A. M. T., & Browne, M. (2022). The impact of mobile sports betting on gambling problems: An ecological momentary assessment study. *Journal of Gambling Studies*, 38(2), 441-456.
- Hing, N., Russell, A. M. T., Li, E., & Vitartas, P. (2022). Gambling behaviours and motivations among young people. *Journal of Gambling Studies*, 38(2), 457-476.
- King, D. L., Delfabbro, P. H., Gainsbury, S. M., Dreier, M., Greer, N., & Billieux, J. (2020). Unfair play? Video games as gambling-like activities. *Computers in Human Behavior*, 103, 196-203.
- King, D. L., Delfabbro, P. H., & Griffiths, M. D. (2010). The convergence of gambling and digital media: Implications for gambling in young people. *Journal of Gambling Studies*, 26(2), 175-187.

- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30(3), 607-610.
- Lungu, G. F. (2020). Sports betting and youth participation in Africa. *African Journal of Social Research*, 12(1), 67-80.
- Mann K., Fauth-Bühler, M., Higuchi, S., Potenza, M.N., Saunders, J.B., (2016): Pathological gambling; a behavioral addiction. *World Psychiatry*; 15 (3):297-298. doi: 10.1002/wps.20373. PMID: 27717269; PMCID: PMC5032511.
- Mann K., Fauth-Bühler, M., Higuchi, S., Potenza, M.N., Saunders, J.B., (2016): Pathological gambling; a behavioral addiction. *World Psychiatry*; 15 (3):297-298. doi: 10.1002/wps.20373. PMID: 27717269; PMCID: PMC5032511.
- Molinaro, S., Benedetti, E., Scalese, M., Bastiani, L., Fortunato, L., Cerrai, S., & Canale, N. (2018). Prevalence of youth gambling and potential influence of socioeconomic status. *Journal of Gambling Studies*, 34(2), 479-496.
- Nandozie, E.E., Nwofu, J. I., Ike, O.O.: Religiosity, parenting styles and emotional intelligence as predictors of Gambling behaviour among undergraduates; *Nigerian journal of Psychological Research*, Vol.21, No.1, 2025
- Obiamaka, M. P., & Idowu, S. A., (2022): Regulating youth gambling in Nigeria: Legal challenges and policy gaps. *African Journal of Law and Society*, 8(1), 33–48.
- Okafor, G. C., & Osuagwu, L., (2020): The psychology of gambling and betting among Nigerian university students. *International Journal of Psychology and Education*, 2(1), 21–30.
- Okere, R.,(2025): Gambling Addiction Among Youths; Concepts, types, symptoms, effects and Counselling Implications; *International journal of innovative Human ecology & nature studies*13(1): 80-88
- Okunna, C. S., & Kimani, M. (2022). Gambling regulation and youth participation in Africa. *African Journal of Social Sciences*, 12(3), 101-117.
- Olumide, A.O., Adebowale, O.O., & Adeyemi, M.A., (2021): Sports betting, advertising and youths in Nigeria: A critical appraisal. *Covenant Journal of Economics, Finance and Banking*,1(1).
- Omoyeni, A. O. (2025). Online gambling and mental health of Nigerian youths. *Nigerian Journal of Behavioural Sciences*, 9(1), 25-40.
- Russell, A. M. T., Greener N, M., Hing, N., Rockloff, M., Dittman, K.D., & Newall, P., (2023): Order of first-play in simulated versus monetary gambling. *Journal of Behavioural Addictions*, 12(4):992–1005. doi: 10.1556/2006.2023.0006.
- Singh, S., (2023): *Everything is Betting*. ISBN-13 : 979-8850758936, ASIN : B0C9S7Q2M2
- Statista (2024). *Youth participation in gambling in selected African countries*. Statista Research



Department.

Volberg, R. A., Williams, R. J., & Stevens, R. M. G. (2020). Gambling and problem gambling in adolescents. *Journal of Gambling Studies*, 36(4), 1109-1130.

Wardle, H., Reith, G., Langham, E., & Rogers, R. D. (2023). Gambling and public health: An update on digital access and harm. *The Lancet Public Health*, 8(3), e210-e219.

World Health Organization (2025). *Public health implications of gambling*. World Health Organization Press.