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Access to Gambling Services among Vulnerable Population: Implications of Online Sports Betting for Sustainable Development in Nigeria

ABSTRACT

Information and communication technology has increased access to gambling services and made it highly prevalent among youths. The youthful population in Nigeria is constantly confronted with several negative psychological implications of betting. Using a survey method for primary data collection, this study examined access, determinants, and patronage of online sports betting among 300 respondents. The results show that most respondents were young adults within the 18–28 age category. The majority were male and had attained tertiary-level education. About 79% of the respondents were students with an income level below N30,000.00. Additionally, 51.7% of the respondents had engaged in some form of online betting to earn money or gain other benefits, while 48.3% had not. This study indicates that online betting is quite popular, and physical access to betting locations is relatively easy for most respondents.

Keywords: sports-betting, online, access, patronage, determinants, psychological effects

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INTRODUCTION

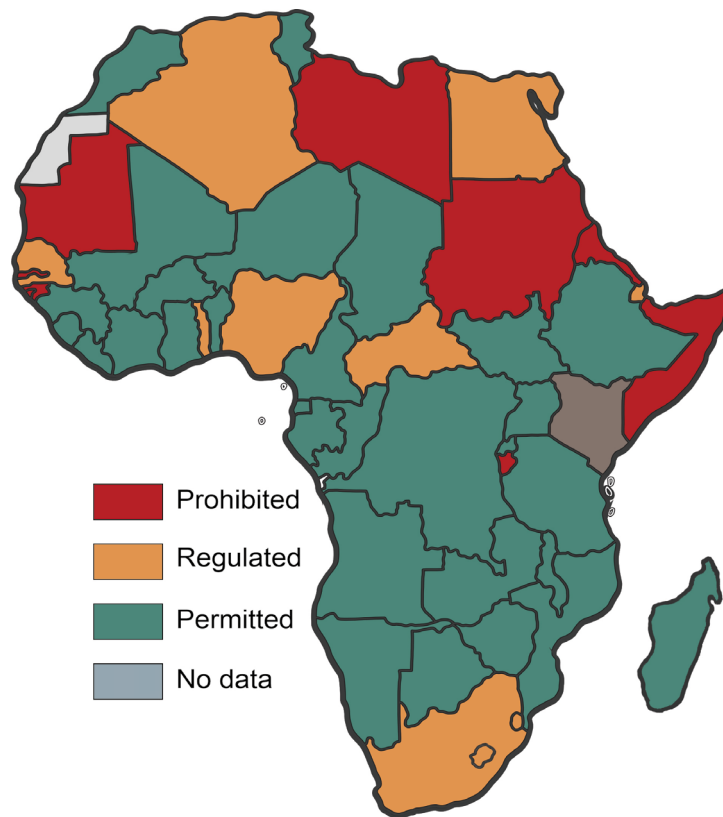
The sports betting industry has grown astronomically in Nigeria, with an estimated 60 million Nigerians actively involved (Okechukwu, 2022). Sports betting is a form of gambling embedded in most societies and forms part of a broader culture of entertainment, leisure, and sports activities (Abebe & Adamu, 2023). While sports betting may be defined in various ways, the present study aligns with the definition provided by Etuk et al. (2022), which describes sports betting as placing a monetary wager on the outcome of one or more sporting events, the occurrence, and/or non-occurrence of an event. Online sports betting (OSB), a type of gambling, often enhances the excitement and enjoyment of sporting activities (Daniel et al., 2015). Sports betting can encourage individuals to become more invested in sports and engage with others over shared interests.

Young people across many parts of Sub-Saharan Africa (SSA), including Nigeria, South Africa, and Kenya, are increasingly exposed to gambling practices (Ssewanyana & Bitanihirwe, 2018). SSA countries are home to a rapidly growing youthful population (Ashford, 2007), with eight of the world's top 10 countries with the youngest populations currently located in SSA. By 2050, the region is projected to encompass all 10 (Canning et al., 2015). In a survey evaluating gambling-related activities among 3,879 youths aged 17–35 years in six SSA countries (Kenya, Uganda, South Africa, Ghana, Nigeria, and Tanzania), it was found that 54% of youths in SSA had engaged in some form of gambling activity (Geopoll, 2017).

Advancements in information and communication technology (ICT) have broken down geographic boundaries and enhanced accessibility to diverse services and products globally, including betting (Lim & Han, 2021; Zinovieva, 2023). The patronage of betting-oriented websites has transformed the geography of gambling consumption, shifting from conventional visits to betting locations or centers to remote betting from home or any convenient location using internet-connected devices (Lejoyeux, 2012). Globally, online sports betting has become increasingly prevalent among young people and continues to gain prominence in both developed and developing countries (Brevers et al., 2022). Online gambling is accessible 24/7 from anywhere in the world, allowing individuals to bet continuously in private while taking advantage of the interactive and immersive nature of the online environment (Abadee, 2020; Julia et al., 2018).

Sports betting has become normalized and appealing to many bettors, particularly due to the ease of access. Social factors such as perceived social pressure, poverty, unemployment, and the pursuit of entertainment are identified as potential drivers of sports betting behavior (Etuk et al., 2022). From an African perspective, online sports betting has been recognized as the most popular form of gambling in present-day Nigeria (Oyebisi et al., 2012). Similarly, many countries worldwide permit unrestricted sports betting, often encouraging the activity through partnerships with national regulatory bodies. However, some countries have acknowledged the negative impacts of gambling and introduced rules and regulations to control betting activities (Figure 1).

Figure 1. Gambling regulations in Africa



Source: Uplatform (2024)

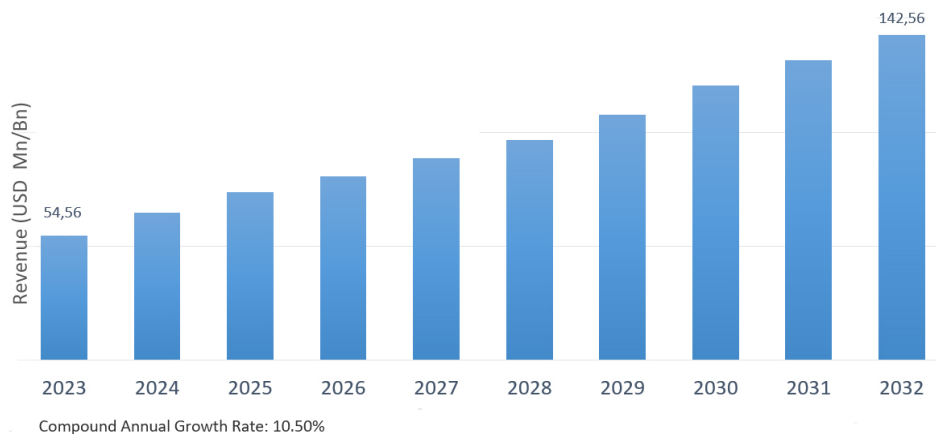
The third edition of the American Psychiatric Association’s *Diagnostic and Statistical Manual* clinically established gambling as a health or psychological disorder, raising significant public health concerns (Corn & Schaefer, 1999). Research conducted among public basic school students in the Sene East District revealed that many students engaged in betting to earn money for their needs and entertainment, which negatively impacted their educational attainment (Adu, 2023). Similarly, Hakansson and Komzia (2023) observed that gambling activities could hinder the attainment of Sustainable Development Goals (SDGs).

The rise of online sports betting and its widespread promotion have generated considerable public concern. The relationship between gambling exposure and participation poses implications for sports, health and well-being, and social policy. Research into online sports betting is therefore crucial, as this behavior can become addictive and lead to harmful social and mental health consequences such as depression, anxiety, crime, illicit drug use, and gambling disorders.

Online sports betting market has experienced significant growth in recent years (Figure 2), transforming the traditional gambling landscape. This expansion can be attributed to technological advancements, increased internet access, and shifting societal attitudes toward gambling. This study assesses the patronage behavior of online sports betting sites and the characteristics of individuals who engage in online betting.

Socio-demographic factors such as age, gender, education, income, and social status are well-established determinants of consumer behavior across various industries. In the context of online sports betting, these factors likely shape participation rates and individual preferences as well. Age is a particularly significant socio-demographic variable, as it reflects generational attitudes toward gambling. Younger generations, such as millennials and Generation Z, are more inclined toward digital platforms due to their familiarity with technology and comfort with online activities. In contrast, older individuals may have limited exposure to online platforms and prefer traditional offline betting methods. Gender is another critical factor influencing online sports betting behavior. Historically, gambling has been perceived as a male-dominated activity. However, recent studies indicate a narrowing gender gap, with increasing participation by women in sports betting. Understanding how gender affects patronage can provide valuable insights into the shifting dynamics of the online sports betting market. Education and income also play key roles in shaping consumer behavior and preferences. Higher education and income levels are often associated with greater disposable income and a higher propensity to engage in online betting. Additionally, education may enhance individuals' understanding of odds and probability, influencing their betting strategies. Examining the relationship between education, income, and online sports betting behavior can deepen understanding of the target audience and their preferences.

Figure 2. Rise and projection in global online sports betting market (USD billion)



Source: Zion Market Research (2024)

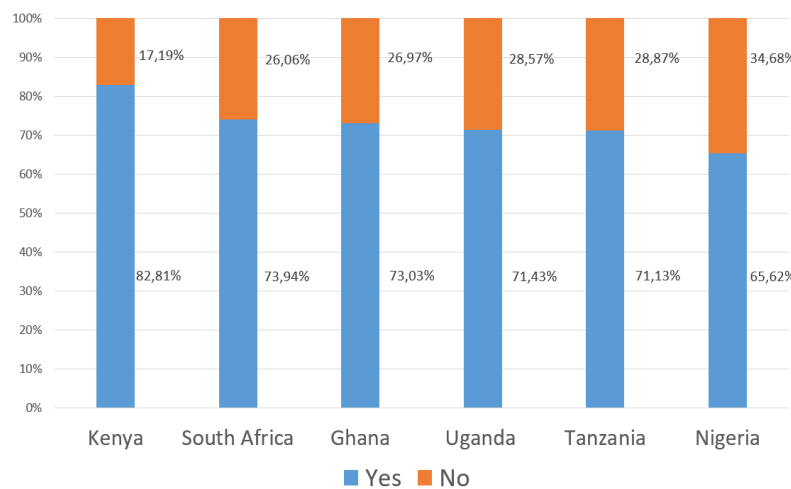
Social status further impacts online sports betting participation. Individuals with higher social status may engage in online sports betting as a form of status signaling or due to social influence, perceiving it as a prestigious or exclusive activity. Conversely, those with lower social status may face resource constraints, reducing their likelihood of participation.

Studying the socio-demographic determinants of online sports betting patronage is crucial for understanding consumer behavior in this rapidly growing industry. This research can guide marketing strategies, inform policy development, and support the implementation of responsible gambling measures, ensuring a safer and more enjoyable user experience.

This study specifically examines the socio-demographic factors influencing the patronage of online sports betting sites. It aims to explore how characteristics such as age, gender, income, education, and occupation impact individuals' decisions to engage in online sports betting and how these factors vary across demographic groups. By identifying the determinants of online sports betting behavior, this research seeks to contribute to the development of effective strategies and policies that promote responsible gambling practices and mitigate the potential negative consequences of online sports betting.

Despite the increasing popularity and accessibility of online sports betting sites, there remains limited understanding of the socio-demographic factors influencing individuals' patronage. Ssewanyana and Bitanihirwe (2018) highlighted a paucity of studies examining gambling behavior, including its frequency, monetary involvement, forms, and motivations. While some information exists about the involvement of youth in online betting in Africa (Figure 3), little is known about the prevalence of gambling disorders and the high-risk groups in Sub-Saharan African (SSA) countries. Identifying these determinants is crucial for developing effective strategies to mitigate potential harms associated with online sports betting and to promote responsible gambling behavior.

Figure 3. Participation in gambling among youths in selected African countries



Source: Adika, N. (GeoPoll, 2024)

In Nigeria, gambling is notably prevalent and widely accepted among the youth, driven by advancements in technology and the legalization of gambling (Aguocha et al., 2019). Bridging the knowledge gap regarding the variables associated with online sports betting and gambling is essential for designing effective preventive and treatment programs. This research aims to investigate and analyze the socio-demographic factors influencing the patronage of online sports betting sites, focusing on individual characteristics such as age, gender, education, income, and geographic location. The study addresses the following specific objectives:

1. Identify the determinants of patronage for online sports betting sites.
2. Examine the socio-demographic characteristics of online sports bettors.
3. Analyze the frequency of patronage of online sports betting sites.

4. Determine the socio-economic effects of online sports betting on individuals and households.
5. Examine gender variations in the patronage of online sports betting sites.

LITERATURE REVIEW

Several models/concepts exist in the study of gambling-related issues and the human and natural factors. To identify the causes and contributing factors of harmful gambling, Flack and Morris (2017) applied the Theory of Planned Behaviour (TPB) to explain the influence of gambling attitudes (expected emotional and financial outcomes from gambling), social norms (perceived approval and gambling behaviour of significant others) and cognitive biases (confidence in the ability to determine the outcome of gambling) on the intention to gamble, gambling frequency, and gambling problems. The TPB is useful in predicting human behavior (Akintunde, 2017). The concept of vicious cycle of poverty when applied to gambling studies consistently showed that the poorest strata of the society are those who often spend most of their income on gambling thus leading to a vicious cycle of poverty with every attempt to get financial gains through gaming leading consequently to the spiral effect of losses (Dellis et al., 2013; Rizeanu, 2015; Ssewanyana & Bitanhirwe, 2018). The framework of Harmful Gambling (Abbott et al., 2018), often known as “the framework” has proved to be insightful. The objective of the framework was to develop a clear, thorough, and conceptual framework that would address a wide range of factors related to the risks and effects of harmful gambling at the individual, family, and community levels. Eight inter-related factors depicted in the framework represent the major themes in gambling which include the specific (gambling environment, exposure, gambling types, and treatment resources) to the general (cultural, social, psychological, and biological influences). The eight factors explain the risk and effects of harmful gambling at different levels.

According to Daniel et al. (2023) gambling is prevalent among undergraduates and a significant proportion develop addictive disorders related to gambling thus making many students requiring mental health rehabilitation. In the study of Aondowase et al. (2023), the ubiquity of sports betting advertisements, the pressure from peers and the proliferation of bet shops have been found to be the major determinants of sports betting activities among youths in Makurdi metropolis. The study recommended the need for effective regulatory systems for gambling advertising and urgent restrictions across a range of media channels to prevent exposure to promotions that may encourage young people’s interest and involvement in sports gambling. Okechukwu (2022) also stressed the need for strict controls to sports gambling activities in Nigeria to prevent negative public health consequences. The measures are required to control both legal and illegal online and offline sports betting activities in Nigeria. The study also called for further implementation of an effective mental health-care delivery policy to tackle gambling addiction and associated psychiatric comorbidities in Nigeria.

In another study by Seal et al. (2022), it was observed that the probability of betting on sports decreased with increasing age and was lower for women and people with university education.



However, the observed gender difference varied with age, with the greatest difference found among the young. Similarly, the number of sports bets made also declined with age. The gender difference in the number of sports bets also varied with age significantly among the young men. Sports betting was also related to friendship circles. Valenciano-Mendoza et al. (2023) noted that multiple sociodemographic variables have been studied in relation to sports betting and generally, males have greater tendencies for sports betting. The co-occurrence of certain pathologies, especially substance use or other addictive disorders, was observed to be another determinant.

In the study of Owonikoko (2020) the study found that youths involved in Football Betting (FB) usually play online by themselves or register in a bet company outlet and it is driven largely by widespread unemployment and poverty among the youths. However, the rising FB among youth in Nigeria was found to be directly correlated to increase in violence and criminal activities. The paper recommended the need to address widespread unemployment and poverty which continue to propel youths into betting. In the study of Tade et al. (2023), a striking result was that many embraced betting to make extra money, for entertainment, as hobby and socialization. While winning from betting has assisted some people in starting businesses and payment of utilities while losses were associated with negative outcomes such as depreciated health, strain in family relationships, and trust gaps.

In the study that explored the current landscape of in-play sports betting as well as its implications for gambling behavior, addiction, and mental health, Killick and Griffiths employed a systematic approach and observed that betting has surged in popularity due to advancements in technology, increased accessibility through mobile devices and thus leading to a significant rise in the number of those engaging in this form of gambling. The pressure to continuously engage with betting during events may exacerbate these conditions. Given its rapid growth, there is an urgent need for effective policies to mitigate risks associated with this gambling format. The study underscored the complexities surrounding in-play sports betting. The findings suggest that in-play betting poses significant risks that warrant attention from researchers, clinicians, and policymakers alike. The study by Braverman and Shaffer (2010) investigated the early behavioural markers of high-risk internet gambling, aiming to identify patterns that could predict the development of gambling-related problems. The research employed longitudinal data with the aid of k-means clustering analysis to categorize gamblers based on their behaviours during the first month of gambling. The increasing prevalence of internet gambling raises significant public health concerns, particularly regarding addiction. Previous studies have indicated that around 5% of gamblers experience issues, with a smaller percentage developing pathological gambling behaviors.

Griffiths et al. (2006) provided a comprehensive examination of the psychosocial effects associated with internet gambling to synthesize various studies and findings related to the implications of internet gambling on individuals' mental health and social well-being. The study showed that psychosocial consequences that internet gambling can lead to include several adverse psychosocial outcomes like increased rates of anxiety, depression, and social isolation among gamblers. The review emphasized that these issues are often exacerbated by the anonymity and accessibility of online gambling plat-

forms, which can lead to compulsive gambling behaviors. Identifying the vulnerable demographics as adolescents and individuals with pre-existing mental health conditions, who are more susceptible to the negative impacts of internet gambling. The study positions internet gambling within the broader context of behavioral addictions, drawing parallels with substance use disorders. Their findings underscore the importance of empowering youths and addressing both individual vulnerabilities and broader societal factors in tackling the challenges posed by internet gambling (Tésits & Soponyai, 2006).

The research of Sidiq et al. (2024) indicates a growing trend of online gambling among teenagers in Panimbang District, raising concerns about its accessibility and appeal. The authors examine various mental health issues associated with online gambling, including anxiety, depression, and social isolation. They provide statistical evidence linking increased gambling activity to deteriorating mental health among adolescents. The article concludes with suggestions for interventions aimed at mitigating the negative effects of online gambling on youth. This includes educational programs and parental guidance to foster awareness and healthy coping mechanisms.

Pappa et al. (2016) in their research highlighted that higher gaming frequency is correlated with both positive and negative psychosocial outcomes. While the study argued that online gaming can serve as a platform for social interaction, which may enhance social skills for some adolescents, there are risks associated with excessive gaming, such as increased anxiety and depression levels. The findings suggest that while online gaming can have beneficial aspects, it also poses risks that need to be managed. The authors advocate parental guidance and awareness regarding gaming habits to support healthy psychosocial development. Critselis et al. (2013) assessed the prevalence of internet gambling practices and its impact on psychosocial development with a focus on the association between gambling practices and internet addictive behavior among adolescents attending public schools in Nicosia, Cyprus. The study found that adolescents who participated in Internet gambling had a significantly higher likelihood of exhibiting Internet addictive behavior. This indicates that those who gamble online are over five times more likely to develop addictive behaviors related to internet use compared to non-gamblers. The findings suggest that frequent participation in internet gambling is linked to significant psychosocial maladjustment among adolescents. The study advocates increased awareness and preventive measures to address the potential risks associated with adolescent gambling behaviors online.

METHODS

Previous studies have identified youths and adolescents as populations particularly vulnerable to patronizing gambling and betting services. Despite several legislative efforts to limit gambling among young people, modern technology—such as online gaming apps and gambling platforms—has significantly increased their exposure to the risks of problem gambling (Ssewanyana & Bitanihirwe, 2018; Riley et al., 2021). This study specifically targeted undergraduate students in Nigerian universities

as respondents. A survey method was employed for data collection from 300 undergraduates, who were randomly selected as participants.

A pretest of the instrument was conducted with 50 entries, resulting in a Cronbach's alpha reliability value of 0.77. Data on socio-economic factors, demographics, access, frequency, and patronage of online sports betting were gathered from individuals aged 18 and above through Kobocollect and Google surveys. Links to the surveys were distributed among young people aged 18 and older. To minimize sampling error and potential bias, a simple random sampling technique was used, ensuring that every member of the population had an equal chance of being selected for the survey. The completed questionnaires were sorted, coded, and analyzed using both descriptive and inferential statistics in the Statistical Package for the Social Sciences (SPSS), version 21.

RESULTS

Demographic characteristics

The findings revealed that the majority of respondents were young adults, with 86.7% falling within the 18–28 years age range. Additionally, a significant proportion of the respondents were male (72.7%) and held tertiary-level education qualifications (95.7%). Regarding employment status, a substantial number were students (79.0%). In terms of income, most respondents (51.3%) reported earning less than N30,000.00, while 28.3% reported having no income at all. Concerning marital status, the majority were single (92.7%). These socio-demographic characteristics suggest that the sample population is predominantly young, male, well-educated, and single, with a notable proportion reporting low or no income. The findings align with the observations of Aguocha et al. (2018, 2019), who similarly identified young people as the dominant group among online bettors (Table 1).

Access and patronage of online betting sites

The results indicate that a majority of respondents (51.7%) have engaged in some form of online betting to earn money or other forms of gain, while 48.3% have not. This finding suggests that online betting is a popular activity among youth, corroborating the assertions of Turner (2008). Regarding proximity to betting centers, a significant percentage (69.7%) reported having a betting center nearby, while 30.3% did not. This demonstrates that physical access to betting locations is relatively easy for most respondents. Additionally, 36.3% reported that the nearest betting center was less than 50 meters away, while only 12% of respondents indicated that betting centers were located approximately 300 meters away. These findings highlight the ease of access to betting facilities, both online and physical.

In terms of betting frequency, 46.7% of respondents reported never engaging in betting, while 22.7% reported betting more than once a week, and 13% reported betting once every week. This

suggests that although online betting is popular among some respondents, a considerable portion of the population does not engage in it regularly.

Overall, the findings indicate that online betting is widely practiced among youth, with most having easy access to both physical and online betting facilities. These results align with the findings of Badji et al. (2023), who observed that the availability of gambling venues increases gambling rates and that individuals residing near such venues are more likely to engage in gambling (Table 2).

Table 1. Demographic characteristics

Demographic characteristics	Options	Frequency	Percent
Age	18–28 years	260	86.7
	29–39 years	36	12.0
	40–50 years	3	1.0
	>50 years	1	0.3
	Total	300	100.0
Sex	Female	82	27.3
	Male	218	72.7
	Total	300	100.0
Level of education	Informal	1	0.3
	Secondary	12	4.0
	Tertiary	287	95.7
	Total	300	100.0
Employment status	Employed	10	3.3
	Self-employed	36	12.0
	Student	237	79.0
	Unemployed	17	5.7
	Total	300	100.0
Level of income	>110,000	5	1.7
	30,000–50,000	23	7.7
	30,000–50,000	21	7.0
	50,000–70,000	6	2.0
	70,000–90,000	1	0.3
	70,000–90,000	1	0.3
	90,000–110,000	2	0.7
	90,000–110,000	2	0.7
	less than 30,000	154	51.3
	None	85	28.3
	Total	300	100.0
Marital status	Divorced	1	0.3
	Married	21	7.0
	Single	278	92.7
	Total	300	100.0

Table 2. Betting characteristics

Betting characteristics	Options	Frequency	Percent
Engaged in any form of online betting to earn monetary or other forms of gain	No	145	48.3
	Yes	155	51.7
	Total	300	100.0
A betting center close to you	No	91	30.3
	Yes	209	69.7
	Total	300	100.0
How far is the nearest online betting center to you?	>300 meters	36	12.0
	100–200 meters	25	8.3
	100–200 meters	15	5.0
	200–300 meters	14	4.7
	200–300 meters	18	6.0
	50–100 meters	83	27.7
	less than 50 meters	109	36.3
	Total	300	100.0
Frequency of betting	Daily	9	3.0
	More than once in a week	68	22.7
	Never	140	46.7
	Once every week	39	13.0
	Once in a month	14	4.7
	Once in a quarter	9	3.0
	Once in two months	9	3.0
	Twice in a year	12	4.0
	Total	300	100.0

Betting and spending habits

Actions have consequences, as highlighted by El-Meouch et al. (2024), and the dangers of betting and gambling cannot be overstated. Consistent with the findings of Stetzka and Winter (2023), this study revealed that a significant portion of respondents have experienced negative consequences due to their online betting habits. For instance, 59.0% of respondents admitted to spending far more than planned on online betting, while 92.7% reported that their betting activities had led to conflicts of some kind. Additionally, 68.3% indicated that online betting had caused arguments, and 68.7% confessed to lying to family, friends, or others about their betting. These findings suggest that online betting not only imposes financial burdens but also strains personal relationships and fosters deceitful behaviors. Furthermore, 85.0% of respondents reported missing school or vital activities due to their betting habits, while 64.0% experienced a lack of savings, and 67.0% reported not having enough money for essential activities. These results underscore the wide-ranging impacts of online betting on education, financial stability, and the ability to participate in significant events or responsibilities.

The findings emphasize the potential harm of excessive online betting and highlight the need for promoting responsible gambling practices. Awareness of the associated risks is essential, and

individuals experiencing negative consequences from gambling should seek help. Counseling and support services are available for those struggling with compulsive gambling behaviors, offering an important step towards regaining control and making healthier choices for the future (Table 3).

Table 3. Betting and spending habits

Betting and Spending	Never		Often		Once or twice		Sometimes	
	Freq	%	Freq	%	Freq	%	Freq	%
Have you ever spent much more than you planned to on online betting?	177	59.0	22	7.3	27	9.0	74	24.7
Has your online betting ever led to fighting?	278	92.7	2	0.7	12	4.0	8	2.7
Has your online betting ever led to argument?	205	68.3	10	3.3	57	19.0	28	9.3
Has your online betting ever led to telling lies to family/ friends or others?	206	68.7	9	3.0	40	13.3	45	15.0
Has your online betting ever led to missing school or vital activities?	255	85.0	10	3.3	21	7.0	14	4.7
Has your online betting ever led to lack of savings?	192	64.0	18	6.0	39	13.0	51	17.0
Has your online betting ever led to lack of money for important activities?	201	67.0	16	5.3	31	10.3	52	17.3

Determinants of online sports betting sites and financial risks

The results indicate that a majority of respondents (58.3%) have engaged in betting to secure money for paying debts or resolving financial difficulties, while 41.7% have not. This suggests that a significant number of individuals resort to betting as a way to address financial challenges, which may reflect financial instability or desperation within this group. Furthermore, a substantial portion of respondents (40.7%) reported feeling a strong urge to return and win more after a win, compared to only 17.3% who did not. This finding suggests that for some individuals, winning can trigger addictive behaviors or a cycle of „chasing” further wins, which could lead to problematic or compulsive gambling habits.

The data also reveals that a notable percentage of respondents (20%) have borrowed money to finance their betting activities, while a larger proportion (80%) have not. This indicates that a subset of individuals engage in risky financial behaviors by borrowing money to support their gambling, potentially exacerbating their financial difficulties and increasing the risk of accumulating debt. Additionally, a smaller percentage of respondents (11%) reported selling personal items to fund their betting activities, while 89% did not. This suggests that while some individuals turn to selling possessions to support their gambling habits, the majority do not engage in this behavior.

These findings underscore the potential financial risks and consequences associated with betting, including using gambling to cope with financial issues, experiencing a compulsion to continue gambling after a win, borrowing money to fund betting, and selling possessions to finance gambling activities. Such behaviors indicate that some individuals may be at risk of developing harmful gambling habits that can negatively affect their financial stability. It is crucial for individuals to recognize these risks and seek help if they are facing gambling-related financial difficulties (Table 4).

Table 4. Betting and financial risks

Betting and financial risks	Yes		No	
	Freq	%	Freq	%
Did you ever bet to get money with which to pay debts or otherwise solve financial difficulties?	175	58.3	125	41.7
After a win did you have a strong urge to return and win more?	122	40.7	52	17.3
Did you ever borrow to finance your betting?	60	20.0	240	80.0
Have you ever sold anything to finance betting?	33	11.0	267	89.0

Relationship between betting and socio-demographic characteristics

The multiple regression was used to determine the relationship between betting and socio-demographic characteristics. The Cox & Snell R-square, which measures the proportion of the variance in the dependent variable explained by the model, had a value of 0.216, meaning that the model accounts for 21.6% of the variance in the dependent variable (betting) (Table 5).

Table 5. Model summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	342.380 ^a	.216	.289

Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Furthermore, the Nagelkerke R Square, another measure of the proportion of variance explained, although an adjusted version of Cox & Snell R Square, gave a value of 0.289, indicating that the model explains about 28.9% of the variance, adjusted for the number of predictors (gender, age, level of education, employment status, level of income, and marital status) in the model. The statement “Estimation terminated at iteration number 4 because parameter estimates changed by less than .001” indicates that the estimation process for the model stopped at the fourth iteration because the parameter estimates changed very little between iterations. This suggests that the model has reached a stable solution (Table 6).

Table 6. Variables in the equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	Gender	-2.442	.357	46.757	1	.000	.087
	Age	.293	.367	.638	1	.425	1.341
	Level of education	1.404	.648	4.703	1	.030	4.073
	Employment status	-.167	.231	.523	1	.470	.846
	Level of income	-.041	.125	.107	1	.743	.960
	Marital status	-.452	.537	.707	1	.400	.636
	Constant	-.360	1.978	.033	1	.856	.698

a. Variable(s) entered on step 1: gender, age, level of education, employment status, level of income and the marital status.

Furthermore, all variables except for “level of income” have significant relationships with the outcome variable. Specifically, “gender” has a coefficient of -2.442, indicating that being female is associated with a decreased likelihood of betting. On the other hand, “level of education” has a coefficient of 1.404, suggesting that higher levels of education are associated with an increased likelihood of betting. The remaining variables, including age, employment status, and marital status, have smaller coefficients and are not statistically significant. The constant term represents the baseline or reference category for the outcome variable when all other independent variables are equal to zero. In this case, the constant has a coefficient of -0.360, indicating the baseline likelihood of the outcome. Finally, the findings showed that gender and level of education are important predictors of betting, while other variables such as age group, employment status, income level, and marital status are not as significant.

CONCLUSIONS

In terms of access and patronage of online betting, a significant portion of respondents (51.7%) reported engaging in some form of online betting to earn monetary or other types of gain. Furthermore, a notable percentage (69.7%) indicated that they have a betting center nearby, suggesting that physical betting locations are easily accessible for most respondents. When considering the proximity of online betting centers, 36.3% of respondents reported that the nearest betting center was less than 50 meters away, highlighting the widespread availability of betting facilities in their environment. Regarding the frequency of betting, a large proportion of respondents (46.7%) indicated that they had not participated in betting, while others reported engaging in betting activities more than once a week (22.7%) or once every week (13%). Several key conclusions can be drawn from this study, which can inform policy makers, guide intervention efforts, and support the rehabilitation of young people:

1. Young males are more likely to engage in betting than females.
2. Proximity to a betting center is a risk factor for actual betting behavior.
3. Easy access to the internet significantly contributes to online betting participation.
4. Some young people resort to selling personal items to fund their betting activities and meet financial obligations.
5. Youths involved in betting are often linked to behaviors such as fighting and aggression.

The high accessibility of both physical and online betting facilities suggests that online betting is readily available to the majority of the sample population. This easy access, combined with the reported frequency of betting, raises concerns about the potential for excessive or problematic gambling behavior.

The implications of online betting extend beyond individual finances and behaviors. For example, it can negatively affect the achievement of the Sustainable Development Goals (SDGs). The economic losses associated with excessive gambling can contribute to poverty (SDG 1), while the health and social consequences of gambling can deteriorate health and well-being (SDG 3) and foster unsustainable consumption (SDG 12).

Moreover, gambling has no positive impact on household welfare for individuals with families and may lead to the loss of productive school or work hours, truancy, domestic violence, and the erosion of family assets. The findings suggest that online betting is more prevalent among young, male undergraduate students, indicating a targeted need for sensitization and awareness campaigns among this group. Regular interventions and awareness programs should be implemented, and the sports betting industry should be better regulated to mitigate potential harm.

Future research could benefit from mapping the geolocation of betting centers at smaller spatial scales to better understand the extent and ubiquity of betting facilities. Additionally, conducting spatial epidemiological studies on gambling and betting in Nigeria could offer valuable insights into the geographical and social factors influencing gambling behaviors.

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