

SPORTS BETTING ADDICTION AMONG STUDENTS AND RESPONSIBLE GAMBLING EDUCATION IN NIGERIA: THE ROLE OF TECHNOLOGY AND INNOVATION

Joel, Kerimu Ikazuwagbe¹, Umeakuka, Okey Aaron² & Dauda-Olajide, Rofiat Olusola³

^{1&3}Department of Human Kinetics, University of Ilorin, Kwara State

²Department of Human Kinetics and Health Education, University of Nigeria, Nsukka

***Correspondence:** joel.ki@unilorin.edu.ng

Abstract - Sports betting addiction has become a growing concern among students in Nigeria, raising critical questions about the adequacy of responsible gambling education. As technology continues to evolve and gambling platforms become more accessible, there is an urgent need to explore how digital innovation can be harnessed to promote responsible gambling practices. This paper examines the intersection of sports betting, student vulnerability, and the role of technological tools in fostering awareness, prevention, and behavioral change toward gambling addiction. The concepts of sports betting were critically reviewed. Related topics were also covered, including sports betting addiction among students, technology and innovation in sports betting addiction, and technology and innovation in responsible gambling education. Based on the findings of the literature reviewed, it was concluded, among others, that sports betting addiction has led many students into gambling problems, which come with adverse consequences, occasioned by technology and innovation, which makes betting accessible anywhere and anytime with internet access. Furthermore, technology and innovation have proved to be an effective tool in educating sports bettors on responsible gambling, consequently reducing the rate of sports betting addiction in Nigeria, especially among students. Therefore, among other things, it was recommended that the National Lottery Regulatory Commission (NLRC) should mandate online sports betting companies by law to utilize technology and innovation in educating Nigerians on responsible sports betting.

Keywords: Sports betting, sports betting addiction, responsible betting, technology, innovation

Introduction

Sports betting addiction has become a growing concern among students in Nigeria, raising critical questions about the adequacy of responsible gambling education. Ayandele, Popoola, and Obosi (2019) refers to sports betting as a act of forecasting and placing bets on the outcome of sporting events. According to Amani (2017), sports bettors can also be referred to as betterers or punters. Sports bettors/ betterers can also be defined as any individual who bets with his/her money or any valuable item on the results of sports matches. The sports betting sector has witnessed rapid growth, reaching a global market value of \$200 billion (United States Dollars) in 2023. While, in Great Britain, sports betting revenue from soccer is above 1.58 billion GBP (Statista, 2024). It was declared by Business Day (2020) that sports bettors in Nigeria are the second-largest internet gambling industry in Africa, after South Africa, with an estimated \$5.5 million invested daily, and \$2 billion annually. Ugochukwu and Ohiri (2021) stated that excessive engagement in sports betting had led many students to become addicted.

Problem gambling can result from an addiction to sports betting, which has negative repercussions. Oyebisi, Alao, and Popoola (2012) and Williams, Connolly, Wood, and Nowatzki (2016) asserted the prevalent of risky and problematic behaviour towards sports betting among students. Ugochukwu and Ohiri (2021) discovered that excess betting result to social and economic problems among students. And this has greatly been

influenced by technology and innovation. The internet and mobile technology advancement has influenced the rapid growth of sports betting worldwide among youths. Khan (2023) reported that since the emergence of betting mediums on mobile applications, most students' sports betting has been influenced positively. Sports betting has become widespread and socially acceptable due to the influence of the internet and social media (Uzochukwu & Ohiri, 2021).

Online sports betting, which is the most patronised medium of betting among Nigeria sports bettors, according to Drosatos, Nalbadis, Arden-Close, Baines, Bolat, Vuillier, Budka, Wasowska, Bonello, Brown, Corner, McAlaney, Phalp, and Ali (2018) provides unique opportunities for monitoring sports bettors' activity instantly, with the capacity to modify messages and interactions that assist bettors bet responsibly. Khan (2023) noted that online betting have contributed to sports betting addiction among students. Sports betting addiction has led many bettors into problem gambling with its devastating consequences, including suicide among the productive populace in Nigeria. As technology continues to evolve and gambling platforms become more accessible, there is an urgent need to explore how digital innovation can be harnessed to promote responsible gambling practices. This paper examines the intersection of sports betting, student vulnerability, and the role of technological tools in fostering awareness, prevention, and behavioral change toward gambling addiction.

Sports betting

Sports betting are now a popular phenomenon in Nigeria, especially among young adults. A substantial percentage of the gambling industry's profits are generated by sports betting, which accounts for approximately one-seventh of global gambling industry profits according to Global Betting and Gaming Consultants (GBGC, 2013). Sports betting activities are projected to generate \$4.0 billion in direct labour income, including wages, salaries, benefits and tips, along with \$7.0 billion in indirect labour income, amounting to a total of \$11.0 billion in labour earnings. Additionally, they are expected to add \$22.4 billion to the USA's Gross Domestic Product (GDP) (Oxford Economics report, 2017). An analysis of 72 studies conducted worldwide between 1986 and 2016, involving 41,989 college students, found that 6.13% were likely pathological gamblers and 10.23% were identified as problem gamblers (Nowak, 2018). In Nigeria, sports betting are the most prevalent form of gambling among young adults, including students.

The gambling industry in Nigeria is controlled by National Lottery Regulatory Commission (NLRC). The Lottery was legalized with the National Lottery Act, 2005 and gambling is stated in Chapter 22 of the Criminal Code Act enacted in 1990 (Criminal Code Act, 1990). The Nigeria law does not specifically mention online space gambling and there are no restrictions for gamblers to place bets on local or foreign gambling sites. Even though the law does not specifically mentioned the internet space, online operators are still required to adhere to the same rules and regulations as land-based casinos. There are various online games available, excluding those that are prohibited. The stipulated age by law in Nigeria to engage in gambling is 18 years old and above (Law Nigeria, 1990). Sports betting firms are spreading in different parts of the country. Sports betting operators in Nigeria have increased tremendously in the past few years. As of February 2025, the National Lottery Regulatory Commission (NLRC) has licensed 72 sports betting companies to operate across the country, contributing to government revenue through licensing fees and value-added tax (National Lottery Regulatory Commission [NLRC], 2025). The most popular sports betting company trade names are Bet9ja, Nairabet,

SportyBet, Betway, Betbonanza, JollyBet, Betbaba, Sky247, Melbet, Bangbet, Surebet, Betking, Merrybet and Football.com. Nairabet Review (2023) stated that Nairabet is among the earliest local sports betting companies in Nigeria, founded in 2009. It was the first operator to become licensed and regulated, with the Lagos State Lotteries Board being the pioneer regulatory body to create a framework for sports betting regulation in the country. Nairabet was also the first operator to launch a fully operational website that allowed bettors to fund their accounts, place wagers, and withdraw their sports betting wins online through technology and innovation.

The incident of sports betting is escalating in Nigeria society, especially among youths and students, and it has made inroads into the nooks and crannies of the country, including very remote areas. Nwaokolo (2024) reported that the Director General of the Lottery and Gaming Agency in Cross River State, Nigeria, confirmed that approximately 60 million Nigerians gamble every day. These figures have proved that the importance of sports betting cannot be overemphasised in Nigeria. Sports betting is now an integral part of society in Nigeria, with many bettors becoming addicted.

Sports betting addiction among students

The university stage is a vital component in the development of the life of students, defined by a considerable increase in independence and leisure options, which may be associated with problematic behaviours such as sports betting addiction. Studies have revealed that sports betting has become a popular social activity among many university students and a substantial number of students bet on sports and most do so with their monthly income and some their school fees (Adu-Akoh & Kwarteng-Nantwi, 2023; Daniel, Gbuchie, Aniebiet, Emeruwa, & Ike 2023; Mfinanga, Mroso, & Bushibura, 2020). In the study of Joel, Ibraheem, Aina, Awosika and Elufidipe-Olumide (2025) among university students, it was revealed that (12.7%) of the students were addicted to sports betting. Labrador and Vallejo-Achón (2020) revealed that a significant proportion of Spanish students (42.6%) participate in sports betting. While, in Kenya, Koross (2016) study discovered that 50% of university students participate in sports betting at least once a week. In Nigeria, there are similar cases of students sports betting engagement.

Sports betting engagement among Nigeria University students is highly prevalent. Daniel et al., (2023) stated that among the sample 406 students in a Federal University in Nigeria, 36.7% had engaged in sports betting. While, Afolayan, Akor, Ayeni, Iwelumor, Arisukwu, Okolugbo and Obende (2023) concluded that sports betting practice is prevalent among students in Osun State University, Nigeria. Similarly, Mustapha and Enilolobo (2019) results revealed that slightly above half of the youths (50.7%) surveyed in Lagos State had participated in some type of gambling within the six months before the survey, with sports betting being the most popular form, accounting for (32%). Afolayan et al. (2023), and Adenigba, Egunjobi, and Chege (2024) stated that young adults in Nigeria are vulnerable to the attractiveness of sports betting due to their age, curiosity, media influence and desire for financial gain.

It was reported that many students of the University of Agriculture Umudike, Abia State, Nigeria and the University of Benin, Edo State, Nigeria were unable to register for the 2023/2024 academic session because they had spent their school fees on sports betting, expecting to gain financially, but they lost their bets (Ugwu-Nwogo, 2024; Nairaland, 2023). Previous studies have also reported that sports betting addictions among students come with commensurate negative impacts, which are; poor academic performance, absenteeism from school, school dropout, debt, mental issues such as depression, social

withdrawal, impulse behaviour, anxiety, guilt, stress, fear, anger, emotional worries, suicidal intention and suicide (Abdille & Wakhungu, 2024; Afolayan et al., 2023; Avenyo, 2024; Daniel, Ukoaka, Essien, Emeruwa, Obo, Ugorji, Essiet, Ibangha, Emirene, Bachi, Udofia, and Eyo, 2024; Khan, 2023; Mfinanga et al., 2020; Okechukwu, 2022; Shen, 2023; Uzobo, 2023). It was noted by Kristensen, Pallesen, Bauer, Leino, Griffiths, and Erevik (2023) that problem gambling is associated with suicidal intention and suicide. It was affirmed that a 21-year-old engineering student in India committed suicide by hanging himself after losing Rs 30,000 to sports betting (Pinna, 2023). Similarly, a report from Kenya narrated how a 22-year-old student from the Catholic University of East Africa, committed suicide after losing Ksh. 15,000 school fees to sports betting (Ongwae, 2024). Furthermore, Dachen (2016) reported that a graduating student of the University of Nigeria, Nsukka took his own life after losing money on sports betting. Additionally, a 200-level Electrical Electronics student in Ogun State, Nigeria, was alleged to have killed himself after losing tuition fees to sports betting (Olatunji, 2023).

Technology and innovation in sports betting addiction

The internet and mobile technology advancement has contributed to the rapid growth of sports betting worldwide among young adults. Lebow (2022) stated that online sports betting has drastically increased in recent decades with 19 million sports bettors engaging through online platforms in 2022 in the US (Lebow, 2022). Koross (2016) emphasized that since college students enjoy greater freedom and constant internet access, their rate of compulsive betting is considered to be three times higher. In a study in Bangladesh, Khan (2023) reported that since the advent of mobile application-based betting mediums, university students' cricket-based betting has been influenced positively. Similarly, a study in Kenya shows that majority of students are involved in sports betting due to a combination of unlimited internet access and attractive media advertisements (Abdille & Wakhungu, 2024). In their study, Afolayan et al., (2023) concluded that the rise of modern technology and the widespread availability of internet access through smartphone have increased the number of students participating in sports betting activities in Nigeria. Similarly, Daniel et al., (2023) asserted that in Nigeria, sports betting is gaining more popularity among young people, especially university students, due to the ease of accessing it online. It was also observed that sports betting advertisements on television, significantly influenced young people to place bets. (Anthony, Omirigwe, & Nelson, 2023).

Technology and innovation in responsible gambling education

Technology and innovation can be an effective tool in educating sports bettors in real-time about their attitudes and behaviour as they engage in sports betting. Blaszczyński, Collins, Fong, Ladouceur, Nower, Shaffer, Bonello, and Griffiths (2017) stated that responsible gambling is a framework that suggests that gambling may be detrimental to certain gamblers and that companies and governments can reduce gambling-related issues and encourage healthy behavioural patterns. Responsible gambling can also be referred to as social responsibility in gambling and it is becoming a significant concern for the gaming sector (Harris and Griffiths 2017). The government and gambling industry can take advantage of the prevalence of online sports betting to develop effective responsible gambling education through technology and innovation tools such as machine learning and statistical modelling (Ghaharian, Abarbanel, Phung, Puranik, Kraus, Feldman, & Bernhard, 2022). Auer Reiestad, and Griffiths (2018) stated that innovation in information technology as well as technology in general has been a component of several social

responsibility instruments adopted by sports betting companies. Furthermore, Drosatos et al. (2018) stated that the online gambling industry utilizes innovation and technology to offer Application Programming Interfaces (APIs) are primarily designed to enable third-party applications to connect with their services and promote responsible gambling among sports bettors.

Frequent gamblers perceive information technology advancements as being helpful in decreasing negative outcomes connected with gambling (Parke & Griffiths, 2012). Bonello and Griffiths (2017) reviewed the social responsibility policies of 50 of the most popular online gambling sites globally. They stated that 45 websites (90%) provided players with the option to voluntarily set spending limits. The most prevalent forms of limit setting were deposit limits and spending limits. Wohl, Gainsbury, Stewart, and Sztainert (2013) concluded that gamblers who viewed an innovation and technology educational animation were more likely than those who did not to stay within their predefined limits of betting. Auer et al. (2018) narrated the responsible gambling initiative by the Norwegian Government-owned gaming company, which mandated an innovative player card for anyone interested in engaging in sports betting. As a result, all games played can be monitored via behavioural tracking technology. It was stated by Auer et al. (2018) that innovation and technology is often used as a tool to assist sports bettor engage in gambling responsibly through setting playing limit, deposit limit, bet limit, and loss limit.

The Nigeria Gambling Regulatory Authority, NLRC mandated online gambling companies by law to implement responsible gambling policies (Odinukwe, 2024). However, the sports betting company in Nigeria, only wrote responsible gambling messages without utilizing technology and innovation that is compelling on their web pages and these messages are not effective in educating sports bettors on responsible gambling (Daniel et al., 2023; Livingstone & Rintoul, 2020). Also, the prevalent of under aged sports betting engagement is observed in various sports betting shops/ offices. This is not surprising, as stated by social exchange theory (SET) that company's main aim is to make a profit, thereby maximizing benefits and minimizing cost (Homans (1961). Furthermore, these responsible gambling messages oppose the sports betting advertisement proliferation in all media that promote sports betting as a fun leisure activity, which is the type of activity desired by young adults (Chóliz, Marcos, & Bueno, 2021). They further stated that negative behavioural patterns towards gambling are most profitable for gambling companies.

Conclusion

Sports betting addiction has led many students into gambling problems, which come with adverse consequences, occasioned by technology and innovation, which makes betting accessible anywhere and anytime with internet access. Technology and innovation have proved to be an effective tool in educating sports bettors on responsible gambling, consequently reducing the rate of sports betting addiction in Nigeria, especially among students. The NLRC regulation of sports betting companies has not been effective in curbing gambling problems in Nigeria, especially among students.

The Way Forward

Based on the literature reviewed the following recommendations are made:

1. The Guidance and Counselling Units of Nigeria Universities should carry out an informative campaign to educate students on the danger of sports betting addiction

2. The NLRC should effectively regulate online sports betting activities in Nigeria
3. The NLRC should mandate online sports betting companies by law to utilize technology and innovation in educating Nigerians on responsible sports betting.

REFERENCES

- Abdille, J. O., & Wakhungu, N. (2024). Household factors contributing to sports betting and their effect on students' academic performance in tertiary institutions in Mandera County, Kenya: A cross-sectional study. *SJ Education Research Africa*, 1(4). <https://doi.org/10.51168/35b8ed75>
- Adenigba, M. T., Egunjobi, J. P., & Chege, A. (2024). Sports betting among the Catholic youths of Ota deanery in Abeokuta Diocese. *International Journal of Research Publication and Reviews*, 5(4), 3337–3345.
- Adu-Akoh, P. J., & Kwarteng-Nantwi, E. (2023). Student gambling: Involvement and prevalence of problem gambling among sports bettors of the University of Cape Coast, Ghana. *Journal of Education and Practice*, 14(5). <https://doi.org/10.7176/JEP/14-5-01>
- Afolayan, A., Akor, P., Ayeni, A. A. W., Iwelumor, O., Arisukwu, O. C., Okolugbo, C. N., & Obende, P. E. (2023). Causes of sports betting and students' attitudes towards sports betting: An appraisal in Osun State University, Nigeria. *Journal for ReAttach Therapy and Developmental Diversities*, 6(9), 1987–1998. <https://doi.org/10.53555/jrtdd.v6i9s.2857>
- Anthony, I. E., Omirigwe, I., & Nelson, I. O. (2023). Sports bet advertisements on television and its influence on betting participation among youths in Makurdi Metropolis, Benue State, Nigeria. *Sub-Sahara Africa Journal of Psychology and Contemporary Issues*, 1(1), 111–123.
- Auer, M., Reiestad, S. H., & Griffiths, M. D. (2018). Global limit setting as a responsible gambling tool: What do players think? *International Journal of Mental Health and Addiction*. <https://doi.org/10.1007/s11469-018-9892-x>
- Avenyo, S. J., Kwashie, N. S., & Demuyakor, J. (2024). Online sports betting in universities: Does online sports betting addiction impact the academic achievements and social relations of students? *Journal of Digital Education and Technology*, 4(1), ep2402. <https://doi.org/10.30935/jdet/14039>
- Ayandele, O., Popoola, O., & Obosi, A. C. (2019). Influence of demographic and psychological factors on sports betting attitudes among young adults in Nigeria. *Journal of Gambling Studies*, 35(3). <https://doi.org/10.1007/s10899-019-09882-9>
- Blaszczynski, A., Collins, P., Fong, D., Ladouceur, R., Nower, L., Shaffer, H. J., Bonello, M., & Griffiths, M. D. (2017). Analyzing consumer protection for gamblers across different online gambling operators: A descriptive study. *Gaming Law Review and Economics*, 21, 278–285.

- Business Day. (2020). The impact of sports betting on the Nigeria economy. Retrieved from <http://businessday.ng/amp/sponsored/article/the-impact-of-sports-betting-onthe-nigerian-economy/>
- Chóliz, M., Marcos, M., & Bueno, F. (2021). Ludens: A gambling addiction prevention program based on the principles of ethical gambling. *Journal of Gambling Studies*. <https://doi.org/10.1007/s10899-021-10066-7>
- Criminal Code Act. (1990). Nigeria Federal Government Law. Retrieved from <http://www.nigeria-law.org/Criminal%20code%20Act-Table.htm>
- Dachen, I. (2016). UNN student commits suicide after losing bet. Retrieved from <https://www.pulse.ng/gist/depression-unn-student-commits-suicide-after-losing-bet/jhbwj8r>
- Daniel, F. M., Ukoaka, B. M., Essien, E. A., Emeruwa, V. E., Obo, G. E., Ugorji, W. C., Essiet, R. N., Ibangha, W. I., Emirene, N. I., Bachi, F., Udofia, I. A., & Eyo, A. A. (2024). Youth sports betting and problem gambling in the global and Nigerian context: A review. *Nigerian Medical Journal*, 65(5), 547–556. <https://doi.org/10.60787/nmj.v65i3.469>
- Daniel, F. M., Gbuchie, M. A., Aniebiet, C. M., & Emeruwa, V. E., Ike, W. I. (2023). Exploring sports betting prevalence, patterns, effects, and associated factors among undergraduate students in a Nigerian university: A cross-sectional study. *International Journal of Medical Students*, 11(1). <https://doi.org/10.5195/ijms/2023.2371>
- Drosatos, G., Nalbadis, F., Arden-Close, E., Baines, V., Bolat, E., Vuillier, L., Budka, M., Wasowska, S., Bonello, M., Brown, J., Corner, T., McAlaney, J., Phalp, K., & Ali, R. (2018). Enabling responsible online gambling by real-time persuasive technologies. *Complex Systems Informatics and Modeling Quarterly*, 17, 44–68. <https://doi.org/10.7250/csimq.2018-17.03>
- Gamble Alert. (2023). Self-exclusion: Gamble Alert builds responsible gambling with Gamban in Nigeria. <https://gamblealert.org/2023/11/15/self-exclusion-gamble-alert-builds-responsible-gambling-with-gamban-in-nigeria/>
- Ghaharian, K., Abarbanel, B., Phung, D., Puranik, P., Kraus, S., Feldman, A., & Bernhard, B. (2022). Applications of data science for responsible gambling: A scoping review. *International Gambling Studies*. <https://doi.org/10.1080/14459795.2022.2135753>
- Global Betting and Gaming Consultants. (2013). Global sports betting: The state of play. Retrieved from <http://www.gbgc.com/global-sports-betting-the-state-of-play/>
- Harris, A., & Griffiths, M. D. (2017). A critical review of the harm-minimisation tools available for electronic gambling. *Journal of Gambling Studies*, 33, 187–221.
- Homans, G. C. (1961). *Social behavior: Its elementary forms*. New York: Harcourt Brace.
- Livingstone, C., Rintoul, A., de Lacy-Vawdon, C., Borland, R., Dietze, P., Jenkinson, R., Livingston, M., Room, R., Smith, B., Stooze, M., Winter, R., & Hill, P. (2019). Identifying effective policy interventions to prevent gambling-related harm. *Victorian Responsible Gambling Foundation*.

- Joel, K. I., Ibraheem, T. O., Aina, N. G., Awosika, O. J., & Elufidipe-Olumide, H. A. (2025). Sports betting and gambling problems among university student-athletes. *Journal of Sport Industry & Blockchain Technology*, 2(1), 1–8. <https://doi.org/10.5281/zenodo.15663047>
- Khan, M. I. (2023). Cricket-based betting and university students: A new income source or a curse for university students in Bangladesh? *Cambridge University Press*. <https://doi.org/10.33774/coe-2023-mb6xv>
- Koross, R. (2016). University students gambling: Examining the effects of betting on Kenyan university students' behaviour. *International Journal of Liberal Arts and Social Science*, 4(8), 57–66.
- Kristensen, J. H., Pallesen, S., Bauer, J., Leino, T., Griffiths, M. D., & Erevik, E. K. (2023). Suicidality among individuals with gambling problems: A meta-analytic literature review. *Psychological Bulletin*. <https://dx.doi.org/10.1037/bul0000411>
- Labrador, F. J., & Vallejo-Achón, M. (2020). Prevalence and characteristics of sports betting in a population of young students in Madrid. *Journal of Gambling Studies*, 36(1), 297–318.
- Law Nigeria. (1990). Law of the Federation of Nigeria – Gaming Machines (Prohibition) Act. Retrieved from www.lawnigeria.com
- Lebow, S. (2022). In 2022, 19.0 million people will be online sports bettors in the US. *Insider Intelligence*. Retrieved from <https://www.insiderintelligence.com/content/online-sports-bettors-us>
- Livingstone, C., & Rintoul, A. (2020). Moving on from responsible gambling: A new discourse is needed to prevent and minimise harm from gambling. *Public Health*, 184, 107–112. <https://doi.org/10.1016/j.puhe.2020.03.018>