DIGITAL SPORTS BETTING AND STUDENTS' ADDICTION: A SOCIOLOGICAL ANALYSIS OF ITS IMPACT ON TUITION-FEE UTILIZATION AMONG SOCIOLOGY STUDENTS, TARABA STATE UNIVERSITY, JALINGO

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Abstract
Digital sports betting has expanded significantly globally, with growing participation among youths in African nations like Nigeria, where over one-third of its undergraduates engage in sports betting. This study investigates digital sports betting and students' addiction, focusing specifically on its impact on tuition-fee utilization among students of Taraba State University, Jalingo. The study relied on the explanatory strength of Social Learning Theory. A survey design was adopted, with data collected from 268 respondents and analysed using descriptive statistics. Findings reveal a high level of participation (grand mean = 3.12), with strong preference for online betting (Mean = 3.34) and football betting (Mean = 3.26). Results further show significant financial implications (grand mean = 2.80), as students divert educational funds and experience financial stress. The study concludes that betting is prevalent among Taraba State University Students and it undermines financial stability and academic priorities. The study recommends that university management should institutionalize periodic financial literacy and responsible gambling awareness programmes within student orientation and general studies courses. In addition, the university should regulate and restrict on-campus promotion of betting services, while collaborating with student unions and campus organisations to promote alternative recreational and income-generating activities that reduce reliance on gambling.

Keyword: Digital Sports Betting; Gambling Addiction; Tuition-Fee Utilization; Financial Stability; Undergraduate Students.

Introduction

The foundation of human survival rests on the ability to meet basic needs, which has influenced the increasing engagement of youths in alternative income-generating activities such as gambling. In recent times, gambling has gained widespread global acceptance (Kun, Balázs, Arnold, Paksi, Papp, Urbán, Rózsa, Olah, & Demetrovics, 2012, Kragelund, Ekholm, Larsen, Juel, Davidsen, & Christensen, 2022) and is increasingly regarded as a normal social activity among university students across Europe, Asia, North America, and Australia (Gavriel-Fried, Delfabbro, Ricijas, Dodig-Hundric, Kaye, & Shifrin, 2023). In Africa, Nigeria alone spend $5.5 million daily on betting (Ojo, 2025); perceived as a supplementary means of livelihood, with a growing proportion of youths participating in betting (Bitanihirwe, Adebisi, Bunn, Adewoyin, Antwi, Bempong, Oduro, & Reilly, 2022; Adeyemi, Ogunsakin, Ovioke, Awolumate, Abe, & Ajileye, 2025; Daniel, Essien, Ukoaka, Emeruwa, Charlie, Udam, Kelechi, & Ameh, 2025); spending This shift reflects how economic pressures and limited opportunities drive students to view digital sports betting not only as recreation but also as a potential income source, despite its associated risks. This growing reliance on betting necessitates an examination of its implications.

Gambling, defined as the act of risking something of value with the expectation of gaining something more valuable, has become increasingly prevalent among students. It involves staking resources for uncertain rewards (Lostutter, Enkema, Schwebel, Cronce & Garberson, 2019). In Nigeria, sports betting, legalized under the National Lottery Act of 2005, has emerged as a prominent form of gambling, particularly involving sports such as football, basketball, and tennis (Daniel, O., Musa, A., & Ibrahim, L. 2025). Its rapid growth has been driven by technological advancements, increased internet accessibility, rising unemployment and Psychosocial and Hedonic factors (Suleiman & Akinola 2025; Karafil, 2024; Olaore, Adejare, & Udofia, 2021). These enabling factors have made betting platforms more accessible and appealing, especially to students seeking quick financial gains in the face of economic constraints. Consequently, many students now devote significant time, energy, and financial resources to betting, raising concerns about its potential impact on their academic responsibilities and financial stability, including tuition-fee utilization.

The increasing engagement of students in digital sports betting has raised concerns about the development of addictive behaviours and their financial consequences. Studies have shown that frequent participation in betting activities is associated with compulsive behaviour, loss of financial control, and dependency tendencies among young people, interpersonal relationship issues, poor job performance, poor general health, mental health issues and emotional problems (Okere, 2025; Uzobo, Scent, Moroyei, & Owutuamor, 2023). In Nigeria, emerging evidence indicates that students often view betting as a reliable income alternative, leading to repeated participation despite losses. This pattern reflects addictive tendencies, where the anticipation of reward and prior experiences reinforce continuous engagement, often resulting in poor financial decision-making and misallocation of limited resources. Such patterns suggest that digital sports betting is increasingly embedded in student lifestyles and may be evolving into a compulsive behaviour with serious socio-economic implications for undergraduates in Nigeria (Olumide, A., Adewale, T., & Ibrahim, S., 2025; Shipurut & Dauda, 2024).

Statement of the Problem

The proliferation of digital betting platforms and their legal recognition have intensified engagement in sports betting, particularly among young adults and raised serious concerns about its far-reaching consequences. Today, digital sports betting is often perceived as a quick means of generating income globally. At the individual level, excessive betting is associated with addiction, financial mismanagement, and the diversion of essential funds such as tuition fees, which can disrupt academic progress and overall well-being. At the societal level, widespread engagement in betting contributes to declining productivity, increased financial vulnerability, and the normalization of risk-taking behaviours among young people. Furthermore, at the governmental level, the rise in betting-related problems places pressure on regulatory institutions, social welfare systems, and educational structures, while also posing challenges in balancing revenue generation from the gambling industry with the need to protect vulnerable populations. Despite these negative consequences, many students become so addicted that they view sports betting as an easy and legitimate way of earning money with minimal effort. This addiction often compels some students to risk using their tuition fees for betting, with the hope of multiplying their money. Unfortunately, many of them end up losing their tuition fees in the process.

Despite the available studies (Okere 2025; Uzobo, Scent, Moroyei, and Owutuamor 2023; Olumide et al. 2025; Shipurut & Dauda 2024) on the high prevalence and psychological impacts of gambling among youths, limited attention has been given to how betting addiction influences students' financial decisions, particularly the utilization of tuition fees and other educational resources among undergraduates in Nigeria. This gap is significant, as financial mismanagement arising from betting may directly affect students' academic continuity. To address this gap, this study examines (i) the rate of participation of students in online betting at

Taraba State University, Jalingo; (ii) it analyses how digital sports betting affects students' financial stability, especially their ability to meet tuition and educational expenses, and (iii) investigates the types of sports betting preferred by students as well as the frequency of their betting activities.

Conceptual Clarification

Digital sports betting refers to wagering on the outcome of sporting events through internet-based platforms such as websites and mobile applications (Gainsbury 2015). It represents a transformation of traditional gambling into a digital, interactive activity enabled by technological advancements, internet access, and mobile payment systems (Hing et al. 2018; Killick & Griffiths 2020). In Nigeria, its rapid growth is driven by unemployment, economic pressures, and aggressive marketing by betting companies (Oduro-Frimpong & Amankwah-Amoah 2022). These features make it highly accessible and appealing, particularly among university students.

Addiction

Addiction is defined as a compulsive and repetitive engagement in a behaviour despite its harmful consequences. It is recognised as a behavioural disorder involving impaired control, craving, and continued participation even in the face of negative outcomes (American Psychiatric Association 2022; Volkow and Blanco 2023). In the context of digital sports betting, addiction manifests through persistent betting behaviour, financial mismanagement, and prioritisation of gambling over academic responsibilities.

Digital Sports Betting among Students

Empirical studies show a high prevalence of sports betting among university students globally and in Nigeria. Research indicates that many undergraduates engage in betting regularly, influenced by peer pressure, advertising exposure, and the desire for quick financial gain (Chinyere, N., Okafor, C., & Eze, P. 2020; Daniel et al. 2025; Oluyemi, K., Adeyemi, S., & Bello, T. 2024). These behaviours are associated with negative academic outcomes, including reduced study time and poor performance.

Financial implications are particularly significant. Studies reveal that students often divert limited financial resources, including tuition and educational funds, to betting activities, sometimes resorting to borrowing to sustain participation (Kithinji 2024; Olumide et al. 2025). Although some perceive betting as a supplementary income source, evidence shows that it more often leads to financial instability and academic disruption.

Despite these findings, limited research has specifically examined how digital sports betting affects tuition-fee utilisation among Nigerian undergraduates. This gap underscores the need for focused investigation.

Theoretical Framework

Social Learning Theory

Social learning theory was used to provide theoretical underpinning for the study due to its suitability to the subject under investigation. Social Learning Theory explains behaviour as a product of observation, imitation, and reinforcement within a social context (Bandura 1977). It posits that individuals adopt behaviours they observe in others, particularly when such behaviours appear rewarding. In university environments, students are embedded in social and digital networks where peer interactions, media exposure, and online platforms provide continuous behavioural cues.

In the context of digital sports betting, students are exposed to modelled behaviours through advertisements, social media influencers, and peer discussions that often highlight betting success. These representations create vicarious reinforcement, increasing the likelihood of imitation. Additionally, digital betting platforms intensify this process through immediate feedback mechanisms, rewards, and interactive features that sustain engagement. The normalization of betting within peer groups further strengthens its acceptance, making participation appear socially desirable (Clayton Neighbors, Lostutter, T. W., Mary E. Larimer, & Christine M. Takushi 2007).

However, while the theory effectively explains how betting behaviour is learned and reinforced, it has limitations. It places strong emphasis on social and environmental influences but gives less attention to individual differences such as self-control, risk perception, and psychological vulnerability. Moreover, it inadequately accounts for structural factors such as economic hardship and unemployment, which are critical drivers of betting behaviour in contexts like Nigeria. As such, while Social Learning Theory provides valuable insight into the diffusion and normalisation of betting practices, it does not fully capture the complexity of factors shaping students' engagement in digital sports betting.

Methodology

This study adopted a cross-sectional survey research design to examine digital sports betting and students' addiction in relation to tuition-fee utilisation. The study was conducted among undergraduate students in the Department of Sociology at Taraba State University, Jalingo. The target population comprised all registered students across the four academic levels, with an estimated population of 1,500 students (Registry, 2025). Using the Krejcie and Morgan sampling table, a sample size of 276 respondents was determined. A simple random sampling technique was employed to ensure that all students had an equal chance of selection. Data were collected using a structured questionnaire designed to capture information on betting behaviour, financial practices, and academic implications. The instrument was subjected to content validation by experts in sociology and research methods, while reliability was confirmed through a pilot study, yielding a satisfactory Cronbach's alpha coefficient. A total of 276 questionnaires were administered, out of which 268 were successfully retrieved, representing a response rate of 97%. Data collected were analysed using descriptive statistics such as frequencies, percentages, and tables to summarize respondents' characteristics and key variables.

Table 1

Rate of Participation in Digital Sports Betting among Undergraduate Students

Variable	SA	A	D	SD	Mean
I actively participate in digital sports betting platforms	121	61	54	32	**3.01**
I have placed at least one sports bet online in the past six months	137	74	29	28	**3.19**
Digital sports betting is common among my peers in the university	184	71	11	2	**3.63**
I regularly follow sports events mainly for betting purposes	96	87	52	33	**2.92**
I engage in digital sports betting frequently	84	102	45	37	**2.87**
Grand Mean					**3.12**

Source: Field Survey, 2026

Table 1 shows a high level of participation in digital sports betting among undergraduate students, as all items recorded mean scores above the decision threshold of 2.50. The highest mean score (3.63) shows that digital sports betting is widely perceived as a common activity among peers, suggesting strong social normalisation within the university environment. Similarly, the mean score of 3.19 confirms that a substantial number of students have engaged in online betting within the past six months. Active participation in betting platforms (Mean = 3.01) further reveals consistent involvement. Although relatively lower, the mean scores for following sports primarily for betting purposes (Mean = 2.92) and frequent engagement (Mean = 2.87) still indicate agreement. The computed grand mean of 3.12 reinforces these findings, confirming a generally high rate of involvement in digital sports betting among students.

Table 2
Effect of Digital Sports Betting on Students' Financial Stability

Variable	SA	A	D	SD	Mean
Money spent on sports betting has affected my ability to save for academic expenses	87	111	51	19	**3.00**
I have used part of my school fees or educational funds for sports betting	91	87	37	53	**2.81**
Digital sports betting has caused financial stress in my academic life	102	72	42	52	**2.84**
Losses from sports betting have affected my ability to meet basic needs	94	77	34	63	**2.75**
Winnings from sports betting have helped me support educational expenses	61	98	44	65	**2.58**
Grand Mean					**2.80**

Table 2 shows both the aggregated and individual mean of effect of betting among participant. The analysis reveals the computed mean of 2.80, statistically implying that digital sports betting generally exerts a negative influence on students' financial stability and by extension compromises students' ability to effectively manage educational finances and meet academic obligations. The disaggregated means all rated above the decision rule point of 2.50. The highest mean score (3.00) which implies that students spend money substantially in betting and such behaviour affects their ability to save for academic expenses. Similarly, the use of school fees for betting (Mean = 2.81) reveals direct diversion of educational funds. The mean scores for financial stress (2.84) and inability to meet basic needs (2.75) further suggest that betting losses negatively impact students' economic well-being. Although winnings appear to provide some financial support (Mean = 2.58), the relatively lower mean is an evident that such benefits are limited and less consistent.

Table 3
Types and Frequency of Digital Sports Betting among Undergraduate Students

Variable	SA	A	D	SD	Mean
I prefer football betting over other forms of sports betting	131	93	27	17	**3.26**
I engage more in online betting than physical betting shops	151	77	19	21	**3.34**
I place bets multiple times within a week	117	79	31	41	**3.01**
I participate more in live (in-play) betting than pre-match betting	92	127	21	28	**3.06**
The availability of mobile betting apps encourages frequent betting	81	125	33	29	**2.96**
Grand mean					**3.13**

Based on the computed mean 3.13, Table 3, reveals a high level of preference for digital betting platforms and frequent betting activities among students. This suggest that digital accessibility, platform features, and popular sports such as football significantly shape students' betting behaviour. The individual mean scores exceed the decision threshold of 2.50. For instance, the highest mean score (3.34) indicates a strong preference for online betting over physical betting shops, revealing the influence of digital accessibility. Similarly, football betting emerges as the most preferred type (Mean = 3.26), indicating its popularity among students. The mean score of 3.06 suggests that students engage more in live (in-play) betting, while betting multiple times within a week (Mean = 3.01) indicates a high frequency of participation. The availability of mobile betting applications (Mean = 2.96) further reinforces frequent engagement by providing ease of access and convenience.

Discussion of Findings

The findings of this study reveal a high level of participation in digital sports betting among undergraduate students, which aligns with existing literature. The grand mean of 3.12 indicates widespread engagement, supporting earlier studies (Bitanihirwe et al., 2022; Daniel et al., 2025) that report increasing betting participation among youths in Nigeria and other developing countries. The strong perception of betting as a common peer activity further reinforces the argument by Gavriel-Fried et al. (2023) and Hing et al. (2018) that gambling behaviours are socially normalised and reinforced through peer networks and digital environments.

In line with objective two which measured the financial implications betting, the findings demonstrate that digital sports betting negatively affects students' financial stability (grand mean = 2.80). This supports prior research (Olumide et al., 2025; Kithinji, 2024), which shows that students often divert essential funds, including tuition and educational expenses, to betting activities. The reported financial stress and difficulty in meeting basic needs are consistent with Gainsbury (2019) and Newall et al. (2021), who argue that excessive online gambling is associated with financial strain and adverse economic outcomes. Although some respondents indicated that winnings could support educational expenses, this was relatively weak, confirming literature that betting rarely provides sustainable financial benefits.

Similarly, the study found strong preferences for football betting and online platforms, alongside frequent betting behaviour (grand mean = 3.13). This is consistent with Lopez-Gonzalez and Griffiths (2018) and Hing, Russell, Tolchard, and Nower (2018) who also noted the role of digital technologies, mobile applications, and real-time betting features in increasing engagement and frequency. The prominence of online betting over physical shops suggests the broader digital shift identified by Gainsbury (2015), where accessibility, convenience, and interactive features drive participation.

The findings in this study therefore corroborate existing literature that digital sports betting among students is not only widespread but also socially reinforced, technologically driven, and financially consequential. However, this study extends prior research by empirically demonstrating how such participation directly affects tuition utilisation and financial stability among undergraduates in Taraba State University, Jalingo.

Conclusion and Recommendations

This study concludes that digital sports betting is highly prevalent among undergraduate students and is strongly influenced by peer influence and digital accessibility. The findings show that students actively engage in betting, with clear preferences for online platforms and football betting, alongside frequent participation patterns. More importantly, the study establishes that digital sports betting has significant negative implications for students' financial stability, as many divert tuition and educational funds to betting activities and experience financial stress. Although some students perceive betting as a potential income source, its overall impact remains largely detrimental. The study therefore affirms that digital sports betting undermines students' financial priorities and academic commitments, making it a critical issue that requires institutional attention and intervention.

There is the need for university management to check the high rate of participation and involvement of students in betting in order to curb the addiction among students.

There is the need for financial literacy among students to enlighten them on the dangers of investing in gambling and "get-rich-quick" platforms like online betting.

There is the need for policy makers to regulate the proliferation of online betting platforms particularly around university environment.

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