

## Gambling among Ghanaian tertiary students: Exploring gender dynamics, motivations, and risks in urban Accra, Ghana

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### Abstract

Gambling among young people in sub-Saharan Africa has emerged as a significant public health concern, with tertiary students in urban areas such as Accra, Ghana, being particularly vulnerable. This study examines gambling behaviours, motivations, and associated risks among undergraduate student gamblers from the University of Ghana, with a focus on gender dynamics and the influence of gambling advertisements. Using a cross-sectional design, the study reveals that gambling is a pervasive activity among tertiary students sampled; among these student gamblers, 84.5% gambled exclusively online (primarily sports betting), while a further 13.8% used both online and in-person modes and 1.7% gambled in person only. Male students reported higher gambling frequency. However, there were no statistically significant differences in gambling addiction levels. Although female students were more exposed to gambling adverts, the difference was equally not statistically significant. These findings notwithstanding, they highlight the need for gender-specific interventions. Financial pressures, peer influence, and the normalization of gambling through media were identified as key motivators for gambling. Exposure to gambling advertisements and financial losses were significant predictors of gambling addiction, emphasizing the role of targeted marketing in exacerbating gambling-related harms. The findings underscore the need for stricter regulations on gambling advertisements, financial literacy programmes, and university-led initiatives to mitigate the negative consequences of gambling among tertiary students. This study contributes to the growing body of literature on youth gambling in sub-Saharan Africa and highlights the importance of addressing the unique vulnerabilities of tertiary students in urban contexts.

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## Introduction

Gambling has become a pervasive activity among young people globally, with urban youths in Africa increasingly engaging in various forms of gambling. Youth gambling has emerged as a significant public health concern across Sub-Saharan Africa (SSA), with studies highlighting its prevalence and associated risks. In sub-Saharan Africa, gambling prevalence rates are alarmingly high, with countries like Kenya, Uganda, and Ghana reporting rates of 76%, 57%, and 42%, respectively (GeoPoll, 2017). Gambling among youth is associated with risky behaviours, including substance abuse, alcohol consumption and risky sexual behaviours (Abdi et al., 2015; Aguocha et al., 2019; Giotakos et al., 2017). Such risky behaviours lead to negative consequences such as financial strain, academic underperformance, child maltreatment, and parental problem gambling (Dickson et al., 2008; Dowling et al., 2017; Ellenbogen et al., 2007). This trend raises significant concerns about the associated risks and long-term consequences of gambling among this demographic.

Research indicates that gambling among youth is often driven by socio-economic pressures, peer influence, and the accessibility of gambling venues and online platforms (Bitanirwe & Ssewanyana, 2021; Bitanirwe et al.; Tagoe et al., 2018). There is evidence that most gamblers turn to gambling as a quick solution to financial difficulties, with young people being particularly susceptible to the allure of making gambling to make money (Adebisi et al., 2021; Bitanirwe & Ssewanyana, 2021; Calado & Griffiths, 2016).

Sports betting is the most popular form of gambling among African youth, largely due to the proliferation of mobile betting platforms and the widespread promotion of gambling through media (Abarbanel, 2018; Ahaibwe et al., 2016; Ciccarelli et al., 2022). Sports betting has gained popularity among the youth, due to the passion for European football and the perceived economic benefits of gambling (Tagoe et al., 2018). For instance, sports betting has become the most prevalent form of gambling among young people in SSA, facilitated by the rise of mobile and online betting platforms such as Naija Bet and Betway. These platforms allow individuals to gamble with minimal financial investment, making gambling more accessible to youth (Glozah et al., 2021; Tagoe et al., 2018).

In Ghana, despite legal restrictions under the Gaming Act of 2006, gambling remains prevalent among young people, including tertiary students, who are often exposed to gambling opportunities in urban centres like Accra (Glozah et al., 2021; Odame et al., 2021). However, the regulation of gambling activities remains a challenge, especially in rural areas where slot machines are prevalent (Hayk & Sailer, 2020).

Despite the growing body of research on youth gambling in SSA, significant gaps remain. While existing studies have explored general youth gambling trends in Africa, there is a notable lack of research focusing on tertiary student gamblers in urban contexts like Accra. This gap is particularly concerning given the unique socio-economic and

cultural dynamics of urban environments, which may influence gambling behaviours differently compared to rural settings.

This study examines gambling behaviours and their associated risks among tertiary student gamblers in Accra. By focusing on gender dynamics, motivations for gambling, and the influence of the urban environment, this study provides a nuanced understanding of the factors driving gambling behaviours in this population. The study also investigates the role of exposure to gambling advertisements and the impact of losses incurred through gambling. Employing a quantitative cross-sectional design, the study analyses survey data to provide a comprehensive analysis of gambling behaviours, addiction, and associated risks. The findings aim to inform evidence-based prevention and intervention strategies tailored to the unique vulnerabilities of tertiary students in urban contexts, contributing to the broader field of gambling behaviour and public health. Furthermore, the study adds to the existing body of literature by providing a detailed analysis of gender differences in gambling behaviours and risks, revealing that male students in Accra are disproportionately affected by gambling addiction.

## Research questions

1. How do gender dynamics influence gambling behaviours and the associated risks among tertiary students in Accra?
2. What are the primary motivations driving tertiary students in Accra to engage in gambling activities, and how do these motivations vary across different demographic groups?
3. What is the relationship between exposure to gambling advertisements, gambling frequency, and the development of gambling addiction among tertiary students in Accra?

## Understanding Gambling through the lens of the Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB), developed by Icek Ajzen (Ajzen, 1991), provides a robust framework for understanding human behaviour, particularly in specific contexts. The theory posits that behaviour is primarily influenced by behavioural intentions, which are shaped by three key factors: attitudes toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). Attitudes refer to the individual's positive or negative evaluation of the behaviour, subjective norms involve perceived social pressures to perform or not perform the behaviour, and perceived behavioural control reflects the individual's perception of their ability to execute the behaviour (Ajzen, 1991). Empirical evidence supports the predictive validity of TPB across various behaviours, including health-related actions and risky behaviours such as gambling (Martin et al., 2010). The inclusion of perceived behavioural control in TPB distinguishes it from earlier models like the Theory of Reasoned Action, making it particularly relevant for behaviours that

are not entirely under volitional control (Ajzen, 1991).

In the context of gambling behaviour, TPB has been applied to understand the factors influencing gambling intentions and actions, particularly among college students (Martin et al., 2010). Research has demonstrated that attitudes, subjective norms, and perceived behavioural control significantly predict gambling intentions, which in turn mediate the relationship between these determinants and actual gambling behaviour (Martin et al., 2010). For instance, favourable attitudes toward gambling and perceived approval from friends and family (subjective norms) are positively correlated with gambling frequency and problem gambling (Martin et al., 2010). Perceived behavioural control, which is akin to self-efficacy, also plays a critical role in determining gambling behaviour, as individuals with higher perceived control are less likely to engage in frequent or problematic gambling.

Applying TPB to explain gambling attitudes among Ghanaian youth in Accra offers significant potential, given the theory's success in predicting gambling behaviour in other populations. In Ghana, gambling is increasingly popular among the youth, influenced by social norms, peer pressure, and the perception of gambling as a viable means of financial gain. The TPB framework can help identify the underlying beliefs and social pressures that shape gambling intentions in this demographic. For example, subjective norms, such as the perceived approval of gambling by peers and family, may play a crucial role in encouraging gambling behaviour (Martin et al., 2010). Similarly, attitudes toward gambling, whether seen as a harmless pastime or a risky activity, can influence the likelihood of participation. Perceived behavioural control, including the ability to resist gambling in tempting situations, may also be a key determinant (Martin et al., 2010). By understanding these factors, policymakers and educators in Accra can design targeted interventions to address the root causes of gambling behaviour, promote responsible gambling, and mitigate the potential negative consequences associated with excessive gambling among Ghanaian youth.

## Methods

### *Study design*

The study employed a cross-sectional design to collect self-reported data from the University of Ghana students within residential halls during a single time frame. This design was chosen for its efficiency in capturing a snapshot of gambling behaviours and associated risks among the target population. The cross-sectional approach allowed for the simultaneous examination of multiple variables, such as gender, gambling frequency, and exposure to gambling advertisements (Awua et al., 2026).

### *Participants and procedures*

A total of 1,140 undergraduate tertiary students who were screened and identified as gamblers were recruited from the University of Ghana, one of Ghana's public universities, to participate in a cross-sectional survey examining gender and gambling-associated risks.

Participants were recruited in person by trained student Research Assistants (RAs), who were undergraduate students from the university. The RAs underwent comprehensive training on participant recruitment, study procedures, and survey administration to ensure consistency and adherence to ethical standards. Eligible participants were required to be 18 years or older and proficient in English, and to currently engage in gambling (this was established by a screening question administered prior to enrolment). To protect participants' privacy and anonymity, no identifying information was collected, and the study received a waiver of documented written consent from the Institutional Review Board of the university.

The sampling method employed was cluster sampling, utilizing the existing student residential facilities on campus. Sixteen residential halls were included in the study. However, as no comprehensive list of student gamblers was available, rooms were selected based on the presence of occupants who identified as gamblers. RAs conducted initial screenings by engaging with students in each room to identify those who actively participated in gambling activities. Once identified, these students were invited to participate in the study. This approach ensured that the sample was representative of student gamblers across all residential halls while maintaining the anonymity of participants.

### **Measures**

The self-administered questionnaire was designed on a Qualtrics-based data collection form to capture a comprehensive range of information relevant to the study objectives. Variables were measured and scored as follows. Socio-demographic characteristics comprised age (in completed years), gender (male/female), year of study, relationship status, residential status and employment status (categorical items). Gambling mode (online only / in person only / both) and weekly gambling frequency (a count) were single items. Gambling addiction was assessed with nine binary Yes/No items reflecting DSM-style problem-gambling criteria (preoccupation, loss of control, chasing losses, concealment, jeopardised relationships/education, and reliance on others for money); responses were coded No = 0, Yes = 1 and summed to a 0–9 score, with higher values indicating greater problem severity. Exposure to gambling advertising was measured with five-point Likert items (1 = strongly disagree to 5 = strongly agree) summed to a scale score ranging from 5 to 25, with higher scores indicating greater exposure/receptivity. Gambling-related problems were measured using the nine Yes/No items described above...To ensure the reliability and validity of the survey measures, standard instruments were incorporated into the questionnaire. Gambling addiction was assessed using validated measures that align with the Problem Gambling Severity Index (PGSI), which is widely recognised for its reliability in identifying gambling-related problems (Ferris & Wynne, 2001). The questionnaire underwent pilot testing with a small group of students to refine its structure and ensure clarity, consistency, and relevance to the

study objectives. The average survey completion time was approximately 15 minutes, and the research team was available to address any questions or concerns during the process.

## Data analysis

The collected data were analysed using quantitative methods with the aid of IBM SPSS Statistics Version 22 to provide a comprehensive understanding of gambling behaviours and associated risks. Quantitative data from closed-ended questions were subjected to statistical analysis, including descriptive statistics (frequencies, percentages, means, and standard deviations) to summarise demographic characteristics and gambling behaviours. Inferential statistics, such as Pearson correlation analysis, independent-samples t-tests and a binary logistic regression, were employed to explore relationships between variables, including gender, gambling frequency, and exposure to gambling advertisements. Because of the large sample size, exact p-values and 95% confidence intervals are reported and interpreted alongside effect sizes rather than statistical significance alone. Qualitative data from open-ended questions were collected but not analysed for this present paper.

## Reliability and validity

The reliability of the survey measures was assessed through internal consistency checks, with Cronbach's alpha values calculated for key scales, such as gambling addiction ( $\alpha = .629$ ) and exposure to gambling-advertisement scale ( $\alpha = .622$ ). The results indicated acceptable levels of reliability, ensuring that the measures consistently captured the intended constructs. Validity was established through content validation, with experts in gambling behaviour reviewing the questionnaire to ensure that it accurately reflected the study objectives. Additionally, the use of standardised measures, such as the PGSI, further enhanced the validity of the survey.

## Results

### *Sociodemographic characteristics*

The study included 1,140 tertiary student gamblers, with the majority being male ( $n = 865, 75.9\%$ ) and single ( $n = 895, 78.5\%$ ). The mean age of participants was 21.5 years ( $M = 21.5, SD = 2.1$ ), with ages ranging from 17 to 35 years. Most participants were unemployed ( $n = 1,077, 94.5\%$ ) and resided on campus ( $n = 1,126, 98.8\%$ ). Gambling participation varied across academic years, with Year-3 students forming the largest group ( $n = 425, 39.0\%$  of valid responses); 50 cases had missing year-of-study data. Table 1 summarizes the demographic characteristics of the participants.

**Table 1:** Sociodemographic characteristics of participants

Variables	N	Percentage
Gender		
Male	865	75.87%
Female	275	24.12%
Age (in years) ( $M = 21.46$ yrs, $SD = 2.12$ )	Rang = 17-35 years	
Marital Status		
Single	895	78.58%
Married		
In-relationship	244	21.42%
Residence		
On Campus	1126	98.77%
Non-residence	14	1.23%
Employment		
Unemployed	1077	94.72%
Employed	60	5.28%
Gambling Mode		
Online Only	962	84.53%
Online + in-person	157	13.79%
In-person	19	1.67%
Year of study		
Year 1	213	18.68%
Year 2	218	19.12%
Year 3	425	37.28%
Year 4	284	24.91%
Gambling frequency/week ( $M = 3.43$ , $SD = 3.43$ )	Range = 1-84 weeks	
Exposure to Gambling Adverts ( $M = 14.96$ ; $SD = 4.09$ )	Range = 4-25 adverts	
Years Gambling ( $M = 3.23$ ; $SD = 2.63$ )	Range = 0.01-17 years	

### **Motivations for gambling**

Analysis of gambling motivations revealed that the most reported reason among both males and females was the desire to earn more money, with 71.5% of males and 64.4% of females endorsing this motivation. A substantial proportion also reported gambling for fun (29.5% of males, 33.1% of females), while peer pressure and habit were less frequently cited. Notably, peer pressure was reported by only 6.6% of males and 7.9% of females, and habit by 10.9% of males and 6.8% of females. Additionally, when asked about the nature of losses incurred due to gambling, 55.9% of males and 68.1% of females reported losing large sums of money, while the remainder cited losses related to academic fees, resources, and relationships.

**Table 2:** Gambling motivation by gender

Gambling Motivation	Gender			
	Male		Female	
	N	%	N	%
Peer pressure				
No	781	93.4%	245	92.1%
Yes	55	6.6%	21	7.9%
Habit				
No	744	89.1%	248	93.2%
Yes	91	10.9%	18	6.8%
Earn more money				
No	245	28.5%	98	35.6%
Yes	616	71.5%	177	64.4%
For Fun				
No	608	70.5%	184	66.9%
Yes	254	29.5%	91	33.1%
Losses				
Large sums of money	105	55.9%	32	68.1%
Academic fees, resources and relationships	83	44.1%	15	31.9%

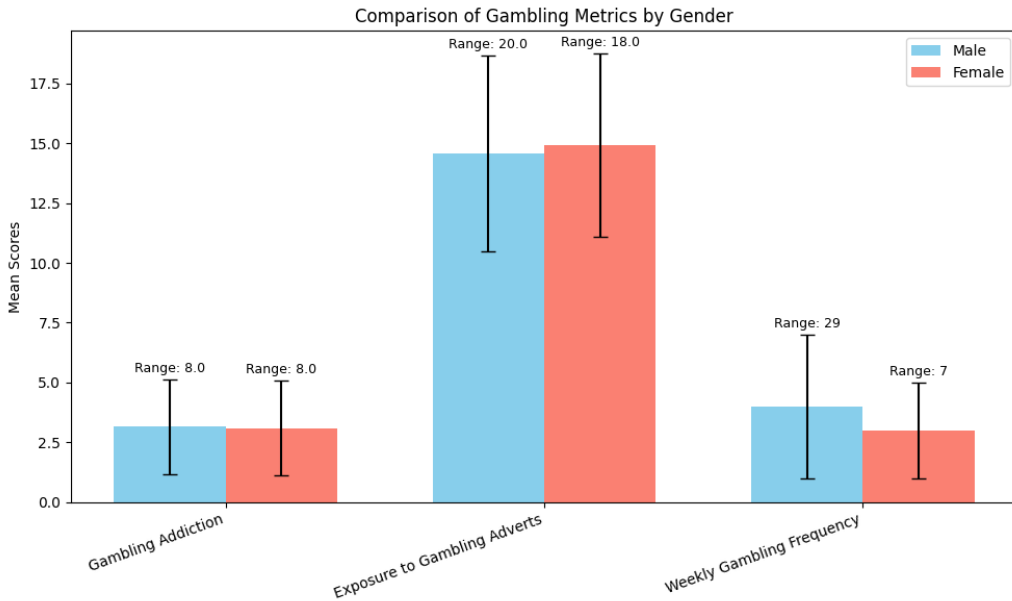
### *Gambling behaviours*

Among the student gamblers, 84.5% reported gambling exclusively online (primarily sports-betting platforms), 13.8% used both online and in-person modes, and 1.7% gambled in person only. The mean gambling frequency was three times per week ( $M = 3.4$ ,  $SD = 3.5$ ), with some participants gambling as frequently as 84 times per week. On average, participants had been gambling for 3.3 years ( $M = 3.26$ ,  $SD = 2.38$ ), indicating that many began gambling in their teen years before their undergraduate studies at the university. Exposure to gambling advertisements was moderately high, with a mean score of 14.67 ( $SD = 4.03$ ) on a scale of 5 to 25.

### *Gender differences in gambling behaviours*

Gender differences were formally tested using independent-samples t-tests (continuous variables) and chi-square tests (categorical variables). Gambling frequency differed significantly by gender: male students gambled more frequently per week ( $M = 3.66$ ,  $SD = 3.88$ ) than female students ( $M = 2.70$ ,  $SD = 1.67$ ),  $t = 5.78$ ,  $p < .001$ , Cohen's  $d = 0.28$ . Gambling-addiction scores did not differ significantly between males ( $M = 3.45$ ,  $SD = 2.22$ ) and females ( $M = 3.58$ ,  $SD = 2.25$ ),  $t = -0.83$ ,  $p = .404$ ,  $d = -0.06$ . Additionally, exposure to gambling advertisements did not differ significantly by gender: although

female students scored marginally higher ( $M = 12.74$ ,  $SD = 3.49$ ) than male students ( $M = 12.36$ ,  $SD = 3.62$ ), this difference was not statistically significant,  $t = -1.53$ ,  $p = .126$ ,  $d = -0.11$ . With respect to losses, males were significantly more likely than females to report having lost something important due to gambling (28.3% of males vs 21.7% of females;  $\chi^2(1) = 4.22$ ,  $p = .040$ ). Among those who reported a loss, the proportion citing the loss of large sums of money (rather than academic, resource or relationship losses) did not differ significantly by gender (males 55.9% vs females 68.1%;  $\chi^2(1) = 1.84$ ,  $p = .175$ ; Fisher’s exact  $p = .140$ ).



**Figure 1:** Gender differences in gambling frequency and addiction

**Correlation analysis**

A Pearson correlation analysis revealed several significant relationships among gambling-related variables. Exposure to gambling advertisements was positively correlated with gambling addiction ( $r = .219$ ,  $p < .01$ ), suggesting that students who feel more exposed to gambling promotions are more likely to develop addictive behaviours. Duration of gambling was positively associated with frequency of gambling ( $r = .291$ ,  $p < .01$ ) and age ( $r = .222$ ,  $p < .01$ ), indicating that older individuals tend to gamble more frequently and for longer periods. Frequency of gambling was moderately correlated with gambling addiction ( $r = .183$ ,  $p < .01$ ), implying that students who gamble more often are at higher risk of addiction. Table 2 presents the correlation matrix.

### Group comparisons of losses due to gambling

Independent-samples t-tests compared students who reported losing something important due to gambling with those who did not. An analysis of the dataset showed that gambling frequency did not differ significantly by loss status (lost:  $M = 3.63$ ,  $SD = 2.24$ ; no loss:  $M = 3.37$ ,  $SD = 3.87$ ;  $t = 1.38$ ,  $p = .167$ ). However, exposure to gambling advertisements was significantly higher among those who reported losses ( $M = 13.15$ ,  $SD = 3.51$ ) than those who did not ( $M = 12.20$ ,  $SD = 3.58$ ;  $t = 3.99$ ,  $p < .001$ ), and gambling-addiction scores were significantly higher among those who experienced losses ( $M = 4.34$ ,  $SD = 2.26$ ) than those who did not ( $M = 3.18$ ,  $SD = 2.14$ ;  $t = 7.72$ ,  $p < .001$ ).

### Logistic regression analysis

A binary logistic regression predicted gambling addiction (median split) from exposure to gambling advertisements, gambling frequency, age, and whether the participant had lost something due to gambling. The model was statistically significant (likelihood-ratio  $p < .001$ ). Exposure to gambling advertisements was a significant positive predictor (adjusted OR = 1.10 per unit, 95% CI 1.07–1.14,  $p < .001$ ) and having lost something due to gambling was a significant positive predictor (adjusted OR = 2.24, 95% CI 1.65–3.05,  $p < .001$ ). Frequency of gambling and age were not significant predictors. Table 5 presents the regression coefficients.

**Table 3:** Logistic regression predicting gambling addiction

Predictor	Adj. OR	95% CI	z	p
Exposure to gambling advertisement	1.10	1.07 – 1.14	6.07	< .001
Gambling frequency	1.04	0.99 – 1.09	1.69	ns
Age	1.02	0.96 – 1.08	0.53	ns
Lost something due to gambling	2.24	1.65 – 3.05	5.12	< .001

Note:

Model likelihood-ratio  $p < .001$ ; pseudo- $R^2 \approx .06$ ;  $N \approx 1,110$ . Odds ratios  $> 1$  indicate increased odds of gambling addiction.

## Discussion

This study aimed to explore gambling behaviours and associated risks among tertiary students in Accra, Ghana, with a specific focus on gender differences, motives for gambling, and risk factors. The findings provide valuable insights into these areas, offering a nuanced understanding of the issue.

In examining how gender mediates the risks associated with gambling behaviours, the study revealed a significant gender difference in gambling frequency, with males gambling more frequently than females; however, gambling-addiction scores and exposure to gambling advertisements did not differ significantly by gender. This aligns with previous research by Odame et al. (2021), Ellenbogen et al. (2007) and Jacobs (2005), which

found that males are more likely to engage in gambling. However, problematic behaviours due to higher risk-taking tendencies and social norms that encourage gambling are not necessarily shaped by masculine activity. The disproportionate frequency of gambling by males suggests that gender-specific interventions are necessary. For instance, programmes targeting male students could focus on addressing erroneous beliefs about gambling, such as the illusion of control and the glamorization of gambling portrayed in the media. Additionally, the higher prevalence of gambling among males highlights the need for further exploration of gender-specific psychological factors, such as susceptibility to peer pressure and coping mechanisms for stress and anxiety.

Additionally, the research examined the motives behind students' engagement in gambling. The study identified several motives driving gambling behaviours among tertiary students, including financial pressures, exposure to gambling advertisements, and the normalisation of gambling in urban environments. Many students perceive gambling as a potential solution to financial hardships, such as funding their education and living expenses. This finding is consistent with previous studies (Derevensky et al., 2010; Hing et al., 2013; Tagoe et al., 2018; Wang et al., 2021), which highlight the role of economic stress in driving gambling behaviours among young people. Additionally, the influence of gambling advertisements was evident, with exposure to such promotions positively correlated with gambling addiction (De Jans, 2022; Hing et al., 2014). Media portrayals of gambling as exciting and glamorous may contribute to the normalisation of the activity, making it more appealing to students. These findings underscore the need for financial literacy programs and awareness campaigns to help students understand the risks of gambling and explore alternative ways to manage financial challenges.

Finally, this research also examined the risk factors related to gambling, irrespective of gender. The study identified several risk factors associated with gambling, including exposure to gambling advertisements, frequency of gambling, and experiencing losses due to gambling. The correlation analysis revealed that exposure to gambling advertisements was significantly associated with gambling addiction, suggesting that targeted marketing strategies play a critical role in influencing gambling behaviours. Additionally, students who reported losses due to gambling exhibited higher levels of addiction, frequency, and exposure to advertisements, indicating that financial losses may exacerbate gambling-related harms. These findings align with existing literature, which has highlighted the role of advertising and financial stress in driving gambling addiction (Derevensky et al., 2010; Dowling et al., 2017). The study also found that younger individuals tend to gamble more frequently, while older participants reported longer gambling histories, suggesting that early exposure to gambling may increase the risk of developing long-term problematic behaviours.

The findings of this study are consistent with existing research on youth gambling behaviours in Africa and globally. Previous studies have highlighted the high prevalence of gambling among young people in sub-Saharan Africa, with countries like Kenya, Uganda, and Ghana reporting alarming rates (GeoPoll, 2017 (Adu-Akoh, 2023; Bitanihirwe &

Ssewanyana, 2021; Kiwujja & Mugisha, 2019; Odame et al., 2021; Tagoe et al., 2018)). This study corroborates these findings, demonstrating that gambling is a pervasive activity among tertiary students in Accra, with males being disproportionately affected. The role of psychological factors, such as depression, anxiety, and peer pressure, in driving gambling behaviours among students is also supported by prior research (Ellenbogen et al., 2007; Dickson et al., 2008; Dowling et al., 2017). The normalization of gambling through media portrayals, as discussed by Gainsbury et al. (2015). Derevensky et al. (2010) and Hing et al. (2013) reported high levels of exposure to gambling advertisements among participants. However, this study also highlights gaps in the existing literature. While previous research has focused on general youth gambling trends in Africa, this study provides a more focused examination of tertiary students, a population that faces unique stressors, including academic pressures, financial constraints, and social expectations. The findings underscore the need for targeted interventions that address the specific vulnerabilities of this demographic.

### *Implications for policy and intervention strategies*

The study's findings have significant implications for policy and intervention strategies. First, stricter regulations on gambling advertisements are essential to reduce their influence on young people. Policymakers should consider implementing measures to limit the visibility of gambling promotions on platforms frequently accessed by students, such as social media and mobile apps. Second, universities should play a proactive role in addressing gambling-related issues among students. This could include integrating gambling awareness programmes into orientation sessions, providing financial literacy workshops, and offering counselling services for students struggling with addiction. Third, collaboration between government agencies, educational institutions, and gambling operators is crucial to developing responsible gambling initiatives and ensuring ethical advertising practices.

### *Limitations and directions for future research*

While this study provides valuable insights, several limitations must be acknowledged. The reliance on self-reported data introduces the possibility of response bias, as participants may underreport or exaggerate their gambling behaviours due to social desirability or recall issues. Future studies could incorporate objective measures, such as tracking gambling activity through online platforms, to validate self-reported data. The sampling method, which focused exclusively on student gamblers residing in campus halls, may not fully represent the broader population of tertiary students, including those who live off-campus or do not actively identify as gamblers. This limitation highlights the need for more inclusive sampling strategies in future research. Additionally, the cross-sectional design of the study limits the ability to establish causality between variables, such as the relationship between exposure to gambling advertisements and addiction. Longitudinal

studies are needed to explore how gambling behaviours evolve over time and identify causal pathways. Building on the findings and limitations of this study, future research should focus on several key areas. First, longitudinal studies are needed to examine the long-term effects of gambling on academic performance, mental health, and financial stability among tertiary students. Second, qualitative research could provide deeper insights into the motivations and experiences of student gamblers, particularly those who have developed addiction or experienced significant losses. Third, comparative studies across different universities and regions in Ghana could help identify contextual factors that influence gambling behaviours, such as cultural norms, socioeconomic conditions, and access to gambling platforms. Finally, research should evaluate the effectiveness of various intervention strategies, such as educational campaigns, counselling programs, and policy changes, in reducing gambling-related harms among young people.

## Conclusion

In conclusion, this study sheds light on the prevalence, behaviours, and risks associated with gambling among tertiary students in Accra, Ghana. The findings underscore the need for targeted interventions to address the influence of gambling advertisements, the psychological and financial consequences of gambling, and the unique vulnerabilities of tertiary students. While the study provides valuable insights, its limitations highlight the need for further research to deepen our understanding of gambling behaviours and inform evidence-based policies and interventions. By addressing these challenges, stakeholders can work toward mitigating the public health impact of gambling on young people in urban contexts.

## Disclosure statement

No potential conflict of interest was reported by the author(s).

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