

**SOCIAL FACTORS INFLUENCING PARTICIPATION OF JARAMOGI OGINGA
ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY STUDENTS IN
SPORTS BETTING IN BONDO SUB-COUNTY, KENYA**

BY

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SCHOOL OF ARTS AND SOCIAL SCIENCES

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DECLARATION

I hereby declare that this research report is my original work and has not been presented for a degree at any university.

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DEDICATION

This work is dedicated to my husband Tony Ragong'a who has been my support system throughout this journey. Thank you for being my journey partner physically and emotionally.

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ABSTRACT

The legalization of betting in Kenya has resulted in widespread availability of betting in the society compared to when gambling was exclusive to casinos and clubs. A poll carried out in six African countries established that sports betting prevalence was highest among Kenyan youth, at 76%, notably among university students, with regrettable consequences. Despite being a social activity, inadequate studies had explicitly examined the social contexts of sports betting among university students. Demographic profiles were yet to be examined in existing studies on sports betting yet demographic characteristics had been identified as risk factors for gambling in general. The influence of subjective norms such as family, peer and social pressures on betting behaviour had not been adequately examined. The relationship between marketing and the attitudes of sports bettors was also not well understood. The main objective of the study was to examine the social factors influencing the participation of Jaramogi Oginga Odinga University of Science and Technology students in sports betting. The specific objectives were to; examine the influence of demographic profiles on the betting behaviour of students; establish the association between subjective norms and the betting behaviour of students and to assess the association between marketing and the attitude of students towards betting. The study was anchored on the Theory of Planned Behaviour (Ajzen, 1985). A correlational research design was adopted. A sample size of 385 respondents out of a target population of 10,090 undergraduate students was derived from Yamane's Formula (1967). Stratified random sampling was utilized to ensure proportional representation of each school according to its population. Quantitative and qualitative data were collected using a structured questionnaire and a focus group discussion guide. Data for objective 1 were analysed using logistic regression to establish the predictors of betting behaviour where P-values of <0.05 were considered significant and the odds ratio captured to show the magnitude and influence of variables on betting behaviour. Chi-square test was carried out for objectives 2 and 3 where P-values of <0.05 were considered statistically significant. Thematic analysis was used to analyse qualitative data and results reported verbatim. Out of the 385 respondents, 323 were bettors while 62 were none bettors. Among the bettors, 231 were male while 92 were female. The demographic profiles were all predictors of betting except for the age of respondents. There was a significant relationship between subjective norms and the betting behaviour of students as well as between marketing and the attitude of respondents towards sports betting. The study concluded that the variables examined were all significant in determining the decision of students to bet. The study recommended that the government should come up with tailored intervention programmes that target youth of all ages, that awareness be created among parents on the harms associated with sports betting and that promotion of betting during sporting events be prohibited to discourage the association between watching football and betting because of the strong link between this and increased levels of betting involvement. Further research for other youth populations to determine the factors that influence their betting behaviour was required, a comparative study was necessary to establish whether social motivations to bet supersede intrinsic motivations and a content analysis of betting advertisements should be carried out to examine the features that trigger betting behaviour among the youth.

TABLE OF CONTENTS

DECLARATION	ii
ACKNOWLEDGEMENT	iii
DEDICATION	iv
ABSTRACT.....	v
TABLE OF CONTENTS.....	vi
ABBREVIATIONS AND ACRONYMS	ix
OPERATIONAL DEFINITION OF TERMS	x
LIST OF TABLE	xi
CHAPTER ONE :INTRODUCTION	1
1.1 Background to the Study.....	1
1.2 Statement of the Problem.....	13
1.3 Research Questions	15
1.4 Objectives of the Study	15
1.5 Significance of the Study	15
1.6 Scope of the Study	16
1.7 Theoretical Framework.....	17
1.7.1 Theory of Planned Behaviour	17
CHAPTER TWO:LITERATURE REVIEW	20
2.1 INTRODUCTION	20
2.2 The influence of demographic profiles on sports betting behaviour	20
2.3 The association between subjective norms and sports betting behaviour.....	27
2.4 The association between marketing and attitudes towards sports betting	32
CHAPTER THREE:RESEARCH METHODOLOGY	37
3.1 Introduction.....	37
3.2 Research Design.....	37
3.2 Study Area	38
3.3 Study Population.....	38

3.4 Sampling Procedure and Sample Size	38
3.5 Data Collection Techniques	41
3.5.1 Questionnaire	41
3.5.2 Focus Group Discussions.....	42
3.6 Pilot Study.....	43
3.6.1 Validity and Reliability	44
3.8 Ethical Consideration.....	46
CHAPTER FOUR:DATA ANALYSIS, PRESENTATION AND DISCUSSION	47
4.1 Introduction.....	47
4.1.2 Betting status of the respondent.....	47
4.1.3 Betting frequency.....	50
4.1.4 Amount of money placed per bet.....	52
4.1.5 Chasing of losses by students	55
4.1.6: Attempt to stop betting	56
4.1.7: Intention to keep on betting	57
4.2 The Influence of Demographic Profiles on the Betting Behaviour of Respondents...	59
4.2.1 Age of Respondents Vis a Vis Betting Status.....	59
4.2.2 Gender of respondent's Vis a Vis betting status	61
4.2.3: Religion of respondent's Vis a Vis Betting Status	63
4.2.4: Number in the Family Vis a Vis Betting Status.....	64
4.2.5: Parental education level Vis a Vis Betting Status.....	66
4.2.6: Parental employment status Vis a Vis Betting Status	68
4.3 The Association between Subjective Norms and Betting Behaviour of Students	69
4.3.1 Family members betting status and betting status of students	70
4.3.3 Betting status of classmates versus betting status of respondents	75
4.3.4: Whether betting is socially desirable and the betting status of students.....	77
4.3.5: Ultimate goal of betting on sports and the betting status of students	80

4.4 Association between Sports Betting Marketing and Attitudes towards Betting.....	82
4.4.1: Attitude that betting is a leisure pursuit Vis a Vis betting status of students	83
4.4.2: Attitude that betting proves a bettor’s loyalty as a fan Vis a Vis betting status	85
4.4.3: Attitude that betting is a channel for mateship and peer bonding Vis a Vis betting status of students	86
4.4.4: Belief that chances of winning increases by placing multiple bets Vis a Vis betting status of students	89
4.4.5: Belief that betting adverts trigger a bettor’s desire to bet Vis a Vis betting status of students	90
4.4.6: Belief that use of famous personalities in adverts increase betting involvement Vis a Vis betting status of students	93
4.4.7: Belief that betting firms should market betting Vis a Vis betting status of students	95
4.4.8: Attitude that betting is not harmful Vis a Vis betting status of students	97
CHAPTER FIVE:SUMMARY, CONCLUSIONS AND RECOMMENDATIONS..	101
5.1 Introduction.....	101
5.2. Summary of findings.....	101
5.2 Conclusions.....	103
5.4 Suggestions for Further Research	104
REFERENCES.....	105
APPENDICES	118

ABBREVIATIONS AND ACRONYMS

DSM IV	-	Diagnostic and Statistical Manual of Mental Disorders Fourth Edition
HELB	-	Higher Education Loans Board
JOOUST	-	Jaramogi Oginga Odinga University of Science and Technology
SAFS	-	School of Agriculture and Food Sciences
SBE	-	School of Business and Economics
SBPS	-	School of Biological and Physical Sciences
SE	-	School of Education
SET	-	School of Engineering and Technology
SHS	-	School of Health Sciences
SHSS	-	School of Humanities and Social Sciences
SIIS	-	School of Informatics and Innovative System
SMAS	-	School of Mathematics and Actuarial Science
SOGS	-	South Oaks Gambling Screen
SSPNRM	-	School of Spatial Planning and Natural Resource Management
TPB	-	Theory of Planned Behaviour
U.S	-	United States

OPERATIONAL DEFINITION OF TERMS

Betting Behaviour: This is used in reference to the frequency of betting on football outcomes and the amount of time and money spent on bets.

Sports Betting or Betting: This is used in the study in reference to wagering money on the outcomes of football matches.

Sports Bettor: For this study, a sports bettor was defined as one who has participated regularly in sports betting for the past three months.

Betting Parlour: This is used in reference to a shop where one can walk in and place bets on ongoing football matches and cash in their wins immediately. These betting shops offer live betting where bettors place bets on football matches even after kick-off and throughout the duration of the match.

Sports Betting Marketing: For this study, it is used to refer to all the strategies employed by betting firms to attract and maintain a customer base, inclusive of advertising, sponsorship and inducements such as free bets, money-back guarantees and bonuses bets.

Subjective Norms: It refers to the perceived social pressure to perform or not to perform a given behaviour. These pressures may be exerted by family, friends, significant others and the prevailing social norms. This was adopted for this study.

Town: A town is an intermediate between rural and urban communities. It is too large for all inhabitants to be acquainted with one another, yet small enough for informal relationships to predominate.

Youth: In this study the word youth is used to refer to the developmental stage of people between the ages of 18 to 35 years. The terms “young people” and “young adults” are also used to refer to this developmental stage.

LIST OF TABLE

Table 3.1: Sample Size for Respondents from Various Schools in JOOUST.....	40
Table 4.1.2: Betting Status of Respondents	48
Table 4.1.3: Frequency of Betting in the Last Three Months.....	50
Table 4.1.4: Amount Placed on Bets.....	53
Table 4.1.5: Chasing of Losses by Students.....	55
Table 4.1.6: Attempt to Stop Betting.....	56
Table 4.1.7: Intention to Keep on Betting.....	58
Table 4.2.1: Age of Respondents Vis a Vis Betting Status.....	60
Table 4.2.2: Gender of Respondents Vis a Vis Betting Status.....	61
Table 4.2.3: Religion of respondents Vis a Vis Betting Status.....	63
Table 4.2.4: Number in the Family Vis a Vis Betting Status.....	65
Table 4.2.5: Parental Education Status Vis a Vis Betting Status.....	66
Table 4.2.6: Parental Employment Status Vis a Vis Betting Status.....	68
Table 4.3.1: Family Members Betting and Betting Status of Students.....	70
Table 4.3.2: Betting Status of Closest Friend and Betting Status of Students.....	73
Table 4.3.3: Betting Status of Classmates and Betting Status of Students.....	76
Table 4.3.4: Social desirability of Betting and Betting Status of Students.....	77
Table 4.3.5: Ultimate Goal of Betting and Betting Status of Students.....	80
Table 4.4.1: Sports Betting is a Leisure Activity.....	83
Table 4.4.2: Betting Proves a Bettor's Loyalty as a Fan.....	85
Table 4.4.3: Attitude that Betting is a Channel for Mateship and Bonding.....	87
Table 4.4.4: Chances of Winning Increases by Placing Multiple Bets.....	89
Table 4.4.5: Betting Adverts Trigger a Bettor's Desire to Bet.....	91
Table 4.4.6: Use of Famous Personalities in Adverts Increase Betting Involvement.....	93
Table 4.4.7: Betting Firms Should Market Betting.....	95
Table 4.4.8: Attitude that Betting is Not Harmful.....	97

CHAPTER ONE

INTRODUCTION

This chapter examines the background information to the study, statement of the problem, research questions and objectives, the significance of the study, scope and the theoretical framework on which the study was anchored.

1.1 Background to the Study

In the twenty-first century, legalized gambling is available and accessible leading to its widespread growth (Hardoon & Derevesnky, 2017) in the society. Historically, gambling in countries worldwide had been characterized by cycles of proscription and propagation (Temcheff, St. Pierre & Derevensky, 2011) despite this, people always courted chance and gambled on the outcomes of a wide array of activities (Rogers, 2013). Temcheff et al (2011) observe that in the last century alone, gambling had transitioned from being considered a sinful, immoral pursuit and a stigmatized criminal activity to its current position as a socially acceptable form of recreation. Thus, the current generation of youth are growing up in an era where gambling is quite prevalent (Volberg, Gupta, Griffiths, Olason & Delfabbro, 2010).

Different forms of gambling exist in the society such as poker, lotteries, sports and horse betting, bingo, Electronic Gaming Machines (EGMs), card games and casino-based table games such as Roulette and Crap (Binde, Romild & Volberg, 2017). Despite this, sports betting has grown exponentially due to its globalization (Listra, Bell & Bond, 2016) driven by internet and mobile phone technologies (Gainsbury, Wood, Russell, Hing & Blaszczynski, 2012; Hing, Cherney, Gainsbury, Lubman, Wood & Blaszczynski, 2014) this transformed sports betting opportunities enabling greater access 24 hours a day and 7 days a week (Deans, Thomas, Daube, Derevensky & Gordon, 2016). Due to internet technology, bets can be placed anywhere in the world (King, Delfabbro & Griffiths, 2010). This means that anyone anywhere in the

world can place bets on different sporting events at whatever time of day or night from any location.

The study of gambling has received immense attention from the field of psychology where a problem gambler is perceived as a carrier of cognitive distortions and their thoughts considered far from rational (Emond & Marmurek, 2010; Mysreth et al, 2012). Cognitive distortions include such aspects as attributional biases where a gambler ascribes winning to their skill but blames losses on factors such as bad luck (Gobet & Schiller, 2011). The gambler is also regarded as incapable of controlling their impulses (Dickerson et al, 2006) and have elevated rates of impulsivity and compulsivity (Cyders et al, 2007; Auger et al, 2010). Nonetheless, little was known about the contextual experiences of youth gambling (Hamilton-Wright, Woodhall-Melnik, Guilcher, Schuler, Wendaferew, Hwang & Matheson, 2016). There was therefore a renewed argument to consider social contexts as well as individual susceptibilities in the study of gambling behaviours (Bamaki, 2010; Tepperman, 2009; Hamilton-Wright et al, 2016; Rickwood, Blaszczynski, Delfabbro, Dowling & Heading, 2010). Researchers argue that gambling as a fundamental social activity, has scarce research relating to its social contexts and meanings (Reith & Dobbie, 2011). Gambling does not occur in a vacuum but in the social environment thus understanding of the social triggers of this behaviour was important as addiction is not an overnight event but a process that takes time within a social context.

Gambling was established to be popular among college and university students (Neighbours, Lostutter, Cronce & Larimer, 2002) with international studies estimating gambling prevalence rates for college students as ranging between 67% to 91% (Seifried, Krenzelok, Turner & Brett, 2009; Shead, Derevensky, Fong & Gupta, 2012). For instance, a study by Losch et al (2013) in the United States showed that gambling was widespread among university students and a study by Boudreau (1991) among University of Nevada, Las Vegas established that part of sorority programming was the inclusion of gaming awareness. These findings albeit, were based on

gambling in general rather than specifically betting. A study by LaBrie, Shaffer, LaPlante and Wechsler (2003) disputed this and they argued that college students do not gamble more than other adults do. Different forms of gambling offer different levels of attraction and rewards as well as dangers, and the features of sports betting are different from other forms of gambling. Therefore, it was imperative to establish the prevalence of betting specifically among university students as this would allow targeted intervention measures.

Researchers argue that university students are particularly vulnerable to gambling and its associated problems (Mubarak & Blanksby, 2013; Weinstock, Whelan & Meyer, 2008) such as poor school performance, financial strife, disrupted family relationships and higher rates of delinquent behaviours (Blinn-Pike, Worthy & Jonkman, 2010; Dickson, Derevensky & Gupta, 2008; American Psychiatric Association, 2013). An analysis of research carried out by Blinn-Pike, Lokken and Jonkman (2007) reveal that college students who gamble were at the risk of doing so at disordered levels. For instance, a study in the United States by Lostutter, Lewis, Cronce Neighbours and Larimer (2012) estimates that 2.6 million students suffer from the negative effects of problem gambling. Research reveal that sports betting “contributes to excessive gambling” (Bind et al, 2017) and this increasingly contribute to the incidence of problem gambling (Sproston, Hanley, Brook, Hing & Gainsbury, 2015) attributed to “reward frequency and jackpot size” (Bind et al, 2017). In the United Kingdom, harms caused by problem gambling include depression, suicidal ideation, anxiety and higher levels of substance abuse (Catford, 2012).

Whereas the focus of academic research has been on the harms associated with problem and pathological gambling, emerging evidence points at gambling harm occurring for those with low or moderate levels of gambling. Moderate level gamblers experiencing harm were established to be much higher than the number of pathological gamblers (Browne et al, 2016). Despite this, among problematic behaviours of college students, gambling has received less

research attention regardless of its high prevalence in this population (Huang et al, 2007; Seifried, Krenzlok, Turner & Brett, 2009). Darden and Rocky (2006) describe gambling as an invisible addiction and argue that while alcohol and drug abuse are easily detectable, the case is different with gambling. This attests to the fact that there are no visible symptoms of addiction to gambling, unlike problems with alcohol and drugs which are easily diagnosable as they display physical symptoms. Therefore, by the time it is discovered that one has a problem with gambling, it may already be at a pathological level.

Many university students undergo social, emotional, academic and financial independence once they leave home and some experience challenges in dealing with these alterations (Moore et al, 2013) and are thus predisposed to experiment with alcohol, illicit drugs and gambling (Barnes, Welte & Tidwell, 2010; Jeffries, Lemke, Shah, Dean, Richter & Buckner, 2016). Gay, Gill & Corbey (2016) reiterate that their newly found financial and behavioural autonomy makes them liable to exploring new interests such as gambling. Whereas there appears to be a belief that an affinity to excessive drinking and drug use ultimately subsides with maturity, there were doubts as far as gambling is concerned (Weiss & Loubier, 2010). The study by Arnett, Zukauskienė and Sugimiera (2014) on the new life stage of emerging adulthood provides compelling evidence that influences during the period of young adulthood have a strong impact on later lifestyle and behaviour patterns. Studies confirm that early onset of gambling participation could lead to significant problems in adulthood (Productivity Commission, 2010; Welte, Barnes, Tidwell & Hoffman, 2008). For example, evidence shows that initiation of gambling behaviours prior to age 21 leads to higher rates of disordered gambling later in life (Burge, Pietrzak & Petry, 2006).

Every society has its own ethics in relation to gambling (Ohtsuka & Chan, 2014). This essentially creates different lifestyle demands for the youth. For instance, an earlier study by Lesieur, Cross, Frank, Welch, Rubenstein and Moseley (1991) involving college students from

five different states, found geographic differences whereby students from Nevada, New Jersey and New York gambled significantly more often than students from Oklahoma and Texas. A study by Fiedor (2016) in the Czech Republic, affirms these geographical differences in gambling behaviours. This means that betting is highly contextual and different cohorts are thus affected differently depending on whether they are in cities, towns or rural areas. The study by Welte et al (2008) in the United States also showed that young adults who live independently were more likely to gamble in the past year than those who lived with their parents. Context specific studies were thus imperative as studies show that different cohorts in different social contexts have different betting patterns.

The demographic profiles of sports bettors seem to have transitioned from earlier projected profiles. Whereas previous profiles of bettors indicated predominantly older working-class men, research revealed that the contemporary sports bettors were typically young adult males aged 18-34 years (Humphreys & Perez, 2012; Sproston, Hing & Palankay, 2012). Studies carried out in Canada, Spain and the United Kingdom (Humphreys & Perez, 2012) and in Australia (Palmer, 2013) established that sports bettors were predominantly male, younger, of a higher socio-economic status, employed full-time, better educated and with regular access to the internet and mobile devices. Some researchers however argue that lower individual and familial socio-economic status is a risk factor for gambling participation while (Losch et al, 2013; Welte, Barnes, Tidwell & Hoffman, 2008). Hing, Alex, Vitartas and Lamont (2015) argue that being a full-time student, young and male made them vulnerable to sports betting and its accompanying risks. These studies (Welte et al, 2008; Humphreys & Perez, 2012; Sproston et al, 2012; Hing et al, 2015) produced conflicting findings hence, evidence remained inconclusive. The studies also involved general populations rather than university students and hence it was imperative to establish the influence of socio-economic status on the betting behaviour of university students.

Diverse studies highlight gender differences in gambling where male students tend to gamble more than female students. For instance, a study conducted in the United States by Shead et al (2012) among students at the University of California, found that 62.9% college males gambled as compared to 32.8% females. Wong et al (2013) argue that from an early age, socialization of men prepares them to be risk takers hence the high prevalence of gambling among this gender. Ohtsuka & Chan (2014) contend that the negative depiction of female gamblers in the society makes them desist from gambling preferring to conform to their traditionally defined roles of caregivers. Welte et al (2008) argue that religion influence the decision to gamble. This is due to the diverse ethical codes of conduct concerning gambling (Mutti-Packer, Hodgins, Williams and Thege, 2017) hence it offers a protective factor against addictive behaviours (Koneig, 2012) such as gambling (Beyerlin & Sallaz, 2017). Other researchers however argue on the contrary stating that religion may in fact increase gambling and facilitate problem gambling (Binde 2007; Kim, Shifrin, Sztainert & Wohl, 2018) because of faith in a higher power to influence outcomes (Binde, 2007).

Gambling has a social dimension and Wardle (2015) argues that it is an activity “conducted within social spaces, bound together with social interaction and social motivations”. Martin et al (2010) assessed the role of the Theory of Planned Behaviour in past year gambling and gambling frequency among college students and established that friend and family subjective norms predicted gambling frequency among this population. In the US, Shead, Derevensky and Gupta (2012) found that some university students viewed gambling as a form of socialization. In Australia, Thomas, Lewis, Duong and McLeod (2012) found a growing sub-culture of sports betting amongst young adult males who reported experiencing peer pressure to bet in order to fit in with their friends. Deans, Thomas, Daube, Derevensky & Gordon (2016) established the existence of gambling clubs and online forums that led to the entrenchment of sports wagering within peer-based sporting rituals. Studies also established the influence of parents on the

gambling behaviour of their children. Griffiths (2010) assert that the correlation between a young person and parental gambling was much greater than that for drink or drugs. Nonetheless, research that study betting in regard to the social environment in which it occurs was scarce thus the implication of betting from a social perspective and the social norms surrounding betting as a social phenomenon were not well understood.

After the initial initiation of sports betting behaviour, students were apt to develop certain attitudes towards it. Attitude refers to the degree to which a person has a favourable or unfavourable evaluation of the behaviour in question (Ajzen, 1991). Marketing strategies align sports betting with the culturally valued aspects of being a sports fan such as mateship, team support, fan loyalty, thrill, winning and power (Deans et al, 2016). Thus, the promotion of betting as a healthy activity akin to playing sports (Lamont, Hing & Gainsbury, 2011) had the effect of normalizing it among the youth (Gainsbury, Delfabbro, King & Hing, 2015; Hing, Russell, Vitartas & Lamont, 2016) and was seen as maintaining established gambling habits and behaviours (Derevensky et al, 2007). In Canada, researchers raised concern that gambling advertisements were reinforcing it as a fun, harmless leisure activity and an easy way to win money (Derevensky, Sklar, Gupta & Messerlian, 2010). Sponsorship of sport by gambling companies produced contention as there was fear that this could convey a message that gambling was a harmless activity akin to watching sport (Hing, Vitartas & Lamont, 2013). Thus, betting advertising was an influential factor in reinforcing the mental association between sport and gambling (Lopez-Gonzalez et al, 2018). The increased marketing of sports betting products and services has had the greatest influence in encouraging its consumption (Thomas et al, 2012; Lindsay et al 2013). Despite this, there was inadequate research undertaken to study how these marketing tactics influenced the attitudes, beliefs and the decision of university students to bet on sports. This study therefore sought to establish how marketing strategies led to consumption of sports betting among university students.

In Nigeria, Ayandele, Popoola and Obosi (2019) investigated the influence of demographic factors on attitudes toward sports betting among students from a tertiary institution and established that demography had a significant influence on the betting decisions of the students. However they were limited to demographic variables such as age, gender and peer influence. For these students, especially undergraduates, engaging in sports betting provided a means of survival (Oyebisi, Alao & Popoola, 2012) and for some a means of making a living (Akinsola, 2015). Hence, sports events were no longer just a source of great entertainment but also a prospect to win some money through betting on football outcomes (Gambling Africa, 2016). Advertisement and rebranding were identified as modes used by betting companies to attract the youth who were the target market of these companies (Olaore & Kuye, 2019). A report by the Nation Nigeria (2015) showed that betting companies used gambling advertisements like “how to become a Bill Gates in just a day” to attract the youth. This suggested that watching of adverts and other promotional aspects of betting inhibited the ability of those already experiencing problems with betting to resist the urge to bet on sports. Consequently it was also important to establish how advertising of betting influenced students intentions concerning betting as this was lacking in existing studies.

In Zambia, a study by Sakala, Paul, Dalal and Sheikh (2019) carried out in Ridgeway University involving Medical students established that sports betting was common among medical students in the university. According to Sakala et al (2019) the proximity of the university to the many betting companies in Kabwata Township made it easy for students to place a physical wager accounting for the high prevalence of betting among them. They add that students in the campus viewed sports betting as a means of survival. Studies show that proximity to gambling facilities leads to participation in gambling (Sevgny, Ladouceur, Jacques & Cantinotti, 2008; Thomas, Bates, Moore, Kyrios, Meredyth & Jessop, 2011) and

could also lead to higher expenditure in gambling leading to financial problems (Boardman & Perry, 2007).

Sports betting in Uganda had experienced rapid growth attaining the position of the most popular gambling activity in the country and was most popular among young men, and all income levels appeared to participate, but it was the lower quintiles of income that devoted the biggest share of their earnings to betting (Ahaibwe et al, 2016). Yawe and Ssenooba (2014) observe that gambling had diversified from the more traditional forms like Casino gambling and national lotteries to the current mode of betting on sports. This led to negative consequences such as University students failing to sit for their exams over unpaid fees due to losses incurred on betting (Mayanja, 2017). For instance, a report in Sunday Vision (2018) stated that a total of 55 students of Makerere Business Institute missed their graduation after betting and losing their tuition fee. The report added that many gambling and sports betting parlours had sprung up in areas surrounding institutions to lure students into betting. This made betting visible and hard to resist for many students as it served as a constant reminder of the possibility of making money especially when there was a football match. The thrill of watching a football match at the same time the possibility of earning money while doing it provided a lure too strong to resist for broke university students. Hence the strong connection between football and betting.

In Tanzania, Mfinanga, Mroso and Bushibura (2020) draws attention to the lack of information on the practice of betting among students in higher learning institutions including students from universities. Despite this the study by Mfananga et al (2020) revealed that sports betting parlours and bars which streamed live international football matches, were situated near higher learning institutions in Dar es Salaam and Dodoma cities. Their findings revealed that more than 95% of university students bet on sports however fewer Law students engaged in sports betting because of the demanding nature of their course as compared to those in other degree

programmes. Their study also established that the majority of the bettors in universities used money from their family and loans board for sports betting. They noted that despite the growing participation in sports betting by higher learning institution students in Tanzania there was a dearth of studies that had examined this social phenomena.

In Kenya, Odhiambo (2018) noted the rapid expansion of gambling more so in urban centres and the proliferation of betting parlours in city centres as well as the estates. These betting parlours offered live betting where bettors placed bets on football matches even after kick-off and throughout the duration of the match. Live betting allow for instant cash out as compared to overall match outcomes where payment is made days later. This essentially created opportunities for university students to make money at any given time of the day. Jaramogi Oginga Odinga University of Science and Technology main Campus is located in Bondo town, a fast growing town, but without betting parlours, therefore live betting was not available. Researchers (Mfananga et al, 2020; Sakala et al, 2019; Thomas et al, 2011; Sevgny et al, 2008) consistently maintain that the proximity of institutions of learning to betting parlours, despite the availability of betting online, has a strong influence on the sports betting behaviour of students. It was thus important to establish how this factor had a bearing on the prevalence of betting among students as compared to the findings elucidated from research carried out in western countries given the differences in context.

A study by Kenya Forum (2016) revealed that betting on sports was the most popular form of gambling among university students. Even so, this study focused majorly on the popularity of sports betting among university students but did not reveal the gender, ages, socio-economic status or religion of university students engaging in sports betting. According to Fishbein & Ajzen (2010), demographic characteristics, such as gender, age, ethnicity, and socio-economic status, are associated with differences in behaviour. Demographic characteristics are thus vital factors that determine behaviour among different populations and sports betting was no

exception. It was thus important to establish how these demographic characteristics influenced university student's decisions as far as sports betting was concerned as this factor had not been examined in existing studies in Kenya.

A study by Koross (2012) on the gambling behaviour of university students involving Kisii University students in Eldoret Campus, found that 78% of students bet on sports on a weekly basis and were using tuition fees as well as loans from the Higher Education Loans Board to bet. Sports betting related losses led to suicide by a Kenyatta university student in Nairobi (Otieno, 2016) and dropping out of college by a Maseno university student in Kisumu (Oketch, 2016) due to loss of tuition fees on football bets. More recently, a Masinde Muliro University student committed suicide after losing Ksh 60,000 in a bet, money that was meant for his tuition fee (Awuol, 2021). Koross (2016) established that students were motivated to bet to alleviate boredom, for enjoyment and to win money. While Koross (2016) examined intrinsic motivations for sports betting, it was imperative to contemplate the influence of subjective norms on betting behaviour of university students as well. The existing studies in Kenya had not examined how university students formed beliefs about betting in relation to the beliefs held by their family members and peers concerning betting, yet, parents and peers were important socializing agents that created the social norms surrounding betting. Therefore, this study aimed to establish the influence of subjective norms on the betting behaviour of JOOUST students.

Advertisement of sports betting in Kenya was found to be quite conspicuous on radio, television, internet, the dailies as well as outdoors (Koross, 2016) leading to a rise in demand for betting products by the youth occasioned by the betting advertisements they interacted with on a daily basis (Angote, 2016). The advertisements were quite strategic as winners of previous draws were telecasted holding their dummy cheques as they explained how they won (Odhiambo, 2018). This tactic created positive expectancies in the minds of viewers

encouraging audiences to bet in the hope of also winning. Notwithstanding, the relationship between sports betting marketing and the attitudes of students involved in sports betting was not clear, despite compelling evidence that university students were engaging in sports betting and experiencing the consequential negative effects. Although considerable attention had been devoted to how sports betting marketing strategies normalized betting in the society, less attention was paid as to how these strategies influenced attitudes and betting intentions of university students. This study therefore sought to assess the relationship between marketing and the attitudes of students towards sports betting and how these attitudes influenced their intention to bet on sports.

The Betting and Gaming Control Act 2018 Section 28 prohibits betting and gaming with a young person. Sub-section 2 defines a young person as one under the age of 18 years. Notwithstanding, the policy only addresses the legal age of betting and not the contextual factors that may influence youth problem betting particularly, in an environment where betting is legalized, widely available and accessible. University students form an important target population in sports betting research because their newfound freedom makes them susceptible to sports betting and betting at disordered levels. Therefore, understanding of the social factors predisposing university students to bet on sports was imperative, as this would help mitigate the harms caused by betting as well as put in place intervention measures. Other studies on gambling carried out in Kenya were by Wanjohi (2012) on the influence of unemployment on youth gambling with a focus on casino gambling and Mwadime (2017) on implications of sports betting in Kenya. Against this background, this study focused on the social factors influencing participation of university students in sports betting because betting is a social phenomenon however studies that had expressly evaluated influence of social factors on betting behaviour of university students were inadequate. This study therefore hoped to fill this gap by

evaluating how social factors influenced betting behaviour of university students in Kenya as well as to try to narrow the gap identified by western scholars.

1.2 Statement of the Problem

Due to an increase in sports betting services and widespread accessibility, sports betting increasingly gained social acceptance in Kenya as a form of entertainment. Sports betting falls in the category of gambling that is strongly associated with problem gambling. Research indicate that young adults especially those in universities were the most vulnerable population to gambling problems. With newly found financial and behavioural independence, university students were at a high-risk of experiencing both problem and pathological gambling. Reports in Kenya indicated a high prevalence of betting amongst university students and this resulted in some dropping out of college while some committed suicide after losing their tuition fees on bets, an indication of problems with sports betting. There was a growing number of research in Kenya addressing this social phenomenon however a lot still remained to be examined.

The demographic profiles of sports bettors had transitioned from earlier projected profile of predominantly older working-class men with research revealing that the contemporary sports bettors were typically young adult males aged 18-34 years. Despite studies demonstrating a high prevalence of betting among university students, their demographic profiles were yet to be examined in existing studies yet evidence adduced that university students who gambled were at the risk of doing so at disordered levels. Evidence pointed at social influences as the antecedent of problem gambling later in life regardless, the influence of subjective norms such as family, peer and social pressures on betting behaviour of university students had not been adequately examined in existing studies. Evidence showed that early initiation of gambling behaviour occurred within the family and peers were also important in initiating and maintaining the behaviour. Despite the important socializing roles these agents played in the

lives of students, studies had not adequately examined the association of their subjective norms and the betting behaviour of students.

Sports betting marketing became prominent in the society and betting firms used social media platforms, short message services, newspapers and television to market their products. This made sports betting extremely visible. The depiction of betting as fun, entertaining and harmless with promises of a changed lifestyle once one won the jackpot, greatly masked the possible dangers involved. Thus marketing tactics used by betting firms seemed to normalize it in the society. Despite this, the relationship between marketing and the attitudes of sports bettors was not well understood. Evidence showed that people's attitudes towards a given behaviour determined how much they engaged in the said behaviour.

Sports betting had been in the Kenyan society for slightly over a decade, however, studies that examined social factors influencing the betting behaviour of university students did not exist in Kenya and Africa as a whole. There was thus a need to examine the social influence on university students betting behaviour rather than just looking at their betting behaviour from a problem perspective as had been done in the field of Psychology. Hence, there was a need to establish the influence of demographic profiles on the betting behaviour of students, the association between subjective norms and betting behaviour of students as well as the association between marketing and the attitudes of students towards sports betting.

1.3 Research Questions

- i. What is the influence of demographic profiles on the betting behaviour of Jaramogi Oginga Odinga University of Science and Technology students in Bondo Sub-County?
- ii. What is the association between subjective norms and the betting behaviour of Jaramogi Oginga Odinga University of Science and Technology students in Bondo Sub-County?
- iii. What is the association between marketing and the attitude of students towards sports betting among Jaramogi Oginga Odinga University of Science and Technology students in Bondo Sub-County?

1.4 Objectives of the Study

The main objective of the study was to examine the social factors influencing participation of Jaramogi Oginga Odinga University of Science and Technology students in sports betting in Bondo Sub-County. The specific objectives were;

- i. To examine the influence of demographic profiles on the betting behaviour of university students.
- ii. To establish the association between subjective norms and the betting behaviour of university students.
- iii. To assess the association between marketing and the attitudes of university students towards sports betting.

1.5 Significance of the Study

The study sought to bring to light information regarding knowledge, beliefs and behaviours of university students in regards to sports betting. The findings of the study would provide empirical evidence useful in decision-making processes by university students, benefit the government, institutions of higher learning and other stakeholders by providing empirical data useful in the development of interventions geared towards prevention of problems with sports

betting among university students as well as the formation of appropriate policies aimed at protecting vulnerable youth from the harms associated with sports betting. It would benefit scholars in the field of Sociology and related disciplines by enhancing their understanding of the social drivers of betting behaviour thus help in designing programs to help the youth. The research findings provided further impetus for research in the area of sports betting in order to explore the social motivations for betting for other youth populations. The study therefore would be able to contribute more to already existing knowledge concerning the betting behaviour of university students.

1.6 Scope of the Study

JOOUSTs main campus is located in Bondo Town in the Western part of Kenya. Studies link proximity of institutions of higher learning to betting parlours to participation and higher expenditure in betting. Nevertheless, the aspect of proximity of institutions to betting parlours and participation in betting was beyond the scope of this study. The study focused on the demographic profiles of students such as age, gender, religion, parental employment status among others, the subjective norms of parents, peers and the society and how these influenced betting behaviour and the association between marketing and attitudes of students towards betting focusing on how adverts led to formation of beliefs and attitudes surrounding betting such as betting being a leisure activity and betting enhancing mateship and peer bonding. The population of the study comprised male and female undergraduate students, both bettors and non-bettors, from year 1 to year 4. The study confined itself to the Theory of Planned Behaviour by Ajzen (1985). The study was limited to 385 respondents who took part in the survey. A total of four FGDs were held and these were useful for providing deeper insight into the variables under study to complement the survey.

1.7 Theoretical Framework

1.7.1 Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB, Ajzen 1991) is an extension of the Theory of Reasoned Action (Ajzen & Fishbein, 1980). The theory postulates that behavioural intention is determined by attitude towards the behaviour, subjective norms concerning the behaviour and perceived behavioural control. Ajzen and Fishbein (1980) define behavioural intention as the measure of the likelihood that a person will engage in a given behaviour. The tenets of the theory were applied to investigate whether demographic factors, subjective norms and attitudes towards sports betting as influenced by marketing of betting products were determinants of betting. According to the reasoned action approach (Fishbein & Ajzen, 2010) individuals with different characteristics can hold different beliefs in regards to specific behaviours. Therefore, personal factors such as age, gender, religion and socio-economic status among others were investigated to determine their influence on betting behaviour.

Attitude refers to the degree to which a person has a favourable or unfavourable evaluation of the behaviour in question (Ajzen, 1991). This tenet was used to examine the relationship between marketing of sports betting and the attitudes of students towards betting, as studies show that marketing in all its forms has the power to influence social values and norms. In this regard, if the attitude of the students towards betting is positive and they perceive that others in their social environment hold positive attitudes towards betting, then the students have greater intention to bet. Social attitudes towards a behaviour are also significantly related to subjective norms.

Subjective norms refer to an individual's perception of the social pressures put on him to perform the behaviour. According to the theory, the social determinants of intention are the person's perception of the social pressures put on him to perform or not to perform the

behaviour in question (Ajzen & Fishbein, 1980). Subjective norms are thus influenced by a person's normative beliefs combined with the motivation to conform. This tenet was used in relation to students' beliefs about whether family, peers and important people in the student's circle thought that he or she should or should not engage in betting. For instance, students formed beliefs about sports betting based on what their family, friends and peers expected them to do or based on the observation of the action of others in their surroundings (social norms).

According to Ajzen (1991), perceived behavioural control reflect a person's beliefs as to how easy or difficult it will be to perform the behaviour. These beliefs are concerned with the presence of factors which either facilitate or impede the performance of a behaviour. Control factors are such as skills, money, and time among others. Perceived behavioural control was thus the student's perception of their ability or inability to bet on sports mediated by such aspects as the availability of finances, skill, and opportunity among others. Therefore, if the students thought that they could control their betting behaviour then the higher the likelihood they would bet but if they felt they could not control the betting behaviour the higher the likelihood that they would not engage in betting. Thus, according to TPB, as attitude, subjective norms and perceived behavioural control regarding betting become more favourable, so did the students intention to bet on sports. Ajzen (1991) states that behavioural intentions positively correlate with participation in the behaviour of interest.

The TPB has been used extensively in health studies (Godin & Kok, 1996), in tourism studies (Hsu and Huang, 2010) and to test the influence of advertising on certain health related behaviours (Hing, Vitartas & Lamont, 2013). It has been applied in various gambling studies (Chan & Lee, 2018; Salonen, Alho & Castren, 2017; Thrasher, Andrew and Mahoney, 2007). Nevertheless, critiques argue that TPB exclusively focuses on rational reasoning but excludes unconscious influences on behaviour (Sheeran, Gollwitzer & Bargh, 2013). Another identified

limitation is that TPB does not incorporate into the theory the emotions in an individual during the development of intentions and during decision making. TPB has also received criticism for the assumption that attitude towards a behaviour and subjective norms are sufficient to fully account for intention (Kan & Fabrigar, 2017).

Cummings and Corney (1987) assert that the theory has a good explanatory power for gambling phenomena, and provides a methodological framework for measurement of social factors likely to affect gambling behaviour. St Pierre, Derevensky, Temcheff and Gupta (2015) also argue that TPB has explanatory power for the frequency of gambling behaviour and problem gambling among youthful populations. Moreover, there was inadequate evidence of studies that had previously applied all the tenets of TPB in examining the influence of social factors on participation of university students in sports betting, yet the strength of TPB in explaining the prevalence of betting and the resultant problems was well established. Therefore, this study sought to apply all the tenets of TPB to evaluate the betting intention of university students and subsequently their betting behaviour.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This section presents a review of literature. The chapter reviewed studies that had been carried out in relation to social influences of sports betting. The review is presented in the sequence of the study objectives which are influence of demographic factors on betting behaviour, the association between subjective norms and betting behaviour and the association between marketing and attitudes of students towards betting.

2.2 The influence of demographic profiles on sports betting behaviour

Sports betting fall in the category of gambling forms described as particularly risky (Ricijas, Hundric & Huic, 2016). Whereas the focus of academic research has for long been on the harms associated with problem or pathological levels of gambling emerging evidence indicated that gambling harm might also occur for those with low or moderate levels of gambling (Browne et al, 2016). University students are a particularly vulnerable group, as going to college often represent the first move away from a student's family with fewer associated restrictions on their actions (Shaffer, Donato, LaBrie, Kidman & LaPlante, 2005).

University students therefore provided an ideal population to study early stages of legalized gambling, and in particular the influence of their emerging personalities on gambling severity (Mamurek, Switzer & D'alvise, 2014). In their study involving undergraduate university students, Mamurek, Switzer and D'alvise (2014) established that problem gambling severity was positively associated with gambling motivation of the students. Thus whatever drove students to bet on sports would determine if they became addicted or not. Even so, there existed controversy over the prevalence of gambling among this critical population. While some studies showed a high prevalence of gambling and problem gambling among university

students (Neighbours et al, 2002; Zhao et al, 2017) some researchers (LaBrie et al, 2003) argued to the contrary, stating that the prevalence of gambling among the youth was normal for this population.

In the university, students are thrust into a new environment without family restrictions or rules and with their newly found freedom, they may be driven to experiment with betting. Moore et al, (2013) argue that many undergo social, emotional, academic and financial independence and some experience challenges in dealing with these alterations. Because of these sudden alterations they are driven to experiment with alcohol, illicit drugs and gambling (Barnes, Welte & Tidwell, 2010; Jeffries et al, 2016). Gay, Gill and Corbey (2016) lay emphasis on the fact that financial and behavioural autonomy makes students liable to exploring new interests such as gambling. Seemingly at this stage in students' lives, they are not averse to courting risk thus betting provided the kind of thrill that is unique to this age group.

Whereas there appeared to be a belief that an affinity to excessive drinking and drug use ultimately subsides with maturity, doubts were raised as far as gambling is concerned (Weiss & Loubier, 2010). Arnett, Zukauskienė and Sugimiera (2014) on the new life stage of emerging adulthood provide compelling evidence that influences during the period of young adulthood have strong impacts on later lifestyle and behaviour patterns. This was confirmed by studies which showed that early onset of gambling participation could lead to significant problems in adulthood (Productivity Commission, 2010; Welte, Barnes, Tidwell & Hoffman, 2008). For example, evidence shows that initiation of gambling behaviours prior to age 21 leads to higher rates of disordered gambling later in life (Burge, Pietrzak & Petry, 2006).

Foley-Train (2014) noted how internet and mobile phone technologies had broadened the customer base of wagering by creating opportunities for operators to access previously untapped demographic groups. This factor was attested to by studies which showed that

demographic profiles of sports bettors had transitioned from earlier projected profiles. Whereas the previous profiles of bettors indicated predominantly older working-class men, contemporary research revealed that sports bettors were typically young adult males (Humphreys & Perez, 2012; Sproston, Hing & Palankay, 2012). Research carried out by a number of western scholars suggest that those in the age bracket of 18-30 years tended to have the highest level of gambling involvement (Delfabbro & LeCouteur, 2011). Young men in this age cohort also tended to gamble more frequently and problematically than young women (Moore, Thomas & Kale, 2013; Delfabbro, 2012) and also spend the most money on gambling and have higher rates of gambling disorders (American Psychiatric Association, 2013). These findings were supported by Gassman, Emrich and Pierdzioch (2015) analysis of sport bettor's data derived directly from gambling companies in Germany, which established that the average age of bettors was becoming lower.

Gender differences in gambling have also been established in studies where male students were found to gamble more than female students. International studies evaluating lifetime gambling prevalence rates for college students showed that gambling rate among males was significantly higher than for females (Stuhldreher, Stuhldreher & Forrest, 2007). For instance, a study conducted in the United States by Shead et al, (2012) among students at the University of California, found that 62.9% college males gambled as compared to 32.8% females. A regression analysis of a study to examine the gender differences for gambling engagement among university students by Wong et al (2013) revealed that male students were twice as likely to engage in gambling and three times as likely to experience problems with gambling as female students. Nevertheless, the statistics were for all forms of gambling rather than for sports betting in particular. It was thus imperative to establish gender differences in betting behaviours of university students as studies show that gender is a determinant of betting behaviour.

Research consistently established a positive correlation between socio-economic status and gambling participation. Palmer (2013) in a review of sports betting literature in Australia, argue that sports bettors tend to be of a higher socio-economic status, employed full-time, better educated and with regular access to the internet and mobile devices. Studies carried out in Canada, Spain and the United Kingdom (Humphreys & Perez, 2012) on who bets also inferred that sports bettors were younger males with higher levels of education and employment with access to the internet. Some studies suggested that low socio-economic status youth engage in gambling behaviours more frequently than higher socio-economic status youth (Turchi & Derevensky, 2006; Huang & Boyer, 2007; Welte et al 2008). Braverman and Shaffer (2012) reiterate that those in lower socio-economic status have a higher proclivity to gambling and are highly vulnerable to accompanying harms. For example, in the United States, a national survey by Welte et al (2008) on the prevalence of problem gambling among adolescents and young adults found that those in the lower socio-economic status gambled more excessively compared to higher socio-economic status youth.

Slutske, Moffit, Poulton and Caspi (2012) carried out a longitudinal study, which followed children into adulthood and found that lower personal and familial socio-economic status was associated with a higher likelihood of a gambling disorder at the ages of 21 and 32. Parental education and occupation were also found to influence gambling (Giebeler & Rebergiani, 2019; Erola, Talonen & Lahti, 2016) as these led to particular occupations that determine the level of income (Erola et al. 2016). Auger, Lo, Cantinotti and O'Loughan (2010) argue that socio-economic status, as a risk factor for gambling had not been explicitly investigated. In the United Kingdom, a British Gambling Prevalence Survey revealed that the lowest income household had a less likelihood of gambling online than highest income households. The highest prevalence for online gambling was established among households with the highest income levels. The findings of these studies were inconclusive as some researchers (Slutske et

al, 2012) argued that the lower socio-economic youth gambled than higher socio-economic youth established by other researchers (Humphreys & Perez, 2012; Palmer, 2013). Thus familial social status had a bearing on participation in gambling by university students as they created the backgrounds that either enabled or dissuaded gambling behaviour of students. These studies examined gambling in its entirety, nevertheless it was imperative to examine the influence of these factors for sports betting as a form of gambling given that the features of sports betting are different from other forms of betting.

Religious traditions tend to have diverse ethical codes of conduct concerning gambling (Mutti-Packer, Hodgins, Williams & Thege, 2017) hence they are a protective factor against addictive behaviours (Koneig, 2012) such as gambling (Beyerlin & Sallaz, 2017). For instance, Islam explicitly prohibits gambling (Mutti-Packer et al, 2017) which is regarded as *haram*. Other researchers however argued on the contrary. Binde (2007) explained that people who are religious place their faith on higher power for positive outcomes in gambling and this essentially increased their gambling involvement. Kim et al (2018) opined that religiosity may in fact expedite problem gambling among those who already engage in gambling. Thus affiliation to a religious group did not necessarily provide protection from addictive behaviour. Lam (2006) argued that few studies had examined the effect of religiosity on gambling participation.

In Nigeria, the availability and the ease by which gambling products were accessible that made many youths vulnerable to gambling raised contention. Football betting had become a social reality and a crucial social phenomenon in Nigeria (Akanle & Kolade, 2015) with concerns raised over the increasing number of youths who engaged in various forms of gambling (Temitope, Oyekola & Ambimbola, 2019). According Mustapha and Enilolobo (2019), Lagos State alone hosts 10,000 betting parlours. This is so despite many religious organizations raising their voice against betting (Ayinde, 2008). Olaore et al (2020) found that a majority of

youth regarded gambling as a way out of poverty, underemployment and unemployment and saw it as a means of providing for themselves. Although Nwinge et al (2012) concluded that those with higher levels of education and those in professional occupations were less likely to gamble, studies involving university students established a high prevalence of betting among undergraduates in various institutions in Nigeria who engaged in betting on a daily basis as a means of survival (Oyebisi et al, 2012; Olaore et al, 2020) and this predisposed them to compulsive betting (Olaore et al, 2020). Oyebisi et al (2012) found that gambling was causing serious effects on student's health, study habits, academic performance and was reported to be related to criminal activity as well. Splevins, Mireskandan, Clayton and Blaszcysnki (2010) assert that most problem gamblers suffer from denial and are hence reluctant to seek help.

A study carried out in Ridgeway University in Zambia on the prevalence of sports betting as an addictive disorder revealed that despite existence of other gambling forms, sports betting was the most popular form among university students because of easy accessibility and availability (Sakala, Paul, Dalal & Sheikh, 2019). The researchers linked the high prevalence of betting among this population to the proximity of the campus to the many betting companies that made it easier for students to place a physical wager. International studies (Sevgny et al, 2008; Thomas et al, 2011) confirm that proximity to gambling facilities leads to participation in gambling and may also lead to higher expenditures when gambling. Proximity of betting facilities to campuses increased their visibility and served to draw students to bet as they could walk in at any time to make a wager and walk out with a win or loss.

In Uganda, researchers observe that gambling had diversified from the more traditional forms like Casino gambling and national lotteries to the current mode of betting on sports which gained popularity becoming the number one gambling activity in the country (Yawe and Ssenooba, 2014). Sports betting was the most popular form of gambling among young men, and all income levels appeared to participate, but the lower quintiles of income devoted the

biggest share of their earnings to betting (Ahaibwe et al, 2016). This may have stemmed from the belief that the more they bet the higher their chances were of winning and the better the winning. Yawe and Ssenkooba (2014) observed that Ugandan youth especially in urban areas increasingly participated in betting and could be found in sports betting parlours all day long with receipts in hand either trying to place bets or get payments over bets won. Consequently the youth had no other occupation and engaged in betting throughout the day making betting a social reality in Uganda.

A study by Geopoll (2017) involving Kenya, Uganda, South Africa, Ghana, Nigeria and Tanzania involving youth aged between 17 and 35, found that Kenya had the highest prevalence of betting among the youth at 76%, while Ghana had the lowest prevalence at 42%. The study by Koross (2016) established that students were spending more hours gambling than reading and attending to school work with over 78% betting on a weekly basis while the study by Ogachi et al (2020) reveals that almost 70% of university students gamble more than once in a week using between 51 and 100 shillings per bet. Afifi et al (2014) contend that the higher the gambling frequency the higher the risk of developing gambling problems. Therefore, the higher the frequency of betting the higher the probability was of betting at problematic levels. Despite the fact that the prevalence of betting was the highest among the youth in Kenya (Kimuyu, 2017), the demographic profiles of university students involved in sports betting was largely unknown. It was thus vital to establish the demographic characteristics of those participating in sports betting because this would help in formulation of targeted interventions to those who were most vulnerable.

Cummings and Corney (1987) argue that demography is a factor that is associated with risk-taking and gambling. Researchers have identified several risk factors for problem gambling among sports bettors among them being male, younger and never married, living in a one-parent family with siblings and living alone (Delfabbro, 2012; Williams et al 2012). Fishbein

and Ajzen (2010) argue that individuals with different characteristics hold different beliefs in regard to specific behaviours. Thus it was important to examine the influences of demographic profiles of students on specifically betting behaviour. Given the contextual differences between European and African nations such as the level of development and culture, there was a need to establish the influence of demographic profiles of students on their betting behaviour within the Kenyan context as there were inadequate studies which had examined this aspect. An understanding of which students were more vulnerable to betting and betting problems was important in order to target the right kind of intervention. Therefore, this study set out to examine the influence of demographic profiles on the betting behaviour of university students as it had been established as a vital factor that determined behaviour among different populations.

2.3 The association between subjective norms and sports betting behaviour

Subjective norms refer to an individual's perception of the social pressures put on him to perform or not to perform a behaviour in question (Ajzen & Fishbein, 1980). These social pressures may emanate from the society, family, peers and important people in the student's circle who determine whether or not they engage in betting behaviour. Subjective norms are thus influenced by a person's normative beliefs combined with the motivation to conform. Many university students undergo social, emotional and financial independence and some experience challenges in dealing with these changes (Moore et al, 2013) thus they are driven to experiment with alcohol and gambling (Barnes, Welte & Tidwell, 2010). Studies showed that college students are at a higher risk for financial problems compared to older adults due to their financial obligations from college expenses and tuition (Robb, 2011; Worthy et al, 2010). Thus, the prospects of winning large prizes cause excitement making individuals dream and fantasize of how these wins would change theirs and their families' lives (Rickwood et al, 2010).

Researchers note that “social reasons” are a recurrent theme among university students gambling motivations (Neighbors et al, 2002) but despite this, the social influences on gambling behaviour were not clear. Derevensky (2015) argues that as much as financial gain is a crucial factor influencing gambling behaviour, the potential to win money is not always the primary motivation to engage in gambling. Losch, et al. (2013) on a pilot study of gambling attitudes and behaviours among Iowa college students revealed that the main motives for betting were for entertainment, excitement and to socialize with friends. In view of this sports bettors may have been driven by other motives besides the desire to win money and establishment of these motives was important especially from a social perspective because gambling does not occur in a vacuum.

A study carried out among problem gamblers in New Zealand indicate that those who developed gambling problems, initiated gambling for more reasons that were social but later became motivated by such factors as stress relief, coping and getting out of trouble (Clarke et al, 2007). Social factors such as parental and peer were established to influence the development of social norms and consequently the development of gambling behaviours (Gay et al, 2016). Griffiths (2010) contends that the correlation between a young person and parental gambling may be much greater than that for drink or drugs. Reith and Dobbie (2011) emphasised the importance of family especially the working class family, in providing an environment for the transmission of gambling related values that lead to replication of behaviour, norms and attitudes related to gambling. Accordingly parents created conducive environments in which the youth picked up beliefs concerning betting which they subsequently acted upon. However, these studies focused on parental and peer influence on the gambling uptake of a general youth population rather than on university students. This study therefore set out to establish the nature of influence exerted by parents and peers that drove students to bet on sports.

A study by Kekki (2015) among young Finnish adults established that young adults' intention to bet on sports increased if they believed that their family and friends approved of it. The study by Kekki (2015) focused on only one construct of TPB that is intention and how it led to betting behaviour. The TPB states that intention is mediated by attitudes towards the behaviour, subjective norms and perceived behavioural control. Ajzen (1991) asserts that intention alone cannot exclusively explain human behaviour as a person may have intention but not act on it. Therefore it was important to examine how these tenets of TPB impacted betting behaviour as this had not been examined in existing studies.

A British study by Reith and Dobbie (2011) reveal that youth who had an early gambling onset often did so within the family, while a later gambling onset occurred among friends. This essentially meant that family members helped in the early initiation of betting behaviour by the youth and friends played an important role of maintaining the behaviour. Presumably the youth perception of approval of family members and peers in regard to sports betting led to the willingness to participate in sports betting based on the norms set by family members and peers. However Ellenbogen et al, (2008) cautioned that gambling habits acquired in young adulthood may develop into more severe gambling problems later in life. In Australia, a study by Thomas et al (2012) revealed a growing sub-culture of sports betting amongst young adult males who reported peer group pressure to bet in order to fit in with their friends. While in Sweden, a study by Binde (2013) captured factors such as winning the jackpot, to socialize with other people, play against opponents and to gain prestige through show of wealth, skill and strong character, as some of the influencing factors.

In Africa, a study by Geopoll (2017) involving six African countries established that Ghana had the lowest prevalence of gambling among the youth, at 42%. A study by Hyak and Sailer (2020) found that sports betting is popular among urban youth while the rural youth prefer the Chinese slot machines. Appiah and Awuah (2016) affirm familial factors as the most influential

in predicting youth gambling behaviour. The scholars found that the attitudes of parents and siblings towards betting shaped the attitude of the youth towards gambling as they normalized this behaviour. Odame et al (2021) concluded that unemployed youth in rural Ghana view gambling as a source of earning money to provide financial support to their girlfriends. Contrary to western studies that found urban youth to gamble more than rural youth ((Volberg et al, 2010; Fiedor, 2016), the study by Odame et al (2021) found that problem gambling among the rural youth was much higher, indicating a higher prevalence of gambling among rural youth. There was thus a divide in the findings between studies carried in the West and the African study creating the need for this study in order to establish this factor.

In Nigeria, a study on football betting by Akanle and Kolade (2015) established that betting was very popular especially among young people with a greater percentage engaging in it. They further upheld that gambling was not new in Nigeria as other forms of gambling had existed for a long time prior to the more sophisticated sports betting. According to Akanle and Kolade (2015) the popularity of forms of gambling such as Lotto dwindled due to socio-economic and demographic changes in the country and most youth as posited by Oyebisi et al (2012) were engaging in betting in the hope of making riches quickly while abandoning hard work. Apparently the belief among these youth was that betting paid more than hard work. Akinsola (2015) established that students regarded betting on sport as a means of making a living while undergraduates in Oyebisi et al's (2012) study saw it as a means of survival. Ostensibly students in Nigeria wholly embraced betting as a shortcut to riches and also a means of sourcing money for their upkeep while in university. Thus students no longer watched football for pure entertainment but from a viewpoint of making money from bets.

In Kenya, there was inadequate literature on the composition of social factors that contributed to gambling behaviours and the subsequent problems (Mwadime, 2017) despite sports betting being a social activity carried out within the confines of a social environment. Prior to sports

betting, gambling was confined in Casinos in major towns and in Nairobi Gymkhana that offered betting on horse races. These required exclusive membership. This changed with the advent of sports betting which made it widespread and quite accessible within the society. Attaining the grades to join a university are a dream for many Kenyan students as upon graduation it is expected that better opportunities will present themselves. Even so, the zest by which this population had embraced sports betting was worrying given the harms they experienced from betting. It was thus appropriate to establish the social factors that drove university students to bet on sports despite the fact that some experienced adverse harms from the behaviour.

A study by Wachege and Mugalo (2019) carried out among Christian youth in Nairobi reveal that habitual betting among this population was as a result of peer pressure, early exposure to betting games and a desire to escape from reality. Koross (2016) established that students were motivated to bet to alleviate boredom, for enjoyment and to win money and that students were spending more hours gambling than reading and attending to school work with over 78% betting on a weekly basis. This had a negative effect on their academic output. The focus of these studies was majorly on intrinsic motivations rather than subjective norms and their influence on the sports betting behaviour of university students. Sports betting as a social activity had become a popular entertainment activity especially among the youth in Kenya. Despite this inadequate knowledge existed on the socializing role of peers and family members in the uptake of sports betting by university students. It was also not clear how social attitudes influenced the decisions of students to bet on sports. It was thus imperative to establish how peer and familial subjective norms influenced the betting behaviour of university students as this would be essential in developing intervention measures for responsible betting among this critical population.

Fishbein & Ajzen (2010) argue that, “individual behaviours performed in a particular context tend to be influenced not only by general attitudes but also by a wide range of additional factors”. Research has identified such factors as age, living in urban areas, being socially and economically disadvantaged, easy access to gambling and gambling marketing as some of the risk factors for problem gambling (Dowling, Merkouris, Greenwood, Oldenhof, Toumbourou & Youssef, 2016). The inadequacy of research on the social pressures exerted on university students and other youthful populations for that matter to bet was apparent. Barmaki (2010) contends that the extent to which gambling problems are socially produced should be given consideration due to the fast rate at which gambling products and opportunities were growing. As much as studies had identified the popularity of sports betting among university students, it was expedient to also examine the influence of subjective norms of for example, parents and peers, on the betting behaviour of university students in regard to how they created the social norms surrounding betting that put pressure on these students to bet or not to bet on sports.

2.4 The association between marketing and attitudes towards sports betting

Fishbein (1967, pg.477) defines attitude as “a learned predisposition to respond to an object or class of objects in a consistently favourable or unfavourable way”. Nekich and Ohtsuka (2016) argue that attitudes are influenced by the information about gambling being fed through news media as well as the social media. The increase in the integration of sports betting logos, signage and promotions within televised sports events (Sproston et al, 2015, Thomas et al, 2012) resulted into “gambification of sport” and “sportification of gambling” where the distinction between sports and sports betting cultures have become indistinct (McMullen, 2011). These marketing campaigns align sports rituals such as fan loyalty, team support, winning and power, with sports betting (Deans, Thomas, Daube, Derevensky & Gordon, 2016; Deans, Thomas, Daube & Derevensky, 2016). This normalized betting among the youth as they embraced the messages entailed in the marketing campaigns in the belief they were for instance

showing support and loyalty to their teams. Deans et al (2016) argue that advertisements directly link mateship and peer bonding directly to gambling and the love for sport, in this case football, and this ended up entrenching betting into social rites related with being a sports fan. Rockloff et al (2011) however warns that gambling in the company of others increase excitement and act as a precursor for more gambling unlike when a person gambles alone.

Advertisements for gambling products has traditionally been restricted due to their potential to normalize gambling and contribute to excessive behaviour among vulnerable populations (Gainsbury, Delfabbro, King & Hing, 2015). The trend nonetheless changed in the modern generation where use of famous sports personalities by betting firms to advertise their products became prevalent. The use of professional sports personalities was quite influential (Chen, Lin & Hsiao, 2012) as it led to normalisation of gambling amongst young sports fans (Hing et al, 2013). Lamont et al, (2016) argues that the use of celebrities in betting advertisements had a risk-lowering effect in bettor's minds because of transference of trustworthiness and credibility. Researchers argue that advertisements make use of powerful imagery to portray social and cultural values such as wealth, success and happiness (Binde, 2009; McMullan & Miller, 2009) and hence have the power to influence social attitudes and values. In Australia, the nascent theme emerging from a study on marketing of sports betting and racing was that betting enhances the bettor's power, success, wealth, male bonding and attractiveness to women (Sproston et al, 2015). This clearly showed that marketing tactics targeted especially male bettors by creating an alpha male image of a sports bettor which served to attract male bettors who wished to develop a similar image.

The depiction of betting as a leisure and fun activity resulted in its normalization and acceptance in the society. The media reinforced this by promoting it as a healthy and harmless activity akin to playing sport (Lamont, Hing & Gainsbury, 2011). This raised concern among Canadian researchers that gambling advertisements were reinforcing it as a fun, harmless

leisure activity and an easy way to win money (Derevensky, Sklar, Gupta & Messerlian, 2010) increasingly earning it acceptance as a popular mainstream recreational and leisure activity for both men and women (Austrin & West, 2014; Pinto & Mansfield, 2011). The association of betting with sports, especially football which is a much loved game the world over, in essence erroneously created a fallacy that there was no harm associated with it. But in reality, betting had caused harm to many bettors as some lost all their assets and others committed suicide due to betting related losses. The emerging wagering marketing tactics such as free bets, money-back guarantees, matching deposits and sign-up bonuses for opening a betting account were regarded as contentious (Hing et al, 2015) because of the irresistible lure on bettors that made it hard to desist. These types of marketing strategies in effect, made bettors to recruit others to these betting firms in order to earn bonuses for each person they recruited, consequently expanding the customer base of the betting firms.

Such inducements and incentives were also regarded as influencing young people's perceptions that gambling was a risk-free activity (Deans et al, 2017) given that "sports wagering was depicted as an activity that facilitates social cohesion, mateship and social opportunities" (Deans et al, 2016 pg. 8). A study done by Sproston et al (2015) on marketing of sports betting suggested that young people were susceptible to influence from advertisements, that is, they based their decisions to bet grounded on the messages denoted by advertisements. Therefore, the power of advertisements in creating beliefs associated with betting could not be undermined. Regardless, these studies emphasised on how marketing strategies positively portrayed sports betting as opposed to how they influenced attitudes and beliefs and hence the betting behaviour of university students.

African nations had not been spared from aggressive marketing by sports betting firms. The increased availability, accessibility and the legal status of betting resulted in incessant marketing by betting companies to increase their customer base. In Nigeria, Olaore and Kuye

(2019) affirmed that there was aggressive pursuance of the youthful Nigerian population by betting companies who used advertisement and rebranding to appeal to the youth as well as increase their sales. Betting firms were using advertisements like “how to become a Bill Gates in just a day” to lure the youth to bet (The Nation Nigeria, 2015). This essentially sent a message to the youth that hard work was not the only avenue to riches as betting would change ones status from rags to riches overnight. This led to an increase in the number of youth partaking of betting as well as an increase in sports betting companies as the youth resigned from gainful employment to concentrate on betting which they viewed as a job (Olaore, Adejare & Udofia, 2020). Instead of looking for meaningful employment the youth had pegged all their hope in betting as a quick fix to financial needs regardless of the fact that there are no sure bets. Advertisements depiction of sports bettors as role models to be emulated and the alignment of betting with sports further entrenched the belief that betting was a healthy and acceptable social activity.

Hanss et al (2014) argued that people’s attitudes towards gambling are good predictors of how much people gamble and how likely they were to experience gambling-related problems. Researchers warned that advertisement and promotion of gambling could trigger consumption especially amongst those who were vulnerable and problem gamblers by providing reminders to bet as well as activating the desire and craving to bet (Binde, 2014; Hing et al, 2014). Accordingly, advertisements portrayal of betting as an acceptable activity that people should thrive to partake in coupled with enticing incentives led to participation of betting notwithstanding the risks of harm that these adverts hardly ever highlighted.

In Kenya, betting firms competed for and aggressively pursued customers (Mwadime, 2017) through promotion of sports betting on radio, television, internet, the dailies as well as outdoor advertisements (Koross, 2016). A study done by Odhiambo (2018) among University of Nairobi students, revealed that the respondents believed that gambling commercials could

influence people's behaviour and attitudes and 56% of them agreed that gambling commercials had motivated them to gamble. It was thus apparent that advertisements had a major influence on the uptake of betting and the prevalence of the adverts helped maintain the behaviour among university students. Kirton (2014, pg.3) affirmed that, "advertisements have an observable impact and this impact is influential". Odhiambo (2018) also established that gambling advertisements implied that one could use less money to win more. For example, the *Shabiki Mbao* advert asserted that with twenty shillings only one could win thousands of shillings. This, coupled with evidence of people who had won a lot of money after betting was enough motivation to participate in betting in the hope of replicating the same. Therefore it was not surprising that students risked their entire tuition fee to bet in the belief that the higher the stakes the higher the returns would be.

Studies in Kenya identified the diligence by which betting firms pursued consumers (Mwadime, 2017) and the prominence of sports betting promotion in the media (Koross, 2016) nonetheless, it was equally important to examine the relationship between marketing strategies and the attitude of students towards sports betting. Research showed that gambling advertising could increase already high levels of gambling and make it more difficult for problem gamblers to curtail the behaviour (Hing et al 2014; Binde, 2009). This was because constant reminder of betting eventually led to performance of the behaviour more so when there was reward expectancy. Marketing strategies are based on unique contexts and the African context is quite different from the European context, there was thus a need to assess the relationship between these marketing strategies and the attitudes of university students towards betting on sports. This would help determine how different populations formed beliefs based on betting advertisements and how it impacted their decision to bet. Thus, one of the aims of this study was to assess the relationship between marketing and the attitudes of students towards sports betting as attitude towards betting was an important determinant of participation in and frequency of betting.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the description of the research process. This study was concerned with the social factors influencing participation of university students in sports betting. It was specifically intended to investigate the social factors influencing participation in sports betting. The chapter describes the various stages of the research, which includes the study area, study population, sampling procedure, data collection instruments, data collection procedure, validity and reliability, and how they were achieved in the study, data analysis and presentation and finally the ethical considerations.

3.2 Research Design

The study adopted a correlational research design. The strength of a correlational research design is that it allows for description of the relationship between two or more naturally occurring variables and studies the degree to which variables are related (Simon & Goes, 2011). Correlational research design was used in this study because it was well-suited in answering the research questions appropriately and adequately. The correlational research design was also used because the focus of the study was not merely to describe and explain but also to predict how the variables under study influenced the betting behaviour of students. The design thus enabled the researcher to establish whether and to what degree a relationship existed between variables. It involved both quantitative and qualitative data collection methods and analysis (Sounders, Lewis & Thornhill, 2009). Quantitative method involved use of questionnaires with structured questions while qualitative method utilized an FGD guide to collect data. Therefore, the two methods were used to detect valuable patterns for validation.

3.2 Study Area

The research was carried out in JOOUST. The University's main Campus is situated in the town of Bondo within Siaya County. Bondo is in the Western part of Kenya and approximately 65 kilometres west of Kisumu. It is located 2 kilometres from the centre of Bondo town along Bondo-Usenge Road. JOOUST was founded in 2009 as Constituent College of Maseno University and was granted a Charter in 2013 which made it a full-fledged university. Betting on sports is highly contextual despite its online presence. The location of the university thus made it suitable for the study, since there were no betting parlours for betting in Bondo town despite studies consistently establishing how these influenced the betting behaviour of university students. As discussed in the background, studies show that the proximity of universities to betting parlours led to higher participation in betting on sports (Sevigny et al, 2008; Thomas et al, 2011). Thus it was important to establish the influences of the social factors that led to the decision of JOOUST students to bet or not to bet on sports.

3.3 Study Population

The study population comprised undergraduate students from JOOUST. They were drawn from all the Schools, totalling 10,090 (Source: Deans Office, 2018). The study chose undergraduate students because international studies (Chan, & Lee, 2018; Mamurek, Switzer & D'alvise, 2014; Weinstock, 2008) show that they have the highest prevalence rates of gambling due to their nature to experiment with their newfound freedom. The population comprised both male and female students from first year through to the fourth year of study.

3.4 Sampling Procedure and Sample Size

Oso and Onen (2005) define a sample as part of the target population procedurally selected to represent it. The sample consisted of 385 respondents selected from JOOUST. JOOUST comprises ten schools and all the schools were used in the study whereby each school served

as a stratum. Existing studies had involved students from specific schools such as the Medical School in Sakala's (2019) study in Zambia and Mfinanga et al., (2020) in Tanzania involving University of Dar es Salaam students. The study revealed that few students taking Science and Law based courses bet on sports because of the nature of their courses which kept them busy in comparison to other degree programmes. It was thus important to examine all schools as different courses offer different pressure to students which would in turn determine their decision to bet on sports. Yamane's Formula (1967) was used to get an appropriate sample size;

$$n = \frac{N}{1 + N(e)^2} = \frac{10090}{1 + 10090(0.05)^2} = 385$$

Where;

N = Population size

n = Sample size

e = Margin of error 0.05

To ensure proportional representation of each school according to their population, proportional stratified random sampling technique was utilized. This technique groups a population into separate homogenous subsets that share similar characteristics to ensure equitable representation of the population in the sample. This enabled the researcher to select a sample in accordance to the proportional percentage of the population of each stratum (Paton, 2002). The population was thus classified into strata and each element within the strata given an equal chance of inclusion in the study. The strata for this study were the various schools in the university. For example, the School of Health Sciences with a population of 1428 undergraduate students, had a proportional representation calculated as,

$$\frac{1428 \times 100}{10090} = 14.15\%$$

Therefore, 14.15% of 385 students translated to 54 students from School of Health Sciences.

The same proportional calculation applied to all the other schools. The procedure to get the sample size is in the table below.

Table 3.1: Sample Size for Respondents from Various Schools in JOOUST

School	Target Population	Sample Size	Percentage
SHS	1428	54	14.15%
SBE	1610	62	15.96%
SIIS	1284	49	12.73%
SET	541	21	5.36%
SE	1348	51	13.36%
SHSS	1220	47	12.09%
SBPS	811	31	8.04%
SSPN	581	22	5.76%
SAFS	919	35	9.10%
SMAS	348	13	3.45%
TOTAL	10090	385	100%

Stratified Random Sampling technique ensured that each subgroup characteristics was represented in the sample thus raising the external validity of the study (Oso & Onen, 2005). Systematic Sampling was then used to ensure equal representation of respondents in the sample. The sampling interval was calculated by dividing the population size by the desired sample size. The formula used was,

$$k = \frac{N}{n}$$

Where;

k = Systematic sampling interval

N = Population size

n = Sample size

For example, SAFS had a population of 919 and the desired sample size was 35, therefore the interval was calculated as;

$$k = \frac{919}{35}$$

$$k = 26$$

The sampling interval was 26 therefore every 26th student was picked for the survey. This was done for all the other departments and every k^{th} number picked for the survey. With the help of Class Representatives, the researcher accessed class attendance lists which were used to sample participants for the study using systematic sampling method where every k^{th} number from the lists was picked for the study. With the help of 15 trained research assistants, the consent forms and questionnaires were distributed to the 385 respondents selected for the survey. 48 participants were purposively selected for the four FGDs which constituted 12 participants per FGD, ensuring that those who participated in the survey were not included.

3.5 Data Collection Techniques

The data for this study was collected through questionnaires which were administered to the 385 respondents sampled for the survey. 15 research assistants from the various schools were recruited and trained by the researcher to assist in data collection. The questionnaires were administered to the participants by the research assistants who were drawn from each of the schools in the university. The Focus Group Discussants (FGD) were purposively sampled from the study population leaving out those who had participated in the survey. The interviews were conducted in English.

3.5.1 Questionnaire

The study employed the use of a structured questionnaire with open and closed ended questions to collect data from a systematically selected 385 respondents sampled from the population of study. The concepts generated from the literature review were utilized to design a structured

questionnaire with open and closed ended questions. The study was concerned with variables that could not be directly observed such as opinions, perceptions, feelings and attitudes of respondents, thus the use of questionnaires. Questionnaires also had the advantage that they could provide an even stimulus to a large number of people simultaneously therefore providing the investigator with relatively easy accumulation of data (Saleemi, 2011). The questionnaires helped to gather information on the betting behaviour of students, the influence of demographic profiles on the betting behaviour of students, the association between subjective norms and the betting behaviour of students and the association between marketing and the attitude of students towards sports betting.

3.5.2 Focus Group Discussions

The study utilized four FGDs. The four FGDs comprised samples drawn from year 1 of study to year 4. The following inclusion criteria was used, a discussant may have betted or not betted on sports in the past three months, be aged between 18 to 35 years, enthusiastic about the subject matter and freely willing to participate in the FGDs. To achieve, homogeneity, FGD 1 comprised male bettors, FGD 2 comprised female bettors, and FGD 3 comprised male and female bettors while FGD 4 comprised male and female non-bettors. The FGDs were made up of a mixture of respondents from year one to year four. Hence there was a degree of heterogeneity which enabled divergent views. Gronkjaer, Curtis, de Crespigny and Delmar (2011) assert that a too homogeneous group influences the range and the variety of data that emerges. Roller and Lavrakas (2015) further argue that the tension created by heterogeneous groups serve to uncover deeper insights into what is being studied.

The researcher in consultation with the groups decided on how the FGDs would be conducted. This included fixing the times that the group could meet to extensively discuss the issues and arrive at agreements on them. The FGDS were made up of 12 members purposively selected to ensure that those who participated in the questionnaire survey were not included.

Baumgartner, Strong and Hensley (2002) state that a sample size of 8-12 participants is appropriate for an FGD. Therefore, this study used 12 participants for each of the focus group discussions. FGDs were coded as FGD 1 to FGD 4. The respondents were identified by use of numbers 1 to 12, such as Respondent 1, Respondent 2 and so on for all the FGDs. The discussions were recorded using an audio recorder and each FGD lasted approximately 90 minutes and were held in a classroom with minimal disturbance. The records of the discussions formed the basis of analysis for the findings and conclusions. FGDS were used to gather the students' opinions, ideas and beliefs in relation to sports betting. They provided more in-depth information and revealed what the students felt and thought in regard to sports betting.

3.6 Pilot Study

A pilot study refers to a small-scale study carried out prior to the main study to establish the appropriateness of research questions, the best methods applicable and an estimate of time needed (Ismail, Kinchin & Edwards, 2017). A pilot study is vital in developing and testing the adequacy of research instruments using a small percentage of the entire sample size. 10% of the required sample has been established to be adequate for a pilot study (Hertzog, 2008). Thus a pilot study involving 39(10%) of the total number of respondents was carried out in Maseno University City Campus to ensure reliability and validity of the instruments, and this was excluded from the main study. Maseno University City Campus was chosen because it was representative of other universities in the country being that students were from both urban and rural areas. Permission was granted by the Director of Maseno University City Campus to carry out the test study. Three research assistants were trained to assist the researcher in carrying out the test study. Questionnaires and consent forms were printed and the consent forms were issued to selected participants to get their consent before issuing the questionnaires.

Participants were randomly selected from the various departments and requested to take part in the pilot study on a purely voluntary basis. The participants were first required to sign the

consent form then issued with a questionnaire. Time taken to answer questions was noted as well as the concerns raised by respondents. One notable concern raised was the number of questions that lengthened the time used to answer the questions, however, the questions were clear and well understood by the participants. For example, objective 2 had 14 questions with some that overlapped. This was addressed by removing some items and slightly modifying others.

3.6.1 Validity and Reliability

Mugenda and Mugenda (2005) describe instrument validity as the extent to which the instrument measures what it purports to measure. To ensure validity of the research instruments, this study adopted content validity to assess how relevant the instruments captured specific thematic indicators on the concept of betting behaviour. The researcher developed a questionnaire and a FGD guide aimed at addressing the research questions and objectives. The indicators measuring each variable under study were captured within each theme of the questionnaire. To minimise random error, the study ensured that the items accurately addressed the domain indicators. A questionnaire with four variables was used to collect data from the respondents. The variables were betting behaviour, demographic factors, association between subjective norms and the betting behaviour of students and sports betting marketing and attitudes of students towards betting. The tools were then shared with the researcher's immediate supervisors. The items that were irrelevant were discarded while those that appeared vague were improved on and the relevant ones retained. Further assessment was conducted by Maseno University School of Graduate Studies, Maseno University Ethical Review Committee and NACOSTI which is the national licensing body. Their comments were incorporated to improve the content validity of the instruments. The instrument was then pre-tested in the pilot study.

The reliability of the questionnaire was also measured. McMillan (2008) defines reliability as the degree of consistency with which research instruments measure what they are supposed to measure. To ensure reliability, Cronbach Alpha was used to test the reliability of the instrument (Cronbach and Azuma, 1962). The data collected from the pilot test was cleaned, coded and fed into SPSS version 25 for analysis. The overall instrument had a Reliability Coefficient of 0.738 and hence the instrument proved reliable and internal consistency achieved. For qualitative data, an FGD was held with 4 purposively selected participants and the discussions recorded using an audio recorder. The recorded data was uploaded to the *Expresscribe NCH* transcription software and transcribed as a word document. Minor changes were made to the FGD guide to better capture the essence of the instrument. The instrument was again shared with the supervisors and a qualified statistician for approval. The research instruments were thus judged to possess sufficient content validity to measure the concept of social influences on betting behaviour of university students.

3.7 Data Analysis and Presentation

The study used both quantitative and qualitative data analysis methods. The questionnaires were checked for completeness, coded then computed using Statistical Package for Social Sciences (SPSS) version 25. The dependent variable in the study was betting behaviour. Data from objective 1 was analysed using binary logistic regression. Results from objectives 2 and 3 were analysed using Chi-square test, where P-values of <0.05 were considered as statistically significant. Chi-square analysis was used for objective three because the variables were ordinal in nature since they involved attitude measurement. According to Yusoff and Janor (2014) variables such as attitude, opinion and feelings are intangibles thus they are qualitative variables and such can only be measured using ordinal measurement. Boone and Boone (2012) assert that data from Likert items are considered ordinal and are best measured using methods such as Chi-square.

Qualitative data obtained from the FGDs were recorded and analysed qualitatively using thematic analysis. The recorded data was first uploaded to the *Expressscribe NCH* transcription software and transcribed as a word document. The transcription was then reviewed for errors and corrected. The transcribed data was then uploaded to NVIVO Version 12 for coding of the responses and analysis. The analysed qualitative data was presented in excerpts representing outstanding themes captured from the discussions.

3.8 Ethical Consideration

Ethics refers to what is legally and morally right in conducting research, from inception through to completion of the process. The Maseno University School of Graduate Studies approved the research proposal and Maseno University Ethics and Review Committee issued an ethical clearance certificate. NACOSTI issued a research permit following application for the same. Further clearance from the Siaya County Education Officer and Siaya County Commissioner were issued. The research participants were informed of the nature and the relevance of the study. The researcher obtained written consent from the respondents indicating their willingness to participate in the study. The researcher maintained the privacy of the subjects and kept the information obtained from the respondents confidential throughout the data collection and analysis process. Individuals were assigned pseudonyms while collecting and presenting qualitative data. Data would be disposed of once the retention period had elapsed and were no longer required to meet any ethical requirements. The questionnaires would be destroyed in a way that left no possibility for reconstruction of information. This would be done by either burning or shredding. While digital data would be destroyed by deleting.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter reports the findings of the study based on betting behaviour statistics and the study's specific objectives. Section one presents and discusses betting behaviour statistics of JOOUST students in Bondo Sub-County. Section two presents and discusses the influence of demographic profiles on the betting behaviour of students. Section three presents and discusses the association between subjective norms and the betting behaviour of students. While the fourth section analysed the relationship between marketing and the attitude of students towards sports betting. There were 385 questionnaires printed based on the sample size table and distributed to the respondents using systematic sampling. All questionnaires were returned, with 385 usable. The study thus achieved a 100% response rate where 323(83.9%) of the respondents had placed a bet while 62(16.1%) had not placed a bet. This sample was used for analysis to ensure achievement of the study's objectives. Babbie (2014) advises that a response rate of at least 50% is adequate for analysis and reporting and this study achieved this.

4.1.1 Betting behaviour statistics

This section was necessary because it was important to first understand the betting behaviour of the respondents before establishing the influence of social factors on their betting behaviour. Six betting behaviour variables were developed to test this. The data was analysed descriptively and results tabulated in frequency distribution tables.

4.1.2 Betting status of the respondent

The study sought to find out whether the respondents bet or do not bet on sports. The results showed that out of the 385 respondents who participated in the study, 83.9% had placed a bet

in the last three months while only 16.1% had not placed a bet. This information is in Table 4.1.2.

Table 4.1.2: Betting Status of Respondents

Betting status	Frequency	Percent
Yes	323	83.9
No	62	16.1
Total	385	100

From the results it is clear that a majority of students engaged in sports betting behaviour as compared to those who did not. The respondents were asked why they bet and qualitatively they gave reasons such as the desire to win the jackpot, need for quick money, desire to live a certain lifestyle, influence by friends and a winning streak as some of the driving factors to bet. Those who did not bet gave reasons such as, lack of interest in betting, disapproval by parents and losses encountered in the duration they were involved in betting. Discussants in the FGDs revealed that they had various needs and betting offered an avenue to get money to address those needs. A female respondent revealed the following,

Betting is also part of hustling and if you do not have something to do and the amount of money you have cannot meet your needs, you can hustle by gambling to get some more (FGD 2).

A male respondent said,

There are various reasons why students get involved in gambling as we have defined sports betting. In that, we lack money. When we are desperate for money, we will do anything that can make us get it including gambling and the cheaper way we can get that money is through gambling. That is the easier way students get easy money for the needs they have (FGD 3).

The discussants felt that betting offered an avenue to get easy money to address their various needs. It was also widely agreed that the desire to live certain lifestyles was a driving factor for students to engage in betting. A male respondents said,

In university, we admire the lifestyles of others. You just see how your brothers and sisters are dressing, the lifestyle they are enjoying and you admire their lives but you have no amount to enjoy the life the way they are enjoying or to dress the way they are dressing. So, the only way to compete with them is to sport bet. You try your luck in sport betting (FGD 1).

The discussants revealed that respondents perceived social pressures to bet on sports in order to get money to support certain lifestyles picked from their peers such as a mode of dressing and ownership of gadgets such as smart phones. Those who stopped betting expressed that they had incurred many financial losses and that their academics had suffered. Some of the discussants stopped betting because of pressure from parents. A female respondent explained that,

My parents feel like you are wasting time and also you are a failure. Because there is no difference between you and someone who has not gone to school like most of the boda boda. So, they feel like they wasted their resources only to take you to school to learn sport betting. I stopped betting because of this. I did not want quarrels with my parents (FGD 4).

The discussants agreed that pressure from parents was a major reason why some students opted to stop betting. Thus parental norms influenced the decision of the students in relation to betting. The huge disparity realized between betters and non-betters could be because most young people were dabbling with betting. This age group is not averse to taking risks as they are in the age of independence, discovery and establishment of identities. Arnett et al (2014)

refers to this stage as emerging adulthood. Betting involves taking risks which may be profitable thus an avenue to get money to support the lifestyles they desire and the students could not resist the urge to bet. Gay et al (2016) argue that their newly found financial and behavioural autonomy made them liable to exploring new interests such as gambling. The ensuing social, emotional, academic and financial independence identified by Moore et al (2013) may have posed a challenge to some thus the drive to experiment with gambling. Even so, parental subjective norms were also at play where respondents whose parents did not approve of betting either desisted or had no intention to do so. Therefore, according to TPB (Ajzen, 1991), the belief that parents approved or disapproved of betting led the students to either bet or not bet. It can be concluded that those who had positive attitudes towards betting but perceived that parents did not approve, stopped engaging in betting altogether but those who perceived that their parents approved of the behaviour engaged in betting. Therefore, subjective norms led to intention, which in turn led to the betting behaviour.

4.1.3 Betting frequency

As far as frequency of betting among participants was concerned, the prevalence of betting was higher among bettors who bet once a day (39.6%) and on a weekly basis (38.1%) indicating a marginal difference between them. The difference was also marginal for those who bet on a monthly basis (10.5%) and several times a day (11.8%). The information is on Table 4.1.3.

Table 4.1.3: *Frequency of Betting in the Last Three Months*

Frequency of betting	Frequency	Percent (%)
Monthly	34	10.5
Weekly	123	38.1
Once a day	128	39.6
Several times a day	38	11.8
Total	323	100

It was apparent that the frequency of betting was high among the students as a higher percentage bet on a daily and weekly basis. This was corroborated by discussants in the FGDs. The discussant revealed that the frequency of betting among students was high and that most of the betting was concentrated over the weekend when serious games took place although there were those who also bet on sports several times in a day. A female respondent said,

I can bet several times in a day. I can decide to place even 10 bets within one hour but different games. It depend. When you use Betpawa, you can bet with one bob so you can bet so many times and at least two will give you positive results, but serious betting is on the weekends. Weekdays it is for survival (FGD 2).

Other respondents limited their betting to the weekends. A male respondent had this to say,

Normally, I do it on weekends, starting Friday, Saturday and Sunday, which has more games to bet on. The pocket also guides the frequency of betting. If one has a lot of money, the frequency of betting is higher. The more I win the more I feel that I should bet. Then it also depends on the amount of money which you are comfortable losing. So, you can risk a certain portion of your money (FGD 1).

When probed, they clarified that the Premier League, FA Cup and La Liga were mostly concentrated during the weekend. These football leagues involved well-known teams and that betting firms offered higher stakes thus a higher opportunity of making good money. A male respondent explained,

I bet mostly during the weekends when there are premier league games. That is, Saturday and Sunday because of the games played and the stakes involved. The match being played also matters, the odds of the game and strength of the teams (FGD 1).

This meant that weekend games offered better stakes on bets thus students were drawn to bet on them. There were respondents who also bet several times a day. A male discussant said,

I bet several times in a day. I bet when I feel that am running out of money. In a week, I bet about seven times. Betting is addictive and when I do not bet, I feel as if am missing something. When I have money in my Mpesa, I go to the app and place a bet (FGD 1).

In Ghana, the study by Appiah et al (2016) found that 70% of the students bet on sports on a weekly basis. While the analysis of the frequency of betting by university students in the study by Ogachi et al (2020) revealed that almost 70% of the students gambled more than once in a week. On the other hand, the study by Maloba (2018) showed that only 48.6% of the respondents bet on a weekly basis. These were lower than the findings of this study that showed that 89.4% of students bet on sports weekly, daily and several times a day. The high prevalence of betting could be attributed to the fact that betting was available 24 hours a day, 7 days in a week, and payment for smaller wins was available every day coupled with the jackpot size, the lure for students to bet in the hope of winning was irresistible. Kessler et al (2008) warned that high frequency of gambling could lead to disordered gambling. Thus the higher the frequency of betting the higher the likelihood was for the students to develop problems with betting. Therefore, according to the TPB the social norms created by betting firms surrounding football matches predicted betting frequency among the respondents.

4.1.4 Amount of money placed per bet

The study examined how much money the bettors typically used per bet. The distribution of bettors was highest among those who bet with more than 100 shillings per bet at 93% whereas only 37% of bettors used 100 shillings or less per bet. This is shown on Table 4.1.4.

Table 4.1.4: Amount of Money Placed per Bet (Ksh)

Amount placed per bet	Frequency	Percent (%)
0 – 50	23	7.1
51 – 100	92	28.5
101 – 150	101	31.3
151 – 200	40	12.4
Above 200	67	20.7
Total	323	100

Discussants in the FGDs were asked how much they bet with per bet and it emerged that students were staking high amounts of money with hopes of winning huge amounts. A male respondent said,

I usually bet with 200 shillings. It also depends on the odds you are given. If the odds are favourable, you use more money and if not, you use less money, like 50 bob. I can place three to four bets in a day, because you can lose one or two games, then you place more bets. In a day, I can use 600 to 800 shillings sometimes 1000 shillings especially during the weekends when there are more games. When you bet with higher amounts, there is possibility of winning more money (FGD 1).

This implied that the lure of big wins as espoused by the weekend games was very tempting. Thus the respondents believed that betting with high amounts gave them better chances of winning higher amounts but the reality was that they also risked losing it all. While the study by Koross (2016) confirmed that university students bet excessively and with large amounts of money, the study by Ogachi et al (2020) contradicted this and concluded that a majority of university students (56.6%) typically placed at most 100 Kenyan shillings per bet. The discussants were asked their sources of money for betting and the following emerged. A male discussant said,

We are using tuition money and our pocket money to bet. A friend used money that was supposed to be his fee to bet and lost 15000. He did not believe he had lost and started walking around naked. Some people said he was under influence of drugs, which was not true. He had to be hospitalized (FGD 1).

A male discussant reiterated that,

We are using tuition money to bet but we would not like our parents to find this out. I once lost my fee and I had to borrow money to bet in the hope of recovering it. Fortunately, I won and was able to pay the fee. Otherwise, I could have missed exams (FGD 3).

A female participant said, "I once used part of the tuition fee to bet. I won and replaced what I had taken. But I would rather use my pocket money than fee." Thus besides using their pocket money it emerged that students also used Higher Education Loans Board money to bet. A male discussant said that,

Normally the money comes from the pocket money the student has been sent to them there are some students who are working around the school, others have businesses. Like me, the time I started betting with big money, I used my HELB money and I lost it (FGD 3).

On being probed whether other students were doing the same, he said,

Normally most students use HELB because there is no perspective that this money will be returned by the student. It is not a loan that somebody will start following me within a month or a year or something. We rubbish that thought so we are free to do whatever thing we want to do (FGD 1).

The focus group discussions proved that students were willing to use whatever money at their disposal to bet in the belief that betting would in essence multiply what they had and they would be able to replace the initial amount once they won, but sadly some ended up losing it all. The use of HELB, tuition fees and pocket money all served as facilitating factors for betting and the ubiquitous nature of sports betting created the opportunity to bet hence the perceived behavioural control was high (Ajzen, 1991).

4.1.5 Chasing of losses by students

Chasing of losses occur in the instance where students place bets and loose the money then immediately place more bets in an attempt to win back what they had lost. Chasing of losses emanates from a belief that the next time they will definitely win thus they are caught in a vicious cycle of trying to win back what was lost. The study sought to find out whether students bet to recover what they have lost in a bet. As shown on table 4.1.5, 87.6% of the respondents engaged in chasing of losses while only 12.4% of the respondents accepted their losses.

Table 4.1.5: *Chasing of Losses by Students*

Chasing losses	Frequency	Percent (%)
Yes	283	87.6
No	40	12.4
Total	323	100

The results implied that a minority of the respondents may have developed ways of coping with the losses and hence did not feel the need to bet to recover those loses. The discussants in the FGDs revealed that they felt the urge to bet in order to recover what they had lost and this urge depended on the amount of money lost in a bet. A male discussant said,

Loosing is painful. You may lose today decide that you will not bet again and there are some good matches tomorrow. You will tell yourself let me try my luck again so that maybe you can win back what you lost. But, it depends on the amount you have lost (FGD 3).

This showed that the students bet in the hope of winning back what they had lost and perhaps more hence the belief that if they bet again soon after the loss, they would make a better bet and win to make up for the loss. This was important as it indicated a problem with betting which could lead to more financial problems. The finding by Ogachi et al (2020) revealed that 78.9% of the respondents in their study gambled to recover the money they had lost. American Psychiatric Association (2013) affirm that wagering more money to recover losses is a distinctive trait of problem gambling. This is because the more the students experienced loss the more they developed the urge to bet in order to win back what they had lost and with time addiction set in. It was thus important to educate the students on the dangers of chasing losses and encourage them to exercise self-discipline in betting.

4.1.6: Attempt to stop betting

The study sought to find out whether the students had ever attempted to stop betting. It emerged that 72.1% of the respondents had attempted to stop betting whereas a lower percentage of bettors (27.9%) never made any attempt to stop betting. The results are presented on Table 4.1.6.

Table 4.1.6: Attempt to Stop Betting

Attempt to stop betting	Frequency	Percent (%)
Yes	233	72.1
No	90	27.9
Total	323	100

From the results of the study, it is clear that a majority of students had attempted to stop betting due to losses incurred but later on decided to continue with the behaviour perhaps believing that subsequent outcomes would be favourable. Qualitatively, most of the respondents said that they were using a lot of time and money, thus they attempted to stop betting in order to stop the losses. A male discussant in the FGD revealed the following,

When I lose, I feel frustrated and disappointed and I decide not to bet next time. It takes me about 3 days to cool off. I stop a bit then I psyche myself and get back to betting. I also get encouragement from friends who tell me that next time I will win (FGD 1).

This was in line with the study by Ogachi et al (2020) which established that some students had unsuccessfully attempted to stop betting. The inability to stop betting altogether could have emanated from the fact that triggers for betting were everywhere, in that adverts made it visible, incessant text messages unforgettable, and discussions by friends irresistible. With such an environment, attempts to stop were curtailed. According to TPB, the respondents perceived a lack of behavioural control hence they were willing to put a stop to betting. This emanated from the perception of inability to sustain the betting behaviour due to losses incurred resulting in financial harm.

4.1.7: Intention to keep on betting

The study investigated whether the students had the intention to keep betting on sports in the future. The highest percentage of respondents (91.6%) indicated that they had the intention to keep on betting in the future while only 8.4% had no intention to bet in the future. See Table 4.1.7 below.

Table 4.1.7: Intention to Keep on Betting

Intention to keep on betting	Frequency	Percent (%)
Yes	296	91.6
No	27	8.4
Total	323	100

This implied that the majority of students had favourable attitudes towards sports betting and were thus unwilling to discontinue the behaviour in the future. When asked whether they had intention to keep betting in the future, some of the discussants in the FGDs expressed a strong motive to continue betting while others stated that they would stop at some point. A male discussants said,

I will never stop betting. I will continue betting for as long as betting is there. Betting is addictive and once you bet you will always want to bet. For example, when I see a team I know will win and I have money, I will use it to bet (FGD 1).

Thus for some as long as they had money to bet and the opportunity was there, they would do so. There were those who would stop once they achieved their set goals. A male discussant said,

I will keep on betting up to some point. I am looking for financial stability. Sports betting offers an easy way of achieving this. I will continue betting and once I feel that I am financially stable then I will quit (FGD 1).

This meant that some students saw betting as a means of making money and attaining financial stability and once this was achieved they would stop betting. A study by Adewuya et al (2006) among university students in Nigeria, found that intention to gamble had a strong and positive

correlation with gambling frequency. As a consequence those who intended to keep betting had positive attitudes towards betting and therefore had a higher frequency of betting than those who did not. According to TPB (Ajzen, 1991), as attitude, subjective norms and perceived behavioural control regarding betting become more favourable, so did the individuals intention to bet on sports. Therefore, intentions to bet had a positive correlation with participation in betting.

4.2 The Influence of Demographic Profiles on the Betting Behaviour of Respondents

The first objective of the study was to establish the influence of demographic profiles on the betting behaviour of JOOUST students in Bondo Sub-County. The study sought to find out whether the decision to bet or not to bet by students was due to demographic profiles. Using binary logistic regression, data was analysed using the respondent's decision to bet or not to bet as a dichotomous criterion variable and individual demographic variables as the predictor variables. Binary logistic regression was employed to identify the influence of demographic factors on betting behaviour using decision to bet or not to bet coded with *0=bets* and *1=do not bet*. Given the base rates of the two decision options 323(83.9%) decided to bet while 62(16.1%) decided not to bet. Segmenting the respondents along demographic dimensions such as gender, religion, age and indicators of socio-economic status (Fishbein & Ajzen, 2010) allowed for the determination of whether the prevalence of betting behaviour varied across subgroups. According to Fishbein & Ajzen (2010 pg. 225) "information about differential prevalence rates can be very useful for identifying important social indicators".

4.2.1 Age of Respondents Vis a Vis Betting Status

The age of respondents in this study was cross-tabulated against betting status to establish its influence on the betting status of students. As shown on table 4.2.1, betting was highest at the age category of 30 and above at 100% and declined with the age cohorts where the age cohort

of 18-21 years recorded the lowest prevalence of betting at 79.3%. For non-bettors, the age category of 18-21 years had the most number of non-bettors at 20.7% while those aged 26-29 years had the least number of non-bettors at 9.5%.

Table 4.2.1: Age of Respondents Vis a Vis Betting Status

PART A: DESCRIPTIVE ANALYSIS						
	BET		DO NOT BET			
Age	Frequency	%	Frequency	%	Total	Total (%)
30 and over	6	100.0	0	0.0	6	100
26 – 29	38	90.5	4	9.5	42	100
22 – 25	164	85.4	28	14.6	172	100
18 – 21	115	79.3	30	20.7	145	100

PART B: LOGISTIC REGRESSION ANALYSIS					
Variable	Co-efficient	Std. error	Z-statistics	P-value	Odd-ratio
Age	0.2930	0.147	1.466	0.1415	0.8001

The estimated logistic regression results for age (P-value 0.1415, odd-ratio 0.8001) had no significant (P-value > 0.05) influence on the decision of the respondent to bet or not to bet. Although the result was not significant the findings indicated that betting was high among those aged 26 years and above. A reason could be that most people at this age cohort were independent with an income at their disposable with which to engage in sports betting as compared to those in the lower age cohorts who were still dependent on their parents. Thus for this study age was not a determinant of betting as established in the studies by Victorian Responsible Gambling (2013) which indicated that people aged 18 to 24 years had the highest rates of participation in sports betting compared to other adults and by Maloba (2018) who established that majority of the bettors in her study, 212(68.6%), were in the age bracket of 22-35.

4.2.2 Gender of respondent's Vis a Vis betting status

The cross-tabulation of gender of the respondents against the betting status of the students revealed that betting was rife in both genders with 85.2% males and 80.7% females engaging in it, while only 14.8% males and 19.3% females did not engage in betting indicating negligible differences. The information is on Table 4.2.2.

Table 4.2.2: Gender of Respondents Vis a Vis Betting Status

PART A: DESCRIPTIVE ANALYSIS						
Gender	BET		DO NOT BET		Total	Total (%)
	Frequency	%	Frequency	%		
Male	231	85.2	40	14.8	271	100
Female	92	80.7	22	19.3	114	100

PART B: LOGISTIC REGRESSION ANALYSIS					
Variable	Co-efficient	Std. error	Z-statistics	P-value	Odds-ratio
Gender	0.3387	0.105	12.23	0.000	3.815

The estimated logistic regression results for gender (P-value 0.000, odd-ratio 3.815) had a significant (P-value < 0.05) influence on the decision of the respondent to bet or not to bet. Though the differences in betting as far as gender was concerned seemed marginal the odds ratio of gender suggested that betting by males was 3.8 times more than females. The discussants in the FGDs revealed that females bet on sports too but they preferred softer forms of gambling such as Lotto. A male discussant said,

Nearly all of my male classmates bet. My female classmates are betting too but some of them are not very open about it. About 10% of females in my class are active bettors but most prefer lotto to sports betting (FGD 3).

This exposition indicated that female students were betting however, some preferred not to be open about it perhaps because of the stigma associated with female betting. It emerged that male students were under pressure to provide for their girlfriends, therefore they engaged in betting to get money to furnish this, while female students bet in order to get money to address their needs. A female respondent said,

There is that pressure from girls on their boyfriends to give them the life they want or to meet expectations. As a guy, you can't depend on your parents to always give you money to entertain your girlfriend. At the same time, you cannot depend on your guy friends to keep on giving you money just because you want to impress your girlfriend. So betting is an option (FGD 3)

Hence, role socialization may have accounted for the reason why male students tended to bet more than female students as the males stepped into their expected roles of providers in their relationships. Female students revealed that they were driven to bet in order to get money to acquire personal effects that would enable them live a certain standard of life. A female discussant expressed the following,

Girls do not get pressure to gift our boyfriends because of how we live in our society right now, very few can do that. Most ladies expect the guys to like shower them with gifts, take them out, buy lunch and all these things. But for ladies, if it comes to us wanting to bet, we would want to bet to get money just to look more presentable than another lady or to get what another lady has. If you look at the life we live now, you see ladies at this age having more than they are expected to have and you clearly don't get how. So, you would prefer to bet to live at the standard your friend is at. It is more of social pressure (FGD 3).

Wong et al (2013) argued that from an early age, men are socialized to be risk takers while Ohtsuka and Chan (2014) argued that females are expected to take on caregiving roles. The society may frown upon females betting making them steer away from the behaviour thus the female students were not very open about their betting behaviour. However, the prevalence of betting was quite high among females in this study at 81% as compared to international studies which stood at 32.8% (Shead et al, 2012). This contradiction was apparent as shown in international studies (Delfabbro, 2012; Humphreys & Perez, 2012; Sproston et al, 2012; Moore, Thomas et al, 2013; American Psychiatric Association, 2013) which established higher betting prevalence among young adult males as compared to females. Therefore, gender was significantly associated with betting behaviour.

4.2.3: Religion of respondent's Vis a Vis Betting Status

The association between religion and the betting decision of the respondents was cross-tabulated to determine its influence. As shown on table 4.2.3, betting was most prominent among those adhering to traditionalist religion where 100% were bettors while those who ascribed to Atheism had the lowest prevalence of betting at 77.8%. Among the non-bettors, the prevalence of non-betting was higher among those ascribing to Atheism followed by those ascribing to the Muslim faith.

Table 4.2.3: Religion of respondent's Vis a Vis Betting Status

PART A: DESCRIPTIVE ANALYSIS						
Religion	BET		DO NOT BET		Total	Total (%)
	Frequency	%	Frequency	%		
Traditionalist	4	100.0	0	0.0	4	100
Christianity	283	89.2	53	15.8	336	100
Muslims	29	80.6	7	19.4	36	100
Atheists	7	77.8	2	22.2	9	100
PART B: LOGISTIC REGRESSION ANALYSIS						
Variable	Co-efficient	Std. error	Z-statistics	P-value	Odd-ratio	
Religion	0.991	0.114	8.806	0.003	2.690	

All the traditionalists were bettors, perhaps because traditionalist religion did not prohibit betting on sports. Betting on sports was also rife among Christian and Muslim students despite the religions prohibiting it. The estimated logistic regression results for religion (P-value 0.003, odd-ratio 2.69) had a significant (P-value < 0.05) influence on the decision of the respondent to bet or not to bet. The finding revealed that for traditionalists the odds to bet as opposed to not to bet was 2.7 times more compared to other religions. The FGDS revealed that students were aware that religion forbids gambling and that religious leaders had taken to warning the youth concerning betting. A male non-bettor said,

In the Bible it is written that you should reap what you sow and you cannot reap what you have not planted and that is gambling. You have not worked for it. Most of the religious people and pastors are against betting. They have come up with a way of letting the youth know that it is not good (FGD 4).

As much as the respondents were aware of religious teachings as regards gambling, the findings from the study implied that religion had limited influence on betting behaviour. This was contrary to the finding by Mutti-Packer et al (2017) that identified religion as a deterrent factor against gambling. The finding was however in line with Binde (2007) who established that religious people tended to gamble more because they placed their faith in a higher power for positive gambling outcomes. Thus according to the TPB beliefs regarding the outcome of betting led to intention to bet and the performance of the actual behaviour.

4.2.4: Number in the Family Vis a Vis Betting Status

The cross-tabulation of the influence of the number of people in the family against the betting status of students revealed that although the prevalence of betting across the different categories was marginal, it was slightly higher for families with 12 and above members at 85.7% and was slightly lower for families with 9-11 members at 81.5%. For non-bettors, the difference was

equally marginal however, non-bettors were slightly higher in the category of 9-11 family members at 18.5%. See Table 4.2.4 below.

Table 4.2.4: Number in the Family Vis a Vis Betting Status

PART A: DESCRIPTIVE ANALYSIS						
	BETS		DO NOT BET			
No. in Family	Frequency	%	Frequency	%	Total	Total (%)
12 and above	6	85.7	1	14.3	7	100
9 – 11	53	81.5	12	18.5	65	100
5 – 8	109	84.5	20	15.5	129	100
1 – 4	155	84.2	29	15.8	184	100

PART B: LOGISTIC REGRESSION ANALYSIS					
Variable	Co-efficient	Std. error	Z-statistics	P-value	Odd-ratio
Number in the family	0.3835	0.120	3.203	0.000	1.465

The estimated logistic regression results for number in the family (P-value 0.000, odd-ratio 1.465) had a significant (P-value < 0.05) influence on the decision of the respondent to bet or not to bet. The finding revealed that the odds to bet as opposed to not to bet with those within 12 and above family members was 1.5 times compared to the other categories of family members. A possible explanation could be that these families had limited resources and many competing needs thus limited finances available to students to address needs. Betting thus offered an avenue to earn money. This contradicted the finding by Giebeler and Rebeggiani (2019) who established that the number of dependants in a household had a negative influence on gambling behaviour, that is, the higher the number of dependants the lesser the likelihood was of engaging in betting.

4.2.5: Parental education level Vis a Vis Betting Status

The education level of parents was cross-tabulated against the betting status of the respondents to establish its influence. The results revealed that the distribution of bettors was highest among bettors whose parents had primary level of education, at 91.4%. Betting prevalence was lowest (50%) among those whose parents had no education but was almost evenly distributed among those whose parents had secondary level of education at 86% and tertiary level of education at 83%. For non-bettors, the lowest distribution (8.6%) was among parents with primary level education while the highest distribution of non-bettors was among students whose parents had no education (31.3%). This may have meant that parents with primary or lower levels of education had narrow sources of income, therefore, students from these backgrounds betted in order to cushion themselves against lack. The information is on Table 4.2.5.

Table 4.2.5: Parental Education Level Vis a Vis Betting Status

PART A: DESCRIPTIVE ANALYSIS						
	BET		DO NOT BET			
Education level	Frequency	%	Frequency	%	Total	Total (%)
Primary	53	91.4	5	8.6	58	100
Secondary	121	85.8	20	14.2	141	100
Tertiary	127	82.5	27	17.5	154	100
None	22	68.7	10	31.3	32	100
PART B: LOGISTIC REGRESSION ANALYSIS						
Variable	Co-efficient	Std. error	Z-statistics	P-value	Odd-ratio	
Education level	0.743	0.220	3.431	0.001	2.110	

The estimated logistic regression results for parental educational level (P-value 0.001, odd-ratio 2.110) had a significant (P-value < 0.05) influence on the decision of the respondent to bet or not to bet. The odds ratio for parental education suggested that betting by those whose parents had primary level of education was 2 times more than those whose parents had other

categories of education. Opinions were divided among the discussants in the FGDs as some discussants felt that those whose parents were more educated bet more than those whose parents were not educated while others felt that prevalence of betting was greatest among students whose parents had lower levels of education. A male participant who was of the opinion that students with educated parents bet more revealed the following;

I think students whose parents are educated tend to bet more as their parents are more exposed and have things like TVs, internet access and other gadgets in their homes which expose students to information concerning betting. But parents who are not educated may not have these things in their homes because they may not afford them hence exposure for their children is low (FGD 1).

This argument contradicted the findings from the survey that established that students whose parents had lower levels of education betted more than those with a higher level of education.

Another male discussant had this to say:

For me I would say that education of parents, to some extent influences their children not to bet. Educated parents can explain to their children the effects of betting. But those with lower levels of education may not understand anything to do with betting. I think illiteracy goes hand in hand with poverty. And they would even appreciate if their child bets and wins some money to assist the family. So I think students with parents who are illiterate bet more (FGD 3).

This implied that well educated parents were better informed and were better placed to give sound advice as regards betting as compared to parents with lower level of education. Education has for long been known as a defining factor in many aspects of life, and gambling is no exception. The level of education determines the level of exposure, social status in the society and the type of leisure activities people engage in. Giebeler and Rebeggiani (2019)

established that education of the household head influenced gambling behaviour of the household members. The study revealed that a higher education level of the household head had a negative effect on the tendency to gamble which was in line to the finding of this study.

4.2.6: Parental employment status Vis a Vis Betting Status

The study sought to find out the influence of the employment status of parents on the betting status of students. As captured on table 4.2.6, betting on sports was higher among students with only one parent employed (88.1%) but was evenly distributed among students with either both parents employed (80.2%) or not employed at all (81.1%). For non-bettors, the number of non-bettors was higher in the categories where both parents were employed (19.8%) and no parent employed at 18.9%. It was lower where only one parent was employed at 11.9%.

Table 4.2.6: Parental Employment Status Vis a Vis Betting Status

PART A: DESCRIPTIVE ANALYSIS						
Employment status	BETS		DO NOT BET		Total	%
	Frequency	%	Frequency	%		
One employed	148	88.1	20	11.9	168	100
Both employed	89	80.2	22	19.8	111	100
None employed	86	81.1	20	18.9	106	100

PART B: LOGISTIC REGRESSION ANALYSIS					
Variable	Co-efficient	Std. error	Z-statistics	P-value	Odd-ratio
Employment status	0.8435	0.110	7.635	0.002	2.270

The estimated logistic regression results for parental employment status (P-value 0.002, odd-ratio 2.27), had a significant (P-value $0.002 < 0.05$) influence on the decision of the respondent to bet or not to bet. The odds to bet as opposed not to bet in regards to one parent employed was found to be 2.3 times more compared to other employment categories. The participants in

the FGDs strongly felt that what the parent provided was not adequate hence they bet on sports to compensate. A female discussant said,

My parent provides according to her expectations. She thinks that what she provides is enough, but I have other needs. She gives me money and think it is enough and only sends when I ask for it. I bet to earn some extra money (FGD 2).

A male respondent said that,

I bet because when I ask for money from my parent, he only sends 500 shillings and he expects this to last like for two weeks but it only lasts me three days. Hence betting provides me with a way to get more money to support myself (FGD 3).

The finding implied that with one parent employed, the income was lower thus students from these families engaged in betting to supplement the little their parent sent. This was contrary to Giebeler and Rebeggiani (2019) finding that gambling consumption increased with higher household income. However, having only one parent employed could have also meant many competing needs hence inability to provide adequately for the students. Hence the students saw in betting the opportunity to make money to make up for what their parents were unable to provide.

4.3 The Association between Subjective Norms and Betting Behaviour of Students

The second objective of the study was to establish the association between subjective norms and the betting behaviour of Jaramogi Oginga Odinga University of Science Technology students in Bondo Sub-County. The study sought to find out whether the decision to bet or not to bet by students was due to the influence of subjective norms. Five subjective norms variables were analysed to test their significance. The subjective norms variables were cross-tabulated against decision to bet or not to bet in order to test their significance.

4.3.1 Family members betting status and betting status of students

The study sought to establish the relationship between family members betting status and the betting status of students. Betting on sports was prominent among the guardians of the students where 100% bet on sports while distribution of bettors was slightly different among fathers (96.8%), mothers (94.1%) and siblings (92.7%). The lowest prevalence of betting occurred among students who had no family member who bets on sports at 67.4%. For non-bettors the prevalence of non-betting was highest among students with no family member who bets at 32.6% and was lowest among those whose fathers bet on sports at 3.2%. The findings revealed that a majority of the respondents had a family member who bet on sports. The results are on Table 4.3.1.

Table 4.3.1: Family Members Betting and Betting Status of Students

PART A: DESCRIPTIVE ANALYSIS						
Family Member	BET		DO NOT BET		Total	%
	Frequency	%	Frequency	%		
betting						
Father	61	96.8	2	3.2	63	100
Mother	16	94.1	1	5.9	17	100
Siblings	139	92.7	11	7.3	150	100
Guardian	20	100.0	0	0.0	20	100
None	91	67.4	44	32.6	135	100
PART B: CHI-SQUARE TEST						
Variable	χ^2		Df	P-Value		
Family member betting	58.858		5	0.000		

From the Chi-square results; the Chi-square value ($\chi^2=58.858$, df 5, P-value $0.000 < 0.05$) was found to be statistically significant leading to the conclusion that the likelihood of betting by the respondents increased with the presence of a family member who bet on sports. From the findings, it was apparent that betting was more likely among students whose family member

betted compared to those whose family members did not bet perhaps because their children saw them as role models. A male discussant said,

I never used to bet but one day I discovered that my father was betting so I got into betting too. Betting is normal. My siblings and I analyse odds and bet together. It is a way of us coming together. When I lose a bet, my siblings encourage me that there is a next time and even give me money at times to bet (FGD 1).

Reith and Dobbie (2011) lay emphasis on the importance of family in providing an environment for the transmission of gambling related values that lead to replication of behaviour, norms and attitudes related to gambling. It emerged that there were parents who were influenced by their children to bet and because of that they approved of betting and even financed the betting behaviour of their children. A male discussant revealed that,

My parents are aware and they also bet. I influenced my parents to start betting. At first, they thought that it was a con but I won a large amount of money and did some shopping for my mother. This encouraged them to bet. My mother tried and won 12,000 shillings and now she loves betting. I gave her the odds. Sometimes when they send me pocket money, they also send me a little money for betting (FGD 1).

This was echoed by another male respondent who said,

Betting is something that is being done by everybody in the society. My parents bet. My siblings bet. So, they take it normal. I influenced my parents. There was a time I used to bet while I was at home and they used to see me winning. So, they said if this boy can bet and win, what about me. It is something I can also try. Let me try. We even discuss odds (FGD 3).

The FGDs further revealed that some parents preferred betting to alcohol consumption or drug abuse, perhaps oblivious of the harms associated with betting. A female participant expressed the following,

For betting, you cannot say it is something that is entirely negative. At a point, it is positive, at a point it is negative. You cannot compare betting with drug abuse. So, parents are very comfortable with betting because, okay, for example your son or daughter is betting compared to that person whose son or daughter is under drugs. You see. Now, when you try to weigh these things, parents are much okay with betting. You see. You do not go to steal or what. It is something that you get from your struggle. So, most people have taken betting as a normal thing (FGD 2).

It also emerged that some parents were undecided about betting. A male discussant revealed the following,

They feel good when I win and feel bad when I lose. Because when I win, I will remember my mum back at home and send her like a thousand shillings and she will say well done my son. Keep on betting. But when you lose, she will discourage you and say you are wasting time and wasting your money. Its 50-50. So, it is like they want you to bet at the same time they don't want you to. My parents don't bet (FGD 1).

Therefore, students were partaking in the betting behaviour as they perceived that it was approved of within their family circles. The finding concurred with Kekki (2015) who established that a young adult's intention to bet on sports increased especially if they believed that their family approved of the behaviour. This intimates that family members were normalizing betting within families and the students were thus motivated to comply with the beliefs their family members held regarding betting. Thus the subjective norms of family members had a direct effect on betting activities as proposed by the TPB (Ajzen, 1985). Consequently intention to bet on sports was influenced by family member's beliefs and

attitudes towards betting such that those whose family members did not approve of betting desisted from the behaviour.

4.3.2: Betting status of closest friend and betting status of students

The betting status of closest friends and the betting status of students was examined to determine their relationship. The characteristics tested were whether closest friends bet or not. 91.3% bettors had closest friends who also bet on sports while only 68% of bettors had no closest friend who bet on sports. A majority of non-bettors, 39% had closest friends who did not bet on sports. Few non-bettors (8.7%) had a closest friend who bets on sports. It was apparent that those who bet preferred friendship with those who also bet while those who did not bet on sports preferred to have closest friends who also did not bet. See table 4.3.2. below.

Table 4.3.2: Betting Status of Closest Friend and Betting Status of Students

PART A: DESCRIPTIVE ANALYSIS						
Betting status	BET		DO NOT BET		Total	%
	Frequency	%	Frequency	%		
Yes	240	91.3	23	8.7	263	100
No	83	68.0	39	32.0	122	100

PART B: CHI-SQUARE TEST			
Variable	χ^2	Df	P-Value
Betting status	33.264	1	0.000

The Chi-square value ($\chi^2=33.264$, df 1, P-value $0.000 < 0.05$) was found to be statistically significant. There was thus a relationship between the decisions of the respondents to bet the betting status of the closest friend. The discussants in the FGDs concurred that most of their closest friends bet on sports. A male discussant revealed the following,

Almost 90% of my friends bet. When you are friends it is like everything that I do you must do. There is an English saying that says, show me your friends and I will tell you

who you are. So, for me most of my friends, 90% of them bet. Even my girlfriend bets. I influenced my girlfriend. She used to see me betting and she automatically said if you can win what about me. So, she also bets and she is a very good analyser (FGD 1).

This concurred with the study findings that established that people who bet prefer to have friends who also bet. A male discussant who was not a bettor said,

I have friends who bet and others who do not bet. The majority of my friends bet because they have been influenced by others due to winning. So, they also want to win. My girlfriend does not bet because I also do not bet (FGD 4).

Participants also disclosed that most of them were lured into betting by their closest friends. A male discussant said,

My friend influenced me to start betting. I never believed it was real until he showed me his win and I got convinced and asked him to help me register to the same betting firm. Since then, I have been betting. I also love football (FGD1).

This showed that peer norms were positively associated with betting participation of the discussants. A female participant reiterated that,

Peer pressure may get somebody to gamble because my friend may be betting and is winning and the friend can advise you to get into betting however much you would not want to do it, the pressure from the friend would make you bet (FGD 3).

The above discourse intimates at the influence friends had in the students' decision to bet on sports. The offers by betting firms also drove students to get other students to engage in betting as well. The following was revealed by a male discussant,

We influence our friends to bet because of offers for referrals by betting firms. These offers cause us students to influence each other to bet to get a certain bonus that you can bet with. This is how we students started influencing each other to bet (FGD 1).

These findings indicated that most of the respondents' closest friends bet on sports implying that most students with few exceptions, complied with the expectations of their friends. This echoes the findings by Thomas et al (2012) who affirmed the existence of peer group pressure to bet in order to fit in with friends. It was thus evident that students succumbed to pressure by their peers to conform and this provided impetus to bet on sports as peers created a positive environment in regard to betting by discussing their winnings thereby convincing their peers to also engage in betting. Kekki (2015) reiterates that a young adult's intention to bet on sports increases especially if they believe that their friends approve of the behaviour. The discussants also revealed how inducements offered by betting firms motivated them to influence each other to participate in betting. Fishbein and Ajzen (2010) assert that the stronger the perceived social pressure to perform a behaviour, the more likely it is that an intention to perform the behaviour would be formed. Therefore, students were bowing to pressure exerted on them by friends as well as betting firms through inducements such as promotional bonuses to bet. Therefore, according to the TPB (Ajzen, 1985) the intention of the students to bet was affected by subjective norms of their friends concerning betting and the beliefs that developed through direct observation of their friend's behaviour which in turn led to the actual betting.

4.3.3 Betting status of classmates versus betting status of respondents

The study sought to find out the relationship between the betting status of classmates and the betting status of respondents. The characteristics tested were whether classmates bet or not. As shown on table 4.3.3, the majority of bettors forming 89.6% also had classmates who bet on sports while 42% of non-bettors had classmates who did not bet on sports.

Table 4.3.3: Betting Status of Classmates and Betting Status of Respondents

PART A: DESCRIPTIVE ANALYSIS						
Classmates betting status	BET		DO NOT BET		Total	%
	Frequency	%	Frequency	%		
Yes	283	89.6	33	10.4	316	100
No	40	58.0	29	42.0	69	100

PART B: CHI-SQUARE TEST			
Variable	χ^2	df	P-value
Classmates betting status	41.821	1	0.000

From the Chi-square results; the Chi-square value ($\chi^2=41.821$, df 1, P -value $0.000 < 0.05$) was found to be statistically significant leading to the conclusion that there was a relationship between the betting decision of the respondents and the betting status of the classmates. The FGDs supported this. A male discussant revealed that,

90% of my classmates are involved in betting but mostly male classmates. Some female students are also betting and they are open about it but some students hide the fact that they are betting. About 15% of my female classmates bet. We have a WhatsApp group where we discuss games and odds (FGD 3).

The findings implied that betting was rife among classmates of the respondents and in some instances nearly the whole class was involved with betting. Due to the pressure exerted by their classmates, students embraced betting because it was a norm established within their circles and had formed WhatsApp groups for discussing betting odds and giving each other betting tips. Reith and Dobbie (2011) established that social networks such as friends played an important role in the initiation of gambling behaviour. Fishbein and Ajzen (2010), assert that

“compliance with perceived social pressure may derive from a sense of identification with the social agent”. Thus the classmates of the respondents exerted referent power that the respondents felt obliged to comply with in order to fit in. Thus intention to bet on sports was formed especially when the students perceived stronger pressure from classmates to perform it (Fishbein & Ajzen, 2010). Therefore, students were complying because they experienced strong pressure to conform to the expectations of their classmates.

4.3.4: Whether betting is socially desirable and the betting status of students

The study examined whether the respondents felt that betting was socially desirable or not against the betting status of students. The majority of bettors (95.6%) felt that betting on sports was socially desirable, while the majority of non-bettors (43.5%) held the opinion that betting on sports was not socially desirable. The results are as per table 4.3.4.

Table 4.3.4: Social Desirability of Betting and Betting Status of Respondents

PART A: DESCRIPTIVE ANALYSIS						
Is betting desirable?	BETS		DO NOT BET		Total	%
	Frequency	%	Frequency	%		
Yes	258	95.6	12	4.4	270	100
No	65	56.5	50	43.5	115	100

PART B: CHI-SQUARE TEST			
Variable	χ^2	Df	P-value
Is betting desirable?	90.952	1	0.000

This meant that bettors had a positive regard towards betting while non-bettors had a negative view concerning betting. The Chi-square value ($\chi^2=90.952$, df 1, P - value $0.000<0.05$) was found to be statistically significant leading to the conclusion that respondents viewed betting as socially desirable leading to the decision to bet. The discussants in the FGDs affirmed that

betting was socially desirable because it was an avenue to make a living out of, a sentiment that reverberated across the discussion groups. A male discussant said,

There are people who are making a living out of betting. I know of a guy who supports his family out of betting. He is unemployed and that is what he does all day. So, you can make a living from betting (FGD 3).

This implied that the students believed that one could actually make a living off betting. A female respondent said,

Betting has a positive side. It has raised the living standards of some people because they have made a life out of it. Through betting the government is getting revenue then this revenue can be used to build infrastructure because of the taxes from betting companies (FGD 2).

A majority of students felt that betting is socially desirable because it offered an avenue for quick money and an opportunity to make more from little. A female respondent reiterated that

Betting is ok. Some people have bet with twenty shillings and won thousands of shillings. We have seen people on television who have won jackpots with as little as one hundred shillings. So yes, betting offers one a chance to make more money than they have staked (FGD 2).

The discourse implied that students engaged in betting as a means of reaping the maximum benefit from a minimum investment notwithstanding the risk of addiction to betting. The study by Sakala et al (2019) lends credence to this as they established that a wager as low as K1 (Zambian Kwacha) can be placed on a bet and one stood a chance of winning thousands more. Binde (2007) established that gamblers dreamt to win more than they had given. The thought of reaping maximum from a small investment was thus too tempting for the students to

overlook thus they engaged in betting. Others held the opinion that sports betting was not socially desirable and encouraged laziness. A female respondent said,

For betting, you find that someone before he started betting was going out there to work, he was working hard. But when he realizes that he can get money without working hard for it, they sit back and relax. So they think they can get easy money. So it is bringing a culture of laziness (FGD 4).

The discussants were asked whether sports betting should be banned and they all echoed a vehement no. On being probed as to why they were opposed to banning of sports betting, a male respondent said.

Betting offers a chance to win easy money and is thus a source of income for the youth. Banning of betting will increase crime and will deny the youth avenues of getting money and banning of betting can lead to increase of crime in the society (FGD 1).

The discussants were of the opinion that betting offered an avenue to get money for the youth and it also curtailed criminal activities among them. Throughout civilizations, debate has been rife whether gambling is socially desirable or not. This debate essentially led to cycles of proscription and prescription of gambling activities in countries worldwide (Temcheff et al, 2011). Fishbein & Ajzen (2010) emphasise that people are led by the patterns of behaviour common in their social environments and betting has become acceptable leading to its normalization in the society. From the TPB (Ajzen, 1991) perspective, the intention to bet was influenced by the social norms surrounding betting mediated by the perceived favourability of the outcome of betting, that is depositing less on bets and winning more. This motivated the students to bet on sports.

4.3.5: Ultimate goal of betting on sports and the betting status of students

The ultimate goal of betting on sports was tabulated against the betting status of students. The differences in the distribution of bettors across the various categories of motivations to bet on sports was marginal ranging between 85.7% and 88.3% with a higher number of bettors stating that their ultimate goal of betting on sports was to accrue capital. The results are on table 4.3.5.

Table 4.3.5: Ultimate Goal of Betting and Betting Status of Respondents

PART A: DESCRIPTIVE ANALYSIS						
Ultimate goal of betting	BETS		DO NOT BET		Total	%
	Frequency	%	Frequency	%		
To win the jackpot	136	87.7	19	12.3	155	100
To make a living	92	86.8	14	3.2	106	100
To prove my skill	12	85.7	2	14.3	14	100
To accrue capital	83	88.3	11	11.7	94	100

PART B: CHI-SQUARE TEST			
Variable	χ^2	Df	P-value
Ultimate goal of betting	87.092	4	0.000

The Chi-square value ($\chi^2=87.092$, df 4, P-value $0.000 < 0.05$) was found to be statistically significant leading to the conclusion that the thought of winning the jackpot and accruing capital fuelled the betting behaviour of respondents. The discussants in the FGDs were asked what they would do if they won a jackpot. Some of the discussants revealed that they would continue with their education despite winning and would use part of the money to pay their university fee. A female respondent was of this opinion,

I would first need counselling because it would affect me mentally. I could take a break from school. I would detach from most people and start a new life elsewhere for my own security (FGD 2)

A male discussant responded that he would invest some of the money and also pay his fees.

I can invest the money in a business and also pay all my school fees. I would continue with my education. Suppose I misuse the money and I lose it? I can always use my education certificate to get a job (FGD 1).

Other discussants were of contrary opinion and said they would quit university immediately.

A female discussant categorically stated that she would immediately cease her pursuit of education. She said,

Do you people really know what a jackpot is? I would drop out of school. After all people go to school so they can get jobs and earn money, but here I have won a jackpot. Why should I continue with schooling? (FGD 3).

A male respondent with the same opinion reiterated that,

I would quit university immediately. People go to school so that one day they get money and I have it so why continue? There are so many graduates with no jobs. If you win the money, quit, invest, and if you have no knowledge of investment, employ people to do that (FGD 1).

This implied that students envisioned winning a lot of money from betting in order to improve their lifestyles. Rickwood et al (2010) established that individuals visualize winning large prizes and how this would impact theirs and their families' lives. Winning the jackpot was not the only goal as some students indicated that they bet in order to improve their skill, to earn money and to accumulate capital for other ventures. Therefore, from the findings, university

students were betting on sports for mostly socio-economic reasons and viewed betting as a means of earning an income to meet their various needs.

From the research findings, it was apparent that subjective norms had significant influence on university students' decision to participate in sports betting. This research was therefore important as it would inform interventions meant to reduce problems associated with sports betting. Targeted interventions would be more effective than general interventions as different populations had different attitudes and perceptions of behaviours and in this case, sports betting. The research findings would also inform public policy aimed at addressing social factors that shape the motivations of the youth to bet on sports, thereby reducing their vulnerabilities to gambling problems.

4.4 Association between Sports Betting Marketing and Attitudes towards Betting

The third objective of the study was to establish the association between sports betting marketing and attitudes towards betting of Jaramogi Oginga Odinga University of Science and Technology students in Bondo Sub-County. The study sought to find out the association between sports betting marketing and attitudes of students and how this influenced the betting behaviour of the respondents, using statements on a Likert scale of 1-5 where 1 is *Strongly disagree*, 2 is *Disagree*, 3 is *Neither agree nor disagree*, 4 is *Agree* and 5 is *Strongly agree*. The indicators of attitudes towards betting were cross-tabulated against decision to bet or not in order to test their significance. Eight items were developed to measure the extent to which respondent's attitudes influenced their betting. Fishbein & Ajzen (1974) used Likert scale among other attitude measurement procedures to assess general attitudes towards religion. On the strength of this, a Likert scale measurement was chosen for this objective.

4.4.1: Attitude that betting is a leisure pursuit Vis a Vis betting status of students

The study sought to establish whether the students viewed betting as a leisure activity and how this influenced their betting decision. It was evident from the results that a majority of bettors strongly agreed and agreed (79.3%) that betting on sports is a leisure activity. A majority of non-bettors (50%) disagreed that betting was a leisure activity but there was a marginal difference between those who were neutral (25.8%) and those who strongly agreed or agreed (24.2%) that betting is a leisure activity. See Table 4.4.1 below for more information.

Table 4.4.1: Betting is a Leisure Activity

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	8	2.5	16	25.8
Disagree	26	8.0	15	24.2
Neutral	33	10.2	16	25.8
Agree	121	37.5	7	11.3
Strongly agree	135	41.8	8	12.9
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	χ^2		Df	P-value
Betting as a leisure activity	125.476		4	0.000

From the Chi-square results; the Chi-square value ($\chi^2=125.476$, df 4, P-value $0.000 < 0.05$) was found to be statistically significant leading to the conclusion that the likelihood of the decision of the respondents to bet increased with the perception of sports betting as a leisure activity. In the FGDs, a majority agreed that betting was a leisure activity while a few argued that it was a form of economic activity. A male discussant who perceived betting as a leisure activity said,

I bet for fun. I regard betting as a leisure activity. I feel relaxed when I bet and win. When I lose, I appreciate it because it hardens me and it is teaching me how to handle business risks in the future (FGD 1).

It was thus apparent that some students viewed betting as a form of relaxation but at the same time a means of learning how to deal with lose. Another male respondent said,

Most people bet for leisure and for fun because they have extra cash. You just bet to try your luck if you can win something. We do not target the huge amounts of money but just bet because we have extra cash. It is nothing serious (FGD 1).

This implied that respondents believed that betting was a leisure activity which one could engage in as long as they had the finances to do so. Others were of contrary opinion and viewed betting as a serious business venture where they invested and reaped some profit. Several participants described betting as “an investment where you invest for a short time and earn quickly” and as a means “to earn more to make some investment”. However, others challenged this notion. A female discussant said,

Betting is not a form of investment because it is more of risk taking without knowing the outcome. You gain or lose. It is more about losing than winning. You will bet and chances is that you will lose. It is more of a benefit to the company than to the one betting (FGD 4)

Thus some discussants felt that betting benefitted the betting firms rather than the bettors so it was not an investment. The majority of the respondents however perceived betting as a leisure activity and therefore engaged in the behaviour. The belief that betting was an enjoyable leisure activity with the potential for financial reward therefore influenced betting behaviour. The findings revealed that the respondent’s intention to bet on sports was because of social influence exerted on them by the depiction of betting by advertisements as an entertaining leisure activity. This resulted in positive attitudes leading to behaviour intent (Ajzen &

Fishbein, 1980) and the willingness to spend money on betting. The finding thus provided compelling evidence that intention to bet on sports was influenced by the beliefs a person held concerning the betting behaviour, as propagated by TPB. A study by Gainsbury, Philander and Grattan (2019) indicated that intention, mediated by attitudes and subjective norms, ultimately led to gambling among their respondents.

4.4.2: Attitude that betting proves a bettor’s loyalty as a fan Vis a Vis betting status

The study intended to establish whether students held the attitude that betting proves a bettors loyalty as a fan. A majority of the students (66.9 %) agreed and strongly agreed that betting on sports proved ones loyalty as a fan. While on the other hand there was negligible difference between non-bettors who disagreed and held a neutral stand whether betting proved ones loyalty as a fan at 35.5% and 38.7% respectively. The information is on Table 4.4.2.

Table 4.4.2: Betting Proves a Bettor’s Loyalty as a Fan

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	38	11.7	8	12.9
Disagree	49	15.2	22	35.5
Neutral	20	6.2	24	38.7
Agree	83	25.7	3	4.8
Strongly agree	133	41.2	5	8.1
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	χ^2		df	P-value
Betting as proof of loyalty	46.637		4	0.000

From the Chi-square results; the Chi-square value ($\chi^2=46.637$, df 4, P-value $0.000 < 0.05$) was found to be statistically significant leading to the conclusion that there was an association between the belief that sports betting proved a bettor’s loyalty as a football fan and the decision

of the respondents to bet. In the FGDs, participants reiterated that by betting they were supporting their teams. A male participant said,

Some of us bet in favour of our teams to give support. There are also people influenced by the winning streak of a team. If a team wins five games in a row then we bet on them. So, we bet on the winning team to make money (FGD 1)

Another male discussant said they bet because of their love for the sport and for the financial benefit. He said,

We gamble because of the love we have for the sport and for the financial benefit because when your team wins a game and you placed a bet on them you can win some money. We must have a passion for football but now financial benefits make us to bet so much (FGD1).

It was thus apparent that respondents felt they were supporting their teams by betting because betting had been linked to football to an extent that it became normal in the society. Thomas et al, (2012) argued that social acceptance of gambling led to its normalized relationship with being a sports fan and betting firms used fan support to market their products. This led to “gamblification of sport” and “sportification” of gambling (McMullen, 2011). Therefore, respondents formed beliefs on betting based on inference processes that provided the basis for attitude formation that subsequently led to intention to bet and betting (Fishbein & Ajzen, 2010).

4.4.3: Attitude that betting is a channel for mateship and peer bonding Vis a Vis betting status of students

The study examined the attitude that betting is a channel for mateship and peer bonding and how this influenced the decision of the students to bet. There was no difference between bettors

who were neutral in their opinion and those who agreed that betting is a channel for mateship and peer bonding who tied at 41.8%. A majority of bettors (45.2%) either agreed or strongly agreed that betting is a channel for mateship and peer bonding while 33.9% either strongly disagreed or disagreed. See table 4.4.3 below.

Table 4.4.3: Betting is a Channel for Mateship and Peer Bonding

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	20	6.2	9	14.5
Disagree	53	16.4	12	19.4
Neutral	38	41.8	13	20.9
Agree	135	41.8	20	32.3
Strongly agree	77	23.8	8	12.9
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	χ^2		Df	P-value
Betting as a channel for mateship and bonding	96.272		4	0.000

The Chi-square value ($\chi^2=96.272$, df 4, P-value $0.000 < 0.05$) was found to be statistically significant leading to the conclusion that there was a relationship between the decision of students to bet on sports and the portrayal of sports betting as a channel for mateship and peer bonding in advertisements. Participants in the FGDs concurred that betting offered a channel for mateship and peer bonding. A female respondent said.

Betting encourages bonding especially when we share odds and when we win it increases the bond. In my class, we are four ladies who came together and agreed that we would stake odds together. We offer each other comfort when we lose and share our winnings (FGD 3).

A male respondent said,

Betting brings people together, just like in drinking alcohol, you meet different people so in betting you also come together. A bond exists between people who bet. There are those people that the only thing I can talk with them about is betting. Betting is just normal (FGD 3).

It was thus apparent that the students viewed betting as a means of coming together and this created bonds among them maybe as they discussed betting odds and placed bets together. Therefore, favourable attitudes towards betting and the norms set by peers led to intention to bet and subsequently the betting behaviour. Hence attitude and subjective norms (Ajzen, 1991) determined the intention to bet and actual betting. There were participants who held a contrary view and expressed that betting does not offer bonding. A male discussant who had stopped betting said,

At some point, it does not offer bonding. Like now, I do not bet and I discourage my friends from betting, so when they win, they separate from me because I discouraged them. Bonding is stronger among those who bet than if none bets (FGD 4).

This argument only served to lay emphasise that there was a strong bond among bettors. Dean et al (2016) shows how advertisements directly link gambling to mateship and a love for the sport leading to young male sports fans perception of sports betting as a form of social and group cohesion, supporting the finding of this study.

4.4.4: Belief that chances of winning increases by placing multiple bets Vis a Vis betting status of students

The study set out to establish whether students believed that chances of winning increased by placing multiple bets and how this was associated with their decision to bet. As shown on table 4.4.4 below, 75.6% of bettors either agreed or strongly agreed that chances of winning increased by placing multiple bets while those who strongly disagreed and disagreed were 15.1%. Only 9.3% were neutral. On the other hand, 42% of non-bettors who either agreed and strongly agreed that chances of winning increased by placing multiple bets while 35.4% disagreed and strongly disagree with this belief.

Table 4.4.4: Chances of Winning Increases by Placing Multiple Bets

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	13	4.0	12	19.3
Disagree	36	11.1	10	16.1
Neutral	30	9.3	14	32.3
Agree	121	37.5	20	32.3
Strongly agree	123	38.1	6	9.7
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	χ^2		Df	P-value
Placing multiple bets increases wins	101.325		4	0.000

The Chi-square value ($\chi^2=101.325$, df 4, P-value $0.000<0.05$) was found to be statistically significant. Bettor's therefore believed that their chances of winning increased when they placed bets with multiple betting operators and this determined their decision to bet or not bet on sports. From the FGDs, it emerged that students bet according to how low a bet costed and

the possibility of winning more. This influenced them to place bets with different betting firms to increase their chances of winning. A male participant said,

Placing bets across betting firms improves my chances of winning. Different firms offer different odds on the same matches hence we go for higher odds. We go for the odds and not brand. For example, with Betpawa, one can bet with as little as 5 shillings (FGD 3).

The respondents also believed that placing bets in different firms cushioned them against losses. A male respondent had this to say,

I bet on different games. I can decide to place even ten bets within one hour. I am sure that out of these games at least I will get two or three of them right. So, it is a game of chance and the more bets you place the better your chances of winning (FGD 1).

This implied that students had formed the belief that placing bets across betting firms improved their chances of winning and reduced the chance of losses. Thus they compared odds offered by betting firms and placed bets on the most promising odds.

4.4.5: Belief that betting adverts trigger a bettor's desire to bet Vis a Vis betting status of students

The study looked at the association between the belief that betting adverts trigger a bettor's desire to bet on sports and the betting status of students. As shown on table 4.4.5, 81.4% of bettors either agreed or strongly agreed that betting adverts trigger a bettors desire to bet on sports. A minority of bettors forming 3.7% strongly disagreed with this notion. 46.8% of non-bettors on the other hand either agreed or strongly agreed that betting adverts trigger a bettors desire to bet on sports while only 20.6% strongly disagreed and disagreed with this concept.

Table 4.4.5: Betting Adverts Trigger a Bettor's Desire to Bet

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	12	3.7	9	14.5
Disagree	21	6.5	10	16.1
Neutral	27	8.4	14	22.6
Agree	120	37.1	21	33.9
Strongly agree	143	44.3	8	12.9
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	X²		Df	P-value
Betting adverts increase desire to bet	123.482		4	0.000

The Chi-square result ($\chi^2=123.482$, df 4, P - value $0.000<0.05$) was found to be statistically significant. The students therefore believed that sports betting adverts triggered a bettor's desire to bet on sports. This inferred that respondents formed beliefs about betting based on the information derived from betting advertisements and this increased their urge to bet. FGD participants agreed that marketing of betting products had a strong influence on the betting behaviour of students as these acted as a constant reminder of the possibility of winning. A male discussant said,

They are really influencing us to bet even winning back those who already left. They give very attractive offers. This is very hard to resist. Adverts also increase the desire to bet on sports. They tell you so and so won why don't you place a bet and win? (FGD 1).

It emerged that advertisements of betting created positive expectancies on the minds of bettors especially messages that stressed on winning. A female discussant said,

Sports betting marketing aim is to always entice you. The more they market it, the more they say you can win, the more you fall into it, the more you feel like today is it. Today is my chance. Today I am making it, today is my chance to win, so the more you bet (FGD 2).

They also indicated that betting firms sent them incessant messages that made it hard for them to resist the urge to bet and students felt bombarded by these incessant messages. Another female discussant said,

I tried betting once and it never worked. So, these guys kept sending me messages do this, whatever you know. So, they want to lure you. Once you register with them and you bet once, they will be sending you a message daily, daily, and daily. By this, somebody will decide to try again and it will be something you will be doing (FGD 2).

Researchers agree that advertisements trigger impulses to gamble and may increase already high levels of gambling and make it more difficult for problem gamblers to give up gambling (Binde, 2009; Hing et al, 2014) given that they are integrated in mobile phone applications (Thomas et al, 2012). This is because advertisements were designed to send the message that winning is the ultimate outcome of all bets which neutralized the resistance of bettors. The study by Odhiambo (2018) among University of Nairobi students revealed that gambling commercials could influence people's behaviour and attitudes and 56% of the students agreed that gambling commercials had motivated them to gamble. Frequent exposure to betting advertisements thus encouraged engagement and the maintenance of the betting behaviour. The findings also revealed that adverts increased the frequency of betting by students as they acted as a constant reminder of its availability and the opportunity to win some money. Fishbein & Ajzen (2010) allude that "automatic attitude activation occurs when a strong link has been

established in memory between the attitude object and a positive or negative evaluation”. Thus according to the TPB, advertisements of betting created positive attitudes towards betting. Thus, exposure to betting advertisements resulted into positive attitudes leading to behavioural intent and actual performance of betting behaviour.

4.4.6: Belief that use of famous personalities in adverts increase betting involvement Vis a Vis betting status of students

The relationship between the belief that use of famous personalities in adverts increased betting involvement and the betting decisions of the respondents was examined. A clear majority of bettors (78.4%) either agreed or strongly agreed that use of famous personalities in adverts increased betting involvement while only 12.5% either strongly disagreed or disagreed. A majority of non-bettors (48.4%) either agreed or strongly agreed that use of famous personalities in adverts increased betting involvement while only 38.7% either strongly disagreed or disagreed with this notion. The information is captured on Table 4.4.6.

Table 4.4.6: Use of Famous Personalities in Adverts Increase Betting Involvement

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	17	5.2	16	25.8
Disagree	22	6.8	8	12.9
Neutral	31	9.6	8	12.9
Agree	122	37.8	24	38.7
Strongly agree	131	40.6	6	9.7
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	χ^2		df	P-value
Use of famous personalities in adverts trigger desire to bet	97.306		4	0.000

The Chi-square result ($\chi^2=97.306$, df 4, P-value $0.000 < 0.05$) was found to be statistically significant. This led to the conclusion that use of famous personalities by betting firms in

betting adverts was associated with involvement in sports betting. Additionally, the study sought to know the opinion of the respondents regarding sponsorship of football by betting firms. The following emerged from the qualitative responses from the questionnaires. ‘The betting firms are doing a good job because if not for them none would have sponsored the football clubs hence not promoting football’; ‘it is great. Actually, the government is failing to offer such services unlike betting firms’ and ‘they make a lot of cash as a result of this business, so it is okay to sponsor the game to continue operating’. Discussants were of the opinion that use of famous personalities in betting adverts normalized betting, making the students trust the betting firms as the famous personalities provided a point of reference. A female respondent said,

I think it is all about building trust. If you have someone like Mariga to advertise your betting firm, he is one well known player who has done well with his sports career. So for him to tell you that you use our site to bet you will win, you will have that assurance that if he says this then it will happen because he has been successful in his career (FGD2)

This affirmed the influence that famous sports personalities exerted on the decisions of students to bet because they looked at the success of the said personalities and drew assurance from what they said about a betting company as credible. A male respondent reiterated that,

It gives assurance, for example, when a person like Mariga tells you to bet, you get assurance that it is ok because he is someone you can trust. People tend to relate with those who are known or famous. So, people will relate with the betting site. (FGD 1)

Gambling marketing has a role in socializing consumers to sports betting (Gordon & Chapman, 2014) and the use of famous sports personalities normalized betting giving it authenticity in the society. Lamont et al (2016) argue that the use of well-known personalities and celebrities

in betting advertisement had a risk-lowering effect on the mind of the bettor and in this sense created an aspect of trustworthiness, credibility and success that the sports personality attached to the brand. A majority of the respondents felt that using famous sports personalities gave them encouragement to bet because they trusted these personalities. An analysis of gambling advertisements in Kenya by Odhiambo (2018) concluded that betting is likened to playing football and the use of icons further legitimize it sending the message across that betting is okay. This indicated that students had a favourable evaluation of betting based on approval of it by famous personalities and therefore succumb to the social pressure to perform this behaviour because those they viewed as their role models sanctioned the behaviour. Thus according to TPB (Ajzen, 1991) the belief that famous sports personalities approved of betting created positive attitudes for students which led to intention and subsequent betting.

4.4.7: Belief that betting firms should market betting Vis a Vis betting status of students

The study looked at the belief that betting firms should market betting against the decision to bet or not to bet. A clear majority of bettors (83%) agreed that betting firms should market betting. For non-bettors, 48.4% strongly disagreed and agreed that betting firms should market betting while at 38.7% agreed and strongly agreed with this. The information is presented on Table 4.4.7.

Table 4.4.7: Betting Firms Should Market Betting

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	12	3.7	18	29.0
Disagree	21	6.5	12	19.4
Neutral	22	6.8	8	12.9
Agree	124	38.4	18	29.0
Strongly agree	144	44.6	6	9.7
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	χ^2		df	P-value
Firms should market betting	212.146		4	0.000

From the Chi-square results; the Chi-square value ($\chi^2=212.146$, df 4, P-value $0.000<0.05$) was found to be statistically significant leading to the conclusion that the decision to bet was highly dependent on the attitude the respondent held over marketing of betting. The FGDs revealed that students approved of the marketing of betting products as this enabled the firms to expand their market base and to lure new users. It also emerged that betting firms were utilizing social media to market their products making their presence felt everywhere.

It is okay for them to market because they are doing business. Marketing is increasing the market base of their firms and they are using Corporate Social Responsibility to do this. They are using Facebook and Instagram and it is increasing their market base (FGD 1).

A number of respondents argued that betting firms should not market their products. Their argument was that advertisements were misleading and marketing would lead to negative outcomes. A male discussant said,

What is being portrayed in betting adverts is a false portrayal, as it does not show the reality of our society. It is mostly poor people who bet on sports and not the well off. The advertisements are misleading people to get them to bet (FGD 4).

Concern was raised over the marketing tactic of displaying winners and the effect of this on the minds of bettors. A female respondent said,

Whenever they advertise, these sports betting companies, they bring those people who have won and when you see them, you feel that you may be the lucky one next time so you keep on betting. But this is not true. (FGD 2).

It was apparent that the respondents recognized the role of advertisements in choice of behaviour and in decision making. Sproston et al (2015) agreed that young people were susceptible to influence from advertisements. This is because these advertisements were filled with overwhelmingly positive messages concerning betting which made it hard for students to resist and this caused contention. Therefore, according to the TPB, students developed favourable evaluation of betting based on the overwhelming positive messages from advertisements and subsequently engaged in betting.

4.4.8: Attitude that betting is not harmful Vis a Vis betting status of students

The study set to establish whether students viewed betting as harmful or not. As shown on table 4.4.8, 56.7% of bettors agreed and strongly agreed that betting was not harmful while only 33.1% strongly disagreed and disagreed that betting was not harmful. A majority of the respondents thus viewed it as an innocuous activity, hence the decision to bet. On the other hand, 37.1% of non-bettors agreed and strongly agreed that betting was not harmful while 38.7% were neutral in their opinion. Only 24.2% non-bettors disagreed and strongly disagreed that betting was not harmful.

Table 4.4.8: Attitude that Betting is Not Harmful

PART A: DESCRIPTIVE ANALYSIS				
	BET		DO NOT BET	
Likert Scale	Frequency	%	Frequency	%
Strongly disagree	32	9.9	8	12.9
Disagree	75	23.2	7	11.3
Neutral	33	10.2	24	38.7
Agree	61	18.9	18	29.0
Strongly agree	122	37.8	5	8.1
PART B: CHI-SQUARE ANALYSIS				
Attitude indicator	χ^2		df	P-value
Betting is not harmful	75.821		4	0.000

The Chi-square value ($\chi^2=75.821$, df 4, P-value $0.000>0.05$) was found to be statistically significant leading to the conclusion that the respondents' decision to bet was dependent on their perception of sports betting as harmless. The responses were an indication of disconnect between the respondents understanding of harm and negative effects of betting. Derevensky (2008) attribute this perception of betting as a less harmful activity to its affiliation with the healthy aspects of sports and competition. The acceptance of gambling as a harmless form of entertainment therefore vastly underrated the risks involved (Monaghan & Derevensky, 2008). In the FGDs, discussants were asked what the effects of betting were. A female discussant had this to say,

Betting at some point has a negative effect on students, because maybe you have not won then you will get stressed because you have not won but lost. You will have that stress and to some people that stress is a very big issue because they imagine that is the only money they had and they have lost it. So they cannot concentrate on their books thinking all the time that they lost all they had. So betting can cause stress (FGD3)

The respondents also revealed that betting affected their sleep as they stayed up late into the night watching football matches and this also had a negative effect on their studies. A male discussant said,

Betting affects sleep, as we stay up late to check on the games. This ultimately interferes with our studies and leads to lack of concentration on studies especially when we lose. It makes us spend too much time online and this leads to poor performance in academics (FGD1).

On that account the possibility of addiction to betting was much higher as compared to other forms of gambling due to its availability 24 hours 7 days a week as well as the rewards offered. Carsten et al, (2018) cautioned that sports betting's higher frequency application had the ability

to aggravate the likelihood of personal harm. The discussants were probed on how they handled losses associated with betting and they revealed that most of the support came from their peers.

A male respondent said the following,

We have networks that comfort each other when we lose. If you are betting with a friend and you keep on loosing, he will tell you to leave it for some time. Take a break of a week so that you gain morale, then go back to it. Your friend tells you to take a break and pick up later (FGD 3).

Some respondents seemed to have developed mechanisms of coping with losses where they assured themselves of better outcomes the next time. A male respondent said,

If I win, I have something. If I lose, I lose. If you lose, you keep on trying because you can never get something if you lose hope. So, when I lose today, I know there is tomorrow. Being that it is addictive, I will always do it as many times as possible (FGD 1).

This implied that some students accepted losses associated with betting as normal always hoping to win the next time. On being probed whether they were aware of counselling services for people with betting problems, a male discussant revealed the following,

There is a counselling department and I think they can involve themselves in that. The problem is that no one can just take himself or herself there and say that I have been betting and it is taking me to the grave and I want to leave it. What can I do? Most of the time we think that that is a decision you can take with your friends. You bring them together and say, I have been betting and I want to leave it, what can I do? Some will tell you to leave, some will tell you to just bet a little. So, we talk to friends (FGD 1).

This sentiment was widely agreed upon among the discussants. This implied that students had developed support networks and coping mechanisms to deal with losses experienced from

betting. With these networks, the students relied on each other to work through the negative emotions associated with losses from betting. It emerged that the students perceived betting problems as something to be ashamed about hence they would not seek help from a counsellor. They instead viewed it as a problem to be dealt with among peers grossly underrating the possible harms. Thus marketing of gambling positively influenced intention to bet despite the associated harms as the marketing tactics developed positive expectancies in the minds of students.

The overall results indicated that there was a positive association between marketing of betting and betting behaviours of the respondents. Thus advertisements served as a strong reinforcement of betting behaviour. Marketing strategies aligned sports betting with the culturally valued aspects of being a sports fan such as mateship, team support and fan loyalty (Deans et al, 2016) all of which are positive values and this was negating the fact that betting could cause harm. According to Fishbein and Ajzen (2010, pg. 260) “the strength with which an attitude is held emerges as a particularly important moderating factor”. Undoubtedly therefore, the more positive or negative a person’s attitude was towards a given behaviour, then the more likely they were to behave in accordance with that attitude. From the findings, it was clear that attitude towards betting was influenced by exposure to marketing of betting products. In an era where the society was inundated by betting adverts, it was hard for the youth to ignore the messages these adverts sent thus they so easily succumbed to pressures put on them to conform. This is because the allure to get rich quickly as portrayed in betting advertisements, was too hard to resist. Thus marketing of sports betting had a strong influence in the adoption of attitudes, beliefs and social norms among the university students and this influenced their sports betting behaviour.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter entails a summary of the findings, explains the conclusions and recommendations, and finally, gives suggestions for further research based on the findings of the study.

5.2. Summary of findings

This study aimed to examine the social factors influencing participation of JOOUST students in sports betting in Bondo Sub-County. Specifically, the study set out to examine the influence of demographic profiles on the betting behaviour of university students, to establish the association between subjective norms and the betting behaviour of university students and to assess the relationship between marketing and the attitudes of students towards sports betting in Bondo Sub-County. The results revealed that the majority of students were bettors.

The estimated logistic regression results for demographic profiles revealed that gender of the respondents, religion, and the number in the family, parental educational level, parental employment status and ownership of assets by family all had significant influence on the decision of the respondent to bet or not to bet. However, age had no significant influence on the decision of the respondent to bet or not to bet. The differences in betting as far as gender was concerned were marginal which attested to the fact that betting was rife among male as well as female students. The prevalence of betting among female students was quite high at 81% as compared to international studies which stood at 32.8%.

The analysis of the association between subjective norms and betting behaviour of respondents, revealed that the strongest correlates of betting were influence of family members. The highest

distribution of bettors was established among bettors whose guardians bet on sports. Therefore, parental influence was found to be particularly strong in the uptake and maintenance of the betting behaviour. On the social desirability of sports betting, a majority of bettors (96%) felt that betting was socially desirable while a majority of non-bettors 44%, felt that betting was not socially desirable whereas only 4% of non-bettors felt that it was socially desirable. This may have accounted for the high number of bettors. As for the ultimate goal of betting, the bettors were evenly distributed across the variables under investigation. Hence no one motive could exhaustively explain the ultimate goal of betting for the students. A majority of the respondents in the FGDs indicated that they would continue with their education should they win the jackpot and only a few stated that they would discontinue with education to pursue other interests. Therefore, subjective norms were found to influence the betting behaviour of students.

In regard to marketing and attitudes of students towards betting, the majority of the respondents agreed that sports betting was a leisure activity. Discussants in the FGDs opined that it was a leisure activity and also an investment opportunity in which they invested little with the expectation of gaining more. A majority of bettor's believed that chances of winning increased by placing bets with multiple betting operators and this essentially increased their rate of participation in betting. The use of famous personalities by betting firms in betting adverts was established to increase involvement in betting on sports by students as they normalized betting making the students trust the betting firms and using the famous personalities as a point of reference. A considerable number of bettors and non-bettors believed that sports betting was not harmful. Discussants in the FGDs revealed that they relied on their friendship networks to work through the negative effects associated with losses from betting rather than talking to a counsellor. Marketing of betting thus had a strong influence on the attitudes of respondents

towards betting and this too influenced their betting behaviour.

5.2 Conclusions

The study set to examine the social factors influencing participation of university students in sports betting. This research filled a gap in the fragmented literature on betting studies by providing a research-based perspective on betting behaviour of students, the influence of demographic profiles on the betting behaviour of university students, the association between subjective norms and the betting behaviour of university students and the association between marketing and the attitudes of university students towards sports betting. The study revealed that demographic factors such as religion, number in the family, parental educational level and parental employment status all had a significant influence on the decision of the respondents to bet or not to bet. The results further revealed that subjective norms such as family members' involvement in sports betting, closest friend's betting, closest friends' opinion on whether respondents should bet, acquaintances who bet and the desire to win the jackpot also influenced respondent's decision to bet. The results also affirmed that marketing and attitude factors such as sports betting being a leisure activity, channel for mateship and bonding, multiple bets increased chances of winning, betting firms should market betting, betting adverts trigger a bettor's desire to bet, famous personalities in adverts increased betting involvement and betting is not harmful. Therefore, the Theory of Planned Behaviour was found sufficient in explaining the social factors that influence participation in sports betting.

5.3 Recommendations

It is recommended that the government should come up with tailored intervention programmes that target youth of all ages as the findings showed that betting cuts across all the age cohorts.

There should be awareness creation among parents on the harms associated with sports betting as there is evidence that parents are influencing their children to take up betting and also maintain the betting behaviour by supporting them financially.

It is recommended that promotion of betting during sporting events be prohibited to discourage the association between watching football and betting because research has established a strong link between this and increased levels of betting involvement.

5.4 Suggestions for Further Research

1. This study only looked at the betting population of students in JOOUST, therefore the findings may not be generalized to the entire youth population. Further research is thus necessary for other youth populations to determine the factors that influence their betting behaviour.
2. A comparative study should be carried out to establish whether social motivations to gamble supersede intrinsic motivations.
3. A content analysis of betting advertisements should be carried out to examine the features that trigger betting behaviour among the youth.

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APPENDICES

APPENDIX I: INFORMED CONSENT FORM

Dear Respondent,

My name is Josephine Aluoch, a student in Maseno University, Department of Sociology and Anthropology. I am carrying out a study on the social factors influencing participation of university students in sports betting in Bondo Sub-county. This questionnaire is aimed at soliciting data necessary to enable me carry out my study. This study is purely for academic purpose and has no other purpose other than the specified. You have been invited to participate in this study because I feel you have information that is relevant to the study as a sports bettor. Your participation should be voluntary. If you accept to participate, you will be asked questions either as an individual or as part of a group. You are free to ask any question prior to or during the process. Be assured that your contribution will be treated with utmost confidentiality. You are also free to withdraw your participation at any point in the process of the study should you feel uncomfortable. The information generated might be important to help you learn more about the betting phenomenon. The duration for filling out the questionnaire will be 25 minutes.

Thank you.

I _____ have read the foregoing information and have had the opportunity to ask questions, which have been answered to my satisfaction. I hereby voluntarily consent to participate in the study.

Signature _____ Date _____

APPENDIX II: STRUCTURED QUESTIONNAIRE

Questionnaire number: _____

Date of interview: ___/___/ _____

Name of Department: _____

Name of School: _____

Year of study: _____

**(Questions to examine the betting behaviour of students. If you don't bet on sports
answer questions 1 and 2 only in this section)**

SECTION A: Betting Behaviour of Students

1. Do you bet on sports? Yes No

If NO, why don't you bet on sports? _____

2. How often did you bet on sports in the last 3 months?

Monthly Weekly Once a Day Several times a day

3. How much money do you usually place per bet?

___ 0-50

___ 51-100

___ 101- 150

___ 151 - 200

___ 200 and above

Where do you get money for betting? _____

4. When you lose a bet, do you have the urge to bet to win back what you have lost?

Yes No

5. Have you tried to stop betting before? Yes No

If YES, why did you attempt to stop betting? _____

6. Do you intend to keep on betting in the future? Yes No

If YES, what are your reasons for continuing? _____

SECTION B: Demographic Information of Respondents.

Kindly place a tick (✓) in the boxes provided as appropriate.

1. What is your age? 18-21 22-25 26-29 30 and over

2. What is your gender? Male Female

3. What is your religion? Christian Muslim Traditionalist Atheism

4. How many are you in your family? 12 and above 9-11 5-8 1-4

5. What is your parent's education level?

Primary Secondary Tertiary None

6. Employment status of parent or parents?

One employed Both employed None employed

SECTION C: The Influence of Subjective Norms on Betting Behaviour

The following statements and questions relate to the subjective norms and their influence on betting behaviour. Kindly answer all items and place only one tick per question unless otherwise stated.

1. Do you have a family member who bet on sports?

Father Mother Siblings Guardian None Other

How have they influenced your participation in sports betting? _____

2. Does your closest friend bet on sports? Yes No

Why? _____

3. Do most of the students in your class bet on sports? Yes No

4. Do you think sports betting is socially desirable? Yes No

5. What is the ultimate goal of betting on sports?

___ To win the jackpot

___ To make a living

___ To prove my skill

___ To get capital

SECTION D: The Relationship between Sports Betting Marketing and Attitudes

Sports betting marketing is very prevalent in the media and research shows that marketing strategies have the ability to influence social values and behaviours. The following statements and questions relate to the association between sports betting marketing and attitudes towards

sports betting. The Likert scale questions are scaled as follows: *Strongly Agree* – **5**; *Agree* – **4**; *Neutral* – **3**; *Disagree* – **2**; *Strongly Disagree* – **1**. Kindly answer all the questions.

1. Sports betting is a leisure activity

___Strongly disagree

___Disagree

___Neutral

___Agree

___Strongly agree

2. Sports betting proves a bettor's loyalty as a football fan

___Strongly Disagree

___ Disagree

___ Neutral

___ Agree

___ Strongly agree

3. Sports betting is a channel for mateship and peer bonding

___Strongly disagree

___Disagree

___Neutral

___Agree

___Strongly agree

4. A bettor's chances of winning increases when they place bets with multiple betting operators.

___Strongly disagree

___Disagree

___Neutral

___Agree

___Strongly agree

5. Sports betting adverts trigger a bettor's desire to bet on sports

___Strongly disagree

___Disagree

___Neutral

___Agree

___Strongly agree

6. The use of famous personalities by betting firms in betting adverts increases involvement in betting.

___Strongly disagree

___Disagree

___Neutral

___Agree

___Strongly agree

7. Sports betting operators should market sports betting.

___ Strongly disagree

___ Disagree

___ Neutral

___ Agree

___ Strongly agree

Please explain your answer above _____

8. Sports betting is not harmful.

___ Strongly disagree

___ Disagree

___ Neutral

___ Agree

___ Strongly agree

APPENDIX III: FOCUS GROUP DISCUSSION GUIDE FOR STUDENTS

An investigation into the social factors influencing participation of university students in sports betting in Bondo Sub-County, Kenya

Date: Name of facilitator:

Hello, my name is Josephine Aluoch and I am a student at Maseno University. The aim of this Focus Group Discussion is to collect information on social factors influencing participation in sports betting. This information is purely for academic purposes and is aimed at helping us get a clear understanding of the motivations to participate in sports betting and the relationship of sports betting marketing and the attitudes of students towards sports betting. All the information shared will be treated with strict confidence. Your ideas and thoughts are highly welcome. There will be no right or wrong answers hence feel free to share all your thoughts and ideas. The discussions will take about one and a half hours. The discussions will be informal and you can respond directly to the comments made by other group members. Everyone is encouraged to participate. The discussions will be recorded so as to capture all comments. The information generated may be important to help you learn more about the betting phenomenon. Are there any questions before we begin?

Questions

1. In your opinion what is sports betting? What is the reason for your opinion?
2. Why do you think some students engage in sports betting?
3. Where do students get money with which they bet on sports with?
4. How does the family background influence betting behaviour of students in terms of;
 - a. Wealth or poverty?
 - b. Parental education level?
 - c. Parental employment status?

5. Does your closest friend bet on sports and why? Who influenced the other?
6. How frequently do you engage in sports betting?
7. What is your reaction when you bet and lose the money?
8. How do your family members and friends feel about your betting on sports?
9. How does marketing of sports betting affect your desire to bet on sports?
10. What do you think about the use of famous sports personalities to promote betting?
11. Betting is being portrayed as improving social status, encouraging bonding proving fan loyalty among others. What is your opinion concerning this?
12. What are the effects of betting on sports?
 - a. How do you cope with losses?
 - b. Are you aware of counselling services for those experiencing problems with betting?
 - c. Would you seek help?
 - d. Should sports betting be banned? Please explain.
13. How would a jackpot win impact your life?

APPENDIX 1V: BUDGET FOR THE STUDY

No.	ITEM	PRICE PER ITEM	COST (KSH)
1	20 Field note books	100	2000
2	20 Biro pens	35	700
3	Travelling allowance from Bondo to Kisumu (1 person) for pilot study.	5000	5,000
4	Travelling allowance for 3 people within Kisumu	500	1500
5	Travelling and lunch allowance during main study for 15 people for 3 weeks	500	22,500
6	Personnel wages for 15 people	1500	22,500
7	Airtime for phone calls and bundles	10,000	10,000
8	Proposal printing, photocopying and binding	30,000	30,000
9	Fee for proposal review by MUERC	3,000	3,000
10	Fee for research permit by NACOSTI	1,000	1,000
11	Cost of SPSS version 25	3,000	3,000
12	Analysis of data both from pilot and actual study	40,000	40,000
13	Consultancy	20,000	20,000
14	Miscellaneous	30,000	30,000
	Total		165,700
	Contingencies (30% of the total amount)		49,710
	GRAND TOTAL		215,410

APPENDIX V: RESEARCH TIME FRAME

Year	2018			2019										2020		
ACTIVITY	J – D			J	F	M	A	M	J	J	A	S	O	N	D	J-D
Proposal writing	■	■	■	■	■	■										
Presenting proposal at department							■	■								
Defending the proposal at the SASS									■							
Review at SGS by MUERC & NACOSTI									■	■	■	■				
Data collection												■	■	■	■	
Data analysis																■
Drafting of thesis																■

2021													
	J	F	M	A	M	J	J	A	S	O	N	D	
Defending thesis at the department and school	■	■	■	■									
Defending thesis at the SGS					■	■							
Final correction and submission							■	■					
Clearance									■	■	■		
Graduation												■	

APPENDIX VI: MUERC APPROVAL LETTER



MASENO UNIVERSITY ETHICS REVIEW COMMITTEE

Tel: +254 057 351 622 Ext: 3050
Fax: +254 057 351 221

Private Bag – 40105, Maseno, Kenya
Email: muerc-secretariate@maseno.ac.ke

FROM: Secretary - MUERC

DATE: 26th November, 2019

TO: Josephine Aluoch
PG/MA/FA/00106/2015
Department of Sociology and Anthropology
School of Arts and Social Sciences
Maseno University
P. O. Box, Private Bag, Maseno, Kenya

REF: MSU/DRPI/MUERC/00765/19

RE: Social Factors Influencing Participation of Jaramogi Oginga Odinga University of Science and Technology Students in Sports Betting in Bondo Sub-County, Kenya. Proposal Reference Number MSU/DRPI/MUERC/00765/19

This is to inform you that the Maseno University Ethics Review Committee (MUERC) determined that the ethics issues raised at the initial review were adequately addressed in the revised proposal. Consequently, the study is granted approval for implementation effective this 26th day of November, 2019 for a period of one (1) year. This is subject to getting approvals from NACOSTI and other relevant authorities.

Please note that authorization to conduct this study will automatically expire on 25th November, 2020. If you plan to continue with the study beyond this date, please submit an application for continuation approval to the MUERC Secretariat by 15th October, 2020.

Approval for continuation of the study will be subject to successful submission of an annual progress report that is to reach the MUERC Secretariat by 15th October, 2020.

Please note that any unanticipated problems resulting from the conduct of this study must be reported to MUERC. You are required to submit any proposed changes to this study to MUERC for review and approval prior to initiation. Please advise MUERC when the study is completed or discontinued.

Thank you.

Dr. Bernard Guyah
Ag. Secretary,
Maseno University Ethics Review Committee.








Cc: Chairman,
Maseno University Ethics Review Committee.

MASENO UNIVERSITY IS ISO 9001:2008 CERTIFIED



APPENDIX VII: RESEARCH PERMIT FROM NACOSTI

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 113113	Date of Issue: 16/January/2020
RESEARCH LICENSE	
	
<p>This is to Certify that Ms.. Josephine Aluoch of Maseno University, has been licensed to conduct research in Siaya on the topic: SOCIAL FACTORS INFLUENCING PARTICIPATION OF JARAMOGI OGINGA ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY STUDENTS IN SPORTS BETTING IN BONDO SUB-COUNTY, KENYA for the period ending : 16/January/2021.</p>	
License No: NACOSTI/P/20/3339	
113113 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code
	
<p>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</p>	

**APPENDIX VIII: PERMISSION LETTER FROM THE COUNTY DIRECTOR OF
EDUCATION**



REPUBLIC OF KENYA
MINISTRY OF EDUCATION
State Department for Early Learning and of Basic Education
COUNTY DIRECTOR OF EDUCATION
SIAYA COUNTY
P.O. BOX 564
SIAYA

E-mail: cdesiaya2016@gmail.com
When replying please quote
CDE/SYA/URA/10/VOL.11/3

Tuesday, July 28, 2020

TO WHOM IT MAY CONCERN

RESEARCH AUTHORIZATION - MS. JOSEPHINE ALUOCH -PG/MA/FA/00106/2016

The above-named person has been mandated to carry out research in Siaya County vide research License No. NACOSTI/P/20/3339 dated 16th January, 2020. This research study ends on 16th August, 2021

The research title is *“Social factors influencing participation of Jaramogi Oginga Odinga University of Science and Technology students in sports betting in Bondo Sub County, Kenya”*

Please accord her the necessary assistance in this County as she may require.




J.K. WAMOCHO
COUNTY DIRECTOR OF EDUCATION
SIAYA COUNTY

APPENDIX IX: PERMISSION LETTER FROM THE SIAYA COUNTY

COMMISSIONER

REPUBLIC OF KENYA



THE PRESIDENCY

MINISTRY OF INTERIOR & CO-ORDINATION OF NATIONAL GOVERNMENT

E-Mail cc.siaya@yahoo.com

When replying please quote ref. & date

CC/SC/A.31 VOL.III/89

COUNTY COMMISSIONER

SIAYA COUNTY

P O Box 83-40600

SIAYA

28th July, 2020

The Deputy County Commissioner

BONDO SUB COUNTY

RE: RESEARCH AUTHORIZATION – JOSEPHINE ALUOCH

The person referred to above from Maseno University has been authorized by the Director General, National Commission for Science, Technology and Innovation vide letter Ref. No. *MSU/DRPI/MUERC/00765/19* dated 26th November 2019 to carry out research on "***Social Factors Influencing Participation of Jaramogi Oginga Odinga University of Science and Technology Students in Sports Betting in Bondo Sub County, Kenya***" for the period ending **25th November, 2020**.

The purpose of this letter therefore is to ask that you accord her the necessary support as she carries out research in your Sub County.

A handwritten signature in blue ink, appearing to read 'Dennis Obiero', with a long horizontal stroke extending to the right.

DENNIS OBIERO

For: COUNTY COMMISSIONER

SIAYA COUNTY

Copy to

JOSEPHINE ALUOCH

Maseno University

P.O. Box 40105

MASENO

County Director of Education

SIAYA

APPENDIX X: APPROVAL LETTER FROM JOOUST



**JARAMOGI OGINGA ODINGA
UNIVERSITY OF SCIENCE AND TECHNOLOGY**
OFFICE OF THE DEPUTY VICE-CHANCELLOR (ACADEMIC AFFAIRS)

Tel.: 057 250 1804, Fax: 057 252 3851
Email: dvcaa@jooust.ac.ke
Web: www.jooust.ac.ke

P. O. Box 210-40601
BONDO

September 16, 2020

JOOUST/ACA/18/9 VOL 5

Ms. Josephine Aluoch
Maseno University
P O Box 40105
MASENO

Dear Ms. Aluoch

RESEARCH AUTHORIZATION – MS. JOSEPHINE ALUOCH PG/MA/FA/00106/2016

Reference is made to your request to collect data at Jaramogi Oginga Odinga University of Science and Technology, on the research title *“Social factors influencing participation of Jaramogi Oginga Odinga University of Science and Technology students in sports betting in Bondo Sub County, Kenya”*, which has been authorized by the relevant bodies as attached.

This is to inform you that approval has been granted for you to undertake this study at JOOUST for your Master of Arts research thesis. Additionally, you will be expected to share your research findings with others.

We take this opportunity to wish you success in your study.

Yours sincerely

**PROF. JOSEPH BOSIRE, PhD
DEPUTY VICE-CHANCELLOR
ACADEMIC AFFAIRS**

/jaa