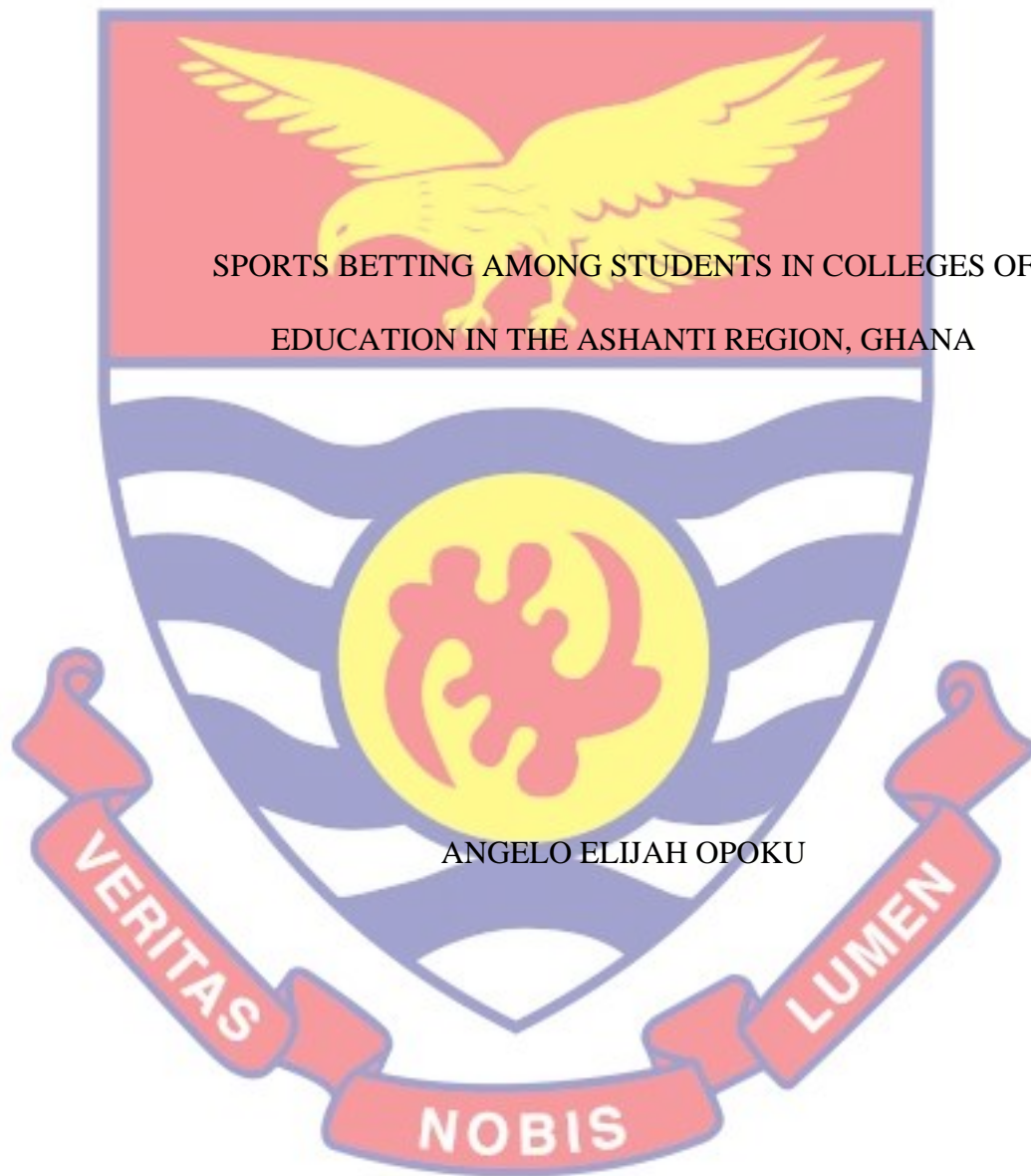


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SPORTS BETTING AMONG STUDENTS IN COLLEGES OF  
EDUCATION IN THE ASHANTI REGION, GHANA

BY

ANGELO ELIJAH OPOKU

This thesis submitted to the Department of Guidance and Counselling of the  
Faculty of Educational Foundations, College of Education Studies, University  
of Cape Coast, in partial fulfilment of the requirements for the award of  
Master of Philosophy degree in Guidance and Counselling

FEBRUARY 2022

## DECLARATION

### Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature.....Date.....

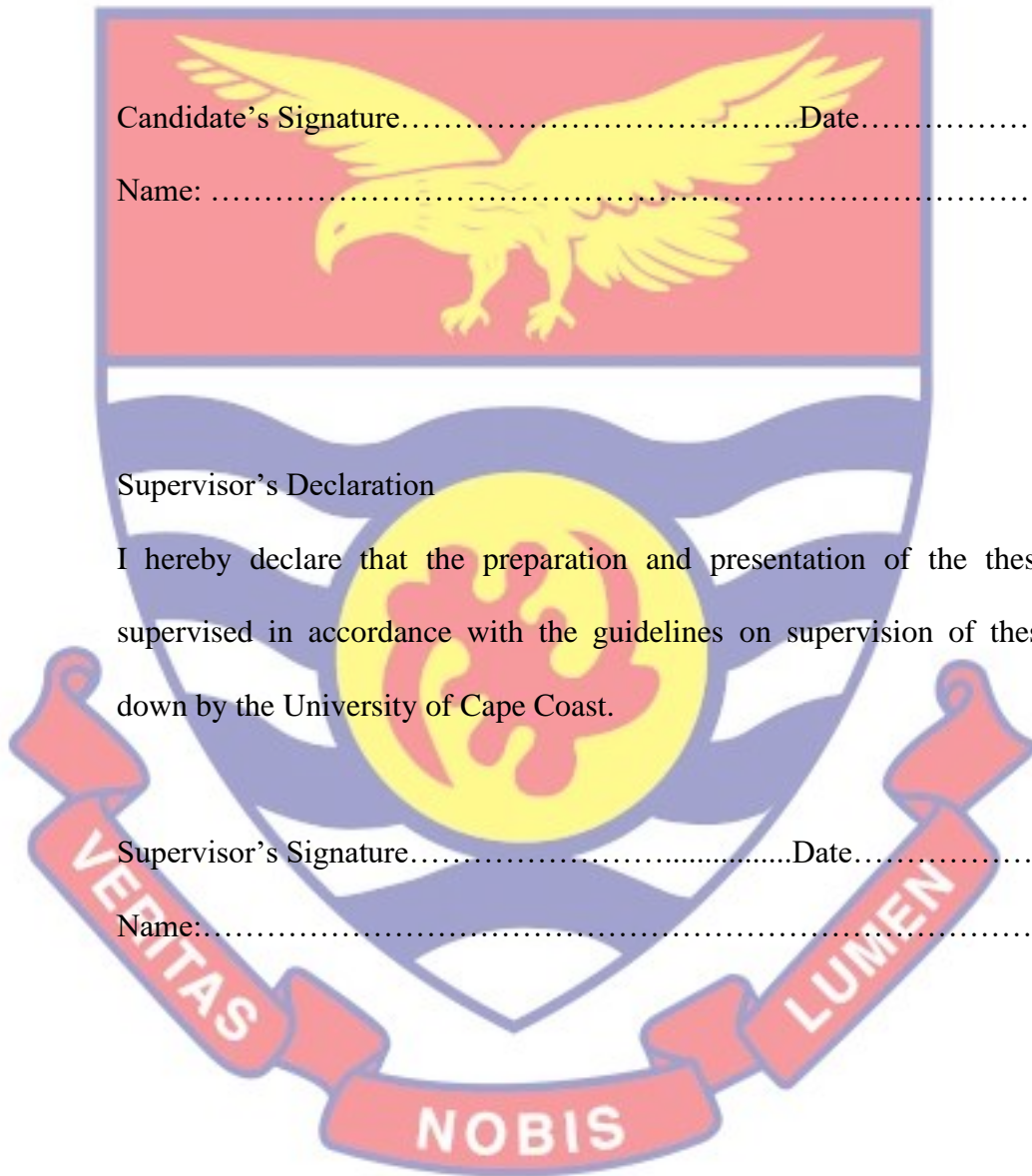
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### Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis was supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Supervisor's Signature.....Date.....

Name:.....





## ABSTRACT

The study investigated sports betting among students of colleges of education in the Ashanti Region of Ghana. The descriptive survey design was used for the study. The target population was students in colleges of education in the Ashanti Region of Ghana. The simple random sampling procedure was employed to select 361 students for the study. Questionnaire was used for data collection. The Cronbach's coefficient alpha for the questionnaire was 0.73. Frequencies, percentages, means, standard deviations and Kruskal Wallis H test were used to analysed data. The results showed that students patronised IxBet, EaziBet, EuroBet, SoccerCash [NLA] and Safari. It was found that, to a great extent, students agreed that their involvement in sports betting was low. Students reported that they engaged in sport betting to win cash and for entertainment. Findings showed no statistically significant difference in students' involvement in sports betting on the basis age. It was concluded that sport betting appeared more attractive to students since they offered free bonuses for placing bets. It was recommended that Guidance and Counselling Units on Colleges of Education campuses organise programmes to educate students on the types of sports betting available in the market and what they truly seek to offer clients. The Government and PRINCOF should develop socially responsible regulations and statutes on sports betting that have the potential of discouraging students' involvement in the practice. Colleges of Education should do screening of addictive bettors and refer them for guidance and counselling.

## KEYWORDS

Sports

Betting

Addictive

College

Students

Counselling



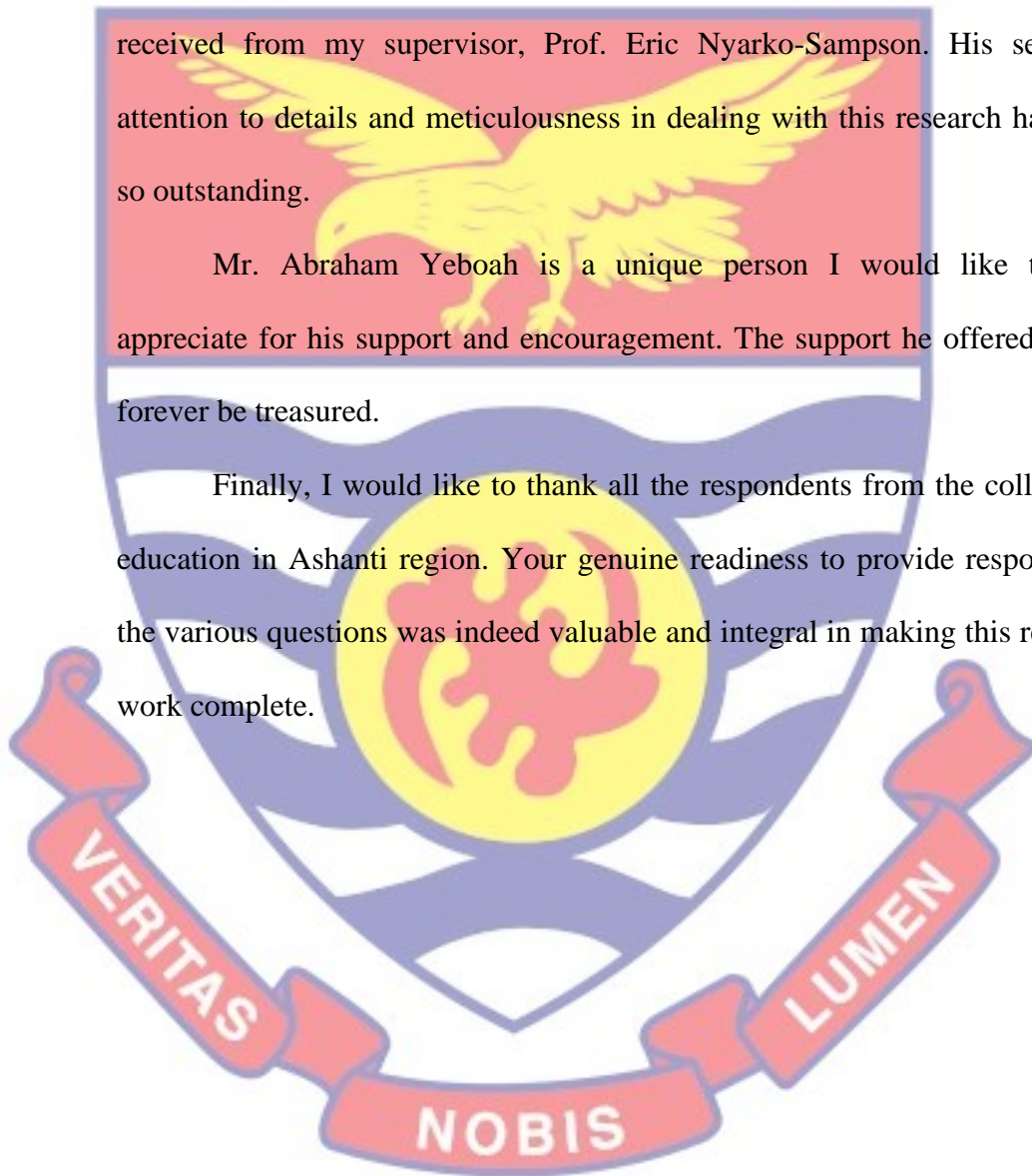
## ACKNOWLEDGEMENTS

This research project which has been the product of intense hard work could not have been possible without the diligence and timely support of various individuals I would like to acknowledge.

I would like to so respectfully recognise the selfless attention I received from my supervisor, Prof. Eric Nyarko-Sampson. His sense of attention to details and meticulousness in dealing with this research has been so outstanding.

Mr. Abraham Yeboah is a unique person I would like to also appreciate for his support and encouragement. The support he offered would forever be treasured.

Finally, I would like to thank all the respondents from the colleges of education in Ashanti region. Your genuine readiness to provide responses to the various questions was indeed valuable and integral in making this research work complete.



DEDICATION

To my late father, Mr. John Kingsley Kwesie





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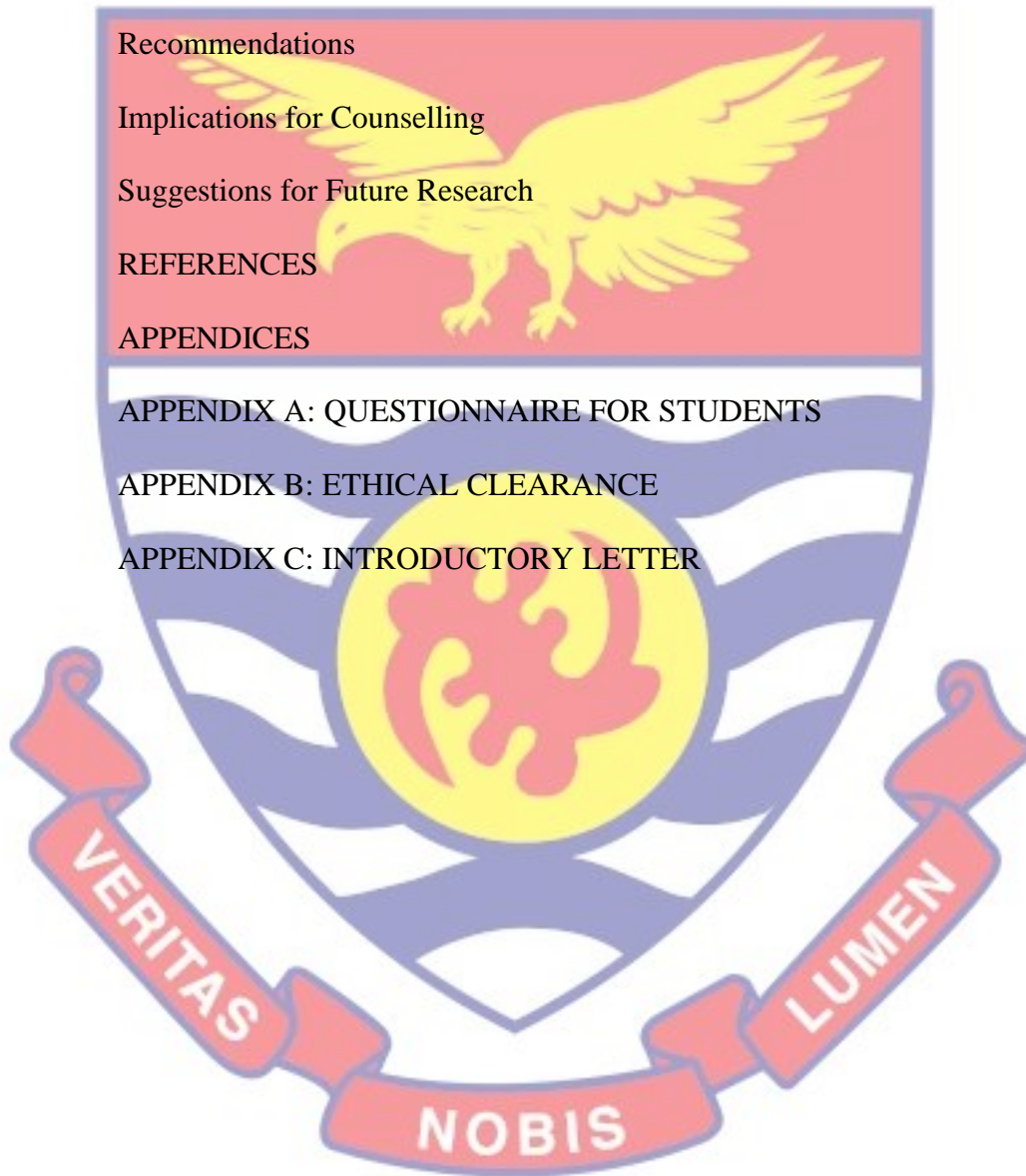
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## CHAPTER ONE

### INTRODUCTION

Watching your favourite team play football on television becomes exciting especially when the team appears to be the winning side. But unfortunately people are moving from just watching and expressing admiration to placing bets on the winning team. This has gradually developed into the phenomenon called sports betting which has of late become part of the game of sports. It has turned out to be a lucrative gambling business for some companies. Youth in Ghana have bought into the idea of betting even at odd times sometimes refusing to respond to the demands of their education. This phenomenon was not a problem of concern some decades ago. Recently, however, it has gained some level of attractiveness in Ghana especially during football seasons (Aflakpui, 2016). This research attempts to investigate the extent and purpose of patronization of sports betting among students of Colleges of Education in Ghana.

#### **Background to the Study**

Gambling has recently assumed some level of popularity among the youth globally which has become a major concern (Russell, Hing & Browne, 2019; Masaba, Sekakubo, Blaszczyński & Kuka, 2016). The involvement of the youth in gambling, particularly students is overwhelming (Ladouceur, Dubé & Bujold, 1994; Neighbors & Lostutter, 2002; Shaffer, Hall & Vanderbilt, 1999) with between 4.4% to 9% being reported among adolescents and individuals within the youthful age category (Derevensky & Gupta, 2000). LaBrie and colleagues (as cited in Ellenbogen, Jacobs, Derevensky, Gupta, & Paskus, 2008) concluded in a study that 88% of students gambled and 2.6%

gambled weekly. This is an indication of a very high percentage of gambling among college students.

Although in some parts of the world gambling is illegal (Tse, Yu, Rossen, & Wang, 2010) for people below 18 years, empirical researches have shown that young individuals below 18 years are involved in gambling (Nyemcsok et al., 2018). Delfabbro, King and Griffiths (2014) indicated that between 60% and 80% of young people gambled at least once in the previous year. The Gambling Commission (2017) also suggested that about 12% of 11–16 year olds gambled in the previous year with boys reportedly prevailing in the act. Defoe, Dubas, Figner and van Aken (2015) postulated that young people are mostly susceptible to the adverse impact of gambling since their knowledge concerning the danger associated with it is usually low.

Gambling, like alcohol use, is measured as a possible addictive behaviour and the two disorders share a common underlying profile and reinforce each other (Griffiths, 1990). Lesieur et al., (1991) intimated that gambling and alcohol disorders exist in a variety of populations. LaPlante et al. as cited in Russell, Hing, & Browne, (2019) revealed that persons with addictive gambling problems are involved in various forms of other serious gambling activities. Addictive gamblers also suffer from substance use disorder (7-39%) and psychological distresses (8-27%) (Petry as cited in Masaba et al., 2016). Masaba et al. again report that an estimate of one-third to half of addictive gamblers demonstrate varying degrees of poor physical health conditions with reported rates for gambling related criminal offences, psychosocial difficulties and familial conflicts as compared to non-gamblers.



According to Welte, Barnes, Tidwell, Hoffman, and Wieczorek (2016), factors such as stress-free availability of betting sites and proximity to gambling venues are partially responsible for higher rates of gambling participation. There has therefore been some worries concerning the welfare of gamblers and risks associated with the gambling phenomenon (Keovisai & Wooksoo, 2019). For Ellenbogen et al. (2008) researchers and stakeholders have given some attention to this phenomenon among tertiary students because some of these students spend their school fees and pocket money on gambling (Ligami, 2018; Kaledzi, 2017).

The gambling phenomenon is growing faster (Mao et al., 2012) than expected in Sub-Saharan Africa as well and has assumed a new name known as sports betting (Adiasany, 2018; Kamara, 2016; Tagoe, Yendork & Asante, 2018; The state of sports betting in Ghana, 2018; Sedzro, 2013). This form of betting has become the most common forms of gambling in many countries (Hing, Russell, Thomas, & Jenkinson, 2019). In this gambling type sports fans only have to stake a wager on the results of a sport-related event by paying a small amount of money. An odd bet coming through makes one win a bigger amount (Sedzro, 2013).

Although informal athletic events like footraces also exists and provides avenues for betting to take place, the presence of a variety of a well organized sports leagues increases betting opportunities with the provision of a regular schedule of events to place bets on in a widely accepted rules of engagement (Humphreys & Perez, 2012). According to “Sports betting destroying ghana’s youth” (2019), the President of Uganda banned the issuance of new licenses as well as the renewal of expired ones to sport betting



companies to avoid the over-proliferation of sports betting centres in his country. Nigeria bets up to just over 25 million United States Dollars per day, and this figure has been climbing yearly in contrast to the country's economic growth over the past few years and the slight decline in 2016 ("Betting in Nigeria, by the numbers", 2019). Many countries globally permit unrestricted sports betting and often encourage the act, often in partnership with national regulatory bodies. Governments generally overlook the negative impacts of sports betting, in favour of the revenues it generates through the regulation and taxation of this activity (Humphreys & Perez, 2012).

Some studies have indicated that demographic characteristics such as age, gender, educational level, level of dependency, socio economic status, religion, marital status and easy access to betting centres have significant effects on people's quest for sports betting (Conlisk, 1993; Beckert & Lutter, 2013; Mao, 2013). For Kaizeler and Faustino (2008), the ambition of social improvement and the desire to move up into higher social class is a motivational factor behind the quest for betting.

### **Statement of the Problem**

In recent times sports betting has become a serious problem (Ofosu & Kotey, 2020; Glozah, Tolchard, & Pevalin, 2019; Effah, 2018; Boatri, 2019) which calls for research and understanding. Koross (2016) indicates that the youth have resorted to betting and at times do so at the expense of their studies.

During football match days, for instance, it is common to see college students gather at their common halls of residence watching football matches ranging from the local league to the English Premier League, La Liga, German

Bundesliga, Serie A, UEFA Champions League among others, not just because they love football but for the purpose of placing bets on their mobile phones via online channels. Some of these students even spend the whole day engaging in sports betting activities with companies such as MyBet, SportiBet, EuroBet, EaziBet at the expense of their academic work. The addictive nature by the students to betting is worrying. It is worrying because instead of the students using their precious time to work on their projects, assignments, and have some rest to enable them regain enough strength for the following week, they resort to sports betting. Some studies on sports betting by Latvala, Castr'en, Alho and Salonen (2017) and Ofosu and Kotey, revealed that students who engage in sports betting experience work and educational disruption. Authorities at the Kwame Nkrumah University of Science and Technology, (KNUST), a public University in Ghana, had to place a ban on sports betting and other forms of gambling on campus to ensure that students concentrate on their academic life, a decision which was necessitated after the academic board noticed a deterioration in the academic performance of students (Alhassan, 2019).

There are several reasons why students engage in sports betting. Flack and Morris, (2016) indicated that students involve in betting to gain money, deal with boredom, for social recreations and pleasure purposes (Ray, 2017). Frankel, (as cited in Masaba, et al., 2016) added that students resort to betting as their main means of income since winning money appears very vital than mere enjoyment of the game. But do these reasons reflect the situation on the ground? My interaction with some college of education students who engage in sports betting revealed that they primarily do so to win money. However,

most students rather end up spending more money than winning (Martinez, 2017; Herskowitz, 2017). The question is what makes college of education students engage in sports betting in spite of the fact that they are not hundred percent sure of winning?

Similarly, betting agencies in many countries serves as employment and incomes avenues and thus provide an economic contributions that benefit (students and) communities (Mawhinney, as cited in Ramnerö et al., 2019). Shaffer and Korn (2002) reveal that sports betting helps in the provision of a sense of connectedness and socialization and even improves memory skills, mathematical proficiency and concentration. Raymen and Smith (2017) also add that because sports betting involves an element of skill, those who win have the ability to enhance their ego. On the contrary, some students who engage in sports betting are increasingly susceptible to high rates of psychological distress and suicides (Bland, Newman, Orn, & Stebelsky, 1993; Neighbors, & Larimer, 2004; Koross, 2016), financial difficulties, isolation, alcohol use, drug abuse, broken heartedness, depression, and anxiety (Neighbors, & Larimer). These effects are what college students who engage in sports betting experience. As to whether the same is applicable to colleges of education students in Ghana is unknown. In this regard, the study investigated sports betting among students in the Colleges of Education in Ghana.

### **Objectives of the Study**

The main aim of the study was to investigate sports betting among students of colleges of education in the Ashanti Region of Ghana and how this



can have implications for counselling. To achieve this, the following specific objectives were set:

1. To identify the types of sports betting patronized by students in the colleges of education.
2. To examine the extent to which students in the colleges of education engage in sports betting.
3. To find out reasons for students' engagement in sports betting.
4. To determine the effects of sports betting on the life of students of the colleges of education.
5. To find out the difference in sports betting on the basis of age of students in colleges of education.

### **Research Questions**

The following questions were posed to help the researcher achieve the set objectives:

1. What are the types of sports betting patronized by students in the colleges of education?
2. What is the extent to which students in the colleges of education engage in sports betting?
3. What reasons account for college of education students engagement in sports betting?
4. What are the effects of sports betting on the lives of students in the colleges of education?

### **Hypotheses**

The following hypotheses were advanced in order to achieve the set-out objectives of the study:



1.  $H_0$ : There is no significant difference in students' involvement in sports betting on the basis of age.

$H_1$ : There is significant difference in students' involvement in sports betting on the basis of age.

2.  $H_0$ : There is no significant difference in the effect of sports betting on students based on age.

$H_1$ : There is significant difference in the effect of sports betting on students based on age.

### **Significance of the Study**

This study would be significant in creating awareness of the existence of sports betting among students of the colleges of education in Ashanti Region. It would present a clear picture as to the degree of the existence of the phenomenon among students of colleges of education and what necessary measures to employ to address challenges associated with it.

The study would again serve as a platform for further research to be conducted on sports betting.

Students in the colleges of education would be better informed about the effects of sports betting on their lives. This would in turn guide their choices in relation to the phenomenon.

The Ghana Tertiary Education Commission (GTEC) by this study would enact laws to regulate the operations and patronage of sports betting on college campuses. The Conference of Principals of Colleges of Education (PRINCOF) would be enlightened on the menace of sports betting on college campuses and the need to curb it.

The study would add to the body of knowledge by serving as a source of reference for other researchers. The results of the study would be relevant and valuable to researchers who may desire to conduct further studies on the phenomenon.

The study would also help counselling coordinators in the colleges of education to provide general guidance and specific counselling to students who are caught up in the sports betting phenomenon.

### **Delimitations**

The objective of this study was to investigate sports betting among students of the colleges of education in Ghana. The study focused on the types of sports betting, reasons for student's engagement in sports betting and the effects of sports betting on students. The study was confined to the colleges of education in the Ashanti region of Ghana.

### **Limitations**

The questionnaire that was employed for the study is a self-report measure and for that matter, respondents could give responses based on social desirability and might affect the nature of responses and the study at large. In addition, there were some significant problems that were encountered during this research which had the tendency of affecting the results of the study, including the Covid-19 pandemic, unfavourable weather conditions and heavy down pour. These affected some of my schedules with the respondents.

### **Definition of Terms**

1. **Bet:** Staking money to back the fact that a team or an individual will emerge victorious during sport activities or other events.

2. **Sports betting:** A type of wagering activity that entails placing a bet on the results of a sporting event with the intention to win money.
3. **Addictive betting:** Persistent and frequent betting behaviour evident in five or more effects such as tiredness, changes in mood, school truancy, falling grades at school, withdrawal from friends, frequent visit to internet betting sites, unusual interest in sports results among others.
4. **Counselling:** It is a person to person relationship in which one person helps another to solve a problem.
5. **Fallacy/Errors in Thinking:** The lack of understanding related to the random nature games and refusing to take statistical likelihoods into consideration.

#### **Organization of the Study**

The study has five separate chapters. Chapter One looked at the study's foundation, discussed the identified problem, the research objective, its significance, and limitations. Chapter Two, centres on literature related to the study. The literature entails conceptual review, theoretical review and empirical studies. Chapter Three presented the procedure followed in conducting the study. Under this section the research design, population, sampling procedure, and data analysis method were discussed.

Chapter Four presents the research results and discussion of the findings in relation to the reviewed literature. Chapter Five gives the summary, relevant conclusions and recommendations and implications for counselling based on the research findings.



## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

This chapter will concentrate on reviewing various literatures available on sports betting to find out the extent to which research has been done in the area and to establish the general consensus on the reasons for people's engagement in sports betting and its effects on their lives. Conceptual, theoretical and empirical reviews will be considered in this section.

#### Conceptual Review

##### The Concept of Sports Betting

Bet, is defined by the Merriam-Webster Dictionary (2019) as “something that is laid, staked, or pledged typically between two parties on the outcome of a contest or a contingent issue”. The Advanced English Dictionary (2020) defines bet as “the act of gambling”. It is the action that involves wagering cash, properties, time, or something else on the result of an activity, such as a game or race. In other words, it is the practice of engaging in games of chance for a stake often with money (‘What is betting?’, 2020). It is also defined as “an agreement to risk money on the results of a race, game etc or on something happening or the money that you risk” (Fox et al., 2007).

Betting as a bundle product provides pleasure for many people involved in this activity. It is also centered on a financial gamble and offers the opportunity to win a large size of money with small amount (Herskowitz, 2017).

The Gambling Regulations Act (as cited in Ofosu & Kotey, 2020) explains sports betting as an action that involves staking money on the outcome of an event (sporting) that happens within an organized setting. It



also includes wagering at betting operation centres on the outcome of sporting events through the internet. Bettors attempt to predict outcomes and make their best guess on what the result will be ('How to Bet on Sports: A Beginner's Guide', 2019). Petty (2019) also explains that betting on sporting events is a form of gambling that involves wagering on the outcome of a sporting event with the primary purpose of winning additional money. According to Petty, betting has two outcomes, thus winning and getting extra amount on the money staked or losing and forfeiting the amount waged.

Mao et al. (2012) also contend that sports betting could be in two forms: formal and informal. The informal context involves friends betting on the results of a game by naming a prize for the winner. In the formal context sports betting companies allow subscribers to place a wager on a game. According to Petty (2019), a company involved in betting activities is usually referred to as a "*bookmaker, bookie, sportsbook or betting agency*". A service that offers a marketplace for setting odds is called a betting exchange. A customer who places bets is called a punter or a bettor.

The following are commonly used terminologies in sports betting:

1. **Action:** this refers to the act of placing a bet or having an active wager on a sporting event.
2. **ATS:** this is an acronym which means "Against the Spread." It involves betting on the result of a sporting event as it relates to the point spread, as opposed to betting "straight up."
3. **Favourite:** this refers to the side expected to win the game and has odds reflecting perceived confidence in favoured team/person.

Favourites are designated with negative odds such that the returns are minimal whereas underdogs have positive odds with higher returns

4. **Limit:** this is the maximum wager that is allowed by a sports book or establishment.

5. **Over-Under:** This talks about the betting line on the total number of goals scored in a game, with action taken on whether there will be more (the over) or fewer (the under) goals scored ('Sports Betting Terms Explained', 2019).

Smiley (2018) also explains a few more of the terminologies:

1. **Handicapping:** The method used by an individual in predicting the outcome of a game. It is knowledge about the game and involves applicable weather conditions, injuries, past statistics and performance.

2. **Handicapper:** this involves the entity, person or establishment that decides the given odds or betting line of a game.

3. **Parlay:** This is when one chooses two or more teams on a single ticket. All the wagers on the ticket must be correct to win. This system is a popular wager that has a high-risk while offering the chance for higher returns.

4. **Futures:** this refers to a wager on an event that is yet to happen. For example, a wager can be placed on the winner of an upcoming champions' league finals.

5. **Live Betting:** These are wagers that one can place after the game has started with fluctuating odds in real time.

6. **Prop Specials:** A prop bet is essentially a side wager on something that may occur during a game, for instance, the number of fouls within

the first 15 minutes of the game, which team to receive the first free-kick, etc

7. **Pleasers:** This refers to a wager on two or more games at the same time. One is permitted to place a bet on odds that favour the bookmaker but have the possibility of greater returns if the bets are correct.

8. **Moneyline:** A moneyline bet is the most straightforward of all bets where the bettor simply picks the winner of a game.

9. **Accumulators:** An accumulator refers to a wager on four or more results on a single ticket. All the selections must be correct for the person to be a winner. A single wrong choice means that the accumulator bet is a loser.

Betting has the following synonym: lottery, gambling, staking, and wagering (Conlisk, 1993). These will be used interchangeably as necessity demands.

### **History of Sports Betting Globally**

Sporting events has a significant impact on lives of many people. People take pleasure in both playing in sports and being a fan and express a lot of excitement as they cheer their favorite teams on. Some supporters do not only delight in watching their teams but go to the extent of wagering money on the outcome of the activity due to their confidence in the team they support. This is what is termed sports betting.

The task of determining the exact beginnings of sports betting has been quite herculean for historians. They admit that this event has been a practice around the world dating back to ancient times. The American Gaming



Association (2003) submitted that early records of betting equipment can be traced back to many centuries, with ivory dice retrieved from tombs of Egyptians made sometime before 1500 B.C. The Greeks, Chinese, Japanese and Romans are said to have practiced games of skills and chance for pleasure as early as 2300 B.C. (Mok, 1990).

For Decker and Thuiller (2004) the earliest acts of sports betting can be traced back about 2,000 years ago when for the love of sports the Greeks introduced the Olympics to the world as well as the first records of betting on athletic competitions. Greeks spectators practiced bet among themselves on the winners during competitive games (Milton, 2017). Sports betting then spread to Ancient Rome from the Greeks where it received acceptance and legalization. The Romans particularly practiced bet on the gladiator games and chariot races or the circus and when this ancient sporting event finally was stopped, betting continued to survive and found its way into other areas (Decker & Thuiller; Milton).

During the Industrial Revolution, horse betting was developed. Around the 16th and 17th centuries, these types of bets started growing in the United Kingdom among the educated and prominent members of the society. During this period, owners of horses were the only ones permitted to place bets on the outcome of matches. Hoteliers and pub owners then became major promoters of matches, which encouraged them to organize matches close to their business centres (Charpentier, 2019). At the 19<sup>th</sup> century, countries like New Zealand, United States, and the Canada had also adopted and regulated this practice as a legal event. According to Mok (1990), some religious leaders during the medieval times attempted to forbid sports betting. The event was



therefore done in secret. In spite of that, it survived and flourished as new sporting events also propped up.

According to Humphreys and Simmons (2017), sport betting is usually perceived as belonging to a different “class” of gambling behaviour since it has some popularity and public approval. Frey (as cited in Humphreys and Simmons, 2017) submits that governments have been reluctant to regulate sport betting because of its apparent economic benefits. The last ten years has seen rapid growth in betting industry globally. Projections of revenues of the betting industry worth more than 100 billion dollars (Herskowitz, 2017). A report by the European Gaming and Betting Association indicates that between 2001 and 2013, sports betting grew at a rate of 5.4% per year across Europe. But in many developing countries within Africa, growth of the industry has been fastest.

### **The Betting Environment in Ghana**

The National Lottery Authority (NLA) after its establishment in 1958, under the Department of National Lotteries, was authorized to oversee the regulation of lottery activities for the public for the purpose of entertainment and awarding of prizes. In 1960, the Lotteries Betting Act (Act 94) was enacted to begin the lottery business, having the objective for the promotion of economic development and generate revenue in support of the country’s development (Aflakpui, 2016; Ofosu & Kotey, 2020).

Fifty years after establishing the NLA, the National Lotto Act 722 and the Gaming Act 721 was passed in 2006. The NLA was appointed to regulate, monitor and supervise lotteries which were still legal, and popular. The Gaming Act 721 permitted four land-based casinos to operate lawfully and

also allowed the creation of online betting, provided they obey the regulations from the Gaming Commission of Ghana ( “List of all betting sites in Ghana”, 2020).

According to Ofosu and Kotey (2020), the NLA in Ghana has been able to regulate the operation of lottery in the country by providing an enabling environment where both the companies and customers are protected. Before the advent of technological advancement that allows subscribers to patronize lottery through online platforms, the mode of operation for operators was the traditional lottery kiosk. Glozah, Tolchard, and Pevalin (2019) postulate that there are seven casinos in Ghana. Out of these, Accra has five, Tema has one and there is one in Kumasi. In addition, there are lotteries, traditional horse racing and online sports betting in operation as well.

The introduction of technology into lottery has also facilitated the proliferation of sports betting centres in popular areas throughout Ghana. This sports betting phenomenon was formerly alien and unacceptable in the cultural setting of the country. This happened against the backdrop of lottery seen as a deviant behaviour for social outcast and persons with moral degradation (Appiah & Awuah as cited in Ofosu, & Kotey, 2020; Glozah, Tolchard, & Pevalin, 2019). Glozah, Tolchard, and Pevalin submit that in April 2014, for instance, as high as 101 illegal lottery businesses were arrested by the Ghana Police Service for lottery fraud. This was a breach of the National Lotto Act that mandates the National Lottery Authority as the only institution permitted to operate a lottery in Ghana.

Nti and Gyimah (2019) explain that acquiring a license to operate as a betting company in Ghana is very difficult. These companies have to pay a

Gaming License of \$40,000 for the acquisition of a permit to operate in Ghana apart from the payment of \$50,000 as an annual sports betting operational fee. There is also the payment of \$ 20,000 as gaming license renewal fees after the expiry of a license. Nti and Gyimah further state over \$2,500 is required of betting companies to open a new branch in Ghana. Firms that flout the Gaming Act 721 are fined \$2,000.

### **Online Sports Betting Industry in Ghana**

Recently, internet-based sport betting has become a prominent means of betting around the world. This is due to the fast growth in the number of people who could easily access internet worldwide. Griffiths (as cited in McCormack, 2011) argues that internet betting in recent years has witnessed an extensive increment, becoming ever more popular. It is also apparent that internet betting is exclusively patronized as it can be accessed in environment where these activities are unacceptable such as the work environment or in some homes. The extension of internet facilities into other areas opens up further opportunities for betting for consumers locations (McMillen, as cited in McCormack, 2011). The companies of sport betting have targeted mobile phones making wagering more easier on such devises. They have developed their mobile apps for bettors which is very easy and convenient to use.

Sports betting, before the advent of the internet, was not as widespread as it is today. Today, wagers of sporting events can easily stake their bet at their convenience time and place, and are also at liberty to choose from the many agencies which they deem fit and trust in its activities. This has resulted in the sudden increase of sports betting industries ever since and continue to grow steadily. According to the European Gaming and Betting Association's



estimation (as cited in Parke & Parke, 2019), around 30–50% of all internet gambling activities is related to sporting activities. As time unfolds this figure is projected to increase (Lopez-Gonzalez & Griffiths, 2018; Rodríguez, Humphreys, & Simmons, 2017).

A significant increase in internet access coupled with the availability of mobile phones has expanded the betting market in the last decade making it more accessible to the ordinary Ghanaian. Bettors have the comfort to place bets online, without a visit to physical sports betting shops. This passion towards foreign football clubs and competitions and sport bookies both offline and online has therefore led to the introduction of a variety of licensed betting companies that offer attractive promotions to their players (“List of all betting sites in Ghana”, 2020). According to Messerlian, Byrne and Derevensky (2004), the companies such as Dreambet, Mybet, Safaribet and Premierbet offer free bonuses when a bettor signs up on their sites. These genuine bonuses can be used to place bets on the betting site. The bonus is given out once the bettor wins. There is a competition among the betting companies to offer the best bonus to attract players.

In placing a bet a player has to check out for the payment options. The Ghanaian local currency is mostly accepted as a means of betting transactions. Players must convert their monies to the currency accepted by the betting agency. In fact, some betting companies even accept bitcoins and other such currencies. Ghanaians continue to face challenges in relation to payment options since a number of international payment options like PayPal are not available in the country. The options available in Ghana are Neteller and



Skrill. Apart from these, VISA or MasterCard debit and credit cards are also allowed for transactions (“Online Betting Companies in Ghana”, 2020).

### **Arguments in Favour of Sports Betting**

Irrespective of the problems associated with gaming opportunities, some researchers found that some communities still support the industry because of the social and recreational part of betting (Aasved & Laundergan, 1993; Abbott & Cramer, 1993). Abt, McGurrian and Smith (1992) also consider how betting has rules that define participation and judge performance like other sports. These researchers further submit that majority of betting behaviour rather than being considered as a deviant activity can be viewed as leisure and recreation. Sport related betting contributes to economic and social development and creates employment opportunities, generation of income tax, increase in consumer expenditure, and promote the communication, transport, manufacture, finance, and advertisement industries (Zhou & Zhang, 2015).

The International City Managers’ Association (ICMA) (as cited in Ofoosu & Kotey, 2020), argued that sports betting is now considered lawful by several governments thereby maximizing economic benefits and limiting fraudulent activities. In countries where sports betting is lawful, betting taxes are used to sponsor government projects. The Rockefeller Institute, according to Koven and Lyons (as cited in Ofoosu and Kotey), submit that income levels derived from countries that legitimized betting has increased significantly during the last ten years. The institute continued that since sports betting helps in boosting tourism its illegality would only divert potential tax revenue to other countries where it is legal. Mao, Zhang, Wu, Anmin, and Chen (2012) opined that sports betting effectively helps in boosting customer expenditure

and produce income tax incomes which in turn promotes industries, such as printing, transportation, manufacture, financing and banking. They continue that during the 2009–2010 fiscal years, UK recorded 58,418 workers within the sports betting sector.

Humphreys and Perez (2012) report that in 2006, the revenue of *La Quiniela* (sports betting in Spain) was over €480m. In agreement with the mode of distribution of football pools revenue established by the Spanish Royal Decree, 1% of the total revenue went to the National Council of Sports, 10% was given to the Spanish Professional Football League (LFP) and the provincial governments took 10.98% for the promotion of social activities and sport facilities. According to Masaba, Sekakubo, Blaszczyński and Kuka (2016), from sports betting, the government of Uganda received nearly 12Bn shillings in the 2013-2014 financial year. Based on this proceeds, the countries estimated an increase in revenue from betting companies to 20Bn shillings in financial year 2014-2015.

Countries where sports betting is lawful have made use of revenues generated from taxes from betting companies to facilitate several developments. Revenue generated from sports betting in China, for instance, was diverted to the development of sports using 60% of the income to carry out “National Fitness Plan” and 40% to support budgets for their “Olympics Glorious Program” (Li et al., 2012).

For some time now, the assertion that betting related to sporting events is an harmful activity has been challenged by countries that have generated funds for development through effective game regulation (McGowan, 2014). Sports betting has been able to promote the status of football leagues in

Africa. These leagues have been included in the bunch of sporting occasions that can be betted on (Sedzro, 2013). Sports betting could be a means of escaping stresses in life and responsible engagement leads to hours of enjoyment. According to McGowan (2014), most people who are into sports betting consider it as a form of entertainment and so participate in it rationally and sensibly. Moran (as cited in Masaba et al., 2016) considers it unreasonable curtailing the amusement that majority of bettors attains from the betting activities because of a small minority.

### **Arguments against Sports Betting**

Mao et al. (2015) argue that there are obvious negative impacts connected to sports betting. Orford (2010) also contends that sports betting is a dangerous product and has an unsafe level of participation. Because sports betting is perceived as an easy way to enrich oneself, many skilled young people who have educational certificates and are real human resource assets, have stopped the search for profitable employment, sadly becoming a liability to the country (Frimpong, 2019).

Effah (2018) argues that the addictive nature of sports betting makes it very difficult for someone to quit. Generally whereas some people patronise betting for leisure, without any negative cost on their lives and that of family members, some proportion of bettors experience significant problems. Such individuals obviously devote overwhelming volumes of time and money on betting events, lie about their betting engagement, have difficulty controlling the desire to bet, and even participate in destructive social behaviours ranging from collapse of relationship to involvement in criminal activities. Addictive is associated with serious social and psychological problems resulting in



needless costs and burden to a community. Dickerson (as cited in Mao et al., 2015) categorized the negative effects into individual, social, economical, employment, and legal domains. Individual effects comprise psychological problems such as depression and diminished self-worth; relational problems with spouse, and other family, job loss, economic effects include overspending and even accumulation of debts; and legal issues are related to debts and other criminal offences.

Young people who have gambling or betting problems, from a clinical perspective, are at an increased risk of suicidal behaviours, anxiety substance use disorders (Gupta & Derevensky, 1998; Winters, Bengston, Dorr, & Stinchfield, 1998). Conrad (2008) also argues that both addictive and pathological betting are regarded as destructive behaviours that disrupt vocations, personal relationships, and families. Russell, Hing, and Browne (2019) also opine that different types of harm are associated with betting which manifest in many ways that affect individuals at different levels of intensity. The consequences include financial harm; conflict; psychological harm, decline in health; performance decrease at work; and criminal activity.

In 1999, the National Gaming Impact Study Commission (1999) revealed that serious possible adverse impacts are associated with betting despite its contributions to growth and development. The Commission continued that sports betting can become an obsessive habit that has the potential to negatively affect the finance of betting addicts who typically are unable to control their financial lives. The Commission listed the following negative behaviours in relation to sports betting: money laundering, domestic abuse, suicide, truancy, poor academic performance, alcohol and drug use.



Wynne, Smith, and Jacobs (as cited in Messerlian, Byrne, & Derevensky, 2004) explain that gambling among the youth in the society today leads to problems in all spheres of their life. Ofori and Kotey (2020), also submit that poverty is considered as a product of such betting behaviours and that betting results in high rates of crime, prostitution, and low academic achievements in deprived communities. Countries that are besieged with these outcomes would have their economic growth hampered since education is a major determinant on the war against poverty.

According to Mao et al (2015a), some studies conducted in the developed countries revealed that the insurgence in sports betting is positively correlated to elevated incidence of psychopathologies. Because of the unsophisticated procedures of betting online, bettors usually think they have a superior proficiency and intelligence to aid in a win. This is an underlying factor of sports betting and the major force that lures many bettors into the act. Mao et al. (2015b) postulate that some bettors, having had some success in winning their stakes, become overly excited about sports events and begin to develop a tendency of betting more to win more. If the result turns not to favour them, they bet even more hoping to pursue losses by turning the tide, which eventually ends in addictive betting.

Some scholars are with the notion that the fast money earning nature of betting is addictive and has the tendency to make many young people indolent and unproductive. Not regulating it would make children use available platforms like mobile phones to patronize it without being detected (Sedzro, 2013). According to Elever (2018), a betting problem is easier to spot, but even gentle forms of betting such as lotto or card games can lead into

addiction. Parents and guardians have a great challenge because unlike substance use addiction, betting addiction works in a surreptitious manner. There are no clear physical warnings at first. Its recognition therefore becomes challenging.

### **Theoretical Framework**

This section presents the theories and philosophies organized to achieve the objective of the study. Although there are several theories, this study settled on five of them which are Cognitive-Behavioural Theories, Social Learning Theory, Theory of Planned Behaviour, Cognitive Theories, and Self-Determination Theory.

Cognitive-Behavioural Theories present betting as learned behaviour through classical and operant conditioning. On the other hand, Social Learning Theory dwells on the impact of social interactions and environment on betting behaviours. The Cognitive Theories explains that in betting, people make several choices which can be impacted by cognitive biases, the Theory of Planned Behaviour considers human beings as rational and as such behaviours are deliberate actions and Self-Determination Theory explains that what accounts for sports betting is people's quest to satisfy their innate psychological needs.

### **Cognitive-Behavioural Theories**

Cognitive-behavioral theories present betting as a form of learning acquired through classical and operant conditioning reinforced by monetary benefits and autonomic excitement that expresses pleasure. Shin and Montalto (2013) contend that these features are anticipated to be associated with

cognition such as beliefs in the skill for betting and a perceived chance of winning or losing.

Classical conditioning theory which supports nurture over nature accentuates the significance of learning from the environment. The theorist, Ivan Pavlov (as cited in McLeod, 2018; Kalat, 2008), showed how through conditioning a dog automatically salivate at the sound of a bell. His investigations led to the conclusion that an organism's natural behaviour can be elicited by a neutral stimulus. In Pavlov's theory, a specific stimulus causes a specific response. In this approach, two stimuli can be paired together to elicit a new form of behaviour. Everything ranging from speech to emotional responses is considered by this theory as patterns of stimulus and response (McLeod, 2018; Kalat, 2008).

The theory has three (3) interrelated stages of conditioning. During the first stage, that is, before conditioning, a natural stimulus produces a natural response. This natural response has not been taught yet, and thus the behaviour has not been assimilated yet. At the second stage a neutral stimulus (conditioned stimulus) with no ability to cause a behaviour is paired with the natural stimulus. With repeated or successive episodes the stimulus gains the ability to elicit a behaviour known as conditioned response. The third stage, has the conditioned stimulus (CS) being related with the unconditioned stimulus (UCS) to create a new conditioned response (CR) (Pastorino & Doyle-Portillo, 2012; McLeod, 2018; Kalat, 2008).

The theory also talks about extinction that is a situation where a conditioned stimulus loses its power to elicit a behaviour when it is no longer paired with the unconditioned stimulus. In this case there appears a steady



decline and departure of the conditioned response. In addition to this is spontaneous recovery which refers to the activation of an earlier conditioned response following a rest period (Coon, Mitterer, & Martini, 2018; Kalat, 2008).

Burrhus Frederic Skinner (1904-1990), in developing the operant conditioning theory, built on Edward Lee Thorndike's Law of Effect. This law states that behaviours that produce a favorable consequences have the likelihood to be repeated than those followed by unfavorable outcomes. The theory is focused on an organism's observable behaviour. For him, most human behaviours appear to be emitted (that is operant) and not elicited by any obvious stimuli (that is respondents). He argues that most behaviours are acquired and maintained through operant conditioning because an organism operates on the environment and every such action is followed by a specific consequence. Skinner explained that the type of consequence that follows the behaviour is critical, since it determines whether the behaviour is likely to recur. Skinner further presented the terms 'reinforcement' and 'punishment' to refer to favourable and unfavourable consequences respectively (Coon, Mitterer, & Martini, 2018; Rathus, 2013; Kalat, 2008; Pastorino, & Doyle-Portillo, 2012).

According to Skinner, there are also schedules of reinforcement which focus on variations or differences in the frequency with which an organism is to be reinforced. These are generally based on either intervals of time or on frequency of response. There are four basic schedules of reinforcement two of which deal with intervals or time periods and the other two deal with work



output and are known as ratio schedules (Pastorino & Doyle-Portillo, 2012; Ratus, 2013).

The first is termed Fixed Interval Schedule. This is where the subject is reinforced based on predetermined fixed time periods. This type of schedule produces a pattern of response with a scalloping effect.

The second is called Variable Interval Schedules. This schedule involves the giving of reinforcement after variable or changing interval. Reinforcement might be given after 10 seconds, then the next comes after 15 seconds, the next after 5 seconds and so on. This schedule does not produce scalloping effect, as the subject cannot judge the length of the waiting period.

The third type is called Fixed Ratio Schedule. This schedule involves reinforcing the subject for a specified number of responses (amount of work).

The fourth one is called Variable Ratio Schedules. In this schedule, the subject is reinforced for a predetermined but variable number of responses (amount of work) (Ratus, 2013; Kalat, 2008; Coon et al., 2018).

According to Griffiths and Delfabbro (2001), in operant explanations for betting, persistent betting can be understood as learned behaviour due to favorable outcome. In this case the intermittent winning of betting produces in the individual the tendency to stake and win more. Ramnerö, Molander, Lindner and Carlbring (2019), explain that the release of a reinforce rest is based on inconsistent number of responses operating independently of the passage of time. They continue that Skinner used gambling/betting as an example of variable-ratio schedules, stating that the effectiveness of such schedules in generating high rates has long been known to the proprietors of betting establishments. Ramnerö et al., further argue that the intermittent

reinforcement schedules are responsible for betting behaviour. Addictive bettors are victims of the variable-ratio schedules that are inherent in all games of chance (Tavares, Zilberman, & El-Guebaly, 2003) such as sports betting. Conversely, the classical conditioning theory (Anderson & Brown, as cited in Griffiths & Delfabbro, 2001), argue that people's persistence in betting activities is because they have become conditioned to the excitement related to betting to the extent that lack of betting activities makes them uninspired and restless.

The classical and operant standpoints have been useful in the improvement of clinical interventions such as systematic desensitization, aversive conditioning and satiation techniques (Griffiths & Delfabbro, 2001). The study can be placed in these theories since they theories assume that the more a person engages in betting activities the more the person's behaviour is regulated by elements outside the individual's control. The effectiveness of the conditioning principles may be due to motivational factors and the nature of the activity. The motivation of some people to place bets might be rooted in excitement or relaxation. These needs are satisfied varyingly by different activities (McConaghy, Armstrong, Blaszczynski & Allcock, 1988).

Through big wins, betting has a potential influential conditioning consequence that is responsible for betting obsession and harmful behaviours. Addictive bettors are victims of the variable-ratio schedules that are inherent in all games of chance (Buss, as cited in McCormack, 2011). Such schedules of reinforcements may be financial, psychological (for instance boosting one's self-esteem, admiration of peers), or psychosocial (e.g. the social meaning of the activity) (Griffiths & Parke, 2010).

## Social Learning Theories

The social learning theory pioneered by Albert Bandura posits that behaviours of humans are formed as a results of the intricate interaction between two basic domains of humans namely the social (environmental) and the cognitive processes. There are four component processes that underpin

observational learning which are:

- i. Attention, which comprises modelled events (distinctiveness, affective valence, complexity, prevalence, functional value) and observer characteristics (sensory capacities, arousal level, perceptual set, past reinforcement);
- ii. Retention, consisting of symbolic coding, cognitive organization, symbolic rehearsal, motor rehearsal);
- iii. Motor Reproduction, which includes physical capabilities, self-observation of reproduction, accuracy of feedback, and;
- iv. Motivation, including external, vicarious and self reinforcement. (Ramnerö et al., 2019).

According to Kabiri, Shadmanfaat, Hayden and Cochran, (2020), advocates of Social Learning Theory are with the idea that learning involves cognitive process that ensues within a social context, and that learning is influenced by the observation and imitation of people. Individuals therefore learn from those observations and make decisions on whether to model the behaviour or not.

Social learning theory has been comprehensively used to understand aggression and emotional illnesses, especially within the context of behaviour modification (Bandura, as cited by Ramnerö et al., 2019) and happens to be



the theoretical foundation for the method of behaviour modeling used in training programs. Advertisements from the media, especially television, are popular forms of social learning situations. These commercials present sports betting as a common entertaining event which offers pleasure gives significance pleasure and satisfaction. Depending upon the component processes involved (such as attention or motivation), the viewer who may be enticed by the advertisement may model the behaviour shown in the commercial and patronise the product being advertised.

Social learning theory acknowledges that people learn new behaviours through observation of others and first hand experiences. Such people after observing imitate others through reinforcement. It is therefore common for young people to imitate the behaviour of persons they admire (Monaghan & Derevensky, 2008; Shin & Montalto, 2013). Modelling of behaviour demonstrated by popular celebrities, films characters or role models making advertisements on online betting sites would possibly encourage this activity among the youth. Television stations that show high-stake betting activities have the power to influence the young people to perform such behaviours as they think it will benefit them too by providing them opportunity to gain extra money, pleasure, and ignore future costs (Gillespie et al., as cited in Monaghan & Derevensky).

For the Social learning theory, young people are greatly influenced by role models and learn vicariously through the observation of other people's actions. According to Lockwood and Kunda (as cited in Monaghan & Derevensky, 2008) research demonstrates that the youth often adopt certain self-images, lifestyle patterns, and purchasing choices based on their



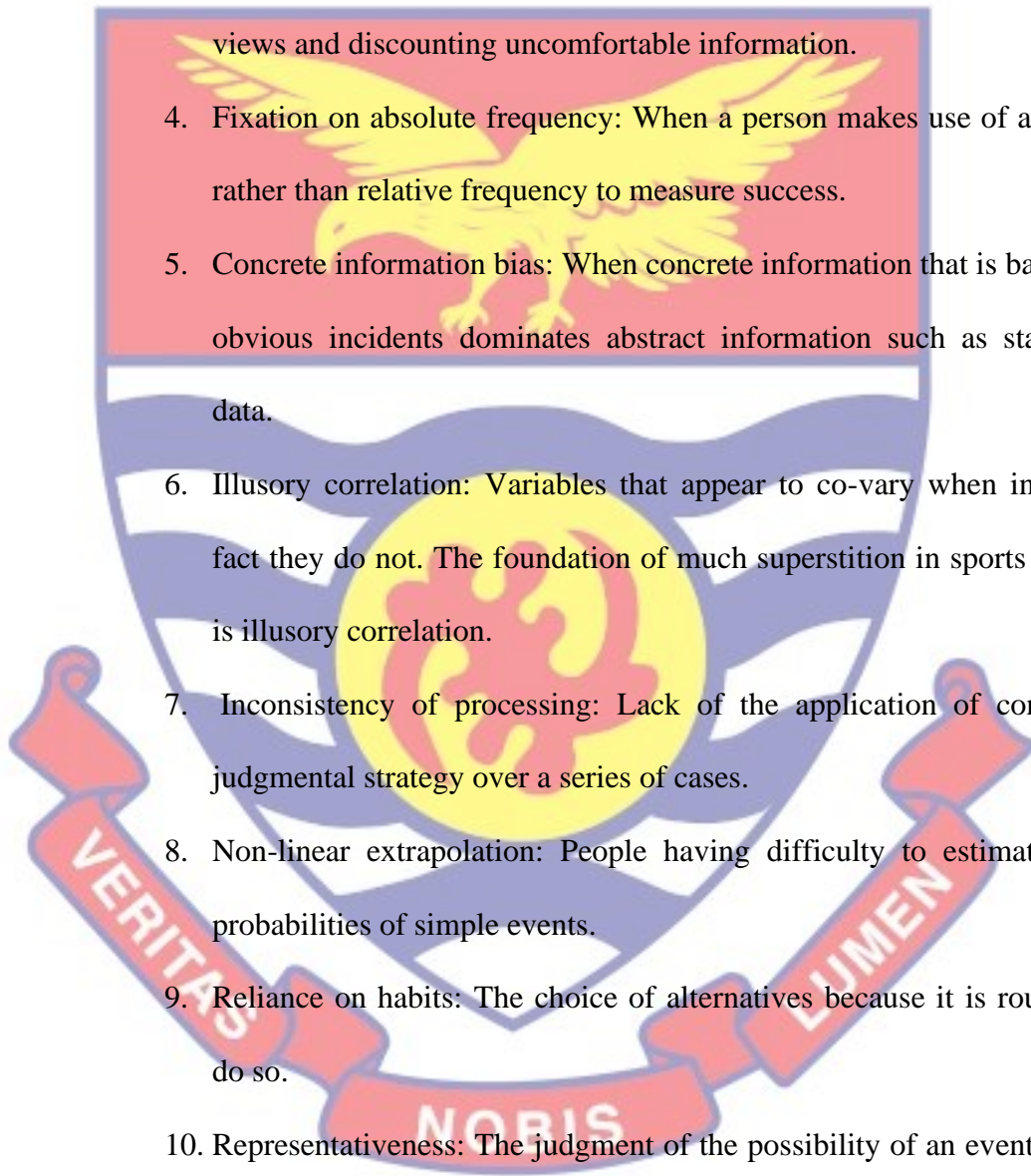
observation of certain personalities presented in the media. Social learning theory also suggests that the frequency of betting is influenced by social contexts, whether betting opportunities are available, access to betting facilities, individuals and their peers' leisure habits, and how individuals make use of their money (Shin & Montalto, 2013; Monaghan & Derevensky).

The present study can be rooted in the theory in the sense that the act of betting may show severe resistance to extinction and may continue notwithstanding aversive consequences that should reasonably be expected to decrease the likelihood of the behaviour. This is because there is reward for such behaviour. The theory can therefore be applied in most social behaviour contexts such as drugs, drinking as well as betting.

### **Cognitive Theories**

Understanding sports betting through a cognitive approach is reasonable since bettors, in placing a bet, make several decisions, which can be influenced by cognitive biases, for instance, distortions in reasoning and errors in judgment. A number of studies have indeed put forward that there may be a strong cognitive bias in explaining persistent betting (Griffiths, 1990; McCormack, 2011; Griffiths & Delfabbro, 2001; Russell, Hing, & Browne, 2019). Wagenaar (1988) states that it is a way of reasoning that motivates bettors and not problems in their personality, academic status and social interactions. He continues that people who bet employ a range of heuristics and cognitive biases when deciding on betting which make their choices seem reasonable. Wagenaar believes in 16 cognitive distortions which operate in betting situations:

1. Availability: The first thing to appear on the mind is judged to be more likely.
2. Problem framing: The milieu within which the problem is framed determines the choice of strategy.
3. Confirmation bias: Seeking information that conforms to one's own views and discounting uncomfortable information.
4. Fixation on absolute frequency: When a person makes use of absolute rather than relative frequency to measure success.
5. Concrete information bias: When concrete information that is based on obvious incidents dominates abstract information such as statistical data.
6. Illusory correlation: Variables that appear to co-vary when in actual fact they do not. The foundation of much superstition in sports betting is illusory correlation.
7. Inconsistency of processing: Lack of the application of consistent judgmental strategy over a series of cases.
8. Non-linear extrapolation: People having difficulty to estimate joint probabilities of simple events.
9. Reliance on habits: The choice of alternatives because it is routine to do so.
10. Representativeness: The judgment of the possibility of an event by the estimation of its similarity to the class of which the event is an exemplar.
11. Justifiability: A justifiable rule will be preferred against an unjustifiable rule.



12. Reduction of complexity: Prior to making a decision complex decision problems must be made simple.

13. Illusion of control: An activity about uncertain result has the potential to provoke in a person, feelings of control over the uncertain result.

14. Biased learning structures: Observed outcomes may bring about incomplete information about predictive relationships.

15. Flexible attribution: The propensity to attribute successes to personal skill, and failures to the influences of others.

16. Hindsight bias: Retrospectively, people are not stunned about what has happened and even become convince about their prediction of the outcome.

These cognitive distortions present a clue to understand why bettors do not learn from their past losses (Russell, Hing & Browne, 2019). They also help in explaining irrational behaviour (McCormack, 2011). Bettors believe that they can win money from engaging in the act of betting (Walker, as cited in Griffiths & Delfabbro, 2001). This substantiates the point that betting may be controlled by irrational or erroneous beliefs. People who place bets, for instance, overestimate the extent to which they can predict betting results and therefore misjudge their losses and wins. Some studies (Langer; Langer & Roth, as cited in Griffiths & Delfabbro) have observed that people overestimate the level of skill which can be exercised in games of chance. For such individuals obtaining money is an important motivation to engage in betting. Griffiths and Delfabbro observe that irrational thinking may have connections with betting behaviour coupled with recurrent behaviour thought that results from people's overconfidence in their ability to win money.



Some scholars (McCormack, 2011; Sharpe & Tarrier, 1993) argue on the basis of the gambler's fallacy, and explain that it is a confidence that a particular gambling result is possible to happen because it has not happened for some time even though there is independence in the prospect of the event from one trial to the next. In the context of a win, bettors reinforced erroneous beliefs about their probability of winning, and for losing, they think about a just around the corner. Those with gambler's fallacy will have the likelihood of displaying the behaviour of chasing where people take more risk to recover their previous losses (Shin & Montalto, 2013).

Some cognitive theories of betting (Langer, 1975; Griffiths, 1990; Walker, 1992) speak about illusion of control which suggests that certain characteristics of betting games promote overconfidence in people's winning chances. The results of betting activities are determined entirely by chance but bettors develop an illusion of control, believing that they can easily manipulate the game and recover their losses. An illusion of control is the tendency for people to believe they can control the outcome of games they have no influence over (Griffiths, 1990). Langer defines illusion of control as being 'an expectancy of a personal success inappropriately higher than the objective probability would warrant'. The interactivity of the internet may be psychologically gratifying, and the increased personal involvement on a betting activity can increase the illusion of control which may result in increased betting (Griffiths).

Experiments conducted by Langer (1975) indicated that bettors can be made to believe they can make predictions or influence the outcome of purely chance events. Langer discovered that participants do not differentiate chance

events from skill-determined ones. People become overconfident in placing bets that a score will or will not happen even if they are fully aware that the objective odds are against them. They display an impractical optimism about future events.

There are also superstitious beliefs that make bet players believe that possession of certain objects increase the probability of winning. In superstitious beliefs there is the failure to understand the lack of a cause-and-effect relationship between a behaviour and subsequent event (Joukhador, Maccallum & Blaszczyński, 2003). Cognitive superstitions comprise prayer, hope, positive expectations and attitudes where players think that certain mental states can influence the probability of winning (Toneatto, Skinner, & Dragonetti, 2002).

Griffiths (1990) discusses the psychology of “near misses” in games of chance. Betting events such as sports betting require some degree of skill. This provides useful feedback for participants and encourages them to continue since success is within their reach. For Griffiths, near misses are seen as failures that are close to being successful. This encourages future play, even in games of chance (Reid, as cited in Griffiths). The bettor may express the feeling of not constantly losing but constantly nearly winning which could lead to some of the excitement of a win. Griffiths further opines that near misses could increase the seductive appeal of betting that reinforces the notion that wins are getting more and more closer. According to Kahneman and Tversky (as cited in Griffiths), the frustration produced by “nearly winning” provokes a kind of cognitive regret. This in effect encourages bettors to persistently play in an attempt to get rid of cognitive regret.

## Theory of Planned Behaviour

This theory is an extension of the Theory of Reasoned Action (TRA) was developed by Martin Fishbein and Icek Ajzen (Ajzen, 1991). It determines and explain the behaviour of people in many different circumstances. One major postulation of the theory is that people have the ability to exercise self-control. For Ajzen, humans are rational organisms, who are capable of making reasonable decisions in the face of information or events. Therefore people's behaviours are thought of, as a reflection of the implications of their actions leads them to a decision whether to engage or not engage in a given behaviour (Kan & Fabrigar, 2017).

Behaviour, according this theory is overt action or activities exhibited by people. Any behaviour can be considered from four main perspectives: action (referring to the specific act performed by an individual), target (who or what the behaviour is directed toward), context (that is the situation within which the behaviour occurs), and time (when the behaviour occurs). For Ajzen and Fishbein (as cited in Shin & Montalto, 2013) the intention of an individual to behave in a particular manner is primarily determined by the approach toward the behaviour and the opinions concerning the expectation of the society and love ones. Ajzen (1991) reviewed this assumption and suggested the inclusion of the construct of perceived behavioural control (that is one's view of the degree of control over behaviour) to the Theory of Reasoned Action. This provided the foundation for the Theory of Planned Behaviour (TPB).

According to Kan and Fabrigar (2017), the TPB is usually used in predicting and explaining the success of people attitude towards health



behaviours, risk, and perceptions such as smoking, drinking, betting and substance use among others. The theory reveals that behavioural accomplishment is rooted one's motivational and capacity to perform the action. The theory is made up of six (6) constructs which characterize the control of people over their behaviour;

Attitudes – describes the positive and negative evaluation of the consequences of the action or behaviour to be performed.

Behavioural intention – The motivation factors that propels and influence a behaviour. Here the intensity of the motivation largely determines the engagement in that behaviour.

Subjective norms – Connotes the perception of how the people, friends, family support or condemn the behaviour.

Social norms – The construct takes in account the laws and norms that governs the behaviour of a group of people.

Perceived power - This is in relation to the perceived existence of elements that may assist or obstruct the behaviour.

Perceived behavioural control - This has to do with a person's view of how easy or difficult the behaviour to be performed. Perceived behavioural control differs across situations and actions.

The TPB is used as a model to explain the social and cognitive factors the influence gaming addiction (Haagsma, King, Pieterse, & Peters, 2013).

Lee (2013) experimented the extent to which the six constructs of the TPB and media influence betting. Findings showed that attitude and social norms predicted more of the intention of students to place bets.

This study can be placed in the Theory of planned Behaviour because as Martin et al. (2010) found in their study, the rate of college students' past year betting involvement was positively associated with their attitudes, perceptions of family and friends approval of betting and perceived control.

College students' attitudes, social norms, and perceived behavioural control have relationship with the intention to place bets, which in turn, predicted future betting problems (Wu, Lai, Tong, & Tao, 2013). The theory shows headway in explaining the rate of betting and its related problems. In fact, students who bet possess the optimism that they would be able to predict the outcome of sports and are thus convinced and enticed to engage in the act.

As Ajzen (1991) would submit, as rational beings humans make logical use of available information. This supports the argument that college students' involvement in sports betting is a thought of plan or deliberate action. In the thinking process that leads to the action, the possibility of winning or losing the bet and its other implications are considered before the final decision on whether to participate or disengage betting (Ajzen, & Madden, 1986; Kan & Fabrigar, 2017).

### **Self-Determination Theory**

The Self-determination theory is assumed to stem from the research efforts of Deci and Ryan (2000). The theory asserts that growth and development of an individual is stimulated by 3 innate and universal psychological needs. The theory submits that self-determination is inspired by the presence of psychological needs for competence, connection, and autonomy. Deci and Ryan (2000) further explain that competence relates to interacting successfully with the environment. A person develops by mastering

new skills and roles. A person who is confident that they have the ability to succeed in a task are more likely to take actions that will ensure the achievement of goals (Cherry, 2019; Ackerman, 2020). Connection or relatedness deals with feelings of social connectivity. Self-determination is also dependent on a successful relationship with people and love ones. The final psychological need, that is autonomy, has to deal with the freedom to decide on which activities to participate in. People need to feel they are in control of their own behaviours and goals. The ability to make personal decisions and take actions greatly impacts the confidence of the individual and the development of self-determination. The psychological needs of a person must be fulfilled for a healthy psychological wellbeing (Deci & Ryan, 2000).

Self-Determination Theory connects personality, human motivation, and optimal functioning. The theory acknowledges the important role of motivation as powerful forces in shaping a person's behaviour. These are intrinsic and extrinsic motivation (Deci & Ryan, as cited in Ackerman, 2020). Intrinsic motivation is an innate form of motivation that propels an individual to engage in behaviour at their own will without the influence of external rewards and gains (Deci & Ryan, 2000). They are based on our goals, beliefs, interests and social standards of behaviour. Extrinsic motivation stimulates behaviour through external gains and punishment. It is a motivation to engage in a behaviour based on what the individual will receive from the environment (Cherry, 2019; Ackerman, 2020).

Deci and Ryan (as cited in Rodriguez, Neighbors, Rinker, & Tackett, 2015) in their review, distinguished between reasons for one's engagement in a behaviour and motivations. They further explained that motivation is not just



reasons put forward for a person's behaviour, but is influenced by the level of self-independence and external factors (behaviour regulation) which pushes the behaviour.

Ryan and Deci (2000) present two distinct forms of motivation> autonomous and controlled motivation. Ryan and Deci (as cited in Ackerman, 2020) further discuss introjected regulation that is motivation from “partially internalized activities and values”. Examples are avoiding shame, seeking approval, and protecting the ego. When an individual is influenced by autonomous motivation, the person feels he is autonomous and self-capable to direct his life course; in a controlled motivation, the person is pressured to act in accordance to the external pressure and thus has little to freedom to act (Rodriguez, Neighbors, Rinker, & Tackett, 2015).

According to Rodriguez, Neighbors, Rinker, and Tackett (2015) placing this study in Self-Determination Theory is appropriate because it takes into consideration the level of motivation (internal or external) which people used to satisfy their psychological need by engaging in online sports betting. Although betting may be patronised for more or less self-determined reasons, by definition, it is an outcome-focused activity. Basically, it is an extrinsic activity with prominent outcomes (wins and losses) that depend on factors that are beyond the control of the bettor (Neighbors & Larimer, 2004).

Colleges of education students patronise sports betting to have the feelings of social connectivity, a sense of belonging and attachment to their peers and other people. The freedom to choose which sports betting activity to participate in also agrees with a psychological need, autonomy. They are also

driven by extrinsic motivation which stimulates their behaviour by the prospect of rewards of sports betting.

## **Empirical Review**

### **Types of Sports Betting**

According to the Gaming Commission of Ghana (as cited in Nti & Gyimah, 2019), a number of betting companies are have legally mandated to participate in sports betting in Ghana. These are SoccerBet, EaziBet, 1XBet, SoccerCash (NLA), SupaBets Ltd., Premier Betting, MyBet, EuroBet Ltd., KMK Entertainment, Safaribet, Ricos Golden Crown Ltd., Millionaires Sports Bet Gh. Ltd., KaiRo Sports Betting, Bet Ghana Ltd., Fantasy Football Ghana Ltd among others. Some of these betting firms had enjoyed considerable support from bettors and has become an accepted establishment in the betting business. These are SupaBets, 1XBet, Premier Betting, MyBet.Com, EuroBet Ltd and Safaribet (Nti & Gyimah). Some of these betting companies such as the SupaBet, Soccerbet, MyBet, Premier, Winning bet, among others have opened betting centres on almost every busy street (Frimpong, 2019). Mybet.Com for instance has established other branches in Accra and Kumasi. This betting company has included the Ghanaian Leagues to help give it a local content as well (Sedzro, 2013). These companies are famous in terms of their patronage since first timer bettors are given mouthwatering incentives offers that give them free cash prizes to place bets. 1XBet for instance offers 100% up to €100.00 welcome bonus, EaziBet offers 100% first deposit bonus up to GHC200.00, Premier provides GHC200.00 risk-free bonus. SoccerBet offers bettors the opportunity to stake on many sports events, thus getting extra bonuses and money. The bonuses are real money bonuses that can

further be used to place bets on the betting site. The companies also offer payment options which attract lower interest during ('Online Betting Companies in Ghana', 2020). Betway, Powerbets and Supabets have jackpots happening daily with various number of matches and various bonuses and that they have plenty of retail outlets which are useful for cash out and can easily be contacted if someone has an issue that needs to be resolved ('Best Betting sites in Ghana', 2018).

Dreambet was also launched by Recognition Limited to tap into the increasing internet usage among consumers. Dreambet gives bettors the opportunity to place their stakes using short codes to text normal messages. This option provides an easier and excellent experiences in sports betting for their customers (Sedzro, 2013). "List of all betting sites in Ghana" (2020) reports of two large jackpots in Ghana which are Betway Ghana and Powerbets Ghana. They have jackpots being operated daily with a number of matches and bonuses.

Humphreys and Perez (2012) submit that in Canada, bettors have different sports events by which they can place a bet. This is known Sports Select which consists of several related sports betting lottery games offered by groups of Canadian provinces. These variety of games include Pari sportif, Pro-Line, and Sports Action.

Humphreys and Perez (2012) explain that there is a state-operated football pools in Spain managed by a public institution, *Lote-rías y Apuestas del Estado* (LAE), which is also responsible for operating the National Lottery, low odds lotto games and some lottery-type games on horse racing. They continue that a single bet consists of 15 matches generally corresponding



to Spanish First and Second Division teams. Bettors have the possibility of choosing the final result of matches from among three alternatives: home win (1), draw (X) and away win (2). Wining the ultimate prize is based on bettors ability to accurately predict the outcome of all matches. Those who correctly guess 10, 11, 12, 13 or 14 results receive lower prizes. The main prize is rolled over to the following week if it is not won.

Humphreys and Perez (2012) also speak about another football pool betting, a form of sports betting very popular in the UK that is based on the correct prediction of the results in a number of football games. Entries are purely taken through the internet. There are some other types of betting which include offshore poker, horse racing, race track, roulette, scratch tickets, bingo, slot machines, betting shops, internet betting, and video gambling.

#### **Extent of Students' Involvement in Sports Betting**

The current generation are witnessing unprecedented growth in the opportunities to place bet (Volberg, Gupta, Griffiths, Olason, & Delfabbro, 2010), making the means of placing bets through smart phones easier with less or no discomfort (Griffiths and Parke, 2010). The extent of young people especially students' involvement in sports betting has therefore been of major concern to many nations. A study conducted in Turkey, for instance, reports of unprecedented participation of young individuals in online betting eliciting deep concerns for these folks (Aricak, 2018). Kristiansen, Trabjerg and Reith (as cited in Okoti, Ogula, & Munyua, 2019) conducted as study on betting experiences among young people due to the fact that most people between young adolescents to young adulthood are much attracted to this practices. Findings indicated that most bettors' first experience happened in a social

medium, and that family and peers contribute to these early experiences. The conclusion therefore is that young people begin engaging in betting activities through interacting with those within their social environment.

According to Koross (2016) there is the existence of addictive and frequent betting practice among college students since the college life usually presents some form of freedom away from students' family with less restriction on their activities. Gernstein et al., (as cited in Koross, 2016) also submit that college students have increased freedom and regular access to the internet therefore they are considered as having three times the rate of addictive betting (Shaffer et al., 2004). Winters, Bengston, Door and Stinchfield, (1998) postulate that there are several factors accounts for betting activities among college student and is very prevalent currently than in past decades since these students have easy access to betting sites. Griffiths (1990) forward the argument that betting is considered as an addictive behaviour and arises in various populations, including college students.

A related study explored the extent of adolescents' participation in internet betting. The study was conducted in Canada due to worries about the adverse impact of on the quality of life adolescents. Findings showed that approximately 6% of the respondents in the space of the previous three months had placed a wage on sport activity online (Elton-Marshall, Leatherdale, & Turner, 2016). Koross (2016) reports in his study that majority of the students respondents 50 (50%) reported a betting tendency of a minimum of once a week, while 28 (28%) indicated betting at least once every month and 12(12%) once every three months. The conclusion was that nearly all students engage in betting activities at their convenient and time and occasions.

According to Ellenbogen, Jacobs, Derevensky, Gupta, & Paskus (2008), college students involvement in sports betting makes them spend their school fees. They also spend precious time at betting centers which in turn affects their academic performance. Koross (2016) also further this argument some students discontinue their education because they used their school fees for betting and ultimately loose the money. Kaledzi (2017) and Ligami (2018) opined that college students' involvement in sports betting makes them spend their pocket monies. Okoti, Ogula, and Munyua (2019) conducted a study on young people in colleges between 17years to 35 years to find out the rate of their involvement in sports betting. Findings indicated that Kenyans youth are leading online betting (76%), this was closely followed by Ugandans (57%) and Ghana (42%). Okoti et al., continue that despite the illegality of adolescent betting, the youths still engage in the practice. A study by Derevensky and Gupta (2000) also revealed that in terms online sports betting, a higher percentage of the youth are more engaged than the adults population.

LaBrie et al (as cited in Kieran, 2015) in some findings argue on the other hand that the overall betting involvement for sports bettors is moderate because mostly the wins and losses of bettors influence the number of times they engaged in the practices. This therefore suggests that sports gambling is not generally is not extreme as suggested by others. The convenience and availability of time also plays a major role in determining betting behaviour frequency. Hing, Russell, Thomas and Jenkinson (2019), also submit that the frequency of a betting behaviour has some connections with the number of times a person is exposed to betting advertisements on phone or on televisions.



## Reasons for Students' Engagement in Sports Betting

Neighbors and Lostutter (2002) identified some reasons provided by college students who engage in betting. The results indicate participants bet to gain money, as a means of dealing with boredom (Flack & Morris, 2016), for pleasure and entertainment (Ray, 2017). Keovisai and Wooksoo (2019) believe that betting produces some sense of excitement that ignites different feeling among the participants. Gordon, Gurrieri and Chapman (2015) in a qualitative research identified competition among peers as a reason for their involvement in sports betting. They continue that among the reasons, there is the demonstration of loyalty to favourite teams and players, and the display of intelligence in their knowledge of the game. Keovisai and Wooksoo (2019), also explain that some people use betting as a coping strategy, for socialization purposes and as a means of displaying their luck or skill. Similarly, some people resort to betting to as a means of dealing with stressors in life (Griffiths et al., as cited in McCormack, 2011; Masaba, et al., 2016). The betting experience is capable of providing an emotional or mental escape.

Chantal, Vallerand, and Vallieres (1995) in their study mapped reasons for betting onto the kinds of motivational perspectives. Intrinsic motivational reasons include betting because of the joy obtained after mastering the game and as a means of socialization. Keovisai and Wooksoo (2019), buttress this point with the fact that people engage in betting to help them socialize with friends and family and to help maintain cultural connections. Munro et al, (as cited in Masaba, et al., 2016) also argue that what inspires people to bet is the desire for stimulation and social interaction. Mok (1990) also explains that the engagement of people in sports betting is not because of the attractions of

excitement or financial rewards of betting, but because of the social relationships they develop through sports betting. Extrinsically motivated reasons included betting to obtain money to purchase needs to buy something I have been dreaming of” (that is betting to enrich oneself). Persons who had intrinsic motivation as a motive for betting are likely to lay bets since the innate features offered pleasure and some sense of success. However, extrinsically motivated bettors had the likelihood of betting because of their external needs and to for social acceptance.

The reasons for betting also have societal and financial remuneration hopes as key (Shead & Hodgins, as cited in Masaba, Sekakubo, O.Blaszczynski & Kuka, 2016). There is the provision of conducive environments that enhance social and peer-group interactions. Some of these unemployed youth resort to betting as their main means of income (Frankel, as cited in Masaba, et al.) since winning money appears very vital than mere enjoyment of the game. McGrath et al. (as cited in Rodriguez, Neighbors, Rinker & Tackett, 2015), speaks of recent research also suggesting betting for financial gains and for charitable events as regularly cited explanations for betting. Wojcik and Hodge (2019) also indicate financial motivations as the reason behind students’ betting, with many wanting to supplement their income as they experience rising living costs. Students who gamble express concern about the worrying nature of their financial situations. They only engage in the act to help ease and improve their finances on campus.

Koross (2016) in a study indicated that 70% of students’ respondents stated money as their main reason for betting. He further explained that students appear to depend on finances from sports betting for taking care of

their needs and as a source of entertainment. Other reasons for betting engagement were for enjoyment and socialization with peers. Flack and Morris (2016) in their study into gambling motivations discovered emotion-focused reasons for betting. People engage in sports betting to increase the excitement of watching sports and make use of their extensive knowledge of sports. They also use the opportunity to get ahead financially.

### **Effects of Sports Betting**

Sports betting provides many people pleasure and entertainment and also serves as a source of employment, income and other economic benefits to many countries (Mawhinney, as cited in Ramnerö et al., 2019). Sports betting transforms talents into money. Since the introduction of sports betting, it has become needless for the unemployed youth to engage in hot arguments concerning the best team and player; they rather place bets on teams to make some money. Those who possess good analytic and predictive skills in sports activities benefit in monetary terms from such predictions (McCormack, 2011).

Shaffer and Korn (2002) submit that betting aids in the provision of feelings of belongingness and help people to socialized during entertainment. It improves memory skills, mathematical proficiency and concentration. Raymen and Smith (2017) opine that because sports betting involves an element of skill, wins have the ability to enhance ego, cultural capital and social standing. The increased number of betting agencies has easily heightened chances to place bets may also result in an increase in the number of people who experience betting problems. An increase in the easy availability of betting results in an increase in the number of bettors (Griffiths,



& Parke, 2010). Since the internet is always available, individuals can participate in sports betting conveniently with affordability and anonymity. This will obviously have bad implications for the society. Ease of access and the revolution of online sports betting industry towards a more continuous gambling format have been recognized as factors that have the possibility of increasing disordered betting behaviour (Killick & Griffiths, 2018; Lopez-Gonzalez & Griffiths, 2018).

Sports betting is seen as a plague (Kwesi Mensah, 2019) and is gradually affecting the contemporary youth and the society. The youth are driven by the appetite to enrich themselves overnight hence their involvement in the act. Akoloh (2019) also argues that the activities of these betting companies are having a devastating effect on the youth who are the future leaders of the country. The activities of these companies in the country sow indolence in the youth and encourage them to engage in violent activities. Sports betting which is considered as an intrinsically dangerous event stimulates a number of persons to participate in addictive wagering behaviours which adversely impact lives of bettors'. The acceptance of this activity as a means of pleasure and socialization nullifies the extent of harm that comes with the phenomenon (Russell et al., 2019; Neighbors, & Larimer, 2004). Monaghan and Derevensky (2008), in their study conducted in Delaware revealed that most young individuals are at a greater risk of abusing substance. They were also highly susceptible to criminal offences and arrest (Delaware Council on Gambling Problems, as cited in Monaghan & Derevensky).

Even though a higher proportion of bettors engage in betting for entertainment related motives with less negative outcomes, the number of

youths who experience adversity due to gambling. This include suicidal behaviours (Bland, Newman, Orn, & Stebelsky, 1993), job distraction, unlawful arrests and other lawful challenges (Rosenthal & Lorenz, as cited in Neighbors, & Larimer, 2004), financial difficulties, and family disruption. Neighbors and Larimer further speak about the positive relationships between betting and substance use disorder, eating disorders, depression, and anxiety.

Okoti et al., (2019) in a study discovered that approximately 42% of the respondents had once in a while taken money from friends to stake a bet. The data further shown that students were betting to the extent that 71.7% of the respondents had heart-brokenness and 47.8% had suicide tendencies. Fifteen (15) respondents (13.3%) indicated that they had had the urge to commit suicide because of the loss of huge sums of money accrued to betting. These results point to the facts that the psychological health of bettors are mostly affected when they lose money through betting. Koross (2016) indicated that the attractiveness of betting to individuals is the element of risk which by its very nature causes people to lose their stake. He further argued that some university students seem to encounter several problems such as suicide and school drop out after losing a bet. There is evidence also found that tertiary students usually engage in heavy alcohol and drugs intake when they win huge sum of money through betting.

Blaszczynski and Nower (2002) argue that a betting disorder results in destroyed careers and broken marriages. Newman and Thompson (as cited in Ramnerö et al., 2019) also speak about financial ruin and increased risk of suicide as effects of betting. People who are addicted to betting display a different array of behaviours such as continual fruitless determinations to

discontinue betting and frequent become liars (Denis, Fatséas, & Auriacombe, as cited in Ramnerö et al., 2019).

Authorities at the Kwame Nkrumah University of Science and Technology, (KNUST), a public University in Ghana, had to place a ban on sports betting and gambling on campus to ensure that students concentrate on their studies without distractions. This decision was necessitated after the academic board noticed a decline in performance of students (Alhassan, 2019). Research shows (Alhassan) that serious betting lifestyles intensify the school dropout, absenteeism, and poor performance. It eventually undermines the future development, academic life, career success and significantly exposes a person to criminal lifestyle, dangerous sex, and violence (Elever, 2018).

According to Elever (2018), the proliferation of technology has made betting more accessible, and offers an on-demand and immersive experience. This digital environment has engulfed the minds of young people and makes them vulnerable to developing severe betting problems. In a report, it was indicated that that more than 450,000 children in the United Kingdom engage in betting. The consequence on their quality of life can be very distressing. It must be noted that all these behaviours are often mutually reinforcing.

McCormack (2011), opines that the effects of betting include gambling at the work environment which reduces efficiency and productivity and the effect of using electronic money. Since many organizations have unrestricted supervision for all employees, people can engage in sports betting without raising eyebrows among co-workers (McCormack; Latvala, Lintonen, & Konu, 2019).



Martinez (2017) argues that most people who place bet on football lose money. They don't win enough money to recoup their lost. The conclusion is that it is hard to make money from betting on football. Keovisai and Wooksoo (2019) in their study of Chinese immigrants shared the views of bettors. They stated that most participants believe that betting is difficult to win and that bettors rather lose their money to these agencies. The prompt payment approaches also contributes to compulsive betting (Russell et al., 2019). According to Keovisai and Wooksoo (2019), the loss of money initiated by betting engagement extends to personal relationships. This is because bettors experience additional strain due to financial problems such as persistently asking to borrow money to sponsor betting practices.

There are also psychological effects that are devastating. Young people frequently have difficulties coping with the loss of money and tend to overcompensate by throwing even bigger money on betting (Elever, 2018). Betting therefore encourages irresponsible behaviour, disrupting the ability to analyse risks and consequences.

Many young people who bet on sports have social relationship problems since they are preoccupied by betting. They can suffer from social isolation (Livazović & Bojčić, 2019; Koross, 2016) because ordinary life sometimes doesn't look as appealing as betting. They can often withdraw from social interactions due to the shame and because they took money from other people ("How can gambling affect you?", 2019). The obvious signs of how sports betting affect young people's lifestyle have been summarized as follows: changes in sleep patterns, tiredness, changes in mood, or irritability when away from betting activities, school truancy, poor academic

performance at, withdrawal from friends, social activities and events, positive attitudes towards betting, frequent visit to internet betting sites, unusual interest in sports results, or simulated betting applications or games, a new focus on sports odds instead of sport events, secrecy about betting, or denial that there's a problem, anti-social behaviour, smoking, binge-drinking and drug use, higher rates of depression and anxiety, suicide ideation, loss of friendships with non-betting peers (Rodriguez et al., 2015; Elever, 2018; Alhassan, 2019; Ramnerö et al., 2019; Neighbors & Lostutter, 2002; Monaghan & Derevensky, 2008; Koross, 2016; Latvala et al., 2019).

#### **Differences in involvement in Sports Betting on the Basis of Age**

Humphreys and Perez (2012) in recent prevalence surveys on sports betting have revealed that contemporary sports bettors fall within the ages between 18–34 years. LaBrie et al., (as cited in Kieran, 2015) also submit that recent sports bettors can be put within the average age of 31 years. Koross (2016) explains that although betting can be addictive for all age categories, the youth are the most susceptible group since the college life usually presents some form of freedom away from a student's family with less boundaries on their life. Many students who fall within ages 18-24 years have increased freedom and are regular internet users (Gernstein et al., as cited in Koross, 2016). Researchers see this students' group as thrice at risk of betting disorder as the adults' population any section of the general population (Shaffer et al., 2004).

The college years may represent a high risk for some students to develop gambling related difficulties as this stage can have connections with a wide range of risky behaviours including substance abuse. Moreover, this

generation of college students is growing up in a widespread legalised betting culture, its promotion and the rapid increase of betting venues (Conrad, 2008).

According to Conrad (2008) a study conducted by Annenberg established that more than half (52.6%) of people within the college age reported of their engagement in betting at least once in an average month. One in four (26%) from this population patronised betting in an average week. Sixty-five percent (65%) of the post high school men confirmed that they betted at least once a month and one in four (26.6%) reported of their monthly internet betting. Weinstock, Whelan, Meyers, & Watson (2007) indicated that about 67% of all college students bet on sports. For Derevensky (as cited in Conrad, 2008), college students are the highest-risk age group because they think they are clever than everybody. Some studies have postulated that as much as 80 % of college students have engaged in some form of betting at least once during their lifetime (Lesieur et al. 1991; Lostutter, Lewis, & Neighbors, 2012). A study of students from 119 colleges revealed that 42 % had engaged in bets within the past year (LaBrie et al., as cited in Lostutter et al.).

A research has submitted that 40 % of youth between ages 16–23 had betting problems at some point. This makes it obvious that the developmental phase corresponding with college attendance represents a period of significant exposure to betting with its related negative consequences (Lostutter et al., 2012). Delfabbro (2014) states that young men (i.e. between 20 and 30 years of age) tend to place bets more frequently and more problematically. Similarly, a research conducted by the Victorian Responsible Gambling Fund (2013) revealed that young men in their 20s and early 30s



were those who frequently engaged in sports betting. With this background and the fact that most college students have easy access to betting sites there is a good reason to expect that college betting activities may be more common today than in past decades (Winters, Bengston, Door & Stinchfield, 1998).

For Griffiths and Parke (2010), betting, like the use of alcohol, is considered as an addictive behaviour and the two disorders share a common basic profile, and possibly reinforce each other. These two behaviours arise in various populations, including college students who fall within a certain age bracket.

Li et al. (2012) put forward three main categorizations for the determinants of sports betting. These comprise product attribute variables, consumer characteristic variables and marketing variables. Jackpot, prize structure, and effective price, fall within product attributes variables whereas consumer characteristics variables consist of demographic factors, such as income, sex, religion, ethnic background and age. Some other studies present the effects of socio-demographic variables on betting behaviour focusing on traits, gender, ethnicity and age (Castrén, Heiskanen, & Salonen, 2018). According to Castrén et al., it appears there is a relationship between age and betting behaviour. Humphreys and Perez (2012) argue that older generations engage less in sports betting as compared to the younger generation. This is further explained that older generations are restricted by family responsibilities and therefore become conservative in their investment decisions.

### Differences in the Effects of Sports Betting on the Basis of Age of Students

Even though some other studies put forward that the involvement in sports betting is usually high for the younger generation (Gupta & Derevensky, 1998), other studies also argue on the basis of betting expenditure increasing with age (Sawkins & Valerie, 2002; Castrén, Heiskanen, & Salonen, 2018). Okoti et al. (2019) and Volberg et al. (2010) argue that a number of students who betted had never won at all. This is mostly because students may not possess the requisite skills to critically analyse the betting odds and this leads to more losses than wins. Those who betted, in spite of the lost, still became addictive to sports betting usually had a difficult time quitting.

Abbott, Romild and Volberg (2013), suggest that young men are presented with greater risk factors in terms of sports betting, and these may also have a propensity towards addictive sports betting. Bhullar, Simons, Joshi and Amoroso (2012) examine the association betting and substance use related issues among tertiary students. It was observed that students who fall within the alcohol abuse were also at risk of gambling and online betting. According to Dowling, Clarke, Memery, and Corney, (2005), young males are increasingly at risk of addictive betting and related issues since they are usually the target for by adverts and promotions of these agencies. Dodds (2013) furthers the argument that the sports betting industry aims much of the advertisements at young men since this is a group that is reluctant to seek help that affects their health and well-being.

Wright (2019) opines that there are growing concerns that sports betting among students distract many from their studies. According to Kahura

(as cited in Wright, 2019) students spend all their energies dreaming about betting and winning big-time money. For these students devoid of age differences, studies have become minor.

### Chapter Summary

The chapter reviewed literature on some theories and philosophies on sports betting. The definition of sports betting and history globally was discussed as well as the online betting industry in Ghana and discovered that the significant increase in internet access coupled with the availability of mobile phones has expanded the betting market in the last decade making it more accessible to the ordinary Ghanaian.

In the review, Cognitive-Behavioural Theories presented betting as learned behaviour through classical and operant conditioning, the Social Learning Theory explained the influence of environmental factors on behaviour, the Cognitive Theories emphasized that in betting, people make several decisions which can be influenced by cognitive biases, the Theory of Planned Behaviour considered human beings as rational and as such behaviours are deliberate actions. Finally, the Self-Determination Theory established that what accounts for sports betting is people's quest to satisfy their innate psychological needs.

The chapter finally presented discussions on empirical review covering types of sports betting patronized by college students, stating some of the available sports betting industries as SoccerBet, EaziBet, 1XBet, SoccerCash (NLA), SupaBets Ltd., Premier Betting, MyBet, EuroBet Ltd., among others; the extent of students' involvement in sports betting, reasons for students' engagement in sports betting, effects of sports betting on the life of college



students, difference in involvement in sports betting on the basis of age of students, and difference in the effect of sports betting on the basis of age of students.

By implication, the emerging issues in the literature review made me understand how the phenomenon has been researched into; thus creating awareness of the real state of the phenomenon in other contexts. The present study therefore is a maiden attempt to investigate the phenomenon in relation to its applicability to students in the colleges of education in Ashanti region due to historical, social, and cultural differences.



## CHAPTER THREE

### RESEARCH METHODS

#### Introduction

This section discusses the procedures used in conducting the study. Specific areas of attention include the study design, the study area, the population, sampling procedures and the data collection instrument. Other sub-headings include the ethical consideration, pilot testing of instrument, the data collection and analytical procedures.

#### Research Design

In this study the descriptive research design was employed. This type of design deals with the relationships among non-manipulated variables. Descriptive research is primarily concerned with gathering information to answer research questions and to test hypotheses to describe the occurrence of the variables being studied. According to Bhat (2018), this type of design centers more on the “what” of the research subject rather than the “why” of the research subject. That is descriptive research basically deals with the description of the nature of a demographic segment leaving out “why” a certain phenomenon occurs.

The descriptive research design was employed because it is more accurate in the assessment of the characteristics of a whole population by studying samples drawn from the population. This type of design was chosen because according to Bhat (2018) specific methods like observational, case study and survey methods can be used in this type of research. It can further provide a rich data set that often reveals new knowledge or insight that may have otherwise gone unnoticed. Center for Innovation in Research and

Teaching (CIRT, 2014) argued that the main aim of this design is to assemble quantifiable information that can be useful in statistical analysis of a target population or a subject.

In spite of the strengths of this design, there are some weaknesses that cannot be overlooked. Bhat (2018) argues on the grounds of confidentiality that when questions become too personal, respondents become insincere with their responses since they suspect being observed by other persons. He further argued that due to the randomness of the sample, it becomes difficult to establish that the sample is an accurate representation of the whole population.

In spite of the above weaknesses, the descriptive design was selected since the nature of the problem was described and documented as it naturally occurs. The condition of sport betting among college students already exists, I selected the relevant variables for an analysis of their relationship. The descriptive survey was therefore chosen to study sports betting and to assess how that affects the life of students in the colleges of education chosen for the study.

### **Study Area**

The Ashanti Region is located in south Ghana and it is the third largest of 16 administrative regions occupying a total land surface of 24, 389 km<sup>2</sup> (9,417 sq mi) or 10.2 percent of the total land area of Ghana. In terms of population, however, it is the most populated region with a population of 4, 780, 380 according to the 2011 census, accounting for 19.4% of Ghana's total population. The Ashanti Region is known for its major gold bar and cocoa production. The largest city and regional capital is Kumasi.



## Population

A population of a study describes the entire subject or group from which a researcher intends to study the occurrence of a specified phenomenon. (Neuman, 2003). According to Amedahe (2004), a population is the targeted group from which a researcher gathers data from to understand and draw. The group usually possesses some unique features which attracts a researcher.

For the purpose of this study, the population covers all college of education students in the Ashanti Region of Ghana. The estimated population is 8,127 (Principals in Colleges of Education Conference [PRINCOF], 2019). However, the accessible population consisted of 5, 517 students from five mixed public colleges of education in the Ashanti Region of Ghana. The colleges are Akrokerri College of Education, Wesley College of Education, Offinso College of Education, Agogo Presbyterian College of education and Seventh Day Adventist College of Education, Agona.

## Sample and Sampling Procedure

A sample of a study refers to the selected group meant to represent the entire population in a study. A sample size of 361 was used for the study. According to Krejcie and Morgan (1970), a population of six thousand (6000) has a corresponding sample size of three hundred and sixty-one (361) participants. Hence a total population of five thousand five hundred and seventeen (5, 517) would have a sample size of three hundred and sixty-one (361).

The stratified sampling procedure was used to select participants for the study. Stratified random sampling procedure gave all participants equal opportunity to be included in the study. Moreover, to get an equivalent

proportion of student participants from each college, Babbie’s (2001) formula was used to determine the sample for each college. The formula is

$$s = \frac{(n)}{N} \times k$$

“s” stands for the sample to be selected from a college,

“n” stands for the entire population of the college,

“N” stands for the size of the accessible population (5, 517) and

“K” stands for the sample size (361).

Hence, for Akrokerri College of Education whose students’ population is given as 1,346, applying Babbie’s formula, gave the result shown below:

$$1346 \times 361$$

$$5517$$

$$88 \text{ students}$$

*Table 1: Distribution of Sample Sizes for the Study*

College Name	Total Number of Population	Sample Size
Akrokerri	1346	88
Agogo	1150	75
Offinso	1210	79
Agona SDA	565	37
Wesley	1246	82
<b>Totals</b>	<b>5517</b>	<b>361</b>

Source: Field Survey (2020)

## Data Collection Instrument

The data collection instrument for this study was a self-designed questionnaire. The questionnaire comprised close-ended items. The choice of questionnaire was based on the assertion of Cohen, Manion and Morrison (2007) that it is widely used and also suitable for gathering information, providing structured, numerical data and being able to be administered without the presence of the researcher. Osuola (2001) opined that questionnaires are “particularly advantageous whenever the sample size is large enough to make it uneconomical for reasons of time or funds to observe every subject” (p. 268). The questionnaire consisted of five sections, A, B, C, D and E (See Appendix A).

Section A (1 item) focused on demographic data of students. Section B (10 items) elicited information on types of sports betting patronized in the colleges of education. Section C (7 items) sought information on the extent of students’ involvement in sports betting. Section D (9 items) focused on reasons why students engaged in sports betting and lastly, Section E (9 items) elicited information on the effects of sports betting on the life of college students.

### Validity of Instrument

The content-related evidence of validity of the questionnaire was established by submitting the questionnaire to my supervisor for scrutiny and critiquing. Suggestions made by my supervisor helped address the weaknesses identified and thereby improved the content validity of the questionnaire. For example, Section C item 1 read “log online to spend money on my bet” and was reworded to read “log online to spend money on my teams”.



### Pre-testing of the Instrument

The instrument was pre-tested on 50 student teachers. These student teachers did not form part of the main study. The student teachers were selected from Jackson College of Education in the Ashanti Region of Ghana. Jackson College of Education has similar socio-cultural characteristics with that of the colleges in the study area such as curriculum for instruction, ages of students and location of colleges. Student teachers in these areas, therefore, have similar characteristics.

### Reliability of Instrument

The reliability (internal consistency) of the data collection instrument was tested using Cronbach's co-efficient alpha. According to Cronbach (as cited in Ebel & Frisbie, 1991), co-efficient alpha measures provides the extent of relatedness of the items in the questionnaire. To obtain the reliability of the instrument, Cronbach's co-efficient alpha was used to estimate the internal consistency.

*Table 2: Summary of the Reliability Coefficient of the Sections*

Item Sections	r	No. of Items
Types of sports betting patronized in colleges	.72	10
Extent of students' involvement in sports betting	.74	9
Reasons for students' engagement in sports betting	.70	9
Effects of sports betting on the life of college students	.75	9

Source: Field Survey (2020)

According to Fraenkel and Wallen (2000), a reliability coefficient equal to or greater 0.70 is good for a study. This means that the reliability indexes obtained for the various sections of the instrument are appropriate for

the study. The overall reliability index of the questionnaire is 0.73. Therefore, the reliability obtained is justifiable for the study.

### **Data Collection Procedure**

I requested for a letter of introduction from the Head of Guidance and Counselling Department at the University of Cape Coast, to enable me receive the full assistance of the Principals of the Colleges of Education in Ashanti region for data collection. I asked for help from a research assistant who basically assisted with the administration and collection of the data. The research assistant was oriented on the various sections of the instrument and how to guide participants to respond appropriately. Data was collected from students of the colleges. In the process of data collection, I urged the students to be accurate and sincere. Data was collected within a period of one week. The return rate of the completed questionnaire was 100%. I also obtained ethical letter from the Faculty of Educational Foundations.

### **Ethical Considerations**

Ethical considerations can be considered as one of the crucial aspects of research. Research ethics can be explained as the correct rules of conduct required to embark on a research. It makes clear the importance of making participant understand the aims, objectives and possible hazards their involvement in the research may cause them (Seidman, 2006).

For Bryman and Bell (2007, p. 10) the following points characterize the most essential principles guiding ethical considerations in research:

1. Research participants should not be made to suffer any harm whatsoever.

2. Priority must be placed on respect for the dignity of research participants.
3. Prior to the study the participants must give their full consent
4. The privacy of research participants must be protected.
5. The research data should have sufficient level of confidentiality.

6. Individuals and organisations participating in the research should remain anonymous.
7. Deception or exaggeration in relation to the aims and objectives of the research must be avoided.
8. All forms of communications in connection with the research must be honestly and transparently done.
9. Any form of deceptive information, as well as bias representation of primary data findings must be avoided.

The research catered for all ethical issues of which were the protection of the privacy, respect of the dignity, anonymity, honesty in communication and confidentiality among others. Participants were informed about their voluntary participation and their liberty to accept or refuse invitation to be part of the research. Moreover, they were also informed about their rights to withdraw from the study at any stage if they so wished.

Participants were allowed to participate on the grounds of informed consent. This involved the provision of sufficient information and assurances about participation in the research to enable individuals understand the implications of participation and to make a fully informed decision about whether or not to be part. Works of other authors used in any part of the research were duly be acknowledged using APA referencing system according



to the guidelines for preparing and presenting project work, dissertation and thesis provided by the University of Cape Coast. Finally, there was the maintenance of the highest level of objectivity in discussions and analyses throughout the research.

### **Data Processing and Analysis**

The responses to the questionnaires were first edited, coded and scored. The editing procedure was to check whether respondents had followed directions correctly, and whether all items have been responded to. Section A was on some demographic data of the respondents. These responses were analysed using frequencies and percentages. The choice of frequencies and percentages was because I wanted to know the distribution of participants as regards the reasons why they participated in sport betting. Data on research questions one, two and four were analysed using means and standard deviation whilst data on research question three was analysed using frequencies and percentages. Means and standard deviations were used because I wanted to know the level of types of sport betting participants patronized. Research hypotheses one and two were tested using Kruskal-Wallis H test at 0.05 level of significance. Kruskal – Wallis H test was used because I compared more than two categories of age bracket and the data failed the normality and homogeneity of variance assumptions tests.

### **Chapter Summary**

This chapter discussed the research design, population, sampling procedure, data collection instruments and procedures and data processing analysis. The validity of the research instrument, reliability, ethical consideration and pilot testing of the instrument were also discussed. The

population for this study was colleges of education in Ashanti region of Ghana. The next chapter provides details on the results and discussion of the study.



## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

The study aimed at investigating sports betting among students of colleges of education in the Ashanti Region of Ghana and how this can have implications for counselling. The study specifically sought to: (a) identify the types of sports betting patronized by students in the colleges of education, (b) examine the extent to which students in colleges of education involve themselves in sports betting, (c) find out reasons for students' engagement in sports betting, (d) determine the effects of sports betting on the life of students of colleges of education, (e) find out whether statistically significant difference exist in sports betting on the basis of age and find out whether statistically significant difference exist in effects of sport betting on the basis of age of students.

This chapter presents the results of the analyses and discussion of the findings of the study. The data were analysed through frequencies, percentages, computation of means, standard deviations and Kruskal Wallis H-test as presented in the previous chapter.

#### Demographic Data of Participants

The study was carried out in colleges of education in the Ashanti Region of Ghana, with a sample size of 361 students participating in the study. The number of participants from Akrokerri College of Education, Agogo College of Education, Offinso College of Education, Seventh Day Adventist College of Education, Agona and Wesley College of Education were 88, 75, 79, 37 and 82 respectively.



### Age of Participants

Table 3 presents the age distribution of participants involved in the study.

*Table 3: Age of Participants*

Age (years)	Frequency	Percent
Below 21	17	4.7
21-25	255	70.6
26-30	89	24.7
<b>Total</b>	<b>361</b>	<b>100.0</b>

Source: Field Survey, (2020)

The results in Table 3 show that 70.6% of the participants were between 21 to 25 years whilst 4.7% were below 21 years. It could be concluded from the study results that majority of the participants involved in the study were between age 21 and 25. The analysis of the main results is presented below.

### Analysis of Main Data

**Research Question One:** What are the types of sports betting patronized by students in the colleges of education?

The focus of this research question was to find out from study participants the types of sports betting they patronized. Participants were requested to provide responses to ten sports betting items by ranking them on a scale of 1 to 10 with 1 being the least and 10 representing the highest. Table 4 presents the results of data analysis.

Table 4: Analysis of Results of Types of Sports Betting Patronized in Colleges

Sports betting	M	SD	Rank
1. IxBet	7.19	2.33	1 <sup>st</sup>
2. EaziBet	7.17	2.17	2 <sup>nd</sup>
3. EuroBet	7.06	3.12	3 <sup>rd</sup>
4. SoccerCash (NLA)	6.62	2.93	4 <sup>th</sup>
5. Safari	5.52	2.38	5 <sup>th</sup>
6. Premier	5.43	2.17	6 <sup>th</sup>
7. SupaBet	5.06	1.95	7 <sup>th</sup>
8. SoccerBet	4.31	1.95	8 <sup>th</sup>
9. BetWay	3.02	2.30	9 <sup>th</sup>
10. MyBet	2.92	2.75	10 <sup>th</sup>

Source: Field Survey, (2020) *M=Mean* *SD=Standard Deviation*

As shown in Table 4, study participants indicated IxBet (M=7.19, SD=2.33) as the highest type of sport betting patronized by college students. It was followed by EaziBet (M=7.17, SD=2.17), EuroBet (M=7.06, SD=3.12), SoccerCash [NLA] (M=6.62, SD=2.93), Safari (M=5.52, SD=2.38), Premier (M=5.43, SD=2.17) and SupaBet (M=5.06, SD1.95). The findings of the study further revealed MyBet (M=2.92, SD=2.75) and was ranked as 10<sup>th</sup> as the least type of sport betting patronized by college students. It is worthy to note that college students mostly patronized IxBet and EaziBet whilst on campus.

**Research Question Two:** What is the extent to which students in colleges of education involve themselves in sports betting?

This research question sought to find out the extent to which students in colleges of education involved themselves in sports betting. The question was answered using responses from items 1 to 9 on the Section B on the questionnaire. To determine the extent of students' involvement from the responses, the criterion in Table 4 was calculated by dividing the range (3) by the number of categories (4), giving 0.75. Then the criteria are 1.00-1.74 = strongly disagree, 1.75-2.49 = disagree, 2.50-3.24 = agree, 3.25-4.00 = strongly agree were used.

Table 5 presents the results on students' involvement in sports betting.

*Table 5: Analysis of Results of Students Involvement in Sports Betting*

My involvement in sports betting makes me to:	M	SD	Remarks
1. reduce my academic performance in schools	2.85	2.08	Agree
2. spend my upkeep money/allowance	2.55	1.06	Agree
3. log online to spend money on my teams	2.45	1.15	Disagree
4. journey to betting centre to place bets	2.39	.94	Disagree
5. have emotional harm	2.33	1.14	Disagree
6. have relationship challenges with friends	2.12	.99	Disagree
7. commit criminal activity such as theft	1.91	1.04	Disagree
8. have suicide tendencies	1.86	1.15	Disagree
9. be exposed to narcotic drugs	1.63	.98	Strongly disagree
<b>Overall mean</b>	<b>2.05</b>	<b>1.17</b>	

Source: Field Survey, (2020) *M=Mean* *SD=Standard Deviation*

It was found in Table 5 that in general, study participants indicated that the extent to which they involved in sports betting in colleges was low (M=2.05, SD=1.17). It was found that participants disagreed that their



involvement in sports betting made them to: log online to spend money on their teams ( $M=2.45$ ,  $SD=1.15$ ), journey to betting centre to place bets ( $M=2.39$ ,  $SD=.94$ ), have emotional harm ( $M=2.33$ ,  $SD=1.14$ ), have relationship challenges with friends ( $M=2.12$ ,  $SD=.99$ ) and commit criminal activity such as theft ( $M=1.91$ ,  $SD=1.04$ ). However, participants only agreed

with the statements that their involvement in sports betting made them to: reduce their academic performance in schools ( $M=2.85$ ,  $SD=2.08$ ) and spend their upkeep money/allowance ( $M=2.55$ ,  $SD=1.06$ ).

**Research Question Three:** What reasons account for students' engagement in sports betting?

Research question three obtained the reasons that accounted for students' engagement in sports betting. The responses were scored as 1 = strongly disagree, 2 = disagree, 3 = agree and 4 = strongly agree as established in Chapter 3. To determine the reasons that account for students' engagement in sport betting, the criterion in Table 6 was calculated by dividing the range (3) by the number of categories (4), giving 0.75. Then the criteria are 1.00-1.74 = strongly disagree, 1.75-2.49 = disagree, 2.50-3.24 = agree, 3.25-4.00 = strongly agree were used. The results of the data analysis are presented in Table 6.

Table 6: Distribution of Results of Reasons for Students Engagement in Sport Betting

I engage in sport betting:	M	SD	Remarks
1. to win some cash	3.11	.87	Agree
2. for entertainment	3.09	.45	Agree
3. as a hobby	3.07	.76	Agree
4. out of curiosity	2.99	.40	Agree
5. because I have the skills of betting	2.51	.86	Agree
6. for investment	2.40	.91	Disagree
7. to meet campus cost of living	2.38	.08	Disagree
8. to escape from socio-personal problems	2.30	.72	Disagree
9. because it is a social activity	2.10	.61	Disagree
<b>Overall mean</b>	<b>2.66</b>	<b>.63</b>	

Survey: Field Survey, (2020) *M=Mean* *SD=Standard Deviation*

Under the reasons why study participants engaged in sport betting on campus, the results of the study showed participants agreed that they engaged in sport betting for several reasons with an overall mean of 2.66 and standard deviation of .63. The results regarding the reasons for student's engagement in sport betting are summarised into two categories based on how the items were scored. These categories were (a) disagree and (b) agree respectively.

It was found that participants agreed that they engaged in sporting betting: (a) to win some cash (M=3.11, SD=.87), (b) for entertainment (M=3.09, SD=.45), (c) as a hobby (M=3.07, SD=.76), (d) out of curiosity (M=2.99, SD=.40) and (e) because they have the skills of betting (M=2.51, SD=.86).

The study results, however, showed that participants disagreed that they engaged in sport betting: (a) for investment ( $M=2.40$ ,  $SD=.91$ ), (b) to meet campus cost of living ( $M=2.38$ ,  $SD=.08$ ), (c) to escape from socio-personal problems ( $M=2.30$ ,  $SD=.72$ ) and (d) because it is a social activity ( $M=2.10$ ,  $SD=.61$ ). It could be seen from the study that majority of the participants agreed that they engaged in sports betting on campus.

**Research Question Four:** What are the effects of sports betting on the life of students in the colleges of education?

This research question determined the effects of sport betting on the life of students in the colleges of education. The question was answered using responses from items 1 to 9 on the Section E on the questionnaire. To determine the effects of sport betting on the life of college students from the responses, the criterion in Table 6 was calculated by dividing the range (3) by the number of categories (4), giving 0.75. Then the criteria are 1.00-1.74 = strongly disagree, 1.75-2.49 = disagree, 2.50-3.24 = agree, 3.25-4.00 = strongly agree were used. Table 7 presents the results on the effects of sport betting on the life of students in the colleges of education.

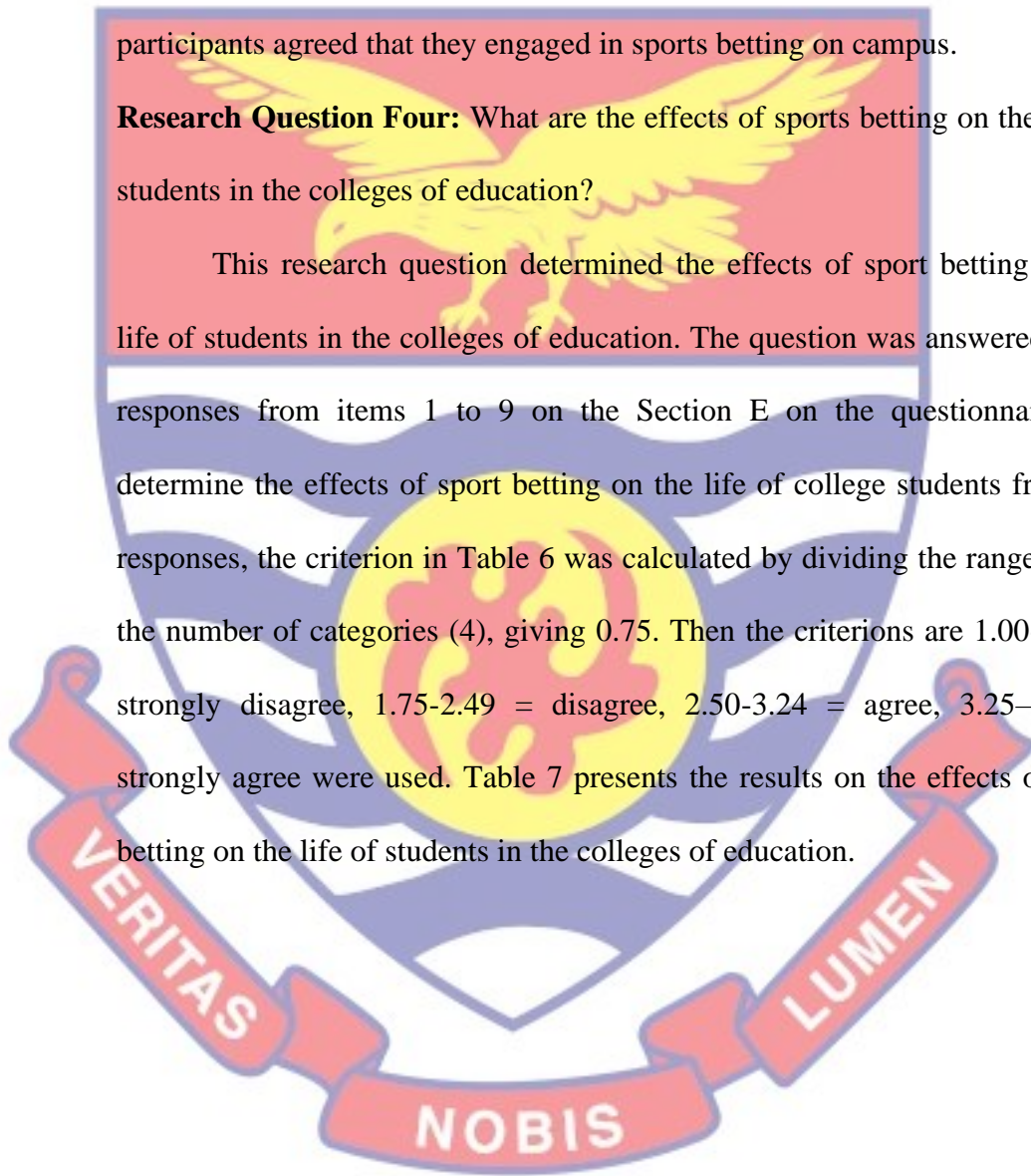




Table 7: Analysis of Results of Effects of Sport Betting on College Students life

Sports betting:	M	SD	Remarks
1. gives me quick income	3.01	.99	Agree
2. makes me happy	2.97	.96	Agree
3. makes me broken hearted when I lose	2.93	1.02	Agree
4. helps me to become financially strong	2.39	1.15	Disagree
5. enables me to save money	2.34	1.04	Disagree
6. helps me to avoid stress	2.20	.96	Disagree
7. makes me become isolated	2.09	.92	Disagree
8. helps me to perform well in school	1.96	.97	Disagree
9. helps me to concentrate in class	1.85	.78	Disagree
<b>Overall mean</b>	<b>2.41</b>	<b>0.97</b>	

Source: Field Survey, (2020) *M=Mean* *SD=Standard Deviation*

The results in Table 7, with an overall mean of 2.41 and standard deviation of 0.97, in sum, showed that participants disagreed that sports betting had effects on their life on campus. The results of effects of sports betting are summarized into two categories as (a) agree and (b) disagree respectively.

It was found that study participants agreed that sport betting: (a) gave them quick income (M=3.01, SD=.99), (b) made them happy (M=2.97, SD=.96) and (c) made them broken hearted when they lost (M=2.93, SD=1.02).

The results of the study further showed that participants disagreed that sport betting: (a) helped them to become financially strong (M=2.39,

SD=1.15), (b) enabled them to save money (M=2.34, SD=1.04), (c) helped them to avoid stress (M=2.20, SD=.96) etc.

### Hypotheses One

H<sub>0</sub>: There is no significant difference in sports betting on the basis of age of students.

H<sub>1</sub>: There is significant difference in sports betting on the basis of age of students.

The purpose of this hypothesis was to find out whether significant difference existed in sports betting on the basis of age of students.

*Table 8: Test of Normality*

	Age	Shapiro-Wilk		
		Statistic	df	Sig.
Sport betting	21-25	.357	255	.000

Source: Field Survey, (2020)

From Table 8, the result for “s21-25” group the dependent variable “Sports betting”, was not normally distributed. This is because the Sig. value of the Shapiro-Wilk Test is lesser than 0.05.

*Table 9: Test of Homogeneity of Variances*

Levene Statistic	df1	df2	Sig.
19.849	2	358	.000

Source: Field survey, (2020)

From Table 9, the sig. value is less than 0.05, therefore, variances are not assumed equal. Hence, Kruskal Wallis H test was used for the test.

Table 10: *Kruskal-Wallis H-Test of Ages of Students in Terms of Sport*

*Betting*

	Age	N	Mean Rank	Chi-Square	df	p. value
Sport betting	Below 21	17	189.50	2.549	2	.280
	21-25	255	177.47			
	26-30	89	189.50			
	Total		361			

Source: Field Survey, (2020)

The Kruskal-Wallis H test showed that there was no significant difference in sports betting among the different ages,  $\chi^2(2) = 2.549$ ,  $p = .280$ , with a mean rank sport betting of 189.50 for below 21 years, 177.47 for 21-25 years and 189.50 for 26-30 years.

**Hypothesis Two**

H<sub>0</sub>: There is no significant difference in the effect of sports betting on the basis of age of students.

H<sub>1</sub>: There is significant difference in the effect of sports betting on the basis of age of students.

This hypothesis sought to find out whether significant difference existed in the effect of sports betting on the basis of age of students. The results of data analysis are presented in Table 11.



Table 11: *Test of Normality*

	Age	Shapiro-Wilk		
		Statistic	Df	Sig.
Sport betting	21-25	.866	255	.000
	26-30	.633	89	.000

Source: Field Survey, (2020)

From Table 11, the result for “21-25” and “26-30” group the dependent variable “Sports betting”, was not normally distributed. This is because the Sig. value of the Shapiro-Wilk Test is lesser than 0.05.

Table 12: *Test of Homogeneity of Variances*

Levene Statistic	df1	df2	Sig.
12.666	2	358	.000

Source: Field Survey, (2020)

From Table 12, the sig. value is less than 0.05, therefore, variances are not assumed equal. Hence, Kruskal Wallis H test was used for the test.

Table 13: *Kruskal-Wallis H-Test of Ages of Students in Terms of Effects of Sport Betting on Students Life on Campus*

	Age	N	Mean Rank	Chi-Square	df	p. value
Sport betting	Below 21	17	225.00	3.435	2	.179
	21-25	255	177.40			
	26-30	89	182.90			
	Total	361				

Source: Field Survey, (2020)

The Kruskal-Wallis H test showed that there was no significant difference in effects of sports betting among the different ages,  $\chi^2 (2) = 3.435$ ,

$p=.179$ , with a mean rank effects of sport betting of 225.00 for below 21 years, 177.40 for 21-25 years and 182.90 for 26-30 years.

### Discussion of Research Findings

In this section, the findings are discussed in relation to:

1. Types of sports betting patronised in colleges
2. Extent of students' involvement in sports betting
3. Reasons for students' engagement in sports betting
4. Difference in involvement in sports betting on the basis of age of students
5. Effects of sports betting on the life of college students

#### Types of Sports Betting Patronised in Colleges

Research question one was to find out from students of colleges of education the types of sports betting they patronized. The findings of the study showed that students in colleges of education patronised IxBet, EaziBet, EuroBet, SoccerCash [NLA], Safari, Premier and SupaBet. The findings from the results of the study suggest that student's high patronage of sports betting such as IxBet, EaziBet, EuroBet and SoccerCash [NLA] could probably be due to the fact that these sports betting types are readily available to students and hence patronised by students. The discovery of the current study is consistent with findings of Ladouceur, Dubé and Bujold (1994), Neighbors and Lostutter (2002), Shaffer, Hall and Vanderbilt (1999) who reported that the patronage of students in sports betting is overwhelming. Neighbors and Lostutter furthered that students patronize in sports betting like IxBet, EaziBet, EuroBet, SoccerCash [NLA] and Safari.

Similarly, Best Betting Sites in Ghana (2018) reported that EaziBet, EuroBet and Supabets are patronised companies by students in Ghana. The reason given for the assertion was that EaziBet, EuroBet and Supabets have jackpots happening daily with various number of matches and various bonuses and that they have plenty of retail outlets which are useful for cash out and can easily be contacted if someone has an issue that needs to be resolved.

The present finding further states that EaziBet is one of the best mobile site experience and topnotch customer service in Ghana at the moment.

The current findings showed that student's patronage in Premier is rooted in the fact that when one clicks on the links to these betting companies, they become eligible for fabulous bonus offers that give them free money for just placing bets. This is supported by the assertion of 'Online Betting Companies in Ghana' (2020) which submits that 1XBet for instance offers 100% up to €100.00 welcome bonus for first timers. EaziBet gives 100% first deposit bonus up to GHC200.00, Premier provides GHC200.00 risk-free bonus. For SoccerBet, patronizers have the opportunity to bet on multiple events and get multiple bonuses. These bonuses are real money bonuses that can further be used to place bets on the betting site. In addition, these betting companies offer payment options that come with low transaction fees.

### **Extent of Students' Involvement in Sports Betting**

The findings revealed that, in general, students of colleges of education involvement in sports betting was low. This was because students involved in the study only agreed with the statements that their involvement in sports betting contributed to reduction in their academic performance in schools and also made them spend their upkeep money/allowance. This is consistent with



the results of Kieran (2015) which state that the overall betting involvement for sports bettors is moderate because bettors adjust their betting frequency, number of bets and stake size based on wins and losses. The present finding of the study suggests that, indeed, students have realized that their involvement in sports betting would only cost them and hence their low involvement in

sports betting on campuses. The findings also corroborate with findings of Ellenbogen et al. (2008) who reported that college students involvement in sports betting makes them spend their school fees and students also spend precious time at betting centers which in turn affects their academic performance. Koross (2016) also reported in a study that several tertiary students involved in betting have difficulties in their academic performances and usually dropout. Kaledzi (2017) and Ligami (2018) opined that college students' involvement in sports betting makes them spend their pocket monies.

However, findings of the study disagree with findings of Koross (2016) that suggests the existence of addictive and frequent betting practice among college students since the college life usually presents some form of freedom away from a student's family with less restrictions on their activities.

Gernstein et al., (as cited in Koross, 2016) opined that since college students have increased freedom and regular access to the internet they are considered as having three times the rate of addictive betting. Griffiths (1990) submit that betting is considered as an addictive behaviour and arises in various populations, including college students. Koross (2016) add to this in his study which states that majority of the student's respondents 50 (50%) bet at least once a week, while 28 (28%) indicated that they bet at least once a fortnight and 12 (12%) at least once a month.

Also, findings of the present study, on the contrary, showed that students disagreed that their involvement in sports betting made them to: log online to spend money on their teams, journey to betting centre to place bets, have emotional harm, have relationship challenges with friends and commit criminal activity such as theft. These results do not suggest addictive betting by students as submitted by Gernstein et al. (as cited in Koross, 2016), Shaffer et al. (2004) and Winters, Bengston, Door and Stinchfield, (1998). The findings of this study is therefore supported by the findings of Okoti, Ogula and Munyua (2019) who conducted a study on young people between 17years to 35 years in Ghana, Kenya, Nigeria, Tanzania, South Africa and Uganda to find out the rate of their involvement in sports betting. From the findings, Kenya was found to be on the lead in number of youths who betted, followed by Uganda and Ghana at 76% and 57% respectively. Ghana scored the lowest 42%.

### **Reasons for Students' Engagement in Sports Betting**

The results of the study showed that college students engaged in sport betting for several reasons. It was found that students agreed that they engaged in sports betting to: (a) win some cash (b) entertain themselves and (c) also because sports betting is a social activity. The findings in the study were supported by findings of Neighbors and Lostutter (2002). According to Neighbors and Lostutter, college students engaged in sports betting to win money. Masaba, et al., (2016) mentioned that students in colleges engaged in sports betting for monetary reward expectations. Masaba, et al. asserted that some of these students resort to betting as their main means of income since winning money appears very vital than mere enjoyment of the game.

Rodriguez et al., (2015) reported in his study on sports betting among college students that students mostly engaged in sports betting for money. Wojcik and Hodge (2019) also indicate financial motivations as the reason behind students' betting, with many wanting to supplement their income as they experience rise in the cost of living. Students who bet on sports express concern about the worrying nature of their financial situations. They only engage in the act to help ease and improve their finances on campus. Koross (2016) in a study indicated that 70% of students' respondents stated money as their main reason for betting. He further explained that students appear to depend on financial benefits from betting to meet their needs and gain pleasure from betting. Flack and Morris (2016) in their study into reasons for sports betting also submit that people engage in sports betting not only to increase the excitement of watching sports but also use the opportunity to get ahead financially.

The findings is buttressed by the results of Ray (2017) who reports that students place bets on sports for social and enjoyment reasons. Researchers like Keovisai and Wooksoo (2019) in a study report of respondents treating sports betting as a kind of entertainment. They further argue that betting produces some sense of excitement that ignites different feeling among the participants. Chantal, Vallerand, and Vallieres (1995) in their study mapped reasons for betting among which were reasons such as, I bet "for the pleasure I feel when my knowledge of the game improves." Consistent with prior studies, the findings of a study by Williams (as cited by Koross, 2016) support this study when it reported that most college students consider betting as a



harmless amusement distraction with only minor amounts of time or money being lost to the activity.

The findings of the present study confirm the findings of Keovisai and Wooksoo (2019) who see sports betting as a social activity. In their study they submitted that some respondents engage in sports betting to help them socialize with friends, with a number of them conceding that they visit venues of betting activities with friends but would not go by themselves. They further stated that friends introduced them to the betting and so visits to the venues turn promotes their togetherness. Apart from serving as a means of socialization, sports betting preserved the way of a society. Chantal, Vallerand, and Vallieres (1995) present intrinsically motivated reasons that drive people into sports betting among which was a response by a respondent that sports betting provides the best opportunity to meet friends. Masaba, et al., (2016) further add that the desire for stimulation and social interaction inspires people to engage in sports betting. Shaffer and Korn (2002) also support this finding with a submission to the effect that betting aids in the provision of a sense of belongingness and socializing through entertainment.

### **Effects of Sports Betting on the Life of College Students**

The results from the study showed that college students agreed that sport betting: (a) gave them quick income, (b) made them happy and (c) made them broken hearted when they lost. The findings in terms of sports betting providing money to students were consistent with previous findings of McCormack (2011). In the literature, McCormack opined that sports betting transforms talents into money. McCormack added that, since, the introduction of sports betting, it has become needless for the students to engage in hot

debates about which player or team is better; they rather place bets on teams to make some money. Those who possess good analytic and predictive skills in sports activities benefit in monetary terms from such predictions. Keovisai and Wooksoo (2019) also submit in their study that skills also played a role in sports betting behaviours. They argue that participants who perceived that they had more betting skills than others felt more confident to the extent that their wins made them feel like they are the kings of betting. Ramnerö, et al., (2019) added that sports betting provided employment and tax revenues, generating economic contributions that benefit (students) and communities. Zhou and Mao et al. (2012) and Zhang (2015) further this argument with the fact that sports betting contributes to economic and social development with the creation of employment opportunities and therefore boosts consumer expenditure.

The findings in terms of sports betting as an avenue for happiness was consistent with findings of McGowan (2014) who reported that sports betting provides the chance to cope with stressors in life and responsible engagement leads to hours of enjoyment and happiness. For him most people who are into sports betting consider it as a form of entertainment and so participate in it rationally and sensibly. According to Abbott and Cramer (1993) some communities still support the sports betting industry because of the social and recreational. These betting activities are seen as recreational and source of happiness rather than being considered as deviant activities. This finding, in fact, contradicts the findings of Masaba et al. (2016) who opine that a number of bettors have reported rates for gambling related criminal offences, psychosocial difficulties and familial conflicts as compared.

The findings in terms of sports betting making students become broken hearted when they lost is supported by the findings of Keovisai and Wooksoo (2019). They see lost as the most-described negative consequence of sports betting. In their study, respondents revealed that sports betting was ultimately unwinnable, and that those who patronise end up losing their money. They further submit that the financial loss makes them broken hearted and extend to personal relationships, because of extra stress due either to financial problems or to bettors constantly asking to borrow money. Okoti, Ogula and Munyua (2019) in a study on the extent of students' involvement in sports betting submit that students engaged in sports betting to the extent that 71.7% of the respondents revealed they had ever felt heart-brokenness.

Livazović and Bojčić (2019) and Koross (2016) further explain that many young people who bet on sports lose interest in maintaining real personal relationships and can suffer from social isolation because ordinary life sometimes doesn't look as appealing as betting.

#### **Difference in Involvement in Sports Betting on the Basis of Age of Students**

The findings from hypothesis one showed that there was no statistically significant difference in sports betting among the different ages of colleges of education students. The findings could be due to the reason that, perhaps students in the colleges of education had similar ages and therefore their involvement in sports betting on campuses were similar or same. By implication the age categories of college students did not differ in terms of students' involvement in sports betting on campuses.



The finding is in contrast to the findings of Mok and Hraba (as cited in Van Brunschot & Keown, 2000) who suggest that although betting frequency is negatively related to age, there is difference in involvement among age groups. Humphreys and Perez (2010) in a study further showed that the probability that one would engage in sports as they increased in age was less likely. Castrén, Heiskanen, and Salonen (2018) also argue that it appears there is a relationship between age and betting behaviour. Humphreys and Perez (2012) again submit that older generations engage less in sports betting as compared to the younger generation. This is further explained that older generations are restricted by family responsibilities and therefore become conservative in their investment decisions. The younger generation on the other hand is able to take more risk because of its overall financial situation.

Keovisai and Wooksoo (2019) share a contrary view. In their study, they discovered high involvement of older generations in betting. They further submitted that the older generations believed that their betting behaviours were healthy behaviours and that they participate in the act to advance their cognitive functioning and to ensure that they were staying physically and mentally active. For the participants, betting was all about being able to maintain interest in activities that they once enjoyed. Mok and Hraba (as cited in Van Brunschot and Keown, 2000) also suggested that although betting frequency is negatively related to age, there is difference in involvement among age groups.

### **Difference in the Effect of Sports Betting on the Basis of Age of Students**

The findings from the Kruskal-Wallis H test showed that there was no statistically significant difference in effects of sports betting among the

different ages of colleges of education students. By implication the age categories of college students did not differ in terms of effects of sports betting on campuses. The finding of this study is supported by Wright (2019) who argues that sports betting among students distract them from their studies. Kahura (as cited in Wright, 2019) also adds that students spend all their energies dreaming about betting and winning big-time money. For these students devoid of age difference, studies have become minor.

The finding however, is at variance with findings of Sawkins and Valerie (2002) and Castrén, Heiskanen and Salonen (2018) who reported that differences in the effects of sports betting exist on the basis of age. It was added that betting expenditure increases with age. This suggests that since expenditure increase is noticed in relation to age, the effects brought about by this expenditure would also differ.

### **Chapter Summary**

This chapter analysed and discussed the results of the study. The study showed that students in colleges of education patronised IxBet (M=7.19, SD=2.33), EaziBet (M=7.17, SD=2.17), EuroBet (M=7.06, SD=3.12), SoccerCash [NLA] (M=6.62, SD=2.93), Safari (M=5.52, SD=2.38), Premier (M=5.43, SD=2.17) and SupaBet (M=5.06, SD=1.95). It was found that student's involvement in sports betting contributed to reduction in their academic performance (M=2.85, SD=2.08). Also, it was shown that students engaged in sports betting to win some cash (M=3.11, SD=.87) and to entertain themselves (M=3.09, SD=.45). Although students benefited from sport betting by getting quick income (M=3.01, SD=.99) and becoming happy (M=2.97,

SD=.96), some students however, became broken hearted when they lost (M=2.93, SD=1.02).





## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Overview of the Study

The study investigated sports betting among students of colleges of education in Ashanti Region of Ghana. The study specifically determined the types of sports betting patronized among college of education students, the extent of students' involvement in sports betting, reasons for students' involvement in sports betting and effects of sports betting among college of education students.

The study was conducted in the Ashanti Region of Ghana. The study used the descriptive research design. The target population for the study was all colleges of education students in Ashanti region. The sample size for the study was 361 colleges of education students.

A 36-item questionnaire was the main instrument for data collection. The data collected were analysed mainly by descriptive statistics; frequency, percentage tables, means, standard deviations and Kruskal Wallis H-test at 0.05 level of significance.

#### Summary of Key Findings

1. The findings of the study showed that students in colleges of education patronised IxBet, EaziBet, EuroBet, SoccerCash [NLA], Safari, Premier and SupaBet.
2. It was revealed that, to a great extent, students agreed that their involvement in sports betting was low because they realised that their involvement in sports betting contributed to reduction in their

academic performance and also made them spend their upkeep money/allowance.

3. College students engaged in sport betting to win some cash, entertain themselves and for social activity.
4. The study showed that students benefited from engaging in sport betting by getting quick income and also becoming happy in life.
5. Hypothesis one showed no statistically significant difference in college students' involvement in sports betting on the basis of age.
6. Kruskal-Wallis H test on hypothesis two indicated no statistically significant difference in effects of sports betting of colleges of education students on the basis of age.

### **Conclusions**

The study investigated sports betting among students of colleges of education in Ashanti region of Ghana. Students in colleges of education mostly patronised IxBet, EaziBet and EuroBet because these companies appeared more attractive since they offer free bonuses for placing bets. Several reasons were found to persuade students' engagement in sports betting activities and prominent among these reasons were for the purposes of winning some cash, entertainment and the fact that sports betting is seen as social activity. In general, however, students' involvement in sports betting was low because they have realised the negative effects of this activity on their academic performance and expenditure.

### **Recommendations**

1. There are so many types of sports betting in the market. It is recommended that Guidance and Counselling Units on Colleges of

Education campuses organise programmes to educate college students on the types of sports betting available in the market and what they truly seek to offer clients.

2. It is recommended that students of colleges of education are educated by college counsellors and tutors on the constructive use of phones and internet and financial literacy so that their personal reasons for engaging in betting practices may not override their academic life.
3. Students, parents and other stakeholders should be sensitized by chiefs and elders in societies on the effects of sports betting among colleges of education students. This would influence their decision in relation to patronising sports betting.
4. Since the effects of sports betting can be devastating, administrators of Colleges of Education should do screening of addictive bettors and refer them for guidance and counselling.
5. It is recommended that Colleges of Education put clear policy decisions on betting on their campuses. This policy should include laws that prohibit college students from betting, since most students who bet are aged 18 years and above.

#### **Implications for Counselling**

1. There is an urgent need to examine and respond to betting issues in college students for prevention and public health orientation. Governments, institutions, parents, and religious organizations have a responsibility to protect colleges of education students from potentially harmful activities such as sports betting. Guidance and counselling



units should therefore be very active in providing and explaining these policies to students.

2. Prevention can consist of increasing knowledge and awareness of the risk of betting among college students. Guidance and counselling coordinators can use primary prevention strategies to help promote informed decision-making. These primary prevention strategies can be incorporated into the curriculum through frequent guidance and counselling programmes.
3. Guidance and counselling coordinators have an important role to play in screening for early identification of students who engage in sports betting. Further, their role can include providing social supports systems and other educative programmes that have the objective to minimise or eliminate the possibility of students' engagement in sports betting.
4. Guidance and counselling coordinators should create awareness of risks that sports betting poses. This should involve everyone in contact with colleges of education students to improve messages, attitude, and mentoring given to them.
5. Furthermore, increasing education can improve the willingness of students to discuss betting behaviours with counsellors. Education around examples of students and other individuals who have been able to overcome betting behaviours should be promoted to encourage other students who find it quite difficult to quit the practice.
6. Finally, counsellors may use games and other co-curricular activities to increase socialization and physical activities that would engage

students during weekends and reduce social isolation. This in effect can offer students a better way to handle boredom or stress.

### **Suggestions for Future Research**

The following are recommended for future research:

1. The study should be conducted in other colleges of education in other regions in Ghana as well so as to have a nationwide representation.
2. Future studies should focus on the role of socio-demographic traits, school climate and the quality of family relations in students' betting behaviours.

A study that explores how sports betting industry marketing strategies affect the attitudes and behaviours of college students can be considered.



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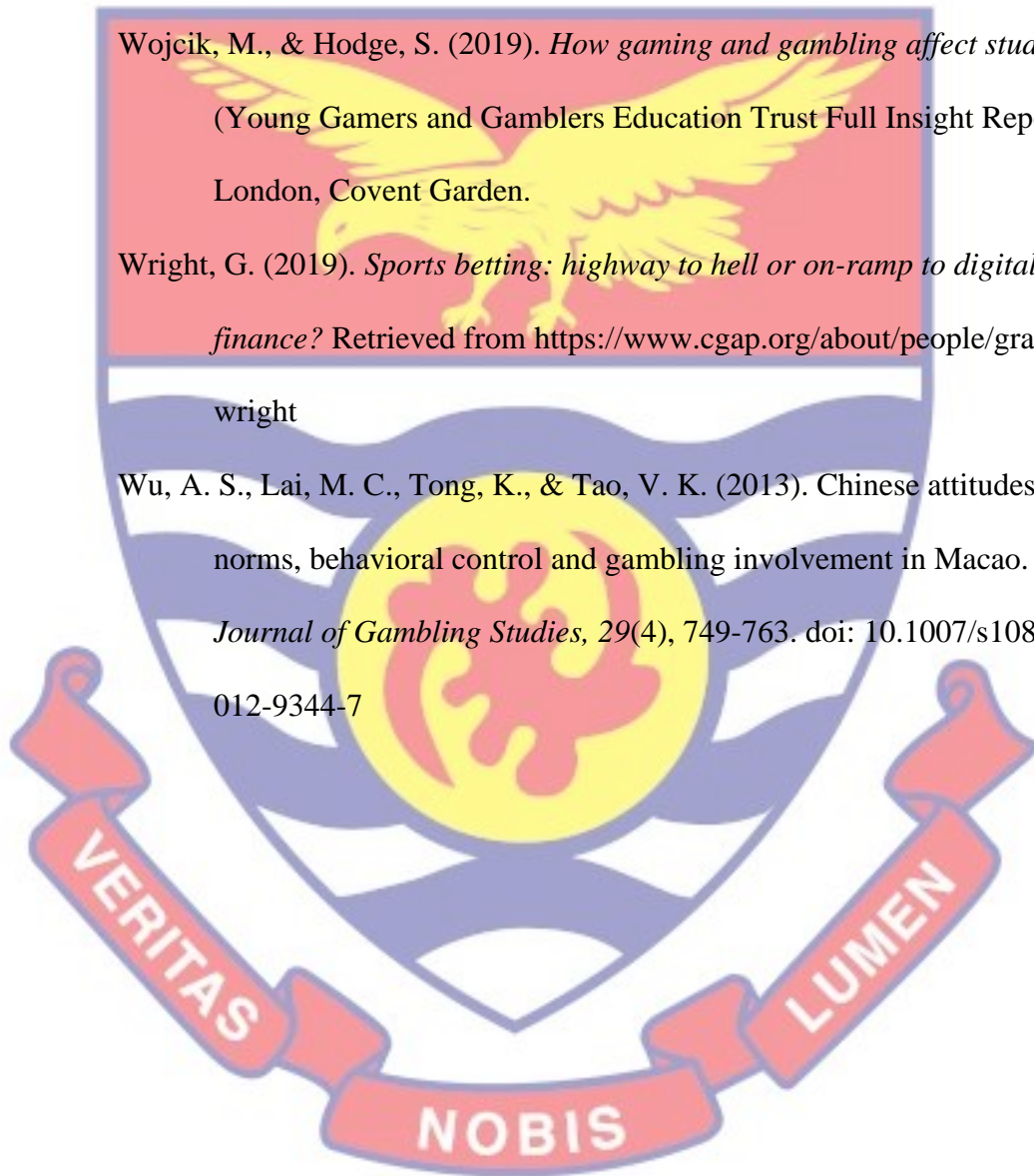
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**APPENDICES**

**APPENDIX A**

UNIVERSITY OF CAPE COAST

COLLEGE OF EDUCATION STUDIES

DEPARTMENT OF GUIDANCE AND COUNSELLING

**QUESTIONNAIRE FOR STUDENTS**

The purpose of this study is to determine factors that make students of the colleges of education to engage in sports betting. Please answer the questions as frankly as you can. Your responses will be treated as confidential. Your name will not be associated with the responses you will give. Thank you in advance for your cooperation.

**DIRECTIONS:** Please respond to the following items by ticking [] the appropriate box.

**Section A: Demographic Data**

1. Age: Below 21  21-25  26-30  31-35  Above 36

**Section B: Types of Sports Betting Patronized in Colleges**

Please respond to the following items regarding the types of sports betting patronized in colleges with 1-most patronized to 10-least patronized.

Items	Rank
1. MyBet	
2. SoccerBet	
3. BetWay	
4. Premier	
5. SupaBet	
6. Safari	
7. SoccerCash (NLA)	
8. 1XBet	
9. EaziBet	
10. EuroBet	

**Section C: Extent of Students Involvement in Sports Betting**

Please respond to the following items regarding the extent of involvement in sports betting in colleges with SA-Strongly Disagree, D-Disagree, A-Agree and SA-Strongly Agree.

My involvement in sports betting makes me to:	SD	D	A	SA
1. log online to spend money on my teams.				
2. become exposed to narcotic drugs.				
3. have relationship challenges with friends.				
4. reduce my academic performance in schools.				
5. commit criminal activity such as theft.				
6. engage in money laundering.				
7. journey to betting centre to place bets.				
8. spend my upkeep money/allowance.				
9. have suicide tendencies.				

**Section D: Reasons for Students Engagement in Sports Betting**

Please respond to the following items regarding the reasons for student’s engagement in sports betting with SA-Strongly Disagree, D-Disagree, A-Agree and SA-Strongly Agree against each statement.

I engage in sport betting:	SD	D	A	SA
1. to win some cash				
2. for entertainment				
3. as a hobby				
4. out of curiosity				
5. because I have the skills of betting				
6. for investment				



7. to meet campus cost of living				
8. to escape from socio-personal problems				
9. because it is a social activity				

**Section E: Effects of Sports Betting on the Life of College Students**

Please respond to the following items regarding the effects of sports betting on the life of college students with SA-Strongly Disagree, D-Disagree, A-Agree and SA-Strongly Agree against each statement.

Sports betting:	SD	D	A	SA
1. makes me happy				
2. helps me to become financially strong				
3. gives me quick income				
4. helps me to concentrate in class				
5. helps me to perform well in school				
6. enables me to save money				
7. helps me to avoid stress				
8. makes me become isolated				
9. makes me broken hearted when I lose				


Thank you

APPENDIX B

ETHICAL CLEARANCE

UNIVERSITY OF CAPE COAST  
COLLEGE OF EDUCATION STUDIES  
ETHICAL REVIEW BOARD

UNIVERSITY POST OFFICE  
CAPE COAST, GHANA

Our Ref: CES-ERB/UCC.edu.gh/14/20-69  Date: 12th March, 2020  
Your Ref: .....

Dear Sir/Madam,

ETHICAL REQUIREMENTS CLEARANCE FOR RESEARCH STUDY

Chairman, CES-ERB  
Prof. J. A. Ofori  
jofori@ucc.edu.gh  
02-4744735

V-Chairman, CES-ERB  
Prof. K. Edjah  
kedjah@ucc.edu.gh  
02-4742357

Secretary, CES-ERB  
Prof. Linda Dzame Forde  
lforde@ucc.edu.gh  
02-4796580

The bearer, Angela Elizabeth Opare, Reg. No. EE/95/19/009 is an M.Phil. / Ph.D. student in the Department of Guidance and Counselling in the College of Education Studies, University of Cape Coast, Cape Coast, Ghana. He / She wishes to undertake a research study on the topic:

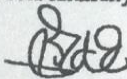
Sports betting among students of Colleges of Education in the Ashanti Region, Ghana.

.....

The Ethical Review Board (ERB) of the College of Education Studies (CES) has assessed his/her proposal and confirm that the proposal satisfies the College's ethical requirements for the conduct of the study.

In view of the above, the researcher has been cleared and given approval to commence his/her study. The ERB would be grateful if you would give him/her the necessary assistance to facilitate the conduct of the said research.

Thank you.  
Yours faithfully,



Prof. Linda Dzame Forde  
(Secretary, CES-ERB)


APPENDIX C

INTRODUCTORY LETTER

**UNIVERSITY OF CAPE COAST**  
COLLEGE OF EDUCATION STUDIES  
FACULTY OF EDUCATIONAL FOUNDATIONS  
**DEPARTMENT OF GUIDANCE AND COUNSELLING**

Telephone: 0332091854  
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UNIVERSITY POST OFFICE  
CAPE COAST, GHANA



Our Ref: DGC/L.2/Vol.1/ 146  
Your Ref:

16<sup>th</sup> December, 2020

TO WHOM IT MAY CONCERN

**LETTER OF INTRODUCTION**

We introduce to you, Angelo Elijah Opoku a student pursuing an M.Phil Programme in Guidance and Counselling at the Department of Guidance and Counselling of the University of Cape Coast. As a requirement, he is to submit a Thesis on the topic: *“Investigating Sports Betting Among Students of Colleges of Education in the Ashanti Region: Implications for Counselling”*. We are by this letter affirming that, the information he will obtain from your Institution will be solely used for academic purposes.

We would be most grateful if you could provide him the necessary assistance.

Thank you.

*for:- S. Doh Fia*

Dr. Stephen Doh Fia  
HEAD OF DEPARTMENT