



Examining the influence of gambling intensity on college students' wellbeing and academic engagement: A case of Tanzania Public Service College (TPSC) Tanga

Yuda Kyara¹
Zawadi Rashid²

¹yuda.kyara@tpsc.go.tz
²zawadi.rashid@tpsc.go.tz

¹<https://orcid.org/0009-0003-4921-870>

^{1,2} Institution: Tanzania Public Service College (TPSC)

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ABSTRACT

This article explores the growing phenomenon of gambling among college students, focusing on how gambling intensity affects their well-being and academic engagement. Using a case study of Tanzania public service college (TPSC)-Tanga campus. The research employed a quantitative cross-sectional research design to assess the prevalence and impacts of gambling intensity among the college students. Data were collected from students at TPSC, which constitutes a population of 1,482, where 94 respondents were selected using simple random sampling techniques using a structured questionnaire. Descriptive analysis was used to examine students' participation in gambling, gambling intensity, and their reported academic, psychological, financial, social, and behavioral experiences associated with gambling activities. The results of this study indicate that substantial participation in gambling is common among college students, and this greater gambling intensity is associated with negative outcomes for both students' well-being and academic engagement. The majority, over 85%, of respondents reported that gambling interfered with their concentration and study routine, while more than 93% experienced depressive feelings after losses. Respondents also reported the intensified gambling led to debt accumulation and challenges in managing personal finances. In addition, gambling was associated with social difficulties, including the study revealing that the existence of conflict with the family and friends and loss of trust within their social context disrupted their sleeping patterns. Therefore, gambling intensity is an important issue that needs attention in the college environment because it is associated with student well-being and academic engagement. College may therefore need to be addressed, as its intensity is critical when designing prevention and intervention strategies in academic settings.

Keywords: Academic Engagement, College Students, Gambling Intensity, Students' Wellbeing, Spot Betting

I. INTRODUCTION

Gambling has become increasingly recognized as a social and digital environment where young people use to interact, live and learning. The unprecedented access to internet connectivity, smartphones, mobile payment systems and online gambling platforms has made gambling easier to be accessed than a traditional form of gambling (Håkansson et al., 2023; Hing et al., 2024). The World Health Organization (WHO) considers gambling a public health issue because the implications of gambling extend beyond the financial loss to include mental health problems, disruption of normal activities, family conflicts and relationship challenges (WHO, 2024). The commercialization and digitalization of gambling rapidly have also contributed to its normalization, especially through sport sponsorship, advertising and social media promotion (WHO, 2024; Gainsbury et al., 2016).

College and higher-level institutions represent a key population among young adults for examining the implications of gambling on its behaviour change. This group is experiencing increase personal autonomy, expanding access to technologies and greater financial autonomy while adapting to academic and social pressures (Canale et al., 2017). The participation in gambling should not be directly equated with the gambling disorder as some adult may engage in gambling without necessarily being affected negatively. For instance, some student gamble for entertainment, social interaction or recreation without experience serious negative consequences (St-Pierre et al., 2014). The complexity of the gambling arises when the gambling occurs more frequently and for longer periods or at higher financial risks, which begin to interfere other aspects of student's life (Winters et al., 2020). Thus, understanding the relationship between gambling participation, gambling intensity, problematic gambling and gambling disorder is crucial when examining the consequences of gambling among the college students. Gambling intensity is defined as a spending more

time in gambling, without control, prioritizing gambling over other life activities and continue gamble despite its negative consequences (APA, 2013).

However, rise in online and mobile gambling and the intensive nature of online gambling products increases frequency and potential harms (Marionneau et al., 2023; Tran et al., 2024 as cited in Allen et al., 2025). The development of technology especially digital platforms enables the users to gamble through the mobile phones and other internet connected devices, this have removed many temporary and geographical restrictions (Marionneau et al., 2023). In addition, gambling products are increase integrated into a popular sport and social media platforms, which facilitate gambling as a routine aspect for young adult life of leisure and entertainment (Hing et al., 2024). These developments are particularly significant for college students, as the digital technology are already a core parts for students' academic and social development (Canale et al., 2017). Therefore, the question is not merely whether students gamble, but also how intensive the gambling becomes to the point that it competes with other priorities, including academic responsibilities and personal well-being.

The gambling intensity is thus a particularly salient dimension of the problem. It may be apparent in how often gambling occurs, the size of the financial commitment to gambling, the amount of time spent gambling, or the extent to which gambling is incorporate into the individual's routine. It is not that someone is automatically suffering from gambling disorder because the intensity is higher, but the more frequent and persistent the gambling, the exposure to financial loss and other gambling – related harms. This is important, because assuming all gamblers are addicted may exaggerate the problem, whereas focusing only on clinically diagnosed gambling disorder may overlook substantial harms occurring below the diagnostic threshold. WHO (2024) also states that gambling harm can occur beneath the clinical threshold for gambling disorder.

There are a number of interacting mechanisms through which gambling may be related to student wellbeing. One explanation has to do with reinforcement. The consequences of excessive gambling are debt and financial disputes leading to family disruption, mental health issues and poor academic achievement. Avenyo et al., (2024) highlighted that gambling addiction can have severe reeducations on students' mental health, including anxiety, depression and substance abuse. Gambling may also uphold cognitive distortions such as the illusion of control and the gambler's fallacy. The gambler's fallacy is the tendency to believe that a certain outcome is more likely because it has been preceded by a series of opposite outcomes, and the illusion of control is the tendency to overestimate the degree to which one can affect outcomes that are primarily determined by chance. Such beliefs may lead to continued gambling after losses and could contribute to increased gambling involvement for some individuals.

The possible consequences of intensive gambling are of multidimensional nature. Financial loss may limit the resources needed for food, accommodation, educational materials and other essential expenses. Psychological consequences may be stress, anxiety and emotional distress, and social consequences may be conflict with family members, friends or peers (WHO, 2024). Therefore, it was recognized that gambling-related problems are behavioral issue that can affect individuals' psychological well-being, financial stability, and social relationships (WHO, 2024). Notes the consequences associated with gambling as financial distress, relationship breakdown, mental-health problems and other social harms. Some literatures have highlighted the risks factors of gambling and gambling disorder by linked to a multitude of consequences. This includes decreased quality of life, poor mental health, heavy substance use, financial issues, damage of social relationships and adverse impact on work and education (Abbott, 2020; Moreira et al., 2023 in Allen et al., 2025).

These consequences may influence the college students' academic life, potentially affecting the ability of the students to participate in the academic's activities, time management, class attendance, study routines. The academic dimension has attracted many researchers in different areas in the world. For instance, a recent study by Allen et al., (2025) synthesized empirical research on the relationship between gambling behaviour and academic performance among the college students. the studies highlighted both methodological and evidenced of negative associations. The theoretical framework provides a useful basis for explaining the connection between gambling behaviour and student wellbeing. Gambling intensity can result in financial losses, time management, interpersonal difficulties stress and anxiety. Fadipe and Odionye (2026). The findings are not consistently across studies, the view emphasizes methodological variation across the exiting evidence base, implying that gambling should not be viewed as a direct cause of academic failure. The main concerning is about the type and intensity of gambling, student's characteristics and other social and economic circumstance may moderate academics outcomes.

The Tanzania context provides an important setting in which to explore these relationships. Recent evidence has shown that gambling already exists among students in the Tanzanian higher – learning institutions. A study by Salama, Herman, and Millanzi (2025) surveyed 374 undergraduate students in Dodoma higher training institutions and found that the students were engaged in gambling, were the online sports betting being one of the reported gambling activities. They also found links between gambling behavior and factors such as age, year of study, sex, accommodation, drug use, smartphone ownership, social-media exposure and attitudes to gambling. The findings suggest that student

involvement in gambling in Tanzania is influenced by different factors which might be individual, community, environmental. The most influencing factors is the development of digital technology especially online payments.

A study by Kitole et al. (2025) focusing on sports betting among students in higher-learning institutions in Tanzania, including Mzumbe University, Saint Augustine University and the University of Dodoma. Their analysis identified factors associated with betting behaviour including subjective norms, mimetic influences, financial consideration and other student characteristics. The study also found that sports betting was negatively correlated with academic performance. These findings are significant in moving away for gambling as an individual activity in isolation to the wider social and institutional environment in which students make gambling decisions.

The Tanzanian evidence, however, suggests an important area for further investigation. Most of the existing studies are focused on the prevalence, determinants, practices or academic consequences of gambling and sports betting. Less attention has been given to the simultaneous association of different level of gambling intensity and student's wellbeing and academic engagement, particularly in a specific public – service training institution. Academic engagement is more than academic performance, it encompasses the student's involvement in learning activities, attention to academic responsibilities, study commitment and involvement in the educational process. By looking at engagement, we can potentially see potential educational impacts before they necessarily show up in measurable reductions in grades or exam results.

The institutional context is important in the case of Tanzania Public Service College (TPSC) where students are preparing for professional and Public Services careers. Students are required to manage the academic responsibilities and other institutional responsibilities within the college environment. Students may have access to smart phones, social media, mobile money services and online betting sites. These conditions create a context in which gambling can co-exist with, and possibly compete with academic activities for time and financial resources.

The present study, therefore, seeks to explore the effect of gambling intensity on college student's wellbeing and academic engagement at TPSC-Tanga Campus. The study does not assume that gambling will necessarily lead to abduction or academic failure. Instead, it views gambling intensity as a continuum and investigates whether higher involvement in gambling is associated with differences in student wellbeing and engagement with academic activities. This study offers a deeper understanding of student gambling by differentiating between mere participation and more intense involvement, taking into account both potential wellbeing consequences and educational implications. The study thus contributes to the rising Tanzanian literature on gambling among student through institution-specific evidence and provides an empirical basis for understanding when gambling may become a concern to student wellbeing and academic life.

1.1 Statement of the Problem

The increasing development of digital platforms and mobile technology which has led to a significant rise in gambling intensity among the college students worldwide (Hodgins et al., 2022; Gainsbury et al., 2023). As the students are ready to make riskier decisions to engaged in the gambling activities in the presences of peers. Participation in gambling activities has been viewed as way for entertainment and financial gain to compensate the poverty challenges and financial stress among the youth and college students. In addition, peer pressure, financial pressures are among of the influencing factors that encouraged continued participation in gambling activities (Kilole et al., 2025; King et al., 2020). Stupar (2025) observed that one of the leading factors influencing the development of gambling among adolescents and students is certainly the influence of peer. However, the underlying concerns is not only where students engaged in gambling but rather the intensity of their involvement, as reflected in the frequency, time and money allocated to gambling (Winters et al., 2016).

Existing studies suggest that intensive gambling may be associated with difficulties in students' academic and personal lives, such as reducing study time, poor concentration, financial strain, stress and social problems (Salama et al., 2024; Kitole et al., 2025). Recent studies indicate that students who gamble intensely are more likely to experience decreased academic engagement, such as reduced class attendance, lower grades, and diminished commitment to their studies (Fong et al., 2021; Livazović and Bojčić, 2023). However there is a limited attention given to the relationship between gambling intensity, student wellbeing and academic engagement, particularly within specific public service college setting.

At Tanzania Public Service College Tanga Campus, the extent to which different levels of gambling involvement are associated with students' wellbeing and academic engagement remains insufficiently documented. This has created a context specific empirical gap regarding intensity relates to students psychological, financial and social wellbeing as well as their attendance, concentration, study time and commitment to academic activities. Therefore, this study seeks to examine the influence of gambling intensity on college students' wellbeing and academic engagement at Tanzania public service college-tanga campus.

1.2 Research Objectives

- i. To identify factors, contribute to increased gambling intensity among college students
- ii. To assess the intensity of gambling participation impact college students' academic engagement
- iii. To examine how gambling intensity affect the overall wellbeing of college students, including their psychological, social, and financial health

II. LITERATURE REVIEW

2.1 Theoretical Review

This section presents the reviewed two theories such as Theory of Planned Behavior (TPB) and Behavioral Addiction Theory which are the most frequently theories and models used in the behavioral change.

2.1.1 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior was developed by Icek Ajzen (1991) and has continued to be applied in recent studies to understand gambling behaviors among young people. The theory argues that behavior is influenced by attitudes, subjective norms, and perceived behavioral control.

In this context of college students, Attitudes, the students' beliefs that gambling activities is the sources of entertainment, leisure's or quickie income strategies. Subjective norms capture the perceived social pressure arising from the normalization of betting in student hostels and the uniqueness of peer gambling engagement (Fadipe and Odionye 2026). Perceived behavioral control encompasses the ease of access provided by technology and illusion of control, whereby students may overestimate their ability to influence gambling outcomes that are sustainably determined by chance (Wu and Tang, 2012). The gambling is driven by a perceived need for financial control; the subsequent financial losses and academic disruption may manifest as significant stress and anxiety (Fadipe and Odionye 2026).

These three TPB construct are relevant to gambling intention. According to the theory, favorable attitudes, perceived social approval and better perceived control may strengthen students' intention to engage in gambling. The attitudes, subjective norms and perceived control influence gambling intention (Wu and Tang, 2012). Therefore, TPB represents an important link between students' beliefs and their gambling behaviour. Recent evidence supports this theoretical approach in gambling behaviour. For example, Korsakiene et al., (2024) applied TPB alongside social cognitive theory and reported that gambling intentions were related to problem-gambling severity, demonstrating the importances of behavioral intervention in understanding gambling-related outcomes. In Tanzania, Kitole et al., (2025) revealed that attitudes, subjective norms and perceived behavioral factors were among of important factors in explains sport betting which was very common among students in higher learning institutions.

The TPB is relevant to understanding the economic motivations that influence students to engage in gambling behaviour. The student viewed gambling as an opportunity to withstand the financial stress at the college and that they may generate income for short time. As observed by Wu and Tang (2012) that students gambled to achieve a sense of financial control, which can lead to significant stress and anxiety when losses occur. Such perception influences many some students to engage in the gambling. The recent study by Fadipe and Odionye (2026) provide the evidence from African University, revealed that the student's economic hardship was the strong reason for students to engage in gambling. The theory further provides a useful basis for explain the relationship between gambling behaviour and student wellbeing. The gambling intensity can result in financial losses, time displacement, interpersonal difficulties, stress and anxiety Fadipe and Odionye (2026). For these reasons, TPB is complemented by behavioural Addiction Theory.

2.1.2 Behavioral Addiction Theory

Behavioral Addiction Theory explains how repeated behaviors, such as gambling, can develop into addictive patterns that affect an individual's daily life, responsibilities, and decision-making. According to Griffiths (2021), gambling behavior can become problematic when individuals continue participating despite experiencing negative effects such as financial problems, reduced concentration, and poor performance in important areas of life. In this study, the theory helps explain how excessive gambling among college students may influence their academic performance and personal development. Behavioral addiction theory encompasses a range of non-substance related compulsive behaviors that mirror the characteristics of substance use disorders. These behavioral such as gambling, internet use, and shopping are marked by loss of control, emotional distress and persistence despite negative consequences. The theory posits that these addictions share a common etiology with substance addictions, suggesting a unified approach to understanding and treating both types of disorders. Behavioral addictions are defined by impulsive, repetitive behaviors leading to significant impairment in daily functioning (Rodríguez et al., 2023). Core features include compulsive engagement in the behaviours, continued participation despite adverse effects and difficulty in reducing or stopping the behaviour (Behavioural Addictiosn,2022 in Rodríguez et al., 2023). Behavioral addictions involve functional

impairments or significant distress generated by excessive engagement in non-substance related behaviors that are perceived a rewarding and or reviving, but which are difficult to the effected individual to control (Brand et al.,2025). These behaviours receive increasing priority in every-day life and are continued despite negative consequences. Gambling and gaming disorder are recognized as disorder due to addictive behaviour (Brand et al.,2025).

Gambling behavior can impact the students' academic performance and personal development. gambling intensity reduced concentration on the studies due to preoccupied with gambling, leading to poor academic outcomes (Brevers et al.,2020). Some scholars have observed that gambling intensity can consume time that would otherwise be spent on academic responsibilities, resulting in missed deadline and lower grades (Allen et al.,2025). As a result, the student academic performance as well as wellbeing have been threatened by uncontrolled behaviour of engagement in gambling. Some literatures have highlighted the risks factors of gambling and gambling disorder by linked to a multitude of consequences. This includes decreased quality of life, poor mental health, heavy substance use, financial issues, damage of social relationships and adverse impact on work and education (Abbott,2020; Moreira et al.,2023 in Allen et al.,2025).

2.1.3 The Application of the Two Theories to the Present Study

The two theories are used together to explain the relationship between the gambling engagement and students' academic and wellbeing. The theories are treated as the complimentary perspectives rather than being treated as competing explanations. The TPB explains the antecedents of gambling behaviour more specifically on students' attitudes, subjective norms and perceived behaviour control. These factors has been associated to the gambling intention and participation. The behavioural addiction theory highlighted the consequences of repeated and intensive gambling among the young adults. Increasing frequency, time and financial involvement may lead to addiction which reduced the ability of participants to control her behaviour. These processes can interfere the student's wellbeing as well as the academic development.

Overall, the TPB and Behavioral Addiction Theory provides an appropriate theoretical lens for examining gambling among college students because it connects individual beliefs and social influences with behavioral intention and actual gambling behavior. The gambling intensive is perceived by addiction similarly to other addiction behaviour like alcoholic and drugs abuse. For the present study, attitudes, subjective norms and perceived behavioral control constitute the principal explanatory construct, while gambling intention and gambling intensity represent important behavioral dimensions.

2.2 Empirical Review

2.2.1 Gambling Participation and Gambling Intensity Among College Students

Gambling participation among the young people has become increasingly accessible through digital technologies, especially the use of smartphones, online betting platforms and mobile payments systems. In Tanzania the study by Salama et al., (2025), conducted a cross-sectional survey to measure attitude, self-reported practice, levels, typology and determinants of lifetime gambling behaviours among the undergraduate students in higher learning institution. The study revealed that gambling was relatively common among students, with sport betting and other digitally accessible forms of gambling were most preferred by the students. The study further highlighted that gambling behavior was associated with demographic, social and technological related factors, including accessibility of mobile data, smartphone ownership, social media exposure and the attitudes towards gambling activities. The study emphasized that gambling participation among the students should be understood within a wider social and technological environment rather than as an isolated individual behaviour. Mung'ong'o and Pandisha(2025), they conducted study using questionnaires and interview data from university students in Tanzania. This study found that financial difficulties, peer pressure, social environment, online accessibility, personal related factors, social media promotion and advertisement contributed to the growth of gambling activities among the university students. the study identify weakness in regulatory awareness and enforcement of law as among of the factors that may facilitate continues betting. These findings are particularly important to the present study because, they demonstrate that students gambling is shaped by interacting factors in the social, economic and technological rather than by individual choices alone. The empirical evidence from Nigeria,study by Fadipe and Odionye (2026), examined the electronic gambling among the undergraduate student, using a cross-sectional survey shows the positive attitude toward the gambling while economic hardship emerged as the strongest factors facilitating the gambling behaviours among the undergraduate students.

The said literatures, including the evidence form Nigeria and Tanzania have focused on prevalence, determinants of sport betting rather than distinguishing occupational participation and different levels of gambling intensity. The finding may not represent the students enrolled in middle level colleges, especially in the professional public service training institutions, therefore this study is gong to fill the existing gap in the literature.

2.2.2 Gambling Intensity and Academic Engagement

A study by Allen et al., (2025), linking between gambling and academic performance among the undergraduate college student worldwide. The study revealed the existing association between gambling and academic performance in the college, with both general gambling behaviour and pathological gambling consistently linked to lower Grade Point Average (GPA). The study, explain that gambling mya impar academic performance in the college students. The study addresses the methodological limitations of existing research on the relationship between gambling and academic performance among the college students. a study by (Kitole et al.,2025), examined sports betting among students in higher learning institutions in Tanzania, it was found that financial motivations, demand for additional expenses, subjective norms and mimetic influences were important factors contributing to gambling behaviour. The study also revealed the negative relationship between gambling and academic performance, as it reported that betting could consume students' times and interfere with academic activities. This study is consistent with the present study, particularly with the factors like reduction of study time and difficulty concentration on academic activities.

The literatures also caution interpreting these relationships as causal. Allen et al., (2025) noted that the majority of studies in the review were cross sectional and therefore could not establish temporal direction or causality. The said literatures similarly employes a cross-sectional design, as a result its findings should be interpreted as reported associations and perceived relationships rather than evidence that gambling intensity directly causes poor academic outcomes.

2.2.3 Gambling Intensity and Students' Wellbeing

The empirical evidence indicated the gambling related harm extend beyond academic outcomes to psychological, financial, social and broader dimensions of wellbeing. A study by Shaygan et el., (202;4), focusing on the young adult sport betting, used regression analysis to assess associations between problem sport betting severity and mental health and wellbeing. The stud revealed that the problem of sport betting severity was associate with higher levels of depression, anxiety, psychological distress and stress and with poor indicators of wellbeing, including life satisfaction, optimism, Connectedness and social functioning. Mohan (2026), using longitudinal cohort data involving young people in Ireland, focusing on gambling frequency, mental health and financial stress. The study found that gambling behaviour and highlighted the importance of considering gambling frequency when examining gambling related risks. The study is useful for the present research because it reinforces the need to distinguish between gambling participation and the frequency or intensity of participation. Filipe and Odionye (2026) similarly reported substantial psychological consequences of gambling behaviuor among the students who engaged in electronic gambling. For instance, among participants who reported gambling, indicated that 50.9% reported increase stress,48.6% reported financial strain and 42.6% reported negative academic consequences (Filipe and Odionye 2026). The finding indicated that gambling involvement by the students may affect thema negatively especially in their academic achievement as well as their wellbeing. Hing et al., (2024 provide a qualitative insight into a multidimensional nature of gambling consequences. Focusing on the adult aged 18-25, the finding reported moderate or high sports harms. The thematic analysis identifies financial, emotional, relationships. Health and academic or work related harms. The findings are relevant to the present study because they reported consequences include financial difficulties, psychological distress, interpersonal conflict and sleep disturbances. Similarly, Davis et al.,(2025) identifies the financial consequences, psychological distress and social difficulties as among of the reported negative impacts of gambling among the youth, as students in particular. The review also identifies the actively interventions especially on the digital use technologies to mitigate the negative impacts of gambling to the students.

2.3 Synthesis and Empirical Gap

The empirical literatures demonstrate three broad patterns. First, gambling among the students is increasingly witnessed in various lower and higher learning institutions globally and Tanzania in particularly. the main contributing factors include digital accessibility, peer pressure, social norms, financial motivations and technological development. second, the main problematic or negative outcomes are associated with diverse academic outcomes, although the straight and direction of this relationship vary across studies and methodological approaches. Third, gambling related negative outcomes extends beyond academic performance to psychological, financial, social and physical dimensions of wellbeing.

The important empirical, methodological and contextual gaps remain in various area. Existing studies in Tanzania have largely concentrated on gambling prevalence, determinants and sport betting behaviours. Limited attention has been given to the relationship between gambling intensity and academic engagement together with multidimensional wellbeing in a single institutional setting. Allen et al., (2025) specifically identifies inconsistent measurement and limited adjustment for potential covariates as important methodological weakness in the existing evidence base.

The present study assesses the gap by examining the relationship between gambling intensity on college students' wellbeing and academic engagement of students at the Tanzania Public Service College (TPSC)-Tanga campus. The study will be based on the reported academic and wellbeing related experiences, perceptions and outcomes. The study contributes in understanding the possible risks associated with excessive gambling and encourage responsible decision-making. The study will be useful to college management and administrators by providing information on how gambling activities influence students' academic progress and behavior. The findings may help in developing strategies, guidance programs, and awareness campaigns to reduce negative impacts of gambling among students. The study will also benefit policy makers and educational stakeholders by providing knowledge about gambling challenges among young people in higher learning institutions.

III. METHODOLOGY

3.1 Research Design

The study employed a cross-sectional research design to examine the student's participation in gambling, gambling intensity and perceived effects on academic engagement and their wellbeing. This design was chosen because it enabled the study to collect data from colleges students at a single point in time. Cross sectional design is commonly used in observational research to describe the distribution of characteristics and examine the relationships between variables within a defined population (Von Elm et al., 2007). This study focused on gambling activities that are accessible through digital technologies, including sports betting and online games while capturing other forms of gambling reported by respondents. The cross-sectional research design was selected because it enables the collection of required informatization from a larger number of students within a specified point in time. However, the design does not establish temporary sequence or causality. The findings from this study were interpreted as respondents' perceptions, opinions and experiences rather than conclusively evidence that gambling activities can cause negative outcomes to students' wellbeing or on academic engagement. This distinction is important in the interpretation of cross-sectional evidence (Von Elm et al., 2007).

3.2 Study Area

The study was conducted at TPSC-Tanga Campus located in Tanga Region, Tanzania. The campus was selected because it comprises the students from different backgrounds and different academic level. The area is appropriate for this study because gambling activities among youth have been increasing, especially due to easy access to smartphones and internet services. However, the study did not assume that all students were exposed to or participated in gambling. Instead, gambling participation and its reported consequences were empirically assessed through the responses provided by the respondents who participated in the study. Therefore, studying this campus provides relevant and realistic information about how gambling affects students' academic and personal development.

3.3 Target population

The target population of the study include the entire group of individuals to whom a study is directed and from whom eligible participants were selected. The target population for the study comprised all 1,482 students enrolled at Tanzania public service collage (TPSC), tanga campus, across NTA level 4, NTA level 5 and NTA level 6. These students constituted the population from which the study respondents were selected. The population was considered appropriate because students may differ in exposure to gambling participation, the extent to which gambling behaviour relates to their psychological wellbeing, financial decisions, social relationships and academic engagements. The study also uses the study across different levels, in order to capture the variations in their experience, perceptions, attitudes and values toward the gambling behaviours. The study recognized that gambling participation may affects individuals differently, therefore conclusions drawn were based on the information collected from the selected respondents rather than assumptions about the entire student's population.

3.4 Sampling and Sample Size

The study employ simple Random sampling techniques to select 94 students' respondents from total population of 1482 students enrolled to the college TPSC tanga campus. This method was chosen because it gives the students equal chance of being selected, therefore minimizing bias in the selection process. In practice, students were selected randomly in every level thereby helping to minimize selection bias. The implementation of the sampling procedure, students from NTA level 4, NTA level 5 and NTA level 6 were considered in the selection processes using simple random technique. Therefore the sample size for the study was 94 respondents.



3.5 Data Collection Methods

The structured questionnaires gathered both qualitative and quantitative data on gambling habits, academic performance and personal development. It was used because it is easy to be distributed to respondents at the same time and allow them to answer freely without pressures. The questionnaires included both open ended and closed ended questions, which allow respondents to explain their view in detail. The instrument covered four broad areas which include, demographic characteristics, gambling participation and intensity, academic engagement and perceived wellbeing. Gambling participation was assessed through questions concerning whether respondent had participated and the frequency of participation. Gambling intensity was assessed using indicators such as frequency of participation rather than assuming that all forms of gambling represented the same level of involvement. The wellbeing includes psychological, financial, social and physical experiences, respondents indicated their level of agreement or disagreement with the statements using Likert-type response scale. For presentation purposes, the finding was grouped into agreement and disagreement categories where such recording was specified in the research instruments and data analysis plan. The questions focused on gambling involvement, academic performance, financial behavior, and personal development.

3.6 Data Analysis

After data collection, the responses were organized, cleaned, and analyzed using descriptive statistics. The main techniques used were frequencies and percentages. This helped to summarize the responses in a simple and clear way. These statistics were used to summarize respondent's demographic characteristic, gambling participation type of gambling activities, gambling frequency and response to statements concerning academic engagement and college students' well-being. The results were presented in tables and written explanations to make interpretation easier. The analysis focused on identifying patterns such as how many students participate in gambling, how often they gamble, and how it affects their academic performance and development.

3.7 Ethical Considerations

Ethical issues were carefully considered during the study. Respondents were informed about the purpose of the research before participating. Participation was voluntary, meaning students were free to accept or refuse to answer the questionnaire. Confidentiality was maintained by not collecting names or personal identification details. The information collected was used only for academic purposes and was not shared with unauthorized individuals. This ensured honesty and protection of respondents' privacy. The participation was voluntary and respondents were free to withdraw from the study without being facing any consequences.

IV. FINDINGS & DISCUSSION

4.1 Demographic Characteristics of Respondents

This section presents the background characteristics of the study participants, covering gender, age, academic level and marital status. Details are summarized in table 1 below:

Table 1

Demographic Characteristics of Respondents (N=94)

Demographic Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	51	54.3
	Female	43	45.7
Age	15-20 years	16	17
	21-25 years	59	62.8
	26-30 years	14	14.9
	Above 30 years	5	5.3
Level of Study	NTA level 4	22	23.4
	NTA level 5	41	43.6
	NTA level 6	31	33
Marital status	Marriage	10	11
	Single	84	89
Total Respondents		94	100

Table 1 indicates a fairly even gender distribution, with 54.3% male and 45.7% female. The majority are aged between 21-25 years (62.8%), followed by 17% aged between 15-20, 14.9% aged between 26-30 and 5.3 % aged above 30 years. Regarding academic level, 43.6% are at NTA level 5, 33% at NTA level 6 and 23.4 at NTA level 4. Most students are single 89%, while 11% are married. This diverse sample provides a comprehensive perspective on the study populations background characteristics.

4.1.1 Gambling participation and intensity among college students

This section assesses the gambling participation and intensity among the college students, focusing mainly on types of gambling and frequency. To Assess the Extent of Students' Participation in Gambling: This question aims to assess the extent to which students participate in gambling, the most popular gambling platforms and the frequency of gambling among students. Details are summarized in table 2 below:

A: Participation in Gambling or Games of Chance

Table 2

Awareness about students Participation in Gambling (N = 94)

Have you ever participated in gambling?	Frequency (f)	Percentage %
Active gambler	61	64.9%
Occasional or non-active	33	35.1%
Total	94	100%

The finding in Table 2 reveal that a significant majority (64.9%) of respondents identified as active gamblers, indicating that they participated in gambling activities. This high rate suggests that gambling is now a mainstream activity on students, not just marginal pastime. On the other hand, 35.1% reported being occasional or non-active participants, meaning they have either rarely engaged in gambling or abstain altogether. This subgroup provides a useful comparison group for further analysis, especially in examining differences in academic performance, psychological wellbeing, financial stability, and social relationships between active and non-active gamblers.

The findings are consistently with the recent study by Salama et al., (2025) highlighted that a high prevalence reflects broader social trends, where gambling especially facilitated by digital platforms and mobile technology has become increasingly accessible and no nominalized within youth and students' populations. Study by Katole et al., (2025) highlighted that gambling among higher learning students is influenced by social and environmental factors, these include subjective norms, mimetic pressure, individual attitude and students' behavioral characteristics which influenced gambling participation. In addition, Mung'ong'o and Pandisha (2025) identifies peer pressure, financial difficulties, social environment, development of digital platforms and promotion actions are among of the factors which lead to the development of betting among university students in Tanzania. Types of Gambling: The study aims at assessing the most frequent types of gambling played among the college student, the results are presented in the table below:

Table 3

Types of Gambling Reported by Respondents (N = 94)

Which type of gambling do you participate in most often?	Frequency (f)	Percentage %
Sports betting	48	51.1%
Online casino games	18	19.1%
Card games	14	14.9%
Lottery	4	4.3%
Game of chance (ie Tatu Mzuka)	10	10.6%
Total (Active Gamblers)	94	100%

Table 3 above, highlighted that, sports betting is the most popular option favored by 51.1% of respondents, Online games followed at 19.1%, card games 14.9%, lottery 4.3% while game of chance more specifically *tatu mzuka* 10.6%. This trend reflects the influence of mobile technology and the popularity of sports betting platforms in Tanzania, which are easily accessible through mobile money services. Traditional forms of gambling, such as card games and lottery are much less common, indicating a shift toward digital, sports centered gambling activities. This is consistently with the study by Kitole et al., (2025) found that sport betting among the students in higher learning institution was associated with behavioral, social and environment factors, including subjective and normative influence. This provides support for the interpreting sport betting as a behavioral shaped by various factors including individual and social factors. Frequency of Gambling?: The question aimed at assessing how often the college students engaged in gambling. The details are summarized in the table 4 below;

Table:4*Reported Frequency of Gambling Activities (N = 94)*

How often do you participate in gambling?	Frequency (f)	Percentage %
Daily	30	31.9%
Weekly	45	47.9%
Monthly	12	12.8%
Rarely	7	7.4%
Total (Active Gamblers)	94	100%

The table 4 above revealed that most active gamblers participate frequently, with 47.9% gambling weekly and 31.9% gambling daily. On the other hand, 12.8% gambling monthly a while 7.4% gambling rarely. The finding indicate that most respondents participated in gambling daily and monthly, with the weekly being the most common. This suggest that gambling activities is growing and attract more young adults in Tanzania. Mohan (2025) found that weekly and monthly gambling were among the measurable proportion of young adults and examined their relationship with psychological, mental health challenges and financial stress among the students.

4.1.2 Gambling intensity affect the overall wellbeing of college students, including their psychological, social, and financial health.

This study aims to investigate the respondents' perceptions of gambling on their academics, psychological, financial, social and physical wellbeing. The study uses Likert scale to show the level of agreement and disagreement on the statement given; results are presented in the table below.

Table 5*Gambling Intensity Affect the Overall Wellbeing of College Students, Including their Psychological, Social, And Financial Health.*

Statement	Agreement N=94 (%)	Disagreement N=94 (%)
Gambling reduces time for studying or doing academic work.	82 (87.2%)	12 (12.8%)
Gambling makes it difficulties for students to concentrate on studies.	80 (85.1%)	14 (14.9%)
Gambling causes some students drop out of college.	30 (31.9%)	64 (68.1%)
Gambling causes students to experience stress or anxiety.	82 (87.2%)	12 (12.8%)
Gambling makes students feel frustrated or disappointed.	75 (79.8%)	19 (20.2%)
Gambling losses sometimes contribute lead to negative or depressive feelings.	88 (93.6%)	6 (6.4%)
Gambling leads to losing money.	52 (55.3%)	42 (44.7%)
Gambling results in debt accumulation.	72 (76.6%)	22 (23.4%)
Gambling results in using money intended for important expenses for gambling.	82 (87.2%)	12 (12.8%)
Gambling caused conflicts to family, friends, or other people.	72 (76.6%)	22 (23.4%)
Gambling has caused loss of trust	76 (80.9%)	18 (19.1%)
Gambling affects sleeping patterns or causes sleep disturbances.	80 (85.1%)	14 (14.9%)
Gambling provides entertainment and enjoyment.	40 (42.6%)	54 (57.4%)
Gambling provides opportunities to gain money or improve finances.	26 (27.7%)	68 (72.3%)

Table 5 indicated that respondents predominantly associated gambling with negative outcomes in academic performance and wellbeing. Negative or depressive feelings following gambling losses received the highest level of agreement 93.6%, followed by reduced study time, stress or anxiety and the use of money intended for essential expenses for gambling 87.2% each. Difficulties concentrating on studies as sleep disturbances were each reported by 85.1% of respondents. In contrast, only 27.7% agreed that gambling offered opportunities to improve their financial circumstances while 42.6% reggraded it as a source of entertainment and enjoyment. The following subsections examine these findings in relation to the specific dimensions of wellbeing.

4.1.3 Gambling Intensity and Academic Engagement

The findings indicate that respondents perceived gambling as being associated with reduced academic engagement. A total of 82(87.2%) respondents agreed that gambling reduce the time available for studying or other

academic activities difficulties, while 80(85.1%) agreed that gambling makes concentration on academic activities difficulty. This finding indicates substantial perceived association between gambling involvement and reduced academic engagement. However, only 30 (31.9%) respondents agreed that gambling had contributed to consideration of withdrawal or dropping out of college, compared with 64(68.1%) who disagreed. This suggest that the perceived effects were more evident in routine academic activities than in decisions concerning withdraw from college. And open-ended response illustrated how sports betting could compete with academic responsibilities:

“Gambling particular sports betting consumes a lot of my time, because I need to analyze team histories and review previous head to heads results before placing a bet. This time-consuming is a common experience among people who engage in sports betting.” (Respondent, July 13,2026, TPSC-Tanga).

These findings suggest that the perceived academic consequences of gambling were more evident in students' routine academic engagement than in decisions to withdraw from college. The findings are consistent with Allen et al. (2025), whose scoping review found that gambling was generally negatively associated with academic outcomes among undergraduate students. They are also consistent with Kitole et al. (2025), who found a negative relationship between sports betting and academic performance among students in Tanzanian higher-learning institutions. However, the present findings should not be interpreted as evidence of causality because the study used a cross-sectional design. They indicate respondents' reported experiences and perceptions of the relationship between gambling intensity and academic engagement. Psychological wellbeing: The psychological outcomes were among the most frequently reported concerns. The findings revealed that depressive feelings after gambling losses were ranking high by respondents with 88(93.6%) respondents agreeing. This was followed by stress and anxiety with 82(87.2%) respondents agreeing. One open-ended response provided further insight into these experiences:

“Gambling affects me deeply on a psychological level and causes me stress; I often place bets with the expectation of winning and when I lose, I experience mental strain, frustration and worry. Repeated losses may therefore contribute to psychological distress among people who engage in gambling”. (Respondent, July 13,2026, TPSC-Tanga).

These findings are consistently with recent studies, which have found that gambling can be linked with the increased symptoms of depression, anxiety, psychological distress, frustrations among the young adults in the institution's context (Gori et al.,2025). Although the results indicate substantial concern about emotional wellbeing, agreement with these statements should not be interpreted as a clinical diagnosis of depression or another mental health condition. The findings demonstrate perceived psychological implications rather than establishing that gambling cause this experience.

Financial Wellbeing: Financial difficulties were among the negative outcome identified by the respondents. A total of 82(87.2%) respondents agreed that money intended for personal needs, education or other important expenses had been used for gambling. Furthermore, 72(76.6%) agreed that gambling had been associated with borrowing money or accumulating debts. Direct monetary loss was reported by 52(55.3%) respondents, while 42(44.7%) disagreed. These finding indicate considerable financial implications associated with gambling among the respondents. One open-ended response provided explanation:

“Gambling affecting my financial capability because I sometimes use money intended for daily expenses to place bets; I spend a thousand shillings per bet and might place bets up to four times a week particular on matches played on Wednesdays, Saturdays, and Sundays. This creates financial difficulties especially when betting expenses compete my pocket money given to me by my parents”. (Respondent, July 13,2026, TPSC-Tanga).

Another open-ended response provided further reinforced view by saying:

“I was influenced by my friends who spend TSh 5000 on spot betting and won TSh 120,000, this encourage me to start betting, I put several betting but unfortunately, I won only TSh 15000. This made me realized that wining did not compensate for the money I had spent on betting”. (Respondent, July 13,2026, TPSC-Tanga).

The finding is consistently with, Davis et al. (2025) highlights the gambling related impacts to students including psychological distress, financial consequences and social difficulties among the harms associated with engagement in gambling activities. Similarly, a recent qualitative study of young adults experiencing sports betting harm identifies financial emotional relationship and health related dimension of harms. Overall, respondents perceived gambling as a potential source of financial Starin, particularly when betting expenditure competed with everyday living expenses. However, the study does not establish that gambling was the sole cause of the reported financial difficulties.

Social Wellbeing: With respect to social; wellbeing,72(76.6%) respondents agreed that gambling had been associated with conflicts involving family members, friends or other people. Similary,76(80.9%) agreed that gambling had resulted in loss of trust from other people, the results therefore indicate that gambling-related experiences were perceived to have implications for interpersonal relationship and social trust. The findings are similarly to the study by McGrath et al., (2026) highlights the erosion of trust both within a family level, communities and among the peers, this

has been identifying as a key social cost of problematic gambling behaviours. In addition, Avenyo et al., (2024) noted that, online betting addictions, limited social relations and complications are experienced by students. Therefore, the general findings revealed the relationship between gambling behaviours on students' well-being and academic engagement.

Sleep and Physical Wellbeing: Regarding sleep and physical wellbeing, 80(85.1%) respondents agreed that gambling affects sleeping patterns or causes sleep disturbances, while 14(14.9%) disagreed. This represents a relatively high level of agreement and indicates a perceived relationship between gambling involvement and disruptions of normal sleeping patterns. These findings focused on respondents' perceptions of gambling related consequences on sleeping patterns, they do not themselves establish a causal relationship between gambling and sleep problems. Nevertheless, these findings are consistently with the study by Ballerio et al. (2026) who discussed the association between gambling disorder and various health related consequences, including poor sleep quality and daytime sleepiness. Similarly, Avenyo et al., (2024) gambling is associated with deprivation of sleep due to online sports betting addictions has greater consequences on the examination scores of university students and leads to poor academic performance.

4.1.4 Perceived Positive and Negative Aspects of Gambling

The findings concerning perceived positive aspects of gambling were comparatively limited. Only 40 (42.6%) respondents agreed that gambling provides entertainment and enjoyment, whereas 54(57.4) disagreed. In addition, only 26(27.7%) agreed that gambling provides opportunities to gain money or improve financial conditions, compared with 68(72.3%) who disagreed. Therefore, the perceived benefits of gambling were less prominent than the perceived negative outcomes. An open-ended response illustrates a contrasting perception:

"Gambling activities are a good source of financial support because they help me to cope with financial stress. I used to bet several times and, in most cases, I won. I believe that I know how to place bets strategically. For example, last week I placed a bet with in TSh 2000 won TSh 36000" (Respondent, July 13, 2026, TPSC-Tanga).

This finding is consistently with the qualitative studies on the importance of gambling, indicate that many individuals view gambling as a source of entertainment, socialization, and excitement, although the study acknowledged the likelihood of winning and potential risks (Gori et al., 2025). Similarly, the study by McGrath et al., (2026) found that the positive impact of gambling on the participants, by linked to the thrill of game, social contexts and the environmental, as these aspects were outweighed by awareness of negative consequences and financial losses. These indicate that although some students perceived some benefits of gambling on the participants wellbeing such as financial gains, and entertainment, the perceived negative impacts outweighed its benefits. The finding suggests an awareness campaign among the college's students regarding the negative impacts of gambling particularly those affecting psychological wellbeing and academic engagement.

4.2 Discussion

Overall, the findings indicate that greater gambling involvement was reported alongside substantial difficulties in academic engagement and multiple dimensions of wellbeing. The most prominent reported outcomes were negative or depressive feelings 93.6% after gambling losses, reported reduced study time 87.2%, stress or anxiety 87.2%, use money intended for expenses 87.2%, difficulty concentrations on studies 85.1%, sleep disturbances 85.1%, loss of trust 80.9% and interpersonal conflict 76.6%. These findings suggest that the perceived negative consequences were more prominent than the perceived benefits within the study sample.

The results broadly correspond with the literature discussed in the preceding subsections on gambling related academic difficulties, psychological distress, financial strain and social harm. However, comparisons should be based on verified publication and interpreted in light of differences in study populations and methods. In addition, the study used a cross-sectional research design, therefore it does not establish causality and agreement with the statement about gambling related negative outcomes, which mean the respondent do not necessarily personally experience the outcomes. The findings based on the TPSC tanga campus should not automatically be generalized to all college/university's students in Tanzania. The study highlights the importance of examining gambling in relation to students' academic engagement and multiple dimensions of student's wellbeing. The study support consideration of college-based awareness and support various initiatives by government and other stakeholders that helps the students understand gambling related risks and make informed decisions. longitudinal research could further investigate how gambling involvement relates to changes in academic engagement and well being overtime.

V. CONCLUSIONS & RECOMMENDATIONS

5.1 Conclusion

This study concludes that gambling is a relatively common activity among college students at the TPSC-Tanga Campus, with online spot betting being the most frequently reported form of gambling among them. The findings revealed that frequent and intensive gambling was commonly associated with reduced study time, poor concentration in the study, psychological distress, interpersonal conflicts, sleep difficulties, and financial challenges. However, some students perceived gambling as the alternative source of entertainment and income generation, especially in addressing the financial stress; the perceived benefits were less compared to the risks associated with the negative impacts of gambling. The study used a cross-sectional design; these findings should be interpreted as reported associations and perceptions rather than conclusive evidence that gambling directly causes these outcomes.

5.2 Recommendations

Based on the findings, this study recommends that the college management provide a regular awareness program on the impacts of gambling intensity on students' academic, psychological, financial, and social risks. Strengthening students' social welfare unity through regular guidance and counselling will help lead and educate other students about the potential impacts of gambling activities. promotion of responsible financial management. This initiative will help to encourage the development of budgeting and financial management skills to reduce the use of money intended for essential academic and personal needs for gambling. Further studies should be conducted by using a larger sample, comparative studies involving more than one institution, and longitudinal research designs to examine changes in gambling intensity over time and provide stronger evidence regarding the relationships with students' well-being and academic engagement.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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