



Age as a Factor in Sports Betting Among Students of Colleges of Education in the Ashanti Region of Ghana

Abraham Yeboah¹  Angelo Elijah Opoku² Daniel Mensah Ofori³ James Baah Achamfour⁴ 
¹Department of Interdisciplinary Studies, Akenten Appiah-Menka University of Skills Training and Entrepreneurial Development (AAMUSTED), Ghana, West Africa

^{2,3}Department of Pedagogy, Akrokro College of Education, Ghana, West Africa

⁴Department of Mathematics, Akrokro College of Education, Ghana, West Africa

Email

abrahamyeboah@aamusted.edu.gh (A. Yeboah), archanggie@yahoo.com (A. E. Opoku),
danieloforimensah80@gmail.com (D. M. Ofori), jbachamfour.akrotco2019@gmail.com (J. B. Achamfour)

Corresponding Author

abrahamyeboah@aamusted.edu.gh (A. Yeboah)

ABSTRACT

The study assessed age as a factor in 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 method was employed to select 361 students for the study. Questionnaire was used for data collection. The Cronbach's coefficient alpha for the questionnaire was 0.75. Means, standard deviations and Kruskal Wallis H test were used to analyse data. The results showed that students benefited from engaging in sport betting by getting quick income and also becoming happy in life. Findings showed no statistically significant difference in students' involvement in sports betting on the basis age. Kruskal-Wallis H test results showed no statistically significant difference in effects of sports betting of colleges of education students due to age. It was recommended that since the effects of sports betting can be devastating, Colleges of Education should do screening of addictive bettors and refer them for guidance and counselling. Colleges of Education should 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.

Keywords: Sport betting, activities, gambling, age, bettors.

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INTRODUCTION

Sport betting has recently assumed some level of popularity among the youth globally which has become a major concern (Masaba, Sekakubo, Blaszczyński & Kuka, 2016; Russell, Hing & Browne, 2019). The high involvement of the youth in sport betting, particularly students, is overwhelming (Neighbors & Lostutter, 2002), with between 4.4% to 9% of gamblers reported among adolescents and individuals within the youthful age category (Derevensky & Gupta, 2000). Ellenbogen, Jacobs, Derevensky, Gupta and 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, researches have shown that young individuals below 18 years are involved in gambling. Delfabbro, King and Griffiths (2014) indicated that between 60% and 80% of young people gambled at least once in the previous year. 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.

According to Welte, Barnes, Tidwell, Hoffman and Wiczorek (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 worry concerning the welfare of gamblers and risks associated with this gambling phenomenon (Keovisai & Wooksoo, 2019). Ellenbogen et al., (2008) have given some attention to this phenomenon among tertiary students because some of these students spend their school fees (Ligami, 2018; Kaledzi, 2017) and pocket money on gambling. Conlisk (1993); Beckert and Lutter (2013) maintain that demographic characteristics such as age, gender, educational level, burden of dependency, socio economic status, religion, marital status and easy access to betting centres have a significant effect on people's quest for sports betting. For Kaizeler and Faustino (2008), the ambition of social improvement and the desire to move up into higher social classes is a motivational factor behind the quest for betting.

Statement of the Problem

Betting agencies in many countries serve as employment and income avenues and thus provide economic contributions that benefit students and communities (Ramnerö, Molander, Lindner & Carlbring, 2019). Raymen and Smith (2017) 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. These effects as revealed by the studies are what college students who engage in sports betting experience.

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. 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. Koross (2016) furthered that many students who fall within ages 18-24 years have increased freedom and are regular internet users. Conrad (2008) reported in a study 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. As to whether the same is applicable to colleges of education students in Ghana is unknown. In this regard, the study examines sports betting among students in the Colleges of Education in Ghana.

Purpose of the Study

The purpose of the study was to assess age as a factor in sports betting among students of colleges of education in the Ashanti Region of Ghana. The study intended to achieve the following specific purposes.

1. To determine the effects of sports betting on the lives of students of the colleges of education.
2. To find out the significant difference in students' involvement in sports betting on the basis of age.
3. To explore the significant difference in the effect of sports betting on students on the basis of age.

Research Question

1. What are the effects of sports betting on the lives of students in the colleges of education?

Hypotheses

1. H₀: There is no significant difference in students' involvement in sports betting on the basis of age.
H₁: There is significant difference in students' involvement in sports betting on the basis of age.
2. H₀: There is no significant difference in the effect of sports betting on students on the basis of age.
H₁: There is significant difference in the effect of sports betting on students on the basis of age.

Significance of the Study

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 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.

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. In other words, it is the practice of engaging in games of chance for a stake often with money (What is betting? 2020). 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 loosing and forfeiting the amount waged.

Mao, Zhang, Wu, Anmin and Chen (2012) contended 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).

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 (Abbott & Cramer, 1993). Abt, McGurrin 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.

The International City Managers’ Association (ICMA) (as cited in Ofosu and 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 Ofosu and Kotey (2020), 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 et al (2012) opined that sports betting effectively helps in boosting customer expenditure and produce income tax 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 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 alone, 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.

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 due to debts and other criminal offences.

Theory of Planned Behaviour

This theory is an extension of the Theory of Reasoned Action (TRA) and was developed by Martin Fishbein and Icek Ajzen (Ajzen, 1991). It determines and explains 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 to 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 propel 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 govern 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.

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 humans being 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 (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. Persons who are 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 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 (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). 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.

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 (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 helps people to socialize 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. This 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 is 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 their lives. The acceptance of this activity as a means of pleasure and socialization nullifies the extent of harm that comes with the phenomenon (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.

Even though a higher proportion of bettors engage in betting for entertainment related motives with less negative outcomes, there are a 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 (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, Ogula and Munyua (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 revealed 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 to the effect 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 they frequently become liars (Ramnerö, Molander, Lindner & Carlbring, 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 school dropouts, 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.

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 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. 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 contribute 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. 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 (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, 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 (Neighbors & Lostutter, 2002; Monaghan & Derevensky, 2008; Koross, 2016; Alhassan, 2019; Ramnerö 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. 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 (Koross, 2016). Researchers see this students' group as thrice at risk of betting disorder than any section of the general population (Shaffer et al., 2004).

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 (Lostutter, Lewis, & Neighbors, 2012). A study of students from 119 colleges revealed that 42 % had engaged in bets within the past year.

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 (Delfabbro, 2014). Delfabbro further 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). Castrén, Heiskanen and Salonen, (2018) 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) 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 loss, still became addictive to sports betting and 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 between betting and substance use and other related issues among tertiary students. It was observed that students who fall within the alcohol abuse group 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 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.

METHODS

Design

The descriptive research design was employed to assess the effects of sports betting on the life of students of the colleges of education and also determine age as a factor in sports betting among college students.

Population

The target population covered all college of education students in the Ashanti Region of Ghana. However, the accessible population consisted of students from five mixed public colleges of education in the Ashanti Region of Ghana. The total size was 5, 517 students.

Sampling procedures

A sample size of 361 was used for the study. Krejcie and Morgan (as cited in Sarantakos, 2005) noted that for a population of six thousand (6000) a corresponding sample size of three hundred and sixty-one (361) participants would be appropriate for the study. Therefore, since the total population is five thousand five hundred and seventeen (5, 517), a sample size of three hundred and sixty-one (361) is representative of the accessible population. The simple random sampling procedure was used to select participants for the study. To get an equivalent proportion of student participants from each college, Babbie's (2001) formula was used to determine the sample for each college.

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
Totals	5517	361

Source: Field Survey

Instrumentation

The data collection instrument for this study was a questionnaire. The questionnaire comprised close-ended

items. The questionnaire consisted of three sections, A, B and C. Section A (1 item) obtained demographic data of students. Section B (7 items) sought information on the students' involvement in sports betting and Section C (9 items) elicited information on the effects of sports betting on the life of college students. The questionnaire was scored on a four point likert type scale as SA-Strongly Disagree, D-Disagree, A-Agree and SA-Strongly Agree. The content related evidence of the questionnaire was established by an expert in educational measurement and evaluation for scrutiny and critique. The reliability (internal consistency) of the data collection instrument was tested using Cronbach 's co-efficient alpha and the result was .75. The questionnaire forms were administered by the researchers themselves. The purpose of the study was explained to participants. The consent of participants was sought by requesting them to tick either "Yes" or "No" on a consent form. Those who ticked "Yes" were selected for the study and given the questionnaire to complete. At the end of the exercise 361 copies of questionnaire were correctly completed, and this number formed the final sample for the study. The responses to the questionnaires was 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. Data on research question was analysed using means and standard deviation. The criterion in Table 2 was calculated by dividing the range (3) by the number of categories (4), giving 0.75. Then the criterions 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.

Research hypotheses one and two were tested using Kruskal-Wallis H test at 0.05 level of significance.

Results

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

Table 2: 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
Overall mean	2.41	0.97	

Source: Field Survey *M=Mean* *SD=Standard Deviation*

The results in Table 2, 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) and (c) helped them to avoid stress (M=2.20, SD=.96).

Hypotheses One

H₀: There is no significant difference in students' involvement in sports betting on the basis of age.

H₁: There is significant difference in students' involvement in sports betting on the basis of age.

The purpose of this hypothesis was to find out whether statistically significant difference existed in students' involvement in sports betting on the basis of age. The result from the test of normality showed that, for "21-25" 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. The test of homogeneity of variances results further revealed that the sig. value was less than 0.05, therefore, variances were not assumed equal. Hence, Kruskal Wallis H test was used for the test.

Table 3: Kruskal-Wallis H-Test of Students' Involvement in Sports Betting on the Basis of Age

	Age	N	Mean Rank	Chi-Square	df	p. value
Involvement in 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

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

Hypothesis Two

H₀: There is no statistically significant difference in the effect of sports betting on the basis of age of students.

H₁: There is statistically significant difference in the effect of sports betting on the basis of age of students.

This hypothesis sought to find out whether statistically significant difference existed in the effect of sports betting on the basis of age of students. The results of test of normality revealed that 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. The test of homogeneity of variances results further showed that the sig. value was less than 0.05, therefore, variances were not assumed equal. Hence, Kruskal Wallis H test was used for the test.

Table 4: Kruskal-Wallis H-Test of Effects of Sport Betting on the basis of Age

	Age	N	Mean Rank	Chi-Square	df	p. value
Effect of 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, (2021)

The Kruskal-Wallis H test showed that there was no statistically 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

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 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) 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 & Cramer (1993) some communities still support the sports betting industry because of the social and recreational benefits. 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.

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 and 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. Van Brunschot and Keown (2000) also suggest 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. 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.

Conclusions

The study assessed age as a factor in sports betting among students of colleges of education in Ashanti region of Ghana. With regard to effects of sport betting, the study concluded that students benefited from engaging in sport betting by getting quick income and also becoming happy in life. However, age was found as not a factor in sports betting among students in colleges of education in Ashanti Region of Ghana.

Recommendation

1. Since the effects of sports betting can be devastating, Colleges of Education should do screening of addictive bettors and refer them for guidance and counselling.
2. 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.

Implication

1. A holistic approach to treating sports betting is also the best way to go. Safer and better environment must be created for college students to grow and thrive in. They must be handled with the respect they deserve, treated like adults, explain why betting can be fun, addictive and result in a whole heap of troubles.

2. The odds of winning in sports betting can be explained to college of education students. It could be explained that betting companies are set up to make more money than they pay out to customers.
3. 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.

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