

INFLUENCE OF MONEY SCRIPT AND SUBSTANCE ABUSE ON GAMBLING BEHAVIOR AMONG EMERGING ADULT IN LAGOS

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Abstract

The study investigated the influence of money script and substance abuse on gambling behaviour among emerging adults. The general aim of the study was to examine if money script and substance use influence Gambling Behaviour among emerging adults. The participants used for the study were emerging adults around University of Lagos environment which includes Abule Oja, Onike, Akoka and Pako. 253 participants were selected through convenient sampling method, they consisted of 157 males and 96 females. In carrying out the research, three different scales were used which includes, Klontz Money Script Inventory -Revised(KMSI-R), Drug Abuse Scale Test(DAST) and South Oaks Gambling Screen(SOGS). Social learning theory of gambling was adopted which postulate that gambling is a form of behavior which is highly subjected to reinforcement and reward. The study found that 59.6 % of emerging adults around Unilag environs engage in gambling activities which 79.6% are males and 20.4 % are females. Majority of the respondents who gambled reported that they engaged in such activities because of money, this explains the reason why money worship script $r(253) = .601, p=.001$ had high positive correlation on gambling behavior and money avoiders script $r(253)=-.343, p=.001$ had negative correlation on gambling behavior. The study also reported that emerging adults who gamble are predisposed to the abuse of substances, $r(253)=.7, p=.01$. The study thereby suggests that government should declare gambling illegal and there should be proper sanctioning on any form of gambling and anyone who gambles should be arrested and punished.

Keywords: Money Script, Substance Abuse, Gambling Behaviour, Emerging Adult.

Background of Study:

The internet and television in Nigeria are filled with promotions of different betting companies; these companies are present in every street corner. Technology in mobile telephony has digitalized sport betting and brought it to the laps of many individuals. Betting companies are now everywhere, the low-income individuals want to become a millionaire overnight without having to work hard, emerging adults have become addicted to the search of easy success with the mindset of gambling where an individual bets with hundred Naira to gain five hundred thousand Naira, which is highly ridiculous. Regulatory issues surrounding money and gambling are becoming more important as payment

technologies evolve (Gainsbury & Blaszczynski 2020). Bada et al (2023) stated that it is expedient to develop safety guidelines that will serve as interplay between digitalization and delinquency in which emerging adults must exercise restraint and broader range of delinquency can be confirmed among other samples. In another study conducted by (Akinwale, et al 2024) among university students, the research showed that social media and digital contents have influence on identity construction and self-presentation among adolescents and young adults, the representation may lead them into getting involved in gambling and other unacceptable behaviours.

Some youths are now lazy because they feel gambling is the fastest way to become successful. Most individuals want the “gets rich fast or die trying” lifestyle. Gambling has done more harm than good in the society today as some has perceived it as a source of income and abandons other activities that can provide them with a better future. Bet9ja, Nairabet, MerryBet, Surebet, Baba Ijebu, High spirit is just to mention a few different betting companies in the country today. Establishing a betting company seems to be one of the most lucrative businesses in the world today filled with lot of young people. Gambling has indeed become a way of life for most young people. According to a report by News Agency of Nigeria (NAN) in 2018, roughly 60 million Nigerians between the ages of 18 and 40 are involved in active sport betting. Almost 1.8 billion naira is spent on Sport betting daily in Nigerian which translates to 730 billion in a year.

Gambling is a form of behavior that has been identified to have serious consequences on the gambler’s health, finances, physical and emotional well-being (Black,1998). Money scripts are unconscious beliefs about money that are developed during childhood and drive our financial behavior throughout life (Klontz, 2009). There are four basic attitudes to money, a person who desires to avoid money issues (money avoidance), one who accumulate money (money worship), one who differentiate oneself from other socio-economic classes (money status) or who keeps one’s money issues private (money vigilance) (Klontz & Klontz 2009). The role of money in gambling has been described as ambiguous, it may not be the main motive to gamble, but it is the medium which registers the involvement of the game, money is devalued in the game but without it the game would be meaningless (Reith, 1999). Relatively little is known about how gambling payment format affects gambling behavior, and whether these developments could exacerbate gambling-related harm (Swanton & Gainsbury 2020).

Substance abuse is the harmful use of psychoactive drugs including alcohol and illicit drugs (WHO, 2014). Gambling and the use of substance such as drinking, smoking and use of illicit drugs always takes place together and are argued to be symptoms of shared motivation appealing to similar personality

profile (Lesieur,1979). Research suggest that drinking and use of drugs in response to gambling win may result to substance use disorder as gamblers might be susceptible to increasing amount of substance use when winning (Marshall, 2005).

Males generally tend to report higher rate of problem gambling than females (Winters & Anderson 2000). The latest statistic on gambling from News Agency of Nigeria reported that Nigerians spend about 1.8billion Naira daily on online sport betting. While some people benefit from this activity, majority tends to lose from it (NAN, 2018).

The present Study

Most people who gamble excessively have mixed feelings about gambling, they feel anxious and unhappy but the urge to gamble seems too great to resist. They feel they cannot give up their money, time and emotions they have put in gambling and they believe one day it will pay off and their luck will change which often leads them to gamble excessively. High level involvement in gambling result into problem gambling which is referred to as gambling addiction (Grant, Schreiber & Odlaug, 2010). Based on evidence, people with these problems have been reported to be predisposed to various health related problems such as depression and abuse of psychoactive drugs (Kausch, 2003). The study therefore aimed at exploring the influence of money script and substance abuse on gambling behavior among young adult in Lagos. The main objective of this study is to understand the influence of money script and substance abuse on gambling behavior among young adult in Lagos. The specific objectives are to; (1) examine how an individual’s money script (money beliefs) will influence their gambling behavior, (2) determine the relationship between substance abuse and gambling behavior.(3) determine if males will report higher gambling behavior than females.

Literatures

Gambling activities are not limited to bets such as 1960 bets, online gaming and lotteries. Gambling types vary in their potency and ability to lead to harm, some types of gambling such as lotteries and

raffles are relatively mild, other types (such as gaming machines, casino table games, sport betting) can easily lead to harm especially through regular and prolonged participation because they are continuous in nature (Binde, 2011). Money script is generally a belief an individual holds about money (Klontz & Klontz, 2009). Money scripts are hypothesized to be developed in childhood and often passed down from generation to generation in family systems, typically unconscious, contextually-bound and a factor that drives one's money behaviour (Klontz & Klontz 2011). Money scripts include;

Money avoidance is the belief that money is bad, anxiety provoking, fear and disgust is been associated with money avoidance, money avoiders often feel they do not deserve money (Klontz & Britzz 2011).

Money worship is the belief that more money will make things better (Klontz & Klontz, 2009). Money worship can lead to disordered money behavior such as compulsive hoarding, unreasonable risk taking, pathological gambling, overspending, workaholic and compulsive buying disorder (Klontz & Klontz, 2009).

Money Status is concerned with acquiring more possessions than others and those endorsing high level of money status see clear distinction between socio-economic class (Klontz, 2009).

Money Vigilance factor is linked to alertness, watchfulness and concerned about money in the sense that one must be heedful (Klontz, 2009).

Substance Abuse: According to WHO (2019), substance abuse refers to the hazardous use of psychoactive substances including alcohol and illicit drugs. Psychoactive drugs can lead to dependence syndrome, a cluster of behavioral, cognitive and physiological phenomena that develop repeated substance use and that typically include a strong desire to take the drug, difficulties in controlling its use and persisting in its use despite harmful consequences. Commonly abused substances include, alcohol, prescription drugs, heroin, cocaine, tobacco and marijuana. Stinchfield, (2010), conceptualizes that males who exhibit anti-social behavior, smoke, drink alcohol and use drugs with a history of parental gambling, peer deviance are

subject to problem gambling.

The theory of Reasoned Actions (TRA)

The theory of reasoned action suggests that behavior is influenced by one's intention to perform that behavior and that one's intention is influenced by attitudes and perceived subjective norm regarding that behavior (Fishbein, 1967). Attitude consist of an individual's overall positive or negative evaluation of a behavior. Subjective norms is the individual's perception of social pressure from people to perform the behavior (Fishbein, 1967).

More recently, an adaption of the TRA, the theory of planned behavior added the construct of "perceived behavioral control" to account for an individual's perception of control over behavior that they might be able to control completely (Ajzen, 1991). Perceived behavioral controls represent the confidence in one's ability to successfully perform the target behavior (Ajzen, 1991). The theory proposes that the execution of any behavioral is determined by the individual's intention to exert effort and complete an action (Fishbein & Ajzen, 1991).

The theory postulates three determinant of intention; attitude towards the behavior, subjective norm and perceived behavioral control (Ajzen, 1991). With respect to gambling, the model would predict that intention to gamble would be a function of an individual's attitude to gambling and his or her subjective norm (Moore, 1999). Attitudes are determined by beliefs about the behavior and the benefit of engaging in it while subjective norms are a function of beliefs that significant others think that the behavior in question is appropriate (Ajzen, 1991). The intention to gamble mediates the relationship between the gambling behavior and other theory of planned behavior determinant (Martin, Nelson, Usdan & Turner 2011). The Theory of Reasoned Action as a social psychological model which can be viewed along with medical, behavioral and phenomenological models of gambling as a useful theory in explaining gambling behavior (Lee, 2013).

Method

The research was carried out at Akoka, Lagos environs. Four different betting stores which include “Bet 9ja” “24/7 bet” “Naija bet” and “Merry Bet” were used and questionnaires were distributed. The location was used because of its proximity to the researcher. The design used for this study is correlational survey design. This design was used as the study involved obtaining relationship between variables in a single group. Variables in the study are Money script and Substance Use (Independent Variable) Gambling behavior (Dependent Variable).

Study Population

The study population are emerging adults in Abule Oja and some selected locations around University of Lagos environs. Questionnaires were also distributed to emerging adults seen in different betting stores in Abule Oja and University of Lagos environs, such as “bet9ja” “Nairabet” “24/7 bet” “Merry bet”. Two hundred and seventy (270) questionnaires were distributed, only 253 were valid. A study of 253 participants aged 18 to 35 years were used for the research, consisting of 157 (62.1%) males and 96 (37.9%) females. Out of total of 253 respondents, 29(11.5%) were between the ages of 18-21, 142 (56.1%) were between the ages of 22-25, 72 (28.5%) were between the ages 26-30, while 10 (4) were within the age of 31-35. Also, out of total of 253 participants, 218 (86.2%) claimed to be Christian, 31 (12.3 %) claimed to be Muslims and 4 (1.2%) claimed to be from other religion. Also, 137 (54.2%) claimed to be Yoruba, 78 (30 %) claimed to be Igbo, 9 (3.6%) claimed to be Hausa while 28 (11.1%) are from other ethnic group.

Research Instrument

The measuring instrument used in this research includes, The South Oaks Gambling Screen (SOGS; Lesieur & Blume, 1987), Drug Abuse Scale Test (DAST, Skinner, 1982) Klontz Money Script Inventory Revised (KMSI-R; Klontz et al. 2016).

The South Oaks Gambling Screen (SOGS);

The SOGS (Leiseur & Blume, 1987) is a 20 item self-report questionnaire that assesses key

symptoms and common gambling-related problems. The 20 items are based on DSM-III-R criteria for pathological gambling. The SOGS was designed to determine the presence of gambling problems with the hope of improving identification, intervention and treatment for problem gamblers

Klontz Money Script Inventory-Revised (KMSI-R);

The KMSI-R (Klontz, Khaler & Klontz, 2016) is a 32-item instrument designed to assess money beliefs among members of the general population. The KMSI-R has four (4) sub-scales which includes, money avoidance (10 items) money worship (7 items) money vigilance (8 items) money status (7 items).

Drug Abuse Scale Test (DAST)

DAST; (Skinner, 1982): The drug abuse test is a 28 self-report instrument designed to provide a clinical screening and treatment for the abuse of drugs. Examples of items in the DAST instrument includes, “Have you used drugs other than those required for medical reasons” “Do you feel bad about your drug use”

Research Procedure

The researcher started the study by doing a preliminary search for information and gathering materials for the study after the independent and dependent variable were identified. The researcher also acquired standardized instrument for each variable. Since the target population are “younger adults who gamble” the researcher decided to use different gambling stores in Abule Oja, Onike, Pako, Akoka and some selected locations around University of Lagos. The questionnaires were administered to the target population after assuring the respondents that all information that will be provided by them will be confidential. The entire instrument in the questionnaire were scored and analyzed accordingly.

Data Analysis Technique

The data collected from the participants’ questionnaire were coded into Statistical Package For Social Science SPSS V29 and were analyzed using the descriptive statistics (mean and standard deviation) and inferential statistics.

Results

In this present research, three variables were examined; Substance abuse, money scripts and gambling behavior.

Hypotheses Testing

Hypothesis 1: There will be a positive relationship between substance abuse and gambling behavior

Table 1: Descriptive Statistics showing respondents mean scores and standard deviation on gambling behavior and substance abuse.

	Mean	Std. Deviation	N
GAMBLING BEHAVIOR	6.85	5.89	253
SUBSTANCE ABUSE	7.72	7.29	253

The table above represents the descriptive statistics for responses to gambling behavior and substance abuse of the respondents. Gambling behavior shows a mean response score of 6.85 (N=253, SD= 5.89). Substance abuse had a mean score of 7.72, (N=253, SD=7.29).

Table 2: Correlation between Gambling behaviour and Substance Abuse

		GAMBLING BEH.	SUB ABUSE
GAMBLING BEHAV.	Pearson Correlation	1	.703**
	Sig. (2-tailed)		.01
	N	253	253

** . Correlation is significant at the 0.01 level (2-tailed).

The table above presents the result of the correlational analysis. There was a significantly positive relationship between substance abuse and gambling behavior, $R=0.7$, $P=0.01$. Thus hypothesis 1 which stated that there will be a positive relationship between substance abuse and gambling behavior was accepted

Hypothesis 2: There will be a significant relationship between money scripts and gambling behavior.

Table 3: Descriptive Statistics showing respondents mean scores and standard deviation on money scripts and gambling behavior

	Mean	Std. Deviation	N
GAMBLING BEHAVIOUR	6.85	5.87	253
MONEY AVOIDANCE	20.3	68.32	253
MONEY WORSHIP	29.88	8.30	253
MONEY STATUS	20.86	6.27	253
MONEY VIGILANCE	23.55	8.43	253

The table above represents the descriptive statistics for money scripts and gambling behavior. Gambling behavior had mean score of 6.86 (N=253, SD=5.87). Money avoidance had a mean score of 20.26, (N=253, SD=8.32). Money worship had a mean score of 29.88 (N=253, SD=8.30) Money status had a mean score of 20.86 (N=253, SD=6.27) while Money vigilance had a mean score of 23.55 (N=253, SD=8.43).

Table 4: Correlation coefficient of the relationship between money scripts and gambling behavior

		GAMBLING BEHAVIOUR	MONEY AVOIDANCE	MONEY WORSHIP	MONEY STATUS	MONEY VIGILANCE
GAMBLING BEH.	Pearson Correlation	1	-.343**	.609**	.191**	-.258**
	Sig. (2-tailed)		.001	.001	.002	.001
	N	253	253	253	253	253

** . Correlation is significant at the 0.01 level (2-tailed).

The table above presents the result of the correlational analysis of money scripts and gambling behavior. There was a negative relationship between money avoidance and gambling behavior, $R=-0.34$, $P<0.05$. Money worship was positively related to gambling behavior, $R=0.61$, $p<0.05$. Money status was positively related to gambling behavior, $R=0.191$, $p<0.05$. Money vigilance was negatively related to gambling behavior, $R=-0.26$, $p<0.05$. Thus

hypothesis 2 which stated that Money scripts will be related to gambling behavior was accepted.

Hypothesis 3: Males will report higher gambling behavior than female

Table 5: Mean Comparison table of male and female

Gender	N	MEAN	SD	T	Sig	Sig
Male	157	9.61	4.78	11.98	251	0.001
Female	96	2.33	4.52			

Table 5 above shows the results of the t statistic test of independence comparing male and female on gambling behavior. Males were observed to have higher scores ($M=9.61$, Standard deviation= 4.78) than females (Mean= 2.33 , Standard deviation= 4.52), $t(251)=11.98$, $p=0.01$. Thus hypothesis 3 was accepted.

Discussion

The aim of the study was to determine the relationship between substance abuse, money script and gambling behavior.

Substance abuse and gambling behavior

The findings reported a significant positive relationship between substance abuse and gambling behavior. Emerging adults who abuse substances reported to be gamblers. The findings of the study and past literatures were consistent. Gambling addiction can serve to reinforce drug or alcohol addiction as a person feels remorse over gambling away his money, the person may turn to drinking or taking drugs to numb the pain (Ladd & Petry 2013). Drugs and alcohol often go hand in hand as drinking is actively pushed in casinos as a way to get customers to loosen up, people who abuse substance are at increased risk for gambling addiction, these individuals are already predisposed to thrill-seeking behavior (Ladd & Petry 2013).

It has been argued that problem gambling and substance use disorders are related because of underlying trait such as impulsivity (Petry, 2000). Winters and Anderson (2000), noted that the likelihood of gambling increased with drug use and

the risk factors for drug use and problem gambling overlap significantly with predictable markers such as sexual abuse, depression and delinquency. Chemically dependent problem gamblers reported more chronic medical problems, more suicide attempts and more conflict with relatives and family than non-chemically dependent problem gamblers (Ciarrocchi, 1987).

Ladd and Petry (2003) found that among problem gamblers admitted to treatment, those with substance use disorders histories had more severe problems on gambling, alcohol and drug. Langenbucher, Bavly, and Labouvvie (2001), found that persons with substance use disorders who were also problem gamblers scored higher on measures of severity of substance use disorders as well as psychiatry comorbidity. According to Leisure, (1993) people who use substances may also use gambling to support their drug habit. Individuals who use substance are more likely to use substances before or while gambling to enhance performance and also to assuage the pain of losing and enhance the joy of winning (Spunt, 2002).

Money Script and Gambling behaviour

The findings reported a negative relationship between money avoiders and money vigilant script on gambling behavior and a positive relationship between money worshippers and money status. Money worshippers' script and money avoiders script reported to be gamblers while money avoiders and money vigilant script reported to be non-gamblers. From the findings of past research, it is noted that money is the medium which enables gambling and without money is not possible to keep on gambling (Leisure 1979).

Money worshippers are convinced that the key to happiness and the solution to all their money problem is to have more money (Klontz, 2011). At the same time money worshippers believe that one cannot have enough money which leads them to disordered financial behavior such as pathological gambling (Klontz, 2011). In this study, money worshippers reported a high gambling behavior among other scripts, they believe money is the only source of happiness so they tend to gain more and they become vulnerable to gambling behavior.

Money avoiders on the other hand believe that money is bad, causes anxiety, fear and disgust, so this money script won't be motivated to gamble in order to gain more money.

Money vigilant also reported low gambling behavior, this script are vigilant, alert, watchful and concerned about their financial welfare, so money vigilant script will not want to risk their money, valuables and materials for an outcome they are not sure of. Money vigilant believe it is important to work for your money than to be given financial handout (Klontz, 2016). From the findings of past research, money vigilant is often associated with a lower score in pathological gambling (Klontz & Klontz 2011).

Money status script reported a positive correlation to gambling behavior. The money status script is a predictive factor of gambling behavior, indicating that individuals may game in an attempt to win large sum of money to prove their worth to themselves and others (Klontz 2016). In summary, this study implies that there is a negative correlation between money avoiders and money vigilant on gambling behavior and positive relationship between money worship and money status on gambling behavior.

Gender and gambling behavior

Males reported a high gambling behavior than females. Women generally have been reported to participate less in gambling when compared to their male counterparts (Dickerson, Hinchy & Fabre 1996). One consistent gambling in literature is that males are more likely to gamble than females (Moore & Ohtsuka 1997).

The findings is also evident in adolescents gambling, Vitaro, Arsenault and Tremblay (1997) examined that 1,537 adolescents secondary students who gambled, boys gambled more frequently than girls. According to the research of (Chiu & Storm, 2010) males have more gambling problems and spend time on gambling than females. The findings of Dickerson, Hinchy and Fabre (1996) reported that traditionally females are less players when it comes to predictive behaviors such as gambling than males. Kusyszyn, (1984) not only found that males are likely to report being pre-occupied with gambling,

he also reported that they needed to engage in more frequent gambling to achieve the same level of excitement and chased losses. Crisp, Thomas and Jackson (2003) found that out of 1,520 people seeking help for gambling related activities, 32% were females and 68% were males. When it comes to problem associated with gambling behavior, Vitaro, Arsenault, and Tremblay (1997) suggested that males demonstrate higher level of gambling behavior than their female counterpart.

Conclusion

The researcher investigated the influence of money script and substance abuse on gambling behavior among young adults. The study through due process of empirical research asserts that gambling behavior is a prevalent issue among emerging adults using University of Lagos environment in Yaba Government Area as the research setting. The study examined how some money scripts predispose emerging adults to gambling behavior and the abuse of substances by gamblers. The negative influence of this variable seems not to be known by people and most individuals especially the "futures of tomorrow" are ignorantly affected by this behavior. The study also made emphases on "money script", through this research work, people will know their money scripts and how it influences their financial behavior. A major practical contribution of the study is that it provided an empirical data on the actual motivation of gambling behaviour which is "money". The study also provided a clear direction for further studies especially on money scripts.

Implication of study

The implication of this study is to create awareness on the potential risk of gambling behavior. An average gambler sees gambling as a hope to his/her hopeless situation without been informed of the psychological, physical and social repercussions of gambling.

Another implication of the study is to help the society vaporize hard work and discourage search for sudden wealth. The research work will also encourage further research, treatment and prevention of gambling.

Recommendations

There should be a skill empowerment for young people. Government should provide center which will empower emerging adults on vocational training. There is a saying that states that “an idle mind is the devil’s work shop” if young individuals are busy with trainings with the aim of making profit, the urge of gambling will be limited. Jobs should be created to discourage the rate at which people gambles, an unemployed individual is more vulnerable to gambling than someone who is employed. For an unemployed individual, gambling is a means of generating income which lead to an increased problem gambling and its predisposed them to risk factors of gambling.

Limitations of study and direction for future use

The limitation of the study addressed as implicit recommendations for future research, future research is needed to expand the findings of the study.

First and foremost, this study is limited in scope, due to the limited number of the study participants which were exclusively drawn from a local Govt. in Lagos. Another limitation of the study is the participants used for the study, the participants used for the study were exclusively “emerging adults” aged 18-35 years and this excluded the sample size of adolescents and older adults that gambles.

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