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## TELEVISION BETTING ADVERTISEMENTS AND THE GAMBLING BEHAVIOR OF UNDERGRADUATE UNIVERSITY STUDENTS AGED BETWEEN 18 AND 25 YEARS IN KIAMBU COUNTY KENYA

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### Abstract

**Purpose:** The study sought to establish the effects of television betting advertisements on the gambling behaviour of undergraduate university students aged between 18 and 25 years in Kiambu County, Kenya.

**Materials and Methods:** This study applied a descriptive research design. The study targeted the Public Chartered Universities that are in Kiambu County. The respondents were the undergraduate students from the School of Communications & Development Studies (SCDS) and the school of business. More specifically, the study targeted the students between 18 and 25 years of age, those who have mobile betting accounts and those who have gambled at least once in the past 12 months to be eligible to participate in this research. The study adopted a stratified random sampling technique to select the sample size. Thus, the sample frame included 384 students from the universities. The study used questionnaires to collect the data from the target respondents. This majorly involved quantitative and qualitative data where 384 semi-structured questionnaires were issued. Analysis was done by use of SPSS software (v22.0). The quantitative data was analyzed using descriptive and inferential statistics (Chi-square tests & binary logistic regression). Results were then presented in tables, diagrams and charts. Qualitative data collected from the open-ended part of the questionnaire were analyzed using content analysis and the results were presented in thematically.

**Results:** The findings indicated that there is a positive and significant moderating effect of legal framework on the effect of frequency of television betting advertisements and brand ambassadors on gambling behaviour. However, there is a negative but insignificant moderating effect of legal framework on the effect of context of betting advertisements on gambling behaviour.

**Unique contribution to theory, practice and policy:** The study recommended that the government needs to ensure that the policies and regulations governing the gambling in Kenya are equitable and just to all market players. The study advocates for the fair taxation on the betting firms in Kenya and do not tax even the consumer on their stakes but only on the profits. This was cited in the findings as one of the major setbacks of the industry.

**Keywords:** *Television, Betting, Advertisements, Gambling Behaviour*

## 1.0 INTRODUCTION

Gambling can be considered as the process of playing a game for money by placing bets or playing the odds in the hope of winning. With the shift in the technological platforms of gambling, betting has been made easier and has been able to reach far and wide into developed and developing nations as well. Thus, gambling advertising can be described as the strategies done by casinos, lotteries, bookmakers or other betting companies/organisations to promote and provide the opportunity for an individual to place a bet. It is usually conducted through a variety of media or through sponsorship deals, particularly with sporting events or people (Hing, Cherney, Blaszczynski, Gainsbury & Lubman, 2014).

Betting consists of fixed-odds bookmaking on sporting events, pari-mutuel wagering on horse racing and taking bets on the outcome of lotteries, and is the only category where online wagering is permitted. In South Africa for example betting is the second-largest gambling category behind casinos. Betting has been fuelled principally by growth in legal sports betting and increased revenue for bookmakers offering betting on sports events, the outcome of various lotteries and other lottery-type games (PricewaterhouseCoopers, PwC, 2017).

Despite the aspect of promotion gambling in conjunction with the growth of sports betting being a recent phenomenon, betting on football results, fixtures and events is becoming increasingly prevalent in western countries. The behaviour has trickled down to African Countries where millions of football fans are willing to immerse themselves into betting for the teams, they support regardless of the amount of money they place. The industry has also benefitted a lot from the new technology where gamblers can now access these betting sites using their personal mobile phones and thus online betting is surpassing all other forms of participation (Palmer, 2013).

Gambling operators are taking advantage of this trend to move into new markets by using innovative marketing campaigns. Liberalization of online gambling will occur globally as there is increased recognition of the difficulties prohibiting online gambling. Customer loyalty and patronage become very important as Internet gambling sites face heavy competition from thousands of available options (Gainsbury, Parke & Suhonen, 2013). Consumers can now place bets any time of day or night as long as they have access to Internet, meaning they can also access a sporting outcome or a sports event (Abbott, Romild & Volberg, 2013).

In the US, gambling opportunities and expenditures have also escalated with several states voting on the legalization of state lotteries, as well as including new types of games (Horvath & Papp, 2012). Gambling machines and table games have been legalized and expanded into new venues such as racetracks, expanded off-track betting on races, and allowed the opening of new casinos. According to Monaghan, Derevensky, Sklar (2008), research from Canada, the US, the UK, Norway, and Australia indicated a profound 63% to 82% of teenagers (12 to 17 years of age) gambling each year, 4% to 7% of adolescents exhibiting serious patterns of pathological gambling, and 10% to 15% being at risk of either developing or returning to a serious gambling problem. Statistics show that the likelihood of developing a gambling addiction increases 23 times for people affected by alcohol use disorders. Over 80% of American adults gamble on a yearly basis. In addition, approximately 5 gamblers out of every 100 struggles with a gambling problem where as many as 750,000 young people (between ages 14 and 21) falling victim of gambling addiction (Welte, Barnes, Tidwell, Hoffman & Wiczorek, 2015).

Gambling in Africa is a prospering enterprise at the expense of addiction of the participants. According to PricewaterhouseCoopers, South Africa dominates over 90% of the market share of gambling in sub-Saharan Africa. According to National Gambling Statistics, in South Africa, Gross Gambling Revenue (GGR) generated in the casino sector represented 66.4% of the total amount of GGR generated in FY2017 compared to the other legalised gambling sectors (betting on sport and horse racing, LPM & bingo) (NGB, 2017). Bingo was the fastest-growing category in 2013 with a 58.9% increase, followed by LPMs at 25.9% and sports betting at 21.3%. South Africa's gambling industry has been extrapolated to grow at an average rate of 6.3% to \$39.1 billion. This rise and bloom in the gambling business has however, been reprovved by Twin Rivers, a South African-based addiction treatment centre which posits that gambling addiction ruins many people's lives especially the young people and is related to different psychological disorders like habit, depression and anxiety (PricewaterhouseCoopers, PwC, 2017).

Recently, it has been confirmed that there is higher prevalence of disordered gambling among university students than in the general adult population. Barnes *et al.* (2010) found that 6% of college students were at-risk or problem gamblers. Moore *et al.* (2013) reported that the prevalence of moderate risk gamblers and problem gamblers among students in Australian universities was 8.5% and 5.4%, respectively. Nowak and Aloe (2013) in North America, Scotland, Nigeria, Singapore, Japan, and China likewise reported that the prevalence of pathological gambling was 10.23%. The variation in estimates of the prevalence of levels of gambling severity across studies may be due to a host of variables including the measurement instruments, scoring thresholds, the time frame in which behaviours are described, and the method of survey administration (Williams, Volberg & Stevens, 2012).

Lately, sports betting in Kenya has hit the headlines as the most popular and promising gambling business owing so much to the international/professional football. Where previously betting sports betting was dominated by young people, nowadays men and women of ages above 40 years are into betting. This has been owed to the heavy and rigorous betting campaigns and advertisements that has hit the ground courtesy of national media platforms such as Citizen TV, Nation media services, campaign subscription messages, etc. as well as the road shows across the country. Gambling has transformed to the work place and at home where it can be taken in isolation moving from the more traditional social set up such as pubs. It is no longer confined into pubs and casinos but now it is the talk of the day in the society (Mwadime, 2017).

The underlying reason for advertisements is to influence consumers' purchasing decision so as to boost the company sales. Therefore, advertising is nothing but planned communication aimed at bringing out certain practices among target groups by impacting desired knowledge, attitudes and beliefs (Binde *et al.*, 2017). However, there is concern of the content being advertised and propagated to the masses.

In Kenya, advertising is categorized as commercial speech and has a constitutional legitimacy under freedom of expression which also guarantees freedom to make public (publicize) events. More importantly too, mass media institutions are protected under the law and rely heavily on advertising as the most reliable means of revenue. Gambling in Kenya is monitored and controlled by the Betting Control and Licensing Board (BCLB) established by an Act of Parliament Chapter 131, Laws of Kenya of 1966. The Board is responsible for regulating betting, lotteries and gaming activities through formulation and issuance of policy guidelines. The

Betting, Lotteries and Gaming Act Chapter 131, empowers the Board to license and control premises and the activities carried there in (BCLB, 2018).

Currently, about eight operators use the online or SMS platforms for sports betting. This segment has grown tremendously since 2013 when the first online sports betting operator was launched. Betting companies have flooded the market with several betting sites such as the renowned Sports Pesa and Betin. Others include Bet Yetu, Betway, mcheza, Elitebet, Justbet, Eazibet Odi bets among others. An annual turnover of the sports betting industry in Kenya has been estimated at \$20M, with an expectation of \$50 million by 2020 as demand grows (PwC, 2016).

With the proliferation and acceptance of gambling in the society, gambling advertisements have become increasingly prominent. It has been observed that this increase in public visibility and availability of gambling has been accompanied by an increase in gambling behaviour and related problems. Deans, Thomas, Derevensky and Daube (2017), corroborated these sentiments by acknowledging that gambling has very serious emotional, health and social effects on the gamblers. Others have posited that the gambling behaviour has been on the rise impacting negatively on the participants (Skolnik, 2011; Bortz, 2013) however, the empirical evidence is limited and incomplete.

### **Statement of the Problem**

Evidence of high rates of gambling and associated problems amongst youth indicates that the issue of youth gambling must be addressed to minimise harm (Parke, 2015; Mwadime, 2017). Although most jurisdictions have legislation regulating gambling, the opportunities to put it in check is falling out of hand. The youth are increasingly being exposed to advertisement messages from a broad range of media which advocate gambling (Johns, Dale, Alam & Keating, 2017). According to GeoPoll survey (2017), Kenya has the highest number of young people in sub-Saharan Africa between the ages of 17-35 years who often gamble.

Gambling has been seen to have a serious problem on the current generation young as well as the older people. School absenteeism, drop outs, depression, family break-ups among others have been cited as the issues arising from irresponsible gambling (BCLB, 2018). Due to the adverse financial hiccups that University students always meet, many upon the exposure to the idea of betting quickly immerse themselves into it in hope of making extra cash to cushion their survival in Campuses. They then become too much obsessed and become irresponsible in their betting behaviour due to 'greed' (Mugalo, 2018). In 2017, Betting Control and Licensing Board (BCLB), indicated that gross gambling revenue for the 2016/2017 financial year tremendously grew to \$198m (£151m). However, the allure of instant money comes at a cost of young lives. In 2016, a university student hanged himself after losing on a bet. In addition, more than five suicides and lots of cases of bankruptcy, domestic violence and evictions have been reported. Another study from 2016 estimated that 78% of university students were problem gamblers. Students misappropriate their school fees while betting in bid to multiply the money (BCLB, 2017). The abuse of drugs and related substances as well as other forms of illicit activities like involvement in prostitution have also been linked to gambling with many students in universities and colleges recording a decline in their academic progress as a result of irresponsible gambling (Mwadime, 2017). The widespread advertisements and promotional betting has likewise not been curbed by the advertising regulations since these advertisements are still being aired on National televisions and local newspapers daily in the streets (Thomas *et al.*, 2018).

Despite the increasing awareness of the importance of addressing the issue of betting advertisements and youth gambling, there has been a surprisingly scarce research related to this. One recent study that specifically examined the impact of legislative interventions on gambling behaviour, reports that this intervention was relatively ineffective in either curbing promotion or discouraging participation (Nikkinen, 2014). Koross (2016) focused on the effects of betting on Kenyan university students' behaviour but did not address the aspect of betting advertisements thus presenting a conceptual gap. The study by Pitt (2017) looked at televised sports betting advertisements with relation to Australian children while the current study is focused on University students thus presenting a contextual gap. Mwadime (2017), looked into the implications of sports betting in Kenya on the robust growth of the sports betting industry but failed to assess the impact on the gamblers especially the students thus presenting a conceptual gap. Thomas et al. (2018) focused on young people's awareness of the timing and placement of gambling advertising on traditional and social media platforms thus presenting a contextual gap. Mugalo (2018) looked into the impact of habitual betting enterprise on Christian youth in the light of Jesus 'liberating pedagogy but failed to look specifically at the betting advertisements thus presenting a contextual gap.

Thus, it is evident that within betting advertisements, there still remains insufficient research to identify some of the behavioural changes that are brought by betting advertisements. Therefore, it is against these backgrounds that the current study sought to establish the effects of television betting advertisements on the gambling behaviour of undergraduate university students aged between 18 and 25 in Kiambu county Kenya.

## **Theoretical Review**

### **Cultivation theory**

This theory was coined by George Gerbner (1973) who stated that cultivation theory is positivistic, holding the assumption of the existence of objective reality and value-neutral research. Cultivation theory is of the opinion that persons who watch television among other media channels do it frequently because of the love for what they see and for what they perceive from watching. According to Gerbner *et al.* (1978), cultivation indicators were measured by presenting respondents with two choices of beliefs (one reflecting the TV world and the other reflecting the real world) and they were asked to indicate which of the two they believed to be more accurate. Thus, the larger the coefficient, the stronger the evidence for heavy viewers picking the TV world answer compared to the lighter viewers picking that answer.

However, it has been noted to be weak in reflecting how fast persons have responded to TV influences which has pose unanswered questions (Shrum, 2007). The theory has exhibited a troubling degree of ambiguity, for the case of institutional analysis, Gerbner did not develop his arguments in enough detail to guide researchers to identify what these market specifications might be nor how those market specifications are revealed in the meaning embedded in media messages. In relation to this research however the theory is very instrumental.

### ***Application of the Theory***

It has been acknowledged that TV has the ability to shape/cultivate a viewer's perceptions of social reality (Potter, 2014). It posited some of its strengths such that it has been very useful in the studying the influences that television have on the public and the public's opinion.

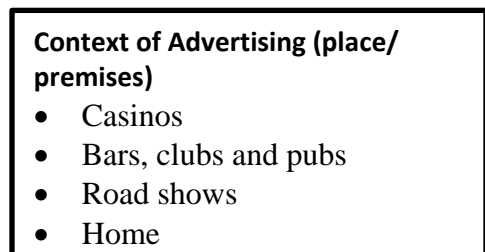
Furthermore, the theory has continually led to new findings ever since this study was originally published in the 1980's.

Thus, according to the authors, the theory ends up shaping ones perceptions in the long-run and the viewer integrates what they view into their real-world. The main principle that holds the theory in position is the fact that viewers will watch the TV for a considerable amount of time enough to shape their perceptions attitudes and beliefs of real life into the TV life (Gerbner *et al.*, 1979; Shrum, 1999). Cultivation being a method for gauging the impact of television viewing on beliefs, behaviours, and attitudes (Morgan & Shanahan, (1999). Nevertheless, in relation to this research especially the first objective which is concerned with the effects of frequency of television betting advertisements on the gambling behavior, the theory is found very instrumental. The theory has been used in this study to show how heavy TV viewers' attitudes and beliefs towards gambling.

### 1.3 Conceptual Framework

A conceptual model links the problem statement to the research questions and the theories which formed the basis for elaboration of the findings of the study.

#### Independent Variables



#### Dependent Variable

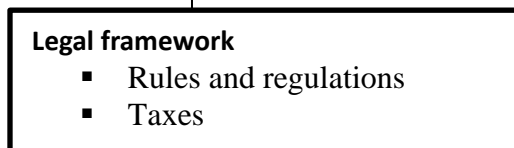
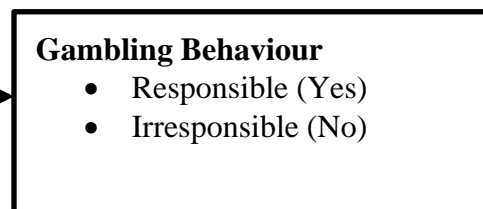


Figure 1: Conceptual Framework: By the Researcher (2020)

### **Critique of the Existing Literature Relevant to the Study**

This study finds considerable literature of showing empirical evidence on the gambling behaviour as a result of various television betting advertisements. Most of them have advocated the appropriate use of these advertisements and marketing strategies while others based on the negative implications of the advertisements on the gambling behaviour of young people, have discouraged not only the advertisements but also gambling in general.

For instance, Cassidy and Ovenden (2017) posited that the propagation for gambling advertisements have escalated in the public domain especially with regard to English Premier League football. The study addressed the influence of frequency, duration and medium of the advertisements for gambling and other risky products in commercial and public service broadcasts of English Premier League football and discovered that gambling advertising was being aired more frequently as compared to alcohol/hyper palatable food advertisements in both sporting highlights broadcasts on non-commercial UK television and full sports broadcasts on commercial stations. Though it was clear that these advertisements towards gambling, alcohol and hyper palatable food have rapidly been on the rise in commercial stations which the regulations on the advertisements were not addressed and thus it was unclear on how the legal regulations impacted on this business.

Thomas, Derevensky and Daube (2017) sought to establish the influence of marketing on the sports betting attitudes and consumption behaviours of the youth. It was discovered that most of the environments in which participants reported seeing or hearing betting advertisements were not in environments specifically designed for betting. However, the methodology applied poses a limitation by use of only 50 Australian men (aged 20–37 years) who gambled on sports. The representation of the findings thus cannot be representative enough to the whole population.

Wangui (2017) empirically sought to investigate how gambling on casino work environment affected the employees' gambling as well as socio-economic behaviour in Nairobi County, Kenya. The study discovered that gambling in casinos accounted for majority of employees gambling behaviour. This is because the casinos expose the employees to socio-economic and gambling behaviour by giving them a motivation to participate in the gambling. However, with the current wave of technological shift, casino gambling is not really a major target of the university students in Kenya. Most of these students would opt to make quick money via their smartphones in the betting sites such as the renowned Sportpesa and Betin Kenya.

According to Ssewanyana and Bitanihirwe (2018) it was recommended for policies that enforce the gambling establishments to be situated far apart from one another that is the outlet density is necessary to be rolled out in the SSA countries such as Uganda, Tanzania, and South Africa. These results were concrete however, the mention of the regulatory policies in Kenya has not been addressed.

According to Botha (2014) the role of Government in the South African Gambling Industry has been addressed towards mitigating irresponsible gambling and unethical marketing of gambling. The study thus indicated that the main motivational factor behind the election was purely driven on how government would be successful in implementing an additional tax in the most administratively efficient and cost-effective manner, while still benefiting from it through the



collection of additional state revenue. However, the implementation of taxes was controversial as to whether it was moderating gambling or propagating irresponsible gambling.

Although the study by Gordon and Chapman (2014) suggested that sports betting marketing appears to be heavily embedded within community cultures surrounding sport which mostly uses coded gambling language, the period of the study was in 2014 and subject to changes of laws governing the betting industry, some of the laws could be amended. Thus, these changes have not been captured by the study.

By targeting 50 respondents in Australia, the study by Deans, Thomas, Derevensky and Daube (2017) presents a limitation in the methodology used. In addition, the study only uses qualitative approach. In the current study the approach will be quantitative as well as qualitative. The study targeted undergraduate university students instead which the sample size was improved for better representation. Likewise, Thomas *et al.* (2018) targeted 111 basketball fans aged 11–16 years in Victoria. This study on the contrary targets university students aged between 18 and 25 in Kiambu county Kenya. Thus, these studies presented a methodological gap. This is an indication of various limitations presented by various studies in the literature. Most importantly, it is apparent that there still exist scant wells of empirical literature concerning the betting/ gambling industry in Kenya which clearly indicates a gap to be filled.

### **Research Gap**

The study by Gainsbury, King, Hing and Delfabbro (2015) mainly focused on the social media marketing influencers by narrowing the scope to an Australian context. The findings showed an influence on how gamblers perceived gambling via notifications of promotions and upcoming events used as reminders of betting/gambling opportunities. However, the study's contextual findings could not be directly applicable to Kenya since the context of Kenya's economy is not as developed as in Australia. In addition, the study did not focus on the gambling behaviour of university students as is the case with the current study. Thus, this study presented a geographical gap as well as a conceptual gap.

## **2.0 METHODOLOGY**

This study applied a descriptive research design. The study targeted the Public Chartered Universities that are in Kiambu County. The respondents were the undergraduate students from the School of Communications & Development Studies (SCDS) and the school of business. More specifically, the study targeted the students between 18 and 25 years of age, those who have mobile betting accounts and those who have gambled at least once in the past 12 months to be eligible to participate in this research. The study adopted a stratified random sampling technique to select the sample size. Since the population is indefinite, that is, more than 10000 students, the study considered a sample frame of equal number of students across the 4 strata. Thus, the sample frame included 384 students from the universities. The study used questionnaires to collect the data from the target respondents. This majorly involved quantitative and qualitative data where 384 semi-structured questionnaires were issued. In order to ascertain how valid and reliable the questionnaires are, Analysis was done by use of SPSS software (v22.0). The quantitative data was analyzed using descriptive and inferential statistics (Chi-square tests & binary logistic regression). The results from the descriptive analysis were in form of mean, standard deviations, and frequencies as well as in percentage form. Chi-square tests

were carried out (at 95% confidence interval/0.05 significance level) to find the relationship between variables while binary logistic regression was used to determine the relationship between independent predictors and the dependent variable. Results were then presented in tables, diagrams and charts. Qualitative data collected from the open-ended part of the questionnaire were analyzed using content analysis and the results were presented in thematically.

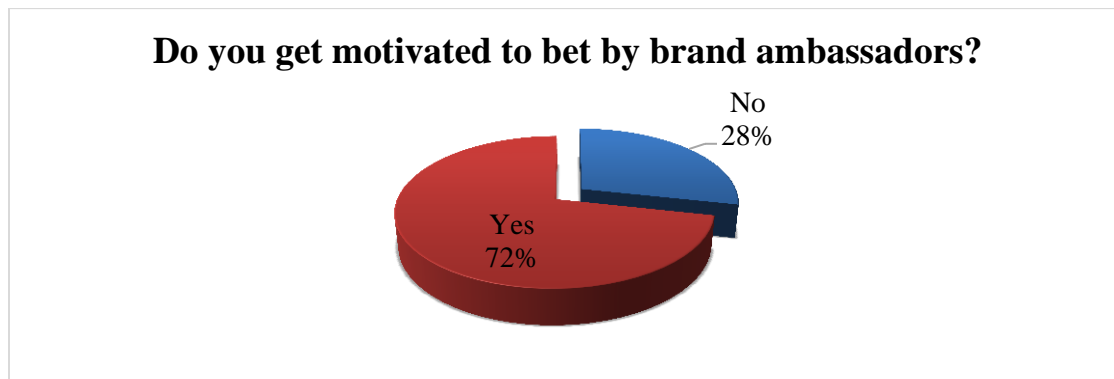
### 3.0 RESULTS

#### 3.1 Brand Ambassadors

The study sought to establish the effect of brand ambassadors on the gambling behaviour of undergraduate university students aged between 18 and 25 years in Kiambu County Kenya.

##### 3.3.1 Motivation to bet from Brand Ambassadors

The students were asked to indicate whether, they get motivated to bet by brand ambassadors. The study indicated that 72% of them acknowledged that they are motivated to bet by the betting brand ambassadors while 28% of them indicated that they are not motivated to bet by the betting brand ambassadors. The findings agree with Hing et al. (2016) that brand ambassadors strongly appeal to the general public about the advantages of gambling while at the same time mentioning on the regulatory requirement, and to advocate on shunning away from irresponsible gambling.



**Figure 2: Motivation to bet from Brand Ambassadors**

Source: Research Data (2021)

##### 3.1.2 The characteristic of the brand ambassadors

For those who agreed with the motivation, they were asked to indicate the characteristic of the brand ambassadors that actually motivates them to participate in gambling. The study indicated that 52.6% of the students appreciated the media personalities of the brand ambassadors, 31.2% appreciated their economic statuses, 9.4% of them acknowledged their accomplishment levels while 6.8% of them agreed that they appreciate their affiliations. These findings are in tandem with Deans et al (2017) who indicated that the gamblers also described that the inducements offered by the industry were effective marketing strategies in getting themselves and other young men to bet on sports.

**Table 1: The characteristic of the brand ambassadors**

Characteristic of the brand ambassadors	Frequency	Percent	Valid Percent
Accomplishment Level	22	6.7	9.4
Affiliations	16	4.9	6.8
Economic status	73	22.3	31.2
Media personalities	123	37.6	52.6
<b>Total</b>	<b>234</b>	<b>71.6</b>	<b>100</b>
N/A	93	28.4	
<b>Grand Total</b>	<b>327</b>	<b>100</b>	

Source: Research Data (2021)

### 3.1.3 Brand Ambassadors' Influence and Your Interest in Gambling

On a scale of 1 to 5, the respondents were asked to indicate their level of agreement with the brand ambassadors' influence and your interest in gambling. The results in table 4.7 revealed that 61.7% of the respondents (202) agreed that the brand ambassadors' influence their interests in gambling, attaining a mean of 3.55 and a standard deviation of 1.58. The lower, standard deviations, imply that the responses were closely varied from the mean validating that the level of agreement is symmetrical among the respondents. The findings agree with Hing et al. (2016) that brand ambassadors strongly appeal to the general public about the advantages of gambling while at the same time mentioning on the regulatory requirement, and to advocate on shunning away from irresponsible gambling.

**Table 2: Brand Ambassadors' Influence and Your Interest in Gambling**

Statement	1		2		3		4		5		Me an	Std Dev
	C	%	C	%	C	%	C	%	C	%		
Brand ambassadors' influence and your interest in gambling	5	17.8	4	14.8	1	5.9	6	18.0	4	43.2	3.5	1.58

Note: C= count/frequency, %=percentage distribution, 1-strongly disagree, 2- disagree, 3 – not sure, 4-agree, 5- strongly agree

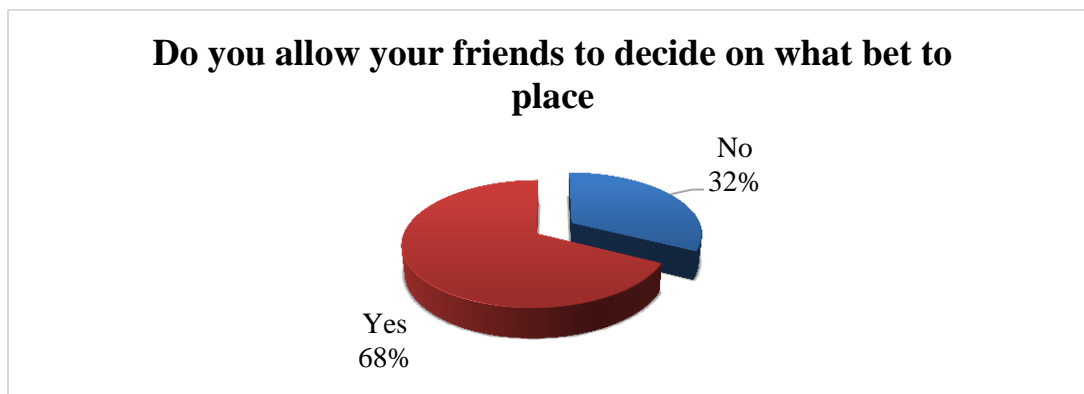
Source: Research Data (2021)

The students were likewise asked to indicate their perception of the brand ambassadors' influence on your gambling. These were some of their responses: One of the students indicated, "it is more fascinating to see your favourite football player (either current or retired on screen advertising a certain sport. I personally feel like when a female advertiser makes the advert, I will look into it and maybe later on place a bet". Another one added that, "Brand image plays a motivational role in gambling. For instance, at a Betin commercial station, you might meet your favourite media icon and for me that is how I was enrolled into Betin".

### 3.1.4 Friends' Intervention to decide on what bet to place

While betting, the students were asked to indicate whether they allow their friends to decide on what bet to place. The findings indicated that 68% let their friends certify what bet they are about to place at the time while 32% of them prefer the decision to rest with them alone. The findings

are consistent with Wangui (2017) that the motivation to gamble also comes as a result of the employees getting the coercion from their casino friends who participate in the gambling.



**Figure 3: Friends' Intervention to decide on what bet to place**

Source: Research Data (2021)

One of the students indicated the following, “*when betting you only trust your instincts. I remember asking for my friend’ opinion and the whole multi-bet we placed collapsed due to the idea he brought on board. It denied me a bonus in the jackpot.*” Another student countered the response by stating that, “*I mean it is solely your decision and it’s a game of luck in the end, but some friends are just lucky and pros in the betting, I would actually pick what they place when it comes to huge stakes*”.

### 3.1.5 Relationship between Brand Ambassadors and Gambling Behaviour

The findings indicate that there is a high probability of responsible gambling behaviour (by 2.309, 1.370 and 1.008 times) for those students who place were motivated by the brand ambassadors’ affiliations, economic status and media personalities respectively compared to those who are motivated by their accomplishment level. The relationship was found to be statistically insignificant a chi square value of 7.070 and a p value of 0.070.

The findings likewise, indicate that there is a high probability of responsible gambling behaviour (by 2.129 times) for those students who agreed that they get motivated to bet by brand ambassadors compared to those who are not. The relationship was found to be statistically significant a chi square value of 3.534a and a p value of 0.05.

The findings, indicate that there is a high probability of responsible gambling behaviour (by 0.232 times) for those students who were in agreement with the brand ambassadors’ influence and their interest in gambling compared to those who did not agree with the brand ambassadors’ influence and their interest in gambling. The relationship was found to be statistically significant a chi square value of 10.174 and a p value of 0.001.

The findings likewise, indicate that there is a high probability of responsible gambling behaviour (by 4.450 times) for those students who allow your friends to decide on what bet to place compared to those who do not allow your friends to decide on what bet to place. The relationship was found to be statistically significant a chi square value of 10.174 and a p value of 0.001.

These findings are in tandem with Deans et al (2017) who indicated that the gamblers also described that the inducements offered by the industry were effective marketing strategies in

getting themselves and other young men to bet on sports. Inducements were also linked with feelings of greater control over betting outcomes and stimulated some individuals to sign up with more than one betting provider. Legislators were encouraged to consider the cultural lag between an evolving gambling landscape, which supports sophisticated marketing strategies, and effective policies and practices which aim to reduce and prevent gambling harm.

**Table 3 Relationship between Brand Ambassadors and Gambling Behaviour**

Variables in the Equation		Gambling behaviour		Odd ratio	Chi square	
		Irresponsible	Responsible	OR	( $\chi^2$ )	P ( $\chi^2$ )
Do you get motivated to bet by brand ambassadors	No	23(38.3%)	70(26.2%)	1	3.534a	0.05
	Yes	37(61.7%)	197(73.8%)	2.129		
If yes, what characteristic of the brand ambassadors motivates to participate in gambling	Accomplishment Level	4(10.8%)	18(9.1%)	1	7.050	0.070
	Affiliations	6(16.2%)	10(5.1%)	2.309		
On a scale of 1 to 5 indicate your level of agreement with the brand ambassadors' influence and your interest in gambling	Economic status	8(21.6%)	65(33%)	1.370	10.174a	0.001
	Media personalities	19(51.4%)	104(52.8%)	1.008		
While betting, do you allow your friends to decide on what bet to place	Disagree	9(15%)	97(36.3%)	1	10.174a	0.001
	Agree	51(85%)	170(63.7%)	4.450		
	No	9(15%)	97(36.3%)	1	10.174a	0.001
	Yes	51(85%)	170(63.7%)	0.232		

\*The first category was used as a reference category

**Source: Research Data (2021)**

### 3.2 Context of Betting Advertisements and Gambling Behaviour

The study also sought to determine the effect of the context of television betting advertisements on the gambling behaviour of undergraduate university students aged between 18 and 25 years in Kiambu County Kenya.

#### 3.2.1 Descriptive Results on the Context of Betting Advertisements

The findings in table 4 indicate that 26.6% of the students prefer getting information about gambling from televisions, 21.1% prefer it at home, 19.6% of them prefer from the information

at the bars, clubs and pubs, 17.7% of them prefer it while at casinos while 15% of them prefer it while at the local commercial stations. While placing the bets, majority of the students (82.6%) preferred to place the bets via Mobile USSD or SMS, 12.8% preferred to bet on the gambling websites while 4.6% of them preferred to place their bets physically at the commercial gambling stations. The findings corroborate those of Wangui (2017) who discovered that gambling in casinos accounted for 57.3% of employees gambling behaviour. This is because the casinos expose the employees to socio-economic and gambling behaviour by giving them a motivation to participate in the gambling. The study also showed that most of the students (54.1%) participate in football gambling, 17.4% participated in the Volleyball gambling, 15% participated in horse racing while 13.5% participated in Athletics gambling.

**Table 4: Descriptive Results on the Context of Betting Advertisements**

Context	Category	Frequency	Percentage
Which platform do you prefer getting information about gambling?	TV	87	26.6
	Casinos	58	17.7
	Bars, clubs and pubs	64	19.6
	Local commercial stations	49	15
	Home	69	21.1
	<b>Total</b>	<b>327</b>	<b>100</b>
How do you place your bet	Physically at the commercial gambling stations	15	4.6
	On the website	42	12.8
	Via Mobile USSD or SMS	270	82.6
	<b>Total</b>	<b>327</b>	<b>100</b>
Which selected sport do you prefer to participate in by gambling	Football	177	54.1
	Horse racing	49	15
	Volleyball	57	17.4
	Athletics	44	13.5
	<b>Total</b>	<b>327</b>	<b>100</b>

**Source: Research Data (2021)**

### 3.2.2 Relationship between Context of Betting Advertisements and Gambling Behaviour

The findings, indicate that there is a low probability of responsible gambling behaviour (by 0.861, 0.522, 0.556 times) for those students who get gambling information from casinos, bars, clubs and pubs and local commercial stations respectively compared to those who get the information from a TV. The table, however, showed indicate that there is a high probability of responsible gambling behaviour (by 2.193 times) for those students who get gambling information from at home compared to those get the information from a TV. The relationship was found to be statistically significant a chi square value of 11.285 and a p value of 0.024. For instance, the findings corroborate those of Wangui (2017) who discovered that gambling in casinos accounted for 57.3% of employees gambling behaviour. This is because the casinos expose the employees to socio-economic and gambling behaviour by giving them a motivation to participate in the gambling.

The findings, indicate that there is a low probability of responsible gambling behaviour (by 0.974 and 0.816 times) for those students who get gambling information from the gambling website and via Mobile USSD or SMS respectively compared to those who get the information physically at the commercial gambling stations. The relationship was found to be statistically insignificant a chi square value of 3.689 and a p value of 0.158.

The findings, indicate that there is a high probability of responsible gambling behaviour (by 2.357, 1.805 and 1.306 times) for those students who prefer to gamble in Horse racing, Volleyball and Athletics respectively compared to those who prefer to gamble in. The relationship was found to be statistically significant a chi square value of 10.310 and a p value of 0.016.

These findings are consistent with Thomas *et al.* (2018) who indicated that most of the youth indicated viewing gambling advertising on TVs while other indicating sporting matches or games. In addition, majority of them indicated viewing the gambling advertising in the early evening before 8:30 pm which was viewed especially social media as well as on YouTube, while others indicated that they viewed them before watching sporting or gaming videos in commercial stations.

**Table 3: Relationship between Context of Betting Advertisements and Gambling Behaviour**

Variables in the Equation		Gambling behaviour		Odd ratio OR	Chi square	
		Irresponsible	Responsible		( $\chi^2$ )	P ( $\chi^2$ )
Which platform do you prefer getting information about gambling?	TV	13(21.7%)	74(27.7%)	1	11.285	a 0.024
	Casinos	10(16.7%)	48(18%)	0.861		
	Bars, clubs and pubs	18(30%)	46(17.2%)	0.522		
	Local commercial stations	13(21.7%)	36(13.5%)	0.556		
	Home	6(10%)	63(23.6%)	2.193		
	Physically at the commercial gambling stations	0	15(5.6%)	1	3.689a	0.158
How do you place your bet	On the website	9(15%)	33(12.4%)	0.974		
	Via Mobile USSD or SMS	51(85%)	219(82%)	0.816		
Which sport do you prefer to participate in by gambling	Football	31(51.7%)	146(54.7%)	1	10.310	a 0.016
	Horse racing	4(6.7%)	45(16.9%)	2.357		
	Volleyball	18(30%)	39(14.6%)	1.805		
	Athletics	7(11.7%)	37(13.9%)	1.306		

**Source: Research Data (2021)**

### 3.3 Legal Framework

The study also sought to determine the effect of the context of television betting advertisements on the gambling behaviour of undergraduate university students aged between 18 and 25 years in Kiambu County Kenya. the moderating effect of the legal framework on the relationship between television betting advertisements and gambling behaviour

#### 3.3.1 Descriptive Results on the Legal Framework

The results in the table above revealed that majority of the respondents (69.1%) agreed that there are stringent regulations governing betting in Kenya. The results also exposed that majority of the respondents (73.1%) indicated that the government does not protect the end users of their products. Additionally, (65.1%) of the respondents indicated that taxation measures put to govern betting companies are not effective. The results also showed that (63.6%) of the respondents agreed that laws to govern advertising on television are followed.

It was also revealed that majority of the respondents (49.9%) indicated that the regulations effectively restrict under-age users. The table further indicated that majority of the respondents (48.6%) indicated that mobile betting is also being regulated.

On a five-point scale, the average mean of the responses was 3.66 which means that majority of the respondents agreed with the statements on main stream media education, however the answers were varied as shown by a standard deviation of 1.27. These findings corroborate those of Loo and Phua, (2016) in Malaysia who discovered that governmental policies have the capacity to shape the size and form of the legalized gambling which is also responsible for the spread of casino gambling in some nations (Richard, 2010). Rabaah and Woon (2012) also found that in Malaysia, marketing activities have influenced the participation in gambling. Findings from other countries have highlighted the inconsistency of government policies with regard to gambling.

**Table 4: Descriptive Results for Legal Framework**

Statement	1	2	3	4	5	Mean	Std Dev
There are stringent regulations governing betting in Kenya	4.3	7.3	19.3	25.7	43.4	4.0	1.1
the government protects the end users of their products	4.0	8.3	14.7	25.4	47.7	4.1	1.2
taxation measures put to govern betting companies are effective	7.6	14.1	13.1	22.6	42.5	3.8	1.3
laws to govern advertising on television are followed	8.6	12.2	15.6	25.1	38.5	3.7	1.3
the regulations effectively restrict under-age users	18.0	16.2	15.9	19.3	30.6	3.3	1.5
Mobile betting is also being regulated	14.4	15.9	22.9	16.5	30.3	3.3	1.4
<b>Average</b>						<b>3.7</b>	<b>1.3</b>

Note: 1-strongly disagree, 2- disagree, 3 – not sure, 4- agree, 5- strongly agree

Source: Research Data (2021)



In addition, the students were asked to indicate whether, they think the government is doing enough to control sport betting in the Betting Industry. Majority of them disagreed with the sentiments. One of the students cited his dismay *“when the government imposed a harsh 30% tax on the bets and forced the famous Sportpesa out of the country.”* Another student noted the following, *“In Kenya, the government does not want to see any form of gambling. So, what they do is that online, they will impose disadvantageous taxes, on the ground, police officers will keep lurking around for ‘something’ even if the business is licensed”*.

One of the students underscored that, *“yes gambling is disadvantageous, why SportPesa was faced out of Kenyan economy yet it was a legit business. The target was on leisure money I must admit. And why is Betika still around. Let alone Betika, why is Lotto still around. How assured are you as a gambler you will win? These questions just mean our government is totally unjust...”*

The students were asked to recommend to the government of Kenya in order to regulate the Betting Industry in Kenya. *Majority of the students underscored the need for policies to be reviewed and allow just participation of all businesses.* More than half the students expressed their disappointments in the justice and ethics system in Kenya towards gambling. One of the students mentioned the aspect of under 18-year-olds gambling. *“I have seen students/minors betting in the commercial stations, via the Chinese slot machines, pools, etc. It is even in the online betting; how do you pinpoint that this is a minor accessing the betting site. Kids nowadays have phones, lines and can access the sites without control. There needs to be a mechanism one way or another”*.

These findings corroborate those of Loo and Phua, (2016) in Malaysia who discovered that governmental policies have the capacity to shape the size and form of the legalized gambling which is also responsible for the spread of casino gambling in some nations (Richard, 2010). Rabaah and Woon (2012) also found that in Malaysia, marketing activities have influenced the participation in gambling. Findings from other countries have highlighted the inconsistency of government policies with regard to gambling. For instance, Macao relies on tax revenues derived from casinos to deal with gambling-related problems (Gu & Tam, 2011), while in Australia, state governments have liberalized gambling policy though at the same time, revising regulations and coming up with new ones to deal with negative socio-economic impact of growth in the gambling industry (Delfabbro & King, 2012).

### **3.4 Gambling Behaviour**

The study sought to establish the effects of the dependent variable which is the gambling behaviour and the relationship between the aspects of gambling and gambling behaviour of undergraduate university students aged between 18 and 25 years in Kiambu County Kenya.

#### **3.4.1 Descriptive Results for the Gambling behaviour of the students**

The findings in table 5 indicate that majority of the students (79.5%) who place bets, do not use their leisure money as stakes to place the bets. The study also indicated that 54.7% of them place one game per bet while 45.3% of them place spread bets. In addition, the results indicated that 53.5% of the respondents stake their bets after they have checked the odds, 33.3% of them ask for their friends' advice before placing a bet while 13.1% of them just bet randomly. Likewise, the results indicated that half of the students who participate in gambling, stake their bets using

personal funding, with 24.5% of them using borrowed funds while only 25.1% of them placing their bets by use of bet winnings. Besides, majority of them (87.8%) indicated that they consider the possible winnings while betting. From the study, also, 81% of the students who gamble have ever won any returns from their bets.

These findings agree with several studies. Monaghan, Derevensky, Sklar (2008) indicated a profound 63% to 82% of teenagers (12 to 17 years of age) gambling each year, 4% to 7% of adolescents exhibiting serious patterns of pathological gambling, and 10% to 15% being at risk of either developing or returning to a serious gambling problem. Over 80% of American adults gamble on a yearly basis. In addition, approximately 5 gamblers out of every 100 struggles with a gambling problem where as many as 750,000 young people (between ages 14 and 21) falling victim of gambling addiction (Welte, Barnes, Tidwell, Hoffman & Wieczorek, 2015). Moore *et al.* (2013) reported that the prevalence of moderate risk gamblers and problem gamblers among students in Australian universities was 8.5% and 5.4%, respectively. Nowak and Aloe (2013) in North America, Scotland, Nigeria, Singapore, Japan, and China likewise reported that the prevalence of pathological gambling was 10.23%.

**Table 5: Descriptive Results the Gambling behaviour of the students**

Gambling behavior	Category	Frequency	Percentage
Do you use leisure money to gamble or not	No	260	79.5
	Yes	67	20.5
	<b>Total</b>	<b>327</b>	<b>100</b>
How many bets do you place	Spread Bet/Multi-bet	148	45.3
	One game per bet	179	54.7
	<b>Total</b>	<b>327</b>	<b>100</b>
Before placing a bet, what do you do	Bet randomly	43	13.1
	Check odds and place bet	175	53.5
	Ask friends for advice on best site and odds	109	33.3
	<b>Total</b>	<b>327</b>	<b>100</b>
What do you use to finance your betting	Personal funding	165	50.5
	Borrowed funds	80	24.5
	Bet winnings	82	25.1
	<b>Total</b>	<b>327</b>	<b>100</b>
Do you consider the possible winnings while betting	No	40	12.2
	Yes	287	87.8
	<b>Total</b>	<b>327</b>	<b>100</b>
Have you ever won any returns from your bets	No	62	19.0
	Yes	265	81.0
	<b>Total</b>	<b>327</b>	<b>100</b>

**Source: Research Data (2021)**

### **3.4.2 Relationship between the aspects of Gambling and gambling Behaviour**

The results in table 6 indicate that there is a high probability of responsible gambling behaviour (by 1.573 times) for those students who use leisure money to gamble compared to those who do not use leisure money during gambling. The relationship was found to be statistically insignificant a chi square value of 1.359 and a p value of 0.244. The results likewise, indicate that there is a high probability of responsible gambling behaviour (by 3.544 times) for those students who place one game per bet compared to those who place spread bets/multi-bets. The relationship was found to be statistically significant a chi square value of 18.154 and a p value of 0.000.

The results also, indicate that there is a high probability of responsible gambling behaviour (by 3.338 and 1.254 times) for those students who place their bets after check the odds and those who ask their friends for advice on best site and odds respectively compared to those students who do not. The relationship was found to be statistically significant a chi square value of 184.559 and a p value of 0.000. Besides, the results indicate that there is a high probability of responsible gambling behaviour (by 1.203 times) for those students who use bet winnings to place their bets compared to those students who use personal funds. However, there is a low probability of responsible gambling behaviour (by 0.531 times) for those students who use borrowed funds to place their bets compared to those students who use personal funds. The relationship was found to be statistically insignificant a chi square value of 2.730 and a p value of 0.255.

The study also indicated that there is a high probability of responsible gambling behaviour (by 3.360 times) for those students who consider the possible winnings while betting compared to those students who do not. The relationship was found to be statistically significant a chi square value of 145.466 and a p value of 0.000. The study also indicated that there is a low probability of responsible gambling behaviour (by 0.025 times) for those students who have ever won any returns from their bets compared to those students who have never won any returns. The relationship was found to be statistically significant a chi square value of 150.189 and a p value of 0.000.

These findings agree with several studies. Monaghan, Derevensky, Sklar (2008) indicated a profound 63% to 82% of teenagers (12 to 17 years of age) gambling each year, 4% to 7% of adolescents exhibiting serious patterns of pathological gambling, and 10% to 15% being at risk of either developing or returning to a serious gambling problem. Over 80% of American adults gamble on a yearly basis. In addition, approximately 5 gamblers out of every 100 struggles with a gambling problem where as many as 750,000 young people (between ages 14 and 21) falling victim of gambling addiction (Welte, Barnes, Tidwell, Hoffman & Wieczorek, 2015). Moore *et al.* (2013) reported that the prevalence of moderate risk gamblers and problem gamblers among students in Australian universities was 8.5% and 5.4%, respectively. Nowak and Aloe (2013) in North America, Scotland, Nigeria, Singapore, Japan, and China likewise reported that the prevalence of pathological gambling was 10.23%.

**Table 6: Relationship between the aspects of Gambling and gambling Behaviour**

Variables in the Equation		Gambling behaviour		Odd ratio	Chi square	P
		Irresponsible	Responsible	OR	( $\chi^2$ )	( $\chi^2$ )
Do you use leisure money to gamble or not	No	51(85%)	209(78.3%)	1	1.359	0.244
	Yes	9(15%)	58(21.7%)	1.573	a	
How many bets do you place	Spread Bet/Multi-bet	42(70%)	106(39.7%)	1	18.15	0.000
	One game per bet	18(30%)	161(60.3%)	3.544	4a	
Before placing a bet, what do you do	Bet randomly	40(66.7%)	3(1.1%)	1	184.5	0.000
	Check odds and place bet	14(23.3%)	161(60.3%)	3.338	59a	
	Ask friends for advice on best site and odds	6(10%)	103(38.6%)	1.254		
What do you use to finance your betting	Personal funding	35(58.3%)	130(48.7%)	1	2.730	0.255
	Borrowed funds	10(16.7%)	70(26.2%)	0.531	a	
	Bet winnings	15(25%)	67(25.1%)	1.203		
Do you consider the possible winnings while betting	No	35(58.3%)	5(1.9%)	1	145.4	0.000
	Yes	25(41.7%)	262(98.1%)	3.360	66a	
Have you ever won any returns from your bets	No	45(75%)	17(6.4%)	1	150.1	0.000
	Yes	15(25%)	250(93.6%)	0.025	89a	

**Source: Research Data (2021)**

The students were asked to indicate how they spend their winnings. They responded as follows: “For me, my winning help me to live out the hard and harsh campus life. I bet and sometimes I have to buy food or even cater for academics. There was this time for example I had squandered my school fees, so I borrowed some 10k to bet. I analyzed the two games very well and the bet won 4 times my stake. I paid the school fee. Lest I wouldn’t sit for my exams”. Another one seconded the same by stating that “bet winnings are money that is gambled, I just buy drinks or do some leisure with it”. “Uhhm, betting is life for us in campus, but we regret the banning of SPORTPESA from Kenyan territories, I used to be rich now Betika is like fraudulent and doesn’t earn much.” Another one added.

“Betting is fun for us young people. Unfortunately, it is addictive. It is cheap to many Kenyans let alone us in campuses. Just at a 50 bob you can gamble and win whatever price you make. I find the 50-bob affordable and can make me rich let alone buy me some food”. Another respondent replied. “Gambling is so easy and I bet just to help myself out with campus life. Unfortunately, I

*have come to know that gambling is not a source of income but leisure. But then again after seeing some of my friends winning, sooner or later I will just place a bet to see my luck". Another student agreed with the same. "I place bets with friends just to show off our teams' superiority. I am a proud supporter of Manchester United, if one of my friends challenges our integrity to win, it comes down to bet. There and then we settle the feud". One of the students seconded.*

The researcher also sought to know the major setbacks in the gambling industry. The following were recorded from various respondents:

- i. Too much taxation of the players which drove away one of the key market players from the industry.
- ii. Unfair/double taxation, where the taxes are imposed even on the consumers' stakes which should be on the profits.
- iii. Unrevised policies and rigid rules and regulations.
- iv. Addiction is on the rise.

### **3.5 The moderating effect of legal framework on Television Betting Advertisements and Gambling Behaviour of Undergraduate University Students**

The study also sought to the moderating effect of the legal framework on the relationship between television betting advertisements and gambling behaviour of undergraduate university students aged between 18 and 25 years in Kiambu County Kenya.

**Table 7: Regression coefficients for the moderating effect of legal framework on Television Betting Advertisements and Gambling Behaviour**

	Unstandardized Coefficients		Standardized Coefficients		
	$\beta$	Std. Error	Beta	t	Sig.
(Constant)	0.817	0.062	–	13.135	0.000
X <sub>1</sub> *M	0.174	0.072	0.163	2.424	0.016
X <sub>2</sub> *M	-0.106	0.061	-0.108	-1.736	0.033
X <sub>3</sub> *M	-0.075	0.069	-0.073	-1.093	0.275

Where: dependent variable = gambling behaviour; X<sub>1</sub>\*M = frequency of television betting advertisements \* legal framework; X<sub>2</sub>\*M = brand ambassadors \* legal framework; X<sub>3</sub>\*M = context of betting advertisements \* legal framework and M = legal framework

**Source: Research Data (2021)**

Table 7 revealed that there is a positive and significant moderating effect of legal framework on the effect of frequency of television betting advertisements on gambling behaviour ( $\beta = 0.174$ ,  $p=0.016$ ). The results revealed that there is a negative and significant moderating effect of legal framework on the effect of brand ambassadors on gambling behaviour ( $\beta = -0.106$ ,  $p=0.033$ ). However, the results revealed that there is a negative but insignificant moderating effect of legal framework on the effect of context of betting advertisements on gambling behaviour ( $\beta = -0.075$ ,  $p=0.275$ ).

## 5.0 CONCLUSIONS AND RECOMMENDATIONS

### Conclusion

#### Frequency of television betting advertisements

The study attributes this behaviour to the frequency of television betting advertisements, where, there is low probability of responsible gambling behaviour for those students who are heavy consumers of television betting advertisements. In addition, the study concludes that brand ambassadors play a significant role in gambling behaviour of the students.

#### Brand ambassadors

Interest in a certain personality of a brand ambassador increases the chances of one placing a bet. Likewise, encouragement from friends, the characteristics of the brand ambassadors increases the chances of students engaging in gambling. However, given the use of personal funding and many of the students relying on the act for livelihood, there is a likelihood of irresponsibility while placing the bets.

#### Context of television betting advertisements

The context of betting advertisements has likewise been seen to play a role in gambling behaviour. The study therefore, concludes that the casinos, bars, clubs and pubs and local commercial stations among other betting stations, contribute to the likelihood to gamble. This is attributed to the motivation by friends to join the betting sites and even place their first bets. Betting even is scaled up by the convenience brought about by the use of gambling website or via Mobile USSD or SMS since, the students can easily place the bets via their mobile phones.

#### Legal framework

There are several regulations that have been put in place concerning betting. However, stress was placed on the government's lack of capacity and good motive to intervene. The regulations put in place such as taxation have been more pressed towards those betting instead of companies that provide the platforms for betting. The rules such as taxation have been subjected to the winners. This has not made those betting to relent. Instead alternative gambling sites have been introduced that seem more consumer oriented

#### Recommendations

The study recommends the following: The government needs to ensure that the policies and regulations governing the gambling in Kenya are equitable and just to all market players. The BCLB needs to scale up awareness to spread the information about responsible gambling among students as well as all Kenyans. The study advocates for the fair taxation on the betting firms in Kenya and do not tax even the consumer on their stakes but only on the profits. This was cited in the findings as one of the major setbacks of the industry.

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