The nexus between the increasing involvement of youth in betting games and unemployment: the Nigerian perspective

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Abstract

Purpose – Betting games have become a global industry worth billions of dollars providing employment to millions and contributing to the gross domestic product (GDP) of several countries. While there are debates and controversies surrounding betting games discourse, a growing body of literature shows that it has been exacerbated by growing unemployment rates. This paper aims to examine the nexus between the increasing involvement of youth in betting games and unemployment from the Nigerian perspective.

Design/methodology/approach – The study adopts simple random and stratified sampling techniques to select participants for the study. Three hypotheses were tested for this study and confirmatory factor analysis (CFA) and structural equation model (SEM) was used to test the hypotheses.

Findings – The three hypotheses tested in this study were coined from previous literature. The study established a direct link between technology advancement, promises of winning big coupled with bonuses while unemployment was not significant to youth involvement in betting games. The study also showed that playing betting games provides another source of income to the youth, who are already engaged in one form of work or another. Finally, youth involvement in betting games has created awareness regarding different sports in the world, while contributing to Nigeria’s economy.

Practical implications – As betting games centre as a business in Nigeria has contributed substantially and positively to unemployment in Nigeria; the Government of Nigeria are encouraged to streamline and regulate the activities of the sector such that they can contribute significantly to the country GDP and provide employment opportunities to the youths.

Originality/value – The research shows that the reason why betting games have a massive turnaround of youths in Nigeria is not majorly because of unemployment but as another means to a substantial financial individual/family income. Thus, Nigerian youths see betting games as an avenue to make more money. The study is the first of its kind to examine the nexus between betting games, technology and unemployment hence, its contribution to knowledge.

Keywords – Innovation, Unemployment, Betting games, Nigerian youth, Technology advancement, Youth involvement, Technological advancement

Paper type Research paper
Introduction

Betting games are often seen and described as an activity people engage in by placing predictions and stake on various games with the hope of winning money from the wager they place on the games. The betting game predictions usually involved various games such as football, horse racing and greyhound racing, American football, track racing, basketball, auto racing, boxing, hockey, baseball, martial arts among others. While some youth also extend playing betting games to non-athletic and non-human contests. Some betting companies also offer an opportunity for players to place predictions on shows such as The Grammy and Oscar awards giving them room to win money if they make the right predictions of those who will win the awards at various categories (Killick and Griffiths, 2018).

The alarming issues regarding the high rate of unemployment especially in Nigeria in recent times have been a major issue on the front burner of the government at various levels and other stakeholders. The hardship that has been experienced in Nigeria by many unemployed youths is becoming unbearable that it has driven many to seek solace in crime, engage in betting games as a means of sustenance and acting such as thugs and usable tools in the hands of many politicians in Nigeria (Oyebisi et al., 2012). The high rate of unemployment in Nigeria as at the fourth quarter of 2019 stood at 23.1%, rate of underemployment stood at 16.6%, while its predicted that Nigeria’s unemployment rate might rise to an all-time high of 33.5% especially due to the corona virus pandemic (National Bureau of Statistics (NBS), 2020). Despite the huge resources Nigeria is blessed with, the poverty rate in Nigeria is still on the high side with 40% of Nigerians living below $1 per day; this brings the figure to about 82.9 million Nigerians living on 137,430 naira ($381.75) yearly (National Bureau of Statistics (NBS), 2019).

Dedicating substantial time to betting games is growing among the Nigerian youth. Increased number of betting companies and the online innovation aided its patronage by the youth, creating alternative income for unemployed persons (Allcock, 2000). Aggressive advertisement and rebranding are vehicles used to appeal to the youth and target market to increase sales, and profit in the short and long term (Olaore and Kuye, 2019). Betting games in Nigeria comes in various forms such as online betting games, sport games predictions, pool, lotteries and casino, while the popular betting companies in Nigeria are Bet9ja, Betking, Nairabet, Merrybet and Superbet.

The National Lottery Regulation Commission (NLRC) is empowered by the National Lottery Act of 2005, the Commission is responsible and charged with the responsibility of regulating betting games in Nigeria. The commission’s 2017 survey revealed that betting games is seen as a solution to unemployment and underemployment by the youth. The survey revealed that 77% of Nigeria Youth confirmed the increased patronage of betting games where they reside. It also revealed 92 and 91% prevalence rate of youth involvement in the South-West and South-South regions respectively. The need to either ascertain/corroborate if unemployment was responsible for the increasing participation of Nigerian Youth in betting games (NLRC survey) or if there are other factors responsible for increased youth participation informed an identified gap this paper intends to explore. The youth focus became crucial due to the fact that the Nigerian population is dominated by the youth category (18–35 years), representing 54%, making Nigeria a young, vibrant population (United Nations Population Fund, 2020). Four major betting companies in Nigeria also show a level of patronage from the youth. Bet9ja polled 64% of the market share and patronage, Nairabet 34%, Pool 22%, while Lotto pooled 20% of market share and patronage in the survey conducted by the NLRC. The survey concluded that Nigerian youth who are faced with increasing unemployment and underemployment are engaging in betting games as a
survival means which usually predisposes them to compulsive daily patronage (Alanana, 2003).

According to Hodgins et al. (2009), monetary and social gains were the drivers behind betting games patronage. The possibility of big wins pulls the youth to betting websites and shops to play. Smaller wins also fuel the hope of winning big someday. Furthermore, few studies have been executed to examine the behavioural implication of gambling or betting games, but no known study has examined the nexus existing between unemployment and betting games in Nigeria with regard to the incessant and massive involvement of Nigeria youths on the game. This is therefore seen as the major contribution that this paper at the conclusion phase hopes to espouse to academic knowledge. Thus, the study becomes necessary to examine the nexus existing between unemployment and youths’ involvement in betting games in Nigeria.

**Literature review**

**Betting games**

Playing betting games is a process staking money on the outcome of a game. Playing betting games is usually on the assumptions of chance (Win or Loss). The outcome of these games is usually immediate, and the players will know either they win or otherwise (Agbala, 2016). The betting game industry has witnessed tremendous growth over the years due to a lot of factors and also due to the participation of many indigenous firms in the betting game industry in Nigeria. A lot of innovations have been introduced into the industry to ease access and improve patronage. Online betting created access to millions to play betting games over the internet using their smartphones and other devices that give easy access (Eboh, 2015).

**Betting games/gambling in Africa**

A lot of research has been done on betting games and gambling in various African countries, birthing an African perspective. The study by Richard (2013) examined sports betting and corruption in Uganda, establishing corruption as a major factor in match fixing and betting games in Uganda. It recommended stronger regulations in Uganda. The work of Dellis et al. (2013) also examined gambling participation and problem gambling severity among rural and peri-urban poor South African adults in KwaZulu-Natal. The study established that increased awareness of sport betting, nearness to betting stores and easy access were some of the major reasons for increased participation in betting games.

Wachege and Mugalo (2019) examined underlying factors of Christian youth involvement in betting in Soweto Village, Nairobi, Kenya, with focus on the cause and effects of addictive betting. The study discovered that habitual betting among Christian youth were caused majorly by unemployment, peer pressure, early exposure to betting games, advertisements and desire to escape from reality. Ofosu and Kotey’s (2020) research investigated sports betting and investment behaviour among Ghanaians with the intention of establishing betting as investments to bettors. The study revealed that participants saw it as an opportunity to improve their finances, but did not see it as substitute for investments. These aforementioned studies among others have contributed significantly to research in gambling and betting games in Africa.

**Betting games and the Nigerian perspective**

Public perception towards betting games in Nigeria can be described as mix, some see it as laudable, and others see it as wrong. A lot of religious organizations in Nigeria explicitly speak against betting (Ayinde, 2008). Those categorized as moralist in Nigeria also speak
against youth involvement in betting games, while business practitioners see it as something positive and economically beneficial to the players and the Nigerian economy (Nwagwu, 2014). That said, many youths in Nigeria acknowledge gambling as a way out of poverty, underemployment, unemployment and a means to create social welfare for themselves. The common belief posited by researchers is that those who hold positive beliefs towards betting games stake higher when playing betting games, and therefore see the opinion of anti-betting games crusaders as void (Agbala, 2016). Many youths in Nigeria especially those that are undergraduates in various institutions in Nigeria are engaging massively daily in betting games as means of survival which may later predispose them to become compulsive betting game players even after school like their counterpart who do not have opportunities of going to school, not employed and with no major informal training (Ahaibwe et al., 2016).

The Nigerian betting game industry has created excitement in recent times given the growth in the demographic asset of betting companies, the growth in the number of betting game players and the increased number of sport betting companies in Nigeria. This trend shows that there is a large and emerging increase in the number of potential betting game players in Nigeria, especially among the youth. The addiction to betting games in Nigeria by the youth is now becoming alarming as a large number of the youth often time resign from gainful employment to concentrate and devote more energy to playing betting games thereby making it a job. Anti-betting game crusaders in Nigeria maintained that the idleness of most Nigerian youth informed their decision to seek refuge in betting games claiming that up to 70% of the youth subpopulation is not productively engaged (Okon, 2015). The Nigerian Government in response to cash into the betting game revenue made by the players, imposed levy on all the revenue made by the players and also reviewed and tightened laws and regulations on all betting games companies through the establishment of a national regulator called National Lottery Regulation Commission (NLRC) (Okon, 2015).

In Nigeria, there are various sets of betting games, but the most common is the betting placed on football games, placing a stake on football games is very popular and very common in major parts of Nigeria. Other forms of betting games played by youth in Nigeria include horse racing, greyhound racing, American football, track racing, basketball, auto racing, boxing, hockey, baseball, martial arts among others. But placing a stake on football games remains the most common betting game played in Nigeria, while the majority of the betting game players are youth within the age range of 15 to 40 years. It is expected that the estimated tax and levies to be made by the Nigerian Government from the betting industry are expected to rise annually from US$5.7m in 2014 to US$8.6m in 2019 representing 14.2% revenue increase to the Nigerian Government from 5.7%. Undoubtedly because of Nigeria’s large population, Nigeria has the largest market in terms of betting games in Africa and a hot destination and also preferred hub when it comes to investments in betting games; this has made a lot of Nigerians in both urban and rural areas to be attracted to betting games because of the notion that playing betting games can empower them economically and socially too (Oyelusi and Popoola, 2018). In Nigeria, it is common to see many youth loitering around sporting betting companies and betting shops all day even during peak working hours attempting to place a bet on various games.

They make a choice on which side of the divide to place their stake on by reviewing odds bookmarkers provide online, commentaries from radio and television sports pundits and studying the performances and outcome of the various teams in their previous enjoyments. It is worthy of note to also state categorically that in Nigeria, betting is placed more on foreign football games and despite the availability of betting games regulations in Nigeria, little is still been done regarding compliance and monitoring as betting games shops are still
found in public places such as churches, mosque, schools among others. Also, there are no proper regulations for internet betting games in Nigeria allowing telecommunication companies to also cash into the betting game industry by allowing them to also partner with them in offering betting games to Nigerians with a myriad of promotions and advertisement to encourage playing of various betting games in Nigeria (Eboh, 2015). Nigeria recently came out of recession but still classified as the poverty capital of the world, as the majority of her citizens live with less than $2 per day, the high rate of unemployment and underemployment, corruption and bribery, change in values and morals, increased crime rate and laxity are some of the major factors from the Nigerian perspective leading to the involvement of youth in betting games (Agbala, 2016).

Factors influencing betting games in Nigeria

Several factors have been deduced by various researchers who have done one form of work or the other regarding betting games or gambling in Nigeria. Some of the researchers did the study at the regional level, while others did the research with a national outlook. Empirical findings showed about six major factors responsible for the engagement of youth in betting games and why the level of involvement in betting games by Nigerian youth kept increasing by the day. Some of the factors include innovation and internet betting options, increased indigenous participation, new games offering, population increase, change in the family system and values and youth get rich quick mindset (Ahaiwe et al., 2016).

Innovation and internet betting option: One of the major contributors to the involvement of youth in betting games in Nigeria over the years is the influence of internet and innovation added to give more betting options to players of betting games. The use of internet and information technology has also increased the participation of youth in playing betting games and has given them room to play betting games from the comfort of their homes or wherever they are (Eboh, 2015). The ability and comfort the betting companies give betting game players make it easy to place a stake on games and also check online if they win; this has been made easy through innovation and the use of the internet.

Increased in indigenous companies’ participation: Another contributor to the increased youth involvement in betting games in Nigeria is the increased involvement of known Nigerian indigenous company’s participation in the sector. When betting games were still offline and with low indigenous company participation, the rate at which betting games were played in Nigeria by the youth was very low. But with the population explosion in Nigeria coupled with unemployment and underemployment among the youth and betting companies identifying business opportunities in the betting game industry, this made many indigenous companies in Nigeria to invest into the sector. Their investment into the sector led to the eruption of betting centres and shops across Nigeria which also led to the increased participation of youth in betting games in Nigeria (Gupta and Derevensky, 2014).

New games offering: The introduction of new games and flexible betting options also increased the involvement and participation of Nigerian youth in betting games. The betting companies were able to identify the kinds of games that will appeal to the Nigerian youth and flexible options that can aid their ability to play betting games without stress. Some of the betting companies also sponsor various social events and employ popular footballers, models and musicians to help promote their brand (Eboh, 2015).

Population increase: The geometric increase in Nigeria’s population coupled with the increasing issue of unemployment and underemployment are some of the issues pushing youth into involvement in betting games in Nigeria, as most of this youth are not engaged in anything productive and find solace in playing betting games which rapidly becoming an addiction among Nigerian youth.
Changing family values: The crisis experienced in Nigeria changed a lot of things in Nigeria. The values and system in the country witnessed a new trend as the usual single income, polygamous family and the usual stay at home housewives or mother system changed, while women and children began active participation in economic activities in Nigeria. Many women experienced freedom after the crisis which also led to many of them involving in betting games and the youth were quick to also get involved in betting games, as it provides another avenue to make quick money if there are lucky after placing a stake on betting games (Killick and Griffiths, 2018). A new economic relation was created that changed the orientation and created a shift from the traditional agricultural and collective economic pursuit to what is now termed individualistic and competitive economy pursued by each individual (Griffiths, 2010).

Nigerian youth get rich quick mindset: Many Nigerian youths have developed the mindset of getting rich quick which is fuelled by the loss in the age-old value system where the watchword was the dignity of labour. That age-old value system is now jettisoned by many youths in Nigeria and has since increased the drive to get rich quick mindset and will engage in anything to make them get rich quick. Most youth in Nigeria now run to play betting games with the hope that it will make them get rich quick while abandoning hard work and dignity (Oyebisi et al., 2012).

Underpinning theory
Theory of planned behaviour. TPB is a model of social psychology that is often used to predict human behaviour (Awaludin, 2014). TPB has been tested in a wide range of fields with successful implementations and great feedbacks (Langham et al., 2012). The TPB was first mentioned in the 1985 published work of Kuhi and Beckmann “Action-control: From cognition to behaviour”. In that work, a chapter titled “From intentions to actions: A theory of planned behaviour” was written by Icek Ajzen (Ajzen, 1991). However, the theory became popular with his (Ajzen) work published in 1991 titled “The theory of planned behaviour”, which has been cited several times in various articles (Awaludin, 2014; Bin-Nashwan et al., 2016).

TPB suggests that behaviours are accurately predicted by intentions, and the intention of human beings can be predicted with high accuracy from the sum of three influential factors, which are:

1. attitude towards the behaviour;
2. subjective norm; and

Attitude toward the behaviour refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behaviour in question. The second predictor is a social factor termed subjective norm; it refers to the perceived social pressure to perform or not to perform the behaviour. The third antecedent of intention is the degree of perceived behavioural control which, as we saw earlier, refers to the perceived ease or difficulty (accessibility and risks) of performing the behaviour, and it is assumed to reflect past experience as well as anticipated obstacles (Ajzen, 1991). Some studies validate the relevance of TPB to gambling investigations, studies such as Wu and Tang (2012) and Martin et al. (2011) linked gambling behaviours and all three pillars of TPB, while St-Pierre et al. (2015) improved its credence in gambling studies as it was applied in predicting betting frequencies among younger adults.
TPB is relevant to sport betting because, firstly, it talks of subject’s perception of the behaviour. Bettors see betting as favourable (Chiweshe, 2019) because it offers an avenue of identity and loyalty to their favorite teams and sport (Akanle and Fageyinbo, 2016; Tira and Jackson, 2015), it provides an extra source of income (Akanle and Fageyinbo, 2016), it is an expression of data gathering, intelligence and research (Ates, 2004; Chiweshe, 2019), and perhaps; above all, their possible ticket out of poverty (Chiweshe, 2019), hence, continuous patronage. Second, the subjective norm, which is; what will people I regard think of me if they saw me engaging in sports bet. While such thought, might have deterred persons with something to lose. It hardly phases these sports bettors. Because across developing countries, they are mostly from poor homes battling underemployment, unemployment (Chiweshe, 2019) and/or homelessness (Wright et al., 2019), in other words, have little or no pride left to lose. Therefore, the fear that accompanies such thoughts are non-existent. In addition, the legalization of sports gambling, with Lagos State having over 10,000 outlets (Lagos State Lottery Board (LSLB), 2017; Mustapha and Enilolobo, 2019) presents it as the norm and not to be rebuked.

Finally, the third anchor to this theory is the perceived ease or difficulty (risks) of performing such behaviours. The introduction of mobile betting removed every barrier and inconvenience of going to the betting store. In like manner, the legalizing of online gambling in Nigeria eliminated the risks associated with such behaviour. As Ogden (2012) pointed out, major antecedents of behaviour include the perceived risk of engaging in such acts. The absence of a risk to a large extent presumes positive reinforcement. Thus, without any reasonable barrier to the practice, more and more will engage and repeat the behaviour.

**Conceptual framework and hypotheses development**

**Unemployment and the involvement of Nigerian youth’s in betting games.** Placing a stake in games or playing the betting game can be classified as a social phenomenon that has been in existence for many years. Nigeria too has witnessed increased involvement in betting games as more youth in Nigeria now engage massively in it. Hardly will a day pass by without recording an increasing number of participants in betting games in different parts of Nigeria (Akanle and Fageyinbo, 2016). The betting game industry is witnessing a boom from the large participation of Nigerian youth on a daily basis as playing the betting game is now seen to be lucrative and the industry is also leveraging on the huge love and football culture of Nigerian Youth (Omanchi and Okpamen, 2018; Bunn et al., 2019). As reported by the Nigerian Bureau of Statistics (NBS), Nigeria’s population pyramid has a large number of citizens whose ages fall within the youth bracket (National Bureau of Statistics (NBS), 2018) and have a serious passion for the sport in general. Unfortunately, this group suffers the most from unemployment in Nigeria (National Bureau of Statistics (NBS), 2018). Many youths are unemployed in Nigeria, inequality and poverty is high among this group of the citizen who now channel their love for the sport into playing betting games as succor for their unemployment and means of making a living (Akanle and Fageyinbo, 2016). A study by Chiweshe (2019) opined that youth engagement in sports bet was a direct result of high unemployment in developing regions; hence, studies to replicate and validate the results are needed. This necessitated the formulation of the following hypothesis to see if unemployment among Nigerian youth has anything to do with the increasing involvement in betting games:

*H1. Unemployment does not drive Nigeria Youth involvement in playing betting games.*
Technological advancement and the involvement of Nigerian youth in betting games. The introduction of GSM and ICT over the years in Nigeria has been highlighted as one of the major pull factor responsible for the increasing participation of Nigerian Youth in betting games as GSM and ICT makes it easy for betting games to be played from the comfort of their smartphones and computers (Agbala, 2016). Previous research on betting game and gambling has made many justifications to prove that the advancement of GSM and ICT in Nigeria has helped to increase participation in betting game as it now offers easy means to place bet and stake on various games without stress just by using phones or computers (Oyelusi and Popoola, 2018). This hypothesis was formulated in line with these findings to test if technological advancement and innovativeness increase the involvement of youth in the betting game:

H2. Technological advancement and innovativeness do not drive Nigeria Youth involvement in betting games.

Promise of big wins and the involvement of the Nigerian youth in sport betting. One of the factors believed to be responsible for increasing participation of Nigerian youth in betting games is the numerous promises made by the betting companies through electronic and print media. They brandish them with various options and the huge amount to be won for placing a particular amount of stake on various games. The betting companies also promise quick and immediate payment of winnings and bonuses. These daily promises of winning big when they play these games as increased the participation of Nigerian youth in playing the betting game as some even go as far as placing a stake in various games and with different betting companies (Okon, 2015; Hing et al., 2016). The third hypothesis in this paper seeks to ascertain if promises of winning big and getting bonuses from the stake on games act as a pull factor for Nigerian youth:

H3. Promises of winning big coupled with bonuses to be given by betting game companies do not act as pull factors (Figure 1).

Methodology

Data collection procedure
The study is interested in examining the nexus between the increasing involvement of youth in betting games and unemployment: the Nigerian perspective. The research is strictly quantitative in nature because it involves the use of questionnaires as a method of data gathering. The population of the study consists of shop owners and employees working at the game shops including youths who play betting games and maximum of five respondents were selected from each store to cover a large number of betting store across each area. However, the total population of betting centres are constantly growing, but according to the Lagos State Lottery Board (LSLB), 2017; Mustapha and Enilolobo, 2019) the total population of betting stores in Lagos state are over 10,000. The study therefore, select three hundred respondents in three commercial hubs of Lagos state (Surulere, Apapa and Ikeja), and 100 respondents were selected from each area. These respondents were selected in betting games shops across the selected areas of Lagos state. The justification for selecting these areas for data sampling is because they constitute the commercial hub of technological inclined SMEs businesses in Lagos state and sampling of 300 respondents from these areas is expected to serve to a large extent a generalized sample for all other suburb areas in Lagos state, Nigeria. Thus, the 300 samples selected from these commercial
hub centres in Lagos state can be generalized as representative of all other areas in Lagos state.

The justification for selecting owners and employees as part of the respondents is because they also play betting games. Hence, their reasons for establishing the betting centres will enhance finding for the study. The research instruments were administered in betting games centres and spanned through a period of three weeks across the three selected areas. The questionnaire distribution took one month and two weeks and was aided by two research assistants. The study adopts simple random and stratified sampling techniques to select participants for the study in the selected area. The justification for using these two techniques is to give equal opportunity for all the participants who play betting games across the selected areas while stratified sampling technique restricts the researcher from the type of respondents to be selected for the study.

**Measures**

The developed betting games questionnaire for the study were adapted from the four dimensions work of Tiffany and Drobes (1991) which is an 18-item questionnaires that measured; the desire to bet, immediate expectation from the subjective positive gambling experience, the individual intentions to bet and immediate relief expected from negative subjective gambling experience. Also, the Gambling Symptom Assessment Scale of Kim et al. (2001), Kim et al. (2002) that assesses individual betting urges and symptom such as thoughts, behaviour, pain and loss were also used to corroborate the adapted questionnaire items used for the study. The developed questionnaire was given to three professors who have at one time or the other published on betting games and gambling behaviour for validation of the questionnaire items and the three professors affirmed that each items and constructs of the study are well developed.

As the purpose of the research is to harness the causal relationship existing between betting games, youth involvement and the role in unemployment in Nigeria. Statistical package for social sciences (descriptive statistics) and Amos-SPSS package (Confirmatory Factor Analysis and Structural Equation Model) were used as a method of testing the research hypotheses and analyzing the respondent’s demography. Also, SEM is appropriate for the study because it is espoused the connection existing between identified variables.
(Measured and Latent) of the study (Suhr, 2010). The study conducts a pilot study to access the general reliability and validity of the instruments and the results revealed 0.89 which is above 0.70 as recommended by Nunnally (1978) and corroborated by Maravelakis (2019) as the baseline of instrument acceptance and internal consistency.

**Research context and participant**

This section shows the demographic analysis of the respondents who attended to the questionnaires out of the 293 returned rate achieved from the fieldwork. Hence, 5.5% of respondents are female, while 94.5% of respondents are males. This shows that more male attended to the questionnaire than female, which justify the fact that more males are found playing betting games than females. The age of the respondents shows that 13% are less than 25 years of age, 71.3% of respondents are between 25 and 30 years, 15.7% of respondents are between 31 and 40 years. Similarly, 76.1% of respondents ticked that they are single, while 23.9% of respondents are married. This shows that more single is found playing betting games than married people.

Additionally, 14.7% of respondents have no prior educational qualification, 32.1% of respondents have only SSCE/WAEC qualifications, 45.1% of respondents have NCE/OND qualifications, while 8.2% of respondents have HND/BSC qualifications. This shows that the majority of the respondents have a basic level of tertiary education (NCE/OND). Furthermore, responses based on respondents favourite betting games show that 56.7% play more of Bet9ja games, 19.5% play more of Betking games, 12.6% play more of Nairabet games, 6.8% play more of Merrybet games, while 4.4% play more of Superbet games. This shows that the majority of the respondents play more of Bet9ja games. Response based on an average stake on betting games, 45.5% respondents said between #100 and #500, 26% said between #600 and #900, while 28.5% said their stake per game is #1000 and above.

Furthermore, responses based on average monthly income from the game show that 65.9% of respondents earn below 50,000 monthly; 18.1% of respondents earn between 50,000 and 100,000 monthly; 12.3% of respondents earn between 101,000 and 200,000 monthly, while 3.8% respondents earn between 201,000 and above monthly from playing betting games. Similarly, 17.1% of the respondents sampled are unemployed, 32.1% are traders who work for themselves, 29.7% of respondents work for a private organization, while the remaining 20.5% of respondents work for a public organization. Finally, respondents were further asked their reasons for engaging in betting games and the response was requested in an open-ended format. The response shows that 48% respondents attached it to their lack of unemployment, 29% said it is due to their insufficient financial income, 15% said they engage in it for the fun of it and 8% said they engage in it to assess their prediction capabilities of betting games (Table 1).

**Data analysis**

*Confirmatory factor analysis*

The reliability measures above show the validity and consistency of the measured and latent variables in the study. Usually, reliability measures show the degree of fitness of the model tested based on the universally accepted criteria for acceptance and rejection especially for the Cronbach’s alpha and the Item total-correlation figures which stands at 0.70 and 0.30 for acceptance, respectively (Parasuraman et al., 1985; Nunnally and Bernstein’s, 1994; Maravelakis, 2019). Thus, having all the constructs of the study (Cronbach’s alpha) to be above 0.70 and (item total-correlation) values is all above 0.30. This shows that all the items and variables of the study are fit and reliable for analysis of the study. The results of the composite reliability (CR) and the average variance extracted (AVE) for each of the variable tested is
above 0.70 and 0.50 which is the baseline threshold as recommended by Bagozzi and Yi (2012), and this shows that the model is reliable.

The study consist of four variables (three independent and one dependent), the variable unemployment consist of (five-item) from which two items (Item 4 and 5) was deleted to improve the constructs fitness to the model, technological advancement consist of (five-item) out of which item two was deleted for proper constructs fitness to the model, the promise of winning big in betting games consist of (four items), while youth involvements in betting games consist of (four items) as well. All the remaining items were statistically fit and surpassed the acceptability criteria for Cronbach’s alpha and item-total correlation thus, making the model reliable and fit for structural equation model (SEM) or path analysis.

**Model fit-assessment**

Confirmatory factor analysis (CFA) was used to determine the conceptual fitness and reliability of the model from the sampled data gathered for analysis. CFA also determine if SEM can be used to analyse and determine the causal relationship existing between variables tested in the hypotheses. Thus, this table shows the model fit assessment (Table 2).

Literature support that a chi-square value that is below 3 is an acceptable value and model fit. Also, a value of Normed fit Index (NFI), Tucker–Lewis Index (TLI), comparative fit index (CFI), Incremental fit index (IFI) and Goodness-of-fit index (GFI) must be greater than 0.90 or fall 0.90–0.95 for acceptance as a good fit for a model (Sanchez, 2013). Therefore, having the value of TLI = 0.920, CFI = 0.951, GFI = 0.911, IFI = 0.903 and NFI = 0.928 then we can conclude that the model satisfy the acceptable threshold for acceptance. Additionally, root mean square error of approximation (RMSEA) has a value of 0.44 which

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<td>YIBG1</td>
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<tr>
<td>PWBB1</td>
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<td>1.717</td>
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<td>0.893</td>
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Table 1. Measurement reliability

Source: CR = Composite Reliability, AVE = Average Variance Extracted, Field Survey, 2019
falls between the acceptable regions of 0.05–0.08. Thus, we can state that all the models satisfy the general fitness and acceptable region/threshold for acceptance of a model.

**Results of the hypotheses testing (path analysis)**

In SEM, the relationship between latent variables is either directly or indirectly affecting one another such that one latent variable can predict the direction (positive or negative) with which another latent variable will take in a model (Nusair and Hua, 2010). Three path hypotheses are posited in this study and literature confirms that when \( p < 0.05 \), \( p < 0.01 \) and \( p < 0.001 \) are a good indication that there is a significant relationship among measured and latent variables which then lead to either accepting or rejecting and hypothesis (Chinomona et al., 2010; Maravelakis, 2019) (Figure 2).

HI. Unemployment positively influences youth involvement in playing betting games was rejected at \( t = 0.915 \) (\( p < 0.01 \)) and \( = 0.04 \). This finding does not support the work of Abdul and Idris (2014) who found that unemployment, especially in Nigeria, are the major drivers for youth involvement in various get rich quick schemes. This is probably because most of the respondents sampled in this study are either involved in full time or a part-time job elsewhere.

<table>
<thead>
<tr>
<th>Indices</th>
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<th>Study results</th>
<th>Accepted/not accepted</th>
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<td>( \chi^2/DF )</td>
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<td>0.044</td>
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</table>

**Table 2.**

Summary of structural and measurement model

**Source:** Where: \( \chi^2/DF \) = Degree of freedom/Chi-square; NFI = Normed fit Index; TLI = Tucker Lewis Index; CFI = comparative fit index; IFI = Incremental fit index GFI = Goodness-of-fit index RMSEA = Root mean square error of approximation, Field Survey, 2019

**Figure 2.**

Standardized path model
H2. Technological advancement positively influences Nigerian Youth involvement in playing betting games was accepted at $t = 6.746$ ($p < 0.01$) and $\beta = 0.52$. The acceptance of this hypothesis aligns with common sense especially due to the simplicity that technology has brought to the game which has made life easy for everyone who played the game. This is because technology has made access to the internet or smartphone easy thereby making the possibility of playing betting games anywhere and at any time comfortable.

H3. Promise of winning big coupled with bonuses positively drive youth involvement in betting games was accepted at $t= 6.435$ ($p < 0.01$) and $\beta = 0.44$. This finding also shows that without the hope of winning in betting games, the primary purpose of setting up the game would be lost and there would not be anyone patronizing the game. Thus, the promise of winning big and the bonuses attached to correct game predictions enhance youth involvement in playing betting games. This finding, however, validates the theory of planned behaviour because their action towards the game has been favourable (Bin-Nashwan et al., 2016) because it has always yield income for them.

Discussion of findings
The purpose of this study was to evaluate a model showing the nexus between the increasing involvement of youth in betting games and unemployment from the Nigerian perspective. Three hypotheses were proposed for the study from the model making three independent variables (unemployment, technological advancement and promise of winning big and bonuses) and one dependent variable (youth involvement in betting games). Thus, the study checked (the relationship between unemployment and youth involvement in betting games), (technological advancement and youth involvement in betting games) and (promise of winning big and bonuses and youth involvement in betting games). Out of these three hypotheses proposed for the study, two hypotheses were accepted while one was rejected.

The study found that unemployment is primarily/solely not the major driving force of youth involvement in betting games in Nigeria. In fact, the study found that most of the youth who play betting games have one job or the other that they do. This is in contrast to the findings of Chiweshe (2019) whose study revealed unemployment to be a causal factor in sport bet increased patronage. In his study, poverty and the desperation to offset outstanding debts are the major drivers of youths engaging in betting games. This however aligned with one of the reasons given in the demographic section that insufficient financial incomes is one of the reasons they engage in betting games. Finding shows that youths engage in betting games to exploit the opportunity of extra income, which align with theory of planned behaviour (TPBs) of first influential factor, people will engage in a behaviour if it is seen to be favourable, our respondents see sport bet as favourable, being an extra source of income. However, the study found that the owners of these betting centres set up betting games as a way to curb idleness and enhance their jobless status, thus making betting games to be their only source of income.

The study also found that technological advancement has enhanced the involvement of youth in betting games. The era we are living in is a digital era, this makes access to practically everything to be online. This is in tandem with Shead et al. (2014) who revealed that the access of these games online through smartphones or laptops increases youth involvement in these betting games. The findings equally validate the TPB, whose third point refers to the ease or risk of exhibiting a behaviour, the internet possesses ease to sports bettors around the globe.

Finally, the study also found that the promise of winning big in these games coupled with the bonus attached to correct predictions in these games influences Nigerian youth involvement in playing various betting games (Akanle and Fageyinbo, 2016). The study...
found that the least amount youth make monthly from playing betting games is below 50,000 while a significant number of the respondents make between 50,000 and 100,000 monthly as demonstrated in the research context and participant section. This shows that the understanding of each sports activities that go on in betting games and the financial income attached to correct prediction, e.g. scoreline, first/last throwing, penalty shoot-out, number of corner kicks, target players, team fitness among others enhance youth involvement in playing betting games (Gupta and Derevensky, 2008; Akanle and Fageyinbo, 2016). This finding also validates the theory of planned behaviour (TPB) that every favourable action from an activities tends to have a repetition and that is because the hope and assurance that correct prediction from the game leads to a good financial reward and this automatically increase youths patronage to the game.

**Policy implication**

Unemployment has been perceived to be the reason for the massive involvement of youth in betting games in Nigeria. However, the finding of the study cannot associate a direct link between unemployment, youth involvement and betting games rather an indirect link. This is because the majority of those who play betting games have one job or the other that they do. Although the study could not establish the values of each player’s job before engaging in betting games, however, what is certain is that betting games provide a substantial amount of money monthly for an average player of the game. The study has been able to show that 65.9% which is a greater percentage of the respondents earn below 50,000 naira monthly from playing betting games and having 17.1% of the respondents sampled as unemployed among the total population shows that 82.9% respondents have one work or the other that they engage in. Hence, the income from betting games within a month is considered as an additional source of income which in effect has increased respondent’s monthly income. Betting games can, therefore, be seen as another source of extra income for youth due to the flexibility, comfort and unending access that technology provides for those who play the game (Gupta and Derevensky, 2014).

Thus, the government in collaborations with the founders of these betting games can come to a partnership agreement such that more betting games centres can be established in form of youth empowerment, thereby enhancing and creating employment opportunities for both educated and uneducated youths. That way, more youth would be empowered through the establishment of betting games centres, and this would have a direct impact on unemployment in the country. This empowerment and establishment of betting game centres can also be extended to rural areas to improve the economy and development initiative of rural dwellers in Nigeria (Walther et al., 2012).

The finding of the study has established a direct and positive link between technology and youth involvement in betting games. Nonetheless, uneducated people and those who do not know how to operate a smartphone without mentioning a laptop formed a deficient population of those who know nothing about the betting games. Thus, betting games organizations need to look into the sensitization of those who cannot successfully operate smartphones on how to play the game especially those living in the rural areas of Nigeria. This would mean that either the betting app is developed to specifically address this niche of uneducated people or the app is developed or improved upon such that anyone regardless of educational background would be able to play games (Shead et al., 2014).

Although many studies have looked at the negative impact of playing betting games and gambling and the relative addiction, it has brought to every youth who engages in the game (Allcock, 2000; Gupta and Derevensky, 2014; Eboh, 2015; Hing et al., 2016; Chiweshe, 2019). However, the study is only interested in the nexus surrounding betting games, technology
and unemployment and findings has shown that technology has made access to the game easy, thereby curbing any stigma that may arise to anyone found in betting game shops as noted by the TPB (Bin-Nashwan et al., 2016). However, an awareness and youth’s sensitization need to be created by Lagos State Lottery Board (LSLB) to help the youths manage excessive engagement of betting games and gambling and the relative behavioural impacts it could cause for them and their family. This would go a long way in sensitizing the youths and reduce the issue of addiction and the negative behavioural impacts on the game.

Finally, finding also shows a positive relationship between the hope of winning big couple with bonuses that every player stand to win from correct predictions of the games. Betting organizations can also come up with numerous predictions opportunities especially for uneducated people to be able to capture their interest and further enhance their understanding of the games (Lemmens et al., 2018). The long-term goal of these predictions for the uneducated people should be to enhance their understanding of the modalities surrounding the playing of the game. This is because winning big and predicting correctly in betting games is adequately tied to an effective understanding of how these sports activities work in betting games (Ladouceur and Dubé, 2017). Also, apart from the direct link and involvement that technology brings to the playing of betting games, the hope of winning through several predictions opportunities attached to the game enhances youth involvement in playing betting games. This has also made the youth to decide on the area of the games in which they want to invest their money based on their winning history and evaluation from the game which may range from, e.g. scoreline, first/last throwing, penalty shoot-out, number of corner kicks, target players, team fitness among others (Chiweshe, 2019; Bunn et al., 2019).

**Conclusion**

It is important to note that betting games have different sporting activities with which youth can play betting on depending on their knowledge and prediction capabilities from sports. The game has sport such as football, rugby, lawn tennis, basketball, wrestling, boxing, hockey, baseball, horse racing, gulf, badminton, swimming, javelin, among others. Sports betting and gambling have become one of the most popular gambling and entertainment activities among youths and major elites across several countries (Shead et al., 2014; Chiweshe, 2019). The advancement and innovation in technology have brought fame to the game and has increased youth’s patronage across countries of the world, and this has made many governments around the world legalized sports betting activities as a business contributing immensely to the economy of the country including that of Nigeria. It is important to state also that sports’ betting has enhanced many people’s interest in different sporting activities across the globe thereby improving the participation and interest of people in betting games (Lemmens et al., 2018).

**Suggestions for further studies**

The study has been able to show the nexus between the increasing involvement of youth in betting games and unemployment and also espoused the positive contributions that technology has brought to playing of game with particular focus in the emerging Nigerian market. The study selected only 300 samples from the sample population. Future researchers can extend the sample size to cover more suburb of Lagos state not covered in the study. Future researcher can also look at the relative health impact in playing the game and if there is any behavioural impact such as addiction in playing betting game. Also, the study can further be extended to other states in Nigeria for an extensive outlook of the nexus between betting games, technology and unemployment in Nigeria. It is important to state that this study was carried out in the fourth quarter of 2019 and looking at the constant increase of betting stores in Nigeria and the impact that technology is daily having on the
game, yearly review of the impact of this game to the youths, unemployment, GDP and the
Nigerian economy as a whole would help in curbing any excesses and negative impact that
playing of the game might have on the bettors.

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Further reading


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