

**Exploration of the Socioeconomic Challenges, Incremental Technological/Digital impact and Critical Incidents Influencing the Lottery gambling and Gaming industry—
An Empirical Perception of Casino Owners, Employees and Guests Betting Habit in Premier Lotto, Plc Nigeria**

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ABSTRACT

In the present exploratory mixed research study conducted in the locality of *Surulere* LGA, Lagos state metropolis, Nigeria, the socioeconomic challenges, critical incidents and technological factors influencing gambling participation and prevalence were studied. In the separate quantitative cross-sectional survey, 160 questionnaires were administered to respondents sampled randomly in a population composed of gambling participants and guests. 126 questionnaires were successfully filled and collected (response rate 78.75%). Descriptive statistics was used to characterize the data collected and socio-econometric analysis using a formulated predictive binary logistic model to assess the likelihood of gambling participation (a dichotomous outcome variable) using seven different socio-economic predictors (age, marital status, education level, and income level). The predictive analysis was statistically significant, $X^2(7) = 35.792$, $p < 0.05$ and the model explained 36.8 percent (Nagelkerke R^2) of the variance in gambling participation and correctly classified 84.9 percent of cases. Accounting for the good fit of this model, the Hosmer & Lemeshow test the null hypothesis and revealed that the model fits ($X^2(7) = 7.824$, $p > 0.05$) perfectly with the observed data group membership. Four variables (age, marital status, education level, income level, and distance to gambling outlet) contributed to the test significance. The predictive model revealed that males ($\text{Exp}(B)=1.620$) are likely to participate in gambling and gaming activities than their female counterpart; those that have low level of education ($\text{Exp}(B)=8.344$) are more likely to engage in gambling and gaming activities than those with advanced level of education. The model supported the fact that those earning and surviving on lower income ($\text{Exp}(B)= 9.521$) are more likely to gamble than those on higher paycheck as established in other studies. The socioeconomic impact assessment of gambling participation and prevalence in the study area revealed that of the 95 respondents who claimed to have been gambling in the past 12 months, 31% were at high risk of problem gambling as they scored above 7 gambling severity index (GSI) score, 57% were moderate risk (3-7 GSI score point) while 12% were at low risk of problem gambling as they scored below 3 points on GSI score card. Technology

advancements and digital media were found to have improved customer's gambling experience in the country while the industry have benefitted from same in improving gambling business operations. Gambling business activities and the industry operations have contributed to socioeconomic development breathing new hope into people as well as assisting the government in reducing employment rate through creation of jobs.

Introduction

Research background

Lottery gambling activities are as old as human civilization and has traceable roots to various socioeconomic settings such as Roman Empire in which lottery gambling and gaming activities are performed for both entertainment purposes as well as balancing state deficits (Ariyabuddiphongs, 2010). Nigeria is one of the leading countries across the globe terms of economic size. The Nigerian economy is characterized with various sectors of which the lottery and gambling sector (deregulated in the beginning of 21st century) is growing at a faster pace. Gambling activities in Nigeria have gone from ordinary entertainment to a "self-conceived life-saving financial problem-solving phenomenon" for most of the citizens and is well on the cusp of penetrating deep down the socioeconomic system. This is an intriguing phenomenon as the unprecedented rise in gambling in the country is precipitated by various factors of which has become part of the subjects of interest along with the impact of technology and regulatory policies guiding gambling that the proposed study aims to empirically explore. This would be done through the eyes of Premier Lotto and some of their selected stakeholders so as to unravel various factors and vehicles that respectively precipitate and accentuate gambling prevalence in Nigeria so as to promote responsible gambling.

Research aim and objectives

The aim of the present work is to explore the gambling industry and prevalence of gambling activities in Nigeria so as to promote and support a well-regulated responsible gambling in the Nigerian environment.

The objectives of the present study include:

1. Empirically account for the socioeconomic factors impacting and influencing gambling habits and activities in the study's locality;
2. Explore the growth of gambling as a business and how it benefits the government of the Nigerian government;
3. Account for the impact of technology/digital media on gambling prevalence;
4. Access the regulatory policies guiding gambling business activities and customer participation in the Nigerian environment; and
5. Promote responsible gambling by suggesting various measures which could be embraced by all stakeholders associated with the gambling industry.

Research questions

The following listed questions are regarded to be crucial in understanding gambling both as social and economic activities in the context of Nigerian environment

1. What is the frequency and prevalence of participation in lottery and other gambling-related activities in the context of Nigerian environment is driven by what factors?
2. How has lottery and gaming activities evolved over time especially with the advent of technology/digital media in the Nigerian environment?
3. What critical impact does digital media and communication strategies used by gambling business outlets have on gambling business itself, participants' habits and how are they mediated?
4. How does lottery and gaming activities impact the socioeconomic index in term of government revenue, employment opportunity, problem gambling and public attitude?
5. How are various gambling activities regulated in the Nigerian environment?

Significance of the research

The significance of this research is reflected in the provision of insights on the critical factors precipitating gambling activities and its prevalence in Nigeria and thus act as frame of reference for gambling business outlet owners in conducting an "ethical gambling" business activities; encouraging non-compulsive but a responsible gambling habit for existing and potential gamblers; as well as government and various policy makers in regulating gambling activities.

Research basis and scope

The present study is the first of its kind to be conducted in the locality of *Surulere* LGA, Lagos state, and is conducted based on the agreed consent of all respondents. This exploratory research is modeled on mixed research pedagogy (QUAN + qual) and makes use of different data type sampled from a population made up of *Premier Lotto* outlets and their operators, customers and selected staff Lagos State Lottery Board (LSLB).

Theoretical construct

The present study adopts theory of planned behavior (TPB) as the theoretical framework so as to gain sound basis on behavioral features of gambling participants. Theory of planned behavior is a psychological based theory that has found application in various research studies in rationalizing the behavioral attitude of an individual towards a targeted cause. As propounded and described by Icek Ajzen, theory of planned behavior is based on three functional constructs which include:

- a. Normative belief and Subjective norm which reflects the perception of an individual on the social normative pressures that they should/do not engage a particular activity as influenced by the judgement of significant others such family and friends (Ajmad and Wood, 2009).
- b. Control belief which connotes an individual belief about factors that may facilitate/hinder performance about a behavior as well as the perceived ease or difficulty of performing that particular behavior (Ajzen, 1991; Ajzen, 2002)
- c. Behavioral intention (based on the normative belief and subjective norm) which is an antecedent of the actual observable behavior that manifest as response in a given situation to a given target (Ajzen, 2001)

As gambling attitude of an individual is a behavioral characteristic which is aimed at earning money by staking same in various games, theory of planned behavior thus finds application in understanding some of the behavioral parameters precipitating and zealously driving this phenomenon in the context of the Nigerian environment (Olaore et al., 2020).

Conceptual framework

The conceptual framework acting as guide for this study is presented below

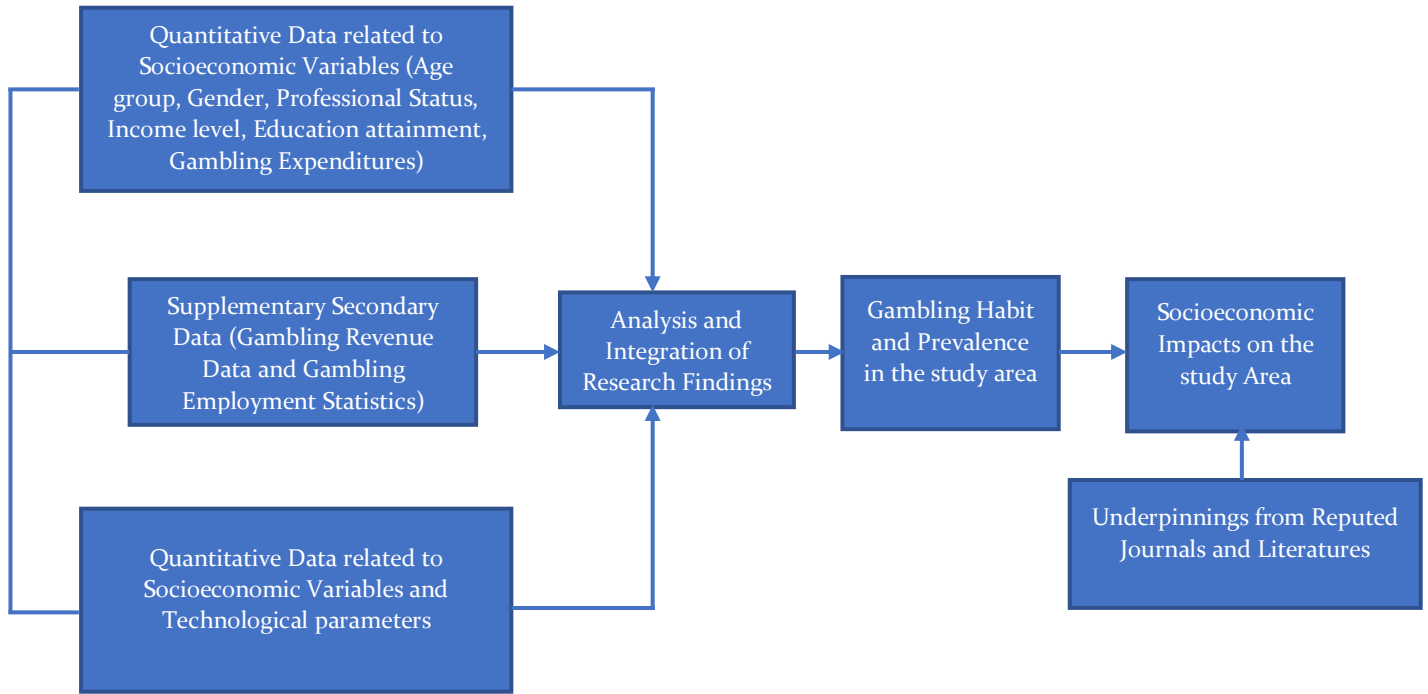


Figure 1: Research Conceptual Framework

Literature review

Global gambling activities and the socioeconomic system

Gambling and gaming activities are inseparable from civilization; it has always been part of human ways of life and to a greater extent, its origin of existence cannot be clarified. Gambling has gone beyond social and recreational activities to a riskier activity that involve an agreement between two or more parties in which something of value is staked on an event of uncertain outcomes that are driven by chance (Blaszczynski et al., 2011). The global gambling market is ever expanding as gambling is practiced in various formats. Deregulation by government and policy makers as well as broadening customer base continues to work in the favor of the gambling industry. Thanks to its unprecedented growth, gambling industry has managed to achieve a strong foothold as a key sector capable of contributing to a nation's wealth while also “satisfying” the inherent feature of participants to bargain more than they staked. The “one-sided justification” given by governments, policy makers as well as gambling and gaming proponents

that gambling industry glaringly contribute to the benefit of society in term of alternative source of revenue for government in financing various public expenditures does not seemingly align with the “boisterous cries” of social critics who are quick to point out that gambling nevertheless comes with a debilitating effect in the socioeconomic system irrespective of whether it is legal or illegal (Wynne and Shaffer, 2003). However, one general truth is that people have become synonymous with gambling and hence gaming industry cannot be removed from the civilization— not even when it has been legalized. Nevertheless, exploring and understanding the socioeconomic impacts of this industry and its various activities is crucial to making informed decision as to how gambling activities should be conducted in any socioeconomic system.

Economic impact of gambling

The role of gambling industry in the socioeconomic system cannot be undermined or overstated in an economic setting. Few of the relevant economic impacts of gambling are discussed as follows

Impact on Government Revenue

Researchers continue to discuss the various key roles the gambling sector plays in the socioeconomic system. Amongst the popular subject of discussion is how the gambling sector is impacting government revenue and hence contributing to economic development. It is an undisputed truth that government exists for the interest of the people and such are expected to provide the better if not the best public services (Williams et al., 2012). Hence, like any other industry in the socioeconomic setting, government thus generates revenue from gambling industry so as to effectively have funds in financing and maintaining public services (Williams et al., 2011). Researchers have maintained the need of government of any jurisdiction to provide better public services drives its urge to generate increased revenue and the gambling sector represents a sector in which resources can be tapped continuously (Williams et al., 2011). It has also been put forward that not only do government generate revenue from the gambling sector to finance and maintain public services, such revenue is often times used by government to avoid raising taxes as well as lowering debt (Williams et al., 2011). Ways through which government generate revenue from the gambling sector has been explained across literatures. This can vary from direct and indirect approach (Clotfelter, 2005; Williams et al., 2012). Direct approach used by governments in generating revenue from gambling industry is when the government itself provide gambling activities and directly collect the revenue. This approach has been reported to be a higher source of government revenue from the gambling industry as the respective Canadian provincial government which directly provide gambling activities have generated massive revenue in contrast with that generated by USA government that employs indirect approach through taxation of gambling winnings of gambling participants (Williams et al., 2011).

Impact on Small Businesses

The gambling industry has exhibited both cannibalistic and multiplier effect on small businesses from other industries. Cannibalistic effect is pronounced when gambling business enterprises due to their capabilities to offer additional services compete with businesses that primarily offer those services. Such is the case with gambling businesses (e.g. casinos) which often times in complementary with their traditional gambling products offer some

products/services reminiscent to those offered by businesses in the entertainment and leading to competition threat to hotels/resorts that are not as large as the gambling enterprise operating in the same area as the gambling enterprise. In the same vein, researchers focusing on the positive impact of gambling industry on other businesses from dissimilar industries have also stated that gambling industry can also exhibit “multiplier effect” just like any other industry (Williams et al., 2011). What has been described as multiplier effect of gambling industry on other businesses is reflected in when local businesses like hotels, resorts, restaurants etc. benefit from the patronage overflow of gambling enterprises like casinos that operates in the same area with them (Lahr et al., 2010). This has been explained to occur when gambling enterprises like destination casinos that usually draws their patronage from outside the immediate area and does not offer those services provided by hotel/resorts businesses, and in the advent that customers requires overnight stays as well as other products offered by these businesses (hotels, restaurants etc.) in the same geographical area as the gambling business enterprise (Taylor, 2009; Lahr et al., 2010).

Impact on Infrastructure value/cost and Property Values

The introduction of gambling enterprises and activities to a new community comes with benefit as the host community can experience development on various fronts— increased social wealth, presence of new buildings (e.g. casinos) — which draws multitude of people to the host community. As such, this can lead to massive development in public infrastructures and hence cause the birth of complementary new businesses such as hotels and restaurants which might want to take advantage of increased patronage in the host area and hence increasing the economic activities in the area (Williams et al., 2011). It has been pointed out that introduction of gambling to an area increases the infrastructure cost for government as investors can only bear the cost of setting up their investments but not the public infrastructures (of which their businesses will also benefit from) that are generic to the host community in which they are setting up their base of operation. It has also been argued that despite that the introduction of new gambling enterprise as financed by various investors and business owners can potentially increase the infrastructure value and wealth of a host community, it can come with negative developments as new gambling enterprises can burden government purse and draw individuals with questionable profiles to a peaceful community, as well as giving rise to issues that might have to do with parking lot and space among others (Williams et al., 2011).

Social impact of gambling

As much as gambling industry impact the economy in varying ways, the corresponding social impacts have also been discussed in literatures. Few of these are discussed as follows

Employment, Personal Income and Socioeconomic Inequality

Every industry creates employment opportunities albeit in different magnitude. The gambling industry generates employment opportunities which has been observed to cluster towards low-skilled and low wage working class of employees (Marshall, 2001; Williams et al., 2011). The impact of gambling on employment can vary depending on the type of gambling business activity. For instance, gambling activity such as horse track racing is said to have positive impact on employment and support other economic activity as horse track racing not only employ people in racing sector but also encourage and support breeders who raise horses and

farmers who grow feed (Brinkmann and Weersink, 2004). Corresponding counterargument has been given in term of less-labor intensive and automated form of gambling such as electronic gaming machines (EGM) which largely displace revenue from other economic sectors as well as having the potential to decrease overall employment level (Pinge, 2008). In the same vein, the impact of employment generated by gambling industry on overall employment is said to be negative than neutral if such new job opportunities created by gambling business displace better paid positions in other industries (Williams et al., 2011). Furthermore, it has been overtly stated that gambling is economically regressive due to socioeconomic inequality observed in income level of participants and corresponding gambling expenditures as poorer people are found to contribute disproportionately more to gambling revenue than people higher income socioeconomic class of people.

Crime and Problem Gambling

In today's civilization, gambling is no longer a crime provided that it is legally conducted. However, it is important to note that the legalization of gambling should not be taken as gambling incapability of contributing to crime as a legal entity (Smith and Wynne, 1999). In other words, illegal activities due to gambling cannot be said to have gone into extinct with the legalization of gambling. Hence, the impact of gambling on crime remains a cause of concern as illegal activities such as money laundering, fraud, passing counterfeit money, theft etc. can be accompanied with gambling (Barth and Stitt, 2007). It has been explained that gambling can have dire social consequences especially in the case of increasing number problem gamblers of which sizeable percentage would not mind committing crime such as theft to support their gambling. Thus, problem gambling is ever a matter of discussion in literatures. Problem gambling has no true definition although different experts have used terms such as "compulsive" or "pathological" to describe an observable feature in gambling participants who demonstrate impaired control over participation in gambling activities and continues to spend excessively in gambling activities/ seeking bailout of gambling problems amongst other gambling adverse sign associated with excessive gambling (Blaszczynski et al., 2011). Social cost of problem gambling is the most discussed aspect of problem gambling as issues such as mental health problems, suicide, bankruptcy, relationship damage as well as intergenerational modelling of excessive gambling have been discussed (Blaszczynski et al., 2011).

Public Attitude

Even though gambling is as old as human civilization, opinions are divided about its role and value in the socioeconomic system. Gambling which is perceived as entertainment/leisure activity and valuable to the growth of the socioeconomic system is regarded as being detrimental to same by other socioeconomic class of people. For instance, an explanation has been given to this based from the contrasting perspectives of the large segment of the population around the world who are overtly focused on social effect and that of government/gambling business owners who are inclined to the economic benefit gambling could bring to the society. In this context, public opinions and attitudes that are clustered towards great concern for social consequences of gambling regard it to have a reduction in quality of life as heavy involvement in gambling are associated with poor mental health state, lower satisfaction with life when participants lose their money over time (Shaw et al., 2007). In contrast to the stance maintained by socialistic

individuals, capially-inclined individuals viewed gambling as a phenomenon which encourage risk taking, individualism and entrepreneurship mindset which is fundamental to the buoyancy of economy as well as promoting culture and improving the standard of living in impoverished area and hence leading to the wellbeing of the society (Shaw et al., 2007; Williams et al., 2011).

Nigerian lottery gambling and gaming industry

The Nigerian environment continues to draw interests both from the indigenous and the foreign investors that are venturing into different sectors in the socioeconomic system of the country. Amongst the ever-evolving economic sectors of the country is the gambling sector in which different gambling and gaming enterprises continues to carve out their niche. Various gambling products such as lotto and pokers, exist and in continuum are consumed in the Nigerian environment. Premier lotto (*Baba Ijebu*) is one of the earliest and most popular gambling products among Nigerians. This game of chance activity is composed of about twenty-four different types of lotto games and is usually played all round the year across the federation. As a game of chance, premier lotto bet is analogous to some of the lottery games played outside Nigeria but quite differs in its mode of play as the game is based on the prediction of five (5) winning numbers in each type of game upon which winnings are based and participants hence wager their money. Premier lotto game play is facilitated in Nigeria by various licensed lotto terminal kiosks where participants pick up various “winning numbers” that are based on prior forecasting (Ifeduba et al., 2020). The game can also be played on mobile phones by dialing specific USSD code or through the premier lotto website. Depending on the type of game played, participants get shot at winning when series of their picked lottery number drops after a particular game play. Mode and magnitude of winnings differ in this gaming activities as there are several variants of the game that participants can engage in.

Trends and emerging opportunities in the Nigerian gambling industry

From the industry-wide business perspective, the Nigerian gambling industry is thriving and continues to be on the rise just like any other gambling industry across the globe. Various factors contributing to the success of Nigerian gambling industry are discussed as follows:

Expanding Customer Base

The market size of the Nigerian gambling and gaming sector is large as various forms of gambling products are widely consumed. Better still for the industry, the ever-increasing population (dominated middleclass families and youths) of the country as well as influx of digital age technology continues to arguably continue work in the favor of the gambling sector amongst all other sectors¹. For instance, starting at the beginning of the 21st century, gambling has taken a new course in the country thanks to the increasing popularity of sport games betting that is quite seen in today’s Nigerian environment as a form of reward for diehard fans of various football clubs. Also, it is understood from one exploratory analysis of the Nigerian gambling industry, that the recent economic recession which left a lot of youths unemployed and underemployed has managed to work in the favor of the gambling sector as the number of

¹ Price Waterhouse Coopers Limited (2017): The Nigeria Gaming Industry. Available at www.pwc.com

participants grows (so as to gain additional income) as such precipitated opportunities for the gambling sector to capitalize on with provision various gambling products¹.

The Influx of Technology and Foreign Entrants

As observed in the global gambling industry, digital-age technology is contributing to the growth of Nigerian gambling industry as participation in online sport games and virtual games are becoming more prevalent than ever. This issue has culminated in the stable presence of indigenous firms like Bet9ja, Surebet247, as well as new entrants such as Kingbets entering the fray so as to facilitate increased avenue through which Nigerians can participate in sport betting teams pertaining to local and foreign leagues¹. As virtual games and gaming activities that have gambling theme are becoming popular among Nigerian youths, foreign gaming companies have been reportedly to partner with Nigerian indigenous gaming companies so as to provide games with could be marketed responsibly to the youthful population ¹. Moreover, with the success of integrated casino games that have been seen across the globe, it has also been found out that efforts are being made by the government and investors alike so as to take casino games from its infancy stage to maturity stage in Nigeria. This will more than have a boosting effect in the industry as it has been envisaged to take advantage of the high exposure of Nigerian to digital media while also drawing more tourists in to the country.

Gambling participation and prevalence— relevance of theory of planned behavior

Gambling is a risk-taking activity driven by the zeal of participants to win more than they staked in which the event outcome is highly uncertain. Gambling is a behavioral attitude that manifest in participants which become perceived as norm over time. Social scientists have explored this behavioral attitude of gambling participants and they have likened it to same phenomenon that are pronounced in individuals that have shown haplessness to products such as alcohol and drugs (Olaore et al., 2020). One of the theories that have been used in understanding and explaining this phenomenon is theory of planned behavior (TPB) that draws influence from theory of reasoned action (TRA). Theory of planned behavior as proposed by Icek Ajzen is used in predicting an individual intention to engage in a behavior at a specific time and place. It strives much in explaining all behavioral attributes which people have the ability to exert self-control. For instance, to gamble at a particular place and time is a behavioral attribute that participants exclusively have control over. At the heart of TPB model is intention as behavioral intentions are influenced by the attitude about the chance that the behavior will have the expected outcome and the subjective evaluation of the risk and benefits of that outcome (Ajzen, 2002). TPB model has been of diverse application across concepts that has to do with health and hence influenced by behaviors such as smoking, drinking, substance use. It has also found application in gambling research studies of this kind in understanding behavioral patterns precipitating and zealously driving this gambling participation and prevalence in the Nigerian environment.

Responsible gambling

As concerns are growing about problem gambling and the net impact on social aspect of life, the term “responsible gambling” has been juxtaposed with “excessive gambling” so as to

come up with a framework which strives to protect the interests of gambling products consumer, minimize and reduce the harm of excessive gambling activities. The term “Responsible Gambling” reportedly originated from industry-based voluntary codes of conduct that arose partly in response to community unyielding concerns and pressures on the negative social and personal repercussion of gambling activities. In Nigeria, gambling has always been viewed as an antisocial activity due to public view and admonition about the quest for quick wealth (Aguocha and George, 2020). However, towards the beginning of the 21st century, the Nigerian government legalized gambling as a social activity under the criminal code act (Ch. 22 Sec. 236) with an imposed minimum statutory age limit for legal gambling being set at 18 years old across the federation, and various bodies such as Nigerian lottery regulatory commission (NLRC) and the Lagos State Lottery Board (LSLB) regulates lottery across the federation. Blaszczynski and colleagues stated that the main goal of responsible gambling is to prevent gambling-related problems through the use of various policies that regulate gambling activities as well as adherence to same by all other stakeholders (Blaszczynski et al., 2011). The identified key stakeholders that are crucial to attainment of responsible gambling include communities, gambling industry and government (Blaszczynski et al., 2011).

Appraisal of literature

Over the years, researchers have explored gambling from various perspective ranging from health, economic, social, as well as an industry-wide business offering among others. In so doing, different research publications have been put forward to explain the evolution of gambling across civilization and how it has fits itself into various aspect of human life. Despite the glaring truth that gambling involves money and high risk, its prevalence is more than interesting as Cohen (2015) reported that the global gambling revenue in year 2014 alone was US\$423 billion of which land-based casino account for 35% while online gambling contributed 9% (Gainsbury, 2012). The growth of gambling industry and participation prevalence has been ascribed to various socioeconomic indices including but not limited to poor economy, poverty rate, under or unemployment, cultural way of life to mention a few (Ahaibwe et al., 2016). For instance, the Nigerian National Bureau of Statistics (NBS) published that despite the large economy of the country, poverty rate is still high as 40% Nigerians live below \$1 per day and unemployment rate which stood at 16.1% is expected to rise to 33.5% **Error! Bookmark not defined..** In understanding this claim that poverty rate and underemployment/unemployment contributes to the prevalence of gambling, the Nigerian National Lottery Regulation Commission explained in a survey report that Nigerian youth (77% which constantly patronize betting outlets) perceived betting game as a solution to unemployment and underemployment (Olaore et al., 2020).

Technology has been reported to accentuate growth of gambling industry as it has given rise to various trends that contribute to gambling new market opportunities such as video lottery terminal (VLT), advanced slot, online sport betting/virtual games —all of which have taken gambling to new heights (Griffith, 1999). The researcher pointed out that courtesy of the advent of internet, online gambling is becoming more popular than ever among participants as it offers improved accessibility, affordability, anonymity and simulation opportunity (Griffith, 2003; Gainsbury et al., 2015). Business wise, and through other consulted literatures it is understood

that through digital media, gambling business enterprises have been able to effectively engage audience of different kind and thus market gambling products to them (Hing et al., 2013; Hing et al., 2014). Other researchers pointed out that gambling industry are now incorporating gaming themes into gambling products so as to engage younger audience (Bramley and Gainsbury, 2014; Gainsbury et al., 2015). Griffith and Parke (2002) explained that it also come with debilitating effect on participants as it can enable them to gamble compulsively; online-gambling and betting websites permits all round the clock gambling activities and does not control responsible gambling as far as there is money available to wager even with great loss certainty for the participant.

The lottery and gambling industry along with the various activities has been explained to be a boon and a bane to the socioeconomic system in term of creation of job opportunities, generation of tax revenue along with the corresponding social cost that arise from problem gambling and its indices (Ahaibwe et al., 2016;). According to consulted literatures, gambling sector “swells” the government purse in both the developed and developing nations. For instance, in the United States economy, gambling revenue grew from \$10.4 Billion to \$54.3 billion between 1982—1988 while while New Zealand experienced a massive increase from \$15.5 million to \$1.5 Billion between 1982—2001 (Wynne and Shaffer, 2003). In other consulted publications detailing the position of gambling in the Lagos State economy, it is reported that gambling sector contributed about 700 million naira to the total revenue generated by the Lagos state government between 2002—2016 (Maikori, 2014; Lagos state Lottery Board, 2017). A group of Nigerian researchers led by Olaore reported that the Nigerian government projected \$5.7 million tax revenue to be generated annually from gambling industry in 2014 only to end up rising up to \$8.6 million in 2019 (Olaore et al., 2020). All of these fiscal statistics support the fact that the gambling industry represents a significant source of revenue for government.

However, the social cost is another cause of concern as a group of Nigerian researchers reported based on a study that involved high school students that despite the fact that gambling is regulated in Nigeria, underage gambling is prevalent in the Nigerian environment as 52.7% of school-age children claimed to have gambled at least once in their life time while 77.6% claimed to have gambled in the past year (Aguocha et al., 2018). The various social downside of gambling activities has also been documented across literatures. This has been explained in term of social cost assessed problem gambling indices such as bankruptcy, relationship damage, severe gambling problem, domestic violent, theft and fraud that continue to manifest in gamblers (Williams et al., 2011).

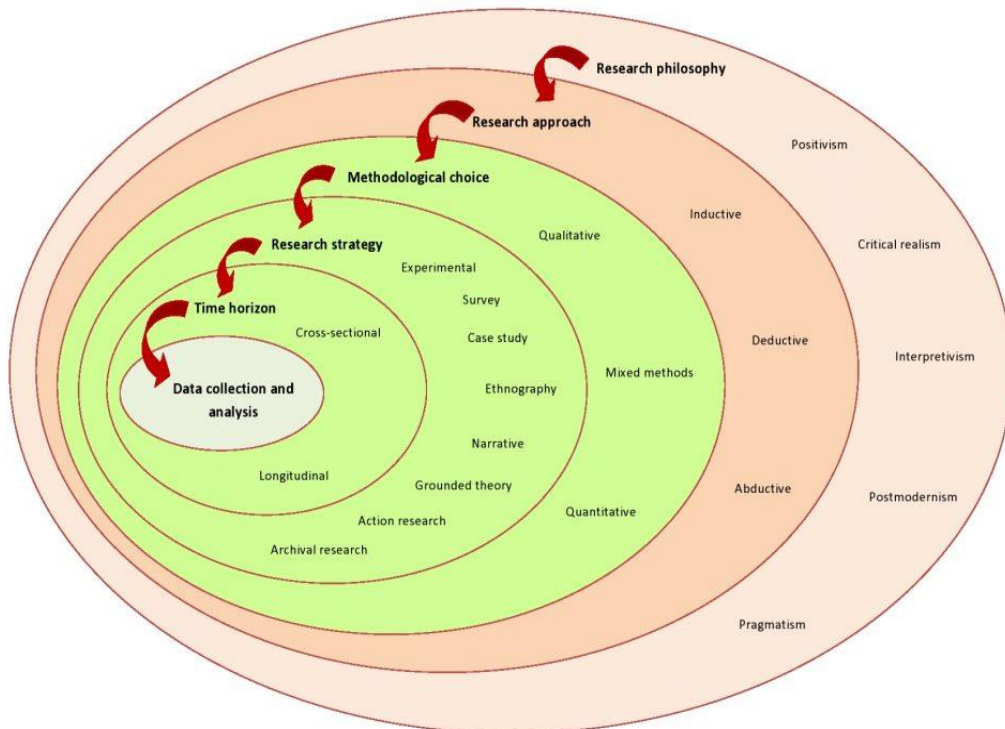
Research gap

Based on the consulted literatures and reviewed publications in which gambling activities and participation has been explored in the context of Nigerian environment, significant focus has not been given to gambling activities such as lottery games (*Baba Ijebu*) which is becoming more prevalent than ever as it offers all-round the year gambling activities to Nigerian participants. Also, communication strategies used by these gambling enterprises as well as the concept of responsible gambling and the efficiency of gambling regulatory policies in the Nigerian environment represents another gap in the literatures that focus on gambling in the Nigerian

environment. All of these have thus become the subject of interest to be explored in the current study

Methodology

The study was conducted in the locality of *Surulere* LGA, Lagos state metropolis, Nigeria. It is the first mixed exploratory research of its kind to be conducted in this chosen locality. With a landscape area of 23km² (9 sq. mi), *Surulere* has always been known for its stacked and dense population (503,975 inhabitants were recorded as per 2006 national census) as well as commercial activities and shares border with metropolitan cities of *Yaba*, *Mushin* and *Ebutte-metta* in Lagos state. The local government area acts as home to notable public and private infrastructural facilities including the National Art Theatre, Lagos state National stadium, as well as other recognized corporate organizations such as Nigerian Internet Registration Association and the Nigerian Breweries company. Hence, commercial activities are usually non-stop all year round in this study area. These characteristics coupled with host of other factors thus makes *Surulere* LGA an ideal study location for the present research as gambling business activities and participation intended to be studied are well pronounced in this area.



Research philosophy and approach

Gambling participation and behavior are subjective characteristics that varies across individuals. In order to understand this better and account for the prevalence in the study area,

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an interpretivism research philosophy which enables human element to be included in the study was adopted and a deductive research approach was followed. A survey study strategy and mixed research archetype which enabled the collection and use of both quantitative data and qualitative data were chosen as the research methodology for present study which also followed a cross-sectional study plan due to the time constraint.

Research population and sample

The research population is made up of Premier Lotto Ltd. Staff, experienced employees, gambling business owners as well as Gambling participants and premier lotto business guests who falls under the legal (as per the Nigerian lottery law) age of gambling participation. It is from this population that the samples were drawn.

Data collection

A survey strategy and mixed (QUAN+QUAL) research method (sequential explanatory) were employed for the collection of the respective research data types relative to the focus of this study. Both quantitative and qualitative research data collection questionnaires were developed, refined and validated. In the quantitative cross-sectional survey study, a 20 items structured questionnaire based on 5 Likert scale were administered to 160 respondents that were randomly sampled from a population made up of gambling participants and gambling business guests in various premier lotto game outlets. 145 questionnaires were successfully filled and collected over a 3-days of field study in *Surulere* and the response rate was 90.6%. At the end of the cross-sectional quantitative survey study, the data collected from respondents were assessed for correct filling and 126 questionnaires were validated for correct filling meaning that the overall valid response rate was 78.75%. The validated data was retained for analysis

To achieve study robustness, a follow-up qualitative study was conducted on another sample population made up of gambling business owners, premier lotto administrative staffs and experienced employees. In this regard, using a 4 items semi-structured questions, in-depth interviews were conducted on air using mobile phone calls. Ten (10) respondents were sampled using purposive and snowballing sampling technique and four in-depth interviews were successfully conducted. The response rate was 40% and interviews averaged 13.31 minutes. Each of the interviews focusing on the impact of technology on gambling business, and the socioeconomic impacts of gambling businesses in the Nigerian environment were audiotaped and notes were also taken during each of the respective in-depth interviews so as to achieve and enhance data quality. The audiotaped response was transcribed into text, updated with the notes taken amid the interviews and the data were retained for analysis.

Data analysis

Both quantitative and qualitative data analysis technique were employed for this study so as to unravel the salient facts that are pertinent and support the quests of the present mixed method exploratory research

Quantitative Data Analysis

An inductive approach was followed for the analysis of quantitative data. In this context, Binary Logistic Model was formulated so as to test the impact of multiple socioeconomic independent variables on the outcome of the dichotomous dependent variable. Therefore,

analysis of the socioeconomic factors (age, gender, education level, employment status, income level and marital status of respondents) influencing gambling participation and prevalence with binary logistic model tool represents the core predictive (inferential) analysis in this study as the formulated binary logistic model tool enables the assessment of the said predictor/independent variables (socioeconomic factors) on the dependent variable (gambling participation) that has dichotomous outcome assuming the binary value of 0 and 1.

Qualitative Data Analysis

The transcribed texts were analyzed using thematic content deduction approach which enables the identification and writing of key themes which support the quantitative research findings and as a result enabling sound and robust decision making, suggestion and conclusion as per the focus of the study studied.

Research validity, reliability and ethical considerations

Both reliability and validity measures were employed to achieve robust research measurements and ethical measures were employed wherever applicable throughout the course of the research. Reliability measures were employed in course of the research field study. In this regard, the quantitative survey instrument questions used in the collection of data intended were adapted from various sources, weighed and refined into internally consistent likert scale questions used in measuring the respondent's opinions over wide range of variables. Content validity measure which takes into account the extent to which the research method covers all aspect of gambling behavior and participation prevalence and the socioeconomic impacts was employed in ensuring research focus consistence. All respondents who participated in this study were aware about the study's intent and the usage of the resultant data collected. Hence, respondents consented to provision of their weighed thoughts and opinions as well as provision of supplementary data based on agreed term that in no way should their respective views, opinions/perceptions as well as all other data made available be misrepresented or used to victimized them in the research findings report which aims to support and promote responsible business-wise gambling activities and participation. Also, no financial compensation was provided to all respondents for sacrificing their time and resources to the cause of the study. Summarily, in no way was the ethic associated with this research got compromised.

Limitations

The conducted research is not without its own limitations which are reflected in the limited study capacity area covered (1 LGA out of the 776 in Nigeria) which might not be the used to a greater extent as representation of participants' gambling behavior and habits in the whole 776 LGAs across the 36 states of Nigeria

Results and Discussion

Survey data summary

In the conducted field study, 160 questionnaires were administered to respondents and 126 were successfully filled and collected (response rate 78.75%). Male and female account for 74.6 and 25.4 percent of total respondents respectively; 61.1 percent are married while 38.9

percent are single. In term of age distribution, younger people aged 18 to 25 accounted for 42.1 percent while people aged 25 and above accounted for 57.9 percent. Respondents with higher level of education totaling 74.2 percent participated more in the study than those with low level of education who are responsible for 25.4 percent, while those that are professionally engaged or into a particular business polled 81.7 percent and those who are unemployed constituted 18.3 percent of all respondents. In Nigeria, the minimum wage income 30,000NGN and those that are earning within this range constituted 52.9 percent while those that are earning above this range on a monthly basis represent 42.1 percent of all respondents. Summarily, out of the 126 respondents surveyed, 95 representing 75.4 percent claimed to have participate in gambling and gaming activities in the past year (Table 1).

Table 1: Socio-demographic Data

Socioeconomic Characteristics	Frequency	Percentage (%)
<i>Respondents</i>		
Gambling Participants in the past 12 months	95	75.4
Non-Participants	31	24.6
<i>Gender</i>		
Male	94	74.6
Female	32	25.4
<i>Age Category</i>		
18—25	53	42.1
25 and Above	73	57.9
<i>Education Level Attainment</i>		
Basic/Secondary School	32	25.4
University/Postgraduate	94	74.6
<i>Professional Status</i>		
Employed/Self-Employed	103	81.7
Unemployed	23	18.3
<i>Income Level</i>		
5000—30,000NGN	73	57.9
30,000NGN and Above	53	42.1
<i>Marital Status</i>		
Single	77	38.9
Married	49	61.1
<i>Distance</i>		
1—5km	99	78.6
5km and Above	27	21.4

Socio-econometric analysis result

Socio-econometric analysis using binary logistic regression model was carried out so as significantly account for the socioeconomic factors (independent variables) which influence gambling participation and hence prevalence in the area of study. Table 2 below is a summary of

the socioeconomic variables' definition used in the dichotomous probabilistic model predictive analysis

Table 2: Binary Logistic Model Variable coding and definition

Variables	Variable Definition	Mean Values
<i>Dependent Variable</i>		
Gambling Participation	Yes=1, No	
<i>Independent Variables</i>		
Gender	Male=1, Female=0	.7460
Age Category	Youth=1, Adult=0	.4206
Education Level	Basic/Secondary school=1, University/Postgraduate=0	.2540
Professional Status	Unemployed=1, Employed/Self Employed= 0	.1825
Income Level	Below Minimum Wage=1, Above Minimum Wage=0	.5794
Marital Status	Single=1, Married/others= 0	.6111
Distance		.7857

The result of conducted binary logistic model analysis as a way of ascertaining the effect seven predictors (from Table 2) on the likelihood that respondents participate in gambling and gaming activities revealed that the model was statistically significant, $X^2(7) = 35.792$, $p < 0.05$ (Table 3). The model explained 36.8 percent (Nagelkerke R^2) of the variance in gambling participation and correctly classified 84.9 percent of cases. Accounting for the good fit of this model, the Hosmer & Lemeshow test the null hypothesis and revealed that the model fits ($X^2(7) = 7.824$, $p > 0.05$) perfectly with the observed group membership (Table 3).

Table 3: Socio-econometric Analysis and Model summary Result

Covariates	B	S.E.	Wald	Sig.	Exp(B)
Gender (1)	.482	.636	.575	.448	1.620
Education Level	2.122	.836	6.433	.011	8.344
Age Category	-2.161	.783	7.621	.006	.115
Professional Status	-.227	.719	.099	.753	.797
Income Level	2.253	.775	8.451	.004	9.521
Marital Status	-1.378	.622	4.901	.027	.252
Distance from Gambling outlet	1.092	.614	3.160	.075	2.980
Constant	.334	.735	.206	.650	1.396
Model Coefficients and Summary					
-2 Log likelihood			104.808		
Cox & Snell R^2			.247		
Nagelkerke R^2			.368		
$X^2(df=7)$			35.792		
Significance Level			.000		

Hosmer & Lemeshow χ^2 (df=7)	7.824 (sig= .348)
Predicted Percentage Correction	84.9

From Table 3, it is observed that four of the seven predictors contributed significantly to the model while three were statistically not significant. This include education level ($p=0.011$), age category ($p=0.006$), marital status (0.027) and income level (0.004) (See Table 3). Although, predictors such as gender does not contribute to the statistical significance of the model, it is observed (based on the “Yes category” coding) from the model result that male ($\text{Exp}(B)=1.620$) are likely to participate in gambling and gaming activities than their female counterpart. This finding correlate with those made by other researchers in similar African environment as established in the reviewed literatures (Ahaibwe et al., 2016; Olaore et al., 2020). Also, those that have low level of education ($\text{Exp}(B)=8.344$) are more likely to engage in gambling and gaming activities than those with advanced level of education. Professional status has nothing to do with whether a participant gambles or not, although the model confirmed and supported the fact that those earning and surviving on lower income ($\text{Exp}(B)= 9.521$) are more likely to gamble than those on higher paycheck as established in research studies of Williams et al (2011) and Ahaibwe et al (2016). This is quite true as gambling provides an alternative quick source of money for any lucky participant. Also, participants who have shorter proximity to gambling outlet and stand post unit are more likely to gamble than those whose residential areas are well distanced from gambling outlet.

Gambling proliferation

To account for the proliferation and prevalence in gambling participation in the study setting, respondents were asked whether they have participated in gambling and gaming activities in the past one year and 95 (representing 75.4 percent) of the total 126 respondents surveyed said “YES” to have participated in gambling and gaming within this period. The characteristics and response pattern of these 95 respondents were examined and weighed using descriptive statistic. The survey study revealed that males gambled more than their female counterpart as 73.7% (representing 70 respondents of the actual of 95 respondents that said “Yes”). This is not a surprise as it is quite uncommon to see women gambling openly in the Nigerian environment that is highly driven by subjective norm of others in the society. It is important to clarify that it is not anomalous to see women gambling in the Nigeria, but the likelihood is higher in male counterparts. This discovery is in correspondence and agreed with the thought established in the literature review that women (especially those of African origin) are less likely to gamble openly the way would do in the society (Nwigwe et al., 2012; Ahaibwe et al., 2016). In term of the age category, people aged 25 and above (68.4%) gambled more in premier lotto games than younger people (31.6%) aged under the 25 years as premier lotto games (*Baba Ijebu*) is one of earliest and most popular gambling products consumed among adults in the selected Surulere municipality, Lagos state metropolis. Also, the study revealed that the singles (45.3%) gambled more those that are married (45.3%).

Respondents having higher educational level attainment gambled more those with lower level of education as 64.8% of the respondents claimed to hold a minimum first degree while 31.6% are basic/secondary school certificate holders. It is also unraveled that respondents that

have stable source of income (81.1%) gambled more than those that are without job (18.9%). When these respondents were asked to state reason for participating in gambling and gaming activities, they cited the need for extra funds to cater for their needs as the major motivating factor. Their opinion tallied with similar response given by respondents in the Ugandan gambling participation study conducted by Ahaibwe and Colleagues (2016). Examination of the monthly income of the respondents in the present study revealed that 62.1% of these respondents (despite their higher education qualification) were earning below or exactly the 30,000NGN Nigerian minimum wage for a civil servant while only 37.9% were earning above the 30,000NGN.

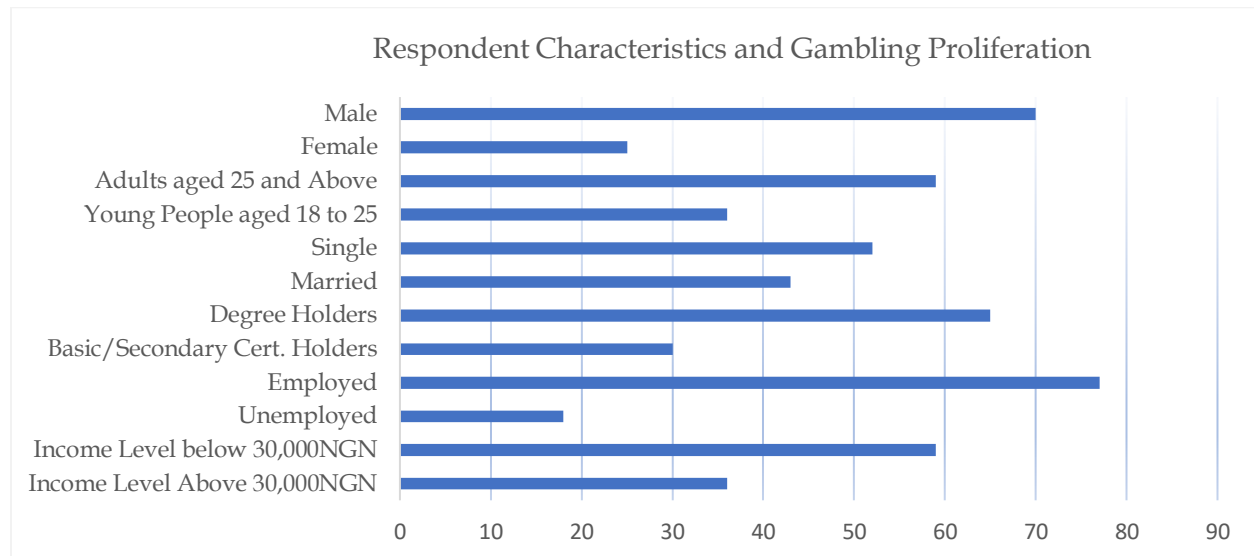


Figure 2: Gambling Proliferation

Socioeconomic effect of gambling participation and prevalence

Gambling participation and prevalence is of both social and economic consequences in any society. The social consequences are pronounced in phenomenon such as ascribed with problem gambling that can be pronounced in compulsive participants and which in turn impact their lives. The economic consequences are pronounced in those wide arrays of the benefits established in the literature review. To understand this better, the socio-economic impact of gambling was explored in the study by assessing the social impact from the perspective of participants' response pattern in the quantitative study and the economic impact from the perspective from the thoughtful opinions given by gambling business owners and employees in the conducted qualitative in-depth interviews.

Gambling in the Nigerian Economy

The gambling industry contributes to the economic buoyancy and based on the findings made in the present study, its relevance in the Nigerian economy and the society at large cannot be overemphasized despite the vehement religious stance and social critics on the position of gambling in a typical Nigerian environment. In the particular surveyed area of Surulere LGA, it is highly common to see gambling business outlets such as premier lotto kiosks and other gambling

stand posts in multitude across different streets. This is also popular feature seen in other Nigerian municipalities as gambling more than any other business units enables quick cash out for participants and enables them to have extra cash to sort financial obligations. Hence, the in-depth interview conducted with gambling business owners and experienced employees revealed insightful themes which backed the importance and contribution of the gambling industry to the Nigerian economy.

With the high rate of poverty in Nigeria (per capita, majority of citizens are living below \$1 per day) and the level of pressure the industry continues to receive from social critics fresh in the mind, gambling business owners and employees interviewed were asked about the position of the industry in Nigeria and how it has able achieve balance between contrasting views of social and economic critics. The respondents were equivocal about the position of gambling and a repeating key themes which captures gambling setting as (1) a viable low business investment with high economic return in Nigeria; and (2) an industry that support and sustains people in the Nigerian economy that is one of the largest in the world. An experienced staff of Premier Lotto Ltd offered some insightful opinions that shed light on how the industry contribute more to the improved economic standard despite the challenges faced from the social critic. As quoted according she said:

“It has been quite challenging to balance the contrasting opinions as the gambling business market depends greatly on massive numbers of participants to thrive but the industry has done its best to impact life by offering alternative source of revenue in this Nigerian economy where you are almost hopeless due to high poverty rate and unemployment”

-Premier Lotto Admin. Staff with 14 years of experience

A premier lotto sales manager focusing more on the industry-wide position of the gambling industry in the Nigerian economy was quoted saying:

“We are helping people as an industry by providing an avenue to invest minimum capital which appreciates within a short time for them in an environment where buying stocks from big companies can be risky and challenging over time”

-Premier Lotto Sales Manager with 8 years of experience

Reflecting on how the industry support the economy with job opportunities for the unengaged youth, an administrative manager of Premier Lotto shared that:

“The Nigerian population is not an aging population but a relatively young one in which you can see energetic youth striving to be successful through all available means but it is quite unfortunate despite their readiness to work, they are not well engaged due to the lapses on the government side. The industry has done its best to ensure that they are engaged”.

-Premier Lotto Admin Manager with 9 years of experience

The findings made in the qualitative study established the contributions of the industry to the economy. However, it was explained in a literature that gambling could be “economically regressive” in nature due socioeconomic inequality in which poorer people on low income

contributes massively to gambling revenue (Williams et al., 2011). This phenomenon was investigated using the gambling expenditure and income level of participants in the quantitative study. It was found out that 73.7% of the respondents earning below the minimum wage gambled as much as 500NGN and above per day which is an indication of the fact that poor people indeed contribute disproportionately more to gambling revenue than higher income earning socioeconomic class of people. This finding correlate with the regressive nature of gambling established in reviewed literatures and as such the possibility of gambling being economically regressive in the study area and hence the Nigerian economy is not ruled out in this study.

4.4.2. Problem Gambling Assessment

Respondents in the quantitative study were assessed for the risk of problem gambling using the developed survey instrument which draws its problem gambling assessment risk criteria strength from the Canadian problem gambling severity index (GSI) (see appendix 1). Based on 5 likert scale questions, gambling participants answered questions including frequency of participation, resorting to gambling to solve financial problems, borrowing or selling properties so as to participate in gambling, sense of remorse and anger in the aftermath of gambling participation, trying hard to recover losses, people complaining about their excessive gambling among host of other survey questions relating to their gambling habit and behavior. The close ended responses were ranked and classified. Using the GSI score card that classifies (based on 10 points) problem gambling risk into zero, low, moderate and higher risk, it was found that of the 95 respondents that have participated in gambling in the past 12 months, 31% were at higher risk of problem gambling as they scored above 7 GSI score, 57% scored around 3 to 7 GSI point and as such were classified to be at moderate risk of problem gambling while 12% were at low risk of problem gambling as they scored below 3 points on GSI score card.

Responsible Gambling

This study shares the belief that gambling participation should be done responsibly. Hence the study explored the gambling history of gambling participants. The quantitative survey response pattern revealed that 81.9% have participated in gambling and gaming activities at least on two different occasions when they were younger. Although they did not say which age, but it is possible that they did so outside the tolerable gambling age of 18 stipulated by the Nigerian government. This assumption quite solid as some other groups of Nigerian researchers in the past have confirmed the proliferation of underage gambling in Nigeria (Nwigwe, et al., 2012; Aguocha et al., 2018). Customer support is important in any business and the level of customer support received by gambling participants from gambling businesses and their operators is believed in this study to contribute to responsible gambling. Hence, respondents in the quantitative study were asked whether they receive responsible gambling support initiatives such as gambling terms and conditions from gambling operators whenever they want to participate or being cautioned and stopped from gambling whenever it is becoming excessive. 95.1% of respondents claimed to receive such general terms and conditions but only 13.7% claimed to have been stopped from further gambling after incurring massive loss when gambling, while 86.3% of the respondents said in no way have they been stopped from gambling further after incurring great loss. It is however important to state clearly without being bias that 64.9%

of the respondents claimed that gambling support and conditions given by operators to some extent does not determine the way they gamble.

In the follow up qualitative study, gambling business owners were asked how well they are contributing to responsible gambling. Response patterns in the interviews revealed that they are doing their possible not only to ensure responsible gambling participation but also to look responsible as individual business enterprises and collectively as an industry. This is reflected in various opinions of the respondents that were interviewed. A front desk officer working at Premier Lotto was quoted accordingly:

“We are not just operating the business the way it shouldn’t be because there are regulatory bodies we report to and we only allow those that meets the legal age requirement of 18 as per the Nigerian environment to gamble”

-Premier Lotto Front Desk Officer with 7 Years of Experience

A zonal sales manager at premier lotto with having 8 years of experienced was concisely quoted that:

“To what extent participants are responsible when gambling in term of frequency is quite out of our hands as they do so at their own discretion. What we do is just ensure that the legal stipulations which says that in no way should an underage be allowed to gamble, always hold at all times”

-Premier Lotto Zonal Sales Manager with 8 years of experience

This response pattern shows that the statutory regulations which allows only people aged 18 and above to only gamble in Nigeria remains the major approach to responsible gambling. Respondents in the qualitative study were asked whether there is a tolerable gambling frequency level permitted. Convincing responses were received as far as premier lotto games (*Baba Ijebu*) is concerned which only offers the chance to gamble for certain period during the day for participants and hence reducing all round the clock gambling. It is important to state that this is not applicable to other form of gambling in Nigeria such as online sport betting and virtual games which are also popularly played.

Gambling business strategies and technology

Technology especially digital media has been of greatest use and application in the business of today as business organizations are now using innovation and technological tools to transform and enhance their business operations. Online form of gambling is becoming more popular in the Nigerian environment and gambling business juggernauts in the country such as the premier lotto have taken their games into the virtual space. Even more so, Digital media is one the most widely employed technological development in the current knowledge driven business arena as it enables any business organization to create and share some of their business offerings in real-time and dynamic format. With this in mind, both quantitative and qualitative studies were conducted to account for the impact of technology and one of its examples (the digital media) on gambling participants and the gambling business operational performance at large.

In the quantitative study, 65.3% of the total respondents who have participated in gambling activities in the past 12 months claimed to have considered having a personal gambling business account of their own citing convenience and sense of anonymity as the driving factors. Some (23.7%) claimed not to have considered having a personal gambling account but nevertheless said that they prefer the online gambling format than the traditional gambling approach in a stand post unit while 11% were indifferent about these initiatives. It is also found in the study that digital media and platforms have become the novel channel of advertisement for gambling businesses to reach their target customers as 81.7% respondents claimed to have come across promotional ads online, when watching programs on televisions as well as receiving on different occasions short code messages which prompt them to gamble on their mobile phones. Some (42.1%) of the 95 respondents claimed to have been convinced to gamble upon seeing such advertisements or receiving short codes even when they did not have the intention. This statistic also backed the the “stimulating effect” of advertising strategy on consumer cognitive behavior described in the reviewed literature (Griffith, 2002; Gainsbury et al., 2012)

The follow-up qualitative study conducted enabled a deep understanding of how Nigerian gambling businesses and the industry at large are leveraging on technology and digital media to develop their products and marketing strategies so as to have a stimulating effect on the gambling participants. It is understood from the in-depth interview that technology has really shaped the industry for the better and social media platforms and user communities have become the major areas in which gambling advertisement and communication strategies are tailored to. These findings are reflected in the quoted response of the respondents as follows

“Online platforms have been really helpful for the business especially in catering for the elites who in the past couldn’t partake in the game due to public opinions about seeing them in a stand post but can now switch to online format even from their comfort zone”

-Premier Lotto Admin Staff with 14 years of Experience

“Unlike back in the days, technology has helped us a lot from various perspectives such as enabling an easier disbursement of winnings through online remittance platforms which in turn improves customer’s confidence in us”

Premier Lotto Admin Manager with 9 years of Experience

“Digital technologies have been of good use in the industry and it has changed our approach to product development and advertisement. Thanks to digital technologies, our customers can now maintain an account with us and making it easier to advertise unique products to specific customer group”

-Premier Lotto Zonal Sales Manager with 8 years of Experience

Conclusions

Gambling prevalence in the selected locality also arise from some of the socioeconomic challenges that are synonymous to other Nigerian environment as factors such as low income

level of majority of citizens, low level of education, broadening youthful population as well as nearness and ease of access to gambling outlet were all found to be of significant ($p < 0.05$) contribution to gambling participation and prevalence in the study area. This observation enables the present study to establish that people who are low income earners, have low educational attainment and have greater proximity to gambling products and outlets are at greater chance of being gamblers than those who are high income earners and are well informed in life.

The probability of males to gamble is more likely than females due to the subjective norms in the Nigerian environment in which gambling is seen as social vices and on average seeing female counterpart participating in the games is highly regarded as unethical. The possibility of female counterpart doing so through online platforms which enables their identity to be protected was not rule out in the present study as it is found out that in the quantitative study that 65.3% of the total 95 respondents including males and females who have participated in gambling activities in the past 12 months claimed to have considered having a personal online gambling business account of their own due to its convenience and the advantage of protecting their identity from the public eyes. Qualitative study findings shed more light to this as the staff of *Premier Lotto Ltd* interviewed confirmed that they have been able to cater for the gambling needs of the “elites” more than the way it is done in the past courtesy of online platforms. This also means that technologies have helped the business in actually catering for the gambling needs of the elites and improves customers experience as out of the 95 respondents who have gambled in the last 12 months that are surveyed, 64.8% claimed to hold a minimum first degree from reputable institutions.

With a sizeable amount of respondents citing non-buoyant economic situations as one of the challenges which drives their gambling urge, the socioeconomic impact assessment of the gambling participation and prevalence in the study area and Nigeria at large, it is found that, majority of respondents have resorted to gambling winnings to solve their financial burden on different occasions. This is because unemployment and underemployment rate is high in the country and the working poor dominates the broadening population. This is supported by another key finding made in which 62.1% of these respondents (despite their higher education qualification) were earning exactly or below the 30,000NGN per month. Coupled with the qualitative findings which revealed that winnings from gambling have breathe new life in to the lucky ones, it makes it more convenient to solidify the claim that gambling has become a “self-conceived financial problem solving” route for participants in this area and in other Nigerian communities. With the proliferation rate becoming higher, risk assessment of problem gambling carried out in the present study revealed that of the 95 gambling participants in the last 12 months, 31% were at higher risk of problem gambling, 57% are at moderate risk while only 12% were at low risk of problem gambling. However, owing to less stringent regulatory framework as well as participants not gambling based on informed decision (64.9% of the respondents claimed that gambling support and conditions given by operators to some extent does not determine the way they gamble), the concept of responsible gambling is still finding it hard to gain ground in an environment in which the industry leverage of massive numbers and frequency of plays to thrive. It is however important to also give the industry its own credit in contributing to socio-economic development as it is found out qualitative research findings revealed that the industry has done

well to ensure that sizeable numbers of Nigerian citizens are professionally engaged and hence lessening the challenges of high unemployment rate in the country which is highly dominated by youths.

Recommendation

The present study recommends that:

1. The Nigerian government should pay more attention to the socioeconomic system, improves it condition, make living more sustainable for the citizens and strive to mitigate the social downside of gambling
2. The respective regulatory body of Lagos State Lottery Board (LSLB) and the National Lottery Regulatory Commission (NLRC) should bolster the gambling regulation and monitoring framework in safeguarding minors and enhancing responsible gambling
3. The gambling industry should be more responsible in the development of gambling products and the businesses should moderate their communication and advertising strategies so as to support responsible gambling
4. Gambling participants should comply at all times with the gambling participation support, terms and conditions which enables them to gamble responsibly.

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