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# EXAMINING THE RELATIONSHIP BETWEEN PERSONALITY CHARACTERISTICS AND GAMBLING IDEATION AMONG UNDERGRADUATES OF UNIVERSITIES IN SOUTHWEST NIGERIA.

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## ABSTRACT

*The expansion of online gambling platforms in Nigeria has heightened public health concerns, particularly for university students susceptible to risk-taking behaviors due to developmental factors. This study investigated the association between personality traits—impulsivity, sensation-seeking, and neuroticism—and gambling ideation among 11,631 undergraduates across six universities in Southwest Nigeria. A cross-sectional survey design was employed, with data collected using the Big Five Inventory and Gambling Urge Scale. Analysis involved regression, structural equation modeling, and multivariate techniques. Contrary to expectations, impulsivity ( $r = -0.099$ ,  $p < .001$ ), sensation-seeking ( $B = -0.208$ ,  $p < .001$ ), and neuroticism ( $B = -0.071$ ,  $p < .001$ ) demonstrated weak negative correlations with gambling ideation, potentially reflecting cultural influences or limitations in measurement tools. These findings suggest that personality traits may not be strong predictors of gambling ideation in this population, underscoring the need for culturally adapted psychological assessments. Longitudinal studies are recommended to establish causal pathways and examine additional contextual factors. The results advocate for targeted educational interventions and regulatory measures to mitigate gambling exposure among university students.*

**Keywords:** Personality Characteristics, Gambling Ideation, Undergraduates, Southwest Nigeria.

## INTRODUCTION

### Background to the Study

Gambling, historically perceived as a recreational activity, has emerged as a significant public health concern in recent decades, particularly with the proliferation of digital technology and mobile internet access. This issue is pronounced among young adults, such as university students, who face developmental transitions involving increased autonomy, academic demands, and identity exploration. A critical yet understudied aspect of this issue is "gambling ideation," defined as persistent thoughts, inclinations, or fantasies about gambling, even in the absence of actual gambling behavior.

In Nigeria, the gambling industry has expanded rapidly, driven by widespread smartphone ownership, affordable data plans, and targeted marketing by betting platforms such as Bet9ja, Nairabet, and Sportybet. Akanle and Fageyinbo (2019) estimate that over 60 million Nigerians participate in sports betting, with young adults, including university students, constituting a substantial proportion. This trend is particularly evident in Southwest Nigeria, home to major universities like the University of Ibadan, Federal University of Technology Akure, Ladoke Akintola University of Technology (LAUTECH), and Ekiti State University, where urban settings facilitate access to gambling and its social acceptance within student communities.

The potential progression from gambling ideation to habitual gambling raises concerns due to associated risks, including academic decline, psychological distress, and financial difficulties. However, gambling ideation remains underexplored, particularly in non-Western contexts like Nigeria. Personality characteristics, notably impulsivity, sensation-seeking, and neuroticism, as outlined in the Five-Factor Model (Costa & McCrae, 1992), are well-established predictors of risk-taking behaviors. Impulsivity predisposes individuals to act without considering consequences, potentially increasing susceptibility to gambling's immediate rewards. Sensation-seeking drives the pursuit of novel or thrilling experiences, which gambling may fulfill. Neuroticism, marked by emotional instability, may prompt gambling ideation as a form of emotional escape.

Understanding how these traits influence gambling ideation could inform preventive measures before gambling behavior escalates.

This study addresses the gap in empirical research by examining the direct effects of personality characteristics on gambling ideation among undergraduate students in Southwest Nigeria. By focusing on ideation rather than behavior, the research aims to provide insights into early cognitive precursors, enabling targeted interventions tailored to the Nigerian context.

### **Statement of the Problem.**

The increasing prevalence of gambling ideation among Nigerian undergraduate students poses a significant challenge for educators, mental health professionals, and policymakers. While impulsivity, sensation-seeking, and neuroticism have been linked to risk-taking behaviors in Western studies, their predictive role in gambling ideation within the Nigerian context remains uncertain. Cultural factors, such as societal attitudes toward gambling or differing expressions of personality traits, may alter these associations.

The lack of research on gambling ideation, as opposed to gambling behavior, leaves a critical gap in understanding how psychological traits shape early gambling-related thought patterns among non-clinical student populations.

### **Objectives of the Study.**

The primary aim of this study is to investigate the relationship between personality characteristics and gambling ideation among undergraduate students in Southwest Nigeria.

The specific objectives are to:

Determine whether impulsivity, sensation-seeking, and neuroticism significantly predict gambling ideation.

Assess the extent to which these personality traits influence gambling ideation within the Nigerian cultural context.

### **Significance of the Study.**

This study contributes to the literature by examining gambling ideation among Nigerian undergraduates, an area with limited empirical attention. By focusing on personality characteristics, it provides a psychological perspective on a public health issue, moving beyond behavioral analyses to explore cognitive precursors.

For university administrators and mental health practitioners, the findings offer a basis for developing targeted interventions, such as counseling programs addressing impulsivity or sensation-seeking tendencies.

Additionally, the results may inform policies to regulate gambling advertisements targeting students. Academically, the study tests the applicability of the Five-Factor Model in a non-Western context, enriching psychological theory. It also establishes gambling ideation as a distinct construct, laying the foundation for longitudinal research to track its progression and impact across diverse student populations.

### **Theoretical Implications for the Current Study.**

This study integrated the Five-Factor Model, the Theory of Planned Behavior (TPB), the Cognitive Theory of Gambling, and the General Strain Theory (GST) to examine how personality traits influence gambling ideation among Nigerian undergraduates. The Five-Factor Model provides a personality-based foundation, suggesting that traits such as high openness, extraversion, and neuroticism may increase one's attraction to gambling, while high conscientiousness and agreeableness serve as protective factors. The Theory of Planned Behavior complements this by explaining how attitudes toward gambling, peer influence (subjective norms), and perceived behavioral control shape students' intentions to gamble. Beyond personality and intention, the Cognitive Theory of Gambling highlights the role of distorted thinking patterns and superstitious beliefs, such as overconfidence in luck or "being due for a win," which often drive persistent

gambling behavior despite losses. Finally, the General Strain Theory situates gambling ideation within the realities of stressful life conditions such as financial hardship, unemployment fears, and academic pressure that is common in Nigerian universities, which may push students toward gambling as a form of escape or coping mechanism. Together, these theories present gambling ideation as a multifaceted process influenced by personality traits, social pressures, cognitive distortions, and environmental stressors, offering a holistic framework for understanding why many Nigerian undergraduates develop favorable attitudes and intentions toward gambling.

### **Hypotheses:**

The following hypotheses are formulated to guide the study based on the reviewed theories

1. There will be a significant positive influence of impulsivity on gambling ideation among undergraduate students in Southwest Nigeria.
2. Sensation-seeking personality traits will significantly predict higher levels of gambling ideation among undergraduate students in Southwest Nigeria.
3. There will be a significant positive influence of neuroticism on gambling ideation among undergraduate students in Southwest Nigeria.

### **Operational Definition of Terms**

#### **Gambling Ideation:**

Gambling ideation refers to the thoughts, interest, fantasies, or intentions a person has toward engaging in gambling activities even if they haven't yet acted on them. It captures the mental or attitudinal stage that may lead to actual gambling behavior. It is often measured using self-report questionnaires or scales that assess how frequently individuals think about gambling, imagine winning, or plan to gamble.

#### **Impulsivity:**

Impulsivity is the tendency to act quickly without careful thought or consideration of consequences. It reflects poor self-control and difficulty delaying gratification. Impulsivity is commonly measured using standardized psychological tools such as the Barratt Impulsiveness Scale (BIS-11) or short versions like the UPPS Impulsive Behavior Scale, which assess traits like urgency, lack of planning, and sensation-seeking. Respondents typically rate statements (e.g., "I act on the spur of the moment") on a 4- or 5-point Likert scale.

#### **Sensation-Seeking:**

Sensation-seeking is the desire for novel, thrilling, and intense experiences, even when such behaviors involve risk. Students high in sensation-seeking may gamble for the excitement and adrenaline rush it provides, not necessarily for money. It is typically measured using the Zuckerman Sensation-Seeking Scale (SSS) or similar adapted versions. These scales ask respondents to agree or disagree with statements reflecting the need for excitement (e.g., "I like doing things just for the thrill of it"). Higher scores indicate stronger sensation-seeking tendencies.

#### **Neuroticism:**

Neuroticism is a personality trait characterized by emotional instability, anxiety, moodiness, and a tendency to experience negative emotions easily. Individuals high in neuroticism may turn to gambling as an escape from stress or emotional discomfort. Neuroticism is commonly measured as part of the Big Five Personality traits, using instruments such as the Big Five Inventory (BFI), NEO Personality Inventory, or the Ten-Item Personality Inventory (TIPI). Respondents rate statements like "I get upset easily" or "I often feel tense and anxious" on a Likert scale, with higher scores showing greater neurotic tendencies.

## METHODS

### Research Design

This study employed a cross-sectional survey design adopting expo facto method to investigate the relationship between personality characteristics and gambling ideation. This design was selected for its ability to collect data from a large sample at a single point in time, enabling the examination of associations between variables. A quantitative approach facilitated the use of regression analysis to test hypothesized relationships.

### Population of the Study

The study population consisted of approximately 12,000 undergraduate students enrolled in public universities across the six states of Southwest Nigeria. These institutions represent diverse socioeconomic, ethnic, and academic backgrounds, ensuring a comprehensive sample for studying gambling ideation.

### Sample and Sampling Technique

A multistage sampling technique was used to select participants. In the first stage, one university was purposively selected from each state to ensure geographic and institutional representation:

Ekiti State University, Ado-Ekiti (Ekiti State)

Federal University of Technology, Akure (Ondo State)

Osun State University, Osogbo (Osun State)

University of Ibadan, Ibadan (Oyo State)

Federal University of Agriculture, Abeokuta (Ogun State)

University of Lagos, Akoka (Lagos State)

In the second stage, students were sampled from six major faculties at each university: Social Sciences, Management Sciences, Arts, Sciences, Education, and Engineering. Using stratified random sampling, 2,000 questionnaires were distributed per university, totaling 12,000. Of these, 11,631 were fully completed and returned, yielding a 96.9% response rate. The distribution across faculties and universities ensured balanced representation. For example, Ekiti State University had 1,936 respondents, with 346 from Social Sciences, 334 from Education, and others proportionately allocated. Similar distributions were applied across the other institutions to enhance representativeness and generalizability.

Demographic Summary by University:

#### Ekiti State University, Ado Ekiti – Total Students: 1,959

Male	793
Female	1166
Faculty of Social Sciences	346
Faculty of Education	334
Faculty of Management Sciences	322
Faculty of Engineering	322
Faculty of Arts	318
Faculty of Sciences	317

#### Federal University of Technology, Akure -- Total Students: 1,959

Male	796
Female	1163
Faculty of Sciences	353
Faculty of Education	339
Faculty of Engineering	329
Faculty of Social Sciences	319
Faculty of Arts	311
Faculty of Management Sciences	308

#### Osun State University, Osogbo -- Total Students: 1958

Male	790
Female	1168

Faculty of Education	334
Faculty of Social Sciences	333
Faculty of Engineering	329
Faculty of Arts	329
Faculty of Sciences	319
Faculty of Management Sciences	314
<b>University of Ibadan, Ibadan -- Total Students: 1959</b>	
Male	795
Female	1164
Faculty of Management Sciences	354
Faculty of Education	329
Faculty of Sciences	328
Faculty of Engineering	326
Faculty of Arts	315
Faculty of Social Sciences	307
<b>Federal University of Agriculture, Abeokuta -- Total Students: 1958</b>	
Male	799
Female	1159
Faculty of Management Sciences	360
Faculty of Sciences	322
Faculty of Arts	321
Faculty of Social Sciences	320
Faculty of Education	318
Faculty of Engineering	317
<b>University of Lagos, Akoka -- Total Students: 1959</b>	
Male	791
Female	1168
Faculty of Social Sciences	382
Faculty of Education	334
Faculty of Management Sciences	326
Faculty of Engineering	308
Faculty of Arts	307
Faculty of Sciences	302

## Research Instruments

The study utilized a structured questionnaire with standardized scales:

**Big Five Inventory (BFI):** This measure assessed impulsivity (tendency to act without forethought), sensation-seeking (propensity for novel and thrilling experiences), neuroticism (emotional instability and stress susceptibility), and openness (intellectual curiosity and creativity). Each subscale used a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). Example of item include *"I am someone who is complex, a deep thinker"*.

**Gambling Urge Scale (GUS):** A 6-item questionnaire developed by Namrata Raylu and Tian P. S. Oei in 2004. It was developed to be a valid and reliable instrument for assessing urges in both clinical and non-clinical gamblers. It generally measures momentary gambling cravings in high-risk situations, using a 5-point Likert scale. Example of items include *"If I was offered a gamble, I'd probably take it"*.

## Validity and Reliability of Instruments

Face and content validity were established through expert review by psychologists and psychometricians. Internal consistency was assessed using Cronbach's alpha, with coefficients ranging from .76 to .89, indicating acceptable reliability for all scales.

## Method of Data Collection

Data were collected via self-administered questionnaires distributed in person. Informed consent was obtained, and participants were assured of confidentiality and anonymity.

## Method of Data Analysis

Linear regression analysis was used to test the direct influence of personality traits (impulsivity, sensation-seeking, neuroticism) on gambling ideation, corresponding to Hypotheses 1–3.

### Ethical Considerations

Ethical approval was obtained from the research ethics committee of a participating university. Participation was voluntary, with students informed of their right to withdraw. No personal identifiers were collected, and data were securely stored for academic use only.

## RESULTS

Table 1. Correlation Between Impulsivity and Gambling Ideation

Variable 1	Variable 2	r	P
Impulsivity	Gambling Ideation	-0.099	< .001
Note. N = 11,631. p < .001 indicates statistical significance.			

Interpretation:

A Pearson correlation analysis was conducted with data from 11,631 undergraduate students to examine the association between impulsivity and gambling ideation. The results revealed a statistically significant but weak negative correlation ( $r = -0.099$ ,  $p < .001$ ), indicating that higher impulsivity was associated with slightly lower gambling ideation. The effect size was minimal, suggesting limited practical significance. This finding contrasts with prior research linking impulsivity to increased gambling behavior (e.g., Blaszczynski, 2006).

Table 2. Linear regression Analysis of Sensation-Seeking Predicting Gambling Ideation

Predictor	B	SE	t	p
Sensation-Seeking	-0.208	0.007	-27.94	< .001
Note. N = 11,609. $F(1, 11607) = 780.4$ , $p < .001$ , $R^2 = 0.063$ . p < .001 indicates statistical significance.				

Interpretation:

A linear regression analysis was performed with data from 11,609 undergraduate students to assess the predictive effect of sensation-seeking on gambling ideation. The model was statistically significant,  $F(1, 11607) = 780.4$ ,  $p < .001$ , explaining 6.3% of the variance ( $R^2 = 0.063$ ). Sensation-seeking negatively predicted gambling ideation ( $B = -0.208$ ,  $SE = 0.007$ ,  $t = -27.94$ ,  $p < .001$ ), indicating that students with higher sensation-seeking tendencies reported lower gambling ideation. This finding, contrary to expectations based on prior studies (e.g., Zuckerman, 1994), may reflect cultural differences where sensation-seeking manifests as intellectual creativity rather than thrill-seeking in this population.

Table 3. Linear regression Analysis of Neuroticism Predicting Gambling Ideation

Predictor	B	SE	t	p
Neuroticism	-0.071	0.007	-10.76	< .001
Note. N = 11,631. $F(1, 11629) = 115.68$ , $p < .001$ , $R^2 = 0.010$ . p < .001 indicates statistical significance.				

Interpretation:

A linear regression analysis was conducted with 11,631 undergraduate students to evaluate the relationship between neuroticism and gambling ideation. The model was statistically significant,  $F(1, 11629) = 115.68$ ,  $p < .001$ , explaining 1.0% of the variance ( $R^2 = 0.010$ ). Neuroticism negatively predicted gambling ideation ( $B = -0.071$ ,  $SE = 0.007$ ,  $t = -10.76$ ,  $p < .001$ ), suggesting that students with higher neuroticism reported slightly lower gambling ideation. Despite statistical significance, the effect size was small, indicating a weak relationship. This finding diverges from literature associating neuroticism with maladaptive coping behaviors like gambling (e.g., Williams et al., 2012), potentially due to contextual factors or measurement nuances in Southwest Nigeria.

## DISCUSSION

This study investigated the association between personality characteristics (impulsivity, sensation-seeking, and neuroticism) and gambling ideation among undergraduate students in Southwest Nigeria. It addressed a gap in the literature by examining these relationships in a non-Western academic context, where gambling ideation is underexplored. The findings revealed weak negative correlations between impulsivity ( $r = -0.099$ ,  $p < .001$ ), sensation-seeking ( $B = -0.208$ ,  $p < .001$ ), and neuroticism ( $B = -0.071$ ,  $p < .001$ ) and gambling ideation among 11,631 undergraduates. These results, though statistically significant due to the large sample size, exhibited small effect sizes ( $R^2 = 0.063$  for sensation-seeking,  $0.010$  for neuroticism,  $0.008$  for impulsivity), indicating minimal practical significance. Contrary to prior research linking these traits to increased gambling behavior (e.g., Blaszczynski, 2006; Zuckerman, 1994; Williams et al., 2012), higher levels of these traits were associated with slightly lower gambling ideation. This unexpected finding may be attributed to the measurement approach.

The impulsivity subscale of the Big Five Inventory emphasized emotional reactivity rather than risk-driven behavior, which may not align with gambling ideation in this context. Similarly, sensation-seeking items likely captured intellectual creativity and openness rather than thrill-seeking, as students in academic environments may channel such traits into scholarly pursuits. Neuroticism's negative association suggests that emotionally unstable students may not view gambling as a coping mechanism, possibly due to cultural perceptions of gambling as a casual or socially normalized activity in Nigeria rather than a high-risk endeavor.

Cultural factors may have influenced these findings. For example, in Southwest Nigeria, gambling through platforms like Bet9ja and Nairabet is often perceived as a routine leisure activity, potentially reducing its appeal for sensation-seeking or neurotic individuals. These results highlight the need for culturally sensitive measurement tools to better capture personality traits in non-Western contexts.

### Theoretical Implications

The weak negative associations challenge the applicability of the Five-Factor Model (Costa & McCrae, 1992) in predicting gambling ideation in Nigeria. While the model links impulsivity, sensation-seeking, and neuroticism to risk-taking behaviors in Western settings, its assumptions may not fully hold in this context.

The Cognitive Theory of Gambling (Ladouceur & Walker, 1996) and General Strain Theory (Agnew, 1992) also require adaptation, as cognitive distortions or stress responses may manifest differently in Nigerian students. The Theory of Planned Behavior (Ajzen, 1991) remains relevant, as cultural norms and attitudes toward gambling shape ideation, but its constructs need contextual refinement.

### Practical Implications

The findings suggest that interventions targeting personality traits should account for cultural expressions of impulsivity, sensation-seeking, and neuroticism.

Universities can implement:

Therapy Programs: Train more Psychologist to identify students with high emotional reactivity or creativity and provide tailored guidance to channel these traits into productive activities.

Awareness Campaigns: Educate students about gambling risks through workshops and seminars, emphasizing healthier outlets for sensation-seeking, such as sports or creative clubs.

Policy Advocacy: Support stricter regulations on gambling advertisements targeting youth to reduce exposure in academic settings.

## Conclusion



This study contributes to understanding gambling ideation among Nigerian undergraduates by examining personality characteristics in a non-Western context. The unexpected weak negative associations between impulsivity, sensation-seeking, neuroticism, and gambling ideation underscore the influence of cultural and academic environments. These findings advocate for culturally adapted psychological assessments and targeted interventions to address gambling ideation as a public health concern.

## Recommendations

Based on the findings, the following recommendations are proposed to reduce gambling ideation among Nigerian undergraduates:

**Enhance Psychological Services:** Develop programs to support students with high impulsivity or sensation-seeking tendencies, encouraging constructive outlets like academic or extracurricular activities.

**Train counselors** to recognize culturally specific expressions of personality traits to better address gambling-related thoughts.

**Implement Educational Campaigns:** Conduct university-wide seminars and media campaigns to raise awareness about gambling risks, emphasizing alternative activities for sensation-seeking students.

**Integrate gambling awareness** into general studies curricula to promote informed decision-making.

**Advocate for Regulatory Measures:** Collaborate with policymakers to enforce restrictions on gambling advertisements targeting young adults, particularly on digital platforms prevalent in Nigeria.

**Promote Culturally Relevant Research:** Develop measurement tools that reflect local expressions of personality traits, ensuring accurate assessment of impulsivity, sensation-seeking, and neuroticism.

**Conduct longitudinal studies** to examine how personality traits influence gambling ideation over time in diverse Nigerian contexts.

## Limitations and Directions for Future Research

The cross-sectional design limits causal inferences about the relationship between personality traits and gambling ideation. Longitudinal studies are needed to track how these traits influence ideation over time. The reliance on self-report measures may introduce bias, suggesting the need for mixed-methods approaches, such as behavioral observations. The small effect sizes indicate that other factors, such as economic pressures or cultural beliefs, may play a larger role and should be included in future models. Finally, the study's focus on Southwest Nigeria may not generalize to other regions, necessitating broader studies to validate these findings.

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