

Original Article

Socio-Economic, Motivational, and Media-Related Correlates of Problematic Online Sports Betting Among Youth in Jimma Town, Ethiopia

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ABSTRACT: Online sports betting has become easier to access through digital platforms, raising concerns about its financial and social consequences for young people. This study examined the associations between financial literacy, exposure to gambling advertising, motivational factors, and perceived community and regulatory influences and problematic online sports betting among youth in Jimma Town, Ethiopia. A cross-sectional survey was conducted with 295 young people aged 18–30 years, a sample size determined with Cochran's formula, who were recruited through convenience sampling at betting locations. Data were analysed with descriptive statistics, Pearson correlations, and multiple linear regression in SPSS version 26. The regression model explained 55.2% of the variance in problematic gambling scores ($R^2 = .552$). Motivational factors ($B = 0.542, p < .001$) and media advertising ($B = 0.320, p < .001$) were positively associated with problematic gambling, whereas financial literacy was negatively associated with it ($B = -0.135, p < .001$). Community perception and regulation had a negative but non-significant coefficient ($B = -0.083, p = .065$). The findings are consistent with recent international and Ethiopian evidence on gambling advertising, financial literacy, and youth betting. They describe associations rather than causal effects and come from a non-probability sample. The study contributes locally situated evidence on youth financial well-being and gambling-related harm and suggests that financial education should be combined with advertising oversight and prevention approaches that address why young people bet.

KEYWORDS: Online Sports Betting Youth, Financial Literacy, Gambling Advertising, Motivation, Ethiopia, Jimma Town.

1. INTRODUCTION

Gambling involves staking money or something of value on an uncertain outcome in the hope of a return. Sports betting applies this activity to sporting events and can take place at physical outlets or on digital platforms. Internet access, smartphones, digital payment systems, and round-the-clock availability have changed how people encounter betting products. Online platforms lower practical barriers to participation and increase the speed and frequency with which bets can be placed. These characteristics make youth participation an important research topic, particularly where young people face economic insecurity or have limited access to financial education.

Gambling is not only an individual recreational choice. The World Health Organization (WHO, 2024) describes gambling-related harm as a public-health issue that can affect mental health, household finances, relationships, and the wider community. Harm can occur below the threshold of a clinically diagnosed gambling disorder, for example, when money intended for food, housing, education, or transport is diverted to betting. Digital access and intensive marketing may further normalise gambling, including among people who have limited experience of evaluating probability and financial risk.

Evidence from Ethiopia suggests that these concerns are locally relevant. Yimer (2025) surveyed youth in the North Wollo Zone (351 valid responses) and used multiple regression to show significant associations between economic, social, psychological, and technological factors and gambling behaviours, with consequences that included addiction, financial hardship, and reduced psychological well-being. Youth experiences are shaped by education, employment opportunities, disposable income, peer relationships, community attitudes, and the availability of betting services, and these conditions differ across Ethiopian towns. Jimma Town provides a specific urban setting in which to examine such influences together.

This study does not assume that every young person who bets experiences harm. Its purpose is to identify factors associated with problematic betting among the study participants. It focuses on four explanatory domains: financial literacy; exposure to media advertising; motivational factors, including expectations of financial gain and entertainment; and community perceptions and perceived regulatory effectiveness. The analysis is framed as an investigation of statistical associations. Because the design is cross-sectional, the findings cannot establish that any single factor causes problematic gambling.

1.1. RESEARCH PROBLEM AND LOCAL RELEVANCE

Online sports betting can appear attractive when it is presented as a quick route to money, a form of entertainment, or an extension of following a favourite team. These narratives may be especially salient for young people who are students, unemployed, underemployed, or managing limited personal income. The possibility of winning, however, should not be confused with a dependable income strategy: outcomes are uncertain, and repeated wagering can produce cumulative losses even when occasional wins occur.

A further concern is the relationship between gambling marketing and perceived normality. Advertising may use sport, humour, social belonging, celebrity associations, or promotional incentives to make betting seem routine. A systematic review by McGrane et al. (2025) found that sports-related gambling advertising was associated with several gambling behaviours across the reviewed studies, although the evidence base consisted largely of observational designs with inconsistent measures. Killick and Griffiths (2023) likewise documented the prominent integration of betting messages into sports media. These findings justify careful investigation of advertising exposure without assuming that every exposure affects every individual in the same way.

Financial literacy is another relevant factor. Financial literacy matters for a wide range of financial decisions (Lusardi & Mitchell, 2014), and an understanding of budgeting, probability, debt, and opportunity cost may help a person assess the financial implications of betting. Literacy alone is unlikely to address emotional motivations, social pressures, platform availability, or the commercial environment. A systematic review by O'Connor and Ivory (2025) found that financial literacy was generally negatively associated with gambling behaviour in the limited studies available, but few studies measured gambling problems directly rather than gambling frequency. The relationship therefore needs to be interpreted cautiously.

The central research problem is the need for locally grounded evidence on how financial literacy, advertising, motivation, and community and regulatory perceptions relate to problematic online sports betting among youth in Jimma Town.

1.2. STUDY OBJECTIVES

The study aimed to (a) identify socio-economic characteristics of youth who participate in online sports betting; (b) examine the association between financial literacy and problematic betting; (c) assess the association between advertising exposure and problematic betting; (d) identify motivational factors associated with problematic betting; and (e) examine the association between community perceptions, perceived regulatory effectiveness, and problematic betting.

2. LITERATURE REVIEW

2.1. THEORETICAL PERSPECTIVES

The Theory of Planned Behaviour proposes that behavioural intentions are shaped by attitudes toward a behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). Applied to sports betting, attitudes may include beliefs that betting is entertaining or financially rewarding; subjective norms may reflect peers' approval or the visibility of betting in sport; and perceived control may concern whether a person believes they can choose when to bet and when to stop. These elements provide a useful framework for considering individual decisions within a social environment.

Motivation-based approaches complement this perspective by distinguishing the reasons for acting (Deci & Ryan, 1985). In betting, such reasons include excitement, social interaction, distraction, and the expectation of financial gain. Motives differ across individuals and over time: a person may begin betting for entertainment but continue because of financial losses, attempts to recover money, or emotional reinforcement.

A public-health perspective adds the roles of product availability, commercial marketing, and regulation. The WHO (2024) argues that effective responses require population-level measures, regulation of gambling providers, and attention to advertising and the wider conditions that shape exposure and risk. This perspective cautions against placing full responsibility for harm on individual willpower or financial knowledge.

2.2. SOCIO-ECONOMIC CIRCUMSTANCES AND GAMBLING

Income, employment, and educational opportunities may influence both access to betting and the meaning attached to potential winnings. For people with low or irregular income, the prospect of a rapid financial return may be appealing. A cross-sectional association between economic vulnerability and betting, however, does not show whether financial difficulty precedes gambling, results from it, or shares common causes with it. Both directions are plausible, and longitudinal research is needed to clarify temporal relationships. Yimer (2025) similarly examined economic and social factors alongside psychological and technological ones, which underlines that socio-economic circumstances operate together with other influences rather than in isolation.

Education may increase awareness of risk, but formal educational attainment is not equivalent to financial literacy or protection from gambling harm. Betting among people with secondary, diploma, and degree-level education would suggest that the issue

is not confined to those with the lowest educational attainment. Useful interventions would combine accessible information with support for financial decision-making, alternative recreation, and early identification of harm.

2.3. FINANCIAL LITERACY AND BETTING BEHAVIOUR

Financial literacy concerns the knowledge and skills relevant to budgeting, saving, interest, risk, and financial decision-making (Lusardi & Mitchell, 2014). In gambling contexts, relevant knowledge includes understanding probability, the difference between a possible win and an expected return, and the cumulative effect of repeated losses. It also involves the practical capacity to separate essential expenses from discretionary spending. A person may understand these concepts and still gamble because of excitement, social pressure, or attempts to cope with distress, so financial knowledge should not be treated as a complete solution.

O'Connor and Ivory (2025) identified only nine eligible studies in their systematic review. Most of the included studies found a negative association between financial literacy and gambling behaviour, but the authors emphasised that few studies measured problematic gambling directly and that methods varied. This evidence is compatible with a negative association between financial literacy and problematic betting while cautioning against treating such an association as proof that financial education will reduce gambling-related harm.

2.4. ADVERTISING AND DIGITAL EXPOSURE

Sports betting marketing may be delivered through social media, television, online videos, sponsorship, promotional offers, and messages embedded in sporting events. Such exposure may increase awareness, shape expectations, encourage unplanned betting, or make betting seem a normal part of sport. McGrane et al. (2025) reviewed 22 quantitative studies and reported associations between sports-related advertising and several gambling outcomes, including gambling frequency, expenditure, unplanned betting, and the likelihood of gambling. They also noted limitations in the underlying evidence, including observational designs and non-standardised measures.

Killick and Griffiths (2023) reviewed content analyses of sports betting advertising and found that advertisements were frequently integrated into professional sport and often used themes such as humour and friendship. Content analysis can describe what advertising communicates, but it cannot by itself establish how far advertising changes behaviour. Together, these reviews support examining advertising exposure as a relevant correlate while avoiding causal claims from cross-sectional data.

2.5. MOTIVATION, PEERS, COMMUNITY PERCEPTIONS, AND REGULATION

Motivations for betting may include the hope of earning money, excitement, relief from boredom, sports fandom, and social interaction. These motives can overlap. Financial motives may be especially salient where stable employment is difficult to obtain, while entertainment and peer motives may matter even for people with adequate income. Interventions that address only financial knowledge may therefore fail to reach people whose betting is maintained by emotional or social reinforcement.

Community norms influence whether betting is perceived as acceptable, embarrassing, risky, or ordinary. Friends may share betting tips, celebrate wins, or minimise losses, while families may discourage betting or have limited information about online platforms. Regulation can shape minimum-age protections, provider licensing, advertising practices, transparency, and responses to harmful patterns. Participants' perceptions of regulation, however, are not the same as an objective assessment of legal enforcement, and a non-significant coefficient for a combined community-perception and regulation variable cannot establish that regulation is ineffective. It may reflect measurement limitations, limited statistical power, overlap with other predictors, or variation in participants' awareness.

2.6. RESEARCH GAP AND CONTRIBUTION

Recent international research has advanced understanding of gambling advertising and financial literacy, and Ethiopian studies such as Yimer (2025) have begun to document the socio-economic and psychological dimensions of youth betting. Findings from other settings cannot simply be transferred to every local context, because economic conditions, cultural meanings, the organisation of betting markets, digital payment access, and regulatory institutions differ. This study contributes by focusing on youth bettors in Jimma Town and by jointly considering financial literacy, advertising exposure, motivation, and perceived community and regulatory influences. The contribution is context-specific and exploratory.

3. CONCEPTUAL FRAMEWORK AND HYPOTHESES

The conceptual framework positions problematic gambling behaviour as the dependent variable and four main predictors: financial literacy, media advertising exposure, motivational factors, and community perception and regulation (Table 1). The framework draws on the Theory of Planned Behavior (Ajzen, 1991), the public-health perspective of the WHO (2024), and the evidence reviewed by McGrane et al. (2025) and O'Connor and Ivory (2025).

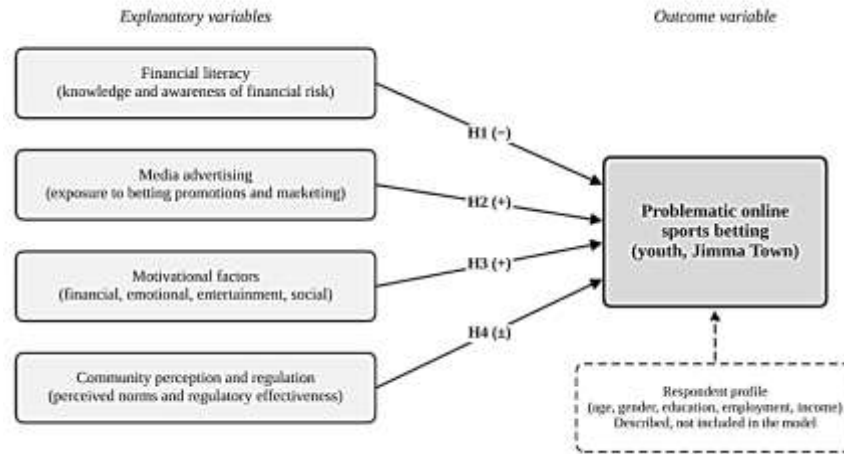


FIGURE 1 Conceptual Framework of Factors Influencing Problematic Online Sports Betting among Youth in Juma Town

Source: Authors' synthesis of Ajzen (1991), World Health Organization (2024), McGrane et al. (2025), and O'Connor and Ivory (2025).

3.1. RESEARCH HYPOTHESES

- H1: Financial literacy is negatively associated with problematic online sports betting.
- H2: Greater exposure to sports betting advertisements is positively associated with problematic online sports betting.
- H3: Stronger motivational drivers are positively associated with problematic online sports betting.
- H4: Community perceptions and perceived regulatory effectiveness are associated with problematic online sports betting. The direction is not assumed for the combined measure because it includes potentially distinct concepts.

The hypotheses are expressed in associational terms to match the cross-sectional design.

3.2. OPERATIONAL DEFINITIONS

Problematic gambling refers to a pattern of betting associated with loss of control or negative consequences, as conceptualised in the Canadian Problem Gambling Index and its Problem Gambling Severity Index (Ferris & Wynne, 2001). Financial literacy, advertising exposure, motivation, and community perception and regulation were treated as composite scores in the correlation and regression analyses.

4. METHOD

4.1. STUDY AREA AND DESIGN

The study was conducted in Jimma Town, Ethiopia, selected as the setting for examining online sports betting among young people and the social and economic conditions surrounding it. A quantitative cross-sectional survey design was used. This design measures variables at a single point in time and can identify statistical associations, but it cannot establish temporal order or causal effects.

4.2. POPULATION AND SAMPLING

The target population was young people who participate in online sports betting in Jimma Town. No complete sampling frame was available, so convenience sampling was used at betting locations. Convenience sampling is a practical way of reaching a population without a known list, but it increases the possibility of selection bias: people who attend physical betting outlets may differ from those who bet exclusively online, and people who were absent during data collection or unwilling to participate may differ from respondents. Participants were aged 18–30 years and were eligible if they visited a betting location during the study period and gave informed consent.

The sample size was determined with Cochran's (1977) formula for estimating a proportion, $n_0 = Z^2pq/e^2$, where $Z = 1.96$ for a 95% confidence level, $p = 0.5$ (the most conservative assumed proportion), $q = 1 - p$, and $e = 0.05$ is the margin of error. This gives $n_0 = (1.96)^2(0.5)(0.5)/(0.05)^2 \approx 384$. From the required sample size of 384, the researchers used 295 respondents who were willing and consented.

4.3. DATA COLLECTION AND MEASURES

Data were collected with a structured questionnaire covering socio-demographic information and the study constructs. Data collectors and supervisors were trained, and the questionnaire was pre-tested before the main survey. Financial literacy,

advertising exposure, motivation, community perception and regulation, and problematic gambling were measured with Likert-type items and summarised as composite scores.

4.4. DATA ANALYSIS

Data were analysed in SPSS version 26. Descriptive statistics summarised the respondent profile. Pearson correlation coefficients described pairwise relationships among financial literacy (FL), media advertising (MA), motivational factors (MF), and community perception and regulation (CPR). A multiple linear regression model was then estimated with problematic gambling (PG) as the dependent variable:

$$PG_i = \alpha + \beta_1 FL_i + \beta_2 MA_i + \beta_3 MF_i + \beta_4 CPR_i + \epsilon_i$$

Unstandardized coefficients (B), standard errors, standardised coefficients (β), t statistics, and p values were examined, and statistical significance was assessed at the .05 level.

4.5. ETHICAL CONSIDERATIONS

Participation was voluntary and based on informed consent.

5. RESULTS

5.1. RESPONDENT CHARACTERISTICS

Table 2 presents the respondent profile. Men accounted for 62% of the 295 respondents and women for 38%. The largest age group was 22–25 years (47%), followed by 26–30 years (31%) and 18–21 years (22%). In terms of education, 37% held a degree or higher, 35% a diploma, and 28% had completed secondary school. Betting was therefore not confined to respondents with the lowest level of formal education.

TABLE 2 Demographic Characteristics of Respondents (N = 295)

Characteristic	Category	%
Gender	Male	62.0
	Female	38.0
Age	18–21 years	22.0
	22–25 years	47.0
	26–30 years	31.0
Education	Secondary school	28.0
	Diploma	35.0
	Degree and above	37.0
Employment	Student	41.0
	Employed	29.0
	Unemployed	30.0
Monthly income	Below ETB 1,000	21.0
	ETB 1,000–2,000	42.0
	Above ETB 2,000	37.0

Note. Source: Survey data (2025). ETB = Ethiopian birr. Percentages sum to 100 within each characteristic.

Students accounted for 41% of respondents, unemployed participants for 30%, and employed participants for 29%. Regarding monthly income, 42% reported ETB 1,000–2,000, 21% less than ETB 1,000, and 37% more than ETB 2,000. A substantial share of the sample therefore had limited or uncertain income, although these descriptive data do not show that financial insecurity caused betting. Because sampling was non-probabilistic, the results should not be generalised to all young people in Jimma Town.

5.2. CORRELATIONS AMONG STUDY VARIABLES

Table 3 presents the correlation matrix. Financial literacy was positively correlated with motivational factors ($r = .414, p < .01$) and with community perception and regulation ($r = .298, p < .01$), and weakly positively correlated with media advertising ($r = .132, p < .05$). Media advertising was negatively correlated with motivational factors ($r = -.310, p < .01$) and with community perception and regulation ($r = -.171, p < .01$). Motivational factors and community perception and regulation were positively correlated ($r = .506, p < .01$).

TABLE 3 Correlations among Financial Literacy, Media Advertising, Motivational Factors, and Community Perception/Regulation

Variable	FL	MA	MF	CPR
FL	1	.132*	.414**	.298**
MA	.132*	1	-.310**	-.171**
MF	.414**	-.310**	1	.506**
CPR	.298**	-.171**	.506**	1

Note. Source: Survey data (2025). FL = financial literacy; MA = media advertising; MF = motivational factors; CPR = community perception/regulation. * $p < .05$. ** $p < .01$.

These coefficients describe co-variation among the predictor measures. They do not by themselves show how each predictor relates to problematic gambling, and a negative correlation between two predictors does not demonstrate that one weakens the effect of the other; testing moderation would require an interaction term in a specified model.

5.3. MULTIPLE REGRESSION RESULTS

Table 4 presents the regression results. The model had $R = .743$, $R^2 = .552$, adjusted $R^2 = .545$, and a standard error of the estimate of .78916. The model therefore accounted for 55.2% of the variance in problematic gambling scores within the analysed sample. This figure summarises model fit and does not mean that the predictors caused 55.2% of gambling problems.

TABLE 4 Multiple Linear Regression Predicting Problematic Gambling

Predictor	B	SE	β	t	p
Constant	-0.694	0.172	—	-4.027	< .001
Financial literacy	-0.135	0.037	-0.154	-3.629	< .001
Media advertising	0.320	0.039	0.400	8.119	< .001
Motivational factors	0.542	0.038	0.670	14.180	< .001
Community perception/regulation	-0.083	0.045	-0.079	-1.850	.065

Note. Source: Survey data (2025). Dependent variable: problematic gambling. $R = .743$; $R^2 = .552$; adjusted $R^2 = .545$; standard error of the estimate = .78916. B = unstandardized coefficient; SE = standard error; β = standardised coefficient.

Financial literacy had a negative coefficient ($B = -0.135$, $\beta = -0.154$, $p < .001$), indicating that higher financial literacy scores were associated with lower problematic gambling scores after accounting for the other predictors. Media advertising had a positive coefficient ($B = 0.320$, $\beta = 0.400$, $p < .001$), and motivational factors had the largest standardised coefficient ($B = 0.542$, $\beta = 0.670$, $p < .001$). Community perception and regulation had a negative coefficient that did not reach the conventional .05 level ($B = -0.083$, $p = .065$). The estimated equation was:

$$PG = -0.694 - 0.135FL + 0.320MA + 0.542MF - 0.083CPR + \varepsilon$$

The coefficients should be interpreted only in relation to the scales actually used; without scale definitions, a coefficient cannot be translated into a practical change in risk. In terms of the hypotheses, H1, H2, and H3 were supported, whereas H4 was not supported at the .05 level.

6. DISCUSSION

6.1. MOTIVATION AS THE STRONGEST CORRELATE

Motivational factors had the largest standardised coefficient in the model ($\beta = 0.670$, $p < .001$), suggesting that, among the variables included, the motivation score had the strongest statistical association with problematic gambling scores. This is consistent with the idea that betting is not explained only by financial calculation; excitement, sports engagement, social interaction, boredom, or the hope of changing one's financial circumstances may all be relevant (Deci & Ryan, 1985). The overall pattern also resembles the Ethiopian findings of Yimer (2025), who reported significant associations between economic, social, psychological, and technological factors and youth gambling behaviours. The two studies differ in setting, design, and constructs, so their coefficients cannot be compared directly. Because the motivation construct was analysed as a composite, it is not possible to determine which specific motive accounts for the association.

The finding supports prevention approaches that consider why young people bet rather than focusing only on information about odds. Educational institutions and community organisations could offer accessible recreation, sports participation that is not linked to betting, peer discussion, and referral pathways for people who report loss of control or financial distress. These measures should be evaluated rather than assumed to be effective locally.

6.2. ADVERTISING EXPOSURE AND PROBLEMATIC BETTING

The positive association between media advertising and problematic gambling is consistent with recent international research. McGrane et al. (2025) synthesised 22 quantitative studies and found that sports-related gambling advertising was associated with several self-reported gambling behaviours, while noting that the evidence was limited by observational designs and inconsistent measures. The present result adds a locally relevant association but does not establish that advertising caused respondents' betting problems. It is also consistent with Killick and Griffiths's (2023) observation that betting messages are widely embedded in sports media.

Advertising may operate through several pathways: increasing awareness of betting products, linking betting with sport and social identity, communicating promotional offers, or making wagering seem more routine. The combined advertising measure

does not allow these pathways to be separated. In cross-sectional data, high-risk bettors may also notice or seek out more advertising, which would produce reverse-direction or selection effects.

6.3. FINANCIAL LITERACY AS A POSSIBLE PROTECTIVE CORRELATE

The negative association between financial literacy and problematic gambling is consistent with the possibility that financial knowledge helps people assess the implications of betting. Understanding budgets, probability, and opportunity costs may make it easier to recognise that betting is not a reliable income source and that repeated small stakes can accumulate into substantial losses (Lusardi & Mitchell, 2014). Financial literacy may nevertheless be insufficient when betting is driven by emotional reinforcement or compulsive patterns.

O'Connor and Ivory (2025) provide an important qualification. Their systematic review found that financial literacy was generally negatively associated with gambling behaviour, but only nine studies met the inclusion criteria and only one used a comprehensive measure of problematic gambling. The evidence is promising but preliminary, and the present results should not be taken to mean that financial education alone prevents gambling disorder. Financial education is better regarded as one component of a broader harm-reduction strategy.

6.4. COMMUNITY PERCEPTION AND PERCEIVED REGULATION

The coefficient for community perception and regulation was negative but non-significant ($p = .065$), so the data do not provide sufficient evidence to reject the null hypothesis at the .05 level for this predictor. This does not show that community attitudes or regulation are unrelated to gambling. The combined variable may group distinct constructs, and the sample size or measurement quality may limit the ability to detect an association. A stronger design would measure perceived peer approval, family attitudes, knowledge of age restrictions, trust in enforcement, and exposure to responsible-gambling information separately, and would assess regulatory practice through documentary or institutional sources rather than relying solely on respondents' perceptions.

6.5. INTERPRETING THE MODEL AS A WHOLE

The R^2 of .552 indicates substantial in-sample explanatory power. It should be read alongside the convenience sample, the use of composite self-report measures, and the possibility of omitted variables, common-method bias, and overlapping questionnaire items, all of which may inflate observed relationships. The results are best described as preliminary evidence that warrants replication with a transparent sampling process and validated measurement.

7. POLICY AND PRACTICAL IMPLICATIONS

7.1. FINANCIAL EDUCATION AND PRACTICAL DECISION-MAKING

Financial education for young people should go beyond general messages to spend responsibly. It can include practical budgeting, identifying essential expenses, understanding probability and expected value, recognising the difference between occasional wins and sustainable income, and tracking cumulative spending. Materials should be designed for different education levels and delivered through universities, vocational institutions, youth groups, and community organisations. Evaluations should measure changes in knowledge and behaviour rather than assume that attending a training session reduces harm.

7.2. ADVERTISING AND DIGITAL ENVIRONMENTS

The positive association between advertising exposure and problematic betting, together with international evidence, supports a review of how betting promotions reach young people. Relevant measures include monitoring digital advertising, limiting promotions likely to appeal to minors, requiring clear and prominent risk information, and reviewing sports sponsorship and inducements. Which of these options is available in Ethiopia depends on current national law and regulatory guidance, and should be assessed before proposing specific statutory changes.

Platforms and providers can also be encouraged or required, where the law allows, to offer transparent account information, spending summaries, accessible limits, and routes to self-exclusion or support. Such measures should not shift responsibility entirely onto individuals. The WHO (2024) emphasises that population-level prevention and effective regulation matter because gambling-related harm is shaped by commercial and environmental conditions as well as personal choices.

7.3. COMMUNITY SUPPORT AND EARLY INTERVENTION

Universities, families, health services, and youth organisations can help reduce stigma and make it easier for people to discuss gambling-related financial stress. Support should be non-judgemental and should recognise that harms may affect people who do not meet clinical criteria for gambling disorder. Referral information can be included in student support services and financial counselling, and where mental-health or addiction services are limited, policy development should consider how to build accessible, confidential support pathways.

7.4. MONITORING AND EVIDENCE DEVELOPMENT

Local authorities and researchers could collaborate on anonymous monitoring of betting-related harms such as debt, missed educational expenses, relationship conflict, and distress. Data collection should protect privacy and avoid identifying individual bettors or betting outlets without an appropriate legal and ethical basis. Pilot interventions should be evaluated against pre-specified outcomes, and findings, whether positive or negative, should be reported transparently.

8. CONCLUSION

This study examined associations between financial literacy, media advertising, motivational factors, community perception and regulation, and problematic online sports betting among youth in Jimma Town. In the regression model, motivation and advertising were positively associated with problematic gambling, financial literacy was negatively associated with it, and the combined community perception and regulation measure was not significant at the .05 level. Motivation had the largest standardised coefficient among the predictors.

The findings align with recent international and Ethiopian literature that identifies sports-related advertising as a relevant correlate of gambling behaviour and suggests a possible protective association with financial literacy. The results are exploratory: cross-sectional data do not establish causality, and convenience sampling limits generalizability. On this basis, the study recommends that (a) educational institutions and community organisations provide practical financial-literacy activities covering budgeting, probability, opportunity cost, and the risks of treating betting as an income strategy; (b) regulators and public institutions review the reach and content of gambling advertising, especially digital promotions and messages integrated into sport; (c) youth programmes offer attractive alternatives for recreation and social connection that do not depend on betting; (d) community awareness activities present accurate information on gambling-related harm and accessible support options without stigmatising people who experience problems; and (e) any policy proposal be grounded in a review of current Ethiopian law, institutional responsibilities, and enforcement evidence.

9. FUTURE RESEARCH DIRECTIONS

The study had several limitations, including a relatively small, local sample and a cross-sectional approach. These factors can affect the reliability and validity of the results. Additionally, these limitations prevent the establishment of cause-and-effect relationships and can result in bias. To address these limitations, future studies should use longitudinal and qualitative methods, sample diverse populations and consider interventions such as financial education and media regulations to better understand the negative consequences of youth gambling behaviour.

AUTHOR'S DECLARATIONS

Conflict of Interest: The authors declare no competing interests.

Funding: This work was funded by Jimma University.

Authors' Contributions: All authors contributed to the study and approved the final manuscript.

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