

Diana Owole Ijiga Institute of Cognitive Neuroscience, Faculty of Social Sciences National Research University Higher School of Economics, Moscow Russia

dianaijiga5@gmail.com +79262502528

Ameh, James Akor, *PhD* Department of Educational Foundations, Reved. Fr Adasu University, Makurdi. akorjamesameh@gmail.com +2348038735323

Godwin Guda Akura Department of Educational Foundations. Reved. Fr Adasu University, Makurdi. akuragudagodwin@gmail.com +234766076805

*Corresponding Author:

Diana Owole Ijiga Institute of Cognitive Neuroscience, Faculty of Social Sciences National Research University Higher School of Economics, Moscow Russia

dianaijiga5@gmail.com +79262502528

PERCEIVED INFLUENCE OF SPORT BETTING ON STUDY HABITS AND DOING OF ASSIGNMENT AMONG ADOLESCENTS IN MAKURDI LOCAL GOVERNMENT AREA OF BENUE STATE

ABSTRACT

This study investigated the perceived influence of sport betting on study habits and doing of assignment among adolescents in Makurdi Local Government Area of Benue State. Two research questions guided the study. Two hypotheses were tested at 0.05 level of significance. The population of the study consisted of 206 students from 4,590 students in 21 schools in Makurdi Local Government. The sample consisted of 206 students. The instrument for data collection was a self-structured questionnaire titled: "Sport Betting on study habits and doing of assignment Questionnaire' (SBSHDAQ). The data were analysed using mean and standard deviation to answer the research questions and chi-square was used to test the hypotheses at .05 level of significance. It was revealed that sport betting has perceived influence on study habits and doing of assignment among adolescents in Makurdi Local Government Area. It was recommended that teachers and counsellors should educate students on the dangers of excessive sports betting through awareness campaigns during study time and teachers should set clear expectations and deadlines for assignments while providing support for struggling students.

INTRODUCTION

Secondary school students often face a mix of social, emotional, and environmental challenges that make it hard for them to succeed in school. These struggles can lead to poor grades, low motivation, skipping school, and in some cases, dropping out (Needham, 2024). Many students find it hard to handle the pressure from school, which causes frustration and a lack of interest in learning. Problems such as peer pressure, unstable home lives, money troubles, and distractions like social media or sports betting make it even harder for students to focus on their studies. Gambling, in particular, is becoming more common among teens. The chance to make quick money seem more exciting than school which leads to poor time management, lack of discipline, and eventually, failure in school. Also, many students do not get enough support from counsellors or mentors, so they miss out on helpful advice that could guide them through academic problems (Nayak, 2017).

As a result, many teens do not develop the important habits and skills like managing their time and staying disciplined that are key to doing well in school (Zhao & Zhao, 2022).

Sport betting means placing money on the results of sports games. People can bet on things like who wins, the final score, or specific events during the game, like the number of goals or points (Izhikevich, 2016). It has become more popular and easier to access thanks to websites, physical betting shops, and even among friends (Akanle & Fageyinbo, 2016). The rise of online betting websites has made it much easier for people to bet on sports. These platforms offer many betting choices and live updates during games. This convenience has made sport betting especially popular with younger people who enjoy the thrill and the chance to win money (Gainsbury, 2015). The internet has played a big role in growing the gambling industry, with many sites offering different ways to gamble (Guillou-Landreat, 2021). Using the internet is cheap and easy, which has encouraged gambling companies to invest in new technology (Lawn, 2020). This shift to digital has led to more people gambling from home, making the internet a key part of this growth (Gainsbury, 2015). Sports, being a huge industry, attract lots of attention because many people enjoy watching and following games (Şahin, 2020). With mobile phones making access even easier, more people are betting on sports, and this has helped the industry earn more money.

Academic adjustment refers to a complex process through which students develop the necessary skills, strategies, and habits to succeed in educational settings (Scribner, 2020). This process includes mastering time management, applying effective study methods, and enhancing critical thinking skills that are essential for managing the demands of higher education (Bowman, 2010). However, academic adjustment extends beyond academic performance; it also includes social and psychological adaptation, which are crucial to a student's overall well-being (Tinajero, 2019). Students who adjust well to academic life often report higher levels of motivation, improved self-esteem, and a stronger sense of well-being, suggesting a close link between academic adjustment and mental health (Song & Hu, 2024). In contrast, those who face challenges in this area may experience poor academic outcomes, elevated stress, and increased dropout risk. These patterns highlight the importance of equipping students with effective adaptation strategies and ensuring access to appropriate support systems (Setyawati, Zhai & Carney, 2024).

The development of effective study habits is fundamental to academic success, as it encompasses a variety of strategies and structured routines aimed at maximizing learning efficiency and academic performance. These habits often include the establishment of consistent study schedules, organized management of academic materials, and the use of active learning techniques such as summarization and active recall, all while minimizing potential distractions (Golatkar, 2020). Engaging in these practices

supports increased focus, better information retention, and deeper understanding which collectively contribute to enhanced academic outcomes (Arora, 2016). However, the growing presence of distractions such as sports betting poses a significant threat to the maintenance of these essential habits. Participation in sports betting can lead to reduced time spent on academic activities, as students may become increasingly preoccupied with tracking outcomes and analyzing sporting events (Hora & Oleson, 2017). According to Omale (2012), students who engage in sports betting tend to have poorer study habits compared to those who do not. It was also found that male students participated in sports betting more frequently than female students. Furthermore, the study highlighted that excessive involvement in sports betting led to distractions, reduced study time, and lower academic performance among students. To Ojo, (2014), sports betting had a negative impact on students' study habits, as many students who engaged in betting spent more time analyzing games and placing bets instead of focusing on their academic work

The academic environment is structured to foster intellectual development and prepare students with the necessary competencies for future professional and personal success. Within this framework, assignments function as essential tools that extend learning beyond the classroom, encouraging independent inquiry and reinforcing instructional content (Huang, 2022). Due to their multifaceted nature, assignments require students to conduct in-depth research, perform critical analysis, and articulate their findings in a clear and organized manner. These processes strengthen students' grasp of course material while also developing their analytical and problem-solving skills (Clark, 2023). Assignments serve not only to bridge theory and practice enhancing students' ability to apply conceptual knowledge to real-world scenarios but also to promote longterm retention and deeper understanding of academic content (Reynolds, 2020). Additionally, they enable educators to evaluate student progress and identify learning gaps that may necessitate targeted support or intervention (Reynolds, 2020). Successfully completing assignments helps students cultivate key competencies such as time management, organization, and self-discipline skills that are applicable across a range of academic and non-academic settings (Cullen & Oppenheimer, 2024). Despite their importance, the growing prevalence of betting, particularly among students, poses a significant threat to academic engagement. The distraction and time commitment associated with betting activities may lead students to deprioritize their academic responsibilities, thereby compromising their ability to complete assignments effectively and on time. To Okafor (2017), students who engaged in sports betting are not interested in academic responsibilities like assignments as well as financial involvement in betting often resulted in distractions and reduced study time, further affecting students' ability to complete assignments effectively. According to Okoro (2017), sports betting has a significant impact on students' ability to complete

assignments. Many students who actively engaged in betting were found to be less focused on academic responsibilities, often prioritizing betting activities over completing assignment.

Statement of the Problem

The growing normalization of sports betting among adolescents poses a complex and pressing concern, particularly in relation to its potential effects on academic performance and overall psychological well-being (Seo, 2020). Adolescence is a critical stage of development marked by increased susceptibility to external influences and a greater likelihood of engaging in high-risk behaviors (Seo, 2020). The combined effects of widespread accessibility, peer dynamics, and aggressive marketing strategies have contributed to embedding sports betting within adolescent social culture, thereby warranting a detailed investigation into its impact on academic adjustment (Nguri, 2024).

For many adolescents, the prospect of financial gain enhanced by the perceived social value of possessing sports knowledge serves as a strong motivator to engage in betting activities, often without a thorough understanding of the potential risks involved (Lloyd, 2010). In parallel, the evolution of youth sports from recreational play to structured, high-stakes competition may increase the risk of injury and emotional strain among young athletes (Smucny., 2014). Furthermore, the success of school sports teams has been found to influence student behaviour across genders. While male students tend to exhibit higher levels of alcohol consumption and reduced academic focus following team victories, female students may experience declines in academic performance, though these effects can be obscured by grading practices (Lindo, 2012).

Purpose of the Study

The purpose of this study was to investigate the perceived influence of sport betting on study habits and doing of assignment among adolescents in Makurdi Local Government Area of Benue State.

- Find out the perceived influence of sport betting on study habits among adolescents in Makurdi Local 1. Government Area of Benue State
- 2. Examine the perceived influence of sport betting on doing of assignment among adolescents in Makurdi Local Government Area

Research Questions

The study was guided by the following research questions:

1. What is the perceived influence of sport betting on study habits among adolescents in Makurdi Local Government Area of Benue State?

2. What is the perceived influence of sport betting on doing of assignment among adolescents in Makurdi Local Government Area of Benue State?

Hypotheses

The following null hypotheses was tested at 0.05 level of significance:

- 1. Sport betting has no significant perceived influence on study habits among adolescents in Makurdi Local Government Area of Benue State
- 2. Sport betting has no significant perceived influence on doing of assignment among adolescents in Makurdi Local Government Area of Benue State

Literature Review

Sport betting has been defined and examined by various scholars. According to Okoro (2020) sport betting refers to the act of placing wagers on the outcome of sporting events. According to Williams and Wood (2021), sport betting is the practice of predicting sports results and placing a monetary stake on the outcome, often facilitated by bookmakers or online platforms. It is considered a structured form of gambling that involves various odds and betting markets. Similarly, Johnson (2019) describes sport betting as a financial activity where individuals attempt to capitalize on their knowledge of sports to make calculated wagers, often influenced by statistical analysis and trends in team performance. Moreover, Smith and Jones (2022) define sport betting as a recreational activity that combines elements of chance and skill, wherein participants place bets on different sporting outcomes, ranging from individual player performances to overall match results. In another perspective, Carter (2018) views sport betting as a speculative investment, akin to stock trading, where bettors analyze data, trends, and probabilities to make informed decisions on their wagers. According to Brown (2020), sport betting is a form of entertainment that allows individuals to engage more deeply with their favorite sports by financially committing to the success of specific teams or players.

Academic adjustment refers to coping with academic demands and requirements, including attending classes or lectures, completing assignments and projects, paying school fees, writing exams, and facing other challenges in school. Students can achieve adjustment to university life and reach a state of satisfaction with performance, colleagues, teachers, and the environment as a whole. Al-khatib, Awamleh, and Samawi (2012), viewed academic adjustment as the mean of the total degree achieved by the respondent on the items related to academic adjustment on the university life adjustment scale. Academic adjustment has been historically construed regarding children's academic progress or achievement (Onyejiaku, 2019). This outcome is

important, but it is very limited because it narrows the search for precursors and events in children's environments that may affect adjustment. On a broader level, adjustment involves children's progress and achievement, attitudes toward school, anxieties, loneliness, social support, and academic motivation (Schunk & Meece, 2015). Ali (2019) opined that students who show signs of adjustment are well-behaved and experience academic achievement.

Ojo (2018), postulated that sports betting significantly diverts students' attention from their academic responsibilities. With the constant allure of placing bets, tracking game results, and analyzing odds, students often become more focused on gambling rather than their studies. This engagement in betting activities leads to reduced concentration, as the excitement and anxiety surrounding potential financial gains or losses preoccupy their minds. Consequently, students struggle to complete assignments on time, participate actively in class discussions, and retain information effectively. Lee (2019) posited that sports betting introduces financial stress among students, which can have a detrimental impact on their study habits. Many students engage in betting with the hope of earning quick money, but frequent losses can lead to financial struggles.

Avenyo, Kwashie, and Demuyakor (2024) asserted that there is a significant negative relationship between online sports betting addiction and academic achievement. Their study revealed that students who engage excessively in online sports betting tend to perform poorly in their academic pursuits. Daniel (2023) revealed that 64.2% of past-year gamblers reported experiencing negative academic impacts due to sports betting. Their study indicated that students who frequently engage in betting often struggle to complete assignments on time. The financial losses associated with gambling may also contribute to stress and reduced concentration on academic activities. Furthermore, these students may prioritize betting over studying, ultimately leading to poor academic performance. Sarpong (2019) asserted that sports betting occupies a significant portion of students' leisure time, resulting in reduced attention to academic responsibilities. Many students reported that their engagement in betting activities often interfered with their study schedules.

Methodology

This study adopted descriptive survey research design. The area of this study was Makurdi Local Government area of Benue State. The population of the study was 4,590 students from the existing 21 Government Grant-Aided Secondary Schools in Makurdi Local Government Area of Benue State. The sample consisted of 206 students from secondary school in Makurdi Local Government Area of Benue State. The researcher used 15% of the population of 4590 making the sample size 206. The study employed multistage sampling technique for the selection of sample size. This includes stratified sampling, purposive and simple random sampling techniques. A researcher self-structured questionnaire titled: "Sport Betting and Study Habit and Doing of AssignmentQuestionnaire were used for the study. The instrument has a 4-point rating scale with the response mode of Strongly Agree (SA) 4, Agree (A) 3, Disagree (D) 2 and Strongly Disagree (SD) 1. The structured questionnaires developed by the researcher was subjected to scrutiny by the research supervisor. The supervisor ascertained its face and content validity and corrections were made on each items appropriately. The researcher was assisted by 3 research assistants to administer the questionnaire in schools. Descriptive statistics of mean scores and standard deviation were used to answer the research questions. A cut-off points of 2.50 was used for decision making. Any mean scores of 2.50 and above, were accepted as having the desired impact. On the other hand, mean score of less than 2.50 were considered as not having the desired impact. Chi-square was used to test the hypotheses at 05 level of significance.

Results

Research question 1

What is the perceived influence of sport betting on study habits among adolescents in Makurdi Local Government Area of Benue State?

Table 1: Mean and Standard Deviation of the Perceived Influence of Sport Betting on Study Habits among Adolescents in Makurdi Local Government Area of Benue State?

Item	Item Description	SA	A	D	SD	\overline{X}	SD	Decision
No								
1	I spend more time on sport betting than on my studies.	95	99	4	0	3.32	0.47	Accepted
2	Sport betting affects my ability to concentrate on my studies.	76	84	38	0	3.19	0.73	Accepted
3	I often neglect my study schedule due to sport betting.	77	91	27	3	3.22	0.73	Accepted
4	I find myself thinking about sport betting while studying.	63	81	21	33	2.88	1.04	Accepted
5	My study habits have declined due to my involvement in sport betting	123	65	6	4	3.55	0.66	Accepted
		86.8	84	19.2	8.0	3.23	0.73	Accepted

Table 1 show that the mean ratings for items 1-5 were above the cut-off point of 2.50. The cluster mean of 3.09 with the standard deviation of 0.91 is above the cut-off point of 2.50. This implies that sport betting has perceived influence on study habits among adolescents in Makurdi Local Government Area of Benue State.

Research Question 2

What is the perceived influence of sport betting on doing of assignment among adolescents in Makurdi Local Government Area of Benue State?

Table 2: Mean Ratings and Standard Deviation of the Perceived Influence of Sport Betting on Doing of Assignment among Adolescents in Makurdi Local Government Area of Benue State

Item	Item Description	SA	A	D	SD	\overline{X}	SD	Decision
No								
6	I prioritize sport betting over completing my assignments.	78	88	10	22	3.12	0.93	Accepted
7	I frequently submit my assignments late due to time spent on sport betting.	101	67	24	8	3.31	0.83	Accepted
8	I often copy assignments from others because I didn't have time to do them.	90	61	43	4	3.20	0.84	Accepted
9	I have skipped assignments because I was preoccupied with betting.	78	94	23	3	3.25	0.71	Accepted
10	My commitment to doing school assignments has reduced because of sport betting.	78	85	25	8	3.19	0.81	Accepted
		85	79	25	9	3.21	0.83	Accepted

Table 2 shows that the mean ratings were above the cut-off point of 2.50. The cluster mean of 3.21 with the standard deviation of 0.89 is above the cut-off point of 2.50. This shows that sport betting has perceived influence on doing of assignment among adolescents in Makurdi Local Government Area of Benue State.

Hypothesis 1

Sport betting has no significant perceived influence on study habits among adolescents in Makurdi Local Government Area of Benue State

Table 3: Chi-Square Test of the Perceived Influence of Sport Betting on Doing of Assignment among Adolescents in Makurdi Local Government Area of Benue State

Opinion	Observed N	Expected N	Df	Level of Sign	Chi-Square Cal	P. Value	Decision
Strongly Agree	86.8	49.5	3	0.05	638.87	0.00	Rejected
Agree	84	49.5					
Disagree	19.2	49.5					
Strongly Disagree	8.0	49.5					

Table 5 indicates that χ^2 calculated value of 638.87, df =3, p=0.00. Since p=0.00<.05the null hypothesis was rejected. This implies that sport betting has significant perceived influence on study habits among adolescents in Makurdi Local Government of Benue State.

Hypothesis: 2

Sport betting has no significant perceived influence on doing of assignment among adolescents in Makurdi Local Government Area of Benue State

Chi-Square Test of the Perceived Influence of Sport Betting on Doing of Assignment among Adolescents in Makurdi Local Government Area of Benue State

Opinion	Observed N	Expected N	Df	Level of Sign	Chi-Square Cal	P. Value	Decision
Strongly Agree	85	49.5	3	0.05	441.52	0.00	Rejected
Agree	79	49.5					
Disagree	25	49.5					
Strongly Disagree	9	49.5					

Table 4 indicates that χ^2 calculated value of Cal 441.52, df =3, p=0.00. Since p=0.0 0<.05, the null hypothesis was rejected. This implies that sport betting has significant perceived influence on doing of assignment among adolescents in Makurdi Local Government of Benue State.

Discussion of Findings

The finding on hypothesis one revealed that sport betting has significant perceived influence on study habits of adolescents in Makurdi Local Government. This implies that students spend more time on sport betting than studies which affects their ability to concentrate in studying. This finding agrees with Omale (2012) who showed that students who engage in sports betting tend to have poorer study habits compared to those who do not. It was also found that male students participated in sports betting more frequently than female students. Furthermore, the study highlighted that excessive involvement in sports betting led to distractions, reduced study time, and lower academic performance among students. This finding also agrees with Ojo, (2014) who revealed that sports betting had a negative impact on students' study habits, as many students who engaged in betting spent more time analyzing games and placing bets instead of focusing on their academic work. This distraction led to a noticeable decline in academic performance among students who participated in sports betting frequently. Therefore, teachers and counsellors should educate students on the dangers of excessive sports betting through awareness campaigns

The finding on hypothesis two revealed that sport betting has significant perceived influence on doing of assignment of adolescents in Makurdi Local Government. This implies that students prioritize sport betting over completing assignments, often copy assignments due to lack of time and skipped assignments. This finding agrees with Okafor (2017), who revealed a showed that students who engaged in sports betting are not interested in academic responsibilities like assignments as well as financial involvement in betting often resulted in distractions and reduced study time, further affecting students' ability to complete assignments effectively. This finding also agrees with Okoro (2017) who showed that sports betting has a significant impact on students' ability to complete assignments. Many students who actively engaged in betting were found to be less focused on academic responsibilities, often prioritizing betting activities over completing assignment. It was recommended that teachers should set clear expectations and deadlines for assignments while providing support for struggling students.

Conclusion

Sport betting has significance perceived influence on study habits, doing of assignment among adolescents in Makurdi Local Government Area of Benue State. The key finding revealed that:

- 1. Sport betting has perceived significance influence on study habits among adolescents in Makurdi Local Government Area of Benue State
- 2. Sport betting has perceived significance influence on doing of assignment among adolescents in Makurdi Local Government Area of Benue State

Recommendations

- 1. Teachers and counsellors should educate students on the dangers of excessive sports betting through awareness campaigns
- 2. Teachers should set clear expectations and deadlines for assignments while providing support for struggling students.

REFERENCE

Akànle, O., & Fageyinbo, G. I. (2016). Betting practices and undergraduate youth in Nigeria: A study of Ladoke Akintola University of Technology, Ogbomoso. *Journal of Sociology and* Anthropology, 7(4), 227–234.

Ali, A. (2019). Student adjustment and academic achievement in tertiary institutions. Kaduna Academic Press.

Al-Khatib, B. A., Awamleh, H. S., & Samawi, F. S. (2012). Student adjustment to university life and its relation to gender and academic achievement. International Journal of Educational Psychology, 1(2), 123–134.

Arora, A. (2016). Effective study habits for academic success. International Journal of Educational Research and Development, 5(2), 45–52.

Avenyo, E. K., Kwashie, S., & Demuyakor, J. (2024). Online sports betting addiction and its impact on academic performance among university students. Journal of Behavioral Addictions and Education, 12(1), 55-68.

Bowman, N. A. (2010). The development of college student self-authorship: A longitudinal study of the first year of college. Journal of College Student Development, 51(5), 491–507.

Brown, T. (2020). Gambling and engagement: The psychology of sports betting. New York: Insight Publications.

Carter, R. (2018). Betting as investment: Risk and reward in the gambling world. London: Oxford & Hall.

Clark, J. (2023). Integrating assignments to support critical thinking and application in higher education. *Teaching in Higher Education*, 28(1), 78–91.

Cullen, D., & Oppenheimer, R. (2024). Building life skills through academic assignments: A developmental perspective. Journal of Educational Psychology, 116(2), 310–325.

Daniel, O. M. (2023). The impact of gambling on students' academic lives: A survey of university undergraduates. African Journal of Youth and Society, 9(2), 112–129.

- Gainsbury, S. M. (2015). Online gambling addiction: The relationship between Internet gambling and disordered gambling. Current Addiction Reports, 2(2), 185–193.
- Golatkar, A. (2020). Study habits and academic achievement among secondary school students. Educational Quest: An International Journal of Education and Applied Social Sciences, 11(1), 33–38.
- Guillou-Landreat, M. (2021). Internet gambling: Pathological use, accessibility, and regulation. Addictive Behaviors Reports, 13, 100349.
- Hora, M. T., & Oleson, A. (2017). Studying study habits: Exploring student behavior across multiple learning environments. Research in Higher Education, 58(1), 47–64.
- Huang, L. (2022). The role of assignments in developing academic competencies among university students. *Journal of Educational Strategies*, 10(3), 202–215.
- Izhikevich, E. (2016). An introduction to betting: Types and implications. *International Journal of Behavioral* Finance, 3(4), 223–229.
- Johnson, P. (2019). Understanding sports betting: *Psychology, statistics, and strategy*. Cape Town: Varsity Books.
- Lawn, S. (2020). Internet gambling and its psychological impact on youth: The digital transition of gambling practices. Journal of Youth Studies, 23(7), 897–913.
- Lee, M. (2019). Financial pressures and study habits: Exploring the link between gambling and academic behavior. Asian Journal of Educational Research, 5(3), 74–85.
- Lindo, J. M., Swensen, I. D., & Waddell, G. R. (2012). Are big-time sports a threat to student achievement? American Economic Journal: Applied Economics, 4(4), 254–274.
- Lloyd, J. (2010). Adolescent risk behaviors and gambling: Motivations and consequences. Journal of *Adolescent Health*, 47(6), 555–560.
- Nayak, B. (2017). The role of counseling in academic achievement: A focus on high school students. *International Journal of Education and Psychology*, 5(3), 144–155.
- Needham, R. (2024). Understanding the struggles of secondary school students: Emotional, social, and environmental factors. Educational Review Quarterly, 76(1), 56–73.
- Nguri, M. (2024). Youth culture and the normalization of sports betting in secondary schools. Journal of Adolescent Development and Society, 18(2), 112–128.
- Ojo, A. (2014). Sports betting and students' academic performance in Nigerian universities. Journal of *Gambling Studies*, 30(2), 435–449.
- Ojo, R. A. (2018). The effects of sports betting on students' academic concentration. *Nigerian* Journal of Educational Psychology, 6(1), 88–97.
- Okafor, B. (2017). Betting and academic disengagement among Nigerian university students. Journal of *African Studies in Education*, 9(2), 210–223.

- Okoro, C. E. (2020). Sports betting in Nigeria: A sociological perspective. Enugu: Eagle Publishing.
- Okoro, E. (2017). The effects of gambling on academic responsibility among students. Journal of Education and Social Policy, 4(3), 45–53.
- Omale, J. (2012). Gambling behavior and study habits among Nigerian undergraduates. African Journal of *Education and Technology*, 2(1), 70–76.
- Onyejiaku, F. (2019). Child development and adjustment in the academic environment. Owerri: Success Educational Publishers.
- Reynolds, M. (2020). Academic assignments as tools for learning and assessment in higher education. *International Journal of Higher Education*, 9(4), 56–69.
- Şahin, A. (2020). The role of sports in the expansion of gambling among youth: A sociological analysis. *Journal* of Sports and Society, 12(1), 98–110.
- Sarpong, E. (2019). Youth gambling and academic performance: A Ghanaian perspective. Accra: Heritage Publishers.
- Schunk, D. H., & Meece, J. L. (2015). Self-regulated learning: Theories, measures, and outcomes (2nd ed.). Boston: Houghton Mifflin.
- Scribner, R. (2020). Academic adjustment: Definitions and implications for student success. *Journal of College* Student Success, 11(3), 215–230.
- Seo, Y. (2020). Adolescent gambling behaviors and risk factors. Journal of Youth and Adolescence, 49(5), 876– 890.
- Setyawati, D., Zhai, Y., & Carney, J. (2024). Supporting academic adjustment in multicultural classrooms: Policy and practice implications. *International Journal of Educational Development*, 95, 102672.
- Smith, A., & Jones, L. (2022). Modern betting practices: Skill, chance, and technology in sports gambling. Cambridge: SportsTech Press.
- Song, M., & Hu, Z. (2024). The link between academic adjustment and mental well-being among high school students. Asia-Pacific Journal of Educational Psychology, 5(1), 33–48.
- Tinajero, C. (2019). Social and psychological dimensions of academic adjustment. *Journal of Adolescence*, 71, 52-63.
- Williams, T., & Wood, H. (2021). The rise of online sports betting: Social and economic implications. London: Betting Insight Publications.
- Zhao, L., & Zhao, Y. (2022). Time management and self-discipline: Key predictors of academic achievement in adolescence. Journal of Educational Psychology and Research, 14(2), 145–160.