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THE PERCEPTION AND IMPACT OF GAMBLING AMONG COLLEGE STUDENTS IN SLOVAKIA*

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Abstract: Gambling behavior among college students is a complex phenomenon influenced by social environment, self-regulation skills, and the availability of online platforms. This article examines how students perceive the presence of gambling in their environment, assess their control over gambling, and associate the availability of online gambling with financial consequences. The research was conducted in the form of a quantitative electronic questionnaire survey among students of the Faculty of Management and Informatics at the University of Žilina (n = 202). The results showed that most students have experience with gambling in their social environment, most often through friends, classmates, or family. More than half of the respondents perceive their control over gambling as complete, one-third as partial, and a smaller proportion admitted to occasional loss of control. Most students consider online gambling to be easily accessible, but only a minority reported financial problems because of gambling. The findings suggest that subjective perceptions of the presence of gambling and the ability to regulate one's own behavior are key factors in predicting problem gambling, while the availability of online platforms alone does not necessarily lead to economic consequences. The integration of social, behavioral, and financial dimensions provides a new perspective on the formation of gambling behavior in young adults and identifies areas important for prevention and intervention.

Keywords: gambling; university students; self-control; addiction; social environment

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1. Introduction

Gambling is defined as risking something of value, most often money, on the outcome of an event with an uncertain outcome. Most individuals engage in gambling without serious negative consequences, but especially among young adults, gambling can quickly escalate into problematic forms (Lee et al., 2024). Global data confirm that 10.23% of university students experience gambling problems, causing personal, social, or financial difficulties, and another 6.13% meet the clinical criteria for gambling disorder (Nowak, 2018). These rates are significantly higher than those in the general population and represent a substantial public health concern. College students are particularly vulnerable because they are going through a period of life characterized by increasing independence, reduced parental supervision, intense peer influences, and increased availability of gambling opportunities, including online platforms. This environment has raised a generation that perceives

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gambling as a socially acceptable form of leisure activity, which may contribute to its normalization (Petry et al., 2017).

Excessive gambling has serious consequences in this population, as it is associated with financial difficulties and impaired mental and physical health (Oksanen et al., 2018; Armitage, 2021; Montiel et al., 2021). Gambling behavior exists on a continuum from mild to severe forms and is closely linked to substance use disorders, other behavioral addictions, and neurocognitive difficulties (Ford & Hakansson, 2020). Global estimates report a prevalence of problem gambling among adolescents and young adults ranging from 0.2% to 12.3%, with differences between countries reflecting the availability of gambling, the regulatory environment, and cultural attitudes (Calado et al., 2017).

In the context of gambling behavior among college students, a research gap persists, as existing knowledge focuses primarily on prevalence and individual risk factors, but pays limited attention to how students perceive gambling in their social environment, what beliefs they hold about their own control over gambling, and how they evaluate the availability of online gambling in relation to financial consequences. The aim of this article is therefore to comprehensively examine these three interrelated areas: the social environment, behavioral control, and the financial aspects of online gambling, thereby contributing to an understanding of the mechanisms that shape the gambling behavior of young adults. The novelty of the article lies in the integration of these three dimensions into a single analytical framework. The article examines how students reflect on the presence of gambling around them, how they assess their ability to regulate their gambling, and to what extent they associate the availability of online platforms with their own financial difficulties.

2. Theoretical background

2.1. Social environment and young adults' exposure to gambling

The social environment plays a crucial role in how college students perceive gambling and how often they engage in it. The motivation to earn money is one of the most significant reasons why young adults gamble (Song et al., 2024). More than 80% of first-year students consider financial security to be a key goal of their studies (Eagan et al., 2017), which may contribute to their openness to risky activities in their social environment. This age group also often exhibits higher impulsivity, which increases susceptibility to risky behavior, including gambling (Zolkwer et al., 2022; Shen, 2023).

College students engage in multiple forms of gambling, with lottery tickets and scratch cards often perceived as low-risk and easily accessible (Kam et al., 2017; Zhu, 2025). Sports betting is highly popular, especially among men, with a prevalence of up to 36.7% in some populations (Daniel et al., 2023). Informal betting among peers is also common, reflecting the social and community nature of gambling behavior in the student population.

Modern forms of gambling, particularly those associated with sports, including fantasy sports, also play a significant role. College students, and especially athletes, often engage in such activities (Marchica & Derevensky, 2016). Daily fantasy sports are particularly popular, and frequent participation in them is associated with increased gambling frequency and a higher risk of developing problematic behavior (Martin et al., 2018; McGivern & Mierzwinski, 2025). These findings point to the strong presence of gambling in the social groups and communities in which young adults move. Within these groups, members can also influence each other, which can lead to cooperative decision-making (Holubcik & Soviar, 2021; Blaskova et al., 2022; Holubcik et al., 2025). Young adults may thus make decisions influenced by their social group that they would not make independently.

However, the social aspects of gambling can also take on a negative form. Problem gambling disrupts interpersonal relationships, increases feelings of loneliness, frustration, and social dissatisfaction, which further predict the severity of gambling behavior (Floyd et al., 2025). The weakening of social support subsequently deepens isolation and stress, creating a cycle that encourages the continuation of problem gambling (Sherba & Gersper, 2017).

Significant risk factors for young adults' exposure to gambling include young age, male gender, loneliness, and intense exposure to gambling advertising (Sirola et al., 2019; Riley et al., 2021; Freund et al., 2022; Sirola et al., 2023). Assessing and working with risk is challenging for these individuals (Koman et al., 2023). Family environment and socioeconomic status also play an important role. Lower socioeconomic status may lead to the perception of gambling as a form of coping with financial stress, while higher socioeconomic status may increase the frequency of recreational forms of gambling. Students with lower academic achievement are more likely to experience more serious psychological consequences of gambling (Livazovic & Bojicic, 2019). Individuals with lower incomes are also more likely to take out loans, which can place them under financial strain and subsequently contribute to the development of gambling disorder (Castren et al., 2018; Latvala et al., 2019; Hakansson, 2020).

Previous research shows that the social environment plays a significant role in shaping the gambling behavior of young adults, with a particular focus on motivation, popular forms of gambling, and risk factors such as age, gender, impulsiveness, and financial stress. These studies provide a good overview of the gambling activities students engage in, the social groups involved, and the influence of peers, family, and advertising. However, less is known about how students themselves subjectively perceive the presence of gambling in their immediate social environment and to what extent their experience with gambling varies depending on their age. It is precisely this limited knowledge about these perceptual and developmental differences that represents a research gap that this article seeks to fill.

2.2. Behavior control and self-regulation in gambling

Self-regulation and the ability to control behavior are key factors in understanding why gambling becomes a problem for some students. Although certain types of gambling allow players to use information to support their decision-making (e.g., sports statistics or card history), most gambling games are based on chance and probability, which systematically favors the operator. The result is mostly pure losses, which, although not a diagnostic criterion for gambling disorder, almost always accompany it in practice.

Behavioral control models show that psychological factors significantly influence the extent to which an individual can resist the urge to gamble. People with high levels of anxiety may use gambling to reduce tension or, conversely, experience increased stress when losing, which impairs their ability to make rational decisions. Gambling behavior should be viewed because of beliefs and attitudes related to money. Economic factors can play a significant role (Kusnirova et al., 2023; Kusnirova et al., 2024). Expectations of quick profits or financial security can, as with substance use, encourage the continuation of problematic behavior.

Impaired self-regulation is also closely linked to psychological difficulties. Problem gamblers often show increased levels of depression, anxiety, and suicidal thoughts (Liu et al., 2019; Potenza et al., 2019). These symptoms weaken the ability to control impulses, increasing the risk of losing control over gambling. Other factors include school stress and academic problems. Declining performance and lower participation in extracurricular activities can impair the ability to plan, organize time, and make thoughtful decisions, further increasing the risk of uncontrolled gambling (Benjet et al., 2023).

Control over gambling behavior is also influenced by a combination of multiple risk behaviors. Research confirms that problem gambling often overlaps with other behavioral addictions, such as compulsive use of the internet, social media, gaming, or excessive online shopping (Burleigh et al., 2019; Charzyńska et al., 2021; Muller et al., 2022; Tullett-Prado et al., 2023). Some authors even argue that these phenomena should be understood as forms of behavioral addiction (Brand et al., 2019).

At the same time, there is a strong bidirectional link between gambling and substance use. The occurrence of one risky behavior significantly increases the likelihood of the other (Caldeira et al., 2017; Buja et al., 2019; Castren et al., 2021). The combination of multiple problematic habits leads to impaired mental and physical health (Karlsson & Hakansson, 2018; Hakansson & Karlsson, 2020; Jolly et al., 2021) and creates a self-reinforcing cycle that prevents successful behavior control (Angioletti & Balconi, 2022; Carbonneau et al., 2023).

Current research shows that self-regulation and control over gambling are key to understanding the transition from recreational to problem gambling. Psychological factors such as anxiety, depression, and academic demands have been found to weaken students' ability to plan, organize their time, and resist the urge to gamble. Problem gambling often overlaps with other risky and addictive behaviors, creating a cycle that makes it difficult to maintain control. Despite these findings, however, there is limited information on how students themselves perceive their ability to regulate gambling and how these perceptions are related to the frequency of gambling, which is a research gap that this article addresses.

2.3 The availability of online gambling and its financial consequences for students

Online gambling poses a specific risk to college students because it combines the high availability of digital platforms with the rapid dynamics of financial decisions. Up to two-thirds of sports bettors report a preference for the online environment over brick-and-mortar establishments, which significantly increases the frequency of gambling and accelerates financial losses (Daniel et al., 2023). This accessibility is one of the key mechanisms contributing to the development of problems and excessive gambling among young adults (Hollen et al., 2020; Riley et al., 2021; Emond et al., 2022).

The financial consequences of gambling are significant and closely linked to the diagnostic criteria for gambling disorders. Although losses alone are not sufficient to establish a diagnosis, they create a chain of personal, social, and psychological consequences. Students often perceive gambling as an opportunity to make money quickly, but most gambling games have a negative long-term return. Digitalization has contributed to the acceleration and intensification of these processes (Koman et al., 2022). This is one of the reasons why the online environment exacerbates this problem. Games are available 24/7, which allows for rapid accumulation of losses and subsequent financial problems, including the need to borrow money (Lostutter et al., 2019).

The high availability of online gambling is also associated with risky behavior patterns in groups of students who are more vulnerable to financial difficulties. Financial stress is particularly pronounced among low-income groups, where gambling can paradoxically function as a perceived "mechanism" for solving economic problems, but in practice leads to even greater indebtedness (Koomson et al., 2022). Polytechnic students, who are more likely to come from families with lower socioeconomic status, exhibit higher rates of risky behavior, including gambling, substance use, and less healthy lifestyles (Nori et al., 2021; Heiskala et al., 2021; Kataja et al., 2022; Ollila & Ruokolainen, 2022). This combination increases their vulnerability to the negative financial consequences of gambling and accelerates the transition from recreational gambling to problematic patterns.

Existing research emphasizes that the high availability of online gambling and its fast pace increase the risk of financial problems among students, with lower socioeconomic status and concurrent risk-taking behaviors further increasing vulnerability. Despite these findings, however, there is a research gap in how students perceive the availability of online platforms and how this perception relates to their experiences of financial difficulties, which our research seeks to address.

3. Research objective and methodology

The main objective of the research was to analyze the behavior and attitudes of university students towards gambling, identify factors influencing their level of involvement in gambling, and examine their perception of control over gambling and the possible financial consequences associated with this behavior. The research focused on determining how age, frequency of gambling, and perceived availability of online gambling influence students' experiences and attitudes.

A secondary objective was to determine the extent to which students are exposed to gambling in their social environment, how they perceive the risks and impacts of gambling behavior, and whether there is a demonstrable link between gambling frequency, perceived control, and the occurrence of financial problems.

The results of the research should contribute to a better understanding of gambling behavior among young adults and can serve as a basis for proposals for preventive and educational measures aimed at reducing the risk of gambling addiction among university students, especially in Eastern Europe.

3.1. Description of the questionnaire survey

Research was conducted in the form of a quantitative questionnaire survey, the aim of which was to determine how gambling affects the behavior and financial decisions of university students, while also examining their perception of control over gambling and their attitudes toward the availability of online gambling.

The respondents to the questionnaire were students of the Faculty of Management and Informatics at the University of Žilina (Slovakia), where, according to official data, 1,517 students are enrolled. Based on estimates (Gambling Commission, 2024) that approximately 27% of young people aged 18-30 have personal experience with gambling, the target population of the research was narrowed down to approximately 410 potential respondents.

Questionnaire survey ran from December 12, 2024, to January 23, 2025. A total of 202 complete responses were obtained, which, according to Raosoft software calculations, represents a sufficiently representative sample with an acceptable selection error of 5% and a confidence level of 95%. The sample calculation is shown in the following table.

Table 1. Description of sample size according to Raosoft software

FACTOR	SIZE/PERCENTAGE
Acceptable margin of error	5%
Level of reliability	95%
Population size	410
Questionnaire completion rate	50%
Recommended sample size	199

Source: Own processing

An electronic questionnaire created using Google Forms was used to collect data. It was distributed via social networks (primarily Instagram and Facebook) and was also shared through the university's student communication channels, which made it possible to reach the target group of university students in an effective and inexpensive way.

The choice of electronic data collection was motivated by several advantages that this method offers. Electronic questionnaires allow for faster data processing and analysis, as responses are recorded immediately after submission and are available in digital form. Another significant advantage is the low cost of using online tools, such as Google Forms, which eliminates printing and distribution costs (Evans & Mathur, 2005). In addition, the electronic form guarantees the anonymity of respondents, which, according to Hunter (2012) increases the honesty of responses, especially in research on socially sensitive topics such as gambling behavior. Finally, online surveys allow for a geographically wider range of respondents and provide a convenient way to complete the questionnaire at a time and in an environment of the respondents' choosing.

Despite these advantages, this method also has certain limitations. The main disadvantage is a lower response rate, especially in cases where respondents do not have enough time or motivation to complete the questionnaire (Sue & Ritter, 2012). At the same time, selection bias may occur, as the survey primarily targets social media users who have access to the internet.

Questionnaire used contained 12 closed questions, which were divided into three thematic sections. The first section focused on basic demographic data; the gender and age category of respondents. The second section examined experience and behavior related to gambling, including frequency of play, degree of control over play, emotional reactions to winning, and the occurrence of financial problems. The third section was devoted to attitudes and perceptions of gambling, specifically the assessment of the availability of online gambling and the perception of the effectiveness of preventive measures. Questions were designed as closed questions,

multiple-choice questions, and scale items using a Likert scale from 1 to 5, which allows for measuring the degree of agreement or disagreement with given statements.

3.2. Data processing and dependency analysis

The data obtained were processed using descriptive statistics, which enabled a basic analysis and overview of the structure of respondents' answers. Using percentages, averages, and graphical representations, it was possible to obtain an overview of the distribution of responses to individual questions and identify basic trends in student behavior in relation to gambling.

Inferential statistical methods were then applied to verify the relationships between variables, which made it possible to test the validity of the hypotheses. The χ^2 test of independence (chi-square test) was used to examine the relationship between age category, frequency of gambling, and sense of control over gambling. This test is suitable for analyzing relationships between categorical variables, allowing us to determine whether there is a statistically significant relationship between the two phenomena under study (Field, 2018).

Spearman's correlation analysis was used to examine the relationship between the perceived availability of online gambling and the occurrence of financial problems. This non-parametric correlation coefficient allows us to assess the strength and direction of a monotonic relationship between two variables expressed on an ordinal scale, for example, between the degree of agreement with a scale question and the assessment of the frequency of financial problems (Dancey & Reidy, 2007). This approach, combining descriptive and inferential statistics, allowed not only for a quantitative evaluation of the responses, but also for verification of the existence of significant relationships between the variables under investigation.

3.3. Hypotheses and research questions

Based on the research objectives, three hypotheses were formulated, which build on theoretical foundations and focus on identifying relationships between selected variables related to gambling behavior among university students. Each hypothesis is supplemented by corresponding research questions that further specify the direction of the study and allow for a more accurate understanding of the attitudes, behaviors, and experiences of respondents in gambling.

The first hypothesis focuses on the relationship between the age of students and their experience with gambling addiction in their environment. The second hypothesis examines the relationship between the frequency of gambling and the degree of subjectively perceived control over this behavior. The third hypothesis addresses the relationship between the perceived availability of online gambling and the occurrence of financial problems among students. Table 2 below provides an overview of all the hypotheses formulated, together with the relevant research questions.

Table 2. Formulation of hypotheses and corresponding research questions

Hypothesis	Research Questions (RQ)
H1: Younger university students are more likely to encounter gambling addiction than older ones.	RQ1a: Does the age of students influence the likelihood of encountering gambling addiction in their surroundings? RQ1b: How do students perceive the presence of gambling within their social environment (family, friends, classmates)?
H2: The more frequently university students engage in gambling, the lower the perceived level of control over their gambling behavior.	RQ2a: Is there a relationship between the frequency of gambling and the perceived control over gambling behavior? RQ2b: How do students subjectively assess their ability to control gambling (e.g., "I have full control" vs. "I sometimes lose control")?
H3: Students who consider online gambling easily accessible are more likely to report financial problems.	RQ3a: Is there a relationship between the perceived accessibility of online gambling and the occurrence of financial problems among students? RQ3b: How often do students experience financial difficulties because of gambling (e.g., needing to borrow money)?

Source: Own processing

4. Results

The results are organized according to individual areas of the questionnaire and follow on from the research questions formulated. First, the demographic data of the respondents are presented, which allows us to describe the composition of the research sample. This is followed by an analysis of experiences with gambling addiction, frequency of gambling, perception of control over gambling, and the occurrence of financial consequences. The final part of this chapter focuses on statistical verification of dependencies between variables using the chi-square test of independence and Spearman's correlation.

Results obtained are interpreted in relation to the formulated hypotheses and supplemented with graphical and tabular representations. This approach allows for a more comprehensive understanding of students' behavior patterns and the factors that influence their relationship to gambling.

Basic characteristics of the research sample

The research sample consisted of 202 respondents, of whom 54% were men (n = 109) and 46% were women (n = 93). The gender ratio is therefore relatively balanced, which allows for a more objective comparison of responses between the two groups.

In terms of age structure, the most numerous groups of respondents were aged 18–30 (three separate categories of age in this range), accounting for 94.1% of all research participants (n = 190). Respondents under the age of 18 (3.5%, n = 7) and those aged 31–40 (2%, n = 4) were less represented, and only 0.5% of respondents reported being over 51 years of age (n = 1). Most respondents therefore fall into the category of young adults, typical university age, which confirms the suitability of selecting this group for studying topics related to gambling behavior and its impacts.

Experience with gambling addiction

When asked whether they had ever encountered gambling addiction – either in themselves, their loved ones, or someone in their environment – 59.9% of respondents answered affirmatively (n = 121). The remaining 40.1% of students (n = 81) stated that they had not encountered this phenomenon before.

These results indicate that gambling addiction is not an unknown phenomenon among university students, and more than half of those surveyed have personal or indirect experience with its occurrence in their social environment. This data confirms that the issue of gambling also affects the younger population and may be present in the everyday lives of students, whether through classmates, friends, or family members.

Table 3. Respondents' experience with gambling addiction

Answer	Number of respondents (n)	Percentage representation (%)
Yes – I have encountered addiction (in myself, loved ones, or acquaintances)	121	59,9
No – I have not encountered addiction	81	40,1

Source: Own processing

In line with hypothesis H1, we then examined whether there is a correlation between the age of respondents and their experience with gambling addiction. To verify this correlation, we applied the χ^2 test of independence, the results of which did not show a statistically significant correlation (p = 0.2399). Based on this, it can be concluded that the age of respondents does not have a significant impact on the likelihood that they have encountered gambling addiction. This result suggests that experience with addiction occurs across age categories of students without significant differences.

Frequency of play and control over play

Another part of the research focused on determining how often university students gamble and what level of control over gambling they perceive themselves to have. Results showed that most respondents (68.8%) do not

gamble at all, while 21.3% gamble only occasionally (e.g., several times a year) and 9.9% gamble regularly (weekly or monthly). These data suggest that gambling behavior does occur among students, but for most it is irregular and recreational in nature.

In terms of perceived control over gambling, 57% of respondents said they had complete control over their gambling, 31% said they had only partial control, and 12% admitted that they sometimes lost control. These results suggest that a small but significant proportion of players are aware of the risk of losing control over their gaming, which may be an early sign of problematic behavior.

Table 4. Respondents' frequency of gambling and perception of control over gambling

Variable	Response category	Number (n)	Percentages (%)
Frequency of play	I don't play at all	139	68,8
	Occasionally (several times a year)	43	21,3
	Regularly (monthly to weekly)	20	9,9
Feeling of control over gaming	I have complete control	115	57
	I have only partial control	63	31
	Sometimes I lose control	24	12

Source: Own processing

To verify the relationship between gaming frequency and sense of control, a χ^2 independence test was used, which confirmed a statistically significant dependence between the variables under study ($p < 0.001$). The test result supports the formulated hypothesis H2, according to which the more frequently university students gamble, the lower the degree of control over gambling they report.

Online gambling and financial problems

The last part of the research focused on the perception of the availability of online gambling and its possible financial consequences among university students. The aim was to find out whether students who consider online gambling to be easily accessible also admit to financial problems because of gambling more often.

Nevertheless, only 16.3% of respondents reported that they had experienced financial difficulties because of gambling, such as having to borrow money or cut back on personal expenses. The remaining 83.7% of respondents did not report such problems, suggesting that most gamblers engage in gambling to a relatively controlled extent and with low economic impact.

Table 5. Respondents' perceived availability of online gambling and financial consequences of gambling

Variable	Response category	Number (n)	Percentages (%)
Perceived availability of online gambling	Very easily accessible	87	43,1
	Rather easily accessible	62	30,7
	Rather difficult to access	39	19,3
	Very difficult to access	14	6,9
Financial problems due to gambling	Yes, sometimes	33	16,3
	No, never	169	83,7

Source: Own processing

Spearman's correlation was used to verify the relationship between the perceived availability of online gambling and the occurrence of financial problems. The test result did not show a statistically significant relationship between the variables under study ($p = 1.000$), thus rejecting hypothesis H3. This result suggests that even though students perceive online gambling as highly accessible, this factor does not have a direct impact on their financial situation.

This finding can be explained by the fact that students in the sample do not generally gamble regularly or invest large sums of money, which reduces the likelihood of financial problems arising. Similarly, research by Nsereko

et al. (2023) points out that among students who gamble only occasionally, serious economic consequences occur only in exceptional cases.

Verification of hypotheses and research questions

Based on the results of the quantitative survey, three research hypotheses were verified, which were linked to the research objectives and focused thematically on the age of students, frequency of play, sense of control, and financial consequences of online gambling. Each hypothesis was supplemented by two research questions (RQ) that allowed for a deeper understanding of the attitudes and experiences of the respondents.

The aim of the first hypothesis was to verify whether the age of students influences the likelihood that they have encountered gambling addiction. The answer to RQ1 showed that age category has no statistically significant influence ($p = 0.2399$). Students in all age groups reported a similar level of exposure to addiction, a total of 59.9% of respondents had encountered this phenomenon, indicating a high prevalence of gambling in their environment regardless of age.

The answer to RQ1b confirms that gambling is perceived primarily as part of the social environment. Respondents reported that they most often encountered gambling through friends (41%), classmates (27%), or family (19%). These findings suggest that gambling behavior is socially visible and normalized in the university environment but not necessarily linked to a specific age group.

The second hypothesis examined whether there is a relationship between the frequency of gambling and the perception of control over gambling. The answer to RQ2 showed a statistically significant dependence ($p < 0.001$), confirming hypothesis H₂. Students who gamble more frequently (9.9% regularly; 21.3% occasionally) reported a lower sense of control over their behavior. Conversely, those who do not gamble mostly declared that they could easily control their gambling.

The third hypothesis focused on the relationship between the perceived availability of online gambling and the occurrence of financial problems. The results showed that there is no statistically significant relationship between these variables ($p = 1.000$), and therefore H₃ was rejected.

The answer to RQ3 indicated that up to 73.8% of students consider online gambling to be easily accessible, but this factor has no direct impact on the occurrence of financial problems. Only 16.3% of students responded to RQ3b that they had experienced financial difficulties (e.g., needing to borrow money or cut back on spending) because of gambling. These results suggest that although online gambling is perceived as very accessible, most students engage in it recreationally, without significant economic consequences. Based on the presented results, the individual hypotheses and research questions can be evaluated as follows:

Table 6. Verification of research hypotheses and answers to research questions

Research question (RQ)	Hypothesis (H)	Variables	Expected relationship	Statistical test	Result	Conclusion
RQ1a: Does the age of students influence the likelihood of encountering gambling addiction in their surroundings?	H1: Younger university students are more likely to encounter gambling addiction than older ones.	Age ↔ Experience with addiction	Weak positive correlation	chi-square of independence	$p = 0.2399$	Rejected
RQ1b: How do students perceive the presence of gambling within their social environment (family, friends, classmates)?						
RQ2a: Is there a relationship between the frequency of gambling and the perceived control over gambling behavior?	H2: The more frequently university students engage in gambling, the lower the perceived level of	Frequency of play ↔ Sense of control	Negative dependency	chi-square of independence	$p < 0.001$	Confirmed

RQ2b: How do students subjectively assess their ability to control gambling (e.g., “I have full control” vs. “I sometimes lose control”)?	control over their gambling behavior.					
RQ3a: Is there a relationship between the perceived accessibility of online gambling and the occurrence of financial problems among students?	H3: Students who consider online gambling easily accessible are more likely to report financial problems.	Online availability ↔ Financial problems	Weak positive correlation	Spearman's correlation	p = 1.000	Rejected
RQ3b: How often do students experience financial difficulties because of gambling (e.g., needing to borrow money)?						

Source: Own processing

5. Discussion

In the context of gambling behavior among college students, there remains a research gap, as existing knowledge focuses primarily on prevalence and individual risk factors, but pays limited attention to how students perceive gambling in their social environment, what beliefs they hold about their own control over gambling, and how they evaluate the availability of online gambling in relation to financial consequences. The aim of this article is therefore to comprehensively examine these three interrelated areas: the social environment, behavioral control, and financial aspects of online gambling, and thus contribute to understanding the mechanisms that shape the gambling behavior of young adults. The novelty of the article lies in the integration of these three dimensions into a unified analytical framework.

The research was conducted in the form of a quantitative electronic questionnaire survey among students of the Faculty of Management and Informatics at the University of Žilina (n = 202). Data were collected online through social networks and university communication channels, which enabled effective and anonymous information gathering. The data analysis combined descriptive statistics and testing of dependencies between variables, which made it possible to identify patterns of behavior and connections between the perception of gambling, control of gambling, and financial consequences.

Our results show that most students had experience with gambling in their social environment, most often through friends, classmates, or family. A comparison with foreign studies (Zolkwer et al., 2022; Palomäki et al., 2025) shows that the level of students' contact with gambling is comparable to international trends, with young adults increasingly exposed to the influence of gambling, especially in the online environment. These findings confirm the importance of the social environment in shaping gambling behavior and expand our knowledge of motivations, the popularity of various forms of gambling, and the influence of peers, family, and advertising (Eagan et al., 2017; Zolkwer et al., 2022; Shen, 2023).

Sports, especially sports betting and fantasy sports, which are highly popular among students and especially among men, play a special role in the gambling behavior of young adults (Marchica & Derevensky, 2016; Martin et al., 2018; Daniel et al., 2023). Digitalization also reinforces this trend, as most bettors prefer the online environment, which increases the frequency of gambling and accelerates financial losses. The results of our research support this picture. Students perceive online gambling as very accessible, often encountering it in their social environment, and although most gamble recreationally, some of them admit to reduced control and financial difficulties. This suggests that the sports and online environments significantly increase the risk for a smaller but vulnerable group of students.

In the area of behavior control and self-regulation, we found that more than half of the students perceive their control over gambling as complete, about one-third as partial, and a smaller proportion admitted to occasional loss of control. These results are consistent with the theory of behavioral addictions, according to which subjective control decreases with increasing frequency of gambling (Allen et al., 2025; Kapukotuwa et al., 2025), and support the assumptions of models that emphasize the role of psychological factors such as anxiety, depression, or a combination of risk behaviors in increasing the likelihood of transitioning from recreational to problem gambling (Liu et al., 2019; Potenza et al., 2019; Burleigh et al., 2019; Charzyńska et al., 2021; Muller et al., 2022; Kurilla, 2022; Benjet et al., 2023).

In terms of the availability of online gambling and its financial consequences, most students consider online gambling to be very accessible, which corresponds with the findings of foreign studies (Zolkwer et al., 2022; Suria Martinez et al., 2024), which point out that digital platforms allow easy access to gambling without physical or age restrictions. Nevertheless, only a minority of students reported having financial problems because of gambling, suggesting that high accessibility alone may not lead to economic hardship if gambling is predominantly recreational (Hollen et al., 2020; Riley et al., 2021; Emond et al., 2022; Koomson et al., 2022; Daniel et al., 2023).

These findings integrate three dimensions of gambling behavior: social environment, behavioral control, and online gambling availability, and contribute to a better understanding of the mechanisms that influence students' gambling decisions. The results suggest that subjective perceptions of the presence of gambling and self-control are more important for predicting problem behavior than the availability of online platforms alone, providing valuable information for prevention and intervention among young adults (Castren et al., 2018; Latvala et al., 2019; Livazovic & Bojcic, 2019; Hakansson, 2020).

Research has confirmed that students' gambling behavior is closely linked to their social environment and psychological self-regulation mechanisms. Subjective perceptions of control over gambling decrease with increasing frequency of gambling, while high availability of online platforms does not in itself predetermine the emergence of financial problems. The integration of social, behavioral, and financial dimensions provides a new perspective on the formation of gambling behavior in young adults and identifies areas that are key for prevention and intervention.

Overall, the findings of the authors are like previous international insights, particularly regarding the influence of the social environment, subjective perceptions of control, and psychological factors contributing to gambling behavior. However, certain aspects differ, especially the absence of a clear link between perceived accessibility of online gambling and financial harm, which contrasts with some earlier studies. These differences highlight the importance of contextual, cultural, and behavioral specifics within the Slovak student population.

Conclusions

The research results underscore the importance of a comprehensive view of students' gambling behavior that integrates social, behavioral, and financial factors. The article provides new insights into how gambling is formed in the environment of young adults and what role subjective perceptions of control and social stimuli play. This approach is particularly important in an era of rapid digitalization, when mobile apps, online casinos, and sports betting available 24/7 are significantly changing behavior patterns, lowering barriers to entry, and reinforcing impulsive decision-making. The findings can thus be used to develop prevention programs for the academic environment and broaden youth communities, including sports students and active athletes, who are more likely to engage in sports-related forms of gambling, such as sports betting and fantasy sports.

To remind readers of the key empirical outcomes, the study confirmed Hypothesis H2, demonstrating that more frequent gambling among university students is associated with a lower perceived level of behavioral control. In contrast, Hypothesis H1 was rejected, as age did not significantly influence the likelihood of encountering gambling addiction in one's surroundings, and Hypothesis H3 was also rejected, indicating no statistically significant relationship between the perceived accessibility of online gambling and the occurrence of financial problems.

The novelty of this research lies in its integrated analytical perspective, combining social-environmental exposure, self-regulation dynamics, and financial consequences within a single framework. This holistic approach offers a more complete understanding of how gambling behavior develops among young adults in the digital era. The practical value of the findings is reflected in their potential to inform prevention strategies, university counselling services, and targeted interventions aimed at strengthening students' behavioral control and awareness of gambling risks.

The research has several methodological limitations that need to be considered. First, the sample was selected from a single faculty, which limits the possibility of generalizing the results to the entire population of university students. In addition, the faculty's focus on management and information technology may lead to a bias in the results toward online platforms. Second, data collection was conducted electronically, which may lead to selection bias. It primarily targets active users of social networks and digital platforms, who may differ in their approach to gambling. Third, the self-assessment items used may not accurately capture actual behavior, especially on topics that respondents may perceive as sensitive or stigmatized.

Future research should expand the sample to include students from different universities and study programs, including sports disciplines, where the link to sports betting and informal betting is more pronounced. An in-depth qualitative analysis would also be welcome, as it would allow for a more accurate capture of the motives, emotional aspects, and social dynamics associated with gambling. Given the increasing digitalization, it is also appropriate to examine new forms of online gambling: sports betting via mobile applications, instant betting, daily fantasy sports, and gamified platforms, which represent a growing part of the market and have a significant impact on young adults.

At the same time, it would be beneficial to monitor how perceptions of control, frequency of play, and financial consequences change over time, especially as students transition to the labor market or organized sports. These findings could help in the development of targeted prevention measures that respond to digital trends and the specifics of the sports environment.

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