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COGNITIVE BEHAVIOURAL THERAPY AS A COUNSELLING STRATEGY FOR HANDLING GAMBLING BEHAVIOUR AMONG UNDERGRADUATES IN NIGERIA

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Abstract

Gambling behavior among undergraduates in Nigeria has become an increasing concern for stakeholders, particularly school counsellors. This issue poses significant challenges to students' academic performance, mental health, and overall well-being. Therefore, effective interventions are needed to address gambling addiction within this population. This paper aims to examine the relevance of Cognitive Behavioural Therapy (CBT) as a counselling intervention for managing gambling behaviour among undergraduates. It presents a comprehensive review of the concept of gambling behaviour, explored the factors contributing to gambling addiction, and discussed the core components of CBT tailored to address gambling problems. Additionally, the therapeutic process of CBT and its proven effectiveness in treating gambling addiction are analyzed. Based on the review, it was suggested that counsellors support students in identifying and challenging cognitive distortions linked to gambling. Counsellors should also equip students with alternative coping strategies to replace gambling behaviours and promote healthier emotional regulation. By integrating CBT into counselling services, school counsellors can play a pivotal role in helping students overcome gambling addiction and enhance their overall well-being.

Keywords: Cognitive Behavioural Therapy, Undergraduates, Gambling behaviour, Counselling strategy

Introduction

Gambling behavior among Nigerian undergraduates has become a pressing concern for educators, mental health professionals, and society. What often begins as recreation can escalate into compulsive gambling, driven by the promise of quick financial gains, peer influence, and the easy accessibility of online platforms. The proliferation of betting advertisements and normalization of gambling culture further compound the problem. Alhassan and Ismail (2021) note that 36% of Nigerian adults gamble, with 64% doing so daily. Among youths, 42.8% of school-age children have gambled at least once, and 57.2% within the past year. Daniel, Gbuchie, Aniebiet, Emeruwa and Ike (2023) found that 36.7% of undergraduates had ever engaged in sports betting, while 30.3% had gambled in the past year. These patterns often lead to financial instability, academic decline, strained relationships, and psychological challenges such as anxiety, depression, suicidal thoughts, and low self-esteem (Oni, Olatunde & Olatunji, 2022).

Although gambling may be viewed as harmless, it frequently develops into compulsive behavior characterized by an uncontrollable urge to continue despite adverse outcomes (Daniel et al., 2023). Sports betting, lottery platforms such as Bet9ja and NairaBet, and casino games are highly accessible to undergraduates (Alhassan & Ismail, 2021). Accessibility is heightened by mobile technology and internet use (Ezema, Oparaugo & Onyebuchi, 2025). Moreover, socio-economic pressures, peer influence, thrill-seeking, and aggressive marketing make gambling particularly appealing. Underlying these factors are psychological drivers such as cognitive distortions, including overestimating chances of winning or misattributing outcomes to skill rather than chance (Fadipe, Uwadia & Adebayo, 2024). Reinforced by intermittent rewards, such distortions create a cycle that the World Health Organization (WHO) recognizes as a behavioral addiction with profound consequences (Alhassan & Ismail, 2021).

In Nigeria, financial hardship often pushes undergraduates to gamble as a perceived solution, leaving them vulnerable to addiction (Fadipe, Okesina, Olajide & Uwadia, 2023). Addressing this issue requires interventions that confront both socio-economic realities and distorted cognitions. Cognitive Behavioural Therapy (CBT), an evidence-based approach, has been shown to treat gambling addiction effectively by targeting maladaptive thought processes and reinforcing healthier coping strategies (Adeyemi & Taiwo, 2022; Olusola & Adewale, 2021). Developed by Aaron T. Beck in the 1960s, CBT emphasizes the relationship between thoughts, emotions, and behaviors (Hofmann & Hayes, 2021). It employs structured techniques such as cognitive restructuring, behavioral experiments, and relapse prevention to challenge irrational beliefs and promote sustainable change (Williams, Tarrier & Gooding, 2023).

Furthermore, CBT's adaptability makes it particularly relevant in the Nigerian context. It can be tailored to address cultural and socio-economic influences while being delivered individually, in groups, or via digital platforms (Oni, Olatunde & Olatunji, 2022). Its focus on self-awareness, emotional regulation, and problem-solving aligns well with the needs of undergraduates, empowering them to resist gambling urges and manage stressors more constructively (Olusola & Adewale, 2021). By directly addressing cognitive distortions, such as the illusion of control, and equipping individuals with practical skills, CBT provides an effective framework for reducing gambling behavior among undergraduates and promoting long-term recovery (Azuji & Ofojebe, 2025).

Effectiveness of CBT for Gambling Behaviour

Cognitive Behavioural Therapy (CBT) is widely regarded as one of the most effective interventions for gambling addiction. Its primary purpose is to help clients identify and alter the

thoughts, emotions, and impulses that sustain gambling behaviour. More specifically, CBT challenges distorted beliefs such as "I can win back my losses" and replaces them with realistic appraisals that promote self-control (Stea & Hodgins, 2020). In addition, the therapy emphasizes awareness of both internal and external triggers, including stress, financial pressures, and social environments, while equipping clients with coping strategies such as mindfulness, assertiveness, and emotional regulation. Consequently, individuals gain tools not only for immediate behavioural control but also for long-term recovery and resilience (Adeyemi & Taiwo, 2022).

Importantly, research consistently demonstrates that CBT reduces gambling severity and improves overall well-being. For example, Dowling et al. (2022) found significant reductions in gambling frequency and financial losses among clients who received CBT. This success can be attributed to CBT's ability to tailor interventions to individual triggers, thereby ensuring that therapeutic strategies remain relevant and engaging (Martin & Daley, 2023; Alagbe, 2023). As a result, clients learn to reframe high-risk situations, reappraise their gambling-related beliefs, and employ healthier alternatives in moments of temptation (Olusola & Adewale, 2021). Furthermore, behavioural strategies such as exposure therapy gradually desensitize clients to gambling cues, while contingency management and activity scheduling provide positive reinforcement and rewarding alternatives like sports or volunteering (Hodgins & Stea, 2023; Arden & Patrick, 2024). Collectively, these approaches strengthen self-regulation and reduce the likelihood of relapse.

Equally important, CBT recognises that gambling often functions as a maladaptive coping mechanism for negative emotions such as stress, anxiety, or depression (Anderson & Miller, 2020). Therefore, it incorporates mindfulness-based methods to help individuals acknowledge and accept emotional experiences without judgment, thereby reducing reliance on gambling for emotional relief (Bennett & Carter, 2022). In addition, techniques such as deep breathing and relaxation

exercises enable clients to manage emotional arousal more effectively and prevent impulsive gambling (Thompson & Wright, 2023). Relapse prevention strategies further enhance this process by teaching clients to identify early warning signs and prepare proactive action plans to manage high-risk situations. Evidence indicates that such strategies significantly increase abstinence rates and emotional well-being compared to alternative therapies (Eze & Chukwuma, 2021; Adelakun, 2022).

Moreover, the integration of technology has expanded the accessibility of CBT. Online modules and mobile applications now offer structured programmes in cognitive restructuring, coping skills, and relapse prevention, making treatment more flexible and user-centred. For instance, Whelan, Petry, and Carter (2021) observed that digital CBT enhances adherence by allowing clients to progress at their own pace, while peer support networks built into these platforms provide encouragement and accountability (Petry, Johnson & Lee, 2023). As a result, technology has strengthened the reach and sustainability of CBT, ensuring that more individuals benefit from evidence-based approaches regardless of geographical or financial barriers. Therefore, CBT remains a dynamic and adaptable intervention that continues to evolve alongside modern therapeutic needs (Hodgins & Stea, 2023).

Components of CBT for Gambling Behaviour

The effectiveness of CBT can be better understood by examining its cognitive and behavioural components, many of which derive from Aaron Beck's theoretical model. Beck emphasised that distorted automatic thoughts and logical errors fuel maladaptive emotional and behavioural responses (Tsolakis, 2025). Accordingly, clients in CBT are encouraged to monitor their thought patterns, identify errors such as the gambler's fallacy or illusion of control, and

challenge these beliefs through rational dialogue. Therefore, cognitive restructuring serves as the foundation of CBT, replacing irrational gambling-related beliefs with evidence-based perspectives and ultimately reducing the urge to gamble (Miller, Smith & Johnson, 2021; Martin & Daley, 2023).

While the cognitive component reshapes thinking, behavioural interventions ensure that new cognitions translate into sustainable action. For instance, exposure therapy reduces the emotional pull of gambling cues by gradually desensitising clients to triggers (Hodgins & Stea, 2023). Similarly, contingency management and activity scheduling replace harmful habits with rewarding alternatives, thereby promoting constructive behavioural patterns (Dowling, Smith & Thomas, 2022; Arden & Patrick, 2024). Relapse prevention further complements these strategies by equipping clients with assertiveness and problem-solving skills, enabling them to manage financial stressors and social pressure without reverting to gambling (Okeke & Adeyemi, 2021; Olawale & Adewale, 2020; Nwachukwu & Eze, 2022). Consequently, clients acquire practical tools to sustain recovery even under challenging circumstances.

Another essential component is psychoeducation, which increases awareness of the psychological, financial, and social consequences of gambling. By confronting misconceptions about luck, chance, and addiction, clients develop greater insight into the long-term harms of gambling and the benefits of recovery (Whelan, Petry & Carter, 2021; Stewart, Whelan & Carter, 2024). Equally, CBT emphasises emotional regulation techniques, including mindfulness, relaxation, and breathing exercises, which reduce impulsivity and provide adaptive responses to stress (Gainsbury & Johnson, 2022; Petry, Johnson & Lee, 2023). These emotional skills are especially critical given the strong link between gambling urges and unmanaged negative affect.

Finally, CBT highlights the importance of social support and skill development in sustaining progress. Group therapy fosters accountability and community, while family involvement strengthens encouragement and practical assistance (Whelan, Petry & Carter, 2021). In addition, life skills such as financial literacy, budgeting, and time management are integrated into therapy to reduce common triggers like debt or boredom (Adebayo & Okonkwo, 2021; Nwosu & Adeyeye, 2023). Therefore, CBT not only addresses psychological distortions but also builds the everyday competencies needed for long-term stability.

In sum, CBT's multi-faceted approach, grounded in Beck's theoretical principles and expanded through practical behavioural strategies, targets the cognitive, emotional, and social dimensions of gambling disorder. By combining cognitive restructuring with relapse prevention, emotional regulation, and skill development, CBT addresses both the causes and consequences of gambling addiction. Moreover, its adaptability to individual needs and integration with digital platforms ensure it remains a leading evidence-based intervention for promoting recovery and preventing relapse.

Applicability of Cognitive Behavioural Therapy.

Cognitive Behavioural Therapy for gambling behavior is a structured, stage-based therapeutic approach designed to guide individuals through the process of understanding and changing their gambling habits. The stages are built upon one another, addressing different aspects of the addiction, from identifying triggers to developing strategies for long-term recovery. Each phase plays a vital role in the journey toward healthier behavior, and relapse prevention is an ongoing part of the process (Petry, Johnson & Lee, 2023).

Pre-Treatment Stage: Establishing the Foundation

The journey of CBT begins with the pre-treatment stage, where the primary focus is on assessing the client's readiness for therapy and building a strong therapeutic alliance. This stage sets the tone for the entire therapeutic process. During this time, the therapist conducts an initial assessment to understand the client's history of gambling, any triggers or patterns associated with their behaviour, and any cognitive distortions that might fuel their gambling habits. This assessment is essential in creating an individualized treatment plan. The therapist collaborates with the client to set clear treatment goals, which may include reducing the frequency of gambling, learning to manage financial stress, or gaining better control over gambling urges. It is also important to address any ambivalence the client might feel about treatment, as this can be a barrier to success. Motivational interviewing techniques are often used to help clients recognize the benefits of change and to instill hope and confidence in the process (Stea & Hodgins, 2020).

Treatment Stage

Following the pre-treatment stage, there are three treatment stages which serve as a hierarchy of importance.

Stage 1: Identifying and Addressing Triggers

Once a therapeutic alliance has been established, the next stage involves identifying and addressing the internal and external triggers that drive gambling behaviour. Triggers can vary greatly among individuals, but common ones include stress, social situations, or emotional discomfort. This stage aims to help clients become aware of these triggers and understand how they lead to gambling. Cognitive restructuring is a key technique used at this stage. Clients are guided to examine and challenge irrational thoughts that fuel gambling, such as the belief that they

can "win back their losses" or that "one more bet" won't hurt. By addressing these cognitive distortions, clients can begin to develop healthier thought patterns. Also, therapists help clients recognize specific situations, emotions, or environments that prompt gambling urges, providing a deeper understanding of the root causes of their behaviour. An essential part of this stage is teaching alternative coping strategies. Mindfulness exercises, for example, can help clients manage the emotions that typically lead to gambling, such as anxiety or frustration. This is a critical skill for managing future urges and avoiding gambling in the face of difficult emotions (Petry, Johnson & Lee, 2023).

Stage 2: Behavior Modification and Skill Acquisition

The second stage of CBT focuses on behaviour modification and the acquisition of new skills to replace gambling with healthier alternatives. The goal is to help clients build new habits and skills that provide a sense of accomplishment and satisfaction, reducing the temptation to turn to gambling for relief. One of the key techniques used in this stage is behavioral experimentation. Clients may be encouraged to abstain from gambling for a set period and reflect on their experiences. This can help clients recognize that they can have fulfilling and enjoyable experiences without the need to gamble. Participating in productive activities, such as taking up new hobbies, engaging in sports, or pursuing educational interests, is encouraged to create a fulfilling life outside of gambling. Financial management is another critical component of this stage. Many individuals with gambling problems struggle with managing money and may turn to gambling to relieve financial stress. Teaching clients how to budget, allocate money effectively, and avoid excessive disposable income can help reduce the temptation to use gambling as a way to cope with financial challenges (Williams, Tarrier & Gooding, 2023).

Stage 3: Relapse Prevention and Maintenance

In the third stage, the focus shifts to relapse prevention and ensuring that the client can sustain the progress they've made. This stage is particularly important, as relapse is a common occurrence in addiction recovery. The goal is to prepare clients to handle setbacks and maintain their commitment to recovery over the long term. Therapists work with clients to develop a personalized relapse prevention plan, identifying high-risk situations and creating strategies to deal with them effectively. Role-playing exercises can help clients practice how to respond to these situations without resorting to gambling. Regularly reviewing progress is essential to reinforce positive behavior changes. Motivational feedback from the therapist can help boost the client's confidence in their ability to maintain recovery. The client may also be encouraged to reflect on their personal motivations for quitting gambling, which helps maintain their focus on long-term goals (Olusola & Adewale, 2021).

Post-Treatment Stage: Ongoing Support and Long-Term Recovery

The post-treatment stage of CBT for gambling behavior emphasizes continued support and monitoring to ensure sustained recovery. Following the completion of the primary therapy sessions, follow-up appointments are scheduled to help clients navigate any new challenges and maintain their progress. These sessions serve as a platform to reinforce learned strategies, provide motivation, and address potential setbacks. Clients are encouraged to engage in support groups or peer counseling programs, where they can connect with individuals who share similar experiences. This sense of community fosters motivation, accountability, and emotional support. To further strengthen recovery, clients are provided with self-help tools such as reading materials, online resources, and practical exercises that reinforce CBT principles. By combining ongoing

professional support with peer connections and accessible resources, the post-treatment stage equips clients with the tools and resilience needed to maintain long-term recovery and avoid relapse (Olusola & Adewale, 2021).

Conclusion and Recommendations

Gambling remains a significant concern affecting individuals across diverse groups, including undergraduates in Nigeria, and is driven by factors such as cognitive distortions, emotional distress, social influences, and environmental triggers. Cognitive Behavioural Therapy (CBT) has emerged as an evidence-based intervention that effectively addresses both the cognitive and behavioural dimensions of gambling. By incorporating techniques such as cognitive restructuring, behavioural modification, emotion regulation, and relapse prevention, CBT empowers clients to challenge irrational beliefs, replace maladaptive behaviours, and develop healthier coping strategies. Consequently, it not only reduces gambling behaviour but also enhances emotional well-being and supports long-term recovery.

Given these outcomes, it is recommended that counsellors and mental health practitioners adopt CBT as a primary therapeutic approach for gambling-related problems. Practitioners should guide clients in recognising distorted beliefs, such as illusions of control or the gambler's fallacy, and replacing them with realistic, evidence-based perspectives. Furthermore, they should help individuals identify triggers, build alternative coping mechanisms for stress and cravings, and apply emotional regulation strategies like mindfulness and relaxation. Equally important is the integration of relapse-prevention planning, which enables clients to anticipate high-risk situations and strengthen resilience. In addition, supporting the development of life skills, such as financial and time management, can reduce vulnerability to relapse and foster healthier lifestyles.

Ultimately, embedding CBT into counselling practice offers a comprehensive and adaptable framework for reducing gambling harm and promoting long-term recovery.

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