Influence of Financial Literacy Training on Emotional Wellbeing among Police Officers Struggling with Sports Betting Addiction in Kenya: A Case Study of Thika Town Constituency, Kenya

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Abstract: *Sports' betting has emerged as one of the fastest growing forms of gambling globally, with mobile platforms intensifying accessibility and harm. Gambling addiction is a growing public health issue, with associations to financial hardship, depression, and impaired occupational functioning. In Kenya, mobile sports betting penetration is among the highest in Africa, and police officers are not exempted from this menace. Unchecked, sports betting addiction within law enforcement not only threatens the emotional wellbeing of officers, through anxiety, depression, and burnout, but also undermines institutional integrity, productivity, and public trust. Research indicates that financial literacy training improves budgeting, debt management, and self-control, which in turn reduces susceptibility to gambling-related harms. The study aimed at establishing the influence of financial literacy training on the emotional wellbeing of police officers struggling with sports betting addiction in Kenya. This study is anchored on two key theories: Planned Behavior Theory and was Conservation of Resources Theory. This study adopted a descriptive case study design. The target population was 70 police officers in Thika Town constituency who are struggling with sports betting addiction, and have undergone financial literacy training as part of police welfare programs in Kenya. A purposive sampling technique was applied and data was collected with structured questionnaires and analyzed followed. The study results established that financial literacy training significantly and positively (β = 2.182, p = 0.000) influences emotional wellbeing of police officers struggling with sports betting addiction in Thika Town Constituency, Kenya. These study findings suggest that financial literacy training produces both practical and psychological benefits for police officers affected by sports betting. Practical financial literacy training such as budgeting, savings, debt management and investment awareness reduces immediate financial stressors, which in turn emotional wellbeing among police officers struggling with sports betting addiction in Kenya. The study concludes that financial literacy training significantly and positively influences emotional wellbeing of police officers struggling with sports betting addiction in Thika Town Constituency, Kenya. The study recommends revising workplace policies and financial literacy training should also be conduct regularly to all police officers so enhance their overall wellbeing. The study also recommends the integrating of financial literacy training programmes with counseling, addiction specific therapy, and peer support, so as to enhance the overall wellbeing of police officers struggling with sports betting addiction in Kenya.*

Key words: Stress, Financial Literacy Training, Emotional Wellbeing, Sports Betting, Addiction, Police Officers

1.1 Introduction

Gambling and its related harms especially from rapidly expanding mobile sports betting are increasingly recognised as a public health and occupational risk, with acute financial stress, anxiety, depression and

elevated suicide risk documented among those with gambling disorder (American Psychiatric Association, 2024). Police officers may be particularly vulnerable: occupational stress, irregular hours, and trauma exposure increase propensity for maladaptive coping (e.g., substance use or gambling), while job related financial pressures can magnify the harms of problem betting, harming both individual wellbeing and organizational performance. Framing sports betting addiction as a biopsychosocial condition that produces measurable emotional wellbeing detriments establishes the need for targeted, workplace-feasible interventions (Barone & Graffigna, 2025).

Financial literacy training is a structured education that improves knowledge, budgeting skills, self-efficacy and money management. Financial literacy training is increasingly shown to improve subjective financial wellbeing and to change behaviours around saving, debt and risky financial decisions (Kaiser & Lusardi, 2024). Importantly, recent systematic evidence suggests financial literacy and positive economic attitudes can act as protective factors against pathological gambling: individuals with higher financial knowledge and healthier financial attitudes tend to report lower gambling intensity and fewer gambling problems, though effects vary by context and accessibility of gambling products. These mechanisms such as improved budgeting, debt avoidance, stronger future orientation plausibly reduce the financial-emotional feedback loop that sustains gambling harm (Barone & Graffigna, 2025).

Globally the burden and governance of sports betting display notable regional contrasts that shape prevention options. In the Americas, rapid legalization and commercial expansion have raised concerns about population level increases in problem gambling and integrity threats to sport, with calls for stronger consumer protections and education programs. In Europe, mixed regulatory regimes combine prohibition, licensing and consumer education initiatives; research emphasises targeted prevention for high-risk groups. In Asia, the diversity ranges from largely illegal markets to heavily commercialized mobile betting, with youth exposure rising in several countries. Across these regions, evidence increasingly points to financial education as a complementary harm minimisation tool, rather than a standalone cure.

In Africa and specifically Kenya mobile sports betting has proliferated, producing among the highest youth engagement rates globally and a documented normalization of betting in informal economies. Kenyan evidence (transactional analyses and population studies) highlights intense exposure via smartphones, mixed learning effects among bettors, and contexts where limited financial skills and easy credit can accelerate harm. This local ecosystem both elevates risk for police officers who participate in betting and opens a pragmatic entry point: workplace financial literacy training is feasible to deliver within police forces and could directly target the financial drivers of emotional distress among officers with problematic betting. Empirical gaps remain: rigorous intervention trials examining whether financial literacy training improves emotional wellbeing through reduced betting intensity, debt relief, and improved self-efficacy among various occupational groups especially police are sparse. This study addresses a high-priority, policy-relevant nexus: occupational health, gambling harm reduction, and financial capability in a rapidly changing Kenyan betting landscape.

1.2 Statement of the problem

Sports betting is one of the fastest growing forms of gambling globally, with mobile platforms intensifying accessibility and harm. The World Health Organization (WHO, 2022) recognizes gambling addiction as a growing public health issue, with associations to financial hardship, depression, and

impaired occupational functioning. In Kenya, mobile sports betting penetration is among the highest in Africa; a survey by Geopoll (2017) found that 76% of Kenyan youth had engaged in sports betting, and a more recent report by Ipsos (2021) highlighted that over 50% of urban men aged 18–35 regularly bet on football matches. Police officers are particularly at risk: the National Police Service Commission (NPSC, 2020) cited gambling related debt and financial stress as emerging contributors to disciplinary issues and declining wellbeing among officers. Unchecked, sports betting addiction within law enforcement not only threatens the emotional wellbeing of officers, through anxiety, depression, and burnout but also undermines institutional integrity, productivity, and public trust (Williams et al., 2021). Conversely, interventions that target the financial drivers of gambling harm show promise. Research indicates that financial literacy training improves budgeting, debt management, and self-control, which in turn reduces susceptibility to gambling-related harms (Barone & Graffigna, 2025; Kaiser & Lusardi, 2024). If implemented among police officers, such training could enhance their emotional resilience, occupational performance, and family stability, benefitting the officers themselves, the police service, and the wider community who rely on effective policing.

1.3 Research Objective
To examine the influence of financial literacy training on the emotional wellbeing of police officers struggling with sports betting addiction in Kenya.

1.3.1 Research Hypothesis
H_0: Financial literacy training has no significant influence on the emotional wellbeing of police officers struggling with sports betting addiction in Kenya.

1.4 Theoretical Framework
This study is anchored on Planned Behavior Theory (Ajzen, 1991) and Conservation of Resources (COR) Theory (Hobfoll, 2018). Planned Behavior Theory as applied to gambling, it posits that attitudes toward betting, subjective norms, and perceived behavioural control shape gambling behaviour. Financial literacy training enhances perceived control by equipping officers with budgeting and debt-management skills, thereby reducing maladaptive gambling. The second theory that supported this study was Conservation of Resources (COR) Theory (Hobfoll, 2018). This theory argues that individuals strive to acquire and protect resources (financial, psychological, social). Gambling addiction depletes both financial and emotional resources, leading to stress and burnout. Financial literacy training replenishes resource capacity (knowledge, coping, savings), promoting resilience and improved emotional wellbeing. Together, these frameworks suggest that enhanced financial literacy reduces the resource-draining cycle of betting addiction and builds positive behaviours that directly improve emotional wellbeing among police officers.

1.5 The Conceptual Framework
  Independent Variable   **Dependent Variable**

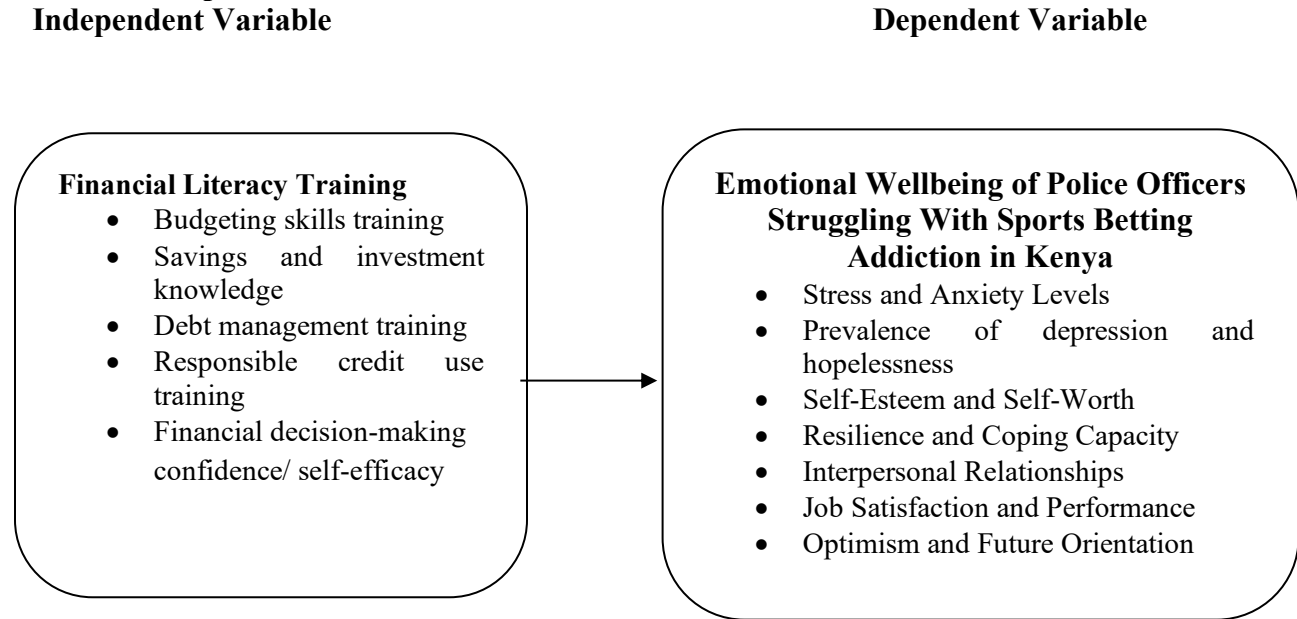| Financial Literacy Training	Emotional Wellbeing of Police Officers Struggling With Sports Betting Addiction in Kenya
• Budgeting skills training • Savings and investment knowledge • Debt management training • Responsible credit use training • Financial decision-making confidence/ self-efficacy	• Stress and Anxiety Levels • Prevalence of depression and hopelessness • Self-Esteem and Self-Worth • Resilience and Coping Capacity • Interpersonal Relationships • Job Satisfaction and Performance • Optimism and Future Orientation

Figure 1: *The Relationship between Financial Literacy Training and Emotional Wellbeing of Police Officers Struggling with Sports Betting Addiction in Kenya*
Source: *Own Conceptualization, 2025*

1.6 Review of Related Literature
Watanapongvanich et al. (2021) examined the link between financial literacy and gambling behavior in the U.S., focusing on whether financial literacy reduces gambling frequency. Using data from the Osaka University Preference Parameter Study and employing regression, the study found that financial literacy generally had no effect, except in states with widespread electronic gambling machines (EGMs), where it significantly reduced gambling. While their study highlighted financial literacy's limited moderating role, it overlooked the psychological and emotional dimensions of gambling harm. The proposed Kenyan study addresses this gap by exploring how financial literacy training impacts emotional wellbeing among police officers facing sports betting addiction.

Amonhaemanon (2023) examined financial literacy, confidence, and gambling intensity nexus among informal laborers in southern Thailand using multistage sampling, face-to-face semi-structured questionnaires (n=995), and logistic regression analysis. Findings revealed low actual financial literacy but high confidence, particularly among females, with financial literacy confidence positively linked to gambling intensity. The study highlighted that education could mitigate risky gambling behaviors. However, it focused only on informal laborers, excluded emotional wellbeing outcomes, and ignored occupationally high-stress groups. The proposed Kenyan study addresses these conceptual and contextual gaps by exploring how financial literacy training influences emotional wellbeing among police officers battling sports betting addiction.

Hamurcu, Mutlu, Hamurcu, Öz, and Ataşlar (2025) examined the paradox that individuals with gambling disorder retain financial knowledge yet display poor financial attitudes and behaviors, undermining

rational decision-making. Using a cross-sectional comparative design in Turkey, they assessed 100 clinical patients with gambling disorder and 123 matched controls through structured interviews, standardized financial literacy measures, and the South Oaks Gambling Screen. Results showed similar financial knowledge across groups but significant deficits in financial attitudes and behaviors among gamblers, with financial literacy mediating the effect of education and income on gambling severity. While rigorous, the study is limited to Turkey and thus with narrow cultural focus, the proposed Kenyan study addresses contextual and geographical gaps by focusing on Kenyan police officers with sports betting addiction, and inconsistency gaps by exploring literacy's applied outcomes beyond knowledge deficits.

Gathaoni, Munayi, Wanjira, and Inyega (2021) examined the effects of online sports betting on the perceived economic wellbeing of student-athletes in Kenyan universities. Using a cross-sectional survey design with 423 respondents, data were collected through questionnaires, interviews, and observation, and analyzed using regression and correlation techniques. Findings showed a strong positive association between gambling severity and poor economic wellbeing, with betting linked to overspending, indebtedness, family breakdown, and even suicidal ideation. While the study addressed economic outcomes among student-athletes, it did not explore psychological dimensions like emotional wellbeing, nor did it consider professional groups such as police officers. The proposed study fills empirical and contextual, gaps by focusing on financial literacy interventions, emotional wellbeing, police officers battling sports betting addiction in Thika Town, constituency, Kenya.

1.7 Methodology
This study adopted a descriptive case study design to explore the influence of financial literacy training on emotional wellbeing among police officers struggling with sports betting addiction in Thika Town Constituency, Kenya. A case study design was appropriate because it allows for in depth analysis of a specific sub-population within a bounded setting (Yin, 2018). The target population was 70 police officers in Thika Town constituency who are struggling with sports betting addiction, and have undergone financial literacy training as part of police welfare programs in Kenya. A purposive sampling technique was applied. Officers were first be screened using the Problem Gambling Severity Index (PGSI) (Ferris & Wynne, 2017) to determine their level of involvement in sports betting. Only those who fall into the "moderate-risk" or "problem gambling" categories were included in the study. From the estimated 350 officers in Thika Town Constituency, it was expected (based on national prevalence studies showing approximately 20% problematic gambling rates among adults; Geopoll, 2017; WHO, 2022) that approximately 70 officers may qualify. Thus, a sample size of 70 officers was selected purposively to ensure rich, relevant, and context-specific insights. The data was collected with structured questionnaires, which mainly focused on financial literacy training components (budgeting, saving, debt management, credit use, financial decision-making confidence and emotional wellbeing indicators (stress, depression, resilience, self-esteem, job satisfaction, interpersonal relations, optimism). Pilot testing was carried in neiboring JUJA constituency, to test validity and for reliability of research question. Ethical clearance, approval will also be obtained from the National Police Service Commission (NPSC) and informed consent from police officers. Data analysis was done using SPSS v28, and descriptive statistics (means, SDs, frequencies) were carried out as well as multiple regression to determine the predictive influence of financial literacy training on wellbeing.

1.8 Findings and Discussion
The number of 57 police officers who participated in the study making a response rate of 81.42%. In terms of gender, 73.68% were male while 26.31%; this can be explained by the fact that male mainly participate in betting more than female.

Financial Literacy Training
Table 1: Descriptive Statistics for Financial Literacy Training (n = 57)

Statement	Strongly Disagree F (%)	Disagree F (%)	Moderately Agree F (%)	Agree F (%)	Strongly Agree F (%)	Mean	SD
Budgeting skills training has helped me to prioritize essential expenses over betting.	0 (0.0%)	0 (0.0%)	13 (22.8%)	35 (61.4%)	9 (15.8%)	3.93	0.62
Savings training has helped me to reduce the urge to spend money on betting.	0 (0.0%)	0 (0.0%)	11 (19.3%)	33 (57.9%)	13 (22.8%)	4.04	0.65
Financial literacy training motivated me to consider investments instead of betting.	0 (0.0%)	0 (0.0%)	11 (19.3%)	35 (61.4%)	11 (19.3%)	4.00	0.63
Debt management training has reduced my reliance on loans to fund betting activities.	0 (0.0%)	1 (1.8%)	14 (24.6%)	36 (63.2%)	6 (10.5%)	3.83	0.66
Financial literacy training has increased my confidence to resist betting temptations.	1 (1.8%)	1 (1.8%)	9 (15.8%)	33 (57.9%)	13 (22.8%)	4.00	0.83

Source: *Field data, 2025*

The study findings indicated that 61.4% of police officers agreed that budgeting training helped them prioritize essential expenses (mean = 3.93), and 57.9% agreed and 22.8% strongly agreed (total 80.7%) that savings training reduced the urge to spend on betting (mean = 4.04). The item means range from 3.83–4.04, indicating consistent agreement that financial literacy training was useful; standard deviations (≈0.62–0.83) show modest dispersion around those means.

Emotional Wellbeing
Table 2: Descriptive Statistics for Emotional Wellbeing (n = 57)

Statement	Strongly Disagree F (%)	Disagree F (%)	Moderately Agree F (%)	Agree F (%)	Strongly Agree F (%)	Mean	SD
I often feel anxious or stressed due to money lost in betting.	8 (14.0%)	15 (26.3%)	18 (31.6%)	10 (17.5%)	6 (10.5%)	2.84	1.19
I sometimes feel hopeless about my financial future because of betting.	8 (14.0%)	15 (26.3%)	18 (31.6%)	10 (17.5%)	6 (10.5%)	2.84	1.19
I feel ashamed when I lose money in betting.	8 (14.0%)	15 (26.3%)	18 (31.6%)	10 (17.5%)	6 (10.5%)	2.84	1.19
I am able to cope with financial challenges without resorting to betting.	1 (1.8%)	2 (3.5%)	8 (14.0%)	25 (43.9%)	21 (36.8%)	4.11	0.83
Sports betting has strained my relationships with family and colleagues.	8 (14.0%)	15 (26.3%)	18 (31.6%)	10 (17.5%)	6 (10.5%)	2.84	1.19
Betting-related financial stress has affected my work performance.	8 (14.0%)	15 (26.3%)	18 (31.6%)	10 (17.5%)	6 (10.5%)	2.84	1.19
I am optimistic that I can recover from betting-related financial challenges and feel hopeful about my financial future.	6 (10.5%)	10 (17.5%)	18 (31.6%)	15 (26.3%)	8 (14.0%)	3.16	1.19

Source: *Field data, 2025*

The study results indicated that 43.9% of police officers agreed and 36.8% strongly agreed (total 80.7%) that they are able to cope with financial challenges without resorting to betting (mean = 4.11), and 40.3% agreed or strongly agreed that they are optimistic about recovery (mean = 3.16). For the negative items (anxiety, hopelessness, shame, relationship strain and work impact) the modal response is "Moderately Agree" (31.6%) but importantly 40.3% combined (14.0% strongly disagreed plus 26.3% disagreed) indicated they do not suffer those negative impacts often (mean of 2.84 for those items). Together, the means show stronger agreement on coping/self-efficacy and more disagreement on sustained negative symptoms, consistent with improved emotional wellbeing of police officers struggling with sports betting addiction in Thika Town Constituency, Kenya. However, emotional wellbeing especially feelings of anxiety, shame and hopelessness remains moderately high for some police officers, suggesting that financial literacy alone may be insufficient to fully address emotional harms from sports betting addiction.

Regression analysis: Influence of Financial Literacy Training on Emotional Wellbeing

Model estimated: Emotional Wellbeing = $\beta_0 + \beta_1 \times$ Financial Literacy + ε

Model summary

Model	R	R²	Adjusted R²	Std. Error of Estimate
1	0.764	0.583	0.576	0.78

The model explains 58.3% of the variance in emotional wellbeing ($R^2 = 0.583$), can be explained by financial literacy training, indicating a substantial effect size for a single predictor.

ANOVA

Source	Sum of Squares	df	Mean Square	F	Sig. (p)
Regression	46.423	1	46.423	77.009	0.000 (p < 0.001)
Residual	33.156	55	0.603		
Total	79.579	56			

The ANOVA results indicates that the model significant as F= 77.009, p < .001.

Coefficients

Predictor	B (Unstandardized)	Std. Error	Standardized Beta	t	Sig. (p)
(Constant)	-5.601	1.003	—	-5.58	0.001
Financial Literacy Training	2.182	0.249	0.764	8.78	0.001

The coefficient for financial literacy training (B = 2.182, standardized $\beta \approx 0.764$) is positive and highly statistically significant (t = 8.78, p < 0.001). This means that, higher financial literacy training scores are associated with higher emotional wellbeing scores, for each 1-point increase in the financial literacy, the model predicts an average increase of about 2.18 points in the wellbeing. The evidence from this study supports the case that financial literacy training is associated with measurable improvements in emotional wellbeing among police officers struggling with sports betting addiction.

Hypothesis testing

H₀: Financial literacy training has no significant influence on the emotional wellbeing of police officers struggling with sports betting addiction in Kenya.

Result: Based on the regression (p = 0.000) for financial literacy training score, we reject H₀ at the 5% significance level. The data show a positive relationship ($\beta = 2.182$), and statistically significant. Thus, this study established that financial literacy training significantly and positively influences emotional wellbeing of police officers struggling with sports betting addiction in Thika Town Constituency, Kenya. These study findings suggest that financial literacy training produces both practical and psychological benefits for police officers affected by sports betting. Practical financial literacy training such as budgeting, savings, debt management and investment awareness reduces immediate financial stressors, which in turn lightens the emotional burden of gambling losses. The strong composite relationship ($R^2 \approx 0.58$) indicated that financial literacy is not merely a marginal help but a major correlate of emotional wellbeing, likely because improved money management reduces recurring crises, lowers shame and anxiety associated with financial loss, and increases perceived control and future orientation and optimism. Nevertheless, the data also show heterogeneity as some respondents still endorse anxiety, shame or relationship strain as they moderately agreed on several negative items, indicating that while

financial literacy is strongly associated with wellbeing it may not alone fully resolve addiction related harms for everyone. Practically, these results suggest that multi component interventions such as combining financial literacy, counseling, therapy, peer support and workplace policies changes will likely be more effective than financial literacy alone in improving emotional wellbeing among police officers with betting addiction.

1.9 Conclusion and Recommendations

The study concludes that financial literacy training significantly and positively influences emotional wellbeing of police officers struggling with sports betting addiction in Thika Town Constituency, Kenya. The study recommends financial literacy training should also be conduct regularly to all police officers so enhance their overall wellbeing. The study also recommends the integrating of financial literacy training programmes with counseling, addiction specific therapy, and peer support, so as to enhance the overall wellbeing of police officers struggling with sports betting addiction in Kenya. The study recommends that the police leadership should consider revising workplace policies so that to provide internal referral pathway and confidential access to counseling, incentives for officers to attend training, and where needed, temporary re-assignment to reduce work-related stress while recovering from sports betting addiction.

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