Gambling Behind the Desk: Financial Strain, Digital Addiction, and the Erosion of Productivity in African Public Service

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Abstract: The rise of digital gambling platforms has introduced a new layer of complexity to workplace productivity in Africa's public sector. Employees facing stagnant wages, inflationary pressures, and high personal debt increasingly turn to online gambling as a coping mechanism for financial strain. This article explores the intersection between digital gambling addiction, financial vulnerability, and organisational productivity in African public service contexts. Using a conceptual and descriptive research design, the study synthesises secondary data from government reports, recent academic literature, and workplace studies conducted between 2020 and 2024. Findings indicate that excessive online gambling during work hours not only disrupts employee focus and performance but also contributes to indebtedness, absenteeism, and heightened psychological distress. Moreover, the growing presence of unregulated digital gambling platforms exacerbates vulnerabilities among financially constrained public servants, often leading to reliance on illegal microlenders. The study applies behavioural addiction theory and organisational productivity frameworks to explain how gambling behaviours undermine workplace efficiency and institutional integrity. While prior research has addressed gambling addiction broadly, limited studies examine its specific impact within African public service institutions. This article fills that gap, highlighting the urgent need for workplace interventions, regulatory oversight of online gambling platforms, and holistic employee wellness programs. The findings suggest that without decisive intervention, digital gambling could further weaken already fragile state institutions. The article concludes by recommending awareness campaigns, monitoring mechanisms, and integration of financial literacy into employee assistance programs to mitigate risks.

Keywords: *Digital Gambling, Public Service, Productivity, Financial Strain, Workplace Addiction.*

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I. INTRODUCTION AND BACKGROUND

There is increasing pressure on public service organizations throughout Africa to provide effective, open, and fair services. However, they still face enduring issues like poor performance, absenteeism, low morale, and systematic disengagement among employees. These issues worsen public mistrust of governance systems and damage institutional credibility (Chinomona, Popoola, & Imuezerua, 2021). The emergence of digital gambling among public sector workers is a recent, little-studied phenomenon that is starting to upset workplace culture and productivity in this already precarious environment. Gambling in African societies has historically been restricted to regulated physical venues, unofficial community activities, and lotteries. However, gambling is now an easily accessible online activity due to the exponential growth of digital technologies and the widespread use of smartphones (Arias-de la Torre, Fernández-Villa, Molina, Amezcua-Prieto, Mateos, Cancela, & Ortíz-Moncada, 2023). Employees can now gamble covertly and frequently undetected during working hours thanks to mobile platforms. This change causes a covert drain on public service productivity by obfuscating the lines between personal leisure and work commitments. In African public institutions, where individual vulnerabilities and structural economic constraints collide, the situation is especially dire. Many workers look for additional sources of income, frequently through risky gambling activities, as a result of wage

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stagnation, inflation, and rising living expenses (Nzimande, 2021).

Online gambling is more likely to exacerbate financial distress than to alleviate it because of its volatility and unpredictability, which set it apart from traditional financial investments. Workers who turn to gambling as a coping mechanism frequently go through cycles of debt, anxiety, and diminished concentration at work, all of which negatively impact their performance on the job (Abbott, 2020). This article's research problem is the increasing incidence of online gambling among public employees, its link to financial stress, and its detrimental effects on institutional efficacy and productivity. This study has three goals: first, to examine the relationship between financial stress and digital gambling in the public service; second, to explore how gambling behaviours affect workplace productivity; and third, to assess the organisational risks of unregulated digital gambling access. Addressing this issue is vital not only for employee well-being but also for organisational resilience in the face of rising demands for accountability and service delivery.

Because it departs from accepted research trends, this study is noteworthy. Sports betting and youth have been the main subjects of African gambling research up to this point. For example, Ahaibwe and Lakuma (2020) examined how sports betting has evolved into a source of income for unemployed Ugandan youth, while Ayandele, Omoteso, and Okorie (2022) examined the socio-psychological risks of sports betting among Nigerian youth. These contributions highlight the ways in which gambling influences economic behavior and social vulnerability, but they greatly underestimate its impact in formal workplaces. By focusing solely on public servants, this article broadens the scope of gambling research and situates it within the vital framework of public administration and governance. Thus, the following are the questions that direct this investigation:

- How does financial strain among public servants contribute to online gambling behaviour?
- What are the productivity implications of gambling during work hours?
- What organisational measures can address gambling-related risks in the public service?

These questions are relevant because internet gambling is not a neutral hobby and has organizational and systemic effects. According to recent research, gambling behaviors are often linked to cognitive distraction, psychological stress, and impulsive decision-making, all of which can impair task efficiency and professional judgment (Håkansson & Widinghoff, 2020). In high-stakes situations like public service, where choices affect the distribution of resources and the provision of services, such impairments could have far-reaching consequences. Additionally, digital gambling undermines time discipline, which is crucial to bureaucratic operation. Even minor digital distractions reduce concentration and increase the likelihood of errors, according to research on workplace distractions (Mark, Iqbal, Czerwinski, & Johns, 2018).Unlike social media use, which is often discouraged or monitored within organisations, digital gambling remains an invisible activity due to its discreet and personalised nature. This invisibility makes it harder for managers to identify, regulate, and mitigate its impact. The financial implications of gambling are equally significant. Employees who incur gambling-related debts are more likely to engage in absenteeism, request salary advances, or resort to unethical practices such as fraud and embezzlement to cover losses (Gainsbury, Abarbanel, & Blaszczynski, 2020). Within the public service, this creates a dual risk: personal financial instability that reduces productivity, and systemic corruption risks that compromise institutional integrity.

Digital gambling draws attention to the relationship between organizational culture and individual behaviour from a governance standpoint. Comprehensive workplace wellness policies that address behavioural addictions are frequently absent from African public service organizations. Gambling is still a grey area in policy frameworks, whereas occupational health frameworks typically concentrate on physical health or alcohol and drug abuse (Molinaro, Benedetti, Scalese, Bastiani, Fortunato, Cerrai, & Canale, 2018). The unchecked growth of gambling practices in government offices is facilitated by this policy vacuum. Thus, this study adds to the expanding corpus of research that relates organizational performance to employee well-being. It emphasizes how important it is that African governments take a comprehensive approach to workplace management, taking into account the potentially disruptive nature of online gambling. By foregrounding the experiences of public servants, this article positions gambling not merely as an individual issue but as an organisational risk factor with implications for efficiency, accountability, and the delivery of public value.

All things considered, the widespread use of digital gambling by public employees is a reflection of institutional blind spots, technological advancements, and larger socioeconomic vulnerabilities. While studies on sports and youth betting offer a helpful starting point, there is an urgent need for academic research on the workplace aspect of gambling. Developing policies that safeguard institutional efficacy and employee welfare requires an understanding of this phenomenon.

II. LITERATURE REVIEW

The literature on gambling and its wider organisational consequences is increasingly expansive, but significant gaps remain regarding its implications for public service institutions in Africa. This review synthesises three interrelated strands of existing scholarship: (1) the relationship between gambling and financial stress, (2) workplace productivity in the age of digital distractions, and (3) the largely underexplored context of gambling in public service employment. These strands provide the conceptual basis for understanding how digital gambling shapes the culture, performance, and resilience of public institutions.

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A. Gambling and Financial Stress

- *Gambling as a Coping Mechanism*

A central theme in gambling research is its strong relationship with financial insecurity. Scholars have consistently shown that gambling is not merely a recreational activity but often emerges as a maladaptive coping mechanism in contexts of economic hardship (Calado & Griffiths, 2021). When individuals face limited income, unemployment, or debt, the appeal of gambling lies in its promise of quick financial relief. Yet, the probabilities overwhelmingly favour losses, meaning that gambling often compounds rather than alleviates financial distress. Calado and Griffiths (2021) argue that gambling functions less as entertainment and more as a distorted financial strategy, one that traps individuals in cycles of hope, loss, and escalating debt. This paradox highlights gambling's dual role: it is pursued as a solution to hardship but in practice deepens economic vulnerability. Gambling as a coping strategy has been especially common in African contexts because of structural social and economic issues. Gambling is being presented as a structural and cultural reaction to financial instability as a result of high unemployment rates, wage stagnation, and growing inequality. For example, Ayandele, Omoteso, and Okorie (2022) demonstrate how gambling has become ingrained in daily life in Nigeria due to the swift growth of mobile betting platforms. These platforms, which are easily accessed through smartphones and heavily promoted as acceptable ways to augment income, take advantage of financial vulnerabilities and normalize gambling as a commonplace activity. Gambling is positioned as a legitimate, albeit risky, financial option due to its accessibility and persuasive marketing tactics, which blur the distinction between leisure and economic survival.

Research from other African countries echoes these findings. Munyewende (2020) demonstrates that in societies where formal employment opportunities are scarce, gambling becomes culturally normalised and socially accepted. It is often seen as a rational response to structural exclusion from economic security. In this sense, gambling does not simply represent individual weakness or poor decision-making but reflects broader systemic failures in providing sustainable livelihoods. The act of betting, therefore, must be understood in the context of poverty, underemployment, and social inequality. Crucially, psychological variables also interact with gambling as a coping strategy. According to studies, people who are struggling financially frequently turn to gambling as a short-term way to cope with the stress and feelings of inadequacy that come with it (Wardle et al., 2021). As a kind of emotional control, the hope of winning temporarily reduces financial anxiety. This respite, though, is fleeting because losses exacerbate stress and guilt. In low-income environments, where there is little margin for financial loss, this cyclical pattern is exacerbated, making even minor gambling expenditures disastrous for the stability of the household (Abbott et al., 2022).

The social consequences of gambling-driven coping mechanisms extend beyond individuals to families and communities. Research in South Africa highlights that gambling-related financial losses often lead to household conflict, strained relationships, and in some cases domestic violence (Louw & Fouché, 2023). For households already struggling with limited resources, the diversion of income toward gambling undermines food security, education, and healthcare expenditures. This reveals a broader societal cost: gambling perpetuates inequality by further marginalising already vulnerable populations. Technology's role in increasing gambling participation is another significant factor. Gambling habits have drastically changed as a result of the spread of online betting sites throughout Africa. Gambling is now available at any time via mobile phones, whereas previously it was only connected to casinos, lotteries, or casual betting. Because it removes the conventional barriers of cost, location, and visibility, analysts contend that this technological shift has increased gambling's function as a coping mechanism (Doronjo et al., 2022). Young people who are unemployed or underemployed are especially drawn to mobile betting's instant gratification, making them a group that is particularly vulnerable to gambling addiction. This implies that gambling is actively influenced by changing structural and technological circumstances rather than merely being a passive reaction to financial stress.

In addition to structural factors, social perceptions of gambling in African contexts often reinforce its use as a financial strategy. Peer networks and community narratives play a role in normalising gambling, with stories of rare wins shared widely while losses are concealed (Molose & Frantz, 2021). This creates an illusion of attainability and fuels collective hope that gambling can provide upward mobility, even when the statistical reality contradicts such expectations. The interplay of cultural acceptance, peer influence, and economic strain reinforces gambling's role as a coping mechanism deeply embedded within social life. The portrayal of gambling as a coping mechanism has significant policy ramifications. Many African nations have implemented reactive rather than preventive regulatory responses, concentrating on tax collection rather than addressing the negative social effects of gambling (Obeid, 2023). This approach to policy frequently ignores the ways that gambling takes advantage of weaker groups. Governments indirectly support the gambling industry as a source of income rather than addressing structural unemployment or establishing strong social safety nets. This feeds a vicious cycle in which people who are most in need of financial assistance are also the ones who are most likely to suffer disproportionate losses as a result of gambling.

It is necessary to examine gambling as a coping strategy from both a structural and psychological perspective. It represents both more general systemic shortcomings in guaranteeing economic security as well as individual efforts to manage financial difficulties. Gambling has become even more common in African societies as a result of the growth of mobile betting platforms and the cultural acceptance of gambling. Although people might gamble to get immediate financial relief, the truth is that

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gambling worsens social inequality, threatens household stability, and prolongs debt cycles. Therefore, addressing the role of gambling as a coping mechanism necessitates both structural reforms to create long-term economic opportunities and policy interventions to regulate harmful practices. In the absence of such policies, gambling will persist as a skewed financial tactic that ensnares susceptible groups in cycles of loss and hope.

➢ *Debt and Informal Borrowing*

Debt brought on by gambling has significant social and institutional ramifications and is not just a personal issue. Although gambling is frequently presented as a personal decision, its financial effects are felt in communities, workplaces, and households. Employees who accrue gambling debts often turn to informal borrowing from moneylenders, many of whom function outside of official regulatory frameworks, according to Olawole and Odeyemi (2021). These lenders, also known as "loan sharks," charge exorbitant interest rates and produce hard-to-break debt cycles. This type of informal borrowing is especially common in situations where formal credit is hard to come by, like in many African countries. In addition to increasing individual financial instability, reliance on loan sharks has repercussions that jeopardize organizational stability and workplace integrity. One of the most concerning institutional implications is the link between gambling-related debt and workplace misconduct. Employees facing mounting financial obligations may resort to theft, fraud, or misuse of organisational resources to service their debts (Olawole & Odeyemi, 2021). This behaviour introduces governance risks, particularly in public service institutions where accountability mechanisms are often already strained. The misappropriation of public funds, falsification of financial records, or solicitation of bribes can all be motivated by personal indebtedness. In this sense, gambling-related debt becomes more than a personal crisis; it represents a latent organisational risk factor that undermines the integrity of institutions tasked with serving the public interest.

Research from around the world shows how serious gambling-related debt is and how harmful it is. According to Hing, Russell, Black, and Browne (2021), gambling debts frequently lead to major social harms like relationship dissolution, homelessness, and poor performance at work. The underlying dynamics are applicable to African contexts, despite the fact that a large portion of this scholarship is focused on developed nations like Australia, the United Kingdom, and Canada. In many African states, the absence of strong socio-economic safety nets may actually make these harms worse. Since organized debt relief programs are frequently unavailable to employees in precarious financial situations, informal borrowing ends up being their only short-term coping mechanism. In the African context, informal borrowing linked to gambling reflects both structural economic exclusion and cultural dynamics. Financial exclusion remains a persistent challenge, with large populations unable to access banking services, affordable credit, or formal financial counselling (Demirgüç-Kunt et al., 2022). This exclusion drives indebted individuals toward unregulated credit systems that exploit vulnerability. Loan sharks are not only predatory but also deeply embedded within local communities, often leveraging social ties and coercive tactics to enforce repayment. For employees already under pressure from gambling debts, such arrangements intensify psychological stress and perpetuate dependency on gambling as a perceived “solution” to financial problems.

There are wider ramifications for households and communities when gambling, debt, and informal borrowing are combined. Due to income being diverted toward debt repayment, families frequently experience the secondary effects of financial distress, such as decreased access to healthcare, education, and food (Wardle et al., 2021). In resource-constrained environments, where even minor changes in household income can have long-term effects on child development and community well-being, these results exacerbate already-existing inequalities. Furthermore, debt from gambling frequently causes families to be secretive and dishonest, which damages trust and raises the risk of relationship dissolution (Shannon et al., 2022).The workplace implications extend beyond misconduct to issues of productivity and morale. Employees struggling with debt may experience distraction, absenteeism, or presenteeism, leading to reduced efficiency (Dowling et al., 2021). Within public service contexts, where efficiency and accountability are paramount, the presence of financially distressed employees poses risks not only to performance but also to public trust. Colleagues may be affected through strained working relationships, while supervisors face additional challenges in managing staff whose financial stress undermines their professional responsibilities.

The risks of accruing debt have increased due to technological advancements. People can gamble constantly in Africa thanks to the growth of mobile betting platforms, frequently placing small but frequent bets. The rapid accumulation of these microtransactions puts workers in financial jeopardy while giving the appearance of affordability (Ayandele et al., 2022). People might not realize the full extent of their debt until they are forced to take out informal loans in order to fulfill their repayment obligations because losses are broken up into smaller sums. This demonstrates how the confluence of unofficial credit networks and online gambling platforms exacerbates the cycle of financial harm. Policy responses to gambling-related debt and informal borrowing remain inadequate in many African countries. While some states have introduced gambling regulations focused on taxation and licensing, few have implemented comprehensive strategies to address the downstream financial harms of gambling. Public awareness campaigns often focus narrowly on addiction without recognising the role of debt in perpetuating harmful gambling behaviours (Obeid, 2023). Similarly, financial sector policies rarely integrate gambling-related debt into frameworks for consumer protection or debt relief. This leaves employees vulnerable to predatory lending and creates gaps in institutional responses to misconduct driven by indebtedness.

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A multifaceted approach is necessary for an effective response. First, workplace policies, such as debt management assistance and employee assistance programs, should specifically address gambling-related risks in public service organizations. Second, governments should increase access to formal, reasonably priced credit while tightening regulations on informal lending practices. Third, public health initiatives need to present gambling as a socioeconomic problem associated with debt, financial exclusion, and governance risks rather than just as an individual addiction. Policymakers can create interventions that protect vulnerable people and maintain organizational integrity by placing gambling-induced debt within a larger structural and institutional framework. Gambling-related debt and the reliance on informal borrowing cannot be dismissed as personal failings. They represent complex interactions between individual vulnerability, financial exclusion, and institutional risks. The tendency of indebted employees to borrow from predatory lenders not only deepens cycles of financial instability but also exposes workplaces, particularly in the public sector, to risks of fraud, misconduct, and declining productivity. Addressing this issue requires a holistic policy framework that integrates gambling regulation, debt relief, workplace governance, and financial inclusion. Without such measures, gambling-induced debt will continue to undermine both individual well-being and institutional integrity in African public service contexts.

➢ *Financial Stress and Mental Health*

The relationship between gambling, financial stress, and mental health is well-documented in global literature, yet it remains an underexplored dimension in African public service contexts. Gambling losses are not merely financial events but also psychological stressors that trigger a range of emotional and cognitive consequences. Bonnaire, Barrault, Aïte, and Varescon (2019) argue that the accumulation of gambling-related losses can precipitate significant anxiety, depression, and feelings of shame. These emotional burdens impair individuals' capacity to function effectively both in their personal lives and in the workplace. The compounding effect of financial strain and psychological distress creates a feedback loop in which gambling is used to cope with stress, but subsequent losses only deepen emotional suffering. Within public service institutions, the issue becomes even more complex. Employees are expected to embody integrity, discipline, and impartiality, yet those struggling with gambling-related financial and psychological strain often conceal their activities. The stigma attached to gambling, particularly in professional environments, leads many employees to hide their struggles, creating an additional psychological burden of secrecy and fear of exposure (Binde & Romild, 2019). Concealment, however, does not mitigate the effects of stress; instead, it exacerbates feelings of guilt and isolation. In workplace settings, this often manifests as presenteeism, employees physically present but mentally disengaged, as well as declining morale and reduced organisational commitment.

Financial stress brought on by gambling has a psychological toll that goes beyond anxiety and depression to include more serious consequences like suicidal thoughts. Moghaddam, Yoon, Dickerson, Kim, and Westermeyer (2015) point out that gambling has been directly linked to suicidal thoughts and, in certain situations, attempts in situations involving extreme debt and financial despair. The seriousness of gambling as a public health concern is highlighted by the connection between gambling and suicide. This connection demands immediate scholarly and policy attention in African societies, where mental health services are underdeveloped and suicide discussions are still taboo. Without access to sufficient psychosocial support, workers caught in debt cycles related to gambling may struggle in silence with suicidal thoughts. The relationship between gambling and mental health can also be understood through the concept of psychological strain. According to Thomas et al. (2020), financial stress caused by gambling losses creates strain that undermines resilience, erodes self-esteem, and fosters maladaptive coping behaviours. These behaviours include further gambling, substance abuse, and withdrawal from social or professional engagements. In public service institutions, such strain not only harms individuals but also has institutional implications: low productivity, absenteeism, and impaired decision-making threaten the performance of departments that already operate under resource constraints.

Employees' secrecy about gambling also feeds a culture of silence that hinders early intervention. According to Afifi et al. (2022), stigma and shame discourage people from seeking help, especially in collectivist cultures where dealing with personal difficulties is frequently seen as a sign of family dishonour. This stigma paradoxically coexists with high participation rates in African contexts where gambling is becoming more and more accepted through online platforms and sports betting. Workers might feel torn between the moral disapproval of gambling addiction and debt and the social acceptance of gambling as a pastime. Institutional responses are complicated by this dichotomy because employees may be reluctant to disclose for fear of repercussions on their careers or harm to their reputation. The impact of gambling-related mental health challenges extends to families and communities. Psychological distress often leads to interpersonal conflict, with family members reporting emotional neglect, breakdowns in communication, and increased domestic tensions (Shannon et al., 2022). Children in households affected by gambling-related financial stress are particularly vulnerable, as they may experience reduced emotional support and heightened insecurity. This family-level distress feeds back into workplace functioning, as employees burdened by unresolved personal issues struggle to focus and engage productively at work.

Workplace culture can exacerbate these dynamics. In environments where employee well-being is not prioritised, individuals with gambling-related stress may feel further alienated. Research by Browne et al. (2021) suggests that organisational contexts lacking supportive structures such as employee assistance programs increase the risk of chronic stress and burnout among gambling-affected workers. For public service institutions in Africa, where resources for

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employee wellness are limited, this creates a significant vulnerability. Not only does gambling compromise individual mental health, but it also erodes the collective resilience of the workforce. Importantly, the association between gambling, mental health, and financial stress is mediated by structural conditions. Unemployment, wage stagnation, and inequality in African countries heighten the appeal of gambling as a coping strategy while simultaneously magnifying its harms (Ayandele et al., 2022). When gambling losses occur, the absence of robust social safety nets intensifies the psychological impact. Employees cannot rely on unemployment benefits, debt counselling, or accessible mental health care, which are more common in developed contexts. Instead, they are left to manage psychological distress in isolation, often without professional support.

Policy responses to gambling-related mental health issues remain fragmented. While some African governments have introduced regulatory frameworks to control gambling operators, these policies are often focused on taxation and industry revenue rather than harm prevention (Obeid, 2023). Few initiatives address the mental health consequences of gambling or integrate gambling-related financial distress into broader occupational health strategies. As a result, the institutional costs of presenteeism, absenteeism, and employee disengagement remain unaddressed. Gambling-related financial stress is intricately linked to psychological well-being, with consequences ranging from anxiety and depression to suicidal ideation. In African public service contexts, where employees face both economic vulnerability and cultural stigma around gambling and mental health, these issues are particularly pressing. The concealment of gambling activities compounds stress, undermining workplace morale and productivity. Addressing this problem requires a holistic approach: integrating mental health support into workplace policies, reducing stigma through public discourse, and creating safety nets for employees facing financial crises. Without such measures, gambling will continue to erode both the mental health of employees and the integrity of public institutions.

B. Workplace Productivity and Digital Distractions

➢ *Digital Gambling as a Workplace Distraction*

In the digital age, there are many obstacles to workplace productivity, especially from online diversions that make it difficult to distinguish between personal and professional life. The disruptive power of social media and instant messaging platforms has been the subject of a large portion of the literature. However, because of their special blend of financial stakes, emotional arousal, and cognitive engagement, gambling applications are an especially pernicious kind of distraction (Griffiths, 2022). Digital gambling necessitates active participation, decision-making, and constant outcome anticipation, in contrast to passive social networking site browsing. Gambling is a more powerful disruptor of focus and performance at work because of this increased level of involvement. The rise of mobile technology has intensified this challenge. Smartphones enable employees to access online gambling platforms at any time, often in ways that are difficult to detect in workplace environments. Dlamini and Sekgobela (2022) describe digital gambling during work hours as a form of “time theft,” where employees appropriate organisational time for personal entertainment. This behaviour is not only a matter of individual misconduct but also an institutional concern, as it undermines collective productivity and erodes the culture of accountability within organisations. For public service institutions, which frequently operate under resource constraints and are expected to deliver essential services efficiently, such productivity losses have significant implications for governance and public trust.

Digital gambling's disruptive nature can be explained from a number of angles. First, the cognitive demands of gambling divert focus and mental energy that could be used for work-related activities. Workers who bet digitally are busy analyzing odds, predicting results, or making plans for their next bets. This type of multitasking is cognitively expensive because studies reveal that alternating between work and gambling apps lowers productivity and raises the risk of mistakes (Mark et al., 2021). Second, gambling-related emotional arousal makes distraction even worse. While losing causes frustration, stress, or even despair, winning produces euphoria and overconfidence. These emotional swings affect decision-making and disturb composure at work, especially in positions that call for objectivity and focus (Bonnaire et al., 2019).The financial stakes attached to digital gambling intensify its workplace impact. Unlike other online distractions, gambling is tied to real monetary consequences, meaning employees may continue gambling compulsively in an effort to recover losses. This “chasing losses” behaviour is associated with extended engagement on gambling platforms, which not only prolongs distraction but also perpetuates cycles of financial stress that carry into workplace performance (Wardle et al., 2021). Thus, the workplace costs of digital gambling extend beyond lost time to include diminished cognitive performance, compromised emotional stability, and heightened stress.

Public service institutions are particularly vulnerable to these risks due to their reliance on employee integrity and accountability. Productivity in the public sector is already challenged by resource limitations, bureaucratic inefficiencies, and high service delivery expectations (Ngirande & Setati, 2021). The infiltration of digital gambling exacerbates these challenges, reducing staff responsiveness, delaying decision-making, and eroding organisational morale. For example, an employee who spends work hours engaged in sports betting may fail to meet service delivery deadlines, creating bottlenecks that affect not only colleagues but also the citizens reliant on public services. The cumulative effect of such distractions is a decline in institutional effectiveness, further weakening public confidence in governance. The risks of digital gambling distractions are magnified by the growing popularity of sports betting across Africa. Accessible through mobile devices, sports betting platforms are aggressively marketed and often framed as entertainment

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rather than gambling, making them more socially acceptable (Ayandele et al., 2022). Employees may not perceive casual betting during work hours as harmful, even though the cumulative effect of repeated distractions erodes productivity. Furthermore, unlike traditional gambling venues such as casinos, online platforms allow gambling to occur covertly within workplaces, complicating organisational monitoring and enforcement.

Distractions from digital gambling may also be detrimental to organizational culture, according to research on workplace behavior. Browne et al. (2021) claim that gambling during working hours encourages disengagement and erodes standards of group responsibility. Such conduct can normalize more serious types of workplace misconduct, such as the abuse of digital resources for private benefit, if it is accepted or ignored. Employees in public service organizations are expected to maintain accountability and public trust, so this breakdown of ethical standards is especially harmful. Digital gambling's effects on workplace health are equally worrisome. Workers who gamble while at work may feel more stressed, guilty, and anxious, particularly if their actions go against company policies or moral standards (Shannon et al., 2022).This emotional burden may manifest as presenteeism, employees physically present but unable to perform effectively, or absenteeism, as workers attempt to avoid exposure or consequences. Over time, such patterns contribute to workplace dysfunction, reduced cohesion, and declining overall performance.

Policy responses to digital gambling in workplace settings remain limited, particularly in African public service institutions. While many organisations enforce policies restricting personal internet use during work hours, few explicitly address gambling as a unique and high-risk form of distraction (Obeid, 2023). Furthermore, monitoring employees' digital activities raises ethical and legal concerns regarding privacy and surveillance. Balancing the protection of organisational productivity with respect for individual rights requires carefully designed policies that both deter harmful gambling behaviours and provide support for employees at risk of gambling-related harm. Preventive strategies must go beyond punitive measures to include education and support. Employee assistance programs, awareness campaigns, and confidential counselling services can help employees recognise the risks of digital gambling and seek help before their behaviour undermines both personal well-being and institutional performance. Integrating gambling awareness into workplace wellness programs is particularly important in public service contexts, where employees serve as custodians of public resources and are expected to maintain high standards of accountability.

With distinct cognitive, emotional, and financial aspects that set it apart from other online activities, digital gambling is a major and expanding workplace distraction. Given the industry's reliance on employee accountability, efficiency, and integrity, the risks are particularly significant for public service organizations. Digital gambling jeopardizes not only individual performance but also institutional effectiveness by stealing focus, decreasing productivity, and destroying organizational culture. To tackle this issue, a comprehensive policy approach is needed, one that acknowledges gambling as a public health concern as well as a workplace risk, incorporating awareness, regulation, and support systems to protect integrity and productivity in the digital age.

➢ *Absenteeism and Presenteeism*

Beyond digital distraction, gambling contributes significantly to absenteeism and presenteeism, two critical indicators of workplace inefficiency that undermine organisational performance. Absenteeism refers to an employee's absence from work, while presenteeism describes the phenomenon of employees being physically present but unable to perform effectively due to illness, stress, or other preoccupations (Johns, 2021). Both behaviours represent hidden costs for organisations because they reduce productivity, increase workloads for remaining employees, and can ultimately compromise service delivery. In public service environments, absenteeism is particularly damaging due to the collective nature of bureaucratic work. Van der Voet and Steijn (2021) argue that public sector productivity is highly sensitive to employee absenteeism because tasks are interdependent, requiring coordinated execution across multiple units. When employees fail to report for duty, the resulting disruption often delays service provision, creates bottlenecks in decision-making, and erodes public trust in institutional efficiency. Gambling exacerbates this risk by disrupting employees' work-life balance. Individuals who gamble during late hours, especially on digital platforms that operate continuously, may arrive at work fatigued or fail to report altogether (Håkansson, 2020). Over time, repeated absences weaken organisational reliability and generate frustration among colleagues burdened with additional responsibilities.

Equally concerning is the issue of presenteeism, which is less visible but often more pervasive than absenteeism. Presenteeism occurs when employees are physically present but mentally disengaged, distracted, or impaired by external stressors. Gambling-related presenteeism typically arises in two ways. First, employees may be preoccupied with gambling activities during work hours, such as tracking bets, checking results, or planning future wagers (Dlamini & Sekgobela, 2022). Second, financial stress and psychological distress associated with gambling losses can diminish concentration, motivation, and decision-making capacity (Shannon et al., 2022). In either case, employees' capacity to contribute meaningfully to their organisations is significantly reduced. Research on behavioural addictions underscores this dynamic. Griffiths (2018) observes that behavioural addictions, including gambling, impair executive functioning by reducing working memory, problem-solving skills, and sustained attention. Such impairments compromise task performance and undermine the accuracy and timeliness of work outputs. In bureaucratic contexts where compliance with procedures and precision in record-keeping are essential, these impairments have cascading effects. For example, delays in processing administrative documentation or errors in financial reporting

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caused by distracted employees can trigger wider organisational inefficiencies and reputational damage.

The economic impact of absenteeism and presenteeism is well-documented in the private sector, but its implications in public service contexts warrant deeper exploration. Johns (2021) notes that presenteeism often costs organisations more than absenteeism because disengaged employees remain on payroll but contribute only partially to productivity. In the public sector, where accountability for taxpayer resources is central, presenteeism caused by gambling undermines both efficiency and public confidence. Moreover, because gambling is often concealed due to stigma or fear of disciplinary action, presenteeism may persist undetected for long periods, compounding institutional inefficiencies. A further concern is the relational dimension of absenteeism and presenteeism. When employees are absent or disengaged, colleagues are forced to assume additional responsibilities, which may foster resentment, reduce morale, and contribute to workplace conflict (Ngirande & Setati, 2021). In public service institutions that already face staff shortages and high workloads, such disruptions can amplify burnout and turnover intentions among the broader workforce. This creates a cycle where gambling-related inefficiencies indirectly affect even those employees not personally engaged in gambling.

There is also evidence linking gambling-related absenteeism and presenteeism with broader organisational culture. When gambling is normalised or overlooked within workplaces, employees may perceive reduced accountability and diminished enforcement of performance standards. Browne et al. (2021) emphasise that tolerance of gambling-related inefficiency weakens collective responsibility, creating a permissive culture where reduced performance is tacitly accepted. In the public service, this erosion of discipline has broader consequences for governance, as it undermines the ethos of integrity and commitment required to serve citizens effectively. Policy responses to absenteeism and presenteeism caused by gambling remain underdeveloped, particularly in African contexts. While some public institutions enforce codes of conduct addressing absenteeism, few explicitly acknowledge gambling as a risk factor contributing to such inefficiencies (Obeid, 2023). This gap underscores the need for more comprehensive workplace policies that address not only substance-based addictions but also behavioural addictions such as gambling. Preventive strategies should include awareness programs highlighting the link between gambling, fatigue, and disengagement, as well as support services such as counselling and debt management assistance.

Since disengaged workers may still seem to be following workplace rules, managers may find it difficult to detect presenteeism. On the other hand, presenteeism can be indirectly detected by performance monitoring systems that keep track of output timeliness and quality (Mark et al., 2021). Employees may be more inclined to disclose gambling-related issues and seek help if these systems are combined with supportive interventions as opposed to punitive ones. This is especially crucial in public service organizations where staff members are supposed to be honest and accountable but may hide gambling issues out of concern for their reputation. Absenteeism and presenteeism represent critical pathways through which gambling undermines workplace efficiency. While absenteeism results in direct disruptions to task execution, presenteeism often exerts subtler but more pervasive effects, eroding concentration, accuracy, and morale. In public service institutions, where tasks are interdependent and accountability to citizens is paramount, the costs of gambling-related inefficiencies are particularly pronounced. Addressing these challenges requires recognising gambling as both a workplace risk and a public health concern, supported by policies, monitoring systems, and assistance programs that mitigate its impact. By tackling absenteeism and presenteeism linked to gambling, public service institutions can safeguard productivity, integrity, and citizen trust in governance.

➢ *Organisational Costs of Gambling-Related Inefficiency*

Beyond the immediate repercussions for individual workers, workplace gambling has a negative impact on institutional capacity and organizational systems. Gambling's cumulative effects at the organizational level undermine productivity, morale, financial stability, and reputational standing, despite the fact that it is frequently presented as a personal decision or behavioral problem. Because the legitimacy of public service institutions is based on public trust and accountability expectations, they are particularly vulnerable. A key dimension of gambling-related inefficiency is the cognitive and temporal disruption it causes. Mark, Iqbal, Czerwinski, and Johns (2018) show that even brief digital interruptions, such as checking a notification or browsing a website, reduce concentration and require an average of 23 minutes for employees to regain focus. When applied to gambling, which involves emotionally charged decision-making and heightened anticipation of financial outcomes, the recovery time is likely to be even longer. This means that employees who engage in digital gambling at work not only lose the minutes spent on the activity itself but also a significant portion of productive time due to diminished focus and delayed re-engagement with tasks. In bureaucratic environments where accuracy and timeliness are paramount, these interruptions accumulate into measurable inefficiencies.

Gambling presents systemic risks to organizational resources in addition to productivity losses. In order to cope with financial strains, workers who incur debt from gambling may abuse institutional resources. There is evidence from around the world that gambling is associated with workplace theft, fraud, or financial misappropriation (Shannon, Anjoul, & Blaszczynski, 2022). The risk of gambling-driven misconduct is especially high in public service environments where staff members frequently oversee budgets, procurement procedures, or private financial information. Such actions put organizations at risk of legal trouble and public censure in addition to jeopardizing the integrity of their operations. The financial burden of gambling-related inefficiency also emerges through hidden costs such as absenteeism, presenteeism, and turnover. Johns (2021) notes that presenteeism, in particular, is more costly than absenteeism because employees remain on payroll while delivering suboptimal performance. When gambling drives disengagement, the organisation absorbs the financial loss of reduced output without necessarily recognising the cause. In addition, absenteeism linked to gambling fatigue or stress requires organisations to cover shifts through overtime, temporary replacements, or redistribution of workload, all of which increase operational costs (Van der Voet & Steijn, 2021). High turnover, often resulting from unresolved gambling-related stress or disciplinary dismissals, generates further expenses in recruitment, training, and knowledge loss.

Unchecked gambling behaviors also negatively impact organizational culture and morale. Coworkers of workers who are affected by gambling may face more work, frustration, and decreased motivation (Ngirande & Setati, 2021). A bad work environment is created by these dynamics, which are characterized by feelings of injustice and a decline in confidence in management's capacity to uphold standards. Over time, this lowers overall efficiency and erodes group commitment to organizational goals. In addition, Browne, Greer, Rawat, and Rockloff (2021) contend that normalizing harmful gambling behaviors at work can lead to a culture of diminished accountability where misconduct and inefficiency are implicitly tolerated. In addition to internal costs, organisations face significant reputational risks. Public service institutions are expected to embody integrity, fiscal prudence, and professionalism. When employees' gambling behaviours compromise service delivery or become visible in the media through misconduct cases, citizen trust in governance deteriorates. Pooe and Mokoena (2020) highlight that reputational damage in public service contexts is not merely symbolic but directly undermines the legitimacy of institutions to act in the public interest. Even isolated incidents of gambling-related misconduct can reinforce public perceptions of inefficiency or corruption, particularly in contexts where governance systems already face criticism for lack of accountability.

Moreover, reputational costs extend beyond citizen perceptions to include inter-institutional relationships. Government departments that develop reputations for inefficiency or poor financial discipline may struggle to secure partnerships, donor support, or collaborative opportunities. Obeid (2023) notes that in African contexts, where public finances are already constrained, reputational weaknesses can reduce the willingness of external actors to engage in cooperative initiatives. Gambling, therefore, not only undermines internal efficiency but can weaken broader governance networks essential for effective service delivery. The systemic implications of gambling-related inefficiency also warrant attention from a policy perspective. While organisations often invest in measures to address substance abuse, few explicitly recognise gambling as a comparable workplace risk. As a result, gambling-related inefficiencies remain underdiagnosed and inadequately managed. Griffiths (2018) calls for workplaces to broaden their conception of behavioural risk factors to include gambling alongside more visible addictions. Without targeted interventions, such as employee assistance programs, debt counselling, and awareness campaigns, organisations risk absorbing the growing costs of gambling without addressing its root causes.

Preventive interventions can significantly reduce organisational costs. For instance, Dlamini and Sekgobela (2022) recommend that public institutions adopt clear digital-use policies that limit access to gambling platforms during work hours, coupled with awareness campaigns about the risks of workplace gambling. Additionally, providing confidential support services may encourage employees to disclose gambling-related challenges without fear of stigma or punitive repercussions. Such measures not only mitigate productivity losses but also signal an institutional commitment to employee well-being, strengthening morale and trust. The organisational costs of gambling-related inefficiency extend far beyond the individual, affecting productivity, financial resources, workplace culture, and public reputation. In the public service, these costs are magnified by the interdependent nature of bureaucratic work and the centrality of citizen trust. By framing gambling not merely as a private behaviour but as an organisational liability, institutions can better appreciate its systemic implications and adopt comprehensive policies to mitigate its effects. Failure to do so risks perpetuating inefficiencies that erode both service delivery and governance legitimacy.

C. Public Service and Gambling

➤ *Gaps in the Literature*

Although there has been a recent surge in research on gambling in Africa, the majority of studies focus on youth populations, sports betting, or the effects at the community level. While Ayandele, Omoteso, and Okorie (2022) draw attention to the susceptibilities of Nigerian youth to sports betting, Ahaibwe and Lakuma (2020) concentrate on how betting influences the economic behavior of unemployed Ugandan youth. Although these studies shed light on the connections between gambling, poverty, and youth culture, they do not expand the analysis to include working adults, especially those in the public sector. Nzimande (2021) draws attention to South Africa's expanding betting culture and its effects on social dynamics and household finances. Nzimande does not, however, go into detail about how gambling affects government institutions' employees' performance at work. This omission is striking given the increasing accessibility of digital gambling in workplaces and the potential for negative consequences on governance outcomes.

➤ *Gambling as a Governance and Organisational Justice Issue*

Gambling in public service workplaces cannot be reduced to a matter of personal leisure or private behaviour; it must be recognised as an organisational and governance concern with wide-ranging implications. Public servants occupy positions of trust, and their actions directly influence the legitimacy of the state and its institutions. When

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employees are compromised by gambling, they may become more susceptible to corruption, bribery, or other forms of misconduct, undermining the ethical fabric of public service institutions. This not only threatens organisational justice but also erodes public confidence in governance systems. Organisational justice theory provides a useful lens through which to analyse the governance risks associated with workplace gambling. Colquitt, Conlon, Wesson, Porter, and Ng (2001) identify three central dimensions of organisational justice: distributive justice (fairness of outcomes), procedural justice (fairness of decision-making processes), and interactional justice (fairness in interpersonal treatment). Later scholarship also integrates informational justice as a fourth dimension, referring to the transparency and adequacy of communication within organisations (Greenberg, 2011). Together, these dimensions shape employees' perceptions of fairness and influence their trust, commitment, and ethical conduct. Gambling, by destabilising employees' financial and psychological well-being, interacts with each of these dimensions in ways that threaten institutional integrity.

Distributive justice is one major issue. Workers who have debt from gambling might feel inferior to their more financially secure coworkers. Some people may resort to corrupt activities like resource theft, procurement process manipulation, or bribery in an attempt to make up for these perceived injustices. By unfairly allocating resources for private benefit, such actions skew distributive outcomes and incite animosity among coworkers who uphold moral principles. Perceptions of equity in reward and resource distribution at work are weakened when gambling-related misconduct is made public, even in an indirect way (Browne et al., 2021).Procedural justice is similarly vulnerable to gambling-induced misconduct. Fair and transparent decision-making processes are foundational to governance systems. However, employees compromised by gambling debts may exploit their positions to manipulate processes in ways that serve personal rather than institutional interests. For example, a financially distressed public servant might bypass established procedures to expedite fraudulent approvals or overlook compliance breaches in exchange for informal payments. Such deviations erode the credibility of institutional processes and reinforce perceptions that procedures are applied inconsistently, thereby weakening procedural justice (Cropanzano et al., 2017).

Informational and interactional justice are also impacted. Stress from gambling can make it difficult for workers to communicate openly and politely with coworkers or the public. Workers who are struggling with debt, anxiety, or embarrassment may become withdrawn, communicate poorly, or act irritably. In bureaucratic environments where interdependent tasks are necessary, this behavior erodes collegial trust and collaboration (Ngirande & Setati, 2021). Additionally, gambling is frequently associated with secrecy, as staff members hide their activities for fear of shame or disciplinary action. Such concealment undermines the informational justice that supports institutional trust and decreases transparency in workplace communication (Shannon, Anjoul, & Blaszczynski, 2022).From a governance perspective, gambling amplifies existing vulnerabilities in public service institutions. Scholars highlight that financial insecurity is a key driver of corruption in developing countries, where weak oversight mechanisms and socio-economic inequalities create fertile ground for misconduct (Agbiboa, 2021). Gambling intensifies this dynamic by placing additional financial pressure on employees, thereby increasing their susceptibility to illicit income opportunities. This risk is particularly acute in African contexts, where limited wages, high unemployment rates, and fragile welfare systems heighten financial precarity (Dlamini & Sekgobela, 2022). Thus, gambling cannot be regarded as an isolated individual vice but as a factor that interacts with systemic vulnerabilities in governance.

Moreover, the presence of gambling-related misconduct in public service institutions undermines organisational legitimacy in the eyes of citizens. Public servants are expected to uphold principles of impartiality, accountability, and service to the public good. When employees engage in corrupt practices linked to gambling, it fuels perceptions of self-interest and irresponsibility within government structures. Pooe and Mokoena (2020) note that reputational damage of this nature has cascading effects, as it erodes public trust in state institutions and weakens the legitimacy of governance systems. Once citizen trust declines, efforts to implement policies or mobilise collective action become significantly more difficult. Addressing gambling as a governance and organisational justice issue therefore requires proactive institutional responses. First, workplace policies must explicitly recognise gambling alongside other behavioural risks, ensuring that codes of conduct and disciplinary procedures provide clear guidance on expectations and consequences (Obeid, 2023). Second, preventive interventions such as awareness campaigns and financial literacy programs can mitigate the financial vulnerability that often precipitates misconduct. Third, employee assistance programs should integrate support for gambling-related challenges, including confidential counselling and debt management services. By framing gambling as both a workplace and governance issue, institutions can foster organisational justice while strengthening resilience against corruption risks.

In order to set an example of moral behavior and strengthen ideas of justice, leadership is essential. According to Cropanzano et al. (2017), interactions between managers and staff on a daily basis also influence how people perceive justice, in addition to formal structures. Environments that are less favorable to misconduct related to gambling are produced by leaders who exhibit justice, openness, and accountability. On the other hand, acceptance of unethical behavior, even when it is connected to personal hardships like gambling, indicates a culture that is tolerant of injustice and undermines the legitimacy of institutions. Gambling in public service workplaces must be understood as more than a personal activity; it is an organisational and governance issue that directly affects institutional legitimacy and justice. By destabilising employees' financial circumstances and ethical conduct, gambling threatens distributive, procedural, interactional, and informational justice within organisations. Left unaddressed, it heightens corruption risks, erodes morale, and undermines public trust in governance systems. Recognising gambling as a governance challenge enables public service institutions to design comprehensive responses that preserve fairness, integrity, and legitimacy, cornerstones of effective and just governance.

- *Public Sector Vulnerabilities*

Public service institutions are uniquely vulnerable to the risks posed by employee gambling, particularly in digital forms. Unlike many private sector organisations that adopt stringent monitoring of digital activity through surveillance software, real-time productivity analytics, or contractual restrictions, public institutions often lack comparable systems due to resource constraints, bureaucratic inertia, or legal concerns over employee rights and privacy. This creates an environment where gambling during working hours can occur largely undetected. Such gaps are amplified in contexts where digital device usage is integral to administrative work, making it difficult to distinguish between legitimate tasks and personal activities (Aguinis, Villamor, & Gabriel, 2022). Beyond technological limitations, structural and socio-economic conditions within the public service compound vulnerability. Wage stagnation, delayed salary adjustments, and limited prospects for career advancement are common features of many public administrations, particularly in developing economies. These conditions foster frustration and demotivation, making employees more susceptible to gambling as either a form of escapism or a perceived means of financial supplementation (Chinomona, Popoola, & Imuezerua, 2021). In such environments, digital gambling thrives not only as a recreational activity but as a symptom of deeper systemic vulnerabilities in public employment structures.

The hierarchical and bureaucratic nature of public institutions further intensifies the risks. Employees often face rigid performance measures without corresponding incentives or support structures. Research shows that where job satisfaction and psychological well-being are compromised, employees are more likely to adopt maladaptive coping mechanisms, including behavioural addictions (Leslie, Johnson, & Bechara, 2020). Within the public service, these coping strategies are not only detrimental to individual well-being but can also disrupt collective performance, as bureaucratic tasks are interdependent and delays by one employee may cascade across entire systems. Public trust and accountability heighten the stakes in the public sector compared to the private domain. When gambling undermines employee productivity or leads to misconduct, the repercussions extend beyond the organisation, affecting citizen perceptions of governance. The symbolic role of public servants as custodians of the state means that behaviours perceived as irresponsible or financially reckless may diminish the legitimacy of public institutions (Pooe & Mokoena, 2020). Thus, vulnerabilities to gambling in the public sector cannot be divorced from broader concerns of governance and institutional credibility.

- *Policy and Research Implications*

There is a big gap in how gambling is addressed in public service contexts, as evidenced by the state of workplace policy and research today. In many African nations, occupational wellness programs have historically focused on substance abuse, HIV/AIDS, or physical health, largely ignoring behavioral addictions (Molinaro et al., 2018). Both a conceptual blind spot in policy frameworks and a dearth of empirical data regarding the frequency and effects of workplace gambling in the public sector are reflected in this neglect. The lack of clear organizational policies fosters a lax atmosphere that allows online gambling to flourish unchecked. From a policy perspective, integrating gambling into occupational wellness and governance frameworks is critical. Public service institutions should adopt multi-layered strategies, beginning with explicit codes of conduct that address gambling-related behaviours. These policies should be complemented by financial literacy initiatives aimed at equipping employees with the skills to manage financial stressors that often precipitate gambling. Furthermore, the integration of Employee Assistance Programmes (EAPs) to provide confidential counselling and debt management services could mitigate risks before they manifest as organisational inefficiencies or governance failures (Shannon, Anjoul, & Blaszczynski, 2022).

Technological interventions also have potential, though their adoption must balance employee rights with organisational interests. Limited digital monitoring tools can be introduced not to police but to flag abnormal usage patterns that may indicate gambling. Crucially, such measures should be framed within an ethics-of-care approach, emphasising support rather than punitive consequences, thereby sustaining organisational justice (Cropanzano, Bowen, & Gilliland, 2017). Future research directions are equally important. At present, the literature on workplace gambling in Africa’s public service is sparse, with most studies focusing on general populations or private-sector contexts (Dlamini & Sekgobela, 2022). Empirical studies are needed to investigate how digital gambling affects public sector employee behaviour, workplace culture, and governance outcomes. Such research should adopt both quantitative and qualitative approaches, combining prevalence surveys with in-depth case studies of specific government departments. Insights from these studies could inform the design of evidence-based interventions tailored to the socio-economic realities of African public services.

Finally, comparative research would help situate African experiences within a global discourse. While gambling is often studied in the context of Western economies, African public service institutions face distinct vulnerabilities tied to resource constraints, wage stagnation, and fragile governance structures. Highlighting these specificities would enrich the global literature on workplace gambling and enhance the relevance of international best practices when adapted to African contexts. Addressing gambling in public service workplaces requires both immediate policy interventions and sustained scholarly inquiry. Policies must move beyond traditional health and wellness concerns to explicitly acknowledge behavioural addictions, while research must build a robust empirical foundation to guide context-sensitive solutions. Without these interventions, digital gambling will remain a neglected but growing threat to organisational efficiency and governance legitimacy.

➢ *Conclusion of the Literature Review*

There are unmistakable connections in the literature between gambling and increased organizational risks, financial stress, and workplace distractions and decreased productivity. Nevertheless, little is known about how these dynamics specifically intersect in public service organizations. By combining these threads, this study helps close a significant knowledge gap by establishing gambling as a public administration issue with consequences for effectiveness, accountability, and organizational justice in addition to being a personal financial behavior.

III. THEORETICAL FRAMEWORK

This study is anchored in two complementary theories: Behavioural Addiction Theory and Organisational Productivity Theory. Together, these frameworks provide a dual-level explanation of how individual gambling behaviours translate into systemic inefficiencies within public service institutions.

➢ *Behavioural Addiction Theory*

According to the behavioral addiction theory, some non-substance-related activities, like gaming, gambling, or internet use, can lead to compulsive behaviors that resemble the symptoms of substance addiction, such as loss of control, withdrawal, tolerance, and preoccupation (Griffiths, 2018). Recent extensions of this theory by Arias-de la Torre, Fernández-Villa, Molina, Pastor-Barriuso, Santiago-Pérez, Alguacil, Lobo, Gandarillas, Valero de Bernabé, Regidor, and Martín (2023) highlight how digital platforms boost gambling's addictive potential by facilitating anonymity, quick reward cycles, and constant accessibility. Applying this framework, gambling among public servants is conceptualised not as recreational behaviour but as a compulsive pattern that exacerbates financial vulnerability and undermines psychological well-being. Employees experiencing financial strain may be drawn to gambling as a perceived solution to debt or wage stagnation, but behavioural addiction theory explains why such individuals persist despite accumulating losses. The theory is therefore crucial for reframing workplace gambling in African public service settings as an addiction-driven phenomenon requiring targeted interventions rather than as a matter of individual irresponsibility.

➢ *Organisational Productivity Theory*

According to organizational productivity theory, employee motivation, focus, and well-being are all related to efficiency and output (Pritchard, 2020). The concept of productivity encompasses both individual and collective functions, with worker performance disruptions compounding into more general institutional inefficiencies. The theory emphasizes how workplace disengagement, presenteeism, and absenteeism all directly reduce an organization's effectiveness. In the context of public service, where performance is measured not by profit but by the timely delivery of essential services, productivity losses carry heightened social and governance implications. Gambling behaviour reduces productivity through multiple pathways: (a) time displacement, where employees spend work hours on gambling activities; (b) cognitive distraction, leading to errors in judgment and decision-making; and (c) financial stress spillovers, where debt and economic anxiety impair concentration and motivation. Organisational Productivity Theory thus provides the institutional lens for understanding how individual gambling practices contribute to systemic dysfunction.

➢ *Integration of Theories*

When combined, these two theories show how addictions at the individual level impair the effectiveness of an organization as a whole. While organizational productivity theory shows how these behaviors show up as decreased productivity, absenteeism, and weakened institutional capacity, behavioral addiction theory explains why gambling behavior persists despite negative consequences. This study links micro-level employee vulnerabilities to macro-level issues in public service delivery by integrating the two frameworks, placing gambling within a multi-scalar perspective. In addition to advancing knowledge about workplace gambling, this dual-theoretical approach emphasizes the necessity of organizational and individual-level policy responses. The framework guarantees a comprehensive examination of how digital gambling undermines integrity and productivity in African public institutions by bridging the psychological and organizational domains.

IV. METHODOLOGY

The conceptual descriptive design used in this study is suitable for investigating new topics for which there is currently little empirical support. A theoretically informed account of the connection between digital gambling, financial strain, and workplace productivity in African public service institutions is provided by the design, which enables the synthesis and interpretation of existing knowledge. Ethical clearance was not necessary because the study only uses secondary data.

➢ *Data Sources*

To ensure currency and relevance, the analysis drew from a variety of secondary sources that were published between 2020 and 2024.These included:

- Peer-reviewed journal articles, particularly those focused on gambling behaviours, financial vulnerability, workplace productivity, and public service performance.
- Public service reports and government publications documenting trends in employee wellbeing, absenteeism, and organisational efficiency.
- Organisational behaviour studies, which provided theoretical and empirical insights into employee

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engagement, behavioural addictions, and institutional risks.

These resources combined provided a multidisciplinary basis that allowed the study to connect perspectives from the fields of psychology, economics, and governance.

- *Analytical Approach*

The chosen literature and reports were examined using a qualitative content analysis. Finding patterns, themes, and conceptual connections in a variety of texts is a special application of content analysis (Vaismoradi & Snelgrove, 2019).The process involved several steps:

- Data familiarisation – systematically reviewing selected literature and reports to ensure a comprehensive understanding of their arguments and findings.
- Coding – categorising statements and findings into conceptual codes such as "financial strain," "gambling behaviour," "digital distractions," "productivity loss," and "organisational risks."
- Theme development – grouping codes into broader themes that reflected recurring patterns across the sources. Three dominant themes emerged: (a) gambling as a coping mechanism for financial stress, (b) workplace productivity erosion due to digital gambling, and (c) organisational risks associated with unregulated gambling in public service contexts.
- Interpretation – situating these themes within the theoretical frameworks of Behavioural Addiction Theory and Organisational Productivity Theory to provide explanatory depth.

- *Scope and Limitations*

The analysis's dependence on secondary data limits it as a conceptual study. This limits the ability to quantify the direct prevalence of gambling in particular public service contexts, even though it guarantees wide coverage and circumvents the moral dilemmas associated with research involving human subjects. As a result, the study positions itself as a foundational contribution, opening the door for further empirical research through the use of surveys, interviews, or case studies.

- *Justification of Method*

There are two reasons why a conceptual descriptive design was chosen. First, there is still a lack of research on workplace gambling in African public service institutions, so a preliminary conceptual mapping is required before any empirical testing can take place. Second, a thorough, multifaceted understanding that incorporates information from various disciplines is made possible by the integration of secondary data. This guarantees that the study makes a theoretical and practical contribution to discussions on behavioural risk management and public service performance.

V. RESULTS

The analysis of the collected data and reviewed literature revealed three core findings that underscore the extent to which digital gambling affects public service employees and institutions. These findings relate to financial strain as a driver of gambling, the erosion of workplace productivity, and the broader organisational risks associated with unregulated gambling behaviours.

- *Financial Strain as a Driver of Gambling*

One of the most consistent findings was that financial stress is a central motivator for gambling participation among public servants. Employees experiencing stagnant wages, limited career progression, and rising household expenses often turn to gambling in the hope of supplementing income. Ayandele, Omoteso, and Okorie (2022) demonstrate that gambling is frequently framed by participants not as a recreational pastime but as an economic strategy, even though the majority of gamblers incur losses rather than gains. This paradox highlights the maladaptive nature of gambling in contexts where employees already face significant economic vulnerability. Literature revealed that public servants described gambling as a potential "solution" to their financial challenges, especially when debt or inflation eroded their disposable income. However, gambling rarely resolved these financial pressures and instead deepened them, creating a cycle of borrowing, debt accumulation, and further gambling. Similar findings are reported by Olawole and Odeyemi (2021), who note that workers often resort to informal moneylenders to cover gambling debts, thereby compounding financial instability. The evidence underscores that gambling in the public service is less about leisure and more about the precarious economic realities of employees, who increasingly gamble from desperation rather than entertainment.

- *Workplace Productivity Erosion*

The second core finding relates to the clear erosion of workplace productivity linked to gambling behaviours. Employees who engaged in gambling during working hours exhibited lower task completion rates, missed deadlines, and impaired concentration. Dlamini and Sekgobela (2022) argue that digital distractions such as gambling apps contribute to what they call "time theft," where employees allocate significant amounts of work time to personal digital activities. Unlike casual social media use, gambling involves heightened cognitive and emotional engagement, making recovery of focus more difficult after interruptions. The consequences extend beyond reduced task efficiency. Employees who gamble excessively often experience fatigue, stress, or distraction from financial concerns, which manifest as absenteeism and presenteeism. Van der Voet and Steijn (2021) highlight that in public service contexts, absenteeism has disproportionate effects due to the interdependent and collective nature of bureaucratic processes. A single employee's disengagement can delay service delivery chains, creating bottlenecks across departments. Moreover, presenteeism, where employees are physically present but cognitively disengaged, was observed as equally damaging. These patterns collectively erode institutional productivity and reduce the state's capacity to deliver services effectively.

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➢ *Organisational Risks*

The third finding points to the systemic and organisational risks posed by unchecked gambling practices in public service departments. When gambling becomes entrenched among employees, the risks extend beyond individual performance to the overall reputation, integrity, and credibility of public institutions. Gambling-induced financial pressures can make employees more vulnerable to unethical practices such as fraud, embezzlement, or accepting bribes to cover losses (Hing, Russell, Black, & Browne, 2021). Such behaviours compromise institutional integrity and damage public trust in government services. The reputational damage associated with gambling-related misconduct can be profound, particularly in contexts where the public already perceives government institutions as inefficient or corrupt. Pooe and Mokoena (2020) argue that employee disengagement and unethical behaviour reduce citizen confidence in state institutions, further weakening governance legitimacy. Moreover, departments that fail to address gambling within their workforce face declining service delivery outcomes, as distracted and financially stressed employees are unable to perform optimally. The findings also highlight a policy gap. While public service institutions often implement wellness programmes addressing substance abuse or mental health, few explicitly acknowledge gambling as a workplace issue (Molinaro, Benedetti, Scalese, Bastiani, Fortunato, Cerrai, & Canale, 2018). This absence of policy frameworks contributes to the unchecked growth of gambling behaviours, leaving institutions unprepared to mitigate the organisational risks they create.

VI. DISCUSSION

The findings of this study illuminate that gambling among public servants is not merely a matter of individual behaviour but a broader organisational and governance concern. While gambling is often framed in psychology as a personal addiction or leisure activity, the evidence here demonstrates its institutional consequences, particularly in African public service contexts where employees' financial strain intersects with fragile administrative systems. By situating gambling within the workplace, this research extends the discourse on behavioural addictions into the domain of public administration.

➢ *Gambling as a Behavioural Addiction*

Behavioural addiction theory provides a useful lens for understanding why employees persist in gambling despite repeated financial losses. The neurological reinforcement mechanisms that make gambling behavior rewarding in the short term, even when the results are negative, are what sustain the compulsion rather than logical calculation (Challet-Bouju, Bruneau, Victorri-Vigneau, & Grall-Bronnec, 2020). Gambling offers instant respite for public employees who are facing stagnant pay and growing debt by offering the chance for "quick wins," but in reality, this rarely happens. Behavioral addiction patterns seen in other compulsive activities, like gaming or excessive internet use, are consistent with the persistence of gambling behaviors in the face of obvious harm (Ioannidis, Hook, Goudriaan, & Grant, 2019).

➢ *Productivity and Institutional Costs*

Productivity theory aids in the explanation of the institutional costs of gambling from an organizational standpoint. Productivity depends on both individual task completion and the overall performance of the organization; a few disengaged workers can cause systemic delays (Van der Voet & Steijn, 2021). Gambling during work hours causes presenteeism, absenteeism, and decreased attention, all of which have a direct negative impact on service delivery. Such productivity erosion exacerbates governance issues already present in African public services, where resources are already limited. Thus, the results demonstrate that gambling is not only a personal vice but also an institutional inefficiency that undermines the state's ability to carry out its mandate.

➢ *Contribution to the Literature*

This study fills a significant gap in the literature, which is one of its major contributions. Although academics have studied workplace gambling in high-income nations, little is known about how it manifests itself in African public services. The majority of current research ignores gambling's organizational aspects in favor of examining it as a social or health issue (Hing et al., 2021; Molinaro et al., 2018). Therefore, this study makes a unique contribution by showing how, in the context of developing nations, gambling interacts with financial precarity, workplace culture, and governance integrity. The study connects the administrative and psychological literatures by presenting gambling as a productivity problem as well as a behavioral addiction.

➢ *Implications*

The implications of these findings are threefold.

- For theory- the study extends gambling research into the domain of workplace productivity, showing how behavioural addictions translate into organisational inefficiencies. It also demonstrates the usefulness of combining behavioural addiction theory with productivity theory to explain individual behaviours that scale into institutional risks.
- For practice- the findings highlight the need for workplace monitoring and intervention mechanisms. Employee assistance programmes, which already exist in many public institutions, should explicitly integrate gambling as a focus area alongside substance abuse and mental health. Training supervisors to recognise signs of gambling-related distress could mitigate productivity losses before they escalate.
- For policy- the evidence underscores the urgency of regulating digital gambling platforms. The accessibility of online betting through mobile devices increases employee vulnerability, especially in contexts where financial literacy is low and debt levels are high. Policy responses may include restricting gambling during work hours, enforcing stronger verification measures for gambling platforms, and integrating financial counselling into workplace wellness initiatives.

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Governments could also collaborate with regulatory bodies to monitor the growth of digital gambling and its implications for the public workforce.

VII. RECOMMENDATIONS

The findings of this study point to the urgent need for multi-level interventions that address gambling not merely as an individual weakness but as a structural and institutional challenge within African public service environments. Five actionable recommendations are proposed.

- *Introduce Employee Wellness Programs Addressing Gambling Awareness and counselling*

Employee wellness initiatives have already been shown to be successful in lowering absenteeism, stress at work, and mental health issues (Grawitch, Ballard, & Erb, 2015). The dangers of gambling-related addiction can be reduced by including modules on gambling awareness, early detection, and counseling. Peer support programs, regular workshops, and private access to professional counseling services should all be part of this. Institutions can lessen the stigma attached to addiction and normalize help-seeking behaviors by integrating gambling awareness into larger wellness frameworks.

- *Enforce workplace Policies Restricting Access to Gambling Platforms During Office Hours*

Gambling during working hours, whether on office computers or mobile devices, must be expressly forbidden by organizational policies. Research shows that by defining expectations and consequences, clear policies reduce deviant workplace behaviors (Kaptein, 2017). To limit access to gambling websites on office networks, public service organizations can also use technological solutions like firewalls and content filters. Transparency, proportionality, and consistency in enforcement are crucial because such limitations must be balanced with respect for employee autonomy and privacy.

- *Partner with Financial Institutions for Debt Management and Literacy Training*

This study found that one of the main factors influencing public servants' gambling behaviors was financial stress. Financial institution collaboration programs can give staff members useful resources for budgeting, savings, and debt management. Research indicates that financial literacy initiatives lessen a person's susceptibility to risky financial choices, such as gambling (Kosse & Vermeulen, 2019). Institutions can address the structural factors that encourage workers to turn to gambling as a perceived source of additional income by providing them with the information and tools they need to manage their finances.

- *Strengthen Regulation of Digital Gambling Platforms to Prevent Exploitative Practices*

In many African contexts, the swift expansion of online gambling has surpassed regulatory oversight. Predatory credit offers, aggressive advertising, and minimal age verification are examples of exploitative practices made possible by lax regulation. To guarantee fair play guidelines, open operations, and responsible gaming practices, stricter regulation is required. Strong regulatory frameworks lower gambling harm at the population level, according to international evidence (Wardle, Reith, Langham, & Rogers, 2019). To enforce compliance and keep an eye on the effects of digital gambling on society, public institutions and regulators should work together.

- *Encourage Further Academic Inquiry into Workplace Gambling in African Contexts.*

Lastly, this study emphasizes how little academic research there is on gambling in African workplaces, especially in public service organizations. To investigate the long-term organizational effects of gambling and the efficacy of intervention techniques, future studies should use mixed-method and longitudinal designs. Increasing the body of evidence will support policymaking in this new area while also guiding practice. Long-term academic research is crucial for creating culturally appropriate and context-specific responses, as demonstrated by other behavioral risks (like alcoholism and digital addictions) (Sulkunen et al., 2019).

VIII. CONCLUSION

This article has demonstrated that digital gambling, increasingly facilitated by the accessibility of smartphones and online platforms, is a growing threat to the functioning of African public service institutions. While gambling has often been studied as an individual or societal concern, this study has highlighted its direct organisational implications, particularly in contexts already strained by economic pressures, wage stagnation, and high employee debt burdens. The findings show that financial strain is a significant driver of online gambling among public servants, reinforcing behavioural addiction patterns that lead employees to continue gambling despite repeated losses (Challet-Bouju, Bruneau, Victorri-Vigneau, & Grall-Bronnec, 2020).

The study uses behavioral addiction theory to explain why employees in financial distress are more likely to engage in chronic gambling behaviors. Productivity theory also explains how these behaviors show up in organizations, leading to presenteeism, absenteeism, and poor task performance (Van der Voet & Steijn, 2021). When taken as a whole, these viewpoints show that internet gambling is a systemic issue that compromises institutional integrity and the provision of public services, rather than just being a personal vice. The study is important because it closes a significant gap in the literature. In Africa, workplace gambling has received little attention in previous studies, which have mostly concentrated on sports betting and gambling among young people (Ahaibwe & Lakuma, 2020; Ayandele, Adeusi, & Osalusi, 2022). By situating gambling within the context of public service employment, this article advances a new line of inquiry into how behavioural risks intersect with organisational performance in developing country governance systems.

From a practical standpoint, the evidence underscores the urgency of organisational and policy responses. Employee wellness programs, workplace regulations, and financial literacy initiatives must be expanded to address gambling alongside other behavioural risks. Moreover, policy frameworks governing digital gambling require strengthening to reduce exploitative practices and protect vulnerable employees. Failure to address these challenges risks not only individual financial ruin but also declining trust and efficiency in the public sector. Finally, the article calls for sustained academic inquiry into this underexplored field. Future research should employ empirical workplace surveys, case studies, and comparative analyses across African contexts to measure the prevalence of gambling among public servants and evaluate the effectiveness of interventions. Such research would not only deepen theoretical understanding but also provide actionable evidence for policymakers and institutional leaders tasked with safeguarding the integrity of public service.

In conclusion, digital gambling has emerged as both a behavioural and governance challenge in African public service institutions. Addressing it requires an integrated approach that combines individual support, organisational monitoring, and regulatory reform. Only through such coordinated efforts can public institutions mitigate the risks of gambling, protect employee wellbeing, and sustain the productivity necessary for effective governance.

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