Global Journal of Business Management and Leadership | ISSN 3155-9808
Published by BIRPUB https://birpub.org/gjbml/
Imp. Factor: 5.948

Impulsivity as a Predictor of Gambling among Enugu State University of Science and Technology Undergraduates

Ugwuanyi Benedict Chidi [1], Formella Zbigniew [2] & Chukwuma Cletus Oliji [3]

Abstract

The study examined impulsivity as a predictor of gambling behaviour among undergraduates of Enugu State University of Science and Technology (ESUT). Two hundred (200) participants, comprising 109 males and 91 females, were randomly selected from the undergraduate population of the university. The participants' ages ranged from 17 to 28 years, with a mean age of 21.01 years and a standard deviation of 2.41. A cross-sectional research design was adopted for the study. Two standardised instruments were used for data collection, namely, the Barratt Impulsiveness Scale–Brief Version (BIS-8) and the Gambling Symptom Assessment Scale (GSAS). Hierarchical multiple regression analysis was employed to test the study hypotheses. The findings revealed that demographic variables (gender, age, and level of study) were significantly associated with gambling, whereas impulsivity was not significantly related to gambling. This suggests that gambling behaviour among ESUT undergraduates may be influenced more by demographic factors than by impulsivity. The study highlights the importance of considering both demographic and psychological factors in understanding gambling behaviour. Furthermore, the findings underscore the need to address gender-related risks and suggest that interventions aimed at improving impulse control may help reduce gambling behaviour among undergraduates.

Keywords: *Impulsivity, Gambling, Undergraduates, ESUT, Nigeria.*

Cite*:* Ugwuanyi, B. C., Formella, Z. & Chukwuma, C. O. (2026). Impulsivity as a Predictor of Gambling among Enugu State University of Science and Technology Undergraduates. *Global Journal of Business Management and Leadership, 4 (5), 301 - 309.* https://doi.org/10.5281/zenodo.24281894

© Copyright and Licensing Notice

Authors retain full copyright over all articles published under BIRPUB. Ownership of the work does not transfer to the publisher at any stage of the publication process. Upon acceptance, authors grant BIRPUB a non-exclusive license to publish, distribute, archive, and index the article in both print and digital formats. This license allows BIRPUB to make the work publicly available while preserving the author's full intellectual property rights. Authors are free to reuse any part of their work in future publications, deposit the article in institutional or subject repositories, and share the published version on personal or professional platforms. They may also republish the article elsewhere, provided that the original appearance in BIRPUB is clearly acknowledged. BIRPUB is committed to protecting author rights and imposes no restrictions beyond appropriate citation of the initial publication.

Authors	Affiliation
1.	Enugu State University of Science and Technology ESUT, Enugu State, Nigeria
2.	Università Pontificia Salesiana, Roma, Italia.
3.	Enugu State University of Science and Technology ESUT, Enugu State, Nigeria

Introduction

In Enugu State, Nigeria, many adolescents look forward to completing secondary school and gaining admission into a university. They often express this excitement by saying things such as, "I cannot wait to become an undergraduate." At this point, it is important to ask a fundamental question: Who is an undergraduate? Pascarella and Terenzini (2005) defined undergraduates as individuals enrolled in colleges or universities who are undertaking post-secondary education leading to their first academic degree. They emphasised that undergraduate students are engaged not only in academic learning but also in developmental experiences that shape cognitive growth, identity formation, and social integration. As emerging adults, undergraduates are at a developmental stage characterised by exploration, decision-making, and susceptibility to peer influence and risk-taking behaviours (Stautz & Cooper, 2013). Similarly, Olaseni (2024) described undergraduates as students formally enrolled in higher education institutions who are pursuing their first degree, typically a bachelor's degree, before proceeding to postgraduate or professional qualifications.

Undergraduates face numerous challenges, including difficulties in paying tuition fees, meeting accommodation costs, and accessing adequate financial assistance. In an attempt to address some of these financial challenges, some students engage in gambling activities. Kim et al. (2009) described gambling as participation in betting activities, ranging from casino games to online sports betting, in which outcomes are influenced by chance or probability. In the university context, gambling is often regarded as a recreational activity. However, it can develop into problematic behaviour when it negatively affects students' academic performance, social relationships, or financial stability.

Gambling has become a multibillion-dollar industry with significant global influence. It contributes substantially to the economies of many countries, particularly those where governments own, license, and regulate gambling enterprises. In societies where gambling is widely accessible, individuals participate in activities such as purchasing lottery tickets, playing slot machines, and betting on sports as part of their leisure activities. Over the past decades, the gambling industry has expanded considerably due to its entry into new markets, the growing popularity of gambling, and technological innovations with global influence, such as televised poker tournaments and online gambling (Raento, 2011).

Gambling is particularly attractive because it offers individuals the possibility of obtaining substantial financial rewards from relatively small stakes, thereby encouraging risk-taking behaviour. For instance, the appeal of lottery participation lies in the possibility that a small financial investment could result in a life-changing reward. Furthermore, some lottery participants do not necessarily perceive their participation as gambling, which may influence their attitudes towards the activity (Griffiths & Wood, 2001).

Some undergraduate students experience gambling-related problems, partly because opportunities to gamble are increasingly accessible. Gambling has become popular, socially accepted in many settings, and widely advertised. Consequently, more individuals are participating in gambling activities, often with increasing frequency. However, many people are unaware of the risks associated with gambling or the warning signs of gambling-related problems. As a result, some individuals develop gambling problems without initially recognising the negative consequences of their behaviour (Centre for Addiction and Health, 2008). Peer influence is another critical factor that may contribute to gambling behaviour among students. Studies indicate that students who associate with peers who engage in gambling are more likely to adopt similar behaviours due to social conformity, the desire for acceptance, or the fear of missing out (FOMO) (Agyekum et al., 2026). Peer pressure may also trigger impulsive urges, encouraging students to make hasty decisions without adequately considering their long-term consequences (Ugwuanyi et al., 2025). This social influence may interact with individual psychological characteristics, such as impulsivity, thereby increasing the likelihood of risky gambling behaviours among undergraduates (Griffiths, 2002).

Impulsivity, on the other hand, is another important psychological factor that may influence gambling behaviour. Impulsivity refers to the tendency to act quickly without adequate consideration of the possible consequences, often involving the pursuit of immediate gratification despite potential negative outcomes (Tan & Tam, 2024). In the university setting, impulsivity may influence both financial and academic decision-making. Highly impulsive students may make hasty financial decisions, engage in risky activities, and experience difficulties delaying gratification (Gullo & Potenza, 2018). Among ESUT undergraduates, impulsivity, particularly when combined with peer pressure, may increase susceptibility to frequent gambling, chasing losses, or participating in high-stakes betting. Such behaviours may negatively affect academic performance, psychological well-being, and long-term personal development (Stautz & Cooper, 2013). Impulsivity has also been associated with risk-taking and poor decision-making, characteristics that may make gambling particularly appealing to individuals with high levels of impulsivity (Moeller et al., 2001).

Given the increasing concern about gambling behaviour among Nigerian undergraduates, it is important to understand the psychological and social factors that may contribute to such behaviour. In particular, understanding the role of impulsivity may provide useful insights into why some students engage in gambling activities despite their potential negative consequences. Therefore, this study investigates impulsivity as a predictor of gambling behaviour among undergraduates of Enugu State University of Science and Technology (ESUT).

Purpose of Study

Gambling among university students in Nigeria has grown rapidly due to online betting platforms, mobile gambling apps, and social gambling activities. At Enugu State University of Science and Technology, there is observable participation in gambling, often influenced by peer pressure and impulsive urges. Students sometimes prioritize betting over academics or financial stability, which can result in poor academic outcomes, stress, and risky behaviours (Dowling et al., 2017).

There have been several occasions where undergraduate students reportedly used their tuition fees to engage in gambling, only to lose the money and fail to recover it. In many cases, parents are unaware that the funds were not used for tuition purposes but rather spent on gambling. Such situations can lead to serious academic consequences, including semester results being withheld because the students' names do not appear on the ICT tuition payment list, and in extreme cases, dropouts. This highlights the severe financial and academic risks associated with gambling among undergraduates.

Despite the increasing prevalence, few empirical studies have examined the interplay between impulsivity, peer influence, and gambling behaviour among ESUT undergraduates. Impulsive students may gamble without considering consequences, while peer pressure can amplify urges to engage in risky betting (Abbott et al., 2014). Without understanding these psychological and social factors, it is difficult to develop effective interventions to curb gambling-related harm among students. This study therefore, seeks to answer this question: will impulsivity significantly predict gambling among ESUT undergraduates?

Literature Review

Numerous studies have shown interests in our variables of study but we will like to limit ourselves to two theories namely Eysenck's personality theory and Self-regulation and risk-taking theory.

Eysenck's personality theory posits that individual differences in behavior are largely determined by three major dimensions: psychoticism, extraversion, and neuroticism. Psychoticism reflects impulsivity, aggressiveness, and sensation-seeking; extraversion relates to sociability, activity levels, and stimulation-seeking; and neuroticism captures emotional instability and anxiety (Eysenck, 1982). These traits are said to have a biological basis, influencing

how individuals respond to environmental stimuli and regulate behavior. High levels of psychoticism and extraversion predispose individuals to impulsive and risk-taking behaviors, such as gambling (Corr, 2002). A key assumption of Eysenck's theory is that personality traits are biologically rooted and relatively stable across time and situations. The theory assumes that individuals with high extraversion have lower baseline cortical arousal and therefore seek external stimulation to reach optimal arousal levels, which may manifest as impulsive behaviors (Geen, 1984). Among undergraduate students, the traits associated with impulsive behaviors include gambling, substance use, and risky financial decisions (Arnett, 2010).

Self-regulation and risk-taking theory posit that individuals rely on a limited pool of psychological resources known as self-control to regulate their thoughts, emotions, and behaviors (Vohs & Baumeister, 2016). According to the theory, when these self-regulatory resources become depleted due to stress, academic pressure, emotional fatigue, or decision overload, individuals become more vulnerable to impulsive and risky behaviors (Baumeister et al., 2007). This depletion weakens an individual's ability to delay gratification, making them more likely to choose behaviors that offer immediate reward, such as gambling, even when the long-term consequences may be harmful (Hofmann et al., 2009).

This theory assumes that self-control functions like a limited psychological resource, meaning that individuals who expend mental and emotional energy on academic demands, social pressures, or personal challenges have fewer regulatory resources left to resist impulsive urges such as gambling (Vohs & Baumeister, 2016). The theory also assumes individual differences in baseline self-regulation capacity, explaining why some students resist gambling while others do not (Duckworth & Steinberg, 2015). Researchers argue that the theory assumes self-control is a finite resource that can be depleted, making individuals susceptible to risky behavior under stress (Baumeister et al., 2007). The theory further assumes that environmental factors within an individual, including peer influence, financial stress, and competitive social dynamics, accelerate self-control depletion and increase the likelihood of risky decisions such as gambling engagement (Hofmann et al., 2009).

Hypothesis

The following hypothesis was tested in this study:

i. Impulsivity will significantly predict gambling among Enugu State University of Science and Technology undergraduates.

Participants

The participants for this study were 200 undergraduate students comprising 109 males and 91 females drawn from Enugu State University of Science and Technology (ESUT). The participants were full-time undergraduate students enrolled in various faculties of the university at the time of the study. A multistage sampling technique was first adopted. This was used to cluster the participants into smaller groups based on their faculties and departments. A simple random sampling technique was then used to select the faculties and departments and to select the participants from the selected departments. The participants' ages ranged from 17 to 28 years, with a mean age of 21.01 years and a standard deviation of 2.41. Information on participants' demographic characteristics such as gender, age and level of study was obtained using the demographic section of the questionnaire.

Instruments

Two standardized instruments were used to collect data for this study. These include the Barratt Impulsiveness Scale Brief Version (BIS-8) and the Gambling Symptom Assessment Scale (GSAS).

Procedure

Permission was obtained from the relevant school authorities before the administration of the instruments. The aim and nature of the study were clearly explained to the participants, and they were assured of the confidentiality of their responses. Participation in the study was voluntary, and informed consent was obtained from all participants. The questionnaires were administered to the participants in their lecture halls and common areas with the assistance of fellow research assistants. Participants were given clear instructions on how to complete the questionnaire, and assistance was provided when necessary. A total of 220 questionnaires were distributed, 214 were returned, and 200 were properly completed and used for data analysis.

Design and statistics

The design adopted for this study was a cross-sectional survey research design. Simple linear regression was employed for data analysis in addition to statistical package for social sciences (SPSS).

Results

The analysis below focuses on the predictive influence of demographic variables (Gender, Age, and Level of study) and impulsivity on gambling among ESUT students. A multiple regression was employed to test the relationships. The descriptive characteristics of the variables and their intercorrelations are presented in Table 1.

Table 1: Descriptive Statistics and Pearson Correlations (N=188)

SN	Variable	Mean	SD	1	2	3	4	5
1	**Gender**	1.545	.499	-				
2	**Age**	21.010	2.408	-.318***	-			
3	**Level of Study**	-	-	-.219***	.526***	-		
4	**Impulsivity**	20.850	2.693	.027	.016	-.045	-	
5	**Gambling**	18.255	6.725	-.351***	.140*	.135*	.002	-

The results show that participants had a mean age of 21.01 years (SD = 2.41), indicating that the sample largely consisted of young adults. The mean score for impulsivity was 20.85 (SD = 2.69), indicating a moderate level of impulsivity among respondents. The mean score for gambling was 18.26 (SD = 6.73), indicating variability in gambling behavior among participants.

The Pearson correlation results in Table 1 revealed the following relationships. Gender was significantly and negatively correlated with gambling ($r = -.351$, $p < .001$). This suggests that gender plays an important role in gambling behavior, with males (most likely) engaging more in gambling than females. Age showed a weak but significant positive relationship with gambling ($r = .140$, $p < .05$), indicating that older students are slightly more likely to engage in gambling. Level of study was also positively correlated with gambling ($r = .135$, $p < .05$), suggesting that students in higher levels may engage more in gambling activities. Impulsivity was not significantly related to gambling ($r = .002$, $p > .05$), indicating that impulsivity does not have a direct relationship with gambling behavior in this sample. There was a strong positive correlation between age and level of study ($r = .526$, $p < .001$), as expected, since students at higher levels are generally older. Gender showed significant negative relationships with age ($r = -.318$, $p < .001$) and level of study ($r = -.219$, $p < .001$), indicating demographic differences across groups.

Table 2: Model Summary of Hierarchical Regression showing the prediction of gambling from demographics and impulsivity

Variable	B	Std. Error	beta	t	Sig.	R	R^2	R^2 Change	F Value
Gender	-4.553	.950	-.338	-4.791	.001	.356	.127	.127	9.512
Age	.001	.226	.001	.001	.999				
Level of Study	.004	.005	.061	.779	.437				
Impulsivity	.036	.167	.015	.216	.829	.357	.127	.000	.047

Table 2 presents the results of a multiple regression analysis examining whether gender, age, level of study, and impulsivity predict gambling behavior. In the first model, gender significantly predicted gambling (β = −.338, t = −4.791, p < .001). This indicates that gender is a strong predictor of gambling behavior, with one gender significantly more involved in gambling than the other. Age was not a significant predictor (β = .001, p = .999). Level of study was not a significant predictor (β = .061, p = .437). The Model Fit of (R = .356, R^2 = .127) means that 12.7% of the variance in gambling was explained by the demographic variables. The model was statistically significant (F = 9.512, p < .001).

Although the overall model is significant, only gender independently predicts gambling, while age and level of study do not contribute significantly when considered together. In the second model impulsivity did not significantly predict gambling (β = .015, t = .216, p = .829). The Model Fit of (R = .357, R^2 = .127, R^2 change = .000) indicates that adding impulsivity did not improve the model at all. Hence, the change in model was not significant (F change = .047, p = .829). Therefore, the inclusion of impulsivity did not significantly increase the predictive power of the model. This means that impulsivity does not predict gambling behavior in this sample.

Summary of Findings

i. Overall, the findings indicate that demographic variables (gender, age, and level of study) are significantly associated with gambling, while impulsivity is not significantly related to gambling, suggesting that gambling behavior among ESUT undergraduates may be influenced more by demographic factors than by impulsivity.

ii. The findings indicate that while demographic variables, particularly gender, significantly predict gambling behavior among ESUT undergraduates, impulsivity does not contribute significantly to the prediction of gambling, suggesting that gambling behavior in the population involved may be more strongly influenced by socio-demographic factors than by individual personality traits such as impulsivity.

Findings and implication of the study

This study examined impulsivity as a predictor of gambling among undergraduate students of Enugu State University of Science and Technology (ESUT). The findings revealed that gender significantly predicts gambling behavior among undergraduates. The result is also consistent with the findings of Blaszczynski and Nower, who identified impulsivity as a contributing factor to gambling behavior, though not always the strongest predictor (Blaszczynski & Nower, 2002). Similarly, Wong and his team stated that gender differences play a crucial role in gambling patterns, with males showing higher prevalence rates (Wong, 2012). This finding aligns with the propositions of the dual-process theory, which suggests that impulsive tendencies interact with demographic and environmental factors in influencing behavior (Evans, 2008). Furthermore, the findings are in agreement with the work of Dickerson Mark and OConnor Joseph, who emphasized that both individual traits and demographic characteristics contribute to

gambling behavior (Dickerson & OConnor, 2006). Therefore, the findings of this study highlight the combined role of personality traits and demographic variables in predicting gambling behavior among undergraduates.

The findings of this study have several important implications for educational practice and intervention programs. Firstly, the significant role of gender in predicting gambling behavior suggests that intervention strategies should be gender-sensitive. University authorities should develop targeted awareness campaigns aimed at male students to educate them on the risks associated with gambling. When such interventions are properly implemented, they can help reduce the prevalence of gambling among high-risk groups (Ugwuanyi & Zbigniew, 2024).

Secondly, the study stated that impulsivity is not significantly related to gambling, but it should not be overlooked. Students should be trained in self-control, emotional regulation, and decision-making skills through counseling programs and workshops (Ugwuanyi, 2020). This underscores the importance of strengthening university counseling services to address behavioral risks among students (Ugwuanyi & Zbigniew, 2018). Educational stakeholders such as the Federal Ministry of Education Nigeria should incorporate behavioral and mental health programs into student support services.

Moreover, the study contributes to the field of Educational and Clinical Psychology by demonstrating that both personality traits and demographic factors influence gambling behavior. It highlights the need for a holistic approach in addressing gambling, considering both internal dispositions and external influences. Students should be encouraged to develop self-awareness and seek professional support when experiencing difficulties with impulse control (Zbigniew & Ugwuanyi, 2024). Overall, the findings emphasize that reducing gambling behavior requires addressing both impulsivity and gender-related risk factors.

Limitations of the Study

Despite its contributions, this study has several limitations. First, the use of a cross-sectional design limits the ability to establish causal relationships among the variables. Second, the reliance on self-report measures may introduce response bias, including social desirability bias. Third, the study was conducted within a single institution (ESUT), which may limit the generalizability of the findings. Fourth, other relevant variables such as peer influence, financial pressure, and substance use were not examined. Finally, the unequal gender distribution in the sample may have influenced the results.

Suggestions for Further Studies

Future studies should include larger and more diverse sample drawn from multiple universities to enhance generalizability. Researchers should also examine additional variables such as peer influence, financial stress, and emotional regulation in relation to gambling behavior. Longitudinal and experimental research designs are recommended to better understand causal relationships and interaction effects among variables.

Summary and Conclusion

This study examined impulsivity as a predictor of gambling among ESUT undergraduates. The findings revealed that gender is a significant predictor of gambling behavior. The study highlights the importance of considering both demographic and psychological factors in understanding gambling behavior. Overall, addressing gender-related risks and improving impulse control can help reduce gambling behavior among undergraduates. Universities would be best advised to initiate campus-wide prevention programs, providing guidelines for responsible gambling and warning signs for problem gambling (Ember, 2020).

References

Abbott, M. W., Stone, C. A., Billi, R., & Yeung, K. (2014). Gambling and problem gambling in Victoria, Australia: Changes over 5 years. *Journal of Gambling Studies, 30*(2), 365–386.

Agyekum, M., Addo, P., Adom, D., & Agyekum, K. (2026). Student gambling behaviour: A comprehensive review of motivational drivers, risk determinants, and regulatory frameworks. *African Journal of Applied Research, 12*(6) 86-110.

Arnett, J. J. (2010). *Adolescence and emerging adulthood: A cultural approach.* Pearson college div: British Columbia.

Baumeister, F., Vohs, D., & Tice, M. (2007). The strength model of self-control. *Current Directions in Psychological Science, 16*(6), 351–355.

Blaszczynski, A., & Nower, L. (2002). A pathways model of problem gambling. *Addiction, 97*(5), 487–499.

Centre for addition and Health. (2008). *Problem Gambling: A guide for families.* Centre for addition and Health Centre for addition and Health.: Toronto.

Corr, P. J. (2002). Reinforcement sensitivity theory. *Neuroscience & Biobehavioral Reviews*, *26*(3), 317–332.

Dickerson, M., & O'Connor, J. (2006). *Gambling as an addictive behaviour.* Cambridge University Press: Cambridge.

Dowling, A., Merkouris, S., Greenwood, C., Oldenhof, E., Toumbourou, J., & Youssef, G. (2017). Early risk and protective factors for problem gambling: A systematic review and meta-analysis of longitudinal studies. *Clinical Psychology Review,* 51, 109–124.

Duckworth, L., & Steinberg, L. (2015). Self-control. *Child Development Perspectives,* 9(1), 32–37.

Ember, H. (2020). The Impact of Gambling on Students. *International Network Organization for Scientific Research, 6*(1), 57-61.

Evans, J. (2008). Dual-processing theory. *Annual Review of Psychology,* 59, 255–278.

Eysenck, W. (1982) *Attention and arousal: Cognition and performance.* New York: Springer-Verlag.

Geen, R. G. (1984). *Extraversion and stimulation*. *Journal of Personality and Social Psychology, 46*, 1303–1312.

Griffiths, M. D. (2002). *Gambling addictions in adolescence.* Blackwell: New Jersey.

Griffiths. M., & Wood. R. (2001). The psychology of lottery gambling. *International Gambling Studies.* 1, 27-44.

Gullo, J., & Potenza, M. (2018). Impulsivity mechanisms. *Addictive Behaviors,* 87, 11–15.

Hofmann, W., et al. (2009). Self-control and impulse. *Perspectives on Psychological Science,* 4(2), 162–176.

Kim, S., Grant, J., Potenza, M., Blanco, C., & Hollander, E. (2009). Gambling Symptom Assessment Scale. *Psychiatry Research, 166*(1), 76–84.

Moeller, F., Barratt, E., Dougherty, D., Schmitz, J., & Swann, A. (2001). *Impulsivity and psychiatry*. *American Journal of Psychiatry, 158*(11), 1783–1793.

Olaseni, V. (2024). Enrolment of students in Nigerian tertiary institutions: A reflective impact of the slogan 'who school help'. *Interdisciplinary Journal of Education Research*, *6*(31),1-17.

Pascarella, E. T., & Terenzini, P. T. (2005). *How college affects students*. Jossey-Bass: California.

Raento, P. (2011). The value of gambling and its research. *Journal of the Finnish Anthropological Society, 36*(1),76-78.

Stautz, K., & Cooper, A. (2013). Risk-taking. *Journal of Adolescence, 36*(1), 1–12.

Tan, G., & Tam, C. (2024). Impulsivity, Gambling-Related Cognitions, Cognitive reappraisal and gambling behaviour in a Malaysian Sample. *Journal of Gambling Studies*, 40:475–492.

Ugwuanyi, B. (2020). Psychological *Interpretation of Child Abuse: A Research in Igboland of Nigeria.* Aracne: Rome.

Ugwuanyi, B. C., & Zbigniew, F. (2018). Child abuse in Igboland of Nigeria: Explanations, Psychological implications and ending the silence. *Journal Plus Education, 19(*1), 40-54.

Ugwuanyi, B. C., & Zbigniew, F., & Onah, R. (2025). Cyberbullying as a predictor of social anxiety among students of faculty of social sciences in Enugu state (Nigeria) university of and technology. *Seminare Poszukiwania naukowe, 46*(1), 1-12.

Ugwuanyi, B., & Zbigniew, F. (2024). The Interplay Between Sleep Disorders and Mental Health: Investigating Treatment Strategies in Clinical Psychology. *Contemporary Journal of Psychology and Behavioral Science, 5*(1),1 -14.

Vohs, D., & Baumeister, R. (2016). *Handbook of self-regulation*. Guilford Press: New York.

Wong, G., Zane, N., Saw, A., & Chan, A. (2012). Examining Gender Differences for Gambling Engagement and Gambling Problems Among Emerging Adults. *Journal of Gambling Studies, 29*(2), 1-19.

Zbigniew, F. & Ugwuanyi B. C. (2024). Cross-Cultural Considerations in the Assessment and Treatment of Depression: A Comparative Analysis. *Contemporary Journal of Social Science and Humanities*, *5*(2), 21-32.