

Article

Influence of Money-Script Patterns on Disordered Money Behaviours of Young Adults in Lagos.

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Abstract: The study examined the influence of the dimensions of money script patterns on the disordered money behaviours exhibited by young adults in Lagos State to determine if money worshippers and money avoiders exhibited lower levels of disordered money behaviours than money vigilants among the participants. This study used a cross-sectional survey that involved 385 respondents. A biodata form and two psychological scales, namely, the Klontz Money Behaviour Inventory (KMBI), which assessed information on the respondent's disordered money behaviours and the Klontz Money Script Inventory (KMSI), which measured participants' money script patterns. One-way ANOVA analysis shows that money vigilant participants reported the highest level of disordered money behaviours ($\bar{x}=39.25$) compared to money avoiders ($\bar{x}=38.63$), and money worshippers reported the lowest level of disordered money behaviour ($\bar{x}=37.04$). The Pearson Product-Moment Correlation result likewise demonstrates that a significant relationship existed among the dimensions of money script and disordered money behaviour, as money avoiders and money worshippers significantly exhibited disordered money behaviour compared to money vigilants. Money avoidance script correlated significantly with all the disordered money behaviour, for a correlation, $r(343) = 1$, positive correlation, $p>0.05$. Nine out of ten listed disordered money behaviours correlated with the money worship script $r(343) = 0.20$, $p>0.05$. For the money vigilant script, just seven disordered money behaviours correlated significantly with this type of money script. $r(343) = 0.23$, $p>0.05$. The study concluded that participants who are Money Avoiders and Money Worshippers often exhibited less disordered money behaviours compared to those who are Money Vigilant.

Keywords: Money Script; young adults; disordered money behaviours; money worshipper; money vigilant

Introduction

Money is an element that is considered important across all ages, statuses, and cultures, and is one of the tools that drives all the Sustainable Development Goals. It is interesting to know that money-related behaviour can lead to maladaptive patterns of financial attitudes and activities that result in considerable distress or impairment in occupational or social functioning, financial hardship, or incapacity to enjoy financial riches. These behaviours can be motivated by emotional suffering, learnt experiences, or a mix of variables, and may involve obsessive spending, excessive saving, or other financial acts that have a detrimental influence on well-being. Gallen (2002) defines "money disorders" as "the emotional and spiritual imbalances that express themselves as continuing problems with money and work." He thinks that money illnesses are caused by emotional challenges and that people who participate in problematic money behaviours do so to avoid

experiencing deep and unresolved emotions. Disordered money behaviours are characterised as maladaptive patterns of financial attitudes and actions that produce clinically significant discomfort, impairment in social or occupational functioning, excessive financial difficulty, or an inability to appropriately appreciate one's financial wealth (Gallen, 2002).

Disordered money behaviours, also known as money disorders, are challenging or problematic financial behaviours that individuals rely on to cope with emotional discomfort. Although the field of psychology and mental health, in general, mostly ignores dysfunctional money problems, the term is divisive among mental health experts. Disordered money behaviours is yet to be included as a clinical diagnosis in either the International Classification of Diseases (ICD) or the Diagnostic and Statistical Manual of Mental Disorders (DSM), which are responsible for medical classifications of diseases and medical disorders, (Furnham et al., 2023) *although* the debate is that disordered money behaviours or money disorders are one of the common severe and chronic stressors that affect persons on an ongoing basis. Disordered financial behaviours are rooted in psychological factors and may require professional intervention for resolution. Literature identifies eight categories of behaviour related to money disorders: excessive spending and compulsive buying, pathological gambling, restrained spending and compulsive hoarding, workaholism, financial enabling, financial dependence, financial denial/rejection, and financial enmeshment and gambling-related behaviours (Medintz, 2004).

One of the most prevalent and very commonly studied money disorders is pathological gambling. The prevalence rate of pathological gambling worldwide has been estimated to be between 1-2% of the population (Scandroglio et al., 2022), another money disorder noted to be common amongst people is 'overspending', with a prevalence rate of 2-8%, (Sui et al., 2021). Furnham et al. (2023) posit that relational money diseases (illnesses) include financial enabling, financial infidelity, and financial dependence. Financial infidelity refers to a condition in a romantic or married relationship in which one person participates in covert or deceitful financial actions, withholding information about their financial situation, obligations, possessions, or spending habits from their significant other. Buntaran et al (2025) in a recent study established the prevalence of mental disorders, including depression, among adolescents due to internet addiction. It is a sad reality that young people tend to be obsessed with money and internet in this age and period, similarly Bada, et al (2024) reported about the challenges of raising adolescents in a digitalized world, the study found problematic internet use as a major challenge among young people which could be necessitated by their financial indiscipline that may be directly related to money disorders.

Pathological gambling, as it pertains to money disorders, is characterised by a compulsion and harmful behaviour in which individuals often engage in gaming activities excessively and in an uncontrolled manner, often at the expense of their finances, well-being, and other areas of their personal life. This behaviour can be observed by a person's persistent desire to stake or gamble, and his or her inability to stop or discontinue gambling, despite unfavourable outcomes.

Individuals suffering from compulsive gambling may lose a significant amount of money, incur large debts, and jeopardise their financial security because of their gaming habits. The psychological and emotional implications can be severe, including incremental stress, sadness, anxiety, and shattered relationships. Hoarding, from the perspective of money disorders, is defined as a financial behaviour characterised by an increasingly excessive and obsessive desire to acquire money, assets, or goods beyond what the individual requires. This behaviour frequently comes from unresolved psychological or emotional issues, such as a worry over the financial future or trying to get emotional comfort through material assets. Individuals with hoarding tendencies may find it difficult to lose their possessions even when they have lost their value and are no longer useful. This behaviour can result in disorganisation, difficulties in managing their finances and financial clutter. Those experiencing hoarding can benefit from financial counselling and psychological intervention tailored to help such persons overcome their compulsive hoarding behaviours and learn more healthy financial behaviour.

Viewed through the lens of money disorders, compulsive spending may be defined as an uncontrollable and harmful pattern of engaging in impulsive and excessive spending behaviour. Individuals with this disease frequently engage in excessive and uncontrolled spending, resulting in financial issues and mental misery.

This behaviour is marked by a persistent desire to make purchases, an inability to resist the temptation to spend, and continued spending despite adverse financial repercussions. Compulsive spending may lead to further debt, financial instability, and a negative influence on one's overall financial well-being.

Symptoms of money disorders include headaches, stress, high blood pressure, poor sleep quality, worry, fear, sadness, and thoughts of suicide (Taylor et al., 2017). The symptoms and signs might indicate and lead to money problems that vary according to areas of financial beliefs and behaviour that are disturbed. People suffering from money problems are frequently not unaware of their situation or the need for assistance. Those who are aware of their situation usually find it difficult to modify their behaviour. Some people strive to modify their behaviour but are unable to do so permanently. As a result, most of such individuals are not proud of their behaviours and rather conceal them from significant others, thereby making them not open to seeking help when required (Steptoe et al., 2020; Taylor et al., 2017; Furham & Adrian, 1984). Money problems are treated using a multimodal strategy that may include financial counselling and behavioural therapies. The primary goal is to treat the underlying financial problem and encourage better financial practices. Here are some frequent tactics applied in the therapy of money issues (Steptoe et al., 2020; Taylor et al., 2017). Some common strategies employed in the treatment of money disorders include cognitive behaviour therapy, Family therapy, financial counselling, debt management programs financial education. Self-help resources (Steptoe et al., 2020; Taylor et al., 2017; Klontz et al., 2012)

The current study was interested in the influence of the dimensions of money script on the experience of disordered money behaviours among young adults. Money script is an individual's unconscious basic idea about money; it can also be viewed as an individual's conduct and attitude towards money (Sesini & Lozza, 2023; Klontz and Ted, 2009). The money script was first used by two financial psychologists, Brad Klontz and Ted Kahler (Kahler & Fox, 2005), who defined it as "a core belief about money that drives financial behaviour." According to Klontz (2009), the money script is an unconscious behaviour developed throughout an individual's lifetime and passed across generations in families and communities.

Literature Review

Klontz et al. (2011) categorized money scripts into four types: 1) Money Status, 2) Money Avoidance, 3) Money Worship, and 4) Money Vigilance. He researcher noted that money avoiders (those with a negative attitude about money) think that money is terrible and is the cause of all evil; rich individuals are often seen as selfish and unworthy of money. Money Worshippers (individuals who view money as making things go round) believe in accumulating or piling up money; such people are convinced that the more money they have, the less their problems. They also believe that there will never be enough money, which means that even if the money they earn monthly is sufficient to cover all their needs and desires, they feel compelled to earn more money simply to have it. They have a sensation that can only be satisfied when they earn or have more money. Finally, they believe that money offers power and happiness.

Money status scripts (those who believe that money equals prestige) assess their self-worth in terms of their net worth and place a priority on purchasing the latest and greatest items. It is these types of people who are the first to buy the latest gadgets on the market; they do not wait for prices to fall or for items they want to go on sale before buying them (Klontz & Klontz, 2009). Lastly, money vigilantes (those who hoard money) are attentive, observant, and preoccupied with their financial situation. They feel that people must save and work for their money rather than receive financial handouts; they look down on lazy people and beggars (Klontz & Klontz, 2009). If they don't have the cash to pay for a need or want, they would rather not buy it; they frown on buying on credit (Klontz, et al 2012). This results in the money-vigilant individual earning more and having a bigger net worth.

The money-vigilant script has the propensity to be concerned and keep their financial situation to themselves, apart from people in their close circle, but is less likely to lie to their spouse or close relations about their spending behaviours (Klontz, Bradley, & Britt, 2012). Money vigilance is a protective element, as individuals who are money vigilant are substantially less likely to gamble excessively, spend compulsively, or assist others financially (would not readily give out money), and ignore their finances. While the money-vigilant script encourages saving and frugality in such individuals, it could lead to extreme wariness or

nervousness, which might prevent such persons from enjoying the pleasures and sense of security that money can give (Klontz, et al 2012).

Disordered money behaviour is influenced by one's beliefs and attitudes about money or one's money scripts, which lead to bad or unfavourable consequences (Klontz & Klontz, 2009). Three out of the four categories of money scripts, specifically money avoidance, money worship, and money status, have been linked to experiencing disordered money behaviour, which can lead to poorer financial status, like lower net worth (net worth, meaning what you own), lower income, and so on (Klontz et al., 2012). Those who fall into the money vigilance scripts category also manifest some unhealthy habits towards money (money disorder). This includes themes of frugality (being miserly), attaching a lot of importance to saving, discretion about how much money they earn or have, and anxiety about conserving money in case of an emergency (Klontz et al., 2012; Klontz et al., 2011).

The above is practically the same trend for the money worship scripts, except that money worshippers are more prone to revolve around credit (that is, honouring and repaying their credit as when due, although they keep accumulating debt continuously by buying on credit). People who identify with money status scripts are also more likely to be younger and unmarried, with lower levels of income, education, and childhood socioeconomic position (Klontz, Klontz, & Britt, 2011). Not owing debt on their credit card was favourably connected with the vigilance scripts. Additionally, they tend not to owe others money or buy goods on credit, which can become a habit and be viewed as a disordered money behaviour.

According to Medintz (2004), people with money-avoiding patterns of money script tend to exhibit a money disorder known as financial denial and rejection (bothering less about money and avoiding dealing with money, lack of awareness). Another study by, (Klontz et al., 2011) reported that individuals with money status and worship money script pattern believe money will make them happier, so therefore, they tend to develop a compulsive attitude towards getting money, for example, they might become pathological gamblers or workaholics, (Klontz et al., 2011). Money vigilance is prone to exhibit a money disorder known as 'financial hoarding' (fear of losing money, distrusting others when it comes to money matters, and having trouble enjoying their money). This disorder leads to dysfunctional behaviour such as anxiety (Klontz, 2015).

The pattern of people's money script can either make or break them, depending on the extent to which they completely give in to the scheme of money. Money today is fiat money, a symbol of value created by the human imagination. (Tom, 1980) This means it is only what we imagine money to be that it is. It can be assumed that most people in the world hold a certain value for money. Individualistic behaviour is more prevalent in Western societies, such as America; they believe that people's money script patterns influence how they think and relate to money in their lives (Oggins, 2003). These identified unhealthy behaviours about money can influence individuals and society at large (Ng et al., 2007). People with pathological gambling disorder, for example, can make occupational blunders - they might be prone to making risky business deals and floating checks, which might affect not only them but also the people working in that organisation and the organisation itself. People with overspending disorder tend to incur so much debt. Workaholics have a higher measure of health complaints (Ng et al., 2007).

Also, many Western cultures have adopted the 'buy now, pay later' principle from the innovation of credit cards. The establishment of today's multibillion-dollar credit card industry was from the experience of a businessman named Frank McNamara in the year 1949 (Gerson & Woolsey, 2009). For instance, buying a car from a car dealer and paying 6 months later. This principle, thus, makes many Westerners see money as what makes things go around. Such a principle allows people to be able to get whatever it is they want, even when they cannot afford it, with an agreement to pay later. This principle has obvious disadvantages, such as the accumulation of debt and the accumulation of things even when it is not necessarily needed due to the easy way of getting them (Thaler & Sunstein, 2008). Such habits can result in disordered money behaviours, as mentioned earlier. According to the American Federal Reserve Statistics (FRS), American household credit card debt statistics in 2015 show American consumers owe about \$11.91 trillion, an increase of 2.6% from the previous year (FRS, 2015).

In Africa, especially in Nigeria, since we tend towards collectivism, our money script pattern also tends towards that direction, whereby money is viewed as serving a collective or general purpose rather than for the

benefit of an individual (Umukoro et al., 2019). Here, we have situations whereby people want to acquire so much money or store up as much money as possible for their families or relatives. Many Nigerians hold the belief that one's family represents or shows who one is, one's worth, and value. This might be the reason why they make sure their families are okay.

Though this type of belief has its many advantages, in another sense, it might lead to destructive money behaviour such as financial dependence children or relatives who know that a prominent figure in the family, for example, the father, is always there to provide or will leave wealth behind, might become laid back in sourcing for their own money. Another problem is that people might use any means to acquire money due to the great value placed on money. Osei-Ajei (2014) also reported that while the young generation in the Western world is working hard to develop new technologies, young Africans are preoccupied with how to get rich. Akinwale et al. (2024) found a negative relationship between money avoiders and money vigilant script on gambling behaviour and a positive relationship between money worshippers and money status. Money worshippers' script and money avoiders' script reported being gamblers, while money avoiders and money vigilant script reported being non-gamblers.

Studies have been carried out globally in the domain of money, attitudes, and beliefs individuals have towards money (Sesini & Lozza, 2023; Steptoe et al., 2020; Taylor et al., 2017; Furham & Adrian, 1984; Brynjarsdóttir, 2018), but little research has been carried out in the area of disordered behaviours (Sesini & Lozza, 2023; Steptoe et al., 2020; Taylor et al., 2017). In Nigeria, some notable studies on money were that of (Atiri et al, 2021; Akinwale et al, 2024); however, the study was based on identifying the money script pattern of undergraduates in Nigeria, its relationships with gambling, and how socio-demographic factors influenced their money script patterns. The present study is focused on the pattern of money script held by young adults in Nigeria and how this pattern can lead to disordered money behaviour, hence the current research.

Methodology

1. Research Design

This study used a cross-sectional survey approach. This methodology allowed the researchers to acquire data on the factors of interest (money script pattern and disordered money behaviour) from the study population. Again, no variables were actively changed during the trial. Finally, the approach allowed the researchers to explain the dependent and independent variables as they appeared in the population. The dependent variable assessed was money script pattern, and the independent variable was disordered money behaviour.

2. Population and Sample

The population of the present study consisted of 385 female and male National Youth Service Corps members who were currently undergoing their compulsory one-year NYSC programme at the Lagos State NYSC camp as required by law for every graduate in Nigeria to participate. The study relied on a convenient sampling technique to select 385 young adults during their orientation camping exercise who consented to the participation during the programme.

3. Research Instrument

A self-report questionnaire, made up of questions on the biodata of the participants and two standardised psychological scales, namely, the Klontz Money Script Inventory (KMSI), developed by Klontz et al. (2011), measured the participants' money script pattern. The scale has a Likert response format ranging from strongly disagree to strongly agree, while the other scale, the Klontz Money Behaviour Inventory (KMBI), developed by Klontz et al. (2012), measured participants' self-reported disordered money behaviours. It has a forced-choice response format of either agreement or disagreement to identify disordered money behaviours.

4. Research Setting

This research was carried out at the Lagos State National Youth Service Orientation Camp at Apaja, Lagos State, during their 3-week orientation camping exercise. The study involved National Youth Service Corp members who were currently undergoing their three (3) week orientation camping exercise to begin their compulsory National Youth Service year.

5. Data Collection Procedure and Analysis

Copies of the questionnaire were distributed to respondents in their various Platoons and spots like 'Mami Market' (orientation camp market) within the Lagos State National Youth Service orientation camp by the researchers; this was after the research objectives were explained to them and those that freely consented to participate in the study were handed the research protocol to complete. The protocols were delivered individually to each respondent, then recovered and carefully sorted to ensure they were correctly completed before leaving the respondents' presence. The study's data was analysed using 385 well-completed questionnaires. The consents of the participants were collected before allowing them to participate, so ethically protect all the parties that were involved in the study.

The data obtained from the paper-based questionnaires were carefully coded and entered into a statistical package for social science (SPSS) application for analysis. Each variable, including demographic data (e.g., age, sex, education level, SES) and psychometric responses (money attitudes and disordered money behaviour), was assigned numeric values for ease of processing.. Descriptive statistics were first computed to summarize the demographic characteristics of respondents and provide an overview of the data distribution. Measures included Frequencies and percentages for categorical variables (e.g., sex, marital status, education level; Minimum and maximum scores for continuous variables; Means and standard deviations to assess central tendency and variability of money script dimensions and disordered money behaviour. To test the guiding hypotheses of the study, inferential statistical analyses were conducted. A one-way Analysis of Variance (ANOVA) was conducted to examine differences in disordered money behaviour (DMB) scores across the different money script groups (Money Avoidance, Money Worship, Money Status, Money Vigilance) with appropriate Post-hoc comparisons were necessary and a Pearson correlation analysis was used to determine the strength and direction of the relationship between each money script dimension (measured as continuous variables) and disordered money behaviour.

6. Guiding Statements of Hypotheses

- i. Young adults who are money worshippers and money avoiders will exhibit lower levels of disordered money behaviour than money-vigilant individuals
- ii. There will be a significant relationship between the dimensions of money script and disordered money behaviour

The Findings

Table 1 presents the descriptive statistics for the main study objectives across four money attitude dimensions: Money Avoidance, Money Worship, Money Status, and Money Vigilance. The variables described include participants' age, sex, marital status, educational level, current and childhood socioeconomic status (SES), and monthly income. The distribution of scores, sample sizes, and frequency ranges for each category are indicated. The table also identifies participants exhibiting Disordered Money Behaviour (DMB) within each money attitude category.

Table 1. Descriptive Statistics of Objectives

	Age	Sex	Marital Status	Educ. Level	Current SES	Childhood SES	Monthly Income
Money Avoidance	1 – 237	M - 117	1 – 33	1 – 9	1 - 12	1 – 20	1 – 45
273 - (76%)	2 – 22	F - 156	2 – 237	2 – 195	2 - 230	2 – 221	2 – 180
10 DMB	3 – 8		3 – 2	3 – 41	3 - 31	3 – 32	3 – 48
	4 – 6		4 – 1	4 – 28			
Money Worship	1 – 290	M - 155	1 – 40	1 – 10	1 - 13	1 – 28	1 – 50
336 - (94%)	2 – 30	F - 181	2 – 294	2 – 236	2 - 288	2 – 271	2 – 229
9 DMB	3 – 10		3 – 2	3 – 50	3 - 34	3 – 37	3 – 57
	4 – 6		4 – 0	4 – 40			
Money Status	1 – 248	M - 134	1 – 35	1 – 10	1 - 11	1 – 23	1 – 42
287 - (80%)	2 – 25	F - 153	2 – 249	2 – 200	2 - 248	2 – 229	2 – 201
10 DMB	3 – 9		3 – 2	3 – 46	3 - 27	3 – 35	3 – 44
	4 – 6		4 – 1	4 – 31			
Money Vigilant	1 – 291	M – 152	1 – 40	1 – 10	1 - 12	1 – 28	1 – 47
336 - (94%)	2 – 30	F – 184	2 – 294	2 – 237	2 - 287	2 – 271	2 – 233
7 DMB.	3 – 9		3 – 2	3 – 51	3 - 36	3 – 37	3 – 56
	4 – 6		4 – 0	4 – 38			

*DMB – Disordered Money Behaviour

From the table above (Table 1), it can be deduced that young adults in Lagos are money vigilant and money worshippers, and less money avoiders, with approximately 94% of the population sampled having money worship and money vigilant script, while approximately 76% have money avoidance script. The stated hypothesis that young adults who are money worshippers and money avoiders will exhibit lower levels of disordered money behaviour than money vigilant individuals was tested using One-way ANOVA. The result is presented in Table 2 below.

Table 2a. One-way ANOVA summary table showing the significant difference in dimensions of money script across disordered money behaviour

	SS	df.	MS	F	Sig.
Between Groups	933.052	2	466.526	5.843	.003
Within Groups	85515.165	1071	79.846		
Total	86448.217	1073			

P<0.05

Results from the table show that there is a significant difference in dimensions of money script across disordered money behaviour [$F_{(2, 1071)}=5.843$; $p<.05$]. This result suggests that money script is likely to influence disordered money behaviour. Results of further post hoc analysis are presented in Table 2b .

Table 2b. Mean Comparison Table

	N	Mean	Std. Dev	Std. Error
Money Avoider	358	38.63	9.861	.521
Money Worship	358	37.04	8.781	.464
Money Vigilant	358	39.25	8.073	.427
Total	1074	38.31	8.976	.274

Results from Table 2b show that money vigilant participants reported the highest level of disordered money behaviour ($\bar{x}=39.25$) and money avoiders reported a mean score of 38.63 on disordered money behaviour, while money worshippers reported the lowest level of disordered money behaviour ($\bar{x}=37.04$). The hypothesis stated is therefore supported. The second hypothesis, which states that there will be a significant relationship between the dimensions of money script and disordered money behaviour, was examined using Pearson Product-Moment Correlation, and the result is provided below

Table 3. Pearson Product-Moment Correlation showing the correlation between money script and disorder money behaviours.

		Compulsive buying	Pathological gambling	Workaholism	Compulsive hoarding	Underspending	Overspending	Financial enabling	Financial dependence	Financial rejection/denial	Financial enmeshment
Money Avoidance	Pearson Correlation	.347**	.377**	.202**	.237*	.207*	.298**	.291**	.390**	.296*	.273**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	358	358	358	358	357	358	357	357	357	357
Money Worship	Pearson Correlation	.166**	.115*	.139**	.167*	.315*	.199**	.280**	.268**	.149*	.047
	Sig. (2-tailed)	.002	.030	.008	.001	.000	.000	.000	.000	.005	.373
	N	358	358	358	358	357	358	357	357	357	357
Money Vigilance	Pearson Correlation	.095	.071	.110*	.139*	.287*	.157**	.240**	.228**	.127*	.094
	Sig. (2-tailed)	.074	.179	.038	.009	.000	.003	.000	.000	.016	.076
	N	358	358	358	358	357	358	357	357	357	357

The table above shows that money avoiders and money worshippers significantly exhibit disordered money behaviour than money vigilant. The findings reveal distinct patterns in how each money script relates to disordered money behaviours among young adults. Money Avoidance showed a consistent and statistically significant positive correlation with all ten disordered money behaviours, with correlation coefficients ranging from $r = .202$ to $.390$ ($p < .01$). The strongest relationship was found with financial dependence ($r = .390$), indicating that individuals who hold avoidant attitudes toward money are more likely to rely on others financially. Notably, there were also moderate associations with compulsive buying ($r = .347$) and pathological gambling ($r = .377$). These results suggest that individuals who perceive money as negative or undeserved may be prone to maladaptive financial behaviours, potentially due to emotional distress, poor financial planning, or avoidance of financial responsibility.

Money Worship was also significantly associated with most disordered money behaviours, with correlation values ranging from $r = .115$ to $.315$ ($p < .05$ or $.01$). However, no significant relationship was observed with financial enmeshment ($r = .047$, $p = .373$). The most pronounced associations were with underspending ($r = .315$) and financial enabling ($r = .280$). This suggests that individuals who believe money is the key to happiness or success may engage in both restrictive behaviours (such as withholding spending) and excessive generosity (such as enabling others financially). Thus, money worship may fuel internal conflicts that manifest in contradictory money-related behaviours.

Money Vigilance demonstrated generally weaker but still statistically significant associations with seven out of the ten disordered money behaviours. The correlations ranged from $r = .071$ to $.287$, with significant relationships observed particularly with underspending ($r = .287$) and financial enabling ($r = .240$). However, no significant relationships were found with compulsive buying ($p = .074$), pathological gambling ($p = .179$), or financial enmeshment ($p = .076$). These findings indicate that while a vigilant approach to money

is often perceived as prudent, it may also be linked to anxiety-based behaviours such as excessive saving or overinvolvement in others' financial matters.

In summary, the findings of the current study indicated that young adults in Lagos are money vigilant and money worshippers, and less money avoiders, with approximately 94% of the population sampled having money worship and money vigilant script, while approximately 76% have money avoidance script. The finding of the current study shows also that there is a significant difference in dimensions of money script across disordered money behaviour [$F_{(2, 1071)}=5.843$; $p<.05$]. This result suggests that money script is likely to influence disordered money behaviour. The study also found that Money avoidance script correlated significantly with all the disordered money behaviour, for a correlation, $r(343) = 1$, positive correlation, $p>0.05$, where 343 is the number of degrees of freedom ($N-2$ for a correlation). Nine out of ten listed disordered money behaviours correlated with the money worship script (that is, financial enabling, compulsive buying, financial dependence, pathological gambling, workaholic, compulsive hoarding, underspending, overspending, financial rejection/denial), $r(343) = 0.20$, $p>0.05$. For money vigilant script, just seven disorder behaviours correlate significantly with this type of money script. The seven disordered money behaviours are: workaholics, compulsive hoarding, under-spending, overspending, financial enabling, financial dependence, and financial rejection/denial; $r(343) = 0.23$, $p>0.05$.

Overall, all three money script dimensions were positively associated with various forms of disordered money behaviour. Among the three scripts, Money Avoidance emerged as the most consistently maladaptive, exhibiting the strongest and most widespread correlations across all behaviours assessed. Money Worship was also associated with dysfunction, though in a more selective and nuanced manner. Lastly, Money Vigilance, often assumed to be protective, was shown to have its own vulnerabilities, particularly in relation to anxiety-driven financial behaviours such as underspending and enabling.

Discussion

This study examined the influence of disordered money behaviours on the money script pattern among young adults in Lagos, to determine if money worshippers and money avoiders will exhibit lower levels of disordered money behaviour than money vigilants in young adults in Lagos state. It also examined the relationship between the dimensions of money script and disordered money behaviours among the participants. The result of the study is quite interesting. According to the result of the study, the participants are more money worshippers and money vigilant than money avoiders. This result agrees with Osei-Ajei's (2014) qualitative study, which shows that Africans are money-centric. Everything about them revolves around money thus, money is highly valued and worshipped. During administering the questionnaire in this study, several respondents behaved negatively to the money avoidance statements, for example, "I don't deserve money, the less money you have, the more peaceful life is." They said the statement is outrightly wrong, some even said it is a 'curse'. Observing the respondent's reaction to this statement alone shows that Nigerian young adults are not Money Avoiders.

They are money vigilant in the sense that they are mindful of money. Many young Nigerians get money and readily invest it in business or building a house, which they later let out to get more income. Most Nigerians think of ways to secure their future and that of their children because of the lack of a social security policy by the Nigerian government. Successive governments over the years have been interested in putting a policy in place to take care of their citizen, compared to the Western countries that have a system in place for the benefit and welfare of their citizens. Examples of such are student loans for prospective undergraduate students, job seekers allowances for people looking for jobs, childcare allowances to support parents, health trust (for example, the NHS in the UK), housing benefits, and so on. In Nigeria, individuals must sort out things like social amenities themselves, and money seems to be the only means of getting their needs met. Such as physiological needs, safety needs, esteem needs, and needs for self-actualisation, as stipulated by Abraham Maslow (McLeod, 2007). The result is also like the result derived from the study carried out by Klontz et al. (2008) among Americans. He concluded that the popular notion among Americans is that "more money will make things better". Individuals who subscribe to this theory believe that an increase in income and/or a financial windfall will cure their issues.

The findings also show that Money Avoiders and Money Worshipers exhibited less disordered money behaviour than Money Vigilant. This agrees with Forman's (1987) investigation on disordered behaviour related to money-vigilant belief. He reported that money vigilants are prone to exhibit a money disorder known as 'financial hoarding' (fear of losing money, distrusting others when it comes to money matters, and having trouble enjoying money). Although financial enmeshment is not a common disordered money behaviour among Nigerians, this might be because Nigerians value respect, thus telling one's children about his/her financial standing seems awkward. Many children barely know their parents' monthly income/salary, and parents are not open to their children on this matter.

This is not in agreement with Klontz & Klontz (2009), who found Money worship money scripts" may be linked to money disorders such as taking too much risk, obsessive hoarding, overspending, workaholism, pathological gambling, and compulsive buying disorder. According to (Klontz & Klontz, 2009), disordered money behaviours such as financial rejection, financial denial, extreme risk aversion, and underspending might emerge from money-avoidant money scripts. For the Money vigilance script, they reported that the money vigilance script is a protective element, as vigilant people are much less likely to spend compulsively, gamble excessively, help others financially (they would not readily give money away), or ignore their finances.

According to this study, the associated disordered money behaviour under the money avoidant script is pathological gambling, compulsive buying, workaholics, compulsive hoarding, underspending, overspending, financial enabling, financial dependence, financial rejection/denial, and financial enmeshment. For Money worship, they engage in pathological gambling, and they are also workaholics and engage in compulsive buying, compulsive hoarding, underspending, overspending, financial dependence, financial enabling, and financial rejection/denial, while for the Money vigilant script, just seven behavioral disorders correlate significantly with this type of money script. The seven disordered money behaviours are workaholics, compulsive hoarding, underspending, overspending, financial enabling, financial dependence, and financial rejection/denial. This agrees with Forman's (1987) investigation on disordered behaviour related to money vigilant belief. He reported that money vigilantes are prone to exhibit a money disorder known as 'financial hoarding' (fear of losing money, distrusting others when it comes to money matters, and having trouble enjoying money). Financial enmeshment is not a common disordered money behaviour among Nigerians; this might be because Nigerians value respect and telling one's children about his/her financial standing seems awkward. Many children barely know their parents' monthly income/salary, and parents do not open up to their children on this matter.

The third finding found that Money Avoiders and Money Worshipers significantly exhibit disordered money behaviour than Money Vigilants. This supports one of the Klontz and Klontz's (2009) hypotheses, which states that "money-worshipping money scripts may be associated with money disorders including compulsive hoarding, unreasonable risk-taking, pathological gambling, workaholism, overspending, and compulsive buying disorder." Klontz and Klontz (2009) also hypothesised that disordered money behaviours such as financial denial, financial rejection, underspending, and excessive risk aversion might result from money-avoidant money scripts. For the Money vigilance script, they reported it to be a protective factor in that the money vigilance is significantly less likely to spend compulsively, gamble excessively, enable others financially (would readily give out money), and ignore their finances.

According to this study, the associated disordered money behaviour under the money avoidant script is compulsive buying, pathological gambling, workaholism, compulsive hoarding, underspending, overspending, financial enabling, financial dependence, financial rejection/denial, and financial enmeshment. For Money worship, they are compulsive buying, pathological gambling, workaholism, compulsive hoarding, underspending, overspending, financial enabling, financial dependence, and financial rejection/denial, while for the money vigilant script, just seven disorder behaviours correlate significantly with this type of money script. The seven disordered money behaviours are workaholism, compulsive hoarding, underspending, overspending, financial enabling, financial dependence, and financial rejection/denial. This agrees with Forman's (1987) investigation on disordered behaviour related to money vigilant belief. He reported that money vigilantes are prone to exhibit a money disorder known as 'financial hoarding' (fear of losing money, distrusting others when it comes to money matters, and having trouble enjoying money). Financial

enmeshment is not a common disordered money behaviour among Nigerians; this might be because Nigerians value respect and telling one's children about his/her financial standing seems awkward. Many children barely know their parents' monthly income/salary, and parents are not open to their children on this matter.

Conclusion

This study identified the money script pattern of young adults in Lagos State, Nigeria, to determine if money worshippers and money avoiders exhibited lower levels of disordered money behaviours than money vigilants among young adults. It also examined the dimensions of money script and disordered money behaviour. This study demonstrated that young adults in Lagos state, Nigeria, self-reported being money worshippers and money vigilant, rather than being money avoiders. The study also concluded that participants who are Money Avoiders and Money Worshippers more often exhibited less disordered money behaviours when compared to those who are Money Vigilant. Conclusively, the study concludes that young people in Nigeria are often money worshippers and money vigilant, rather than being money avoiders and Money Avoiders and Money Worshippers often exhibited less disordered money behaviour when compared to those who are Money Vigilant.

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