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CHAPTER 3

FACTORS ATTRACTING PEOPLE TOWARDS GAMBLING

3.1 Introduction

The influence of gambling is increasing globally. The worldwide spread of gambling showed its reflection in our nation as well as in our state. Now people are involved in gambling irrespective of their social class, age, income, education level, occupational status. Gambling is a common phenomenon among people from different strata. Whether rich or poor, urban or rural, educated or illiterate, all are attracted to and participate in gambling activities, because of a variety of reasons. Even though the gambling revenue is important for state governments, and to an extent it is an answer for unemployment, various studies in the reviews highlighted that, this affinity towards gambling resulted in problem gambling and pathological gambling situations. People with different demographic profiles may act differently towards gambling. So, people from various profiles were identified and analysed in this research.

3.2 General Demographic Profile and the Analysis of the Research

This research is based on the behavioural aspects, of Keralites towards gambling. The researcher has selected 600 respondents, above the age of legal age of 18, from three selected districts of Kerala. One district was selected from the three clusters of districts based on the geographical location of the State. The attitude of Keralites towards gambling, its influence on savings proportion and the spending pattern of disposable income of Keralites were analysed. The changes in the consumer buying behaviour because of the involvement in Gambling Related Sales Promotion tools, were also covered under the scope of the study.

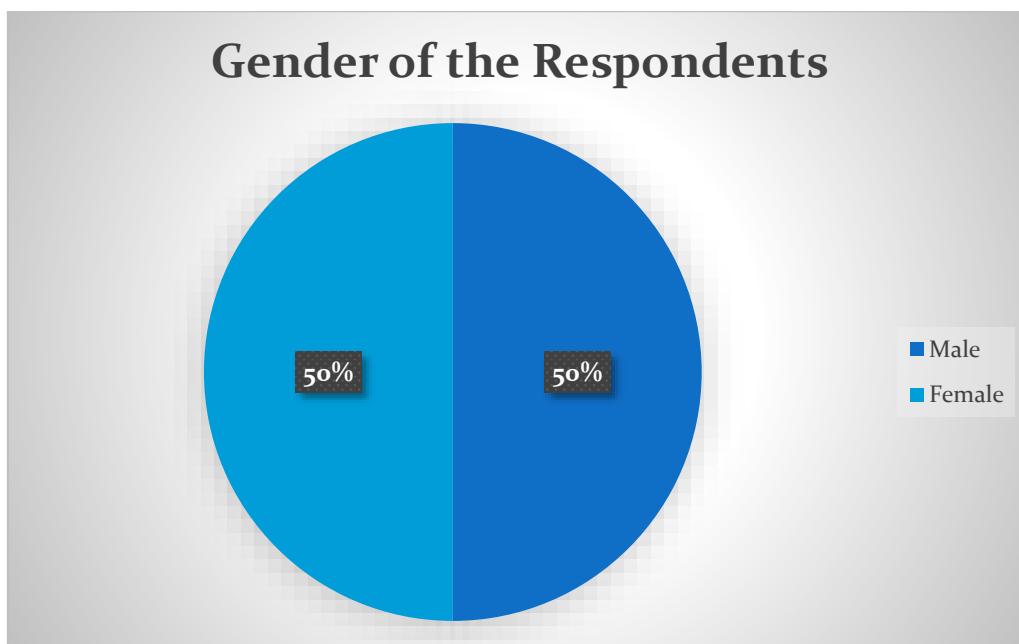
In this head, customer's demographic features like gender, age, education, occupation status, the income level of the respondents, marital status and religion are explained with their respective frequencies and cumulative percent. According to the reviews, it was identified that the above selected demographic variables have a severe influence on the gambling behaviour of individuals.

3.2.1 Gender

Table: 3.1 shows the gender wise classification of the respondents. Out of 600 respondents selected, half of the respondents belongs to the male category. 300 males and 300 females were analysed for the research, in order to identify the gender differences in gambling affinity.

Table 3.1 Gender-wise Classification of Customers			
Gender	Frequency	Percent	Cumulative Percent
Male	300	50	50
Female	300	50	100
Total	600	100	

Source: Primary Data



Source: Primary Data

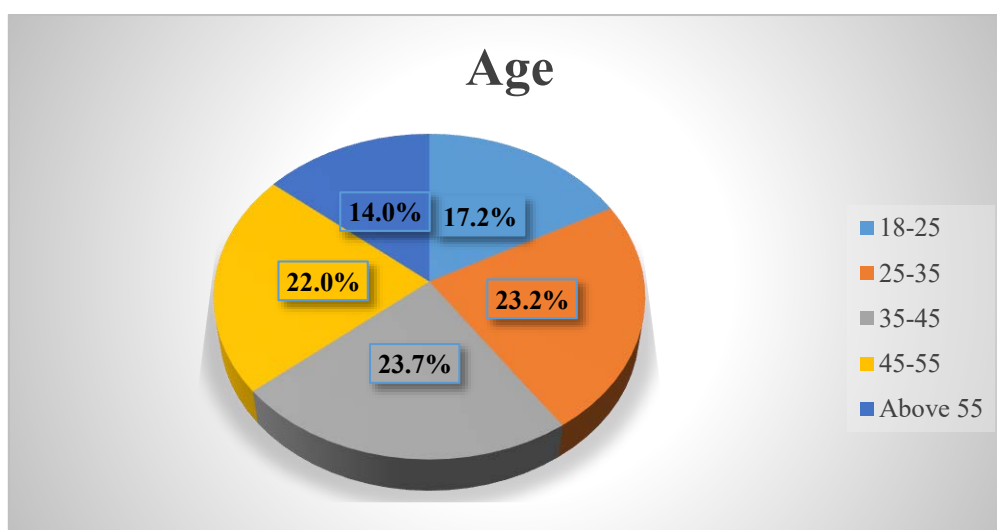
Fig: 3.1 Gender-wise Classification of Customers

3.2.2 Age

Table: 3.2 shows the age-wise classification of the respondents. The table showed that, out of the selected customers 17.2 percent belong to the age group ‘18-25’, 23.2 percent belong to the age group of 25-35, 23.7 percent belongs to the 35-45 age category, 22 percent belong to an age category of 45-55 and 14 percent of the respondents belong to an age category of above 55. From the table it is clear that the majority of the respondents belong to an age group of 35-45 (36.7%) followed by the age group of 25-35 (23.2%). At the age of 25 people starts to earn their own income and they may start to spend their income according to their desire. This age group may also have a curiosity to spend on speciality products. In this middle age group, there may be more risk lovers and may take adventurous decisions in their purchase.

Table: 3.2 Age-wise Classification of the Customers			
Age	Frequency	Percent	Cumulative Percent
18-25	103	17.2	17.2
25-35	139	23.2	40.3
35-45	142	23.7	64
45-55	132	22	86
Above 55	84	14	100
Total	600	100	

Source: Primary Data



Source: Primary Data

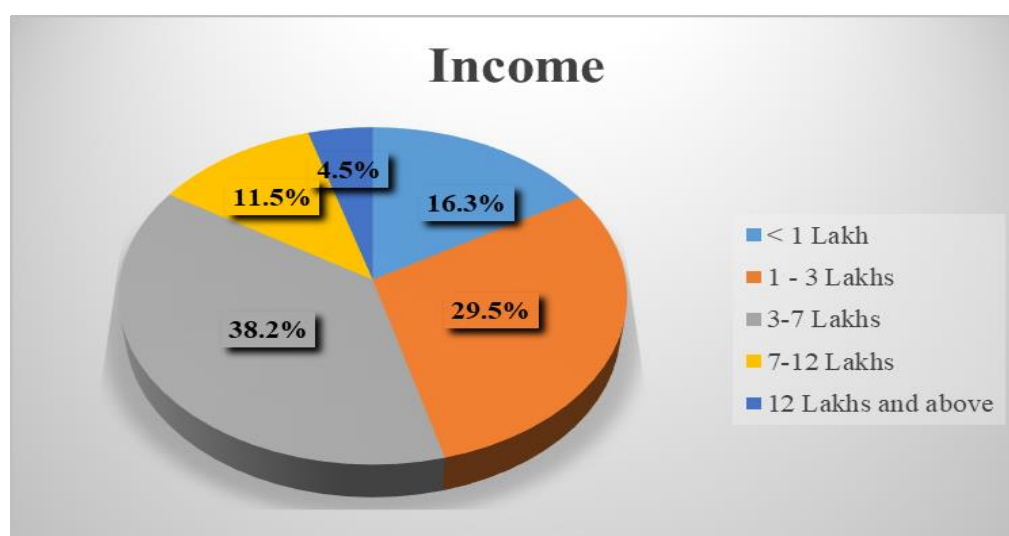
Fig: 3.2 Age-wise Classification of the Customers

3.2.3 Income Level

The annual Income level of the respondents has a major impact on the buying decisions of the people, in case of any products or services. In gambling-based products purchasing power of the individual is playing a major role in his involvement in gambling activities. The gambling activities have an addictive nature so even if they lack income, they may not withdraw themselves from such activities, they may depend on borrowed funds to indulge in the gambling activities. Table:3.3 shows the income wise classification of customers. The majority of the customers 38.2 percent of the respondents belong to the income group of 3-7 lakhs, followed by them comes 1-3 lakhs income group i.e. 29.5 percent. 16.3 percent of the respondents belongs to the income category of ‘less than 1 lakh’. Income category of 7-12 lakhs and ‘above 12 lakhs’ have 11.5 percent and 4.5 percent respectively.

Annual Income	Frequency	Percent	Cumulative Percent
< 1 Lakh	98	16.3	16.3
1 - 3 Lakhs	177	29.5	45.8
3-7 Lakhs	229	38.2	84
7-12 Lakhs	69	11.5	95.5
12 Lakhs and above	27	4.5	100
Total	600	100	

Source: Primary Data



Source: Primary Data

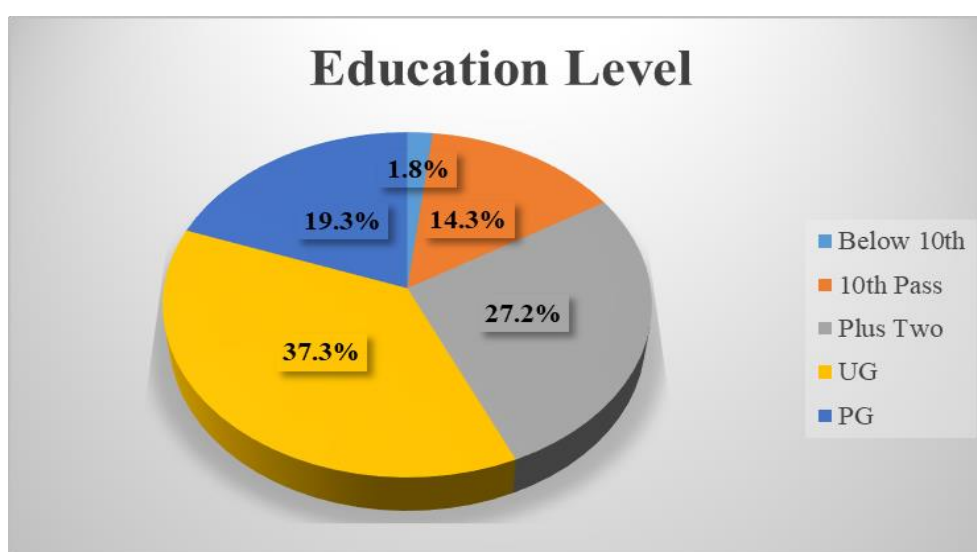
Fig: 3.3 Classification of Annual Income of Customers

3.2.4 Education Qualification

Education surely has an impact on the buying decisions of an individual. We expect rational buying decisions with the increase in educational qualification. Irrationality in decision making can be assumed when educational qualification is less. Those who have a low level of education are more inclined to the marketing strategies as well as the selling tactics of marketers. Table: 3.4 shows the educational qualification of the respondents. The majority of the respondents 224 (37.3 percent) belong to the Undergraduate level. Followed by this 27.2 percent of the respondents belong to plus two level, 19.3 percent of respondents belong to the Post Graduation level of education, 14.3 percent and 1.8 percent of the respondents belong to the 10th pass and below 10th category of education.

Table: 3.4 Education Qualification of the Respondents			
Education Level	Frequency	Percent	Cumulative Percent
Below 10th	11	1.8	1.8
10th Pass	86	14.3	16.2
Plus Two	163	27.2	43.3
UG	224	37.3	80.7
PG	116	19.3	100
Total	600	100	

Source: Primary Data



Source: Primary Data

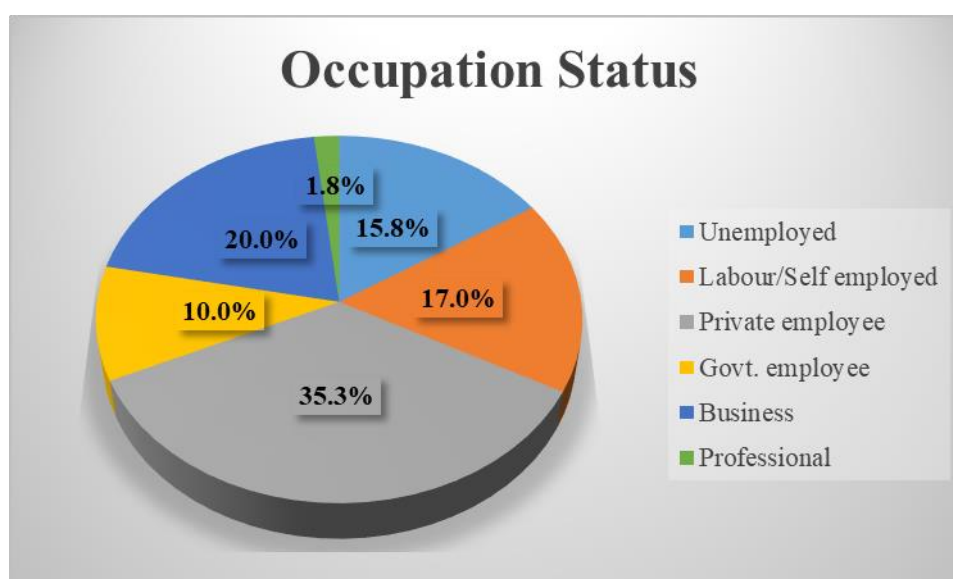
Figure: 3.4 Education Qualification of the Respondents

3.2.5 Occupational Status

The occupational status of the customers has a major impact on their buying decisions and involvement in decision making. Those who belong to the insecure job category and not with a stable income may be more attracted to the gambling related products. In Table 3.5 we can see that 35.3 percent of the respondents belong to private employment occupational status, 20 percent of the respondents were doing business, labour/ self-employed category constitute 17 percent among the respondents, 15.8 percent of the respondents were unemployed and only 1.8 percent of the employees belongs to the professional category.

Occupation status	Frequency	Percent	Cumulative Percent
Unemployed	95	15.8	15.8
Labour/Self employed	102	17	32.8
Private employee	212	35.3	68.2
Govt. employee	60	10	78.2
Business	120	20	98.2
Professional	11	1.8	100
Total	600	100	

Source: Primary Data



Source: Primary Data

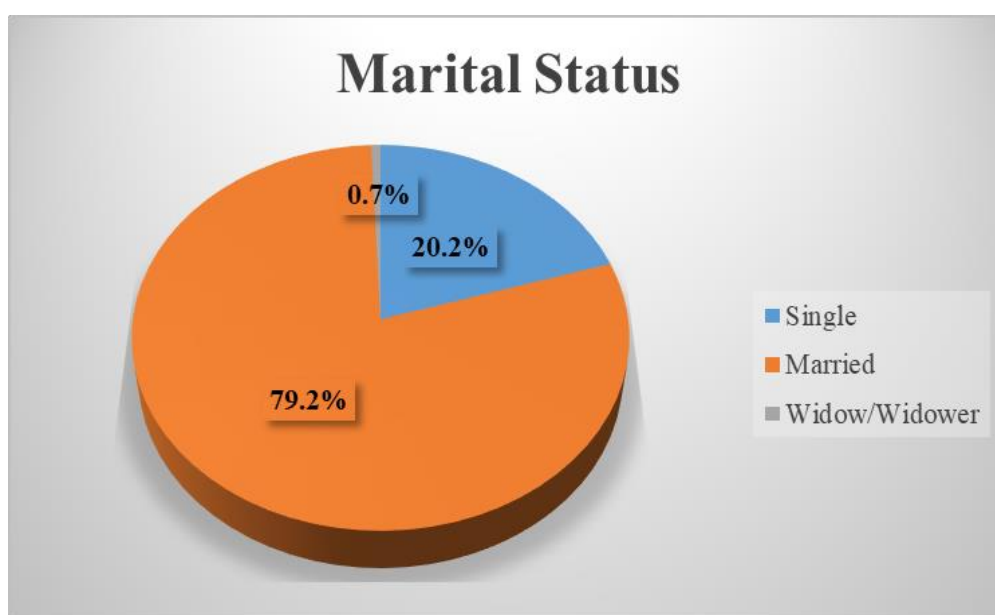
Figure: 3.5 Occupation-wise Classification of Respondents

3.2.6 Marital Status

Table 3.6 exhibits the marital status of the respondents. The marital status of an individual may have influenced the affinity of people towards gambling. Family people may have more responsibility and they may consider gambling as a source of easy money, which helps them to dispose of their responsibility easily. In the table 3.6, majority of the respondents 475 (79.2 percent) belongs to the married category, 20.2 percent of the respondents are Unmarried. Only a minority of 0.7 percent belong to the widow/widower and separated category.

Marital Status	Frequency	Percent	Cumulative Percent
Unmarried	121	20.2	20.2
Married	475	79.2	99.3
Widow/Widower	4	0.7	100
Total	600	100	

Source: Primary Data



Source: Primary Data

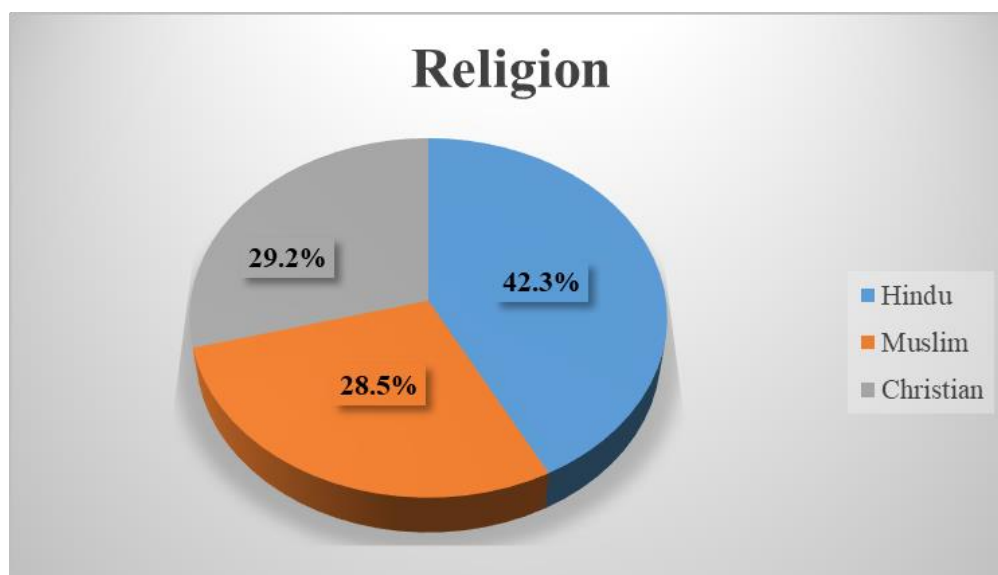
Figure: 3.6 Marital Status of the Respondents

3.2.7 Religion

Table 3.7 exhibits the religion of the respondents. The religion of the respondents may show a significant difference in the buying behaviour of the respondents concerning several products. Gambling is entirely different from normal products, because in gambling we are investing money without any guarantee in return. So, the element of risk is present in the purchase of a gambling product. The response towards uncertain products may be diverse for different religions. In Table: 3.7, the majority, 42.3 percent of the respondents belong to the Hindu religion. Since India is a Hindu Cultured country, it is obvious that the Hindu population will be more in Kerala. The Muslim and Christian categories were 28.5 percent and 29.2 percent respectively.

Table 3.7 Religion of the Respondents			
	Frequency	Percent	Cumulative Percent
Hindu	254	42.3	42.3
Muslim	171	28.5	70.8
Christian	175	29.2	100.0
Total	600	100.0	

Source: Primary Data



Source: Primary Data

Figure 3.7 Religion of the Respondents

3.3 Reliability Test of the Research Instrument

The Research Instrument used for the study was developed with the help of two supporting Inventories, Gamblers' Beliefs Questionnaire developed by Timothy A Steenbergh, Andrew W Meyers, Ryan K May, and James P Whelan. (American Psychological Association (APA), Spending and saving attitudes and behaviours questionnaire, from Psyc Tests, a database of American Psychological Association. The questionnaire consists of 125 questions divided into 5 sections, the first part deals with the demographic profiles of the customers. The Second part collects the data relating to the factors attracting people towards gambling, 55 questions were included under the 11 factors identified. The third section of the questionnaire deals with the influence of Kerala State Lottery and Sweepstakes on the saving habit of Keralites. 4 variables were identified and 20 questions were administered in this section. The fourth section of the questionnaire deals with the analysis of the spending culture of Keralites on Kerala State Lottery and Sweepstakes (GRSP) and this section also consists of 20 questions coming under the 3 identified variables. The last section of the questionnaire deals with the change in consumer buying behaviour due to the influence of Gambling Related Sales Promotion Tools (Sweepstakes). Under the observed 5 variables 30 questions were administered.

While using this research instrument it is mandatory to verify the statistical reliability of the instrument. In statistics Reliability, is the overall evenness of a measure. An instrument is said to be reliable, in case it generates same results under constant conditions. The random error that occurred during the test is supposed to be embedded in the test scores. The test scores are said to be reliable, if it produces, exact, reproducible, and dependable scores from one test to another, and if the test is repeated for the same group of respondents. The reliability coefficients range from 0.000 (Maximum error) to 1.000 (zero error). Presently for the field survey, internal reliability and consistency is measured by applying Cronbach's alpha. Along with the internal reliability, this test also checks whether the consistency of the scale used in question is unidimensional or not. The value of Cronbach's alpha at 0.60 or above is measured as significant. If the alpha value is 0.70 or more then we can assume strong internal reliability. Table 3.8 shows the results of Cronbach's alpha Reliability Test. The alpha value factors attracting people towards gambling is above 0.90 and the values of saving habits, spending culture and consumer buying behaviour is more than 0.80. Thus, the

values of Cronbach’s alpha indicate that the scales used in the research is highly reliable.

Table: 3.8 Results of Cronbach’s Alpha Test for Reliability

Cronbach’s Alpha Test for Reliability		
Factor	Cronbach's Alpha	N of Items
Factors attracting people towards gambling	0.943	11
Saving habits	0.871	4
Spending culture	0.823	3
Consumer Buying Behaviour	0.862	5

Source: Compiled Data

3.4 Factors Attracting People towards Gambling

Several factors are attracting people towards gambling. It may include both external and Internal factors. These factors may lead people to irrational decision making and addiction to gambling. Problem gambling, pathological gambling, which results in serious issues including financial instability are some of the consequences of gambling. The government and society need to take steps to maintain the mental health as well as the financial stability of people in Kerala. The people should be trained to make rational decisions, and should develop an ability to assess the probability of winning a gamble. Otherwise they will be led to a financially, unstable and insecure future. Indirectly this will harm our economy Jain (2019). The government must take steps to help the people to use their resources productively. So, in this context it is relevant to study the various factors attracting people in Kerala towards gambling. From previous studies various factors like low cost of participation, winning huge jackpots (Prize amount), advertisement and promotions for gambling products, unawareness of winning probabilities, stimulation, addiction, illusion, ego, expectation towards easy money, surroundings, reference group, life style, selling style, perception/attitude, insecurity, entertainment, escapism were observed. A fact which lead people to gambling especially towards lottery is ‘*Entrapment*’, it means commitment towards an aim which

is expected to achieve in near future. The main thing which attracts a person towards gambling is his commitment towards the cause or product. If a person is committed to a product, it will affect his thought process. Those people who are committed and converted will not exhibit a careful analysis of the state of affairs (chances of winning, lottery).

The lottery is an exception from all other forms of gambling. People who buy lottery show a tendency to prefer the same number every week. Crosbie (1996) A survey among the UK population revealed that 67 percent exhibit a tendency to repeat the preference of the same number. 30 percent choose their same number after a random selection and another 37 percent prefer the numbers based on their special days, plot number and lucky number. According to Walker (1992) those who are preferring the same number were 'entrapped'. The player believes that with each choice of regular number, he is getting closer to winning. It is not at all possible to predict the winning in the lottery, but at the moment the gambler decides to end his lottery play, he develops a thought that his lucky number will come at the next chance. This trap gets tighter when weeks and months pass.

People support any initiative if it is backed by an authentic agency, here in Kerala, our government is backing the lottery, by legalizing the Kerala State Government lottery and giving propaganda to state lotteries through all media. This source credibility is one of the factors which made gambling, successful in our state. This trustworthiness is effective because, people are dealing with this message from a credible source in half-conscious state. Lack of time or ability to realise the situation can be the reasons for them to blindly believe this credible source.

Wagenaar (1988) The person who is gambling has a flexible mental distortion. He considers his success in gambling as his own talent, and failures are because of the environmental factors. According to Griffiths M D (2001) a gambler's belief that the winning probability rises with the continuing losses, this phenomenon was termed by him as 'Gambler's fallacy' The trustworthiness of the source is another reason for not doubting the State lottery. So, government policy towards gambling is another factor attracting people towards gambling.

For this research, based on reviews, researcher have identified 11 major factors attracting people towards gambling. 11 dependent variables identified for the study to measure the influence of the factors attracting people towards gambling are greediness, Reference group, Selling style, Government policies, Perception/Attitude, Addiction, Insecurity factor, Entertainment, Escapism, Advertisement and Prize amount.

3.4.1 Greediness: If someone is craving for more than actually what they deserve is termed as greedy. This characteristic of human beings arises because of selfishness, this may be detrimental to society because of the scarcity of resources. A man may show greediness to any resources, like food, money, power, position, sex. Greediness towards money leads a person towards gambling. In the questionnaire, GF1 to GF4, measures the greediness factor of people. The agreement to these statements revealed the respondent's expectation or desire for monetary gain and intention to make easy money.

3.4.2 Reference Group: The buying behaviour of people is influenced by their reference group. Gambling affinity of friends, family, relatives, colleagues and society may influence the buying behaviour of people. These influences can also act as a factor that attract people to gambling. If the reference group is showing a positive attitude towards gambling by adopting gambling products by themselves or by recommending gambling products with positive statements, those people who refer to this group will get attracted to these gambling products. GF5 to GF11 of the questionnaire measure the attraction showed by the respondents towards gambling because of the influence of the reference group.

3.4.3 Selling Style: The sales volume of any product is directly linked with the selling attitude of marketers and sellers. Gambling is not an exception to this. They are selling hope or a dream and not a real product or service. The selling strategies adopted by the sellers of gambling products, surely attract people towards them. These strategies act as a motivational factor for gambling. Persuasion, testimonials, size of the shop, the volume of sales in a shop, displaying style of gambling products, propagandas and news through media, success stories of winners, the goal of charity and social responsibility, customized selling style of gambling products are various factors attracting people towards gambling. Statements starting from GF12 to GF19 were used to measure the influence of selling style in attracting people towards gambling.

3.4.4 Government Policies: According to All India Federation of Lottery Trade and Allied Industries (AIFLTAI), Kerala Government collected GST of Rs 908 Crores, sales of Rs. 9276.23 Crores and a profit of Rs.1673.15 Crores during the year 2018-2019. Kerala state lottery reported a tremendous hike in revenue generation since its inception. One of the main reasons for this is the credibility of the source of gambling. Most people count on Kerala state lottery because of their trust in the state government. They think that their government will not do anything harmful to their public. The public neither thinks negatively nor questions the steps taken by the government concerning gambling products because of this trust. The majority of the people of Kerala accepted the fact that revenue from Kerala State Lottery is utilized for the development purpose, it also helps to reduce the problem of unemployment to some extent. Social responsibility through charity is another reason that is used by the buyers of gambling products to justify their buying behaviour. Even though the prize amount of Kerala State Lottery is not justifiable with the revenue, people believe that the government is utilizing the profit for the development of our state. Gambling source credibility that is the trustworthiness with government policies is one of the main reasons behind this. The people of Kerala, do not have any ill feeling even when the state government promotes lottery and related business, because of the aforesaid reasons. Here in this research statements GF 20 to GF 25, researcher is trying to measure the influence of government policies in attracting people towards gambling and related business.

3.4.5 Perception/Attitude: Gambling has widely emerged as a public health issue. It was observed that 1/3rd of the gambling participants was reported as at the risk of problem gambling. One among five of the gamblers are doing it frequently Thomas et al, (2017). Even though the attitude and perception of people towards gambling varied in different aspects, there is a notion in our society, that gambling is a negative activity. The perception of people towards gambling especially towards the lottery has gradually undergone a drastic change. The increasing lottery turnover can be stated as evidence for this. One's perception and attitude on anything is developed from one's own beliefs and culture. It is deep rooted in us. The culture instilled in us is to respect our society, and indulge in those activities which help us to discharge our social responsibility. Today government's policy is to present gambling (Lottery), as a part of discharging social responsibility towards the deprived section of society. The state lottery

department can also claim that it is a decent solution to the problem of unemployment. The Government can also use the Sales turnover from the lottery department for the development as well as upgradation of the deprived section. This has brought a great change in the attitude of people towards gambling, especially among the educated and professional segments of society. While considering the poorer sections of society they also have a positive perception towards gambling, and the reason for this is evident that they expect an improved status in society. They believe that lottery or any other gambling products could bring easy money to them and this will improve their standard of living. Even though various religions are presenting gambling as a sin, gradually people are trying to develop an attitude that could justify their affinity towards gambling. To analyse the perception and attitude of people towards gambling four statements of agreement were included from GF 26 to GF 29.

3.4.6 Addiction: Another factor which attracts people towards gambling is addiction. This is an internal factor. This is also considered as a gambling disorder. Addiction in different stages leads to problem gambling, compulsive gambling and pathological gambling. When we research the causes of addiction to anything, we cannot pinpoint a specific reason, there will be a combination of genetic, biological and environmental reasons behind this. There are several reasons for gambling addiction; financial difficulties, excitement, anxiety, curiosity, social status of gamblers etc. Once we are trapped, it will be difficult to escape from there. The addicted gamblers never even break even. Some of the common symptoms of gambling addictions are, doing gambling activities secretly, uncontrollable gambling frequency, gambling when you are not financially fit to afford it, your family and friends express apprehension about your gambling. If one feels anxiety, when trying to stop or withdraw from gambling, it is high time that they are suffering from problem gambling. As a result of gambling addiction people exhibit several characteristics, like winning number prediction, uncontrollable buying habits, consumption of more proportion of disposable income for gambling activities, excitement in small winnings, contradictory opinion regarding the legalization of gambling and interference of government in gambling activities. By considering these causes and symptoms, 12 statements were developed in the questionnaire from GF 30 to GF 41

3.4.7 Insecurity factor: Some people consider gambling as a source to overcome their debt trap. It is an instinct of the human mind to believe in one or other source if he feels that his problem is not under his control. Financial trap or debt, insecurity in the job, low salary all these may create uncertainty in life. During this crisis period the human mind searches for some resort, gambling may identify as an option by people to escape from all problems of life. So, this insecurity feeling with regards to life can act as a factor that attracts people towards gambling. GF 42 and GF 43 of the questionnaire is measuring the influence of this insecurity factors in attracting people towards gambling.

3.4.8 Entertainment Factor: Many people consider gambling as an entertaining activity. They are indulging in gambling for amusement or as a pastime. The reviews reported that those who are starting gambling as a leisure time activity later end up with problem and compulsive gambling. At the initial stage gambling may be a stress reliever, or the surprise element in gambling may create curiosity and anxiety among the people. If it goes on uncontrollably, it will lead to financial problems. Responsible gamblers are those who consider gambling purely as entertainment. They spend fixed time and money on gambling activities. Gambling is really a form of entertainment but when people pass through tough times in life, they may find this entertainment as a reliable source to overcome their issues in life. GF 44 to GF 47 measure the influence of gambling as an entertainment factor in the life of a human being.

3.4.9 Escapism: Those who are interested in gambling may identify several justifications to escape from the blames of gambling. They justify gambling as a solution to all financial crises, and people will try to convince family and friends that gambling is a good source to make easy money. Even if they lose at first, still they believe that they could regain more than what they have lost in gambling. Some people have used gambling to escape from several problems in life, later they find out several reasons to justify their gambling behaviour and escape from the blames of gambling. GF 48 to GF 50 from the questionnaire were used to assess the influence of escapism as a factor attracting people to gambling.

3.4.10 Advertisement: This is an important strategy adopted by business houses to attract people towards their products. Advertisement is considered as a ‘Pull Strategy’

because it pulls people towards the products in the advertisement. Now, we can see a lot of government advertisements for Kerala State Lottery as well as propaganda for the gambling-based sales promotion tools. Regular updates and information about gambling are countable factors attracting people towards gambling. In India, Consumer Protection Act (1986), Prize Competition Act (1955) and Competition Act (2002) are some of the laws existing to monitor and control the sales promotions and advertisements offered in this area. Advertisement is considered as an important factor in motivating people to gamble Cornish (1978). Advertisement plays a very significant role in stimulating a decision to gamble for the first time. Lottery (Kerala State) and lottery-based promotion tools are enjoying special freedom to advertise their products compared to other forms of gambling. Government lottery advertisements give special confidence to public for buying lottery products. GF 51 to GF 53 of the questionnaire were designed to measure the influence of advertisement on the attraction towards gambling.

3.4.11 Prize Amount: The size of the prize money is also identified as a factor that attracts people towards gambling. Bumper lotteries and heavy prized lottery-based promotion tools attract customers towards gambling. The basic instinct of human beings towards money is the main reason which made this an important factor. People are very much attracted to improve their standard of living and quality of life. They believe lottery and gambling products could help them to achieve their goals in life. High prized or jackpot gambling products are in great demand in comparison to low prized gambling products. In questionnaire, statements GF 54 to GF 55 assess the attraction level towards gambling because of high prized gambling products.

3.5 Exploratory Factor Analysis

Exploratory factor analysis (EFA) is a traditional official measurement model. When both the observed and latent variables are expected to be present in the interval level, then we utilized Exploratory Factor Analysis. This is implemented as a correlation matrix between the variables. Here the latent variable is considered as ‘factors’ and the relationship between an observed variable and latent variables is expressed in the form of factor loadings. Factor loadings are consistent regression weights. Exploratory Factor Analysis has no probable distribution of factor loadings, so there is no possibility

to check whether the factor loadings are same across the cultural groups. This can also be used to analyse structural equivalence. To measure more than one latent variable simultaneously Exploratory Factor Analysis is applied. Before doing these factors should be rotated to target. (Hoyle R, Duvall J 2004) An Exploratory Factor Analysis (EFA) is a statistical method used to uncover the fundamental structure of a comparatively large group of variables. Exploratory Factor Analysis is a technique of factor analysis, its main aim is to recognise the fundamental associations between measured variables. While researching a particular topic, researchers may develop a series of questions to measure the impacts and influences. EFA is mainly used while designing this scale and to recognize the hidden constructs of measured variables. It is also used by the researcher where there is no pre-determined hypothesis related to the factors or forms of measured variables. *Measured variables* are any one of the numerous traits of individuals that may be detected and measured. In research there may be several measured variables that are expected to be associated with some other "unnoticed" factors. While selecting the measured variables, the researcher must be cautious. To make the results of Exploratory Factor Analysis more precise, all factors should be signified by several measured variables. The common factor model is the basis for the Exploratory Factor Analysis. Here manifest variables are stated as common, unique and errors of measurement. A single manifest variable is influenced by a unique factor, it fails to explain the associations between manifest variables. More than that single manifest variables were affected by common factors. The effects of the common factor on manifest variables are called factor loadings. Exploratory Factor Analysis adopts the indicators or the measured variables which were related to any factors. Exploratory Factor Analysis is used to regulate the factors against a bunch of measured variables.

3.5.1 Exploratory Factor Analysis to Categorise the Factors

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.953
Bartlett's Test of Sphericity	Approx. Chi-Square	9202.502
	df	55
	Sig.	.000

Source: Primary Data

The above table indicates that KMO is 0.953 which is more than the required value of 0.50. This shows that there is no error in 95.3% of the sample and the remaining 4.7% there may be some sort of error. Bartlett's test of Sphericity, shows that there is a strong relationship between the variables.

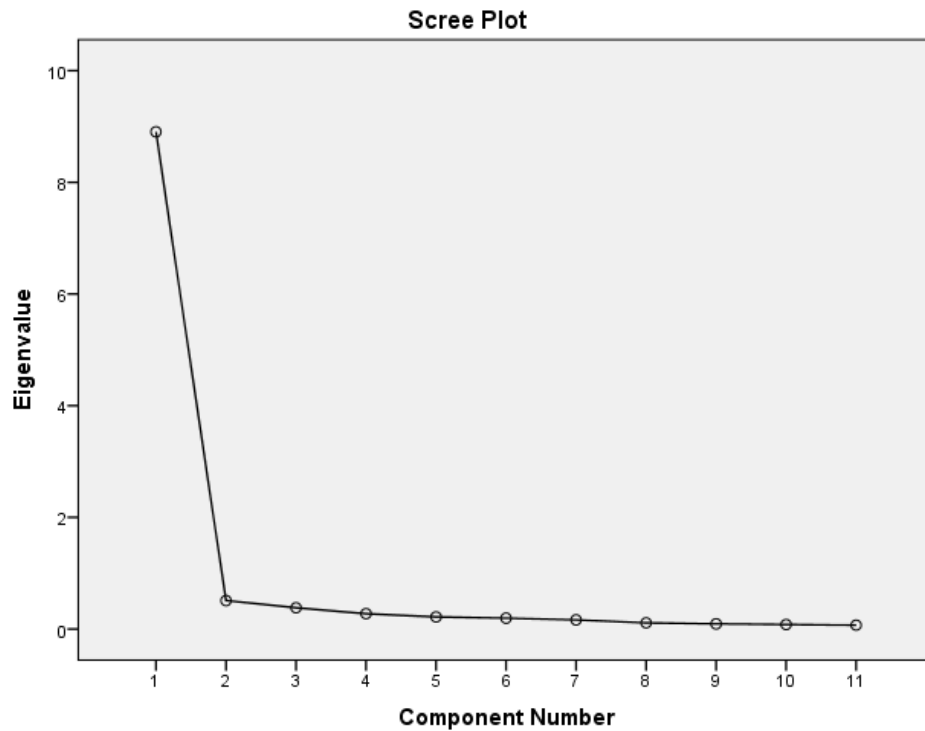


Fig: 3.8 Scree Plot to Depict the 11 Gambling Factors into Two

The scree plot visualizes that the 11 items are categorized as two factors with Eigenvalues 8.905 and 0.510 respectively. Factor 1 accounts for a variance of 8.905 which is 80.954% of the total variance. Factor 2 accounts for a variance of 0.510 which is 4.632% of the total variance. Cumulatively the two factors can explain 85.586% of the total variance.

Table :3.9.1 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.905	80.954	80.954	8.905	80.954	80.954	4.767	43.339	43.339
2	.510	4.632	85.586	.510	4.632	85.586	4.647	42.247	85.586
3	.380	3.456	89.042						
4	.275	2.501	91.544						
5	.218	1.978	93.522						
6	.195	1.773	95.295						
7	.165	1.496	96.791						
8	.110	1.003	97.795						
9	.092	.841	98.636						
10	.081	.737	99.373						
11	.069	.627	100.000						

Extraction Method: Principal Component Analysis.

Source: Primary data

The table below represents the component matrix which reports the factor loading for each item on the unrotated factors. Each value represents the correlation between the item and the unrotated factor. The correlation is formulated for the factors by looking for a common thread among the variables that have a large loading for a particular factor.

Table 3.9.2 Component Matrix^a		
Variables	Component	
	1	2
Greediness Factor	.905	-.017
Reference Group	.898	-.340
Selling Style	.934	-.076
Government Policies	.895	-.358
Perception/Attitude Change	.898	-.067
Addiction	.958	-.066
Insecurity Factor	.882	.214
Entertainment Factor	.952	.059
Escapism	.853	.287
Advertisement	.882	.341
Prize Amount	.831	.054
Extraction Method: Principal Component Analysis.		
a. 2 components extracted.		

Source: Primary data

Varimax rotation method has been applied to get a clear picture of the relationship between the variables and the factors. The table below representing the component matrix reports the factor loading for each item on the rotated factors.

Table: 3.9.3 Rotated Component Matrix^a		
	Component	
	1	2
Greediness Factor	.633	.647
Reference Group	.401	.873
Selling Style	.612	.710
Government Policies	.386	.884
Perception/Attitude Change	.593	.678
Addiction	.636	.719
Insecurity Factor	.778	.466
Entertainment Factor	.720	.626
Escapism	.809	.395
Advertisement	.867	.376
Prize Amount/ Value	.630	.545
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

Source: Primary data

From the rotated component matrix factor 1 is highly correlated with the variables Insecurity factor, Entertainment factor, Escapism, Advertisement and Prize amount. On the other hand, the variables Greediness factor, Reference Group factor, selling style, Government policies, Attitude change and Addiction are correlated with factor 2.

Table: 3.9.4 Categorisation of Factors	
Variables	Factors
Greediness Factor	<i>Factor 2</i>
Reference Group	
Selling Style	
Government Policies	
Perception/Attitude Change	
Addiction	
Insecurity Factor	<i>Factor 1</i>
Entertainment Factor	
Escapism	
Advertisement	
Prize Amount	

Source: Primary data

Here the factor 1 which is highly correlated with insecurity, entertainment, escapism, advertisement, and prize amount explained 80.954 percent of the data. These factors are highly correlated, with each other and jointly they can be termed as ‘Social Gambling’ because majority of the factors indicate that people are attracted to gambling because of their instinct to socialize with society. The insecurity feeling made them uncertain about their future, and they may feel that they will be kicked away from the main stream of society. Entertainment factors which attract people towards gambling, shows that the instinct of people to enjoy their life by spending time with a social group, that’s the main entertainment people identified with gambling. In escapism also people

want to save their image in front of the society, by escaping from the debt trap, here also to get relief from the stress and to find relaxation, at least for some time they are moving towards gambling. Advertisement possesses a *pull effect* among the public, it jointly pulls the large group of audience to the socializing gambling point. As an advertisement, the prize amount also has some, *pull impact*. People are getting attracted towards this prize amount because they are expected to gain an image in society. Media are providing a heroic image to the jackpot winners; this also attracts people towards gambling. So, all 5 factors have a socializing nature so, these can be grouped and termed as *Social Gambling Factors*.

In Factor 2 we can see 6 factors, greediness, reference group, selling style, government policies, perception/attitude change, and addiction. These factors explained 4.632 percent of the entire data set. All these six factors are considered as '*Acquired Motivational Factors*', because these factors are acquired from external or internal sources. Greediness, perception/attitude change and addiction are considered as motivational factors acquired from a person's instinct, so this is measured as a motivational factor acquired internally. The other three factors, are also act as motivational factors, but they are acquired from external sources. Selling style, reference group and government policies are the three factors which motivate the buyers from external source. The strong trust on these third parties, acts as a catalyst for people to indulge in gambling activities. So, together these six factors can be considered as '*Acquired Motivational Factors*'.

3.6 Ordinal Logistic Regression Model (OLRM)

Ordinal Regression or Ordinal classification is a form of Regression Analysis, which is used in statistics for forecasting an Ordinal Variable. An Ordinal variable is a variable whose value occurs on a random scale where only the comparative ordering between different values is significant. It can be measured as an in-between problem among regression and classification. Ordered Logit and Ordered Probit were the two types of Ordinal Regression. Ordinal Regression was mainly applied in Social Sciences, to depict the level of preferences by a human being (as in this research the scale 1-5 was used from strongly disagree to strongly agree). The main aim of this analysis is to know how well the answers can be forecast by the answers to other questions, some of them may be quantifiable, then ordered logistic regression may be used. This is also used for

information recovery. Ordinal Logistic Regression Model is a type of Ordinal Regression developed by Peter McCullagh (1980). This Ordinal Logit Regression Model is always used to forecast the Ordinal dependent variable from one or more independent variables. It may be Multiple Linear Regression or Binomial Logistic Regression. The main purpose of these regressions is to predict the dependent variable by utilising the relations between independent variables.

By applying the Ordinal Logistic Regression Model, we could identify all the independent variables, which possess a significant influence on the dependent variable. For categorical independent variables it is possible to interpret the probabilities that, one group had a higher or lower value on your dependent variable compared to the second group. For continuous independent variables, it is possible to interpret how a single unit increase or decrease in that variable, was associated with the probabilities of your dependent variable having a higher or lower value. It is also possible to control how Ordinal Regression Model forecasts the dependent variable

The model can be applied only to proportional *odds assumption*, in this research a proportion of respondents who gave the answers like, “strongly disagree”, “disagree”, “Neutral”, “agree”, “strongly agree” are represented as p_1, p_2, p_3, p_4, p_5 . Then the logarithms of probabilities of answering the statements can be in the following ways.

$$\text{Strongly disagree} = \log \frac{p_1}{p_2+p_3+p_4+p_5}, 1$$

$$\text{Disagree} = \log \frac{p_1 + p_2}{p_3 + p_4 + p_5}, 2$$

$$\text{Neutral} = \log \frac{p_1 + p_2 + p_3}{p_4 + p_5}, 3$$

$$\text{Agree} = \log \frac{p_1+p_2+p_3+p_4}{p_5}, 4$$

$$\text{Strongly Agree} = \log \frac{p_1 + p_2 + p_3 + p_4 + p_5}{p_5}, 5$$

The proportionate probabilities assumption is that the number added to each of these logarithms to get the next is the same in every case. An arithmetic sequence is formed with these logarithms. The model positions that the number in the last column of the table the number of times that logarithm must be added is some linear combination of

the other observed variables. The linear combination coefficients cannot be reliably appraised with ordinary least squares. They are regularly appraised by applying maximum likelihood. The maximum-likelihood estimations are calculated by applying iteratively reweighted least squares.

The process is to be characterized as

$$y^* = X^T \beta + \epsilon$$

where y^* is the precise but unobserved dependent variable (level of agreement with the statement projected by the researcher); X is the vector of independent variables, ϵ is the error term, and β is the vector of regression coefficients which we wish to estimate. Further suppose that while we cannot observe y^* , we instead can only observe the categories of response.

$$Y = 0 \quad \text{if } y^* \leq \mu_1,$$

$$Y = 1 \quad \text{if } \mu_1 < y^* \leq \mu_2$$

$$Y = 2 \quad \text{if } \mu_2 < y^* \leq \mu_3$$

$$Y = N \quad \text{if } \mu_N < y^*$$

Where the parameters μ_1 are the externally imposed endpoints of the observable categories. Then the ordered logit technique will use the observations on y , which are a form of censored data on y^* , to fit the parameter vector β .

While using the Ordinal Logistic Regression Model, the data set must be analysed on the basis of four assumptions, to get the valid results.

1. The dependent variable of the data set should be measured at the ordinal level.
2. One or more independent variables should be continuous, ordinal or categorical. However, ordinal independent variables should be treated as being either continuous or categorical. They cannot be treated as ordinal variables when running an ordinal logistic regression in SPSS Statistics.
3. There is no multicollinearity. Multicollinearity occurs when you have two or more independent variables that are highly correlated with each other. This leads to problems with understanding which variable contributes to the

explanation of the dependent variable and technical issues in calculating an ordinal regression.

4. You have proportional odds, which is a fundamental assumption of this type of ordinal regression model.

3.6.1 Ordinal Logistic Regression Model (OLRM) for Identifying the Significance of Factors Attracting People towards Gambling

Categorical order	Corresponding Score
Highly Attracted	>90 percent
Frequently Attracted	80-90 percent
Attracted	70-80 percent
Occasionally Attracted	55-70 percent
Not Attracted	0-55 percent

Source: Calculated

3.6.2 Case Processing Summary of OLRM for Gambling Factors

In the Case Processing Summary table, we can see the number and percentage of cases in each level of our response variable.

		N	Marginal Percentage
Factors attracting people towards gambling	Not attracted	103	17.2%
	Occasionally attracted	249	41.5%
	Attracted	97	16.2%
	Frequently attracted	71	11.8%
	Heavily attracted	80	13.3%
Total		600	100.0%

Source: Primary data

3.6.3 Model Fitting Information of OLRM for Gambling Factors

The model fitting information contains the -2 log likelihood for an intercept only model and the full model (containing all the independent variables).

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1779.951			
Final	0.000	1779.951	11	0.000

Link function: Logit.

Source: Primary data

We also have a likelihood ratio chi-square test to test whether there is a significant improvement in the fit of the final model relative to the intercept only model. In this case, since the p-value is less than 0.05, we can see a significant improvement in the fit of the final model over the intercept only model.

3.6.4 Parameter Estimates of OLRM for Gambling Factors

In the Parameter Estimates table, we can see the coefficients, their standard errors, the Wald test and associated p-values (Sig.).

		Estimate	Std. Error	Wald	df	Sig.
Threshold	Not attracted	42.205	3.368	157.023	1	.000
	Occasionally attracted	53.254	4.077	170.597	1	.000
	Attracted	59.506	4.453	178.586	1	.000
	Frequently attracted	65.653	4.807	186.558	1	.000

Location	Greediness	.520	.150	12.069	1	.001
	Reference Group	.241	.077	9.853	1	.002
	Selling Style	.258	.095	7.456	1	.006
	Government Policies	.159	.081	3.852	1	.049
	Perception/Attitude	.000	.099	.000	1	.999
	Addiction	.361	.075	23.005	1	.000
	Insecurity	.658	.214	9.454	1	.002
	Entertainment	.316	.165	3.682	1	.055
	Escapism	.066	.120	.303	1	.582
	Advertisement	.253	.174	2.125	1	.145
	Prize Amount	.220	.191	1.322	1	.250

Source: Primary data

The table shows that the Greediness factor, Reference group, selling style, Government policies, addiction and insecurity are statistically significant as their corresponding p values are less than 0.05 and other variables are not statistically significant.

So, for the greediness factor, we would say that for a one-unit increase in the greediness factor, we expect a 0.520 increase in the ordered log odds of being in a higher level of factors attracting people towards gambling, given all of the other variables in the model are held constant. That means as the greediness factor increases, attraction towards gambling will likely be increased. Similar results hold for other significant variables also. That means as the corresponding scores of the reference groups, selling style, Government policies, perception/addiction and insecurity increase, people are more likely to be attracted towards gambling. So, for every one unit increase of influence of reference group, we can see a .241 increase in the ordered log odds of being in a higher level of factors attracting people towards gambling.

Similarly, for every one unit increase in selling style, Government policies, addiction and insecurity factor, lead to an increase of attraction towards the gambling factors, with a corresponding score of .258, .159, .361, .658. The insecurity factor which is significantly attracts people to gambling. Insecurity feeling raised out of heavy debt, insecure job, irregularity in income, uncertainty about future all these elements act as a gateway towards gambling. Followed by insecurity, greediness showed significant attraction to gambling. Greed towards easy money is one of the reasons. People always showed a tendency to shift to upper class in life, in order to fulfil this ambition without any delay they may participate in gambling events. The role models, reference groups and society played a very prominent role in attracting people to gambling. Today society is giving a heroic image to those who win gambling products. Media and government are giving maximum propaganda for this. Selling style of lottery agents and shops attract people heavily. The way the shops displayed gambling products, and propaganda given for the winners, act as a catalyst to participate in gambling. Faith in State Government makes people believe that, the Kerala State Government Lottery is good for the public. Many of the respondents were exhibiting an addiction to gambling products, because they can't control their buying instinct even after realising the probability of winning is low.

One of the assumptions underlying ordered logistic (and ordered probit) regression is that the relationship between each pair of outcome groups is the same. In other words, ordered logistic regression assumes that the coefficients that describe the relationship between, say, the lowest versus all higher categories of the response variable are the same as those that describe the relationship between the next lowest category and all higher categories, etc. This is called the proportional odds assumption or the parallel regression assumption. Because the relationship between all pairs of groups is the same, there is only one set of coefficients (only one model). If this was not the case, we would need different models to describe the relationship between each pair of outcome groups. We need to test the proportional odds assumption. The null hypothesis of this chi-square test is that there is no difference in the coefficients between models.

3.6.5 Test of Parallel Lines for Gambling Factors

The Test of parallel lines table shows that the test does not reject the hypothesis and it indicates that the proportional odds assumption is not violated.

Table: 3.10.4 Test of Parallel Lines for Factors Attracting People to Gambling				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	0.000			
General	.000	0.000	33	1.000
The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.				

Source: Primary data

3.7 One-Sample Kolmogorov-Smirnov Test for Normality for Gambling Factors

Hypothesis 1: The data set related to factors attracting people towards gambling is normally distributed

Table: 3.11 One-Sample Kolmogorov-Smirnov Test for Normality for Factors Attracting People towards Gambling			
Variable	Category		Factors attracting people towards gambling
Gender	Male	Test Statistic	3.019
		p Value	.000
	Female	Test Statistic	4.490
		p Value	0.000

Age	18-25	Test Statistic	1.995	
		p Value	.001	
	25-35	Test Statistic	1.673	
		p Value	.007	
	35-45	Test Statistic	2.053	
		p Value	.000	
	45-55	Test Statistic	1.571	
		p Value	.014	
	Above 55	Test Statistic	1.908	
		p Value	.001	
	Income	< 1 Lakh	Test Statistic	2.818
			p Value	.000
1 - 3 Lakhs		Test Statistic	2.921	
		p Value	.000	
3-7 Lakhs		Test Statistic	2.700	
		p Value	.000	
7-12 Lakhs		Test Statistic	2.749	
		p Value	.000	
12 Lakhs and above		Test Statistic	1.512	
		p Value	.021	
Education level		Below 10th	Test Statistic	1.329
			p Value	.058
	10th Pass	Test Statistic	2.152	
		p Value	.000	
	Plus Two	Test Statistic	2.624	
		p Value	.000	
	UG	Test Statistic	2.553	
		p Value	.000	
	PG	Test Statistic	1.774	
		p Value	.004	
	Occupation status	Unemployed	Test Statistic	2.909
			p Value	.000

	Labour/Self employed	Test Statistic	2.916
		p Value	.000
	Private employee	Test Statistic	2.004
		p Value	.001
	Govt. employee	Test Statistic	2.364
			.000
	Business		1.734
		p Value	.005
Professional	Test Statistic	.859	
	p Value	.452	
Age	Unmarried	Test Statistic	2.599
		p Value	.000
	Married	Test Statistic	3.280
		p Value	0.000
	Widow/Widower	Test Statistic	.536
		p Value	.936
Religion	Hindu	Test Statistic	2.501
		p Value	.000
	Muslim	Test Statistic	1.544
		p Value	.017
	Christian	Test Statistic	1.647
		p Value	.009

Source: Primary Data

Since the p value of all items is less than 0.05, it is identified that the variables related to the factors attracting people towards gambling do not follow a normal distribution. Hence the hypothesis is rejected at a 5% level of significance. So, the non-parametric tests are applied to examine the significance of the difference occurred. Here researcher applied Mann -Whitney U test for two variable data i.e. gender and the Kruskal-Wallis test to check the difference in the mean value found in the independent factors with more than two variables, they are age, occupation status, education level, annual income, marital status and religion.

3.8 Influence of Gender on Factors

Hypothesis 2: Gender has no significant influence on factors attracting people towards gambling.

Table: 3.12 Mann-Whitney U Test shows the influence of Gender on Factors Attracting People to Gambling						
Variables	Gender	N	Mean Rank	Sum of Ranks	Test Statistic	p Value
Factors attracting people to gambling	Male	300	427.20	128159.00	-17.908	0.000
	Female	300	173.80	52141.00		

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance, hence we can conclude that the gender of the respondents has a significant influence on the factors attracting people towards gambling. Based on the mean rank males (427.20) are more attracted by the factors than females (173.80) towards gambling. Universally this concept is accepted that males are more attracted to gambling. Similarly, male members are more attracted towards the factors which influence a person towards gambling. The study revealed that risk taking ability and dealing with instinct are the two major reasons for the differences in attraction towards factors leads to gambling. Men are more risk lovers and they are showing lower level score in dealing with instincts. So, they are inclined towards gambling. Those who seek risk and more anxious about social life may show more inclination towards gambling. That's why men are more attracted to these factors.

3.9 Influence of Age on Gambling Factors

Hypothesis 3: Age has no significant influence on factors attracting people towards gambling.

Table: 3.13 Kruskal - Wallis Test shows the influence of Age on Factors Attracting People to Gambling					
Variables	Age	N	Mean Rank	Test statistic	p value
Factors attracting people to gambling	18-25	103	315.86	11.367	0.023
	25-35	139	318.60		
	35-45	142	314.05		
	45-55	132	257.50		
	Above 55	84	296.39		

Source: Primary Data

Since p value (0.023) is less than 0.05, the hypothesis is rejected for a 5% level of significance. Hence it can be inferred that the influence of age of the respondent on the factors attracting people towards gambling is significant. Based on the mean rank, it is clear that people who belong to the age group of 25-35 (318.60) is attracted more to the factors leading towards gambling followed by 18-25 (315.6) and 35-45 with a mean rank of 314.05. The people who belong to the age group of 45-55 is less attracted to the factors. The influence of age on the factors attracting towards gambling disclosed that youngsters are more attracted to these gambling products. The age group of 18-45 is more attracted and when getting aged this attraction seems to be reduced. In some jurisdictions problematic gambling impact is also identified among youngsters. (Stitt et al., 2003,) A Post hoc test has been performed for pairwise comparisons and the results are given below.

3.9.1 Pairwise Comparison of Different Age Groups and Gambling Factors

Table: 3.13.1 Post hoc test for Pairwise comparisons between different age group and factors attracting towards gambling					
Variable	Age group		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	45-55	18-25	58.364	22.783	0.010
	45-55	25-35	61.097	21.061	0.004
	45-55	35-45	56.546	20.952	0.007

Source: Primary Data

From the corresponding p values, it is clear that the age group 45-55 is significantly different from other age categories with respect to the factors attracting people towards gambling. Other age groups are not showing any significant difference with each other in respect to the factors attracting people towards gambling. So, it can be concluded that middle aged people are less attracted to gambling products in comparison with youngsters. The risk-taking mentality or risk seeking behaviour of the youngsters can be considered as one of the reasons for this attraction among younger age groups.

3.10 Influence of Annual Income on Gambling Factors

Hypothesis 4: Income level has no significant influence on factors attracting people to gambling.

Table 3.14 Kruskal - Wallis Test shows the influence of Income on Factors Attracting People towards Gambling

Variable	Income Level	N	Mean Rank	Test statistic	p value
Factors attracting people towards gambling	< 1 Lakh	98	210.27	51.266	0.000
	1 - 3 Lakhs	177	283.38		
	3-7 Lakhs	229	323.90		
	7-12 Lakhs	69	390.70		
	12 Lakhs and above	27	311.26		

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected for the 1% level of significance. Hence it can be inferred that the influence of the income level of the respondent on the factors attracting people towards gambling is significant. People belong to the income group of 7-12 lakhs and 3-7 lakhs with a mean rank of 390.70 and 323.90 respectively showed more attraction towards the factors leading to gambling affinity. The middle-income group is showing more affinity to gambling products. The main thing which withdraws poor income group is not their lack of interest in gambling products but lack of purchasing power. A Post hoc test has been performed for pairwise comparisons and the results are given below.

3.10.1 Pairwise Comparison of Different Income Groups and Gambling Factors

Variable	Income		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	< 1 Lakh	1 - 3 Lakhs	-73.108	21.82	0.001
	< 1 Lakh	3-7 Lakhs	-113.631	20.919	0.000
	< 1 Lakh	7-12 Lakhs	-180.425	27.234	0.000
	< 1 Lakh	12 Lakhs and above	-100.989	37.666	0.007
	1 - 3 Lakhs	3-7 Lakhs	-40.453	17.344	0.019
	1 - 3 Lakhs	7-12 Lakhs	-107.317	24.595	0.000
	3-7 Lakhs	7-12 Lakhs	-66.794	23.799	0.005
	12 Lakhs and above	7-12 Lakhs	79.436	39.338	0.043

Source: Primary Data

From the corresponding p values, it is clear that the income groups belong to 'less than 1 lakhs' and 7-12 lakhs are significantly different from all other income groups with respect to the factors attracting people towards gambling. This proved that very low-income group and the upper middle-income group is different from another income category. Other income groups are not showing any significant difference with respect to the factors attracting people to gambling

3.11 Influence of Education on Gambling Factors

Hypothesis 5: Educational qualification has no significant influence on factors attracting people towards gambling

Table: 3.15 Kruskal - Wallis Test shows the influence of Education level on Factors Attracting People towards Gambling

Variable	Education Level	N	Mean Rank	Test statistic	p value
Factors attracting people towards gambling	Below 10th	11	440.27	34.467	0.000
	10th Pass	86	336.67		
	Plus Two	163	338.92		
	UG	224	254.66		
	PG	116	294.96		

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected for 1% level of significance. Hence it can be inferred that the influence of educational qualification of the respondent on the factors attracting people towards gambling is significant. Based on the mean rank people who belong to education level below 10th (440.27) is heavily attracted to the factors leading to the purchase of gambling products. As the education level increases gambling affinity is also reduced. The rationality element in decision making is increasing positively with education. That is the main reason that educated people are less attracted by the factors leading to the purchase of gambling products. A Post hoc test has been performed for pairwise comparisons and the results are given below.

3.11.1 Pairwise Comparison of Different Education Level and Gambling Factors

Table: 3.15.1. Post hoc Test for Pairwise Comparisons between Different Education Category					
Variable	Education Level		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	UG	Below 10th	185.61	53.518	0.001
	UG	10th pass	82.011	21.983	0
	UG	Plus two	84.254	17.841	0
	UG	PG	-40.294	19.823	0.042
	PG	Below 10th	145.316	54.672	0.008
	PG	Plus two	43.96	21.051	0.037

Source: Primary Data

From the corresponding p values, it is clear that the people with educational qualifications like under graduation and post-graduation are significantly different from other educational category with respect to the factors attracting people towards gambling. People who belong to other educational qualifications are not showing any significant difference with respect to the factors attracting people towards gambling.

As it is generally accepted that educated people are less motivated by factors attracting people towards gambling, here also we can see that affinity towards gambling is reduced when education level increases. When education increases people start to believe in their own talents to earn money, more than the element of luck. Even if the educated group showed an attraction to the gambling factors, that is because of their risk seeking behaviour.

3.12 Influence of Occupational Status on Gambling Factors

Hypothesis 6: Occupational status has no significant influence on factors attracting people towards gambling

Table: 3.16 Kruskal - Wallis Test Shows the Influence of Occupational Status on Factors Attracting People towards Gambling

Variable	Occupation status	N	Mean Rank	Test statistic	p value
Factors attracting people towards gambling	Unemployed	95	214.17	80.2346	0.000
	Labour/Self employed	102	309.26		
	Private employee	212	291.88		
	Govt. employee	60	247.68		
	Business	120	410.26		
	Professional	11	221.68		

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance. Hence it can be inferred that the influence of the occupational status of the respondent on the factors attracting people towards gambling is significant. While analysing the mean rank we can see that people doing business (410.26) are more attracted towards gambling factors, followed by Labourers with a mean rank of 309.23 were attracted. Unemployed people with the mean rank of 214.17 and professionals with a mean rank of 221.68 showed less attraction. From this it is clear that people with uncertain income or those without regular income are more attracted. Here the unemployed people showed less attraction because they have no income to buy the gambling products and professionals also showed less interest because of their regularity in income, according to them there is no need to depend upon such easy money. A Post hoc test has been performed for pairwise comparisons and the results are given below.

3.12.1 Pairwise Comparison of Different Occupational Status and Gambling Factors

Table: 3.16.1 Post hoc Test for Pairwise Comparisons between Different Occupational Status					
Variable	Occupation status		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	Unemployed	Labour/Self employed	-95.086	24.709	0.000
	Unemployed	Private employee	-77.708	21.396	0.000
	Unemployed	Business	-196.085	23.799	0.000
	Professional	Business	188.577	54.593	0.001
	Govt. employee	Labour/Self employed	61.585	28.195	0.029
	Govt. employee	Business	-162.583	27.401	0.000
	Private employee	Business	-118.376	19.797	0.000
	Labour/Self employed	Business	-100.999	23.339	0.000

Source: Primary Data

From the corresponding *p* values, it is clear that the people who belong to business section is significantly different from all other categories of occupation and the unemployed category is also significantly different from labour/self-employed and also with private employees with respect to the factors attracting people towards gambling. Uncertainty of regular income can be interpreted as the main reason for business and daily labourers /self-employed people to get attracted towards gambling Other occupational statuses between each other are not showing much significant difference with respect to the factors attracting people towards gambling.

3.13 Influence of Marital Status on Gambling Factors

Hypothesis 7: Marital status has no significant influence on factors attracting people towards gambling

Table: 3.17 Kruskal - Wallis Test Shows the Influence of Marital Status on Factors Attracting People towards Gambling

Variable	Marital Status	N	Mean Rank	Test statistic	p value
Factors attracting people towards gambling	Unmarried	121	382.46	36.427	0.000
	Married	475	280.95		
	Widow/Widower	4	142.75		

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance. Hence it can be inferred that the influence of marital status of the respondent on the factors attracting people towards gambling is significant. Based on the mean rank, we can see that unmarried people (382.46) are more attracted towards gambling, one of the main reasons for this is their ability to take high risk. They are not thinking much about the future, and also consider gambling as entertainment. Unmarried people also identify gambling as a platform to socialize themselves which helps them to satisfy their social needs. Post hoc test has been performed for pairwise comparisons and the results are given below.

3.13.1 Pairwise Comparison of Different Marital Status and Gambling Factors

Table: 3.17.1 Post hoc Test for Pairwise Comparisons between Different Marital Status					
Variable	Marital Status		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	Widow/ Widower	Unmarried	239.713	88.069	0.006
	Married	Unmarried	101.513	17.647	0

From the corresponding p values, it is clear that the marital status of unmarried people is significantly different from the married and Widow/Widower category with respect

to the factors attracting people towards gambling. Unmarried people are less concerned about the future responsibility and they find happiness in spending time in gambling related activities because they consider it as an opportunity to socialize with friends, society etc. Loneliness is also identified as an important reason for Unmarried people to gamble more (Mann, R. E., & Turner, N. E. 2018). People with other marital statuses are not showing any significant difference with respect to the factors attracting people towards gambling.

3.14 Influence of Religion on Gambling Factors

Hypothesis 8: Religion has no significant influence on factors attracting people towards gambling

Table:3.18 Kruskal - Wallis Test Shows the Influence of Religion on Factors Attracting People towards Gambling

Variable	Religion	N	Mean Rank	Test statistic	p value
Factors attracting people towards gambling	Hindu	254	285.84	7.414	0.025
	Muslim	171	330.72		
	Christian	175	294		

Source: Primary Data

Since p value (0.025) is less than 0.05, the hypothesis is rejected for a 5% level of significance. Hence it can be inferred that the influence of the religion of the respondent on the factors attracting people towards gambling is significant. Based on the mean rank people who belongs to the Muslim religion (330.72) are more attracted to the factors leading towards gambling products. Entertainment, recreation and socialization element in gambling are one of the main reasons which attract this particular religion towards gambling products. Easy availability and inflow of money overseas also increases their ability to take high risk. Post hoc test has been performed for pairwise comparisons and the results are given below.

3.14.1 Pairwise Comparison of Different Religion and Gambling Factors

Table: 3.18.1 Post hoc Test for Pairwise Comparisons between Different Religion					
Variable	Religion		Test Statistic	Std. Error	Sig
	Factors attracting people towards gambling	Hindu	Muslim	-44.875	17.142
Christian		Muslim	38.476	18.634	0.039

Source: Primary Data

From the corresponding p values, it is clear that the Muslims is significantly different from other religion, with respect to the factors attracting people towards gambling. Risk seeking behaviour because of the easy availability of money can be interpreted as the main reason for this significant difference in the influence of factors on the gambling decisions of Muslims. Involvement in recreational activities also make them attracted because gambling possesses an entertainment nature. Other religions are not showing any significant difference with respect to the factors attracting people towards gambling.

Here in this chapter, the researcher analysed the various factors attracting people towards gambling. This attraction towards gambling may end up in the deterioration of their saving habits. Gambling expenditure may affect the savings of people differently. The intensity of the effect on saving habits of people varies from one person to another based on the attraction shown by the people towards gambling products. Those who are heavily attracted to gambling products may deteriorate their savings more, than those who are less attracted to gambling factors. As gambling is a leisure or entertainment activity, to participate in gambling people, prefer to reduce their saving habits and will try to hold more money in hand, without investing in other traditional savings instruments. This influence of gambling on the saving habits of people is going to be discussed in the next chapter.

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