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CHAPTER 4

INFLUENCE OF LOTTERY AND SWEEPSTAKES ON SAVING HABITS OF KERALITES

4.1 Introduction

After analysing the factors attracting people towards gambling activities, this chapter analyses the influence of two selected gambling activities i.e. Kerala State Government Lottery (Voluntary Gambling) and Gambling Related Sales Promotion tools (Sweepstakes) (Non-voluntary Gambling) on the saving habits of people in Kerala. Savings is that portion of our earnings which is not spent. It can also be considered as deferred or postponed consumption. Man has an inherent saving mentality and this he has from a young age itself. Especially in Kerala, as a state with 100 percent literacy, we have to develop a good saving habit for our coming generations. Saving is a term that always linked with the future. People save money in different ways, like bank deposits, fixed assets, insurance policies, bonds. The list goes on infinitely.

Every individual, has a common practice of saving something for the future. But the proportion of savings kept aside by the individuals vary according to their life style, annual income, attitude/anxiety about the future, consideration for the coming generation, the standard of living and much more. This chapter is analysing the influence of Kerala State Government Lottery (voluntary gambling) and also analysing the impacts of Sweepstakes (non-voluntary gambling), on the saving habits of people in Kerala. The researcher is trying to identify the changes in the saving proportion of the people that is, whether they are saving less because of their participation in the selected gambling activities.

To analyse the influence of Kerala State Lottery and Gambling Related Sales Promotion tools (sweepstakes) on the saving habits of people, four dependent variables were identified and they are changes in life style, financial attitude, social attitude and comfortability inclination. These variables were studied in comparison with seven independent variables. They are gender, age, income, education, occupation, marital status, and religion. In the first part of the chapter analysis was completed by taking

both the Kerala State Government Lottery and sweepstakes as a single unit and its influence on saving habits was analysed. In the second part of this chapter the influence of the Kerala State Government Lottery and sweepstakes on the saving habits of Keralites were analysed separately. The details of the four variables selected for studying the influence of the selected games on the saving habits of people in Kerala are depicted below.

4.1.1 Change in Life Style: Saving habit of an individual is closely associated with the life style of the people. Today the attitude of people towards the Kerala State Government Lottery and Gambling Related Sales Promotion tools is changing a lot. Lottery expenses are increasing day by day for Keralites, the revenue and the profit statistics of the Directorate of Kerala State lottery can be considered as the evidence for this. Now lottery expenses are considered by the buyers as a service to society and as a part of social responsibility. Various types of the Kerala State Government Lottery advertisement created a belief in the mind of the customers that by buying lottery tickets they are contributing towards the development of society, helping the government to reduce the problem of unemployment and also taking the initiative to eradicate poverty from society. Because of this feeling today people are more interested to set apart a good amount of their savings, for this type of gambling activity. Gambling Related Sales Promotion tool, selected for this study is sweepstakes which are similar to lottery tickets, but it is attached to some other products. Those who have an inclination for gambling may also get attracted towards this type of Gambling Related Sales Promotion tools. This affinity is properly exploited by the marketing people through their promotions. That's why at present people select those shops and malls offering Gambling Related Sales Promotion tool. Due to the presence of sweepstakes people try to round off their purchase to enjoy the benefits. One may try to convince themselves and the people around him as family or friends, that some additional benefits are attached along with the purchase of products, if sweepstakes are offered along with the product. SH 56 to SH 58 analysed the reflection of life style changes on the saving habits of Keralites because of the presence of Kerala State Government Lottery and Gambling Related Sales Promotion tools.

4.1.2 Financial attitude: Financial attitude of people in Kerala seems to be changing because of the presence of gambling products. Here the researcher is concentrating on the influence, of Kerala State Government Lottery and sweepstakes on the saving habit of people in Kerala. Saving habits of Keralites are changing because of the changing attitude of people towards financial management. One of the main changes that occurred in the financial attitude of Keralites with regards to savings is that, there was a difficulty in maintaining regularity in income as well as savings. Insecurity in jobs and uncertainty in businesses are some of the identified reasons for this change in financial attitude. They also believed that because of the fluctuations in the economic environment their earlier savings methods were not performing well and also alleged that present saving methods are not serving its purposes. Losing confidence in traditional savings methods, leads people to choose different methods of investment to gain money. Bulk purchases of gambling products were also preferred by the people as an investment. While making purchases of consumable products also people are expecting an additional benefit from that. They may try to round off their purchase figures to avail of any types of sweepstakes. These types of upper rounding, while shopping surely has an impact on the saving proportion of Keralites. Statements, SH 59 to SH 66 in the questionnaire is measuring the influence of selected gambling products on the saving habits of Keralites.

4.1.3 Social Attitude: Changes in the social attitude of Keralites is also influencing the saving habit of people. Drastic changes in social attitude of people can be observed. As the Kerala State Government Lottery is sold by the authenticated authority, people from all classes are ready to check their element of luck, because of their affinity towards easy money. This trying out of luck element is not focused on voluntary gambling, but also on non-voluntary gambling like sweepstakes. Now the people believe that they are saving only for their future emergencies and contingencies, as a result savings for the next generation is deteriorating. A culture is developed among today's people that next generation has to earn for themselves and no need to depend on the ancestral savings. This mentality also acts as a catalyst to go for some kind of gambling activities, even though this may reduce the savings, they could justify this by their satisfaction achieved through voluntary or non-voluntary gambling. Even though we have a justification while buying lottery that we are contributing towards the development of the nation, a disguised goal was also there to become rich and improve

the standard of living. Today people are saving because of the social compulsion. When the society is able to overcome this chain of compulsion surely its impact will reflect on the saving of people in Kerala. In the present study, with statements SH 67 to SH 72 researcher is trying to measure the changes in the social attitude of Keralites because of the existence of the Kerala State Government Lottery and sweepstakes.

4.1.4 Comfortability Inclination: Now the tendency of people to lead a luxurious life is increasing day by day. All are trying to gain money soon using simple techniques. This inclination towards luxury and comfort was also identified as one of the reasons which affects the saving habits of people in Kerala. The concept of getting satisfied with the money earned from one's own hard work was deteriorating. This mentality of the people, brought some changes in the saving habit. Now people are trying to invest more in gambling products in the belief that it is the best source to earn easy money. Now the tendency of bulk buying of lottery and other gambling related products can be considered as the evidence that this seeking for comfortability influence the saving culture adversely. Later this behaviour will end up in addiction as they may involve in it continuously and will try to earn back what they have lost in gambling. Nobody is recognizing the trap in these activities. So, in this questionnaire, using statements SH 73 to SH 75 researcher is trying to analyse the inclination of the comfortability variable on the saving habits of people in Kerala.

4.2 Ordinal Logistic Regression Model for Measuring the Significance of Variables on the Saving Habits of Keralites

Table: 4.1 Categorical Order of Ordinal Logistic Regression Model	
Categorical order	Corresponding Score
Highly Influenced	>90 percent
Frequently Influenced	80-90 percent
Influenced	70-80 percent
Occasionally Influenced	55-70 percent
Not Influenced	0-55 percent

Source: Compiled Data

4.2.1 Case Processing Summary of OLRM on the Saving Habits of Keralites

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

Table :4.1.1 Case Processing Summary			
		N	Marginal Percentage
Influence of lottery & gambling on saving habits	Not influenced	81	13.5%
	Occasionally influenced	207	34.5%
	Influenced	246	41.0%
	Frequently influenced	8	1.3%
	Highly influenced	58	9.7%
Total		600	100.0%

Source: Primary Data

4.2.2 Model Fitting Information of OLRM on the Saving Habits of Keralites

The model fitting information contains the 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.

Table: 4.1.2 Model Fitting Information				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1543.764			
Final	0.000	1543.764	4	0.000

Source: Compiled Data

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.

4.2.3 Parameter Estimates of OLRM on the Saving Habits of Keralites

In the Parameter Estimates table, we can see the coefficients, their standard errors, the Wald test and associated p-values (Sig.). The table shows that all the variables are statistically significant as their corresponding p values are less than 0.05.

		Estimate	Std. Error	Wald	df	Sig.
Threshold	Not influenced	44.940	4.061	122.455	1	.000
	Occasionally influenced	58.130	5.176	126.125	1	.000
	Influenced	73.790	6.537	127.416	1	.000
	Frequently influenced	74.400	6.566	128.392	1	.000
Location	Lifestyle	.662	.154	18.572	1	.000
	Financial attitude	.593	.076	61.108	1	.000
	Social attitude	1.226	.144	72.009	1	.000
	conformability	.795	.130	37.316	1	.000

Source: Compiled Data

In the case of life style factor, we would say that for a one-unit increase in life style factor, we expect a 0.662 increase in the ordered log odds of being in a higher level of the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (sweepstakes) on saving habits, given all the other variables in the model are held constant. That means as the life-style factor increases, influence of Kerala State Government Lottery & Gambling Related Sales Promotion tools (Sweepstakes) on saving habits will also likely to be increased. Similar results hold for other independent variables also. All the variables identified have a significant influence on saving habits of Keralites, because of their involvement in Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes). Financial attitude change of one unit estimated to influence the saving habits by .593, Social attitude change reflects in an impact of 1.226 and comfortability inclination in life is affecting the saving habit up to .795. All these impacts showed that the saving

habits of the Keralites are deteriorating because of the existence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes). Today's generation is deviating from the concept of saving for next generation. It is observed that Keralites have lost their hope in traditional investment methods. They believe that their present saving methods are not supporting them to achieve their goal in life. They agree that gambling results in deterioration of savings but at the same time a hope is developing to test their chance. Another change in attitude observed among Keralites are, savings are only for emergencies or contingencies. People are not aware of the influence of Gambling Related Sales Promotion tools on their saving habits. These tools compel them to invest more even without thinking about their future requirements.

4.2.4 Test of Parallel Lines of OLRM on the Saving Habits of Keralites

The Test of parallel lines table shows that the test does not reject the hypothesis that the relationship between each pair of outcome groups is the same and it indicates that the proportional odds assumption is not violated.

Table: 4.1.4 Test of Parallel Lines				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	0.000			
General	.000	0.000	12	1.000
The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.				

Source: Calculated Data

As per the Ordinal Logistic Regression Model p-value of all the four variables, Life style (p=0.000), Financial Attitude(p=0.000), Social Attitude (p=0.000) and Comfortability inclination (p=0.000) is less than 0.05, so it possesses a significant influence on the saving habits of Keralites because of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes). In the case of life-style factor, we would say that for a one unit increase in life-style factor, we expect a 0.662 increase in the ordered log odds of being in a higher level of influence of Kerala State Government Lottery & Gambling Related Sales Promotion tools (Sweepstakes) on saving habits, given all the other variables in the model are held constant. That means

as the life-style factor increases, influence of Kerala State Government Lottery & Gambling Related Sales Promotion tools (Sweepstakes) on saving habits are also likely to be increased. Similar results hold for other independent variables also. All the variables identified have a significant influence on the saving habits of Keralites, because of the existence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes). Financial attitude change of one unit estimated to influence the saving habits by .593, Social attitude change reflects in an impact of 1.226 and comfortability inclination in life is affecting the saving habit up to .795.

4.3 One-Sample Kolmogorov-Smirnov Test for Normality to analyse the Influence of Lottery and Sweepstakes on Saving Habits

Hypothesis 1: The data set related to the influence of Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes) on the saving habits of Keralites is normally distributed

Table: 4.2 One-Sample Kolmogorov-Smirnov Test for Normality for Analysing the Influence of Lottery and Sweepstakes on Saving Habits of Keralites			
Variable	Category		Influence of lottery and Sweepstakes on saving habits.
Gender	Male	Test Statistic	2.485
		p Value	.000
	Female	Test Statistic	1.948
		p Value	.001
Age	18-25	Test Statistic	1.457
		p Value	.029
	25-35	Test Statistic	2.154
		p Value	.000
	35-45	Test Statistic	1.181
		p Value	.123

	45-55	Test Statistic	1.103	
		p Value	.175	
	Above 55	Test Statistic	1.850	
		p Value	.002	
Income	< 1 Lakh	Test Statistic	1.227	
		p Value	.098	
	1 - 3 Lakhs	Test Statistic	1.498	
		p Value	.023	
	3-7 Lakhs	Test Statistic	1.341	
		p Value	.055	
	7-12 Lakhs	Test Statistic	2.492	
		p Value	.000	
	12 Lakhs and above	Test Statistic	1.239	
		p Value	.093	
	Education level	Below 10th	Test Statistic	1.173
			p Value	.128
10th Pass		Test Statistic	1.388	
		p Value	.042	
Plus Two		Test Statistic	1.831	
		p Value	.002	
UG		Test Statistic	2.255	
		p Value	.000	
PG		Test Statistic	1.283	
		p Value	.074	
Occupation status	Unemployed	Test Statistic	1.241	
		p Value	.092	
	Labour/Self employed	Test Statistic	1.228	
		p Value	.098	
	Private employee	Test Statistic	1.269	
		p Value	.080	
	Govt. employee	Test Statistic	1.779	
		P Value	.004	

	Business	Test Statistic	1.989
		p Value	.001
	Professional	Test Statistic	.619
		p Value	.839
Age	Unmarried	Test Statistic	1.546
		p Value	.017
	Married	Test Statistic	1.522
		p Value	.019
	Widow/Widower	Test Statistic	.443
		p Value	.989
Religion	Hindu	Test Statistic	1.295
		p Value	.070
	Muslim	Test Statistic	1.060
		p Value	.211
	Christian	Test Statistic	1.706
		p Value	.006

Source: Primary Data

Since the p value of all items is less than 0.05, it is identified that the variables related to the influence of Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes) do not follow 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 variables data that is 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, occupational status, education level, annual income, marital status and religion.

4.4 Influence of Gender on Saving Habits of Keralites

Hypothesis 2: Gender has no significant influence on saving habits of Keralites because of their participation in Kerala State Government Lotteries and Gambling Related Sales Promotion tools (Sweepstakes).

Table 4.3 Mann-Whitney U Test shows the Influence of Gender on Saving Habits of Keralites						
Variables	Gender	N	Mean Rank	Sum of Ranks	Test Statistic	p Value
Saving Habits	Male	300	404.15	121245.50	-14.654	0.000
	Female	300	196.85	59054.50		

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 saving habits of Keralites because of the influence of Kerala state government lotteries and Gambling Related Sales Promotion tools (Sweepstakes). Based on the mean rank, saving habits of males (404.15) are more influenced by the Kerala State Government Lottery and Gambling Related Sales Promotion tools than females (196.85). As this fact is observed globally through previous studies that the economic planning of males and females was different Bashir et al., (2013). The income level of females is less, compared to males. This made females to invest only on those platforms which ensure a certain outcome. Females are more risk averse while males are more risk - seekers because of financial and economic freedom Kearney, (2004). The selected games of the study cannot guarantee the outcome of the investment. This is the main reason why Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes) influence the saving habit of males more than that of females

4.5 Influence of Age on Saving Habits of Keralites

Hypothesis 3: Age has no significant influence on saving habits of Keralites because of their participation in Kerala State Government Lottery and Gambling Related Sales Promotion tools (sweepstakes)

Table 4.4. Kruskal - Wallis Test Shows the Influence of Age on Saving Habits of Keralites					
Variables	Age	N	Mean Rank	Test statistic	p value
Saving Habits	18-25	103	308.54	12.027	0.017
	25-35	139	317.16		
	35-45	142	321.94		
	45-55	132	257.16		
	Above 55	84	294.93		

Source: Primary Data

Since p value (0.017) is less than 0.05, the hypothesis is rejected for a 5% level of significance. Hence it can be inferred that influence of the age of the respondent on the saving habits of Keralites because of their participation in Kerala State Government Lottery and Gambling Related Sales Promotion tool (Sweepstakes) is significant. Based on the mean rank the saving habits of the age group belongs to 35-45 (321.94) are highly influenced by the selected gambling products. Followed by them comes the age category 25-35 (317.16) and 18-25 (308.54). From this it is clear that the saving habits of the younger and middle-aged group are more influenced by gambling products, gradually when the age increases the influence of gambling products on the saving habit is reducing. Middle-aged and youngsters are more risk seekers, because they believe that they have sufficient time in life to earn and during the young age period they have to take more risky investment on the expectation of getting heavy return, this is one of the reasons why young and the middle-aged group is more attracted than aged people. A Post hoc test has been performed for pairwise comparisons and the results are given below.

4.5.1 Pairwise Comparison of Different Age Groups and Saving Habits

Table: 4.4.1 Post hoc Test for Pairwise comparisons between Different Age Groups and Influence on Savings of Keralites.					
Variable	Age group		Test	Std.	Sig
			Statistic	Error	
Saving Habits	45-55	18-25	51.376	22.778	0.024
	45-55	25-35	59.999	21.056	0.004
	45-55	35-45	64.774	20.947	0.002

Source: Primary Data

From the corresponding p values, it is clear that the age group 45-55 is significantly different with respect to the influence of Kerala State Government Lotteries and Gambling Related Sales Promotion tool (Sweepstakes) on the saving habits of Keralites. Except for the age group of 45-55, saving habits of all other groups are more influenced by the selected gambling products. Other age groups are not showing any significant difference in the saving habits. Elder people are not related to gambling. Age and influence of gambling on saving habits are inversely related **Mok (1990)**.

4.6 Influence of Annual Income on Saving Habits of Keralites

Hypothesis 4: Income level has no significant influence on saving habits of Keralites because of their participation in Kerala state government lotteries and Gambling Related Sales Promotion tools (Sweepstakes)

Table 4.5 Kruskal - Wallis Test shows the Influence of Annual Income on Saving Habits of Keralites

Variable	Income	N	Mean Rank	Test statistic	p value
Saving Habits	< 1 Lakh	98	267.67	30.975	0.000
	1 - 3 Lakhs	177	277.19		
	3-7 Lakhs	229	312.33		
	7-12 Lakhs	69	392.65		
	12 Lakhs and above	27	236.67		

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 income level of the respondent on the saving habits of Keralites because of the existence of Kerala State Government Lottery and Gambling Related Sales Promotion tool (Sweepstakes) is significant. The mean rank of the test exhibits that saving habits of people belonging to the annual income group of 7-12 lakhs (392.65) and 3-7 lakhs (312.33) are more influenced because of the selected gambling products. From this it is inferred that the saving habits of middle-income group is affected by gambling products. Saving habits of low- and high-income groups are not influenced that much because the low-income group is not having anything to save and the high-income group tend to earn more from other sources of investment. Their dependability on gambling money is comparatively low as they believe in their own ability to earn more income. They buy lottery and involve themselves in Gambling Related Sales Promotion tools only as a contribution towards the development of the society or as a recreation platform. A Post hoc test has been performed for pairwise comparisons and the results are given below.

4.6.1 Pairwise Comparison of Different Annual Income Groups and Saving Habits

Variable	Income		Test Statistic	Std. Error	Sig
Saving Habits	< 1 Lakh	3-7 Lakhs	-44.652	20.913	0.033
	< 1 Lakh	7-12 Lakhs	-124.979	27.227	0.000
	1 - 3 Lakhs	3-7 Lakhs	-35.136	17.34	0.043
	1 - 3 Lakhs	7-12 Lakhs	-115.463	24.589	0.000
	3-7 Lakhs	7-12 Lakhs	-80.327	23.793	0.001
	12 Lakhs and above	3-7 Lakhs	75.659	35.254	0.032
	12 Lakhs and above	7-12 Lakhs	155.986	39.329	0.000

Source: Primary Data

From the corresponding p values, it is clear that the saving habits of people who belong to income level, 3-7 lakhs and 7-12 lakhs are significantly different from other income categories due to the influence of Kerala State Government Lotteries and Gambling Related Sales Promotion tool (Sweepstakes). i.e. the middle-income group is showing much deviation from lower income and upper income group. Even though studies showed that the poor income group is highly involved in gambling activities, the impact on saving because of the gambling products are more among the middle-income group. Other income level groups are not showing any significant difference with in the saving habits

4.7 Influence of Education Level on Saving Habits of Keralites

Hypothesis 5: Education level has no significant influence on saving habits of Keralites because of their participation in Kerala state government lotteries and Gambling Related Sales Promotion tools

Table 4.6: Kruskal - Wallis Test Shows the Influence of Education Level on Saving Habits of Keralites

Variable	Education Level	N	Mean Rank	Test statistic	p value
Saving Habits	Below 10th	11	454.55	49.199	0.000
	10th Pass	86	365.24		
	Plus Two	163	331.38		
	UG	224	244.62		
	PG	116	302.40		

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 influence of the education level of the respondents on the saving habits of Keralites because of the influence of Kerala State Government Lotteries and Gambling Related Sales Promotion tools is significant. The saving habits of people who belong to a group, where their level of education is below 10th (454.55) is heavily influenced by Kerala State Government Lottery and Gambling

Related Sales Promotion tools(Sweepstakes). Followed by them comes the group of those who have passed 10th (365.24). Here we can see the influence of selected gambling products on the saving habit is decreasing with the increase in education. It is accepted universally that educated people think and make decisions rationally, this concept is reflected here also i.e. those with lower education level deteriorate their savings because of the influence of selected gambling products. A Post hoc test has been performed for pairwise comparisons and the results are given below.

4.7.1 Pairwise Comparison of Different Education Level and Saving Habits

Table: 4.6.1. Post hoc Test for Pairwise Comparisons between Different Education Level and Influence on Saving Habit of Keralites.					
Variable	Education Level		Test Statistic	Std. Error	Sig
Saving Habits	Plus two	Below 10th	123.162	53.972	0.022
	UG	Below 10th	209.923	53.505	0
	UG	10th pass	120.621	21.978	0
	UG	Plus two	86.761	17.837	0
	UG	PG	-57.774	19.818	0.004
	PG	Below 10th	152.149	54.659	0.005
	PG	10th pass	62.848	24.654	0.011

Source: Primary Data

From the corresponding *p* values, it is clear that people who are educated to the level of Under Graduation and Post-Graduation are significantly different with respect to the influence of Kerala State Government Lotteries and Gambling Related Sales Promotion tools on the saving habits of Keralites. That means the influence of both voluntary and non-voluntary gambling on saving habits are varying with respect to Under Graduates and Post Graduates. So here we can conclude that the educated group belonging to Under Graduates and Post Graduates were less influenced by gambling products on the

saving habits of Keralites. The main reason for this is that, lower educated groups lack opportunity in career development as well as in social contributions, this leads them to get some recreation ambiance and socializing culture with the use of these selected gambling products. Other education categories are not showing any significant difference with respect to the saving habits.

4.8 Influence of Occupational Status on Saving Habits of Keralites

Hypothesis 6: Occupation status has no significant influence on saving habits of Keralites because of their participation in Kerala state government lotteries and Gambling Related Sales Promotion tools

Table 4.7: Kruskal - Wallis Test Shows the Influence of Occupational Status on Saving Habits of Keralites

Variable	Occupation status	N	Mean Rank	Test statistic	p value
Saving Habits	Unemployed	95	265.18	62.065	0.000
	Labour/Self employed	102	345.33		
	Private employee	212	264.98		
	Govt. employee	60	242.28		
	Business	120	390.65		
	Professional	11	208.41		

Source: Primary Data

Since the p value (0.000) is less than 0.01, the hypothesis is rejected at a 1% level of significance. Hence it can be inferred that the influence of occupation status of the respondents on the saving habits of Keralites is significant because of their participation in Kerala State Government Lotteries and Gambling Related Sales Promotion tool. Based on the mean score it is evident that people who belong to business category (390.65) and labour/ self-employed group (345.33) are more affected in their saving habits because of the influence of the Kerala State Government Lottery and Gambling Related Sales Promotion tool (Sweepstakes). The saving habits of professional groups with a mean rank of 208.41 are least influenced by the selected gambling products. From this we can infer that the saving habits of those people who belong to insecure

occupational status and uncertain income are more influenced by the influence of selected gambling products. A Post hoc test has been performed for pairwise comparisons and the results are given below

4.8.1 Pairwise Comparison of Different Occupational Status and Saving Habits

Table: 4.7.1 Post hoc test for Pairwise Comparisons between Different Occupational Status and Influence on Saving Habits of Keralites.					
Variable	Occupation status		Test Statistic	Std. Error	Sig
Saving Habits	Unemployed	Labour/Self employed	-80.149	24.703	0.001
	Unemployed	Business	-125.47	23.793	0.000
	Private employee	Labour/Self employed	80.352	20.878	0.000
	Private employee	Business	-125.673	19.792	0.000
	Govt. employee	Labour/Self employed	103.058	28.188	0.000
	Govt. employee	Business	-148.379	27.394	0.000
	Professional	Labour/Self employed	136.924	54.983	0.013
	Professional	Business	182.245	54.58	0.001

Source: Primary Data

From the corresponding p values, it is clear that saving habits of people doing business and labour/self-employed status are significantly different with respect to the influence of Kerala State Government Lotteries and Gambling Related Sales Promotion tools from all other occupational categories. That means the influence of both voluntary and non-voluntary gambling on saving habits are varying with respect to the occupational status. People with regular income have proper planning for life and they may be

following strict saving habits. It will be difficult for them to deviate from their plans. They are saving money to meet specific future needs. This is the reason that the saving habit of people who belong to a certain income group is not influenced by the selected gambling products. Other occupations are not showing any significant difference into the saving habits.

4.9 Influence of Marital Status on Saving Habits of Keralites

Hypothesis 8: Marital status has no significant influence on saving habits of Keralites because of their participation in Kerala state government lotteries and Gambling Related Sales Promotion tools

Table 4.8: Kruskal - Wallis Test Shows the Influence of Marital Status on Saving Habits of Keralites

Variable	Marital Status	N	Mean Rank	Test statistic	p value
Saving Habits	Unmarried	121	376.70	30.579	0.000
	Married	475	282.07		
	Widow/Widower	4	184.50		

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected at a 1% level of significance. Hence it can be inferred that influence of marital status of the respondents on the saving habits of Keralites because of their participation in Kerala State Government Lotteries and Gambling Related Sales Promotion tool is significant. Saving habits of the unmarried people are influenced more with a mean rank of 376.70. The widows/widower (184.50) are the least influenced category. Unmarried people have more risk seeking behaviour because of the lack of responsibility and fewer needs for savings. They do not have any specific future needs. This will withdraw them from saving habits and invest their money in more risky platforms for an expectation of huge amount of easy money. The married category exhibited a mean score of 282.07. They save money because of their increased responsibility towards family, even though they may use their savings to buy gambling products on an expectation to improve their quality of life with the help of easy money anticipated through gambling. Saving habits

of the widow/widower category is not at all influenced by gambling products, because they do not have much expectation about future needs. They are also not ready to take the risks of gambling and lose what they have already saved. A Post hoc test has been performed for pairwise comparisons and the results are given below.

4.9.1 Pairwise Comparison of Different Marital Status and Saving Habits.

Table: 4.8.1: Post hoc Test for Pairwise Comparisons between Different Marital Status and Influence on Saving Habits of Keralites.					
Variable	Marital Status		Test Statistic	Std. Error	Sig
Saving Habits	Widow/Widower	Unmarried	192.202	88.047	0.029
	Married	Unmarried	94.637	17.643	0

Source: Primary Data

From the corresponding p values, it is clear that the saving habits of those who are Unmarried is significantly different with respect to the influence of Kerala State Government Lotteries and Gambling Related Sales Promotion tools. That means the influence of both voluntary and non-voluntary gambling on saving habits are varying with respect to marital status. Unmarried people are less responsible, they may have good earnings too, this will motivate them to invest in risky gambling products because of the greediness towards money. Even if they lost their savings because of gambling, they may not be much depressed because they think it is their financial freedom, to decide what to do with their earnings and nobody has a right to question them. People with Other marital statuses are not showing any significant difference with respect to the saving habits.

4.10 Influence of Religion on Saving Habits of Keralites

Hypothesis 9: Religion has no significant influence on saving habits of Keralites because of their participation in Kerala state government lotteries and Gambling Related Sales Promotion tools

Table 4.9: Kruskal - Wallis Test Shows the Influence of Religion on Saving Habits of Keralites

Variable	Religion	N	Mean Rank	Test statistic	p value
Saving Habits	Hindu	254	286.33	4.911	0.086
	Muslim	171	324.11		
	Christian	175	298.00		

Source: Primary Data

Since the p value (0.086) is greater than 0.05, the hypothesis is accepted at a 5% level of significance. Hence it can be inferred that influence of the religion of the respondents on the saving habits of Keralites because of the presence of Kerala State Government Lotteries and Gambling Related Sales Promotion tool is insignificant. That means saving habits of all the three religions are almost equally influenced by the selected gambling products.

4.11 Influence of Demographic Profile of Keralites on their Saving Habits because of Participation in Lottery

A Saving habit is a culture developed from the society we are living in. The demographic factors of Kerala are very much supporting the saving habits and banking culture among its people. But because of the influence of several external and internal factors this culture is deteriorating in our generation. The slogan of 'save for our next generation' is overlooked now. Live our present life happily, with maximum recreation is considered to be the new slogan. This transformation happened due to the influence of several factors. Even though sweepstakes and the Kerala State Government Lottery are selected for the study, the impact and influence of both on the saving habits of Keralites need to be studied separately. Here in this section of chapter 5, the researcher

is concentrating on the influence of the Kerala State Government Lottery alone on the saving habits of Keralites. Seven independent demographic factors were analysed against the habit of maintaining the saving proportion and were studied in detail using the Chi square test and percentage analysis. For this purpose, the statements related to and based on the Kerala State Government Lottery were segregated and analysed separately. Statements SHL56, SHL61, SHL67 were selected from the questionnaire for examining the influence of saving habits of Keralites because of the purchase of Kerala State Government Lottery. For this purpose, the ordering scale used by the Spending and saving attitudes and behaviours questionnaire, from Psyc Tests, a database of the American Psychological Association was applied. This questionnaire served as the supporting inventory to design the final questionnaire of the research. The categorization of ordering scale is depicted in the following table:

4.12 Categorical order of Scores Based on the Spending and Saving Attitudes and Behaviours Questionnaire, from Psyc Tests, Database of the American Psychological Association

Table: 4.10 Classification of scores on the Basis of Categorical Order	
Categorical order	Corresponding Score
Highly Influenced	>90 percent
Frequently Influenced	80-90 percent
Influenced	70-80 percent
Occasionally Influenced	55-70 percent
Not Influenced	0-55 percent

The Chi square test has been applied to test the relationship of the independent demographic variables with the Kerala State Government Lottery and its influence on saving habits of Keralites.

4.13. Influence of Demographical Variables on Saving Habits of Keralites because of their Participation in Kerala State Government Lottery

All the seven demographic profiles were analysed. Its influence on the saving habits of Keralites due to their purchase of Kerala State Government Lottery was measured.

4.13.1 Influence of Gender on Saving Habits of Keralites Due to Lottery Participation

Hypothesis 1: Gender has no significant influence on saving habits of Keralites, because of their participation in Kerala State Government Lottery.

Table: 4.11 Chi Square Test Shows the Influence of Gender on the Saving Habits of Keralites due to the Purchase of Lottery							
Gender	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	<i>p</i> value
Male	30	93	56	44	77	300	0.000
% within row	10	31	18.67	14.67	25.67	100	
Female	127	169	3	0	1	300	
% within row	42.33	56.33	1	0	0.33	100	
Total	157	262	59	44	78	600	
%within row	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

Since the *p* value is less than 0.05, we can reject this hypothesis and can conclude that the gender of the respondents has significant influence on the saving habits because of the purchase of the Kerala State lottery. It is clear that among 78 Highly Influenced, respondents 77 are males and out of 44 Frequently Influenced respondents all of them are males. So, the saving habits of males are influenced more. It is generally accepted that males are more attracted to number-based gambling activities. The financial freedom enjoyed by the males, decision making power exerted by them and a belief that they are good in predicting numbers are some of the reasons for this attraction. It is visible that females are not heavily participating in the Kerala State Government Lottery. However, saving habits of females among daily wage working category is occasionally influenced by the Kerala State Government Lottery. Reference group and

sales persons are the major factors which tempt them to change their saving habits. Some females belonging to the professional group are also infrequently buying lottery tickets for entertainment. 56.33 percent of females are agreeing their saving habit is influenced by the Kerala State Government Lottery, occasionally. While 25.67 percent of males are agreeing that their saving habits are highly influenced because of their involvement in Kerala State Government Lottery.

4.13.2 Influence of Age on Saving Habits of Keralites because of Lottery Participation

Hypothesis 2: Age has no significant influence on saving habits of Keralites, because of their participation in the Kerala State Lottery.

Table: 4.12. Chi Square Test Shows the Influence of Age on the Saving Habits of Keralites due to the Purchase of Lottery							
Age	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
18-25	23	44	15	11	10	103	0.000
% within Age	22.33	42.72	14.56	10.68	9.71	100	
25-35	26	70	22	10	11	139	
% within Age	18.71	50.36	15.83	7.19	7.91	100	
35-45	26	74	12	2	28	142	
% within Age	18.31	52.11	8.45	1.41	19.72	100	
45-55	53	45	8	8	18	132	
% within Age	40.15	34.09	6.06	6.06	13.64	100	
Above 55	29	29	2	13	11	84	
% within Age	34.52	34.52	2.38	15.48	13.1	100	
Total	157	262	59	44	78	600	
% within Age	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the age of the respondents has a significant influence on the saving habits because of the purchase of the Kerala State Government Lottery. It is clear that among 78 Highly Influenced respondents 28 belong to the 35-45 age group and out of 44 Frequently Influenced respondents, 13 belong to an age group of Above 55. Since we can assume that the attraction to lottery purchases is increasing in the middle age group. Even though youngsters are more risk seekers, middle aged group is ratifying the high influence on savings, because of the Kerala State Government Lottery. In our society, once a person reached the age of 35-40, they are considered as mature in decision making. Once they get financial freedom, they will make their decisions even without considering the opinion of others. But the youngsters and the aged category depend on reference groups for decision making. Among the lower middle-aged group of 35-45, (19.72) percent showing a high influence on saving habits. Here the increased responsibility towards the family can be considered as a reason for this and it seems ironic, that those who have increased responsibility are deteriorating their savings because of the Kerala State Government Lottery. But the fact behind this is that, they identified the Kerala State Government Lottery as a source with uncertainty in outcome, to generate income, which will help them to discharge their responsibility easily. Youngsters belonging to the age group of 18-25 (14.56 percent) and 25-35 (15.83 percent) also agree that their savings habits are also influenced by the Kerala State Government Lottery.

4.13.3 Influence of Income on Saving Habits of Keralites because of Lottery Participation

Hypothesis 3: Income has no significant influence on saving habits of Keralites because of their participation in the Kerala State Lottery.

Table: 4.13. Chi Square Test Shows the Influence of Income Level on the Saving Habits of Keralites due to the Purchase of Lottery							
Income	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
< 1 Lakh	45	44	0	9	0	98	
% within income	45.92	44.9	0	9.18	0	100	
1 - 3 Lakhs	40	104	8	3	22	177	

% within income	22.6	58.76	4.52	1.69	12.43	100	
3-7 Lakhs	49	85	40	20	35	229	
% within income	21.4	37.12	17.47	8.73	15.28	100	
7-12 Lakhs	13	14	11	12	19	69	
% within income	18.84	20.29	15.94	17.39	27.54	100	
12 Lakhs and above	10	15	0	0	2	27	
% within income	37.04	55.56	0	0	7.41	100	0.000
Total	157	262	59	44	78	600	
% within income	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the income of the respondents has a significant influence on the saving habits because of the purchase of Kerala State lottery. It is clear that among 78 Highly Influenced respondents 35 belong to 3-7 lakhs income group, again, out of 44 Frequently Influenced respondents 20 respondents and out of 59, Influenced category, 40 belong to an annual income group of 3-7 lakhs. Since it was assumed that the tendency to invest in the Kerala State Government Lottery is high among the income group of people belongs to 3-7 lakhs annual income. While analysing the above table it is evident that 27.54 percent of the people who belong to 7-12 lakhs income group ratifying that their saving proportion are highly influenced by the Kerala State Government Lottery. At the same time 45.92 percent of the people belong to the category of annual income 'less than one lakh' and 37.04 percent of respondents, belong to '12 lakhs and above' identified that their saving habits are not at all influenced by the Kerala State Government Lottery. The reason behind that the savings of lower and upper middle-income group is more affected because of the Kerala State Government Lottery, is that they have the minimum purchasing power to buy lotteries and their tendency and dream to shift to the upper class is more comparing to other income group. Even though the people belong to lower annual income level i.e. between 'less than one lakh and three lakhs' income category, have motivation to move towards the upper class, but they lack

purchasing power to invest in lotteries. If they are buying lotteries, they could not even meet their basic needs. But the higher income group of ‘above 12 lakhs’ are not investing in the Kerala State Government Lottery, because of their self-confidence and their belief that they could earn by themselves and this capability will help them to attain their dreams and goals in life. That is why both the extreme groups of income levels are not deteriorating their savings in the Kerala State Government Lottery.

4.13.4 Influence of Education on Saving Habits of Keralites because of Lottery Participation

Hypothesis 4: Education has no significant influence on saving habits of Keralites because of their participation in the Kerala State Lottery.

Table: 4.14 Chi Square Test Shows the Influence of Education Level on the Saving Habits of Keralites due to the Purchase of Lottery							
EDUCATION LEVEL	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Below 10th	0	7	0	4	0	11	0.00 0
% within Education	0	63.64	0	36.36	0	100	
10th Pass	19	31	8	9	19	86	
% within Education	22.09	36.05	9.3	10.47	22.09	100	
Plus Two	36	64	10	7	46	163	
% within Education	22.09	39.26	6.13	4.29	28.22	100	
UG	81	104	31	4	4	224	
% within Education	36.16	46.43	13.84	1.79	1.79	100	
PG	21	56	10	20	9	116	
% within Education	18.1	48.28	8.62	17.24	7.76	100	
Total	157	262	59	44	78	600	
% within Education	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the education of the respondents has a significant influence on the saving habits of Keralites because of the purchase of Kerala State lottery. It is clear that among 78 Highly Influenced respondents 46 belong to plus two education level. While assessing the above table it is evident that among low educated group i.e. 'Below 10th' 36.36 percent belong to category that whose saving habit is frequently influenced by the Kerala State Government Lottery purchase. Saving habit of People who are in the education category of '10th pass' and 'Plus Two' are frequently influenced. Again, out of 44 Frequently Influenced respondents 20 respondents are post graduates and out of 59 Influenced 31 belong to the under graduate level of education. So, it can be interpreted that, in Kerala, saving habits of people were influenced by the purchase of the Kerala State Government Lottery. Those people who lack education are more attracted to the lottery as a source of easy money. It is accepted that educated groups use rationality in decision making. Recently there is a trend among the educated group also to invest in lotteries. The reason they explained for this trend, is as a part of their social obligation and on the expectation that lottery revenue is usually used by the government for various development purposes as well as for the progress of the deprived section of society. This explanation is used by the educated people to justify their deterioration in savings due to the Kerala State government Lottery. It can be stated that the education level and deterioration of saving habits of Keralites, are inversely related because of the purchase of Kerala State Government Lottery.

4.13.5 Influence of Occupation Status on Saving Habits of Keralites because of Lottery Participation

Hypothesis 5: Occupational status has no significant influence on saving habits of Keralites because of the participation in Kerala State Government Lottery.

Table: 4.15. Chi Square Test Shows the Influence of Occupational Status on the Saving Habits of Keralites due to the Purchase of Lottery							
OCCUPATION STATUS	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Unemployed	47	38	0	10	0	95	

% within occupation	49.47	40	0	10.53	0	100	0.000
Labour/Self employed	19	54	4	4	21	102	
% within occupation	18.63	52.94	3.92	3.92	20.59	100	
Private employee	53	95	29	23	12	212	
% within occupation	25	44.81	13.68	10.85	5.66	100	
Govt. employee	21	23	15	1	0	60	
% within occupation	35	38.33	25	1.67	0	100	
Business	12	47	10	6	45	120	
% within occupation	10	39.17	8.33	5	37.5	100	
Professional	5	5	1	0	0	11	
% within occupation	45.45	45.45	9.09	0	0	100	
Total	157	262	59	44	78	600	
% within occupation	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the occupational status of the respondents has a significant influence on the saving habits of Keralites because of the participation in Kerala State Government Lottery. While assessing the influence of the Kerala State Government Lottery on saving habits, it was found that among business group 37.5 percent and 20.59 percent of daily wages/self-employed workers were highly influenced. Saving habits of private sector employees (10.85 percent) and 10.53 percent of unemployed category's saving were weakened because of frequent participation in the Kerala State Government Lottery. It

is also clear that among 78 Highly Influenced respondents 45 belong to business category. Again, out of 44 Frequently Influenced respondents, 23 respondents and out of 59 Influenced segments, 29 belong to the private job segment. So, it can be interpreted that, in Kerala saving habits of people were influenced by the purchase of the Kerala State Lottery, especially among those people who belong to an occupation status of business category and private employees. Since it was assumed that those who are buying the lotteries belong to an occupation group with uncertain income and less job security. People with ambiguous income consider this as a source to invest and try their chance to win a huge amount. Those who had nearly missed a chance experience, in lottery continue to gamble to check their fate again and again. The lack of confidence in earning a regular income is one of the main reasons behind such influences. The people who belong to the business, daily wages, private jobs and unemployed categories are attracted to the Kerala State Government Lottery mainly because of this uncertainty in regular income and job.

4.13.6 Influence of Marital Status on Saving Habits of Keralites because of Lottery Participation

Hypothesis 6: Marital status has no significant influence on saving habits of Keralites because of the participation in Kerala State Government Lottery.

Table: 4.16. Chi Square Test Shows the Influence of Marital Status on the Saving Habits of Keralites due to the Purchase of Lottery							
MARITAL STATUS	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Unmarried	18	40	29	17	17	121	0.000
% within rows	14.88	33.06	23.97	14.05	14.05	100	
Married	137	220	30	27	61	475	
% within rows	28.84	46.32	6.32	5.68	12.84	100	
Widow/Widower	2	2	0	0	0	4	
% within rows	50	50	0	0	0	100	
Total	157	262	59	44	78	600	
% within rows	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the marital status of the respondents has significant influence on the saving habits of

Keralites in the purchase of Kerala State Government lottery. Savings of Unmarried (14.05) are more affected because of the purchase and investment in the Kerala State Government Lottery It is clear that among 78 Highly Influenced respondents 61 (12.84 percent) belong to the married segment. Again, out of 44 Frequently Influenced respondents 14.05 respondents are Unmarried and out of the Influenced category, 23.97 percent belong to unmarried. So, it can be interpreted that, in Kerala, saving habits of people were influenced by the purchase of the Kerala State Government Lottery, especially among the Unmarried, than in married people. This tendency is shown by unmarried people because of their financial freedom, lack of responsibility, maturity and craving towards easy money.

4.13.7 Influence of Religion on Saving Habits of Keralites because of Lottery Participation

Hypothesis 7: Religion has no significant influence on saving habits of Keralites because of their participation in Kerala State Government Lottery.

Table: 4.17. Chi Square Test Shows the Influence of Religion on the Saving Habits of Keralites due to the Purchase of Lottery							
Religion	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Hindu	60	119	29	20	26	254	0.12
% within rows	23.62	46.85	11.42	7.87	10.24	100	
Muslim	41	71	17	10	32	171	
% within rows	23.98	41.52	9.94	5.85	18.71	100	
Christian	56	72	13	14	20	175	
% within rows	32	41.14	7.43	8	11.43	100	
Total	157	262	59	44	78	600	
% within rows	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

Since the p value is greater than 0.05, we can accept the hypothesis and can conclude that the religion of the respondents has no significant influence on the saving habits of Keralites because of the purchase of Kerala State lottery. Buying lottery tickets has no impact on the saving habits of Keralites on basis of difference in religion. Saving habits of all the religion are affected in the same manner because of their involvement in Kerala State Government Lottery.

4.14. Influence of Demographic Variables on Saving Habits of Keralites due to their Participation in Sweepstakes

In this section of chapter 4, the researcher is trying to analyse the influence on the saving habits of Keralites due to their involvement in sweepstakes. Since sweepstakes are sales promotion tools that possess the features of gambling, especially the features of the lottery, here the researcher is trying to analyse whether these sweepstakes also have a similar type of influence on the saving habits of Keralites as in the case of Kerala State Government Lottery. The influence of sweepstakes on the saving habits of Keralites was studied based on the seven independent demographic variables. This section will help to analyse the involvement of people of Kerala in non-voluntary Gambling. Those who have an instinct towards gambling can be easily tempted with the help of sweepstakes. This instinct is exploited by the marketers at the same time the players are not aware of their gambling nature. This analysis will help to understand the demographic features of those segments of society who were influenced by sweepstakes and its impact was reflected in their saving habits. For this purpose, the statements; SHS 58, SHS 65, SHS 68, were separately analysed using the Chi square test. The ordinal scale is adopted from the, '*Spending and saving attitudes and behaviours questionnaire*', from Psyc Tests, a database of the American Psychological Association was applied. This was used as the basis for fixing the order of the scores. The results of the Chi Square test showing the relationship of the independent demographic variables with the Kerala State Government Lottery and its influence on saving habits of Keralites are as follows.

4.14.1 Influence of Gender on Saving Habits of Keralites because of Participation in Sweepstakes

Hypothesis 1: Gender has no significant influence on the saving habits of Keralites because of the participation in Gambling Related Sales Promotion tools (Sweepstakes)

Table: 4.18 Chi Square Test Shows Gender Wise Influence on the Saving Habits, because of the Involvement in Sweepstakes.

Gender	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
Male	15	105	19	62	99	300	0.000
% within Gender	5	35	6.33	20.67	33	100	
Female	97	169	6	20	8	300	
% within Gender	32.33	56.33	2	6.67	2.67	100	
Total	112	274	25	82	107	600	
% within Gender	18.67	45.67	4.17	13.67	17.83	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the gender of the respondents has significant influence on the saving habits of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes) in the market. It is clear that among 107 Highly Influenced respondents to Gambling Related Sales Promotion tools 99 are males and out of 82 Frequently Influenced people towards Gambling Related Sales Promotion tools 62 are males. It is evident that males are more attracted to sweepstakes which possess a gambling nature. According to the structure and practice of our society, men are more concerned about the purchase decision, this dominance in decision making is also reflected in the fixation of saving proportion. Hereby analysing the table, it is evident that the saving habits of males (33 percent) are highly influenced and 20.67 percent are frequently influenced when sweepstakes offers are running in the market. Contradictory to this saving habit of females showed 32.33 percent as not influenced and 56.33 percent as occasionally influenced. The majority of females are interested only in those events whose outcome is certain, that's the main reason that the saving habits of females are not weakened because of the presence of sweepstakes in the market. The addiction level towards gambling is comparatively less in females, this is also reflected here. That is

the reason, females are not that much attracted to sweepstakes, which possess a gambling nature.

4.14.2 Influence of Age on Saving Habits of Keralites because of Participation in Sweepstakes

Hypothesis 2: Age has no significant influence on saving habits of Keralites because of the participation in Gambling Related Sales Promotion tools (Sweepstakes)

Table: 4.19: Chi Square Test Shows Age Wise Influence on the Saving Habits because of the Involvement in Sweepstakes.

Age	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
18-25	23	36	1	32	11	103	0.000
% within Age	22.33	34.95	0.97	31.07	10.68	100	
25-35	24	55	14	28	18	139	
% within Age	17.27	39.57	10.07	20.14	12.95	100	
35-45	13	81	8	12	28	142	
% within Age	9.15	57.04	5.63	8.45	19.72	100	
45-55	36	65	2	3	26	132	
% within Age	27.27	49.24	1.52	2.27	19.70	100	
Above 55	16	37	0	7	24	84	
% within Age	19.05	44.05	0.00	8.33	28.57	100	
Total	112	274	25	82	107	600	
% within rows	18.67	45.67	4.17	13.67	17.83	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the age of the respondents has a significant influence on the saving habits of Keralites because of their participation in Kerala State Government Lottery. It is clear that among 107 Highly Influenced respondents 28 belong to the 35-45 age group and out of 82, Frequently Influenced respondents' majority i.e. 32 belong to an age group of 18-25. So, from this we can assume that the attraction towards Gambling Related Sales Promotion tools (Sweepstakes) are showing an increasing trend in the age group of 18 – 45. Even though, the savings of youngsters and lower middle aged is highly influenced, among the age group of 'Above 55', 28.57 percent agrees that their saving

habits were highly influenced, only because of the existence of sweepstakes in the market. They are highly motivated by these attractive prizes or sweepstakes. Those who are showing an attraction to Gambling Related Sales Promotion tools, justify their decisions by explaining the logical aspects of it. The dual benefit of, purchase of an essential product as well as a chance to win an attractive prize is motivating them. Those who show an attraction to sweepstakes, are always trying to convince their dependents that this type of purchase is a necessity in life to achieve their goals and dreams. Even though they realise that this is having a negative impact on their savings, they continue to try their element of luck to win an attractive prize.

4.14.3 Influence of Annual Income Level on Saving Habits of Keralites because of Participation in Sweepstakes

Hypothesis 3: Income level has no significant influence on saving habits of Keralites because of the participation in Gambling Related Sales Promotion tool (Sweepstakes).

Table: 4.20: Chi Square Test Shows Income Wise Influence on the Saving Habits, because of the Involvement in Sweepstakes.

Income	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
< 1 Lakh	18	53	1	9	17	98	0.000
% within income	18.37	54.08	1.02	9.18	17.35	100	
1 - 3 Lakhs	33	100	3	15	26	177	
% within income	18.64	56.50	1.69	8.47	14.69	100	
3-7 Lakhs	51	90	4	46	38	229	
% within income	22.27	39.30	1.75	20.09	16.59	100	
7-12 Lakhs	8	8	17	12	24	69	
% within income	11.59	11.59	24.64	17.39	34.78	100	
12 Lakhs and above	2	23	0	0	2	27	
% within income	7.41	85.19	0.00	0.00	7.41	100	
Total	112	274	25	82	107	600	
% within income	18.67	45.67	4.17	13.67	17.83	100	

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the income level of the respondents has a significant influence on the saving habits because of the participation of Keralites in Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 107 Highly Influenced respondents 38 and out of 82 Frequently Influenced respondents' majority i.e. 46 belong to an income group of 3-7 lakhs. In the case of 25 Influenced, 17 belong to the income group of 7-12 lakhs. So, we can assume that the people who belong to an income group of 3- 12 lakhs (middle income) showed an attraction to Gambling Related Sales Promotion tools (Sweepstakes). While analysing the influence of sweepstakes among the upper middle-income group i.e. from 7-12 lakhs, 34.78 percent agreed that their savings are highly influenced by sweepstakes type of sales promotion, followed by this category comes the lower-middle income group (16.59 percent) and lower income group (17.35 percent). The middle- income group always showed a tendency to relate their purchase to sweepstakes, because they are craving to improve their standard of living. So, they may depend upon their skills as well as these types games of chance to achieve their goal in life. The poorer sections of society worsen their saving habits by following these sweepstakes type of promotions. Their intention is also to improve the quality of life. Saving habits of the higher income group '12 lakhs and above' is 85.19 percent agreeing that their saving is influenced by sweepstakes, occasionally, because they do not believe in this type of luck and chance element. Their attitude is to achieve their goals in life only with their efforts. Fate and luck have no role in that. Even if the minority of this segment is participating in sweepstakes it is only for entertainment purpose, but they are not aware of the fact that this involvement for entertainment purposes, is weakening their savings too.

4.14.4 Influence of Education Level on Saving Habits of Keralites because of Participation in Sweepstakes

Hypothesis 4: Education level has no significant influence on the saving habits of Keralites because of their involvement in Gambling Related Sales Promotion tool (Sweepstakes)

Table: 4.21: Chi Square Test Shows Education Level Influence on the Saving Habits, because of the Involvement in Sweepstakes.

EDUCATION LEVEL	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
Below 10th	0	7	0	0	4	11	0.000
% within education	0.00	63.64	0.00	0.00	36.36	100.00	
10th Pass	3	33	2	19	29	86	
% within education	3.49	38.37	2.33	22.09	33.72	100	
Plus Two	21	73	2	19	48	163	
% within education	12.88	44.79	1.23	11.66	29.45	100	
UG	59	124	20	13	8	224	
% within education	26.34	55.36	8.93	5.80	3.57	100	
PG	29	37	1	31	18	116	
% within education	25.00	31.90	0.86	26.72	15.52	100	
Total	112	274	25	82	107	600	
% within education	18.67	45.67	4.17	13.67	17.83	100.00	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the education level of the respondents has a significant influence on the saving habits of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes). Among the low educated group ‘Below 10th’ 36.36 percent showed a high influence on saving habits. Saving habits of 33.72 percent of the ‘10th pass’ category and 29.45 percent of the ‘Plus two’ category was also highly influenced in the participation of Gambling Related Sales Promotion tools. It is clear that among 107 Highly Influenced respondents 48 people belong to an education level of plus two and out of 82, Frequently Influenced respondents’ the majority i.e. 31 belong to an education level of postgraduate category and of 25 Influenced, 20 respondents belong to undergraduate level. By examining the table, we can summarise that the deterioration of saving habits by the influence of sweepstakes was more among the uneducated groups. This can act as evidence to sum up that the uneducated people show more inclination towards gambling products, whether it is voluntary gambling or non-

voluntary gambling, they have an affinity to try their luck in life. Now the trend showed that even when education level is increasing those who have affinity to gambling show attraction to these types of non-voluntary gambling. Actually, they may not be aware of this inclination because sweepstakes possess gambling nature in a disguised manner.

4.14.5 Influence of Occupational Status on Saving Habits of Keralites because of Participation in Sweepstakes

Hypothesis 5: Occupational status has no significant influence on saving habits of Keralites because of the presence of Gambling Related Sales Promotion tool (Sweepstakes).

Table: 4.22: Chi Square Test Shows Occupational Status Influence on the Saving Habits, because of the Involvement in Sweepstakes.							
Occupation Status	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
Unemployed	22	52	0	4	17	95	0.000
% within occupation	23.16	54.74	0.00	4.21	17.89	100	
Labour/Self employed	12	45	3	15	27	102	
% within occupation	11.76	44.12	2.94	14.71	26.47	100	
Private employee	52	92	4	43	21	212	
% within occupation	24.53	43.40	1.89	20.28	9.91	100	
Govt. employee	21	23	8	7	1	60	
% within occupation	35.00	38.33	13.33	11.67	1.67	100	
Business	3	54	10	12	41	120	
% within occupation	2.50	45.00	8.33	10.00	34.17	100	
Professional	2	8	0	1	0	11	
% within occupation	18.18	72.73	0.00	9.09	0.00	100	
Total	112	274	25	82	107	600	
% within occupation	18.67	45.67	4.17	13.67	17.83	100	

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the occupational status of the respondents has a significant influence on the saving habits of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes). Saving habits among the Business people (34.17 percent),

labours/self- employed (26.47 percent) and unemployed (17.89 percent is highly influenced by sweepstakes. It is clear that among 107 Highly Influenced respondents 41 are business people and out of 82 Frequently Influenced respondents 43 belong to private employee category. In the case of 25 Influenced 10 belongs to business group. Since we can assume that the people who belong to the business and private employee categories are showing an attraction to Gambling Related Sales Promotion tools (Sweepstakes). So uncertain income groups and those who are facing the issues of job insecurity show more affinity to Gambling Related Sales Promotion tools. This group is trying to test their luck in order to get financial benefit from their purchases, that will directly or indirectly affect their saving habits. This inclination to non-voluntary gambling activity can also direct them in the involvement of voluntary gambling activities. Even though these sweepstakes are non-voluntary gambling, those who are attracted to these have an urge for gambling activities.

4.14.6 Influence of Marital Status on Saving Habits of Keralites because of Participation in Sweepstakes.

Hypothesis 6: Marital status has no significant influence on saving habits of Keralites because of the presence of Gambling Related Sales Promotion tool (Sweepstakes).

Table: 4.23: Chi Square Test Shows Marital Status Influence on the Saving Habits, because of the Involvement in Sweepstakes.							
Marital Status	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
Unmarried	15	36	9	39	22	121	0.000
% within rows	12.40	29.75	7.44	32.23	18.18	100	
Married	96	236	16	42	85	475	
% within rows	20.21	49.68	3.37	8.84	17.89	100	
Widow/Widower	1	2	0	1	0	4	
% within rows	25.00	50.00	0.00	25.00	0.00	100	
Total	112	274	25	82	107	600	
% within rows	18.67	45.67	4.17	13.67	17.83	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the marital status of the respondents has a significant influence on the saving habits of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 107 Highly Influenced respondents married people are 85, again out of 82 frequently Influenced respondents 42 and among 25 Influenced, 16 belong to the married category. Among the Unmarried 18.18 percent was highly influenced and the saving habits of 32.23 percent of unmarried were also affected by Gambling Related Sales Promotion tools (Sweepstakes). Unmarried people consider sweepstakes as entertainment to try their luck to win. Because of the lack of maturity and seriousness in life, without thinking about the winning probability, they may take such irrational decisions, which leads to a deterioration in saving proportion. Sweepstakes have a special nature to create curiosity, and it is this element of curiosity that attracts unmarried people to sweepstakes. Their financial freedom and lack of responsibility and obligations can also act as a reason for this trend.

4.14.7 Influence of Religion on Saving Habits of Keralites because of Participation in Sweepstakes

Hypothesis 7: Religion has no significant influence on the saving habits of Keralites because of their participation in Gambling Related Sales Promotion tool (Sweepstakes).

Table: 4.24 Chi Square Test Shows Religion Wise Influence on the Saving Habits, because of the Involvement in Sweepstakes.							
Religion	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
Hindu	57	103	9	43	42	254	0.003
% within rows	22.44	40.55	3.54	16.93	16.54	100	
Muslim	15	90	8	19	39	171	
% within rows	8.77	52.63	4.68	11.11	22.81	100	
Christian	40	81	8	20	26	175	
% within rows	22.86	46.29	4.57	11.43	14.86	100	
Total	112	274	25	82	107	600	
% within rows	18.67	45.67	4.17	13.67	17.83	100	

Source: Primary Data

Since the p value is less than 0.05, we can reject the hypothesis and can conclude that the religion of the respondents has a significant influence on the saving habits of Keralites because of the participation in Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 107 Highly Influenced 39 people are Muslims again out of 82 Frequently Influenced, respondents 43 and among 25 Influenced, 9 are Hindus. Saving habits of 22.81 percent of the Muslims are highly influenced by the sweepstakes. Curiosity to check their luck and entertainment factors are the reasons for this affinity. The habit of always rounding off to the upper amount is identified for this category. The availability of funds from abroad also attracts them to non-voluntary Gambling. They are mainly bulk buyers of any product and services, and this will automatically lead them towards sweepstakes.

In this chapter , the researcher discussed about the influence of selected gambling products on the saving habits of Keralites. It was also identified that the saving habits of male members of the society, with lower education and those who belong to the middle-income group with insecure earning ,are influenced more by their participation in selected gambling products if their saving habits are deteriorating, there may also chance for them to alter their spending pattern of disposable income on gambling products. As per human psychology, if people are attracted to a particular phenomenon, they may sacrifice their existing spending on essentials and other needy things and channel this part of disposable income to those factors to which they are attracted. Then only as a last resort , they may start to deteriorate their saving habits. Here it was observed that people are attracted to gambling products and its influence on savings was also analysed. This acts as the motivation for the researcher to measure the influence of selected gambling products on the spending pattern of disposable income of Keralites, in the next chapter.

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