

Divya George “Gambling and decision making: A study on selected games.” Thesis. Research Department of Commerce, St Thomas’ College (Autonomous) Thrissur, University of Calicut, 2020.

CHAPTER 5

SPENDING PATTERN OF DISPOSABLE INCOME OF KERALITES IN LOTTERY AND SWEEPSTAKES

5.1 Introduction

In the previous section we were discussing the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools on the saving habits of the people. The saving proportion of Keralites were influenced or not by the presence of selected gambling products that were already analysed and interpreted in the previous section. Now we are analysing the spending culture and style of Keralites in selected gambling products that is Kerala State Government Lottery (Voluntary Gambling) and Gambling Related Sales Promotion tools (Non-voluntary Gambling). In this section we are trying to identify whether the presence of the selected gambling products is influencing the decision of Keralites regarding the consumption of their disposable income.

Kerala is neck-deep in debt, still the state is doing nothing to discover other productive sources of revenue. Consecutive finance ministers of Kerala are exploiting two streams of revenue; by marketing imaginations through the lottery and by collecting severe tax from alcohol. The debt ratio of Kerala is over 30 per cent. Since 2013 Kerala's debt ratio is the uppermost and in a worse condition than all other states. Our state's finance segment is flourishing through the evils of alcohol consumption and participation in lottery tickets. Our state has the control for selling lotteries through Kerala State Department of Lotteries. Last year revenue from lottery department is reported as 8977.24 crores. Pre-Onam lottery sales offered a huge prize money of 12 crores. As we know the poorer and the marginal sections of the society will be the scape goats, by encouraging the purchase of lottery tickets. Even though we have several sources of revenue now it has tapered down to four major sources, they are petroleum and petrol products, Liquor products, Motor vehicle industry and lottery. An unintentional outcome of Kerala's revenue structure is that it gives undue load on the poorer and

marginalized section of society as they are the main consumers of both liquor and lottery (The New Indian Express dated 22nd September 2020).

The general notion is that people with lower economical demographics spend much more in the Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes). Even though involvement in lottery and sweepstakes is a real wastage of time and money, the involvement of people in these gambling products is not reducing. Based on the U S census data, an average American spent \$219.54 on lottery products in 2017, Kline B (2017).

To analyse how the spending style and culture of disposable income of Keralites influenced because of their participation in Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes), the researcher has identified three dependent variables, change in spending pattern, attitude towards lottery and sweepstakes, culture and beliefs

5.1.1 Spending Style: The spending style of the Malayalee has changed drastically. This, is evident from the luxurious life style of Keralites. Even the youngsters are very active in spending money. Here we are trying to analyse the spending pattern of disposable income by Keralites on the selected gambling products. It is measured by checking their spending intentions when they benefit from a sudden profit or income. The amount a person is willing to spend in the Kerala State Government Lottery (Voluntary Gambling) and Gambling Related Sales Promotion tools [(Sweepstakes (Non-voluntary Gambling))] varies, significantly based on their demographical variations. Even though they may not be spending as much as they are willing to spend, it helps to measure their interest in gambling products. Now the spending pattern of disposable income has undergone several changes. Now we can see a shift in essential and luxurious products and services. Today a major portion of disposable income is spent on entertainment and recreation activities Prakash A (2013). Gambling products and involvement in gambling activities (both voluntary and non-voluntary) are considered as a good entertainment activity. This may be one of the reasons for the high spending culture in gambling activities. From statements SP 76 to SP 79 are used to know the spending style.

5.1.2 Spending Attitude: Spending Attitude of people changed towards Kerala State Government Lottery and sweepstakes and this is another variable selected for the study. To measure this attitude change, the researcher tried to analyse their willingness to purchase lottery tickets again if once they won a prize or buy from the same shop again if they won a sweepstake once from there. This repetition mentality to enjoy the gambling benefits can be considered as an impact on the spending attitude. Again, people have a feeling that spending a small portion of income regularly on gambling related products, both on Voluntary Gambling and Non-voluntary Gambling may not deteriorate their assets at the same time they can exploit their element of luck. Lottery and sweepstakes were also considered by many as a relief, if the cost of living increases and their income is not sufficient to meet all those expenses, they try to depend upon these as a source of relief. Since the Kerala government is supporting the Kerala State Government Lottery and reputed business houses are sponsoring sweepstakes, people believed that these are sufficient enough to support the common man. In the study, SP 80 to SP 83 are used to know the change in spending attitude of people in Kerala.

5.1.3 Beliefs and Culture: Cultural differences and the surroundings in which one is born and brought up have a strong influence on an individual's beliefs. The cultural influence on the development of beliefs is strong enough to have an impact on the characteristics of a person. The spending culture of people is also influenced by these beliefs and environment in which they exist. Some people believed that life is for enjoyment and every aspect of life needs to be experienced. They linked improved standard of living to enjoyment in life. Such people have negative attitude to strict saving habits. Those who have this belief, about savings will not think much about the future and believed that the future is always uncertain, so no one can plan it effectively. Belief in the Almighty, affinity towards enjoyments of life, financial support from family, social status of the winners of gambling products, asset base of an individual, financial insecurity and debt position are some of the factors which influence our beliefs and this is developed from the culture of the society in which we live. These cultural influences of course have an impact on the spending nature of people on gambling products. SP 84 to SP 95 from the questionnaire is used to measure the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes) on the spending culture of Keralites.

5.2 Ordinal Logistic Regression Model for Measuring the Significance of Variables on the Spending Culture of Disposable Income of Keralites

| 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: Primary Data

5.2.1 Case Processing Summary of OLRM on the Spending Culture of Keralites

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 |
|-------------------------|-------------------------|------------|----------------------------|
| Spending pattern | Not influenced | 73 | 12.2% |
| | Occasionally influenced | 221 | 36.8% |
| | Influenced | 197 | 32.8% |
| | Frequently influenced | 109 | 18.2% |
| Total | | 600 | 100.0% |

Source: Primary Data

5.2.2 Model Fitting Information of OLRM on the Spending Culture of Keralites

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

information also 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.

| Model | -2 Log Likelihood | Chi-Square | df | Sig. |
|----------------|-------------------|------------|----|-------|
| Intercept Only | 1559.624 | | | |
| Final | 0.000 | 1559.624 | 3 | 0.000 |

Source: Primary 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.

5.2.3 Parameter Estimates of OLRM on the Spending Culture 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 | 84.725 | 8.644 | 96.066 | 1 | .000 |
| | Occasionally influenced | 105.848 | 10.795 | 96.140 | 1 | .000 |
| | Influenced | 121.361 | 12.264 | 97.917 | 1 | .000 |
| Location | Spending style | 1.303 | .187 | 48.788 | 1 | .000 |
| | Spending Attitude | 1.393 | .218 | 40.771 | 1 | .000 |
| | Beliefs and culture | 1.604 | .167 | 92.260 | 1 | .000 |

Source: Primary Data

In the case of spending style, we would say that for a one unit increase in spending style factor, we expect a 1.303 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 the spending pattern of disposable income, given all the other variables in the model are held constant. That means as the spending style

factor increases, the influence of Kerala State Government Lottery & Gambling Related Sales Promotion tools (Sweepstakes) on the spending pattern will also likely to be increased. Similar results hold for other independent variables also. As a hike of one unit in the spending attitude is expected to bring a 1.393 increase in the influence on the spending pattern of disposable income because of allocating more money to Kerala State Government Lottery and sweepstakes. This is done by sacrificing some other requirements of disposable income. One-unit hike in belief and culture of Keralites also brought a 1.604 increase in the spending pattern of disposable income. Proportion of disposable income spending on selected gambling products is increasing. This was observed when a sudden increase in salary or income is received. Even a small prize from selected gambling products are motivating Keralites to spend more and more on gambling products. When cost of living index is increasing, people are not able to meet their ends. This made them try their luck, and this will motivate them to lead a happy life even amid various sorrows. Keralites believe in State Government and also the business houses offering various sales promotions, that can be observed as a reason for their participation and allocation of disposable income more on lottery and sweepstakes. The financial insecurity faced by Keralites can be considered as another reason for their increased spending on selected gambling products. People developed a culture that, when they are motivated with an unexpected profit, that can be used for some kind of entertainments.

5.2.4 Test of Parallel Lines of OLRM on the Spending Culture 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: 5.1.4 Test of Parallel Lines on the Spending Culture of Keralites | | | | |
|---|-------------------|------------|----|-------|
| Model | -2 Log Likelihood | Chi-Square | df | Sig. |
| Null Hypothesis | 0.000 | | | |
| General | .000 ^b | 0.000 | 6 | 1.000 |
| The null hypothesis states that the location parameters (slope coefficients) are the same across response categories. | | | | |

Source: Primary Data

Ordinal Logistic Regression Model suggested that all the three variables have p-value less than 0.05, Spending style (p=0.000), Spending Attitude(p=0.000) and Beliefs and Culture (p=0.000) has a significant influence on the spending culture of disposable income of Keralites because of the existence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes). In the case of spending culture of disposable income, we would say that for a one unit increase in spending style factor, we expect a 1.303 increase in the ordered log odds of being in a higher level influence of Kerala State Government Lottery & Gambling Related Sales Promotion tools(Sweepstakes) on spending pattern of disposable income, given all the other variables in the model are held constant. That means, as the spending pattern factor increases, the influence of Kerala State Government Lottery & Gambling Related Sales Promotion tools (Sweepstakes) on spending culture of disposable income will also likely to be increased. As a hike of one unit in spending attitude is expected to bring 1.393 increase in the influence on the spending pattern of disposable income because of allocating more money to Kerala State Government Lottery and sweepstakes. One-unit hike in beliefs and culture of Keralites also brings 1.604 increase in the spending pattern of disposable income.

5.3 One-Sample Kolmogorov-Smirnov Test for Normality of Spending Culture of Keralites, on Lottery and Sweepstakes.

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

Table: 5.2 One-Sample Kolmogorov-Smirnov Test for Normality of Spending Culture of Keralites, on Lottery and Sweepstakes.

| Variable | Category | | Spending culture |
|----------|----------|----------------|------------------|
| Gender | Male | Test Statistic | 2.873 |
| | | p Value | .000 |
| | Female | Test Statistic | 1.833 |
| | | p Value | .002 |
| Age | 18-25 | Test Statistic | .976 |
| | | p Value | .296 |
| | 25-35 | Test Statistic | 1.372 |

| | | | |
|-------------------|----------------------|----------------|-------|
| | | p Value | .046 |
| | 35-45 | Test Statistic | 1.395 |
| | | p Value | .041 |
| | 45-55 | Test Statistic | 1.172 |
| | | p Value | .128 |
| | Above 55 | Test Statistic | 1.514 |
| | | p Value | .020 |
| Income | < 1 Lakh | Test Statistic | 1.139 |
| | | p Value | .149 |
| | 1 - 3 Lakhs | Test Statistic | 1.288 |
| | | p Value | .072 |
| | 3-7 Lakhs | Test Statistic | 2.240 |
| | | p Value | .000 |
| | 7-12 Lakhs | Test Statistic | 2.233 |
| | | p Value | .000 |
| | 12 Lakhs and above | Test Statistic | .726 |
| | | p Value | .668 |
| Education level | Below 10th | Test Statistic | .809 |
| | | p Value | .530 |
| | 10th Pass | Test Statistic | 1.601 |
| | | p Value | .012 |
| | Plus Two | Test Statistic | 1.696 |
| | | p Value | .006 |
| | UG | Test Statistic | 1.375 |
| | | p Value | .046 |
| | PG | Test Statistic | 1.277 |
| | | p Value | .076 |
| Occupation status | Unemployed | Test Statistic | 1.679 |
| | | p Value | .007 |
| | Labour/Self employed | Test Statistic | 1.245 |
| | | p Value | .090 |
| | Private employee | Test Statistic | 1.639 |
| | | p Value | .009 |
| | Govt. employee | Test Statistic | 1.604 |
| | | p Value | .012 |
| | Business | Test Statistic | 1.160 |
| | | p Value | .136 |
| | Professional | Test Statistic | .799 |
| | | p Value | .545 |
| Age | Unmarried | Test Statistic | 1.629 |
| | | p Value | .010 |

| | | | |
|----------|---------------|----------------|-------|
| | Married | Test Statistic | 1.861 |
| | | p Value | .002 |
| | Widow/Widower | Test Statistic | .508 |
| | | p Value | .958 |
| Religion | Hindu | Test Statistic | 1.315 |
| | | p Value | .063 |
| | Muslim | Test Statistic | 1.670 |
| | | p Value | .008 |
| | Christian | Test Statistic | 1.448 |
| | | p Value | .030 |

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) on the spending of disposable income of Keralites do not follow the 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.

5.4 Influence of Gender on Spending Culture of Keralites in Lottery and Sweepstakes

Hypothesis:2 Gender has no significant influence on the spending pattern of disposable income of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes)

Table: 5.3 Mann-Whitney U Test shows the influence of Gender on Spending Culture of Keralites in Lottery and Sweepstakes

| Variables | Gender | N | Mean Rank | Sum of Ranks | Test Statistic | p Value |
|---------------------------------------|--------|-----|-----------|--------------|----------------|---------|
| Spending Culture of Disposable Income | Male | 300 | 414.96 | 124487.50 | -16.188 | 0.000 |
| | Female | 300 | 186.04 | 55812.50 | | |

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected for 1% level of significance, hence we can conclude that the gender of the respondents has a significant influence on the spending culture of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (Sweepstakes). Based on the mean rank, males (414.96) are spending more in the Kerala State Government Lottery and Gambling Related Sales Promotion tools than females (186.04). This is easy to interpret that generally spending habit is more among men, obviously this is because men earn more than women. In India men enjoy more financial freedom than women. Situation is not different in Kerala. Women make the buying decisions but the transactions and payment aspects were completed with the involvement of men (Mukherjee R 2015). Since gambling products are uncertain and severe risk elements are involved in it, higher participation and spending are not observed among the female category in these products. The results identified here also ratified the same.

5.5 Influence of Age on Spending Culture of Keralites, in Lottery and Sweepstakes

Hypothesis 3: Age has no significant influence on the spending pattern of disposable income of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes)

| Table: 5.4 Kruskal - Wallis Test Shows the Influence of Age on Spending Culture of Keralites in Lottery and Sweepstakes | | | | | |
|--|----------|-----|-----------|----------------|---------|
| Variables | Age | N | Mean Rank | Test statistic | p value |
| Spending Culture | 18-25 | 103 | 300.86 | 21.912 | 0.000 |
| | 25-35 | 139 | 322.98 | | |
| | 35-45 | 142 | 338.65 | | |
| | 45-55 | 132 | 249.99 | | |
| | Above 55 | 84 | 277.73 | | |

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 age of the respondent on the spending culture of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools, (Sweepstakes) are not significant. Based on the mean rank, it

was observed that the age group that belong to 35-45 (338.65) category is spending more on the Kerala State Government Lottery and sweepstakes, followed by them comes the age group of 25-35 with a mean rank of 322.98. When the age increases , this spending habit is reduced, for the age category of 45-55 the mean score is only 249.99. The movement of spending culture shows a gradual increase from the younger age group and reach its peak in middle age and gradually it drops down when they grow older. The main reason behind this trend, that was reported in earlier studies was that people spend more on gambling products at their younger age because of their financial autonomy and lack of responsibility. (Barens G M *et al* 2011) The Post hoc test has been performed for pairwise comparisons and the results are given below.

5.5.1 Pairwise Comparison of Different Age Groups and Spending Culture of Keralites in Lottery and Sweepstakes

| Table: 5.4.1 Post hoc test for Pairwise comparisons between Different Age Group and Influence on Spending Culture of Keralites in Lottery and Sweepstakes | | | | | |
|--|-----------|-------|----------------|------------|-------|
| Variable | Age group | | Test Statistic | Std. Error | Sig |
| Spending Culture | 45-55 | 18-25 | 50.867 | 22.77 | 0.025 |
| | 45-55 | 25-35 | 72.99 | 21.049 | 0.001 |
| | 45-55 | 35-45 | 88.663 | 20.94 | 0.000 |
| | Above 55 | 35-45 | 60.929 | 23.84 | 0.011 |

From the corresponding p values, it is clear that the age group 45-55 is significantly different in the spending culture of Keralites in the Kerala State Government Lotteries and Gambling Related Sales Promotion tools (Sweepstakes). That means, the spending culture of Keralites belongs to the age group of 45-55, in both the Kerala State Government lottery and Gambling Related Sales Promotion (Sweepstakes) are varying with other age groups except age category of 'Above 55'. 35- 45 category is also significantly different from 'Above 55'. The age category which belongs to 45-55 is spending less in the Kerala State Government Lottery and sweepstakes. Other age groups are not showing any significant difference in the spending habit on Kerala State Government Lottery and sweepstakes.

5.6 Influence of Annual Income on Spending Culture of Keralites in Lottery and Sweepstakes

Hypothesis 4: Income level has no significant influence on the spending pattern of disposable income of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes)

Table: 5.5 Kruskal-Wallis Test shows the Influence of Annual Income on Spending Culture of Keralites in Lottery and Sweepstakes

| Variable | Income | N | Mean Rank | Test statistic | p value |
|------------------|--------------------|-----|-----------|----------------|---------|
| Spending Culture | < 1 Lakh | 98 | 234.11 | 44.416 | 0.000 |
| | 1 - 3 Lakhs | 177 | 280.94 | | |
| | 3-7 Lakhs | 229 | 322.93 | | |
| | 7-12 Lakhs | 69 | 394.79 | | |
| | 12 Lakhs and above | 27 | 238.43 | | |

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 income level of the respondent on the spending culture of Keralites in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (Sweepstakes) are significant. While evaluating the mean score it is evident that the people who belongs to the annual income group of 7-12 (394.79) lakhs are spending more on the selected gambling tools. Followed by them comes the 3-7 lakhs category. Globally it is identified that the poor section is more attracted and spends more on gambling products. But here in the study it is clear that middle -income group is spending more on gambling products. We have several reasons for this phenomenon, i.e. now gambling products especially lotteries are linked towards charity as well as a social responsibility as it is offering employment opportunities for a lot of people. Then in the case of Gambling Related Sales Promotion tools (Sweepstakes), middle -income groups show a culture of spending more in comparison with the poor and higher segment is because the poorer section is deprived of purchasing power and the higher income category was not considering this as a requirement to improve the quality of their life. It is the middle-income group, who

believe that they could improve their standard of living by winning in the Gambling Related Sales Promotion tools. A Post hoc test has been performed for pairwise comparisons and the results are given below.

5.6.1 Pairwise Comparison of Different Income Groups and Spending Culture of Keralites in Lottery and Sweepstakes

| Table: 5.5.1 Post hoc Test for Pairwise comparisons between Different Income Category and Influence on Spending Culture of Keralites in Lottery and Sweepstakes | | | | | |
|--|--------------------|-------------|-----------|--------|-------|
| Variable | Income Level | | Test | Std. | Sig |
| | | | Statistic | Error | |
| Spending Culture | < 1 Lakh | 1 - 3 Lakhs | -46.831 | 21.808 | 0.318 |
| | < 1 Lakh | 3-7 Lakhs | -88.822 | 20.907 | 0.000 |
| | < 1 Lakh | 7-12 Lakhs | -160.678 | 27.218 | 0.000 |
| | 1 - 3 Lakhs | 3-7 Lakhs | -41.991 | 17.334 | 0.015 |
| | 1 - 3 Lakhs | 7-12 Lakhs | -113.846 | 24.581 | 0.000 |
| | 3-7 Lakhs | 7-12 Lakhs | -71.855 | 23.785 | 0.003 |
| | 12 Lakhs and above | 3-7 Lakhs | 84.509 | 35.242 | 0.016 |
| | 12 Lakhs and above | 7-12 Lakhs | 156.364 | 39.316 | 0.000 |

Source: Primary Data

From the corresponding p values, it is clear that the respondents who belong to the middle-income group i.e. 3-7 and 7 -12 lakhs are significantly different with respect to the spending culture of Keralites in Kerala State Government Lotteries and Gambling Related Sales Promotion tools. That means the spending culture of other income groups, on both the Kerala State Government lottery and Gambling Related Sales Promotion tools are not significantly different. The upper middle-income group is spending more on gambling products than the lower middle-income group. This may be due to their higher expectation towards life and their intention to shift to the higher income group.

5.7 Influence of Education Level on Spending Culture of Keralites in Lottery and Sweepstakes

Hypothesis 5: Education level has no significant influence on the spending pattern of disposable income of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes)

Table: 5.6 Kruskal - Wallis Test shows the Influence of Education Level on Spending Culture of Keralites in Lottery and Sweepstakes

| Variable | Education Level | N | Mean Rank | Test statistic | p value |
|------------------|-----------------|-----|-----------|----------------|---------|
| Spending Culture | Below 10th | 11 | 423.23 | 36.467 | 0.000 |
| | 10th Pass | 86 | 336.41 | | |
| | Plus Two | 163 | 339.60 | | |
| | UG | 224 | 250.22 | | |
| | PG | 116 | 304.38 | | |

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected at 1% level of significance. Hence it can be inferred that the influence of the education level of the respondent on the spending culture of Keralites in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) (Sweepstakes) tools are significant. By justifying the global phenomenon here also, people with low education i.e. 'Below the 10th' with a mean value of 423.23 are spending more on gambling products. Gradually when the education level increases, their spending on chance-based events was reducing and spending on skill-based events was increasing. The respondents with under graduation are spending less when compared to the post graduates. Now- a -days educated groups are attracted to lotteries as well as sweepstakes type of sales promotion, because they consider this as a part of their social responsibility. But this led to an affinity towards these products. Later it can be developed as a compulsive or problem gambling nature. Educated groups also consider themselves as possessing the knowledge to predict the winning number, by applying the theorems of games and probability (Ray R 2018). A Post hoc test has been performed for pairwise comparisons and the results are given below.

5.7.1 Pairwise Comparison of Different Education Levels and Spending Culture of Keralites in Lottery and Sweepstakes

| Table: 5.6.1 Post hoc test for Pairwise comparisons between Different Education Class and Influence on Spending Culture of Keralites in Lottery and Sweepstakes | | | | | |
|--|-----------------|------------|----------------|------------|-------|
| Variable | Education Level | | Test Statistic | Std. Error | Sig |
| Spending Culture | UG | Below 10th | 173.009 | 53.488 | 0.001 |
| | UG | 10th pass | 86.194 | 21.971 | 0 |
| | UG | Plus two | 89.386 | 17.831 | 0 |
| | UG | PG | -54.165 | 19.812 | 0.006 |
| | PG | Below 10th | 118.844 | 54.641 | 0.03 |

Source: Primary Data

From the corresponding p values, it is clear that the people who belong to under graduation category is significantly different with respect to the spending culture of Keralites in Kerala State Government Lotteries and Gambling Related Sales Promotion tools (Sweepstakes). That means the spending culture on both the Kerala State Government lottery and Gambling Related Sales Promotion tools of Keralites are varying with respect to education level. Educated groups of people show a low tendency in spending towards gambling products. That's why they are showing significant difference from other groups with a lower level of education.

5.8 Influence of Occupation Status on Spending Culture of Keralites in Lottery and Sweepstakes

Hypothesis 6: Occupational status has no significant influence on the spending pattern of disposable income of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes)

Table 5.7 Kruskal - Wallis Test shows the Influence of Occupation Status on Spending Culture of Keralites in Lottery and Sweepstakes

| Variable | Occupational status | N | Mean Rank | Test statistic | p value |
|------------------|----------------------|-----|-----------|----------------|---------|
| Spending Culture | Unemployed | 95 | 236.4 | 40.331 | 0.000 |
| | Labour/Self employed | 102 | 322.93 | | |
| | Private employee | 212 | 283.23 | | |
| | Govt. employee | 60 | 289.48 | | |
| | Business | 120 | 374.16 | | |
| | Professional | 11 | 235.45 | | |

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 the influence of occupation status of the respondent on the spending culture of Keralites in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (Sweepstakes) is significant. With the mean score we can explain the people who belong to the business category (374.16) and Labour/ self-employed (322.93) are spending more on selected gambling products. These are the categories with uncertain income. Insecurity feeling in job and income can be considered as one of the motives behind showing a higher spending tendency towards gambling products. Professionals with a mean score of 235.45, with high job security and income are showing less spending culture towards these types of products. The unemployed category (236.4), is not having the ability to spend on these types of products, which pulls them back. Even though they possess the intention to buy, their unemployment will not allow them to spend more, also they may depend on borrowed funds to buy the selected gambling products i.e. Kerala State Government Lottery and those products with sweepstakes offers. A Post hoc test has been performed for pairwise comparisons and the results are given below.

5.8.1 Pairwise Comparison of Different Occupation Status and Spending Culture of Keralites in Lottery and Sweepstakes

| Table: 5.7.1 Post hoc test for Pairwise Comparisons between Different Occupational Group and Influence on Spending Culture of Keralites in Lottery and Sweepstakes | | | | | |
|--|----------------------|----------------------|----------------|------------|-------|
| Variable | Occupational status | | Test Statistic | Std. Error | Sig |
| Spending Culture | Unemployed | Labour/Self employed | -86.526 | 24.695 | 0.000 |
| | Unemployed | Business | -137.762 | 23.785 | 0.000 |
| | Unemployed | Private employee | -46.833 | 21.384 | 0.029 |
| | Labour/Self employed | Business | -51.236 | 23.325 | 0.028 |
| | Govt. employee | Business | -84.688 | 27.385 | 0.002 |
| | Private employee | Business | -90.929 | 19.786 | 0.000 |
| | Professional | Business | 138.708 | 54.562 | 0.011 |

Source: Primary Data

From the corresponding p values, it is clear that the people doing business and those who belong to the unemployed category is significantly different with respect to the spending culture of Keralites in Kerala State Government Lotteries and Gambling Related Sales Promotion tools (Sweepstakes). That means the spending culture on both the Kerala State Government lottery and Gambling Related Sales Promotion tools are varying with respect to occupational status. Other age groups are not showing any significant difference with respect to the factors attracting people to gambling. Business people are showing significant difference from all the other occupational statuses. They are spending more on gambling products than other classes. The unemployed category is also significantly different from other categories except for professionals and government employees. Here the unemployed category is spending less on gambling products as secure income group, because of the lack of regular income to spend on these products.

5.9 Influence of Marital Status on Spending Culture of Keralites in Lottery and Sweepstakes

Hypothesis 7: Marital status has no significant influence on the spending pattern of disposable income of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes)

Table: 5.8 Kruskal -Wallis Test shows the influence of Marital Status on Spending Culture of Keralites in Lottery and Sweepstakes

| Variable | Marital Status | N | Mean Rank | Test statistic | p value |
|------------------|----------------|-----|-----------|----------------|---------|
| Spending Culture | Unmarried | 121 | 370.81 | 26.514 | 0.000 |
| | Married | 475 | 283.64 | | |
| | Widow/Widower | 4 | 175.75 | | |

Source: Primary Data

Since p value (0.000) is less than 0.01, the hypothesis is rejected at a1% level of significance. Hence it can be inferred that the influence of the marital status of the respondent on the spending culture of Keralites on Kerala State Government Lottery and Gambling Related Sales Promotion (GRSP) tools is significant. Unmarried people with a mean score of 370.81 are spending more on Kerala State Government Lottery and sweepstakes. Since their accountability towards family and society is less compared to other marital status group. Married people with a mean score of 283.64 are spending on an average on gambling products, because they believe that, since the outcome of gambling products is uncertain and if they spend more, later that may be a real burden for them as well as to their family. So, the responsibility towards the dependents makes them to withdraw themselves from the heavy spending culture towards gambling products. But these people who possess gambling affinity may be attracted to sweepstakes which are also gambling- natured items. But while spending on sweepstakes they will try to convince their family that with the spending they will get a double benefit, one was the product they are buying and the other was the chance to win a heavy jackpot or a bumper prize. The widow/ widower is the category that spends less on these products, because of a lack of expectation and dreams to fulfill. Post hoc test has been performed for pairwise comparisons and the results are given below.

5.9.1 Pairwise Comparison of Different Marital Status and Spending Culture of Keralites in Lottery and Sweepstakes

Table: 5.8.1 Post hoc Test for Pairwise Comparisons between Different Marital Status and Influence on Spending Culture of Keralites in Lottery and Sweepstakes

| Variable | Marital Status | | Test Statistic | Std. Error | Sig |
|------------------|-------------------|-----------|----------------|------------|-------|
| Spending Culture | Widow/ Widower | Unmarried | 195.056 | 88.019 | 0.027 |
| | Married | Unmarried | 87.165 | 17.637 | 0 |

Source: Primary Data

From the corresponding p values, it is clear that the people who belong to the Unmarried category is significantly different with respect to the spending culture of Keralites on Kerala State Government Lotteries and Gambling Related Sales Promotion tools (Sweepstakes). That means the spending culture on both the Kerala State Government Lottery (Voluntary Gambling) and Gambling Related Sales Promotion tools (Non-voluntary Gambling) are varying with respect to marital status. The other two categories i.e. married and widows/widowers are not showing significant difference in the spending culture in gambling products. Financial liberty and independence of an Unmarried category, act as a catalyst for them to spend heavily on gambling products. They also consider this as an entertainment.

5.10 Influence of Religion on Spending Culture of Keralites in Lottery and Sweepstakes

Hypothesis 8: Religion has no significant influence on the spending pattern of disposable income of Keralites in the Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes)

Table: 5.9 Kruskal - Wallis Test shows the Influence of Religion on Spending Culture of Keralites in Lottery and Sweepstakes

| Variable | Religion | N | Mean Rank | Test statistic | p value |
|------------------|-----------|-----|-----------|----------------|---------|
| Spending Culture | Hindu | 254 | 283.73 | 4.84 | 0.089 |
| | Muslim | 171 | 320.76 | | |
| | Christian | 175 | 305.04 | | |

Source: Primary Data

Since p value (0.089) is greater than 0.05, the hypothesis is accepted at a 5% level of significance. Hence it can be inferred that the influence of the religion of the respondent on the spending culture of Keralites on Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools are insignificant. All three religions are showing somewhat equal intensity in spending on gambling products. Based on the mean score, Muslims (320.76), spend more than other two religion, anyways this hike is not reflecting as a significant difference.

5.11 Influence of Demographic Variables on Spending Culture of the Disposable Income of Keralites in Kerala State Government Lottery

In this section of Chapter 5, the researcher is analysing the influence of Kerala State Government Lottery on the allocation/ spending of disposable income of Keralites. The spending habit varies according to the demographic features of people. Here in the earlier section we analysed the influence of the Kerala State Government Lottery on the saving habits of people, i.e. whether they are changing the proportion of their savings to invest in the Kerala State Government Lottery. Now, in this section, the researcher is examining the trend of allocation of their disposable income. Whether they are shifting their preferences of spending habits of disposable income from other essentials to the Kerala State Government Lottery. Whether the demographic profile of the Keralites was playing any role in this. Again, the seven independent demographical factors were studied to examine the influence of Kerala State Government Lottery on the spending culture of the disposable income of Keralites. For this purpose, separate statements were designed in the questionnaire to examine this influence separately. SPL 80, SPL 95 were used to examine this influence on spending culture. A person may use his disposable income for many purposes, for buying essentials, entertainments, etc. This proportion of allocating disposable income is studied with special reference to the Kerala State Government Lottery. To find out whether they are changing their preferences towards buying the Kerala State Government Lottery, without spending for or by sacrificing any of their other buying intentions. To categorise the score the ordinal scale of '*Spending and Saving Attitudes and Behaviours Questionnaire*', from Psyc Tests, a database of the American Psychological Association was adopted. The Ordinal Scoring scales were depicted in Table 5.- The results of the Chi square test have been

applied to test the influence of the demographic variables on the spending culture of disposable income of Keralites because of the purchase of Kerala State Government Lottery is illustrated below.

5.12 Categorical Order of Scores based on the Spending and Saving Attitudes and Behaviours Questionnaire, from Psyc Tests, a Database of the American Psychological Association

| 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: Calculated Data

5.13 Influence of Gender on Spending Culture of Keralites in Lottery

Hypothesis 1: Gender has no significant influence on the spending culture of disposable income of Keralites, because of their participation in the Kerala State Government Lottery.

| Gender | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
|-----------------|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Male | 14 | 159 | 85 | 22 | 20 | 300 | 0.000 |
| % within Gender | 4.67 | 53.00 | 28.33 | 7.33 | 6.67 | 100 | |
| Female | 133 | 153 | 14 | 0 | 0 | 300 | |
| % within Gender | 44.33 | 51.00 | 4.67 | 0.00 | 0.00 | 100 | |
| Total | 147 | 312 | 99 | 22 | 20 | 600 | |
| % within Gender | 24.50 | 52.00 | 16.50 | 3.67 | 3.33 | 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 spending culture of Keralites because of the purchase of Kerala State lottery. All the 20 Highly Influenced respondents are males and 22 Frequently Influenced respondents are also males. Among the 99 Influenced, a great majority of 85 respondents are males and only 14 respondents are in the female category. Spending on disposable income of males, 6.67 percent is highly influenced and 7.33 percent is frequently influenced because of the purchase of the Kerala State Government Lottery. While analysing the societal characteristics, in Kerala major spending decisions were taken by males. Financial autonomy and risk-taking ability of males can be considered as the reason for frequent and high influence on the spending pattern of disposable income, because of the purchase of Kerala State Government Lottery. Females are undergoing gaming activities only for entertainment purpose and out of curiosity. But they will not change their spending habit, to invest in an uncertain event.

5.14 Influence of Age on Spending Culture of Keralites in Lottery

Hypothesis 2: Age has no significant influence on spending culture of disposable income of Keralites, because of their participation in the Kerala State Government Lottery.

| Table: 5. 12 Chi Square Test Shows Age wise Influence on Spending Culture of Keralites in Lottery | | | | | | | |
|--|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Age | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| 18-25 | 14 | 62 | 26 | 1 | 0 | 103 | 0.000 |
| % within age | 13.59 | 60.19 | 25.24 | 0.97 | 0.00 | 100 | |
| 25-35 | 27 | 86 | 16 | 9 | 1 | 139 | |
| % within age | 19.42 | 61.87 | 11.51 | 6.47 | 0.72 | 100 | |
| 35-45 | 24 | 65 | 37 | 9 | 7 | 142 | |
| % within age | 16.90 | 45.77 | 26.06 | 6.34 | 4.93 | 100 | |
| 45-55 | 50 | 56 | 18 | 2 | 6 | 132 | |
| % within age | 37.88 | 42.42 | 13.64 | 1.52 | 4.55 | 100 | |

| | | | | | | |
|--------------|-------|-------|-------|------|------|-----|
| Above 55 | 32 | 43 | 2 | 1 | 6 | 84 |
| % within age | 38.10 | 51.19 | 2.38 | 1.19 | 7.14 | 100 |
| Total | 147 | 312 | 99 | 22 | 20 | 600 |
| % within age | 24.50 | 52.00 | 16.50 | 3.67 | 3.33 | 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 significant influence on the spending culture of Keralites because of the purchase of Kerala State lottery. It is evident that among 20 Highly Influenced respondents 6 belong to the age group of 45-55 and an equal number belong to above the 55-age group and out of 22 Frequently Influenced respondents' majority of 9 belong to an age group of 25-35 and the same number is reported in the age group 35-45. Out of the 99 Influenced, of Kerala State Lottery 37 respondents belong to 35-45. So, we can assume that the spending culture of Keralites on lottery purchase is increasing from the middle age group i.e. from 35 onwards. The spending habit of people who belong to the age group of 'Above 55' (7.14 percent) were highly influenced by sweepstakes. 6.47 percent of the 25-35 age group and 6.34 percent of the 35-45 age groups were frequently influenced. So, affinity towards the Kerala State Government Lottery starts mainly from lower middle age and gradually this affinity moves to addiction when age increases and in the old age stage this level comes down. From this it is clear that persons are spending more on Kerala State Government Lottery in their middle age, because during that period people dare to challenge the situations by investing more in risky events. Even if they lose, they think they have the time to gain back everything they lost through gambling. but when age increases, they lose their confidence and gradually decrease their spending in these types of Voluntary Gambling.

5.15 Influence of Income Level on Spending Culture of Keralites in Lottery

Hypothesis 3: Income has no significant influence on spending culture of disposable income of Keralites, because of their participation in the Kerala State Government Lottery.

| Table: 5.13 Chi Square Test Shows Income Level Influence on Spending Culture of Keralites in Lottery | | | | | | | |
|---|-----------------------|--------------------------------|-------------------|------------------------------|--------------------------|--------------|----------------|
| Income | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| < 1 Lakh | 35 | 55 | 8 | 0 | 0 | 98 | 0.000 |
| % within income | 35.71 | 56.12 | 8.16 | 0.00 | 0.00 | 100 | |
| 1 - 3 Lakhs | 52 | 80 | 29 | 14 | 2 | 177 | |
| % within income | 29.38 | 45.20 | 16.38 | 7.91 | 1.13 | 100 | |
| 3-7 Lakhs | 49 | 129 | 45 | 3 | 3 | 229 | |
| % within income | 21.40 | 56.33 | 19.65 | 1.31 | 1.31 | 100 | |
| 7-12 Lakhs | 9 | 33 | 11 | 1 | 15 | 69 | |
| % within income | 13.04 | 47.83 | 15.94 | 1.45 | 21.74 | 100 | |
| 12 Lakhs and above | 2 | 15 | 6 | 4 | 0 | 27 | |
| % within income | 7.41 | 55.56 | 22.22 | 14.81 | 0.00 | 100 | |
| Total | 147 | 312 | 99 | 22 | 20 | 600 | |
| % within income | 24.50 | 52.00 | 16.50 | 3.67 | 3.33 | 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 spending culture of Keralites because of the purchase of Kerala State Government lottery. It is disclosed that among 20 Highly Influenced respondents 15 belong to the 7-12 lakhs income group. Again, out of 22 Frequently Influenced respondents 14 respondents are from 1-3 lakhs of annual income group and out of 99 Influenced 45 belong to an annual income group of 3-7 lakhs. Since it was assumed that the spending habit change of Keralites on the Kerala State Lottery is high among the income group of people who belong to an income group starting 3-7 lakhs annual income. The spending habit of disposable income of 21.74 percent of the people belong to the upper middle-income group i.e. 7-12 lakhs is highly influenced by the purchase of the Kerala State Government Lottery. One of the main reasons behind this is the fact that this income group is highly ambitious and they are planning and dreaming to improve their standard

of living to high income group. This income group is having regular income from their ability, along with this they are curious to check their element of chance, which may benefit them to improve their quality of life.

5.16 Influence of Education Level on Spending Culture of Keralites in Lottery

Hypothesis 4: Educational level has no significant influence on spending culture of disposable income of Keralites, because of their participation in the Kerala State Government Lottery.

| Table: 5.14 Chi Square Test Shows Education Level Influence on Spending Culture of Keralites in Lottery | | | | | | | |
|---|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| EDUCATION LEVEL | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| Below 10th | 0 | 4 | 5 | 2 | 0 | 11 | 0.000 |
| % within rows | 0.00 | 36.36 | 45.45 | 18.18 | 0.00 | 100 | |
| 10th Pass | 29 | 29 | 19 | 7 | 2 | 86 | |
| % within rows | 33.72 | 33.72 | 22.09 | 8.14 | 2.33 | 100 | |
| Plus Two | 22 | 99 | 26 | 8 | 8 | 163 | |
| % within rows | 13.50 | 60.74 | 15.95 | 4.91 | 4.91 | 100 | |
| UG | 68 | 120 | 21 | 5 | 10 | 224 | |
| % within rows | 30.36 | 53.57 | 9.38 | 2.23 | 4.46 | 100 | |
| PG | 28 | 60 | 28 | 0 | 0 | 116 | |
| % within rows | 24.14 | 51.72 | 24.14 | 0.00 | 0.00 | 100 | |
| Total | 147 | 312 | 99 | 22 | 20 | 600 | |
| % within rows | 24.50 | 52.00 | 16.50 | 3.67 | 3.33 | 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 spending culture of Keralites because of the purchase of Kerala State lottery. It is clear that among 20 Highly Influenced respondents 10 belong to under graduate education level. Again, out

of 22 Frequently Influenced respondents 8 respondents have plus two education and out of 99 Influenced 28 belong to the postgraduate level of education. So, it can be interpreted as, spending culture of people Kerala is changing because of the purchase of Kerala State Lottery. Here also we can see that education level is inversely related to the purchase of the Kerala State Government Lottery. Uneducated people, ‘below the 10th’, 18.18 percent ratify frequent influence and 22.09 percent of ‘10th pass’, category agreed their influence on the spending in lottery, because they are deprived of so many ways to enjoy higher quality in life. They may spend much more part of their disposable income towards this voluntary type of gambling, to achieve their goals in life. With respect to reviews it is ironic to observe that educated group of post graduates (24.14 percent) was reporting that their spending habit of disposable income in the lottery is influenced. One of the reasons noticed in this regard is that many of the Keralites consider the lottery buying as a social responsibility or as a part of charity. This reason can be used even by the educated group to justify their spending habit in lottery. But in lottery spending, educated groups are not categorised in frequently influenced or highly influenced group.

5.17 Influence of Occupation Status on Spending Culture of Keralites in Lottery

Hypothesis 5: Occupational status has no significant influence on spending culture of disposable income of Keralites, because of their participation in the Kerala State Government Lottery.

| OCCUPATION STATUS | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
|----------------------|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Unemployed | 34 | 52 | 9 | 0 | 0 | 95 | 0.000 |
| % within occupation | 35.79 | 54.74 | 9.47 | 0 | 0 | 100 | |
| Labour/Self employed | 30 | 42 | 16 | 12 | 2 | 102 | |
| % within occupation | 29.41 | 41.18 | 15.69 | 11.76 | 1.96 | 100 | |
| Private employee | 47 | 120 | 39 | 4 | 2 | 212 | |

| | | | | | | |
|---------------------|-------|-------|-------|------|-------|-----|
| % within occupation | 22.17 | 56.60 | 18.40 | 1.89 | 0.94 | 100 |
| Govt. employee | 22 | 22 | 7 | 1 | 8 | 60 |
| % within occupation | 36.67 | 36.67 | 11.67 | 1.67 | 13.33 | 100 |
| Business | 10 | 71 | 26 | 5 | 8 | 120 |
| % within occupation | 8.33 | 59.17 | 21.67 | 4.17 | 6.67 | 100 |
| Professional | 4 | 5 | 2 | 0 | 0 | 11 |
| % within occupation | 36.36 | 45.45 | 18.18 | 0.00 | 0.00 | 100 |
| Total | 147 | 312 | 99 | 22 | 20 | 600 |
| % within occupation | 24.50 | 52.00 | 16.50 | 3.67 | 3.33 | 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 spending culture of Keralites because of the purchase of Kerala State lottery. It is clear that among 20 Highly Influenced respondents 8 belong to business category and 8 belong to government employee group. Again, out of 22 Frequently Influenced respondents 12 respondents are labourers. Out of 99 Influenced 39 belongs to the private job category. So, it can be interpreted as, in Kerala spending culture of disposable income of people was influenced by the purchase of the Kerala State Lottery, especially among those people who belong to an occupational status of the business category, labourers and private employees. Since it was concluded that those people with a lack of job security and regular income may take chances in life even by changing their spending style of disposable income. While analysing within the occupation level, Business category (21.67 percent), private employees (18.40 percent) and labour/self-employed category (15.69 percent) is reported, their spending habits of disposable income are influenced because of the involvement in Kerala State Government Lottery.

5.18 Influence of Marital Status on Spending Culture of Keralites in Lottery

Hypothesis 6: Marital status has no significant influence on spending culture of disposable income of Keralites, because of their participation in the Kerala State Government Lottery.

Table: 5.16 Chi Square Test Shows Marital Status Influence on Spending Culture of Keralites in Lottery

| MARITAL STATUS | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
|----------------|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Unmarried | 10 | 71 | 32 | 8 | 0 | 121 | 0.000 |
| % within rows | 8.26 | 58.68 | 26.45 | 6.61 | 0 | 100 | |
| Married | 134 | 240 | 67 | 14 | 20 | 475 | |
| % within rows | 28.21 | 50.53 | 14.11 | 2.95 | 4.21 | 100 | |
| Widow/Widower | 3 | 1 | 0 | 0 | 0 | 4 | |
| % within rows | 75.00 | 25.00 | 0 | 0 | 0 | 100 | |
| Total | 147 | 312 | 99 | 22 | 20 | 600 | |
| % within rows | 24.50 | 52.00 | 16.50 | 3.67 | 3.33 | 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 spending culture of the disposable income of Keralites because of the purchase of Kerala State lottery. It is very clear that among 20 Highly Influenced respondents all of them are from the married category. Again, out of 22 Frequently Influenced respondents 14 respondents, and out of 99 Influenced 67 belong to married segment. So, it can be interpreted that, in Kerala spending of the disposable income of people were influenced on the purchase of the Kerala State Lottery, especially among the married people (4.21 percent were highly influenced). To meet the financial liability, family people, consider lottery as a source and they are taking that chance to achieve their dreams in life. The spending habit of married people is influenced by lottery, this showed that people with more expectations in life are spending more on lottery. But when we analyse within the marital status 6.61 percent of the unmarried people are frequently influenced and 26.45 percent of unmarried category shows the influence on spending habit, so this is more when compared to the married category. The anxiety and curiosity of unmarried people generated out of their financial independence makes them spend their disposable income more on lottery.

5.19 Influence of Religion on Spending Culture of Keralites in Lottery

Hypothesis 7: Religion has no significant influence on spending culture of disposable income, because of the purchase of Kerala State Government Lottery

Table: 5.17 Chi Square Test Shows Religion Wise Influence on Spending Culture of Keralites in Lottery

| Religion | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
|---------------|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Hindu | 69 | 132 | 36 | 7 | 10 | 254 | 0.193 |
| % within rows | 27.17 | 51.97 | 14.17 | 2.76 | 3.94 | 100 | |
| Muslim | 41 | 81 | 39 | 6 | 4 | 171 | |
| % within rows | 23.98 | 47.37 | 22.81 | 3.51 | 2.34 | 100 | |
| Christian | 37 | 99 | 24 | 9 | 6 | 175 | |
| % within rows | 21.14 | 56.57 | 13.71 | 5.14 | 3.43 | 100 | |
| Total | 147 | 312 | 99 | 22 | 20 | 600 | |
| % within rows | 24.50 | 52.00 | 16.50 | 3.67 | 3.33 | 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 spending of disposable income of Keralites because of the purchase of Kerala State lottery. Buying lottery tickets has no impact on the spending of disposable income of Keralites based on the difference in religion. All, three religions spend their disposable income almost in a similar manner in buying the Kerala State Government Lottery. Among the Hindus, 3.94 percent is highly influenced, followed by Christians 3.43 percent and Muslims, with 2.34 percent are also showing high influence on spending of disposable income on Kerala State Government Lottery.

5.20 Influence of Demographic Variables on Spending Culture of Disposable Income of Keralites in Gambling Related Sales Promotion tools (Sweepstakes)

Sweepstakes are considered as the Gambling Related Sales Promotion tools because it possesses two out of three features of gambling, i.e. chance and prize. Consideration is the only missing factor. But sweepstakes selected here as one of the non-voluntary gambling promotion tools in a sense that people has no awareness about the gambling nature of these tool. Sometimes people may not spend on gambling activities and may

have a belief that they are not showing any kind of attraction towards gambling products at the same time they may be influenced by these types of indirect gambling activities. This affinity towards Gambling Related Sales Promotion tools are analysed over here. Those who have a basic instinct towards gambling activities and may not involve in it directly because of the thought that, gambling is a negative phenomenon, but such persons may show attraction to these types of promotion tools. Their basic instinct towards gambling is motivating them to buy those products with sweepstakes offers. It is a common fact that the people spend their disposable income as per their preferences and priority. In this section the researcher is analysing the preferences given by Keralites while allocating their disposable income. Whether they are changing their spending pattern of disposable income to enjoy the benefit of sweepstakes. For examining this researcher consider SPS 81 and SPS 83. These statements will clearly define the intention of people to spend their disposable income towards products offering sweepstakes, by curtailing their expenses towards other necessities of life. As in the above section here also we are using the Ordinal Scoring categorisation, to measure the influence of sweepstakes on the spending culture of disposable income of Keralites. The Chi Square test was applied here to measure the influence based on the seven selected demographical profile of the people.

5.21 Influence of Gender on Spending Culture of Keralites in Sweepstakes

Hypothesis 1: Gender has no significant influence on spending of disposable income of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes)

Table: 5.18 Chi Square Test Shows Gender Wise Influence on the Spending Pattern of Keralites in Sweepstakes

| Gender | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | <i>p</i> Value |
|---------------|----------------|-------------------------|------------|-----------------------|-------------------|-------|----------------|
| Male | 20 | 88 | 87 | 91 | 14 | 300 | 0.00 |
| % within rows | 6.67 | 29.33 | 29.00 | 30.33 | 4.67 | 100 | |
| Female | 70 | 151 | 74 | 5 | 0 | 300 | |
| % within rows | 23.33 | 50.33 | 24.67 | 1.67 | 0.00 | 100 | |
| Total | 90 | 239 | 161 | 96 | 14 | 600 | |
| % within rows | 15.00 | 39.83 | 26.83 | 16.00 | 2.33 | 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 a significant influence on the spending culture of the disposable income of Keralites because of the existence of Gambling Related Sales Promotion tools (Sweepstakes) in the market. It is clear that among 14 Highly Influenced respondents attracted to Gambling Related Sales Promotion tools are males and out of 96 Frequently Influenced people attracted to Gambling Related Sales Promotion tools 91 are males and only 5 belongs to the female category. Males are more attracted to sweepstakes which possess a gambling nature. It shows that males are spending more because of the Gambling Related Sales Promotion tools i.e. sweepstakes. The spending habits of 30.33 percent of males were frequently influenced and 4.67 percent of males were highly influenced, because of their involvement in sweepstakes. It is generally accepted that males are more attracted to gambling, this is the main cause that they showed affinity towards sweepstakes too. Because sweepstakes possess all the features of gambling except consideration. The element of chance and prize were the two factors that attract males towards sweepstakes.

5.22 Influence of Age on Spending Culture of Keralites in Sweepstakes

Hypothesis 2: Age has no significant influence on the spending of disposable income of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes)

| Table: 5.19 Chi Square Test Shows Age Wise Influence on the Spending Pattern of Keralites in Sweepstakes | | | | | | | |
|--|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Age | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| 18-25 | 16 | 34 | 36 | 9 | 8 | 103 | 0.000 |
| % within age | 15.53 | 33.01 | 34.95 | 8.74 | 7.77 | 100 | |
| 25-35 | 21 | 48 | 46 | 22 | 2 | 139 | |
| % within age | 15.11 | 34.53 | 33.09 | 15.83 | 1.44 | 100 | |
| 35-45 | 9 | 68 | 29 | 36 | 0 | 142 | |
| % within age | 6.34 | 47.89 | 20.42 | 25.35 | 0.00 | 100 | |
| 45-55 | 28 | 63 | 21 | 18 | 2 | 132 | |

| | | | | | | |
|--------------|-------|-------|-------|-------|------|-----|
| % within age | 21.21 | 47.73 | 15.91 | 13.64 | 1.52 | 100 |
| Above 55 | 16 | 26 | 29 | 11 | 2 | 84 |
| % within age | 19.05 | 30.95 | 34.52 | 13.10 | 2.38 | 100 |
| Total | 90 | 239 | 161 | 96 | 14 | 600 |
| % within age | 15.00 | 39.83 | 26.83 | 16.00 | 2.33 | 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 spending of disposable income of Keralites because of the presence of Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 14 Highly Influenced respondents 8 belong to the 18-25 age group and out of 96 Frequently Influenced respondents' majority i.e. 36 belong to an age group of 35-45. Out of 161 Influenced, 46 people are from the 25-35 age group. So, we can assume that the spending of disposable income of Keralites towards Gambling Related Sales Promotion tools (Sweepstakes) shows an increasing trend among youngsters and middle-aged people. Here we can see that the spending pattern of 7.77 percent of the 18-25 age group is highly influenced by sweepstakes, because these youngsters were more attracted to the prizes of sweepstakes. Their financial freedom and ability to make their own decisions without considering the opinion of others, made them spend more on this. Later when they become older, the intensity of influence of sweepstakes on spending pattern was reduced. Attraction to Gambling Related Sales Promotion tools was found to be in its peak at lower and upper middle age, during this period their responsibility mounds up and those who were unable to meet their dreams with their income may depend on these sweepstakes type tools to try their luck and there by achieve their dreams. When age increases this influence seems to be reduced. Among the age group 'Above 55', 34.52 percent belong to the influenced category, and their number were reduced towards frequently influenced and highly influenced categories. When age increases, they believe that if they continue the spending of their disposable income in sweepstakes, they may not be able to earn more with the available time in life. During this period, they spend mainly for essentials and those things which have a certain outcome, with quantifiable benefits.

5.23 Influence of Income Level on Spending Culture of Keralites, in Sweepstakes

Hypothesis 3: Income level has no significant influence on the spending of disposable income of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes)

| Table: 5.20 Chi Square Test Shows Income Level Influence on the Spending Pattern of Keralites in Sweepstakes | | | | | | | |
|---|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Income | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | P Value |
| < 1 Lakh | 10 | 50 | 29 | 6 | 3 | 98 | 0.000 |
| % within income | 10.20 | 51.02 | 29.59 | 6.12 | 3.06 | 100 | |
| 1 - 3 Lakhs | 21 | 85 | 43 | 28 | 0 | 177 | |
| % within income | 11.86 | 48.02 | 24.29 | 15.82 | 0.00 | 100 | |
| 3-7 Lakhs | 45 | 62 | 65 | 50 | 7 | 229 | |
| % within income | 19.65 | 27.07 | 28.38 | 21.83 | 3.06 | 100 | |
| 7-12 Lakhs | 9 | 24 | 21 | 11 | 4 | 69 | |
| % within income | 13.04 | 34.78 | 30.43 | 15.94 | 5.80 | 100 | |
| 12 Lakhs and above | 5 | 18 | 3 | 1 | 0 | 27 | |
| % within income | 18.52 | 66.67 | 11.11 | 3.70 | 0.00 | 100 | |
| Total | 90 | 239 | 161 | 96 | 14 | 600 | |
| % within income | 15.00 | 39.83 | 26.83 | 16.00 | 2.33 | 100 | |

Source: Primary Data

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 spending of

disposable income of Keralites because of the presence of Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 14 Highly Influenced respondents 7 and out of 96 Frequently Influenced respondents' majority i.e. 50 belong to an income group of 3-7 lakhs. In the case of 161 Influenced 65 also belong to the income group of 3-7 lakhs. So, we can assume that the people who belong to an annual income group of 3- 7 lakhs showing an increasing trend on the spending of disposable income of Keralites in Gambling Related Sales Promotion tools (Sweepstakes). Here also the upper middle-income group of 7-12 lakhs, ratified that their spending habit of disposable income is highly influenced because of their involvement in Gambling Related Sales Promotion tools, (Sweepstakes), Among the 7-12 category, 5.80 percent is highly influenced, 15.94 percent is frequently influenced. Spending habits of lower middle-income group; 3-7 lakhs (21.83) were also frequently influenced by the involvement in Gambling Related Sales Promotion tools. Among the lower income group of 'less than one lakh; (29.59 percent) were also influenced. From this we can conclude that the spending habits of lower income group, lower middle income and upper middle-income groups are heavily influenced by sweepstakes. The reason behind this is that they are not satisfied with their present living conditions, and they are always looking upward and try to achieve what their upper class possesses. This tendency makes them spend a major part of their disposable income on this type of Gambling Related Sales Promotion tools. The upper income group 'Above 12 lakhs' is less influenced by sweepstakes, because they believe in their financial sources to satisfy their goals.

5.24 Influence of Education Level on Spending Culture of Keralites, in Sweepstakes

Hypothesis 4: Educational level has no significant influence on the spending of disposable income of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes)

| Table: 5.21 Chi Square Test Shows Education Level Influence on the Spending Pattern of Keralites in Sweepstakes | | | | | | | |
|--|----------------|-------------------------|------------|-----------------------|-------------------|--------|---------|
| EDUCATION LEVEL | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| Below 10th | 0 | 7 | 0 | 3 | 1 | 11 | 0.000 |
| % within education | 0 | 63.64 | 0 | 27.27 | 9.09 | 100 | |
| 10th Pass | 3 | 35 | 26 | 20 | 2 | 86 | |
| % within education | 3.49 | 40.70 | 30.23 | 23.26 | 2.33 | 100 | |
| Plus Two | 19 | 59 | 47 | 37 | 1 | 163 | |
| % within education | 11.66 | 36.20 | 28.83 | 22.70 | 0.61 | 100 | |
| UG | 49 | 104 | 43 | 28 | 0 | 224 | |
| % within education | 21.88 | 46.43 | 19.20 | 12.50 | 0.00 | 100 | |
| PG | 19 | 34 | 45 | 8 | 10 | 116 | |
| % within education | 16.38 | 29.31 | 38.79 | 6.90 | 8.62 | 100 | |
| Total | 90 | 239 | 161 | 96 | 14 | 600 | |
| % within education | 15 | 39.83 | 26.83 | 16 | 2.33 | 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 spending of disposable income of Keralites, because of the presence of Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 14 Highly Influenced respondents 10 people belong to an education level of post-graduation and out of 96 Frequently Influenced respondents' majority i.e. 37 belong to an education level of plus two category and also among the 161 Influenced 47 respondents again from plus two level. Those who possess an average level of education are highly attracted and spend a major

part of their disposable income on Gambling Related Sales Promotion tools (Sweepstakes). Sweepstakes are sales promotion tools that attract people who have a slight affinity for gambling. The spending habit of less educated people ‘below the 10th’ (27.27), ‘10th pass’ (23.26) and ‘plus two’ (22.70) are frequently influenced, as the education level is increasing the spending habit on disposable income by involving in purchases with sweepstakes is reducing. So educated people reduce their spending habits towards these tools. Even though we can see 8.62 percent of the educated group is reporting high influence on their spending habit because of the involvement in sweepstakes. This can be interpreted as, they are attracted to sweepstakes because of its entertainment and curiosity value. One more reason, is that, even educated groups are attracted to gambling, but their education level and rational thinking is not allowing them to spend much more in pure gambling products, so they are trying to satisfy their intention towards gambling by participating in these types of non-voluntary gambling. This will help them to escape from the blame of the society. As they can justify that their purchase is only for the essential commodity and not for indulging in gambling activities.

5.25 Influence of Occupation status on Spending Culture of Keralites in Sweepstakes

Hypothesis 5: Occupational status has no significant influence on the spending of disposable income of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes)

| Table: 5.22 Chi Square Test Shows Occupational Status Influence on the Spending Pattern of Keralites in Sweepstakes | | | | | | | |
|--|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| OCCUPATION STATUS | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| Unemployed | 6 | 58 | 21 | 7 | 3 | 95 | 0.000 |
| % within occupation | 6.32 | 61.05 | 22.11 | 7.37 | 3.16 | 100 | |
| Labour /Self employed | 11 | 40 | 30 | 20 | 1 | 102 | |

| | | | | | | |
|---------------------|-------|-------|-------|-------|------|-----|
| % within occupation | 10.78 | 39.22 | 29.41 | 19.61 | 0.98 | 100 |
| Private employee | 40 | 79 | 68 | 15 | 10 | 212 |
| % within occupation | 18.87 | 37.26 | 32.08 | 7.08 | 4.72 | 100 |
| Govt. employee | 22 | 4 | 10 | 24 | 0 | 60 |
| % within occupation | 36.67 | 6.67 | 16.67 | 40.00 | 0.00 | 100 |
| Business | 9 | 53 | 30 | 28 | 0 | 120 |
| % within occupation | 7.50 | 44.17 | 25.00 | 23.33 | 0.00 | 100 |
| Professional | 2 | 5 | 2 | 2 | 0 | 11 |
| % within occupation | 18.18 | 45.45 | 18.18 | 18.18 | 0.00 | 100 |
| Total | 90 | 239 | 161 | 96 | 14 | 600 |
| % within occupation | 15.00 | 39.83 | 26.83 | 16.00 | 2.33 | 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 spending of disposable income of Keralites because of the presence of Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 14 Highly Influenced respondents 10 are private employees and out of 96 Frequently Influenced respondents 28 belong to the business class. In the case of 161 Influenced majority of 68 respondents belong to the private employee segment. 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 group and those who are facing with the issues of job insecurity show more affinity to Gambling Related Sales Promotion tools. This group is trying to test their luck to get financial benefit from their purchases. That will directly affect their spending habit with regard to the preference for spending of disposable income. Private employees (4.72 percent) and unemployed category (3.16 percent) are ratified with high influence. Here while

analysing within the occupational level it is evident that the spending culture of 40 percent of government employees is frequently influenced by sweepstakes. Even though they have secure job and regular income they are showing affinity to sweepstakes. Because of their better standard of living they cannot justify their involvement, frequently in pure gambling methods like lottery, so in order to satisfy their urge for gambling knowingly or unknowingly they spend more on sweepstakes like Non voluntary Gambling tools, so they may not be blamed by society for gambling, at the same time they can satisfy their basic instinct to gamble.

5.26 Influence of Marital Status on Spending Culture of Keralites in Sweepstakes

Hypothesis 6: Marital status has no significant influence on the spending of disposable income of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes)

| Table: 5.23 Chi Square Test Shows Marital Status Influence on the Spending Pattern of Keralites in Sweepstakes | | | | | | | |
|---|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| MARITAL STATUS | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| Unmarried | 14 | 35 | 46 | 16 | 10 | 121 | 0.000 |
| % within marital status | 11.57 | 28.93 | 38.02 | 13.22 | 8.26 | 100 | |
| Married | 75 | 203 | 113 | 80 | 4 | 475 | |
| % within marital status | 15.79 | 42.74 | 23.79 | 16.84 | 0.84 | 100 | |
| Widow/Widower | 1 | 1 | 2 | 0 | 0 | 4 | |
| % within marital status | 25.00 | 25.00 | 50.00 | 0 | 0 | 100 | |
| Total | 90 | 239 | 161 | 96 | 14 | 600 | |
| % within rows | 15 | 39.83 | 26.83 | 16 | 2.33 | 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 spending of disposable income of Keralites because of the presence of Gambling Related Sales Promotion tools (Sweepstakes). It is clear that among 14 Highly Influenced respondents 10 are Unmarried, but out of 96 Frequently Influenced respondents 80 and among 161 Influenced 113 belong to the married category. From this it is evident that even though Unmarried people are showing a high addiction towards Gambling Related Sales Promotion tools the majority of the Influenced and Frequently Influenced people are family people. The influence of the reference group in deciding the spending proportion is considered as one of the main reasons for this. But while analysing within the marital status, unmarried people (38.02 percent) with fewer family responsibilities, more financial freedom added with curiosity/anxiety element is motivating them to spend more on sweepstakes and has influenced their allocation of disposable income. This group is allocating more disposable income towards those purchases attached to sweepstakes. In the widow/widower category 50 percent is of the opinion that their spending culture is influenced. They are not having that much dreams in life comparing to other two categories, even then they were changing their spending pattern of disposable income to get sweepstakes. This non-voluntary nature of gambling can stimulate the basic instinct of people towards gambling, knowingly or unknowingly.

5.27 Influence of Religion on Spending Culture of Keralites in Sweepstakes

Hypothesis 7: Religion has no significant influence on the spending of disposable income of Keralites because of their participation in Gambling Related Sales Promotion tools (Sweepstakes)

| Table: 5.24 Chi Square Test Shows Religion Wise Influence on the Spending Pattern of Keralites in Sweepstakes | | | | | | | |
|---|----------------|-------------------------|------------|-----------------------|-------------------|-------|---------|
| Religion | Not Influenced | Occasionally Influenced | Influenced | Frequently Influenced | Highly Influenced | Total | p Value |
| Hindu | 42 | 99 | 67 | 41 | 5 | 254 | 0.74 |
| % within Religion | 16.54 | 38.98 | 26.38 | 16.14 | 1.97 | 100 | |

| | | | | | | |
|-------------------|-------|-------|-------|-------|------|-----|
| Muslim | 18 | 80 | 37 | 33 | 3 | 171 |
| % within Religion | 10.53 | 46.78 | 21.64 | 19.30 | 1.75 | 100 |
| Christian | 30 | 60 | 57 | 22 | 6 | 175 |
| % within Religion | 17.14 | 34.29 | 32.57 | 12.57 | 3.43 | 100 |
| Total | 90 | 239 | 161 | 96 | 14 | 600 |
| % within Religion | 15 | 39.83 | 26.83 | 16 | 2.33 | 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 spending of disposable income of Keralites because of the involvement in Gambling Related Sales Promotion tools (Sweepstakes). Gambling Related Sales Promotion tools have no significant influence on the spending of the disposable income of Keralites on the basis of difference in religion. All three religion are behaving almost in a similar manner towards sweepstakes. While analysing within the religion it was observed that the spending pattern of Christians (3.43 percent) is highly influenced and 12.57 percent is frequently influenced through sweepstakes. Muslims with 19.30 percent of frequently influenced and Hindus with 16.14 percent of frequently influenced are also following them. So, significant difference in the spending pattern of disposable income because of the involvement in sweepstakes cannot be observed.

In this chapter, the researcher analysed the influence of selected gambling products on the spending pattern of disposable income of Keralites. The spending style, attitude, beliefs and culture acts as the causes for this change in spending pattern. These changes in spending pattern may also reflect in the buying behaviour of customers because of the presence of Gambling Related Sales Promotion tools (Sweepstakes) in the market. From this chapter, it is evident that the Keralites are spending a part of their disposable income on the selected gambling products. People are spending not only on voluntary gambling that is a lottery but also on non-voluntary Gambling that is sweepstakes. This spending on sweepstakes surely reflects the change in the buying behaviour of customers. That means they may show some differences in the buying habit only because of

the existence of sweepstakes in the market. These changes need to be analysed to identify the influence of these Gambling Related Sales Promotion tool on the buying behaviour of Keralites.

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