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CHAPTER: 7

FINDINGS, SUGGESTIONS AND CONCLUSION

7.1 Introduction

Gambling and Decision Making: A Study on Selected Games; concentrates on both voluntary and non-voluntary gambling, that is Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes). Gambling is a term that is considered by society, as a negative phenomenon. In earlier times the scope for gambling was less in India when compared to western countries. This was because of the negative concept that existed in our society regarding gambling. Later the government realised this as a good source of revenue, and a way to overcome the problem of unemployment. Fund generated from gambling, especially from lottery sales could be used for several development purposes and the upgradation of the poor. Even though Kerala is a State with a 100 percent literacy rate, the lottery revenue of the state is shooting up every year. The lottery is banned in several states in India. Several countries banned lotteries as a step to put an end to gambling addiction and insolvency mainly among the lower-class segment of the society. Those countries that are offering lotteries, both in the national level and state level, to their public, controlled it by fixing their own rules and regulations. Licensing the lottery sellers, banning lottery sales to the age group below 18 are some of the rules fixed by those countries offering lottery. In the 90's Lottery business gained momentum as a source of income. Here the researcher tried to gain knowledge on the factors attracting people towards gambling activities in Kerala.

Along with the lottery, Gambling Related Sales Promotion tools are also coming under the scope of the study. Here the Gambling Related Sales Promotion tool selected for the study is Sweepstakes. It is similar to the lottery, possessing the chance to win a prize through a lucky draw. The only difference between these activities is, lottery is considered as voluntary gambling, because people are participating in it with their perfect knowledge that they are gambling, but in the case of sweepstakes, people are participating without being aware that they are participating in gambling activity. Thus, it is considered as a non-voluntary Gambling activity.

Both the selected tools were examined separately and jointly to analyse their influence on the saving proportion of Keralites. This change happening in saving proportion of Keralites, due to their investment in Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes) were analysed. Again, the influence of selected games upon the spending culture of disposable income of Keralites was also studied. Here the study concentrated on whether the Kerala population is changing their spending pattern of disposable income from any other preferences to gambling products.

Finally, the study moves on to the examination of consumer buying behaviour, because of the influence of the sweepstakes. The consumer buying nature may be influenced in several ways like stock-piling, repetition of purchases, purchase acceleration/delay, purchase initiation and brand/ shop switching. The impact on the buying behaviour was closely analysed, with respect to the independent demographic variables.

Based on the above set objectives, the study was conducted through a sample survey. Data were collected from 600 people who attained the age of 18, because only those who attained the age of 18 is assumed to have purchasing power and can be a customer of gambling products. That was the criteria for selecting people aged 18 or more. The age limit for participation in sweepstakes is not restricted by law. So, the study assumed that the person who attained the age of 18 has the maturity to make a buying decision. This assumption served as the basis for preferring this age category as the sample.

Data collected from the customers were analysed by applying various statistical tools like descriptive statistics, percentage analysis, Cross tabs, Frequencies, Mean, Standard Deviation. The normality of the data was verified using the One-Sample Kolmogorov-Smirnov Test for Normality. The reliability of the questionnaire was analysed using Cronbach Alpha Reliability test. The Exploratory Factor Analysis (EFA), was administered to satisfy the first objective of the study. Since the data is not normal, non-parametric tests were adopted to prove the hypothesis. Mann-Whitney U-test was applied for the two variable test and the Kruskal Wallis H-test was administered for those hypotheses with more than two variables. The Ordinal Logistic Regression Model was used to measure the impact of identifiable variables on the cumulated behaviour on, factors attracting Kerala population towards gambling, their saving habits, the

spending pattern of disposable income and influence of Gambling Related Sales Promotion tools on consumer buying behaviour.

7.2 Major Findings of the Study

Major findings of the study are arranged under four different headings, viz; findings based on the factors attracting people of Kerala towards gambling, findings based on the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (sweepstakes), jointly on the saving habits of Keralites. Their influences were studied separately and results were illustrated. The findings based on the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (sweepstakes), jointly and separately on the spending culture of disposable income of Keralites were discussed. Finally, the findings related to the changes in consumer buying behaviour due to the influence of Gambling Related Sales Promotion tools (sweepstakes) were depicted in this chapter.

7.2.1 Findings based on the factors attracting people of Kerala towards gambling

1. The gender of the respondents has a significant influence on the factors attracting people towards gambling. Only male members of the population belong to frequently attracted (23.7 percent) and heavily attracted (26.7 percent) categories and only 3.7 percent of the female category showed a slight attraction towards the factors leading to gambling. The majority of the female respondents 87.4 percent belong to the not attracted category.
2. It was observed that the influence of age of the respondent on the factors attracting people towards gambling is significant ($p=0.023$). When people get older then attraction, level seems to be reduced. People who belong to the age group of 35-45 that is the lower middle-aged group (21.1 percent) are highly attracted to gambling factors. The attraction towards gambling products is at its peak during lower middle age. Youngsters as well as lower middle age dared to take more risk.
3. It is observed that the influence of income level of the respondents on the factors attracting people towards gambling is significant ($p=0.000$). The middle-income group is showing more attraction to the gambling products. 17.5 percent of people who belong to the 3-7 lakhs category and 13.6 percent of people from 1-3 lakhs

- category, belong to the highly attracted group. Ambition and dreams are more among this group.
4. The influence of the educational qualification of the respondent on the factors attracting people towards gambling is significant ($p=0.000$). As the education level increased attraction to gambling is also reduced. 36.4 percent of 'below the 10th' category, 30.2 percent of 'the 10th pass' category and 23.3 percent of the 'Plus two' category belong to the highly attracted group. Later this trend is reducing. This shows the rationality of educated people in decision making.
 5. The study revealed that the influence of the occupational status of the respondent on the factors attracting people towards gambling is significant ($p= 0.000$). The people with uncertain income or those without regular or secure income are more attracted. Here the unemployed people showed less attraction because they had no income to buy gambling products and professionals also showed less interest because of their regularity in income. 21.7 percent of business people and 19.8 percent of private employees are highly attracted to gambling factors.
 6. It is inferred that influence of the marital status of the respondent on the factors attracting people towards gambling is significant with a p-value of (0.000). Even though unmarried are frequently (32.2 percent) and highly (9.9 percent) attracted, it is also a fact that 14.3 percent of married people are also highly attracted, to gambling factors.
 7. The influence of the religion of the respondent on the factors attracting people towards gambling is also significant ($p=0.025$). 12.3 percent of Muslims show frequent attraction and 16.4 percent of Muslims were highly attracted towards the identified gambling factors.
 8. The 11 factors attracting people to gambling identified for the study were grouped and summarized into two, Social Gambling Factors and Acquired motivational factors. In social gambling, the recognized factors are insecurity, entertainment, escapism, advertisement, and prize amount. These factors jointly explained 80.95 percent of the data. These factors are highly correlated, with each other and jointly they can be termed as '*Social Gambling Factors*' because the majority of the factors indicate that people are attracted to gambling because of their instinct to socialize with the society.

The other six factors were summarized and they explained 4.63 percent of the total data.

These factors include greediness, reference group, selling style, government policies, perception/attitude change, and addiction. Among these greediness, perception and addiction are self-generated or instinct within an individual. It is not easy for the gamblers to relieve from it. These are internal motivational factors. Selling style, reference group, and government policies are the factors that attract people from external sources. Because of the strong trust for these third parties, people may blindly be involved in gambling and these external and internal factors are jointly termed as “*Acquired Motivational Factors*”.

9. As per the Ordinal Logistic Regression Model, it is observed that Greediness factor, Reference group, selling style, Government policies, addiction, and insecurity factors are statistically significant, and other variables are not significant with respect to the factors attracting people to gambling.

7.2.2 Findings based on the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes), on the saving habits of Keralites.

1. Gender of the respondents have a significant influence on saving habits ($p=0.000$) of Keralites because of their participation in Kerala State Government Lotteries and Gambling Related Sales Promotion tools (sweepstakes). Saving habits of males (55.3 percent) are influenced more than females (26.7 percent) by selected games. The results also showed that the saving habits of 19.3 percent of males are highly influenced at the same time females never reported such an influence. When evaluating the influence of Kerala State Government Lottery and sweepstakes separately, this also showed that the saving habits of males are more affected than females.
2. The influence of age of the respondent on the saving habits of Keralites because of the purchase Lottery and (sweepstakes) is significant ($p=0.017$). The influence of age on the saving habits were reported as 18-25 (51.5 percent), 25-35 (47.5 percent) and 35-45 (47.2 percent), and we can see that as age is increasing this influence is also reducing. While analysing the impact of lottery alone on saving habits, it is evident that youngsters belonging to the age group of 18-35 are more influenced.

The saving habits of people who belong to the age group of 25-45 are highly influenced because of their involvement in sweepstakes promotions.

3. Income level of the respondents has a significant influence on the saving habits of Keralites due to the purchase of Lottery and Sweepstakes ($p=0.000$). The saving habits of the middle-income group are affected by both of the selected gambling products. 12.2 percent of people belong to 3-7 lakhs were highly influenced, at the same time 60.9 percent of the 7-12 lakhs annual income group is in the influenced category. People who belong to the middle-income level that is an annual income of 3-12 lakhs category is heavily investing in the lottery. Saving habits of 34.74 percent of the upper middle-income group (7-12 lakhs), is highly influenced because they consume more products attached with Sweepstakes.
4. The influence of education on the respondent's saving habits because of the participation in Kerala State Government Lotteries and Gambling Related Sales Promotion tools is significant ($p=0.000$). Saving habits 36.4 percent of 'below 10th' category is highly influenced and 47.7 percent of the 10th pass category reported their savings are also influenced by these selected gambling products. Here we can see the influence of selected gambling products on the saving habit is decreasing with the increase of education level. While assessing the influence of education on the saving habits only because of the purchase of the lottery, also revealed that 36.36 percent of the 'Below 10th' category is frequently influenced. The saving habit of People within the education category of '10th pass' and 'Plus Two' is also frequently influenced. The impact of sweepstakes is also observed as the same, saving habits of less educated group is more influenced by their participation in sweepstakes attached products.
5. The occupation status of the respondents has a significant influence on the saving habits of Keralites because of their participation in Kerala State Government Lotteries and Gambling Related Sales Promotion tool. Among labour/self-employed people 21.6 percent and in the business group 13.3 percent reported high influence. While assessing the influence of the Kerala State Government Lottery alone, on the saving habits, it was found that among the business group 37.5 percent and 20.59 percent of daily wages/self-employed workers were highly influenced. In the case of sweepstakes Saving habits among Business-people (34.17 percent), labours/self-

- employed (26.47 percent) and unemployed (17.89 percent) were highly influenced. 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.
6. The marital status of the respondents, influencing the saving habits of Keralites, due to the purchase of Kerala State Government Lotteries and Gambling Related Sales Promotion tool is significant ($p=0.000$). 9.9 percent of Unmarried people exhibit high influence and 58.7 percent belong to the influenced category. When we consider lottery alone again the Savings of Unmarried category (14.05 percent) are highly influenced. While evaluating the sweepstakes, the results ratified the same condition that 18.18 percent of unmarried people are highly influenced.
 7. Influence of religion on the saving habits of Keralites because of their participation in Kerala State Government Lottery and Gambling Related Sales Promotion tools was inferred to be insignificant, similar in the case while assessing the influence of religion on saving habits of Keralites because of their participation in the lottery. But while evaluating the role of religion, in case of sweepstakes it has a significant influence on the saving habits of Keralites.
 - 8 As per the Ordinal Logistic Regression Model all the four variables, selected to evaluate the saving habits, that is Life style, Financial Attitude, Social Attitude and Comfortability inclination have a significant influence on the saving habits of Keralites because of their participation in lottery and sweepstakes.

7.2.3 Findings based on the Spending Pattern of Disposable Income of Keralites in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) Tools (sweepstakes).

1. It was observed that the gender of the respondents has a significant influence ($p=0.000$) on the spending pattern of disposable income of Keralites in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (sweepstakes). Spending habit of 36.3 percent of males are identified as frequently influenced and 46.7 percent belonged to the influenced group. The spending culture of females is not frequently or highly influenced. While analysing the influence of lottery alone on spending pattern, males are spending more on lotteries. The separate evaluation

of sweepstakes on spending patterns also disclosed that males are spending highly on products with gambling natured sales promotion.

2. The age of the respondent has a significant influence ($p=0.000$) on the spending pattern of disposable income in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools, (sweepstakes). When the age increases, this spending habit is increased on a later stage this spending will come down. Among the 18-25 age group 17.5 percent, 23 percent in the 25-35 age group and 26.1 percent of 35-45 age groups are reported to be frequently influenced, on the spending of disposable income, in Kerala State Government Lottery and sweepstakes. The spending habit of people on lottery alone was analysed and inferred that those who belong to the age group of 'Above 55' (7.14 percent) were highly influenced. 6.47 percent of the 25-35 age group and 6.34 percent of the 35-45 age groups were frequently influenced. So, the affinity towards spending on Lottery starts mainly from lower middle-age and gradually this affinity moves to addiction when age increases. But in the examination of sweepstakes, the spending pattern of youngsters belonging to an age group of 18-25 (7.77 percent) are highly influenced. So contradictory to lottery spending, youngsters are spending their disposable income more on sweepstakes.
3. It is found that the influence of income level of the respondent on the spending culture of disposable income of Keralites in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (sweepstakes) are significant ($p=0.000$). The spending culture of 25.8 percent of people belongs to 3-7 lakhs and 27.5 percent of 7-12 lakhs income groups are found to be frequently influenced because of the involvement in both gambling products. This observation was ratified when we analysed the selected gambling tools separately. The spending habit change of Keralites on Kerala State Lottery is high among the income group of people belongs to an income group starting 3-12 lakhs annual income. Spending habit of disposable income of 21.74 percent of the people belongs to the upper middle-income group that is 7-12 lakhs is highly influenced by the purchase of Kerala State Government Lottery. It is again proved that the people who belong to an annual income group of 3- 7 lakhs shows an increasing trend in spending of the disposable income of Keralites to sweepstakes attached products.

4. The influence of the education level of the respondent on the spending pattern of Keralites in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) (sweepstakes) tools are significant ($p=0.000$). By justifying the global phenomenon here also, people with low education that is 'Below the 10th' spending their disposable income more on gambling products. 36.4 percent of the people 'Below the 10th', 33.7 percent of the '10th pass', and 22.1 percent of the 'Plus Two' category express the frequent influence on their spending of disposable income, because of their participation in selected gambling products. When inspecting the lottery alone, it was found that education level is inversely related to spending in the Kerala State Government Lottery. Uneducated people, 'below 10th', (18.18 percent) are frequently influenced and 22.09 percent of the '10th pass', category agreed that their influence on the spending culture of disposable income in the lottery is increasing. While assessing the Sweepstakes consumption that also showed, when the education level increases the spending habits of disposable income by involving in purchases with sweepstakes is reduces. Even though the researcher observed 8.62 percent of the postgraduate group reported high influence on their spending habit because of the involvement in sweepstakes.
5. The influence of the occupation status of the respondent on the spending culture of disposable income of Keralites in Kerala State Government Lottery and Gambling Related Sales Promotion (GRSP) tools (sweepstakes) is significant (0.000). The frequent influence was shown by 25.8 percent of Business people, 19.8 percent of Private employees and 17.6 percent of the Labour/ self-employed category. When the lottery and sweepstakes were separately analysed it was observed that people belong to businesses, labourers and private employees, spending a major part of their disposable income in the lottery as well as in sweepstakes. So uncertain income groups and those who are facing the issues of job insecurity are showing more spending patterns on the lottery as well as sweepstakes.
6. The influence of the marital status of the respondent on the spending culture of disposable income of Keralites on Kerala State Government Lottery and Gambling Related Sales Promotion (GRSP) tools is significant ($p=0.000$). 31.4 percent of the unmarried people showed frequent influence as well as 39.7 percent of the unmarried category as belonging to the influenced segment. But when evaluating the spending pattern of lottery alone, 4.21 percent of married people were highly influenced. The

spending habit of married people is influenced by the lottery. Sweepstakes were analysed separately and from that it is evident that unmarried people are showing high addiction to Gambling Related Sales Promotion, (Sweepstakes).

7. 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 ($p=0.089$). This influence was insignificant even when the researcher analysed the role of religion on spending pattern of disposable income in lottery and sweepstakes separately. All three religions are spending similarly in lottery and sweepstakes.

8. Ordinal Logistic Regression Model suggested that all the three variables Spending style, Spending Attitude and Beliefs and Culture have 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).

7.2.4 Findings based on the influence of Gambling Related Sales Promotion (GRSP), tools on the Consumer Buying Behaviour of Keralites.

1. The gender of the respondents has a significant influence ($p=0.000$), on the consumer buying behaviour because of their participation in Gambling Related Sales Promotion Tools (sweepstakes). Males are showing more changes in their buying behaviour. The element of uncertainty in winning the prize made women withdraw themselves from the sweepstakes-based sales promotion offers. The buying behaviour of 57 percent of men was frequently influenced against 18 percent of women.
2. The influence of the age of the respondents on the consumer buying behaviour because of the participation in Gambling Related Sales Promotion Tools (sweepstakes) is significant ($p=0.000$). Consumer buying behaviour is heavily influenced by the presence of sweepstakes attached to products. Consumer behaviour of 6.3 percent of the 35-45 age group is highly influenced and 45.1 percent among the same group is frequently influenced. So, it is evident that the

buying behaviour of people belongs to the middle-income group is heavily influenced by their participation in sweepstakes.

3. The influence of the income level of the respondents on the consumer buying behaviour because of the involvement in Gambling Related Sales Promotion Tool (sweepstakes) is significant ($p=0.000$). Low- and middle-income group is lacking resources, at the same time they are expecting to improve their standard of living towards the upper class. This will make them depend on these chance-based promotion tools like sweepstakes. Among the lower-income group 10.2 percent is highly influenced and at the same time 50.7 percent of the upper middle-income group that is 7-12 lakhs were frequently influenced. Higher-income groups have their resources to satisfy their dreams and needs, so this type of chance-based event may not attract them.
4. Education has a significant influence on the respondents' consumer buying behaviour because of their participation in Gambling Related Sales Promotion Tool. This change in buying behaviour gradually decreased when the education level increased. As a contradiction 4.3 percent of Post Graduates were highly influenced by sweepstakes but on the other hand 100 percent of 'Below the 10th' were frequently influenced. So, we can clearly state that the less educated group are more moved by sweepstakes.
5. The influence of the occupational status of the respondents on the consumer buying behaviour because of the participation in the Gambling Related Sales Promotion Tool is significant ($p=0.000$). 10.5 percent of the unemployed category showed a high influence on consumer buying behaviour. At the same time 53.9 percent of labour/self-employed category and 42.5 percent of the Business category were frequently influenced. The pattern of change in consumer behaviour regarding occupational status, shows that those who are confirmed with a certain and regular source of income is not that much attracted to these sweepstakes. The uncertainty in income level will create affinity towards gambling, and related products.
6. The influence of marital status of the respondents on the consumer buying behaviour because of the participation in Gambling Related Sales Promotion Tool (sweepstakes) is insignificant. Among the unmarried category buying

behaviour of 49.6 percent is frequently influenced. But 2.7 percent of married people are highly influenced.

7. The influence of the religion of the respondents on the consumer buying behaviour because of the participation in the Gambling Related Sales Promotion Tool is insignificant with a p-value of 0.408. Religion plays no significant role in bringing any change in the buying behaviour of people with the presence of sweepstakes. 42.7 percent of Muslims are more influenced by sweepstakes offers.
8. The Wald test of Ordinal Logistic Regression Model suggested that among the five variables four are statistically significant they are stock piling, repeated purchase, brand/shop switching and purchase initiation. Variable, purchase timing is not statistically significant.
9. While evaluating the addiction level of Keralites to gambling it was observed that the addiction level of males is higher than that of females. The people aged less than 45 are more addicted than above 45. The addiction levels of people with income less than 12 lakhs are significantly higher than that of the respondents with annual income above 12 lakhs. The addiction levels of the respondents who completed 10th or below are not significantly different from that of people having a PG degree. The addiction levels of business, private employees and labourers/Self-employed were more than the secured income group.

7.3 Specific Suggestions

To avoid the negative impacts of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes) the following measures are to be considered.

1. The major factors that have a significant influence in attracting people to gambling are Greediness, Reference group, Selling Style, Government policy, Addiction and Insecurity. Since high attraction leads to high addiction, it is necessary to take steps to control all the above factors. From family and educational institution, itself, it is necessary to develop a culture of hard work. Develop an attitude to be satisfied only with the earnings generated by one's

own skill, knowledge and talents. Try to avoid unwanted propaganda for gambling products, persuading selling style and giving unwanted recognition for gambling winners. The government should sell the gambling products (Kerala State Government Lottery) under proper control and with precautionary messages as they did in the sale of liquor. As in several developed countries our government should fix the legal age limits in the Public Gambling Act (1967) for participating in gambling (Lottery). Sale of tickets in a bulk form, to an individual customer should be abolished and properly monitored by passing a regulation in connection with this. Any sales promotion tools which possess gambling nature must be commercialised only with the precautionary messages. Proper provisions can be included in Consumer Protection Act (1986), Prize Competition Act (1955), and Competition Act (2002) to govern the sales promotions, offered by business houses which is highly related to gambling products.

2. Keralites are agreeing that their saving habit is influenced by their participation in Kerala State Government Lottery and Gambling Related Sales Promotion tools. Saving proportion of 9.7 percent is highly influenced. The public lost their belief in traditional saving methods. This should be regained. Productive investment opportunities must be offered. Instinct towards seeking comfortability and easy money should be avoided, by offering productive regular income generating source. Make the participants of Kerala State Government Lottery and Gambling Related Sales Promotion tools aware of the chance and probability for winning.
3. While analysing the spending pattern of disposable income of Keralites, 18.2 percent of Keralites were frequently influenced. Spending patterns, attitudes, beliefs and culture played a significant influence on the allocation of disposable income. To regulate it, the bulk buying of lotteries and sweepstakes should be monitored. While buying lotteries people had a practice of buying the same number (their lucky number) from all series, this is the reason why the person who gets the bumper prize is also getting all the consolation prize too. This situation should be changed by regulating the sale of bulk lotteries as well as sweepstakes.
4. Consumer buying behaviour of Keralites was influenced by Gambling Related Sales Promotion tools (sweepstakes). 37.5 percent was frequently influenced

and 2.2 percent was highly influenced. Those who are frequently or highly influenced are in a risky situation of addiction that they are sacrificing even their necessities for involving in Gambling Related Sales Promotion tools. For this they are changing their buying practices. To avoid these, separate regulations must be incorporated in Consumer Protection Act (1956), specially to govern the sales promotion tools which possess the gambling nature. Participation of minors in lottery and Gambling Related Sales Promotion tools should be restricted by law. Some implications in policy are needed to control, over propaganda for these tools should be controlled. Repetition of sweepstakes by the same shops should be regulated. Business houses need to procure a special licence for conducting sweepstakes. Displaying the bumper prizes of sweepstakes should be avoided. Customers should be properly educated through leaflets regarding the winning probability of sweepstakes. The practice of celebrities to distribute the sweepstakes prize should also be eliminated.

5. As the attraction level and addiction level of Keralites towards gambling products are increasing. Measures must be taken by government authorities to control and maintain gambling at a safer level. One of the controlling measures that have to be implemented is to regulate the medias in propagating gambling products.
6. The government should reduce dependence on gambling income. Government should identify alternate productive source for the generation of income. Channelise the undeserved (Physically and mentally well) lottery agents and sellers to alternate job opportunities. They can be directed to other job opportunities by increasing the commission for differentially abled lottery agents or by reserving sale of some type of lotteries to the differentially abled category.
7. Try to create an awareness in the society by educating them about the adverse impacts of gambling products, through negative advertisements and short films.
8. Never use children below the age of 18 years for the advertisement of gambling related business.
9. As in the study it is identified that people lost their confidence in traditional investment methods. The government should take steps to regain this confidence of individuals and must motivate them to maintain a healthy saving habit.

10. Advertisement of investment schemes (Chitty Companies) clubbed with lottery or gambling products, should be monitored. Restrict the advertisements which claims that, Kerala State Government Lottery and Gambling Related Sales Promotion tools as an investment method.
11. Changes in the spending pattern of disposable income showed the impact of gambling on all business activities. The apportioned shift is visible. Entertainment industry is benefited through gambling products. More concentration should be given to the performance of other industries.
12. Educate the society to assess the value of the products and services they purchase and compare it with the price spend on them, which helps them to take rational buying decisions.

7.4 General Suggestions

1. Fix a legal age limit for participating in gambling activities both in voluntary as well as involuntary gambling activities.
2. Kerala State Government Lottery and their marketing strategies played a very prominent role in increasing the gambling nature of Keralites. While advertising liquor and cigarettes, through any media, the display of the precautionary message is mandatory. Similarly, these advisory messages should be shown while advertising gambling products also.
3. These precautionary messages must include the non- suitability of these products for minors. These products are purely based on the element of chance and probability and nothing related to mathematical calculations. Bulk buying will lead to financial loss only.
4. A regulatory authority to be formed by the government for the control and safe level maintenance of lottery, gambling and related business. Strict restrictions should be imposed against circulating misleading calculations and prediction charts with regard to the winning number.
5. Web sites that promote online gaming and gambling should be controlled by the government through regulations.
6. To overcome the problem of winner's curse, while advertising lottery, government should take steps to disclose the applicable seller's commission and gift tax that will be deducted from the prize amount. Since lottery sellers have their union and association, buyer's demands and grievances were not properly

addressed in this regard. The actual takeaway, prize amount should be clearly mentioned in the advertisements.

7.5 Scope for Further Research

The following scopes can be exploited for further studies.

1. The present study concentrates on the behavioural aspects of Keralites towards gambling products, by selecting one voluntary (Kerala State Government Lottery) and one non-voluntary (sweepstakes) games. The study can be repeated for assessing the influence of these two games on the financial behaviour of Keralites.
2. There is a scope for assessing the legal aspects prevalent in Kerala and also the control measures and policy implications with regard to gambling products.
3. This study assesses the influence of selected gambling products on saving habit, the spending pattern of disposable income and consumer behaviour. There is another possibility of studying the healthy financial equilibrium among the factors attracting towards gambling, savings and spending.
4. As it is identified gambling products are influencing saving habits, and maintaining saving habits is necessary for the development of the nation. It is advisable to examine the trend and future impacts of gambling on savings of Keralites.
5. All the business houses and investment platforms (Chitty Companies) using gambling type of tools have to be analysed separately, to know their impact on saving habits and spending pattern of Keralites.
6. In this study the researcher assessed the influence of gambling products on the spending pattern and consumer buying behaviour. There is a scope to study the level of addiction among Kerala population. The damaging factors need to be studied and rectifying steps must be taken in this regard.
7. There is a wide scope in studying, compulsive gambling, problem gambling and pathological gambling impacts on the financial situation of Kerala population
8. The study can be extended towards the policy implications related to Gambling Related Sales Promotion tools. Now we have only minimum laws to control these types of Gambling Related Sales Promotion tools in India. So, a study

concentrating on policy restructuring with regard to gambling type products, especially sales promotion tools can be conducted.

9. Studies can be conducted about how to maintain an equilibrium between the Gambling industry and the financial aspects of the Kerala Population.
10. The study can be extended to the parallel, illegal lotteries in the back stage of Kerala State Government Lottery and its impact on the economy
11. The impact of scratch and win contest and lottery type Thambola games offered by the newspapers and children's magazines need to be studied, as all these types of promotion tools applied by the media possess a gambling nature.
12. The study can be extended to assess the effect of online lotteries and their after effects in our society.
13. The increased level of suicide rate in Kerala is to be analysed based on gambling addiction level.
14. The impacts of gambling addiction on physical and mental health of the society need to be analysed.

7.6 Conclusion

From the study it is evident that people are attracted to gambling products through various elements, and these factors play a major role in society's inclination towards gambling. For the physical, psychological and economic well-being of the society, control measures and methods need to be implanted. A developing state like Kerala, with a large population and scarce resources, should not ignore saving habits. Maintaining saving habits is essential for our economic stability as well as development. We found that gambling products both voluntary and non-voluntary are influencing the saving habit of the people. It is essential to set a limit for this, otherwise this situation will get spoiled and lead to a deterioration in saving habit and that will be a threat to society. The regulators should maintain the saving habit of the people through alternate attractive investment schemes, to divert the affinity towards gambling products. People who belonged to various demographic profiles of Kerala, showed a severe shift in the spending pattern of the disposable income because of the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (sweepstakes). Whether there is a regular income or not people

started to spend a portion of their disposable income on gambling products. A trend to shift spending from other essentials to entertainments was observed. Gambling is considered as recreational activity by today's society, which in turn helps them to achieve their dreams and goals in life. Gambling gained a preference and priority among Keralites while deciding the allocation of disposable income. Today Keralites are ready to set aside their other expenditures for the sake of gambling products, both voluntary and involuntary. To improve the standard of living, people need more money. If this need is not attained that will lead to dissatisfaction. To achieve this need they are diverting their spending from necessities to chance-based recreations. If this is not identified or controlled at an earlier stage, our society's expenditure level on gambling products will increase to its maximum and this will lead to a greater dissatisfaction among Keralites. This will make Keralites unproductive and depressed. If it is not controlled in the initial stage, Kerala will be run in to a heavy debt trap. Because those who are not successful in gambling will not restrict their gambling activities, but will dive into it more intensively. So, it will be significant for the stakeholders of our state to control the spending habit of Kerala in these selected gambling products.

Buying behaviour of people who indulge in gambling related promotional tools may affected in different forms like, accumulation of unwanted products, changing purchase timings, repetition of unwanted purchases, switch brands or shops, change in their purchase initiation decisions. These changes in buying behaviour may influence the financial stability of Keralites in a very severe manner. Along with that they may continue to test their chances of all the available products. This will attract them to pure gambling products too. So, these involuntary gambling activities will act as a path way for Keralites to direct them to pure gambling activities. So knowingly or unknowingly the involvement in sweepstakes like promotional tools acts as a catalyst for their participation in Kerala State Government Lottery. If it is not controlled in the initial stage it will lead to the deterioration of the financial stability of Keralites. Kerala State Government Lottery is exploited by unorganised sectors, as single digit lottery and conducting parallel illegal lottery system. Earlier it was a practice that illegal sellers were printing their single digit lotteries, later the government banned this and had taken measures to block this in Kerala. Then

these groups instead of using their printed tickets began to use Kerala State Government Lottery itself, clubbing with the last digit of the winning number of Kerala State Government Lottery for the parallel single digit lottery

It was observed that the Kerala State Government Lottery acts as a source for the employment opportunity. A noted fact in this regard is that some of the addicted buyers register themselves as lottery agents. They buy more lotteries for themselves than selling to outsiders. This shows the level of addiction to gambling. In earlier times people with disabilities, health issues and old people had become lottery sellers as a source of income. But today this was shifted to professional shops and sellers, with an average age group of 40-50.

By analysing the overall responses of the respondents, we can assess the addiction level of people towards gambling products. This led to an increase in attrition level of savings of people. The impact on the spending pattern of disposable income got affected as well as the consumer buying behaviour was also shifted due to the influence of Gambling Related Sales Promotion tools. The overall analysis using the Ordinal Logistic Regression Model (OLRM) shows the penetration and addiction level of the society towards gambling-related products.

Highly addicted persons annually spend a huge amount in the lottery related business. Even if they get an average prize, the amount may be equating, if they invest that money in traditional fewer risk investment schemes. In this research, the researcher attempted to make this knowledge clear to our Kerala population. It is observed in gambling, especially lottery that the prize winners plough back the prize amount again in gambling. This condition ratifies the common thought in gambling that 'Money gained in gambling goes with the wind'. Kerala State Lottery is popular enough to make people think that lottery is not a gambling activity. The majority of our population believes that the lottery is for charity, entertainment and investment. This belief is so strong among addicted people. This is a typical example, for even - sin can be nullified by the collective effort and positive propaganda. In this stage people may not dare to think about the problem created by this. This is a common feature of the 'Anesthetic Drive' of economy, that is those who are unaware of this situation will participate in gambling and those who are aware of the consequences will be quiet because of its benefits or anxiety. When a major correction is a necessity or requirement

on an ongoing procedure, it is difficult to justify the methods of correction. The change itself should justify the errors in the methods of correction.