

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.

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.