GAMBLING AND DECISION MAKING: A STUDY ON SELECTED GAMES

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The research *Gambling and Decision Making: A Study on Selected Games,* is a humble attempt to know the socioeconomic influences of gambling among Keralites. Even though gambling has its own pros and cons, here the researcher attempts to help the Keralites to take decisions, which will be beneficial for their future. This study is concentrated on two games, that is lottery and sweepstakes, one is Voluntary Gambling and the other is Non-voluntary Gambling. Here the researcher has focused on to create an awareness among the Kerala population, regarding their participation in selected gambling activities. Generating a characteristic of rational decision making among the Kerala population is another goal of the research.

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ABBREVIATIONS

AIFLTAI	: All India Federation of Lottery Trade and Allied Industries
CBB	: Consumer Buying Behaviour
EFA	: Exploratory Factor Analysis
GBQ	: Gambler's Belief questionnaire
GF	: Gambling Factors
GRSP.	: Gambling Related Sales Promotion
OLRM	: Ordinal Logistic Regression Model
SH	: Saving Habits
SHL	: Saving Habits and Lottery
SHS	: Saving Habits and Sweepstakes
SP	: Spending Pattern
SPL	: Spending Pattern and Lottery
SPS	: Spending Pattern and Sweepstakes

Chapter 1
INTRODUCTION

1.1 Introduction to Gambling and Decision Making

Starting from epics people are familiar with gambling activities. An activity performed in form of a game of chance, for monetary benefits or any stakes can be treated as gambling in the general sense. This can also be defined as an activity of endangering something important for winning a chance. The results of gambling should be purely out of luck or random activity. The general attitude of society towards gambling is as a negative phenomenon, because the outcome of gambling is unpredictable and the player may end up with nothing or sometimes with a huge loss. In contrast some people view gambling as a positive function because people get enjoyment from gambling and it is a form of entertainment. Gambling helps in the healthy rotation of the economy. It helps as a source of entertainment. It is hope in many crises and, also works as a mental relaxation to some extent. Vongsinsirikul V (2010). Gambling can be defined as *"an event with an uncertain outcome with the primary intent of winning money or material goods. Gambling thus requires three elements to be present; consideration, chance and prize*" (Public Gambling Act 1867).

While assessing gambling on a global level we can identify that respective countries have their own, Gaming Control Boards. They are accountable for imposing the rules and guidelines regarding gambling in the respective country. In Singapore, Netherlands, Portugal, and France, a separate body of the Gaming Control Board, performs this enactment of gambling laws. Boards have the authority to receive and resolve civil cases coming under their consideration and these boards are considered as Quasi-judicial bodies. Federal Law ratify gambling in the United States, but restrictions were imposed on the interstate and online gambling. In Canada gambling is regulated by the province and a sub-division of the National Trade Association of Canada and the Canadian Gaming Association (CGA). In the Gambling Act 2005 gambling is defined as betting, gaming or participating in a lottery (Gambling Commission UK). This act differentiates between events that require to be certified or licensed and other events which do not require a license. Australia is considered as the universal leader in gambling. According to the Australian Gaming survey in 2018, Australians spent

around 24 billion dollars on gambling. This is reported as 40 percent more, per capita than any other country. Because of the heavy gambling addiction, several nations banned gambling. The Cambodian Government banned gambling in 1996. UAE, North Korea, Lebanon, are some of the nations which abolished gambling in their countries.

In India each State is permitted to frame their gambling laws under the guidelines of Public Gambling Act 1867. Here the people are taking risks to get some desired or expected results. Life is a wager. In our day to day life, we are facing risky circumstances. The capability to bear risk may vary from individual to individual. Some people are interested in taking such risks. Stakes are the unavoidable condition of a gambling activity, which turns the bet into a promise Griffiths M D (2015). Even if taking chances are an integral part of life some people enjoy chances, while others do not like to indulge in such activities. India is a country where there is a restriction for gambling activities except some categories, which includes lotteries, horse racing, casinos etc. Critically one can claim that gambling paves the way for criminal offenses, money laundering and corruptions. Followers of gambling may argue that it is a big source of revenue for each state. Casino gambling is legalized in Goa. They have contributed Rs. 269 crores to the state revenue in 2018, Times of India May (2018).

Gambling can take different forms, including lotteries, scratch cards, card games like Poker, Black jack, betting, Dice games, Casino games, Gambling machines or Bingo. Gambling is not bad but involves high level of risks. So, what we need is to create an awareness that helps people to take rational decisions. The results of western studies proved that 60 percent to 80 percent of adults participating in gambling were found to be non-problematic gamblers but 3 percent of the gambling community includes problem gamblers, Stucki S, Rihs M.(2007).

1.2 Lottery

Lottery is a process of giving something, money or prizes to people by taking lots or by chance. Lottery is considered as gambling, in which the participants purchase their chances in form of lottery tickets. Winner is identified by making a blindfold draw from a pool of tickets consisting of all tickets sold or offered for sale. The prize amount is commonly what is remaining after expenses including promoter's share of profit, promotion expenses and taxes, prize value is prefixed and promoter's profit depends

upon the sales turnover of tickets. As in every business, in lottery business also there will be large prized and small prized lottery tickets. These gambling tools are enjoying good appeal for raising money because of variety reasons as it is easy to organize, play and very much popular among public. Raffles, Thambolas and Sweepstakes are different types of gambling tools available under the head, lotteries. While running a lottery the grounds behind that must be a respectable one. It should not be for marketing or for private gain. "Lottery" is an arrangement, for dispersal of prizes by lot or luck to anyone who participated in the probability of winning a prize by buying lottery tickets. "Bumper lottery" is a special draw of lottery organized during any festival or on a special occasion where the prize money promised is usually greater than ordinary lotteries [Lotteries Regulation Act 1998 (India)]. In UK, Bulk society lotteries and lotteries endorsed by resident authorities require an authorization from the Gambling Commission. Minor society lotteries can function with the permission of the local authority. For other lotteries precise authorization is not required but must track the policies regarding the promotions and fundraising. Lottery is considered as a different form of gambling, so the age restrictions with regard to participation in lottery is 16 and in all other gambling activities it should be 18. (Gambling Commission, UK).

In 2018 in the United States, lottery activities generated (total amounts staked minus the prize amount returned to the winners) $191.27 billion. The American Gaming Association reported that the gambling industry revenue as $ 240 billion in 2019. In 40 states of the US, Gambling industry generated an employment opportunity for 1.7 million. In India also Lottery is an industry with paramount impact on our economy. As per the report published by the All India Federation of Lottery Trade (2019), the Central Government exchequer was filled by Rs 4000 crores, in the form of tax revenue, in March 2018. The major contribution of Rs. 2150 crores were from West Bengal. Around 19 lakhs of people were employed in Indian Lottery industry.

1.3 History of Gambling (Lottery)

It is in the 15th century in Europe, lotteries came in to existence in its modern sense. Flanders and Burgundy are the towns that experimented lottery as an attempt to raise money to support defence and for helping poor. Francis I of France permitted public and private sectors to start lotteries between 1520 and 1539. Genoa lottery is the first lottery that served as a model in this field. This faced several resistances from Roman

Catholic Church, even though it spread to other Italian cities. In 1863 the first national lottery was created for all United Italian Nation. They performed weekly drawings and this was mainly considered as an income for the state. Lotto, the Italian National Lottery served as the basis for all modern gambling games. Willmann G (1999).

1.4 History of Gambling in India

India is moderately conventional in gambling compared to other nations in the world. Due to the introduction of online gambling, India became a hot spot destination for gambling. The Indian government considers gambling as a negative phenomenon so it does not encourage gambling activities by imposing rigid policies and rules in this industry. But the online gambling segment explored the loopholes in gambling laws in India, that is all types of gambling are not unlawful in India. According to the Supreme Court of India if a person can raise his probabilities of winning in a game by utilising his ability and information, then the game cannot be considered illegal. This grey area in the gambling legislation in India is exploited by various modernized types of gambling. The gambling activities in India are governed by the Public Gambling Act, 1867. Lottery is legalized only in 13 states in India, which are, West Bengal Nagaland, Sikkim, Meghalaya, Mizoram, Punjab, Assam, Manipur, Arunachal Pradesh, Madhya Pradesh, Maharashtra, Goa, and Kerala. Indian government believes that children should not participate in gambling activities so, some of the states-imposed age restrictions in participating in the lottery. The following table shows the legislative history of the Public Gambling Act 1867: -

Table1.1: The Legislative History of Public Gambling Act 1867: -

Repealing/Amendment	Number
Repealing Act 1874	(16 of 1874)
Amending Act 1891	(12 of 1891)
Amending Act 1897	(5 of 1897)
Amending Act 1903	(1of 1903)
Second Repealing and Amending Act 1914	(17 of 1914)
Government of India (Adaptation of Indian Laws, order) 1937	
Indian Independence (Adaptation of Central Acts and Ordinances) order 1948.	

Source: Bare Acts, Central Acts and Rules

The main purpose of the Public Gambling Act is to provide the common guidelines for the gaming houses, and also to provide punishment for the violation of the Public Gambling Act 1867 (within the provinces of India)

Indian Lotteries Regulation Act 1998, was also providing guidelines to the State Governments with regard to the organization of lottery business in respective States. As per the Lotteries Regulation Act 1998, the state government can organize, lottery business, only by following certain conditions, prescribed under:

1. Prizes are not supposed to offer for a single digit pre announced number.
2. The printing style of lottery should ensure the authenticity of the state lottery.
3. The State Government can sell the tickets either by itself or through registered distributors, retailers or selling agents;
4. The revenue generated from the lottery tickets should be credited to the Public Account of the state.
5. The draws of the lotteries have to be organized and conducted by the state governments themselves.
6. The unclaimed prize money within the prescribed time limit will become the property of that State Government.
7. The lottery draw must be arranged within the respective state.
8. Any lottery can be draw only once in a week.
9. All the lottery draws shall be performed between such period of the day as instructed by the State Government;
10. A State can arrange a maximum of 6 bumper lotteries in a year.
11. Shall follow other conditions prescribed by the Central Government.

1.5 History of Gambling in Kerala

In Kerala Department of State Lottery was established in the year 1967. The main idea behind this initiation is a good source on non-tax revenue for the State Government as well as a source of income for the deprived section by giving employment opportunities.

The initial ticket value was Re.1 and the prize money were Rs. 50,000. Following Kerala many other states started this initiative. Kerala State Lottery Department performed with greater transparency. Kerala State Lottery started its journey with a single lottery now running seven weekly lotteries and six bumper lotteries. Initially the state lottery was under the control of the Department of Finance and latter it shifted to Taxes Department. The only attractive gambling play in Kerala is Kerala State Lottery. Unless otherwise mentioned the laws governing gambling in India (Public Gambling Act 1867) applies to Kerala State. (Directorate of Kerala State Lottery Department)

The Public Gambling Act, 1867, is the major law that controls gambling in India. This Act differentiate gambling activities of pure chance and gambling activities with the combination of chance and skill. The Central government empowers the State Government to make amendments to the Public Gambling Act 1867 to fit to the state regulations. The provisions of Indian Lotteries Regulation Act 1998 were also extended to frame provisions of Kerala State Lottery.

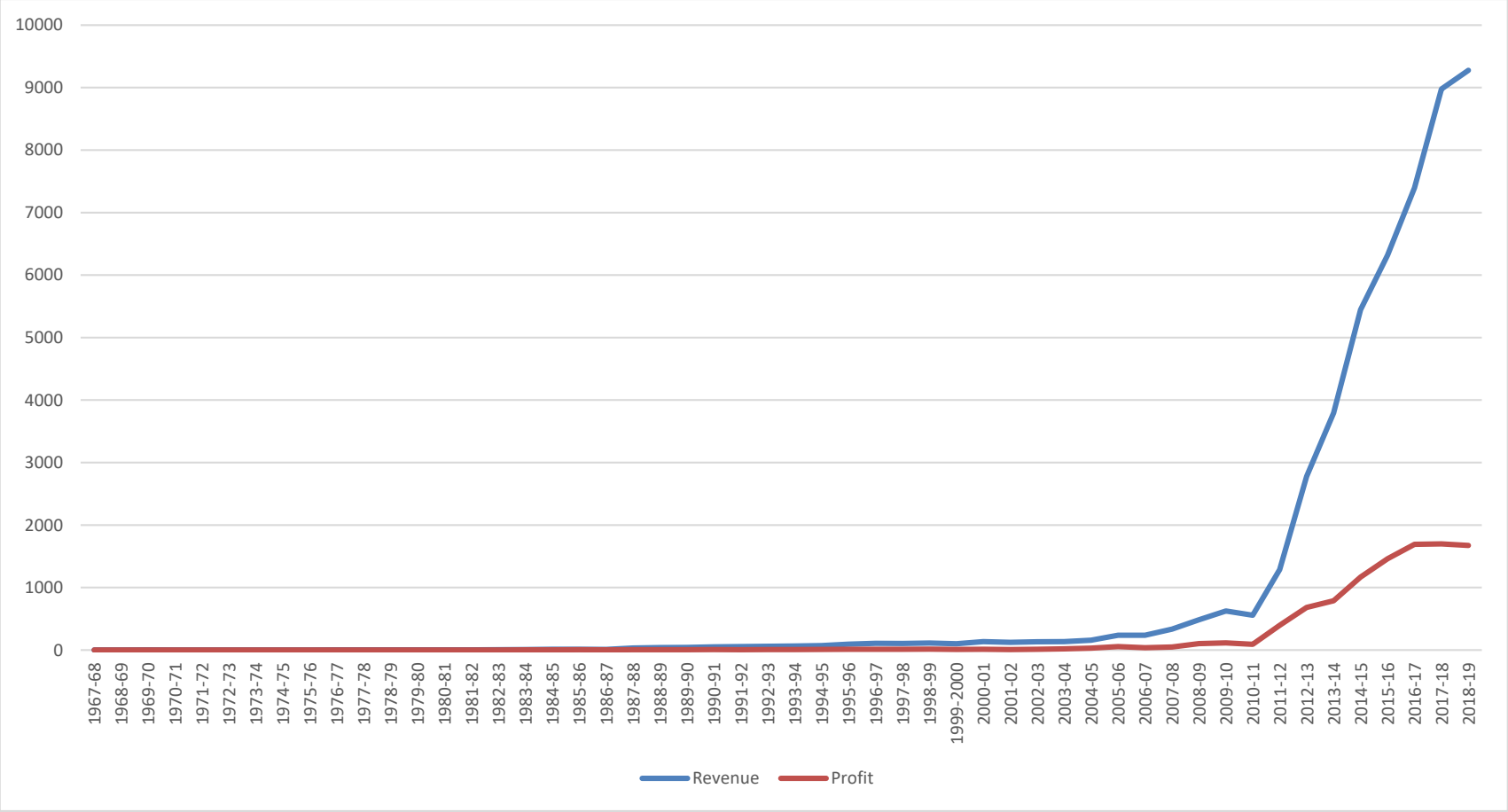
The Kerala Gaming Act 1960, amended in 2005, brought the scope of online lotteries and electronic gambling. Another Act which governed Kerala State Lotteries was Kerala Paper Lotteries Regulation Act 2005, amended in 2008 and 2009, and repealed in 2019 by the Kerala High Court. Distinct State Governments have the freedom to make lotteries lawful or unlawful within their states. In Kerala all types of lotteries are organized by the State Government.

According to the statistics released by the Directorate of Kerala State Lotteries, it had not made a loss since its inception in 1967. The lottery sales revenue and profit during the inception year were 20 lakhs and 14 lakhs respectively, from there to the present period the performance of lottery shows a hooting hike to 9276.23 crores of revenue and 1673.15 crores of profit in 2018-19 (Directorate of Kerala State Lottery Department). This hike from lottery income is a good source of revenue for the Kerala government and it is also considered as one best solutions for unemployment issues. Even though most of the people consider gambling as a relaxation activity for some, it may create problems at various levels. This problem may interrupt personal life, family life as well as leisure quest similar to alcohol or drugs, Lesieur, H R (1991).

Table: 1.2 Revenue and Profit of Kerala State Government Lottery

Year	Revenue	Profit	Year	Revenue	Profit
1967-68	0.2	0.14	1993-94	65.01	8.51
1968-69	1.84	1.5	1994-95	71.22	10.71
1969-70	2.43	1.5	1995-96	93.27	11.83
1970-71	2.04	0.87	1996-97	106.74	13.41
1971-72	1.52	0.51	1997-98	105.32	12.25
1972-73	1.42	0.53	1998-99	112.01	15.53
1973-74	1.41	0.59	1999-2000	101.38	10.2
1974-75	1.63	0.58	2000-01	134.16	13.44
1975-76	1.54	0.59	2001-02	122.69	8.15
1976-77	2.16	0.92	2002-03	131.69	13.4
1977-78	2.75	1.3	2003-04	134.98	19.87
1978-79	2.99	1.49	2004-05	156.6	30.02
1979-80	2.54	1.06	2005-06	237.19	55.65
1980-81	3.01	1.24	2006-07	236.26	36.36
1981-82	4.3	1.32	2007-08	333.91	48.28
1982-83	5.93	1.91	2008-09	484.76	104.2
1983-84	8.88	3.18	2009-10	625.74	114.7
1984-85	11.72	3.94	2010-11	557.69	92.02
1985-86	12.57	4.45	2011-12	1287.08	394.87
1986-87	10.2	2.87	2012-13	2778.8	681.76
1987-88	33.38	5.38	2013-14	3793.72	788.42
1988-89	39.12	5.38	2014-15	5445.43	1168.26
1989-90	41.62	6.54	2015-16	6317.73	1461.16
1990-91	51.88	7.64	2016-17	7394.91	1691.05
1991-92	54.48	6.39	2017-18	8977.24	1698.23
1992-93	59.26	7.34	2018-19	9276.23	1673.15

Source: Directorate of Kerala State Government Lottery



Source: Directorate of Kerala State Government Lottery

Fig: 1.1 Revenue and Profit Graph of Kerala State Government Lottery

The revenue from the Department of Kerala state Lottery is showing a tremendous hike. This is considered as the main evidence that people in Kerala are investing heavily in Kerala State Government Lottery. This decision was taken by the Keralites, whether to buy lottery or not, depends upon various factors. These factors can act as a motivation for the Kerala population to participate in gambling. The decision taken by the people may be rational or irrational. The hike in lottery revenue can be considered as a symptom of irrational buying decisions by the Keralites.

1.6 Decision Making

Decision making is ultimately a selection process by the decision- maker. Even though it is the responsibility of the decision maker there may be several environmental factors which affect these decisions. It is a psychological phenomenon of human mind to search for some justification supporting our decisions. Before making any purchase decision the customers must go through a scientific buying process. That is the decision maker or customer has to recognize his need first, based on his priorities he must rank them. Develop the alternative solutions to address this need, and the cost benefit analysis of these alternatives needs to be performed and finally the alternative which matches mostly to his need, wants to be his selection or decision. But these logical and rational steps in decision making are hard to expect from a common man. They are influenced by several emotional and irrational factors which in turn will affect the buying decisions of the customer. This irrationality in buying behavior may end up in consumer impairment and also restrict their productive investments. This may cause undue influence on the saving habit of the customers and also results in an unfavourable spending culture of the society. The involvement of Keralites in gambling and related activities is increasing day by day, while indulging in these activities they are not thinking about the winning probabilities. Perceptively or innocently they are involving in these businesses. By exploiting this ignorance, some others are making huge profits. This may create an imbalance in our economy. Several methods were adopted by the researchers to develop a prediction model of gambler's moves. It was not an easy task because their decision making cannot be predicted or intercepted. These types of complexities were more in online gambling.

1.7 Voluntary Gambling

An estimate of the total volume of money lawfully gambled yearly in the world is about $10 trillion (unlawful gambling may exceed this figure). In terms of universal statistics lotteries are the foremost form of gambling in case of total revenue. Lotteries permitted and operating through State was expanded swiftly during the late 20th century and are broadly dispersed all over the world, Ariyabuddhiphongs (2010). Lottery can be considered as a voluntary gambling activity because people are indulging themselves in lottery with their pure knowledge that they are involving themselves in gambling activity. The aim of participating in the lottery is none other than challenging their godsend. This is how the lottery became a voluntary gambling activity.

1.8 Non-voluntary Gambling

Involvement of people in gambling related activities, without their knowledge can be considered as non-voluntary Gambling . This is more dangerous than voluntary gambling activities, because this may attract people who have gambling inclination and can act as a catalyst to lead them to pure gambling activities. Here the researcher mentioned about the Gambling Related Sales Promotions strategies applied by the business houses as part of their marketing mix. For the study Sweepstakes were taken as the non-voluntary gambling tool. Sweepstakes began as a type of lottery that was knotted to products traded Kalra, A & Shi, M (2002).

1.9 Sales Promotion

This is one of the important marketing mixes which attracts people towards products. Sales promotion may be of two types customer based or seller based. Here we are concentrating the customer sales promotion. The main aim of business houses are to retain the existing loyal customers, attract new customers and the regular customers of the competitors. This can act as a stimulus to create market demand for the product. There are several models of sales promotions- Contests, Point of Purchase (PoP), Sweepstakes, Premiums, Giveaways Product Samples, Rebates are some of the sales promotion strategies which were popular nowadays, Xu, Y; Huang, J S (2014).

1.10 Gambling Related Sales Promotion

Starting from epics we are aware of gambling activities. This is a new concept, that is linking gambling nature to the sales promotion activities, which most of the customers were unaware of. By using this type of sales promotional tool business houses can exploit the affinity of people towards gambling. Those who are inclined to gambling activities may get attracted at promotion mix which is having gambling nature. A sales promotion scheme may not be lawful if it has functioned through distant collaborative gambling (e.g. done through the Internet, by mobile), the exception is a lottery run as a sales promotion, Nakarmi, A. (2018)**.** Several sales promotion tools like, Sweepstakes, Raffle, Thambola, Bingo, Lucky draw are possessing gambling nature.

1.11 Sweepstakes

Sweepstakes began as a form of lottery that were tied to products sold. Sweepstakes are used as marketing promotion tool to reward existing consumers and to attract new customers from competitors. Sweepstakes usually possess two features of lottery; they are chance and prize. Consideration is the only factor missing in sweepstakes with respect to the lottery. Sweepstakes also arranged as a random drawing for prizes. Winners of products are ascertained by the element of luck, not by skill. Business houses are offering mega bumper prizes to attract more customers, regardless of the probability of winning. Sweepstakes are regulated in many countries because of the exploitation by the business houses. In the US, Canada, Australia they have implemented laws governing sweepstakes. Special rules of sweepstakes were applied to the contestants where they reside. Many countries fixed entrance restrictions to sweepstakes. In India, we have no such rigid regulations to control this, Selby, E.B. (1981)**.** The influence of sales promotion tools on the consumer is proved, to have only for a short-period. Sweepstakes are also not an exception. Characteristics of sweepstakes showed that compared to other promotion tools this is not provided with an immediate gain but acts as a catalyst to initiate the purchase. So, this sales promotion tool can act as a strong purchase initiation factor, Nasır, S., & Bal, E. (2019). The Acts which govern the sweepstakes policies in India are the Consumer Protection Act 1986. Section 2(1)(r) in the Consumer Protection Act, 1986 is dealing with the unfair activities and its penalties related to sales promotion tools adopted by the business houses in

Kerala. Prize Competitions Act 1955 and Competition Act 2002 has also some provisions to control and monitor unfair trade practices from business houses. A regulation that also exists is the Consumer Protection Regulation 2005.

Table: 1.3 The Legislative History of Consumer Protection Act 1986

Amendment	Number
Consumer Protection (Amendment) Act, 1991	(34 of 1991)
Consumer Protection (Amendment) Act, 1993	(50 of 1993)
Consumer Protection (Amendment) Act, 2002	(62 of 2002)
Consumer Protection (Amendment) Act, 2019	(34of 2019)

Source: Bare Acts, Central Acts and Rules

1.12 Saving Habits

Capital formation and economic development are closely linked with saving habits of people in a country. The development of a nation can ensure through the investment of saved funds. Saving, habit and awareness of financial security are positively correlated Pulka B (2015). Problems in gambling and financial crisis are positively related. That means if people are inclined towards gambling it will result in deterioration of their savings habit. Nonpayment of debts and recovery by financial institutions are the consequences of gambling in savings culture. A gambling addict or one who has an attraction towards gambling has to face the mount up of unpaid bills, credit card dues, a buildup of debts, all these are evidence that the interest towards gambling is seriously affecting the saving habits of people adversely. Those who are attracted to gambling showed a tendency to continue gambling to get back what they have lost through gambling, this causes a negative impact on savings of the people. Gupta R (2019)

1.13 Spending Culture

Impulse buy may result in an undesirable emotion such as consumer dissonance. Instinct buy may cause an ill feeling or regret in the mind of the consumers. The people who showed a willingness to gamble may end up in a situation of negative feelings,

which may be guilt or shame. The one who is feeling guilt in his spending may take steps to reduce their impulsive spending in the future and the one who feels shame in his spending will surely take an avoidance strategy that is to avoid such spending in the future. While comparing people's spending habits with their happiness it was found that those who are spending more are money-oriented and not thrifty. They incline to have debts, use all their cash to buy things and least pleased. Those who are not interested to spend more are thrifty and not money-oriented. They save everything they have. But it was proved that those who are not money oriented and non -thrifty are found to be the happiest. Tatzel M (2008). Spending of disposable income pattern is changing among people. Many are sacrificing their essential needs and diverting their spending for leisurely entertainments.

1.14 Consumer Buying Behaviour

Rationality in buying behaviour, is not common among the customers. The situation where customer's expectations in value, surpassed actual purchase price, were infrequent, Matheson (2001). Researchers have not expected rationality specially in the buying behaviour of customers who are inclined to gambling. These types of customers had their justification on their purchase whether it is a gambling product or not. Studies showed that those who have confidence in number games and mathematics made more mistakes in their perception, Pelletier and Ladouceur (2007). Those who have gambling inclination tended to hide their rationality at the time of buying gambling related products and again showed it while they are not exposed to any form of gambling products, Sevigny and Ladoucer (2003). Different forms of changes can be observed in the buying behaviour of customers which may be rational or irrational due to the influence of Gambling Related Sales Promotion tools (Sweepstakes), as the frequency of shopping, dimensions of spending, vulnerability towards promotion, movement of stock/inventory, changing shops/brands, accelerating or delaying the purchase, recurring purchases, shift in buying initialization and buying decision.

As a customer, every Keralite must be aware of a fact that nothing comes in life for free. This realisation will help a mature person to make decisions in life. This principle is applicable to gambling products also. Even though people realized this fact, human mind dreams of generating easy money, they hope the government as well as business houses are existing for their benefit. If a person spends his time and money in an

uncontrolled manner that can be considered as an addiction. Addiction to a particular thing surely results in a financial loss. Normally the scarcity of resources made human beings to fight against this by developing his own strategies to overcome. These can also be considered as a factor leading to gambling addiction.

Gambling is in existence from the known period of human history. It is worth noting that the only animal on the earth who could participate in gambling is human beings. We can observe the threat of gambling and warning against it, in all the religious books. In present scenario every people are participating in gambling voluntarily or non-voluntarily. When government itself depends on gambling revenue, it is sure that society will be influenced by this concept. This is a concept that brings a thought process for human beings as it may be positive or negative, everyone has some impression regarding gambling as per their justification.

1.15 Statement of the Problem

Voluntary participation in gambling is a common activity. The natural tendency towards comfort and relaxation leads people to think of luck. To achieve luck, individuals are ready to take risk and gamble. There may be variety of motivational factors that attract people towards gambling. At present due to the intensive marketing strategies business houses are adopting various Gambling Related Sales Promotion tools (Sweepstakes), in which customers are participating and this results in non-voluntary participation in gambling without actual awareness of participants, as in voluntary gambling. The question is whether this non-voluntary gambling also results in an influence on savings and spending culture of people in Kerala. The trend of Gambling Related Sales Promotion tools (Sweepstakes) is increasing in the present scenario. Is that the cause of any stimulus on the buying behaviour of Kerala consumers?

Several factors are attracting people to gambling/lottery, and this resulted in tremendous increase in the lottery revenue of Kerala. But the intensity and significance of these factors may be different. Lottery is a gambling tool, which is a double-faced coin, which possesses both positives and negatives. In this scenario it is worth to analyse the level of influence of these factors on Keralites, to identify whether, these factors have any negative influence on the Kerala population. The harshness of gambling starts

from societal or non-problem gambling, then shifts to problem gambling and finally reaches at compulsive or pathological gambling also known as gambling disorders or gambling addiction, Orford J.(2001). The results of Asian studies reported an average of 3 percent problem gambling and 2 percent of the gambling disorder/ addiction. Gambling addictions frequently results in large debts and even insolvency, and some end up in criminal activities to fund their gambling activities. Aguocha & George, (2017) Whether this cause an influence or change on the savings and spending habits of Keralites? In this context it is highly relevant that we have to understand the social and behavioural impacts of both voluntary and non-voluntary gambling.

1.16 Significance of the Study

In India, State Governments have the power to make lotteries lawful or unlawful. All lotteries in Kerala are conducted by the State Government. The impacts of an illegal gambling in Kerala gives a very grim picture. Due to the easy access to mobile phones and internet, we can expect more participation in gambling related activities both legal and illegal. A study conducted among 5043 students aged between 15 to 19 selected from 73 schools of District of Ernakulam 27.5 percent responded that they have gambled. 7.1 percent are identified as problem gamblers. Out of those who have gambled 25.2 percent are having issues related to gambling. Sports gambling was the widespread form of gambling in Kerala followed by Kerala, State Government Lotteries. The problem gamblers identified among these adolescent group probably belongs to the male category with poor academic back- grounds have higher rates of liquor and tobacco use, mental anguish, suicidality, history of erotic abuse and higher ADHD scores, Jaisoorya TS *et.al (2016).* The non-voluntary gambling tools like Gambling Related Sales Promotion Tools (GRSP) have a magnetic power to attract people towards the serious gambling. From the results of the various studies it is evident that the new market strategic sales promotion tools have long, medium and short-term impacts on consumer behaviour. These influences are up to a limit, one of the reasons for the attraction of people towards gambling activities. So, the participation in non-voluntary gambling activities may lead a person who has an inclination towards gambling to serious gambling activities and end up in problem gambling or pathological gambling.

This study is helpful to predict the results of the inclination of the public, towards the gambling activities, at the same time we can assess the factors attracting people towards gambling. The study helps the externals to analyse the savings and spending trends of Keralites which helps them to make wise investment decisions and also to be rational while making purchase decisions.

1.17 Objectives of the Study

"Gambling and Decision making: A Study on Selected Games" is conducted with the following objectives.

1. To analyse the factors attracting people towards the gambling business, in Kerala.
2. To examine the influence of Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (Sweepstakes) on the saving habits of Keralites.
3. To analyse the spending pattern of disposable income of Keralites, in Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (Sweepstakes).
4. To analyse the influence of Gambling Related Sales Promotion (GRSP), tools (Sweepstakes), on the Consumer Buying Behaviour of Keralites.

1.18 Scope of the Study

In this analytical study the thesis focuses on the gambling Industry in Kerala. For the purpose of study, gambling activities are divided into two categories; Voluntary Gambling and Non-voluntary Gambling. Regarding voluntary gambling, the type of gambling selected for study is Kerala State Lottery and concerning to non-voluntary gambling the game selected for the study is Gambling Related Sales Promotion tools (Sweepstakes). From various studies it is clear that this phenomenon of gambling is having both supporting and opposing legalization. So here researcher examined various factors attracting the Kerala population towards gambling. This study also analyse the influence of both voluntary and non-voluntary games selected for the study, that is Kerala State Lottery and Gambling Related Sales Promotion (GRSP) (Sweepstakes) tools on the saving habits of Keralites. The spending habit of Keralites on these selected

games are also subjected to evaluation. The research also focused on the changes in consumer buying behaviour because of the existence of Gambling Related Sales Promotion tools in the marketing environment. Sales promotion has only a provisional consequence on consumer buying behavior. Many investigators conflict with the fact that sales promotion does not have an extended effect on consumer buying behavior and these tools are also increasing costs, Clow and Baack (2016). Researcher concentrated on this short-term influence on the buying behaviour of consumers.

Decision making is applicable in both games (Voluntary and Non-Voluntary) selected for the study. In Lottery people have to decide whether to participate in it by sacrificing their savings or by foregoing their spending on other essentials. In Gambling Related Sales Promotion tools (Sweepstakes), the people need to decide whether to buy or not a product attached with sweepstakes. Sales promotion tools like sweepstakes play an important role in making the customers decide whether to buy or not. So, decision making in this regard is highly significant. It is also noteworthy to think about the element of rationality applied by the customers while making buying decisions.

1.19 Hypotheses of the Study

H1: There is no significant influence of demographic variables on factors attracting people towards gambling.

H2: There is no significant influence of demographic variables on saving habits of people in Kerala because of their participation in Kerala State Government lottery and Gambling Related Sales Promotion tools (Sweepstakes).

H3: There is no significant influence of demographic variables on spending pattern of disposable income of Keralites because of their involvement in Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes).

H4: There is no significant influence of demographic variables on Consumer Buying Behaviour because of the influence of Gambling Related Sales Promotion tool (Sweepstakes).

1.20 Research Methodology

1.20.1 *Frame*

This study is based on a descriptive and analytical research design. This study mainly focuses on the Gambling Industry and gambling practices in Kerala. Its emphasis is chiefly on the investigation of the 11 factors identified from literature reviews (Greediness Factor, Reference Group, Selling Style, Government Policies, Perception/Attitude change, Addiction, Insecurity factor, Entertainment factor, Escapism, Advertisement and Prize amount) attracting people towards gambling. Several literatures were discussed concerning the various motivational factors behind the gambling instinct. This study also attempts to know the level of influence of selected voluntary gambling activity that is, Kerala State Lottery and level of influence of selected non-voluntary gambling activity that is, Gambling Related Sales Promotion (GRSP) tools (Sweepstakes) on the saving habits of people in Kerala. This is done by identifying 4 variables related to savings and they are changes in Lifestyle, Social attitude, Financial attitude and Comfortability inclination. Researcher evaluated the spending pattern of disposable income of the Kerala population in voluntary and non-voluntary games, Kerala State Lottery and Gambling Related Sales Promotion (GRSP) tools (Sweepstakes) selected for study based on 3 variables recognized, change in spending style, attitude towards Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes) and changes in culture and beliefs. It is obvious from the past literature that sales promotion resulted in an increased volume of sales but its impacts last only for short period, Clow and Baack (2016). Finally, the study concentrates on the behavioral changes of consumers in connection with Sweepstakes which was considered as the sales promotion tool which possesses the characteristics of gambling products. Five major behavioural changes analysed in this area of research are, stock piling, repeated purchase behaviour, change in purchase timing (Purchase acceleration/delay), Brand/Shop switching and shift in purchase initialization. Efforts are taken keenly not to violate the research discussion out of the frame.

1.20.2 *Data*

The study is descriptive in nature. Both primary and secondary data were used for the progress of research work. Data were collected from the Kerala population who attained the age of 18 years [they are assumed to have purchasing power and attained the legal age for decision making so they can be the customers of Kerala State Lottery and Gambling Related Sales Promotion (Sweepstakes)]. Primary data establishes the foundation for the estimations made in this research work. Thoughts of various market analysts, behavioural economists and psychiatrists acted as a basis for evaluating the concepts of gambling and consumer behaviour. Different models and theories of gambling, consumer behaviour, savings and spending relationships were analysed. Secondary data related to the sales revenue and profit of Kerala State lottery since its inception, policies governing the gambling activities in Kerala were also explored from the official website of Department of Kerala State Lottery.

1.20.3 *Sampling*

- This Study is administered in Kerala State. The two games selected for the study were the Kerala State Lottery (Voluntary Gambling) and Gambling Related Sales Promotion (Sweepstakes) (Nonvoluntary Gambling). While selecting the respondents to administer the questionnaire, Multi stage Random Sampling Method is adopted. In the first three levels simple random sampling method and in the fourth level systematic sampling method is adopted. 14 districts of Kerala are divided into North Zone, Central Zone and South Zone. From each zone a district is selected randomly and from the selected district one division and two wards were selected. One division from Corporation, one ward from Municipality and one ward from Gramapanchayath. Since Corporation and Municipality are more populated than Gramapanchayath, 70 respondents were selected using Systematic Random sampling method from both the Corporation division and Municipality ward and 60 respondents were selected systematically from the Gramapanchayath ward. A total of 200 respondents from a district were selected for the study, 100 males and 100 females were included from each district. North Kerala includes (5 districts) Kazargode, Kannur, Wayanad, Kozhikode, Malappuram. Central Kerala is constituted with (4 districts) Palakkad, Thrissur,

Ernakulam, Idukki. South Kerala consists of (5 districts) Kottayam, Alapuzha, Pathanamthitta, Kollam, Trivandrum.

- From North Kerala, Kozhikode district was selected for study, this district consists of 1 corporation which consists of 75 wards from which 2nd ward Chettikulam was randomly selected. Out of the 7 Municipalities, Ramanttukara Municipality was selected, out of the 31 wards in the municipality, 19th ward Ramanattukara East was randomly selected. Out of the 70 Gramapanchayaths in Kozhikodu district, Azhiyur Gramapanchayath was selected which consists of 18 wards and from there, 5th ward Chungam North was randomly selected.

- From Central Kerala , Thrissur district was selected for study, this district consists of 1 corporation which consists of 55 wards from which the 18th ward Kizhakkumpattukara was randomly selected. Out of the 7 Municipalities, Irinjalakuda Municipality was selected, out of the 41 wards in the municipality, 18th ward Chalampadam was randomly selected. Out of the 86 Grama Panchayaths in Thrissur district, Adat, Grama panchayath was selected which consists of 18 wards and from there 2nd ward Chittilappilly Padinjattemuri was randomly selected.

- From South Kerala , Trivandrum district was selected for study, this district consists of 1 corporation which consists of 100 wards from which 70th ward Aattukal were randomly selected. Out of the 4 Municipalities, – Neyyatinkara Municipality were selected, out of the 44 wards in the municipality, 17th ward Vazhuthur were randomly selected. Out of the 73 Grama Panchayaths in Trivandrum district, Anju Thengu, Grama panchayath were selected which consists of 14 wards and from there 2nd ward Nedunganda was randomly selected.

1.20.4 *Data Sources*

Both primary and secondary data were tapped for the study. The primary source was exploited through personal interviews and administering a standardized questionnaire consists of 125 questions divided into 5 sections. Gamblers' Beliefs Questionnaire developed by Timothy A Steenbergh, Andrew W Meyers, Ryan K May, and James P Whelan (2002) (the American Psychological Association), Spending and Saving Attitudes and Behaviors Questionnaire,

Furnham A (1999) from Psyc Tests, a database of American Psychological Association served as the supporting inventory to design the final questionnaire. The questionnaire was designed in such a way that the first part seeks the demographic characteristics of the respondents. The second part collects the data relating to the factors attracting people towards gambling, 55 questions were included under the 11 factors identified. The third section of the questionnaire deals with the influence of the Kerala State Lottery and Sweepstakes on the saving habit of Keralites. 4 variables were identified and 20 questions were administered in this section. The Fourth section of the questionnaire deals with the analysis of spending culture of Keralites on Kerala State Lottery and Sweepstakes (GRSP) and this section also consists of 20 questions coming under the 3 identified variables. The last section of the questionnaire deals with the change in the consumer buying behaviour due to the influence of Gambling Related Sales Promotion Tools (Sweepstakes). Under the observed 5 variables 30 questions were administered.

Table 1:4 : Variables Selected Under the Four Dimensions

Variables selected for the study		
Objective	Variables	Number of Statements
Profile of the Respondents	1. Gender 2. Age 3. Education 4. Income 5. Occupation Status 6. Marital status 7. Religion	7
Factor Attracting to Gambling (GF)	1. Greediness Factor	4
	2. Reference Group	7
	3. Selling Style	8
	4. Government Policies	6
	5. Perception/Attitude Change	4
	6. Addiction	12
	7. Insecurity Factor	2
	8. Entertainment Factor	4
	9. Escapism	3

	10. Advertisement	3
	11. Prize Amount	2
	TOTAL	55
Saving Habit (SH)	1. Lifestyle	3
	2. Financial attitude	8
	3. Social attitude	6
	4. Comfortability Inclination	3
	Total	20
Spending Culture (SC)	1. Spending style	4
	2. Spending attitude	4
	3. Beliefs and culture	12
	TOTAL	20
Consumer Buying Behaviour (CBB)	1. Stock piling	5
	2. Repeated purchase	3
	3. Purchase timing	4
	4. Switch brand/Shop	5
	5. Purchase initiation	13
	TOTAL	30

1.20.5 *Tools*

Socio economic status of the respondents and variables are analysed using descriptive analysis using, percentage analysis, Cross tabs, Frequencies, Mean. The normality of the data was verified using the One-Sample Kolmogorov-Smirnov Test for Normality. Reliability of the questionnaire was analysed using the Cronbach Alpha Reliability test. Exploratory Factor Analysis (EFA), was administered to categorise the factors attracting people to gambling. Since the data is not normal, researcher adopted non-parametric tests to prove the hypothesis. Mann-Whitney U test was applied for two variable test and Krusikal Wallis H Test was administered for those hypotheses with more than two variables. The Chi-square test was also applied to test the significant difference between independent and dependent variables. Ordinal Logistic Regression Model (OLRM) was applied to analyse the significance of variables. A Five-point Likert type scale were used to measure the variables through questionnaires (Strongly agree-5, Agree-4, Neutral-3, Disagree-2, and Strongly Disagree-1).

1.21 Period

The period of the study was from 2014 to 2019. Data collection using the questionnaire started in 2017 and extended for a period of two years. Data collection was completed by January 2019. The sales turnover (including the revenue and profit) data of Kerala State Government Lottery since its inception from 1967 was taken for the study.

1.22 Limitations of the Study

Researcher have opted a comparative study of voluntary and non-voluntary gambling. In India we have a culture and belief that gambling is not a good phenomenon but Kerala State Lottery is contributing a lion share to the state exchequer. Majority of the literatures available was measuring the financial impacts of Kerala State Lottery, so it was very difficult to find out the reviews from the Indian context. In Kerala there are several products which possess voluntary and non-voluntary Gambling nature, but for this study researcher selected only two games, they are Kerala State Government Lottery and sweepstakes. Other gambling related business and sales promotions (Chitty, Raffles, Thambolas) were not considered for the study. Because of some social or moral aspects, people may not interested to disclose their actual gambling behaviour.

Views and attitudes of individuals to gambling concept may be different, so it was not easy to create a common awareness about the questionnaire in the mind of the customers. Since this type of study was novel in Indian context, the length of the questionnaire may confuse the respondents. This novelty behind the survey made the explanation of the questionnaire to the respondents as a herculean task.

1.23 The Scheme of the Report

The study begins with a brief introduction of the gambling industry and the history of gambling at the global level, Indian context and finally in Kerala. Later the definition and description of major terminologies related to the study were listed. The methodological description explains the framework of the study**.**

Chapter 2 concentrates on the major literature reviews focused on main two sections of the research, that is social and economic influence of gambling and influence of various gambling related sales promotion tools on the buying behaviour of customers. This

chapter also focus on the various significant theories related to the gambling demand as well as the theories related to the consumer buying behaviour

Chapter 3 explores the factors attracting people towards gambling, and analysis of these factors helps to identify the real motivation behind the gambling instinct and the significant difference with regards to demographic factors were also measured.

Chapter 4 identifies the level of influence of Kerala Government Lottery as well as Sweepstakes on the saving habits of the people. Socio-demographic factors were analysed to identify the significant difference in saving culture.

Chapter 5 observed and investigated the spending habit and willingness of Keralites to spend their disposable income on Kerala State Government Lottery and Gambling Related Sales Promotion (Sweepstakes).

Chapter 6 elucidates the shift in the buying behaviour of customers due to the existence of Gambling Related Sales Promotion (GRSP), (Sweepstakes) in the market.

Chapter 7 illustrated and summarised the major findings and suggestions of the study and also gave an elaborated conclusion along with the future prospects of the research.

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CHAPTER 2

REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK

2.1 Introduction

Gambling and Decision Making: A Study on Selected Games, is a study that concentrates on gambling products. Its impact and influence on the saving habits, the spending pattern of disposable income and the factors attracting them towards gambling are analysed with the help of vast literature in this area. The sales promotion tools which possess a gambling nature is also examined here. Sweepstakes is the Gambling Related Sales Promotion tool selected for this study. Sweepstakes possess two out of three features of gambling products, that is chance and prize. Those who prefer sweepstakes like sales promotion tools may have an inclination towards gambling. Usually, risk seekers are very much attracted towards these sales promotions and this will reflect in their buying behaviour in different ways. In this section, literature of previous studies was examined based on two major classifications. The first part is related to the social and economic influence of gambling and the Second part of the reviews based on the influence of various sales promotion tools on the buying behaviour of customers, with special reference to Gambling Related Sales Promotion tools (Sweepstakes).

2.2 The Reviews Related to the Social and Economic Influence of Gambling

Conrad (2018) An investigation was made among 201 college students from the University of Massachusetts, to analyse the impact of gambling among them. The researcher also analysed the changes that occurred to a college student's attitude, perception and behaviour towards gambling, because of proper gaming education. A group of college students from Massachusetts received gaming education and two other controlled groups, were also studied without providing gaming education. One group from the same university and the other from Worcester State College. The selected four factors were assessed, before and after the gaming education. Attitude, perception, misconception and gambling behaviour were the factors selected for testing. 75 percent

of the students selected for the study reported weekly gambling, using a large amount, before the test. After the gaming education the students were analysed and it was observed that, they showed significant improvement in their capability to understand the gambling misconceptions and also gained knowledge in calculating winning probabilities. This improved knowledge does not result in any decrease in their involvement in gambling activities as well as no reduction in the time and money they spent on gambling.

Garvía R (2017) In a comparative study of the lottery markets in Germany, Spain, Portugal and Austria from the 17th century onwards it is evident that the lottery playing is showing a declining trend with rising incomes except in those countries where there is syndicate play is widely spread. In Spain and to a little extend Portugal is following the syndicate lottery play. Syndicating originated, when lottery prices increased but it continues even after lottery prices became affordable. Syndicate play is a common exercise among lottery players, some survey data indicates a positive correlation between syndicating and levels of participation and play. Syndicating is based on longstanding social relationships. In Germany syndicate players bet more often than individual players. Syndicate play is positively correlated with lottery sales. Single draw lotteries are not much in demand in Central Europe. Lottery syndicating is better explained as a cause for cross-national differences in the lottery buyer's behaviour.

Gregory G (2014) Gambling is a pleasurable activity for many people. The people who are indulging themselves in gambling are having some personal and social fulfillment. According to the Friedman-Savage model, a rational man gambles, if he expects a particular financial gain. In this model gambler provides high value to the chance of increasing personal wealth and thereby reach a top socioeconomic position. Fired-man and Savage developed the Utility Wealth Curve to explain why the individual gambles to maximize utility. The expected utility of the gambler is the probability of winning times, the utility of his wealth, if he wins, plus the probability of losing times the utility of his wealth if he loses. Among the wide varieties of gambling activities, 5 types were favoured mainly by the people poker, bingo, lotteries, raffles, or football pools. Among these only lottery tickets would result in a huge increase in wealth that the Fried-man - Savage model recommends as a reason for gambling motivation. Poker, football pools, and bingo are normal events that help to develop

socializing skills while raffles are generally conducted by charitable institutions to award only non-monetary prizes. Questions related to dissatisfaction with current income is essential to work on this model. According to this model, dissatisfaction with present revenue should be related to the affinity of the purchase of a lottery ticket. But in the case of other social gambling the more an individual is satisfied with the present income then they will involve more in social gambling. The individuals who are dissatisfied with present income will spend more than average on lottery purchases. It is a common phenomenon that every individual may not be satisfied with their current income, so questions were coded on a seven-point scale from "pleased" with present income to a "terrible" feeling with the current income. For every step on the seven-point income dissatisfaction scale, an individual purchased $8.03 more in lottery tickets each year. This means that across the range of satisfaction with income there is a $56.21 difference in the amount spent. The seven control variables were inquired in the model are age, family income, gender, race, social class, the population of the city of residence, and the number of persons in an individual's house. Among these only races are having more impacts on gambling expenditure. Nonwhites are spending heavily on gambling than whites.

Roland Y. Wu (2014) The four competing theories, the fun of participation, The Friedman-Savage utility curve, The Markowitz utility curve, Kwang's utility curve, examine why, who, and how many tickets will be purchased by the customers. The examination of the decision regarding the purchase of lotteries as well as the expenditure they made on lottery tickets was assessed based on the demographic factors. The level of income is positively correlated with the expenditure on lotteries. With the increase in the level of education it shows a negative relationship with demand for lottery buying. Risk- taking activities are positively related to each other. Information regarding lottery games are relevant for taking buying decision but it is not depending on the expenditure on lottery tickets. Religion, age, home ownership and employment are showing an irregular impact on the demand for lotteries.

King (2014) When legal and illegal games are compared it was identified that financial status motivation is operating very well in legal games while the enthusiasm motivations are operating for the illegal game. In legitimate games, there is increasing opportunity towards monetary rewards, but in illegitimate games they are expecting

more than monetary gains. Anomie theory says that gamblers are those people you have no chance to be successful in a legitimate business or workplace. More than the chances and skill the social environment and surroundings that the gamblers live is more vital in determining motivation towards gambling. Games structure and motivation of players are related to each other. The motivation factor for different games will be different.

Doukas A J (2013) History shows that affinity towards gambling is increasing especially during the recession and depression period. In the United States during the period of great depression they showed an increased attraction towards gambling and lottery **Brenner and Brenner (1990)**. Sweden also has the experience of great attraction towards gambling activities during the period of depression **Tec, (1964).** When the economy faces economic failure, it is the usual practice that society will be more attracted to gambling and similar businesses **Mikesell (1994).** If business deteriorates, in the economy there will be heavy demand for gambling products, this shows people who have no hope, are depending on their luck to get out of the misfortune and they are losing their hope in their talents and abilities. Researchers examine whether gambling practice is affecting bank turnover decisions in the United States. The evidence clearly states that offer price premiums and target announcement returns are much higher in bank takeover transactions involving targets with gambling features (high skewness, high volatility, and low price). The results specify that banking acquirements are influenced by gambling attitudes.

Blazovich (2013) In gambling Reference group influence is also considered as a motivational factor, the decision making of an individual is influenced by the group or team he belongs to.

Bastiani et al., (2013) The phenomenon of gambling is growing globally. It is not simply an entertaining activity at present. In Italy in the year 2010, gambling constitutes 4 percent of the GDP. From a sample of 4494 gamblers taken from the Italian Population Survey on Alcohol and Drugs, the different gambling patterns were analysed using the Canadian Problem Gambling Index short-form scale. Data were analysed separately for youngsters and adults. Italian youth, compared with the adults gambled less. Italian youth have a preference for low-risk gambling. Males and people with primary education prefer moderate risk than those with higher education. Less

education is endorsing symptoms of gambling. According to an Italian legislation Abruzzi Decree Law, gambling contributes definitely towards the government exchequer and also has a positive impact on unemployment. Even though it is contributing towards the social benefits gambling is socially rampant.

Floros et al., (2013) A cross-sectional study was conducted among the youth aged between 12-19 of the Islands of Kos and their parents regarding the association between internet gambling and parental practices like emotional bonding and online security procedures. 2017 students consisting of 51.8 percent of boys and 48.2 percent of girls were evaluated and found that parenting practices and distinct patterns of internet activities are the best forecasting variable for internet gambling. Security measures taken by the parents failed which proved that simple education by parents is not adequate to tackle this situation of addiction. The students who are attracted to internet gambling are usually from a rich background or they have their allowances and earnings. Those students who scored on the addicted level exhibited very poor performance in their academics.

Sobrun-Maharaj et al., (2013) The Impact of Gambling and Problem Gambling on Asian Families and Communities in the New Zealand Project (IGAF Project), help to gain knowledge about the role of Asian culture in gambling. The influence of migration, coping behaviour of Asians, the impact of gambling on Asians and their families, were analysed under this project. This project revealed that the growing Asian population tends to show health issues, which was a burden to both Asian Community as well as the New Zealand Health sector. Under this system it was identified a significant relationship exists between mental health issues and problem gambling in Asian families and the New Zealand Community. Problem gamblers also exhibit coping problems, social and financial dysfunctionality.

Lockyer (2012) To identify the perception of people towards the establishment of gambling houses in local Hamilton, a longitudinal survey over a period of eight years were conducted through three identical surveys, it was found that there are only very few significant differences between the perception of people who are going to casinos and those who are not going to casinos. The study concentrates on the gender difference in perception, where females have an undesirable view towards gambling as compared to males. One of the main reasons that the government is legalizing gambling is that on

an assumption that they will kindle the regional fiscal growth and it will result in the tremendous improvement of the national economy. **Partners, (1995)** While measuring the economic benefits it is also desirable to analyse the social impact of gambling. Health issues, loss of property, problems of unemployment, suicide, insolvency are the relevant social impacts of gambling. In 2011 Problem Gambling Foundation of New Zealand estimated that 2 percent of the total population is having a gambling addiction. Ministry of Health, New Zealand Government reported that the statistics of people who visited the psychological clinics because of gambling addiction in 2004 was 1660 females and 1602 males but within six years, in 2010 this number was raised to 6454 females and 7016 males.

Wong et al.,(2012) While investigating the customer's insight into the service quality aspects of gambling houses the investigator identified four aspects, environment in which they deliver the service, service delivery, food supply in gambling houses and game-related services. Here researchers administered a model of 2X2 that is 2 Gambler type (Leisure gamblers and heavy gamblers) X 2 Gender (Male gamblers and Female gamblers), Multivariate analysis of variance concerning these four service quality aspects were also tested. The results show a significant difference between leisure and hardcore gamblers on the selected service dimensions and also a significant difference among the male and female gamblers. The practical implications of the study show that the operators of gambling houses have to design different service offerings to different types of gamblers as well as to different genders. More attractive services must be offered to leisure and female gamblers because they constitute the major portion of casino gambling.

Humphreys and Matheson (2012), Vaughan Williams, (2005b) Clotfelter and Cook (1993), Terrell (1994), Papachristou (2004), The prize amount, payout rate, chances of winning, different sizes of prize amount all constitute the part of macroeconomics that have a consistent influence on the demand for lotteries. The most common irrational buying behaviour exhibited by the gamblers are gambling myth and purposeful selection of numbers

de Lisle et al., (2012) Awareness and proper mindfulness are probable strategies to reduce the harshness of problem gambling. Several factors were identified by the researcher like overconfidence, inclination to risks, prejudiced focus on rewards and

benefits, emotional agony, ego all these may act as the catalyst to the relationship between gamblers and gambling activities. We can see an inverse relationship between awareness towards gambling and emotional stress it may be intermediated by morality, emotional reasoning and social flexibility of the people. A non-randomized study among 185 UG students who have the practice of weekly gambling observed that these awareness programmes were negatively linked to problem gambling and evidence shows a reduction in gambling frequency and also leads to practice self-control.

Yani-de-Soriano et al., (2012) Online gambling companies in the UK, entitle themselves as ethical benefactors, they practice Corporate Social Responsibility intending to reduce or curtail the impairment associated with their business. From the sample of 209 university students who gambled online, it was found that online gambling is having harmful influences on the gambler's psychological and physical condition, social life and hypothetical performance. Companies associated with the online gambling business cannot achieve Corporate Social Responsibility at a higher level compared to other industries. The gambling industry should not depend on the revenue from problem gamblers. The involvement of policy-makers and government regulators is necessary to ensure the benefit of society. According to the Gambling Act 2005, for online gambling companies to obtain their license, they need to accomplish the CSR code. The gambling companies should ensure fair trade, children and susceptible people must be protected from the harms of gambling; proper assistance must be given to those who may get affected by its bad impact. (Gambling Commission, UK 2012) As a part of CSR, the companies must obtain a Gam Care certification. There is a charity funded by the British Gambling industry, organised by Gambling Commission, to support research related to gambling, gambling education, treatment and to provide responsible gambling information to gamblers, and base to help problem gamblers **GamCare (2007)**. As a part of CSR policies some gambling companies include verification of age, controlling free play, Corporate Social Responsibility reporting and deposit limits.

Barnes et al., (2011) A telephonic survey conducted among adults aged 18 years in the US, examined the frequency and sociodemographic links of gambling and problem gambling across the lifetime of an individual. The lottery is one of the common forms of gambling in the United States. Gambling frequency in the US population increased

from mid of teenage to the age of 18. Lottery play continues to rise in the thirties and then it flattened off and continued to reach the heights in the sixties and declined in the seventies. Using numerous sociodemographic factors in a negative binomial regression, the average number of lottery gambling days were significantly forecasted. In the place where the lottery is legalized the mean level of gambling in the lottery is 8 times more. This industry is indeed generating revenue in a non-bullying manner. In the US, subclasses like males, Blacks, Native Americans and people who are in disadvantaged neighborhoods are showing increased frequency in lottery play.

Wilson & Ross (2011) Adolescent gambling is a severe community health issue in Canada. An association between gambling and misbehaviour, family dysfunction and suicide were identified. Presently, youngsters were bought up in an environment in which there is a lot of significance for communication technologies. Simulated gambling activities like Video Lottery Terminals (VLTs) may have a large influence on the youth. The influence of gambling in the social and physical environment results in health related behaviours. Group discussions with the youngster help the researcher to understand the approval and petition. Young males are more addicted to gambling methods like poker, dice, sports – betting and online gambling as thrilling activities. While the female group of youth responded that they are more addicted to lottery and scratch cards. Through the improved provisions for a healthy life the youngsters need to divert into productive channels, that was the recommendation made by the researcher.

Williams R J (2011) The most reliable impact of gambling across all forms of gambling is that it generates revenue for the government. In rare situations it was observed that while introducing a new form of gambling which contributes to the government may negatively impact the contribution of other forms of existing gambling. In this report it was also stated that some casinos are not contributing to government revenue, at the same time they harm personal income and other businesses. Gambling has a severe impact on the crime rate, illegal gambling activities, problem gamblers, counterfeit money, money laundering etc. The report also suggests that lower-income group is contributing more towards the gambling business. This shows the socio-economic inequality in gambling. Average annual expenses on gambling are still increasing because the high-income group is identifying gambling as a leisure time

activity and as an entertainment. The social impacts identified in the report are problem gambling, which leads to bankruptcy, divorce, treatment numbers, suicide, crime etc. A decrease in illegal gambling was observed because of the introduction of legal gambling. Employment opportunities were increased directly or indirectly with the introduction of legal gambling. So, the legalization of gambling has both a positive as well as a negative impact on society and on economy. These positive impacts act as a reason to reduce the negative feeling of people towards gambling.

Ariyabuddhiphongs (2011) By considering the number games, lotto and scratch cards, researcher wrote a literature review on some of the basic questions related to gambling that is why people buy sweepstakes/lotteries? and this study also supports the theory of judgment under uncertainty, cognitive theory of gambling, and theory of demand for gambles. Some possible addictiveness of this form of gambling was discussed by the researcher that adolescents buy diverse forms of lotteries and their parents' involvement in lotteries was the finest forecaster of their lottery buying. Opposing to the conventional fable that a giant lottery win will collapse the victors' life, this study showed that the winners of the lottery inclined to be stable in their life and superiority of their life appear to progress.

Grote and Matheson (2011) Investigated the literature reviews related to the economics of lottery it was observed that the majority of the study based on lottery constituted on the demand for lottery and related products, the influence of lottery business in national income and several cross-sectional analyses of lotteries. Since the lottery is considered as a source of revenue by several states this topic is always treated as a point of discussion by economists. Another reason which is considered as an important factor for the examination of lottery business in various countries is its involvement in microeconomic theory and influence on consumer behaviour. People exhibit both risk seeking behaviour and risk averse behaviour. Education is negatively correlated with lottery sales, male members of society gambled more than females. When moving on to the race demographic it was observed that blacks gambled more than whites. Accessibility towards the lottery is another factor attracting people towards gambling. People who live in urban areas gamble more than people in rural places because people in urban areas have more access to gambling products. Age and marital status have no constant impact on lottery ticket sales. When the substitute for the lottery

was analysed to identify the impact on lottery sales, a mixed result was observed i.e. some games coexist with lottery some others replace lottery. A consistent result was not observed in this regard.

Dean (2011) Problem gambling ratio is higher among youth and adolescents when compared to the aged gambling players, one of the reasons identified for this is the difference in perception of risk by people from different age group. By analysing the perception of financial risk in playing casino, blackjack among college-age youth, using a path model with LISREL suggested that perceived financial risk is influenced by four factors: estimated risk to an average ‘‘other’’ gambler, the subject’s level of experience in playing casino blackjack, the subject’s self-reported level of skill at blackjack play, and the estimated ‘fun’ in playing the game. Based on, these factors it was identified three significant effects on perceived financial risk estimated risk to average other players (raising risk), estimated fun in playing the game (lowering risk), and self-reported skill in playing the game (lowering risk). The effect of experience on risk perception was complex, separated into direct and indirect effects with opposing influences. The model explained 41 percent of the variance in perceived risk. Subjects reported their level of risk to be significantly lower than that for an average, blackjack player.

Statman (2011) All the lottery prize amount comes from lottery buyers. Some players win while others lose, but the emoluments received by the winners are less than the total amount paid by the losers. The reason for this is that gambling administrators are taking their profits and also want to meet the lottery administration expenses and some amount will be transferred to the state exchequer. **Christiansen (1987)** Only 49 percent of the total amount paid by the lottery buyers is received by the prize winners. Lottery buying is considered, as a negative game because of this, what we can assume from this is that, there is a loss of 51 percent, so the expected return is negative. Lottery playing is not so appealing in itself but the promotors and administrators of the lottery are playing on our sentiments. Even though most lottery players are losers’ advertisements promote them as winners. In their Insurance – Lottery model, Friedman and Savage depict that people hope the lottery will bring them up in their social life and they could enjoy an upward shift in their class of living. In the mean-variance framework **Markowitz (1952a)** has given no role to lotteries. He considered his Mean-Variance

framework as a recommendation for wise investment behaviour and that is not an explanation of actual investment behavior. But later he notified that the Insurance – lottery framework describes actual investment behaviour. Later he realizes that a responsible man should not gamble but he can be unwise and that he may be risk-seeking as well as risk-averse.

Sawari et al., (2011) Prize giving to the Premium savings Certificate holders in Islamic Banking seems like gambling, but it is different from gambling in the sense that prizes given to Premium Service Certificate are from an external third party, even though it is having a resemblance with gambling.

Chapman & Getzen (2011) While analysing the strategies used by the gamblers to increase their chance of winning prizes, predictable survival time and the probability of winning, it was identified that the amount of credit is giving a random chance of winning even if facing a losing scheme, but bet doubling will result in losses and negative profits if they are facing with unfavorable odds. The cost of obtaining credit is a significant factor and it is not good for a gambler to engage in gambling if the cost of credit is high in comparison to the winning probability. Bet doubling increases the chances for winning with the amount gambler has at the beginning of the game because sufficient funds will help the gambler to continue the gambling for a long period. If the gamblers have a cost for obtaining this initial fund then the situation changes and each trial a gambler takes will cost the gambler in the form of interest.

Matthew J. Rockloff & Greer (2011) Social assistance on gambling is the potential for an audience to witness the play of Electronic Gaming Machine (EGM) gamblers and inspire the behaviour of players without participating in gambling activities. For the smaller bet amount the motivation of gamblers is to exhibit more success to the audience. The payouts received by the gamblers were greater in the influence of the audience so here the audience is considered as the defensive factor reducing the losses of players. So non-participating players observing the games have acted as a shield to overcome the threats of intensified gambling behaviour. So, this particular condition can reduce the harmful effects of gambling.

Mohd Fuad et al., (2010) To identify the element of gambling in the exercise of prize giving to the designated holders of Premium savings Certificate (PSC), which was a product offered by *Bank Saimpanam National* (BSN), the national savings bank of Malaysia. In this paper the researcher adopted descriptive and analytical methods, using the classical and contemporary Arabic Literature and Malay as well as English literature, in order to identify the Islamic jurisdiction on this issue. Based on the principles of *Shariah,* Premium Service Certificate is *not* having the features of gambling. This observation helps the Muslim community to decide upon whether to accept or reject a product, which offers a gift to the holders on a lucky draw method. The Quran forbids gambling. The reason for such prohibition of gambling is not present in a premium savings certificate.

Clark (2010) Gambling is the only entertainment that has a unique feature of the integration of emotion and cognition in human decision making. It is also a behaviour that can become damaging, and hypothetically addictive, in a marginal group of individuals. This main cognitive approach has recognized several flawed views by gamblers, which cause them to over-estimate their probabilities of winning. In gambling, close missing and the occurrence of the regulator do not influence the probability of winning. The long-term objective is to understand the transition of neuronic circuitry changes from frivolous gambling to problem gambling.

Lazarinis (2010) Online platforms for gambling made these very attractive, especially to youngsters, its availability through the computer, mobile and interactive television. There are around 2500 websites offering gambling products and services all over the world (www.gamcare.org.uk). It is easy to set up any form of gambling account and any type of gambling ranging from betting, casinos, lotteries and bingo which made this segment more attractive. This is an opportunity to raise virtual money through online gambling. The frequent use of these sites may make the youngsters addicted to this online gambling. www.gamecare.org.uk is an organization providing psychotherapy counseling for those who are addicted to gambling, in the reports of 2005, this organization clearly stated that 30 percent of the counselling is given to the youngsters and the majority of cases are due to the influence of online gambling platforms. A national survey conducted by the International Gaming and Research Unit

at Nottingham Trend University among 8017 youngsters aged between 12 and 15 observed that 77 percent of boys and 68 percent of girls are gambling- addicted.

Bernhard et al., (2010) Anti-gambling instincts are as old as gambling desires, but most of the researchers neglected anti-gambling activities. Using the literature of social movements and ethnographic (the deep study of culture) content analysis, the researcher examined the anti-gambling documents in the United States for a period of 200 years. The entire period is divided into three, an early period of 1816-1915 during that period gambling was strictly prohibited on spiritual grounds as a personal sin. During 1915-1980 gambling was opposed on a more scientific basis of therapeutic revelation on the problem of gambling. From 1980 onwards anti-gambling advocates have different arguments by incorporating both logical and ethical rhetoric in their arguments. On the basis the researcher developed a process of 'Frame Inversion' in which gamblers were first identified as anti-heroes to be punished but later they were provided with an image of sympathetic victims of the gambling Industry.

By applying the empirical test for analysing the addiction towards gambling in the lottery it was identified that there was an exogenous shock for the local usage for lottery gambling. This test used the prize-winning statistics to analyse the present consumption of lotteries and also identified the relationship between the current and forthcoming consumption of lotteries. Statistics from Texas State Lottery showed that after six months of the test, 50 percent of the preliminary consumption of lottery tickets is maintained. After 18 months 40 percent of the initial consumption is continued.

Guryan & Kearney (2010) It was observed that the external influence on lottery gambling has ongoing impacts on gambling. This long-term influence may result in winning tickets but the initial motivation is identified as an advertisement campaign or a novel game. If a consumer is tempted to buy lottery tickets by the winner's influence, then he continues, that level of consumption because of prejudiced addiction. Because of the wrong perception and addiction, the lottery buyers were not fully able to understand the random winning process, which may have further allegations for the performance of State Lottery Tickets.

Vongsinsirikul V (2010) Here the researcher aimed to reveal 3 questions, firstly to identify those who are entering to gambling market, secondly to analyse the type of gambling products they purchased and lastly to identify the reaction of people towards legalized gambling business. The first two assumptions are linked to gambling participation and gambling expenditure. Here the researcher applied Logit and Tobit model to evaluate the socioeconomic and demographic data. Based on the first two estimations the researcher identified that the characteristics of gamblers as well as their frequency in gambling and it was identified that the males are participating in technical skill demanding areas like casinos, football betting. Comparing to males, females gamble less. Aged group of people prefer safe number game gambling than those gambling activities which demand high technical skill. Married people are highly involved in gambling activities when compared to the unmarried category. It was also identified here that those who have high frequency of gambling are the same as those who have a high possibility in gambling participation. It was also confirmed that social, economic and demographical factors are important elements that determine the level of involvement in gambling and the amount spend on gambling. it was also observed that government lottery and underground lotteries are mostly preferred by the old gamblers at the same time youngsters preferred sportive gambling activities like, football betting, horse racing etc. In earlier times it was aged people who participated in casino gambling, but now the scenario has changed the participation of youngsters in casino gambling is increasing day by day.

Jones P et.al (2009) Gambling information from the 16 major gambling operators and government departments of the UK was collected for the appraisal of Corporate Social responsibility (CSR), within the UK gambling industry. Here the researcher is trying to assess the CSR programmes organized by the Gambling Industry in the UK. In the UK, the Department of Culture, Media and Sports (DCMS), Department has the overall responsibility of gambling. Here the researcher observed that the gambling industry in UK reported their corporate responsibility in several market situations. But apart from this they considered gambling itself as an accountable activity, because gambling itself is a genuine, publicly acknowledged, thrilling, leisure activity. Gambling operators also supports socially responsible gambling. They also take up the responsibility to overcome the problem raised by gambling. Employees of the gambling houses reported they are trying to maintain a balance between job and recreation in gambling. Most of

the gambling operators reported that they are behaving in an ecofriendly manner, by following energy-saving methods and waste management systems.

Fang, X. and Mowen, J.C. (2009) Several motivational factors are identified for the involvement of people in various gambling activities like slot machines, skilled card games, sports betting, and participating in marketing promotional games such as sweepstakes and contests. Using the hierarchical model of motivation and personality (3M model), it was identified that five functional motives antecedents of four gambling activities are money, excitement, social interaction, escape from problems, and self-esteem enhancement. The impact of demographic variables like age, gender and education on the four selected activities was also examined and it was found that the four forms of gambling have different motives, behavior, and demographic profiles.

Barros et al., (2009) When a cross country study in 99 countries over a period of 13 years was conducted to identify the buying behaviour of the lottery all around the world. While analysing the lottery buying behaviour in a specific country it was identified that lotteries are deteriorating, one of the reasons for this is that lotteries are taxed indirectly and the cost of the lottery is higher than its expected value. Country- specific studies revealed that lower-income groups buy lotteries more than higher income groups. But the result of this world-wide study revealed that games are not degenerating because richer nations spend more on the lottery than poorer nations. This study confirmed the reverse relationship between education and lottery buying. 1 percent increase in education index leads to a 3 percent drop in lottery sales revenue. Adults consume more lottery compared to youngsters. Similarly, older people are more in lottery-type draw games than young people. Men played the lottery more than women and men gamblers end up as problem gamblers than women. When comparing the different games men prefer lottery games more. It is contradictory to compare gambling behaviour and religion. The researcher identified a positive relationship between religion and gambling. It was observed that Christians have a positive impact on per-capita lottery sales.

Nisbet (2009) By adopting a qualitative approach using semi structured interviews with 14 listed club's employees, recognized that employees in gambling houses can identify and respond to the needs of their customers. This profound understanding permits them to act as the change agent. Due to the frequency of visits to gambling houses and

because of the membership status the employees can develop a strong bondage with the customers. It was revealed that if the gambling houses are reducing the workload of the employees, they can productively divert the employees' service in helping the customers and also results in a decent reduction in wages. Customers consider this impact positively. The employees of the gambling house have the expertise to make the customers adopt new changes in gambling. They develop a rapport with the customers. This increases the business of gambling houses.

Hofstede (2009) While assessing the global rankings given by three countries India, China, Germany, all the three are giving more importance to long-term goals over the short-term goals. All the countries are giving significance to responsibility towards society and it is evident that they are giving the least recognition towards gaming and gambling spirit. From this fact it is clear cut that Indian policy is also to protect the society from all the unwanted elements which may cause some kind of addiction and may end up in irrational decision making of the buyers.

Breyer et al., (2009) In most of the studies problem gambling and pathological gambling are linked with impulsiveness. **Langewisch and Frisch (1998); Lightsey and Hulsey (2002); Nower et al. 2004; Slutske et al. (2005), Winters et al. (1993)** Adolescence is a period of impulsiveness and risky behaviour. Young adults show a higher interest in gambling in comparison to older adults. Problem gambling is linked with Attention- Deficit/ Hyperactivity Disorder (ADHD). Those persons who reported symptoms of ADHD during his infantile may exhibit severe gambling problems than those with no ADHD history. **King & Barak, (1999), Daughters et al., (2005)** In a study conducted among 16 compulsive gamblers who are delayed relapsers and 16 other pathological gamblers who are immediate relapsers, were evaluated for negative affect, stress reactivity, emotional and physical stressors. It was identified that immediate relapsers are showing more negative impacts and stress than the delayed relapsers. 1-3 percent of the population matches conditions of pathological gambling. **Crockford & El-Guebaly, (1998)** This ratio of pathological gambling is likely to increase in the future with the growth and accessibility of lotteries, casinos, and internet gambling.

Momper et al., (2009) A study was conducted among the Mexican refugees to understand the occurrence of gambling and various types of gambling. By applying a

non-probability cross- sectional design in New York City, the researcher selected 431 respondents belonging to an age group of 18-80 with an average age of 32. More than half (53.8 percent) of the respondents reported gambling is a part of their life, most of them are attracted to scratch and win or the lottery. In multivariate analysis menfolk reported more gambling addiction than women. It has been observed that those who have settled in the US after 1996 had not reported much gambling addiction in comparison with those who lived in the US for a longer period.

Pickernell D (2009) Researcher used to predict the gambling pattern in Australia using regression modeling. This study was based on the records of 'Australian Bureau of Statistics', a household expenditure survey of 6892 households. The study was conducted by selecting 8 gambling categories. Lottery, scratch cards, coupon betting, blackjack, roulette, poker machine, casino type games and TAB betting were selected for the study. The study revealed that the source of income is relevant in gambling expenditure than the level of income. The household composition and location of the people is also significant in deciding gambling expenditure. Participation in the lottery, lotto and Tab games is highly influenced by independent variables such as age, culture and household structure. Couples with children are identified to have higher gambling expenditure on lottery, blackjack and casino type games.

Jeon (2008) Most of the casinos and gambling houses were using loyalty programmes to attract customers to their business. Here the researcher measures the effectiveness of casino loyalty programmes based on the number of casino loyalty programmes to which customers belong to. He analysed these segments of gambling customer's sociodemographic features, gambling behaviour, perceived worth, attitudinal and behavioural loyalty. A combined casino loyalty model was developed and it tested the impact of loyalty programmes on client fulfilment, attitudinal and behavioural loyalty and cost substituting. The results showed that the customers who are members of multiple loyalty programme showed a lower perceived value of loyalty programmes, perceived worth, attitudinal and behavioural loyalty, perceived switching cost compare to customers with membership in one loyalty programme. The structured equation modeling suggested that all components of the casino loyalty programme directly or indirectly influenced the perceived worth, attitudinal and behavioural loyalty, perceived switching cost. There is no identified correlation between the economic needle of GDP

and gambling revenues, nationwide or jurisdictional level, showing that the hotel casino industry has slight worth in the growth of GDP.

Wilhelms (2008) In an international market study, it was observed that sports lottery operators were facing heavy opposition from sports gambling products all over the world. Multinational sports gambling companies extended their competition with the sports lottery by offering niche gambling goods for soccer games. When the public realized sports gambling is advantageous to both the gambling customers as well as for the expansion of the sports sector then gamblers found it as a motivation in itself. A behavioural science model was developed to examine the motivational factors in purchasing gambling products from an international point of view. In the study the researcher focused on three segments of motivation, general motivation, gambling motivation and specific gambling product motivation. The results showed that the motivational factors for different countries were different. Societal interaction, financial aspects and relaxation and entertainment involvement were the motivational factors identified in connection with gambling. Based on the, theories, it was identified that there was a hedonic, representative and fiscal motivation for gambling. It was also identified that practical marketing strategies must be adopted by sport lottery operators to ensure the increased number of plays and to attract new players towards a specific product of gambling products. This will help the sports lottery to get an upper hand over the gambling products offered by transnational companies.

Bellringer M (2008) In an investigation in New Zealand regarding the role of lotteries in shaping an attitude towards gambling, with special reference to under-aged gamblers it was identified that lottery products were highly appealing to the general public because of a variety of factors like availability, convenience in accessing, minimum cost, easiness to play, chance to win a huge amount, operational features of the game. Moreover, the lottery is considered a socially tolerable form of gambling by the common man. The majority of the adult group in New Zealand participate in the lottery weekly or twice a week. Those who indulge themselves in lotteries continuously seem to develop problem gambling. Another fact identified through this study was that a good portion of children and youngsters starting from the age of 10 years were recognized to be attracted to the lottery type of gambling. Universal investigations and research also proved that the lottery played an important role in the formation of augmented gambling

behaviour. Children and adolescents get access to lottery through self-purchase or their family members. In a national survey in New Zealand, it was identified that 84 percent of the population, remembered lottery advertisement and the lottery participation in New Zealand is also matching with these statistics. Studies related to adolescents in New Zealand showed that openness towards the lottery advertisements, charity perception and availability of lottery through the internet are some of the reasons which strengthened the pace of lottery play on global level. To overcome the problems of gambling several measures were taken by the New Zealand government i.e. spreading the message of responsible gambling throughout the nation. Training programmes were organized for lottery retailers. Some responsible gambling initiative programmes were also planned by the New Zealand government.

Welte, J. W et al (2008) Gambling is a common deed among adolescents. One of the reasons for this increased involvement of youth in the US is due to the legalisation of gambling in US jurisdictions. Universal change in attitude and tolerance of the behaviour is also another reason for this drastic change. A telephonic survey of 2274 US adoloscents belonging to an age group of 14-21 disclosed that 68 percent had gambled in the past year and 11 percent used to gamble more than twice a week.

Lee (2008) Investigator applied a qualitative case study approach to recognize the supposed challenges of Knowledge Management for the gambling industry. The idea behind the study was to discover gambling firms' consciousness and insights of Knowledge Management applications and challenges of Knowledge Management among gambling house executives. Insights of respondents related to knowledge management definition, functions and benefits were recognized and deliberated. In the study the major challenges of knowledge management noticed by the executives were the sharing of knowledge, knowledge transmission and resistance to changes. The knowledge management of gambling house executives is considered to be a significant factor to bring gamblers to gambling houses. **Kim (2000)** Locations and operations of a gambling space had an optimistic influence on the economic impacts of gambling houses.

Griffiths (2007) Technological influence results in a shift from social to asocial forms of gambling. Those who are playing to escape from something are experiencing problems. Those who are playing in groups can get social relief and also believed that

they can overcome problems easily. Here the researcher is trying to identify the problems of gambling in the workplace. But employees are not ready to consider this as a workplace issue. General work place gambling identified are office sweepstake, national lottery syndicates, telephone betting, internet gambling, spread betting, card schools, lunch break gambling, illegal bookmaking, late-night gambling. Several problems related to workplace gambling are jobs with unaccountable time, criminal acts in the workplace, gambling dependency, effects on other people. We can experience several impacts of workplace gambling like time exploitation, adverse effects on productivity and efficiency, financial risk, criminal acts, and other miscellaneous results. Several measures were suggested for managers to deal with this workplace gambling issues and to consider these matters seriously, they are to raise awareness of gambling issues at work, ask employees to be cautious, give employees access to indicative gambling checklists, check monthly telephone bills of staff, Check internet "bookmarks" of staff, give support to identified problem gamblers, develop a policy for "gambling at work" and to give support to problem gamblers.

Maclaurin and Wolstenholme (2007) The role of the casino , in the tourism industry and economy of the Niagra Falls region were analysed, this place is considered as the largest and busiest gambling infrastructure of Canada.With a complete literature review and through a structured scheduled interview it was observed that the tourism industry is heavily growing because of the existence of the gambling industry in this region. 83 percent of the adults reported they have gambled at least once in the last year and they are usually involving in lottery tickets. The revenue from the gambling industry is exceeding the combined revenue of cinema screenings, show rentals, sporting, event fees and animate theatre. Every year lottery turnover exceeds $2 billion. The contributions made by three casino houses per month in 2002 and 2003 were $148 million. Casinos are also creating almost 29000 employment opportunities both direct and indirect. In this province they started six charity casinos in 1998, and they guaranteed $100 million annually.(Center for Addiction and Mental Health,US 2005). Casinos and gambling operations are accountable for the renaissance of the tourism industry in Niagra falls during the past decades. They have a positive recreational approach to local, regional and international visitors. The Casino gambling industry made a significant influence on the economy, employment and development of tourism products.

The theory of, **Friedman and Savage, (1948),** tries to elucidate how an individual buys insurance which is considered as a risk-averse strategy at the same time he is buying a lottery which involves risk element. Friedman and Savage use expected utility theory to address this issue, which results in unpredictable behaviour. Another explanation is from Prospect Theory which claims that people who have gone through a financial crisis may be more attracted to the lottery **Blalock et al., (2007)** There is a widely observed phenomenon that the poor spend an uneven amount of their income on lottery tickets, we can state two reasons for this, the lower income group may substitute lottery play for more luxurious forms of entertainment. The other one is lower-income groups consider the lottery as a special opportunity to improve their standard of living. Results are reliable with Friedman and Savage and moderately dependable with prospect theory because the result shows that poverty increases sales of lottery tickets. The factors attracting lower-income people towards the lottery is a hope to improve their life-style, wealth and their wellbeing. The people who fall just below the poverty line are the main contributors to lottery revenue. The coefficient on the poverty rate, 230.088, suggests that per capita lottery sales increase about $2.30 for each percentage point increase in the poverty rate.

Blankenship et al., (2007) While analysing a Stratified Random Sample of the adult population (N=2674) , the consumption of alcohol and its relation with gambling was inspected in a New Mexico survey in 1996 and 1998, regarding the gambling characteristics as well as consumption of alcohol it was observed that 57 percent respondents were alcohol consumers for the past month and 43 percent was not consuming alcohol for the past month, the results were evident that the drinking habit is highly corelated with some gambling behaviour. Those who drink more are gambling more. It was also observed that problem gambling behaviour is not associated with alcohol intake.

While addressing the economic issues related to gambling the social cost and benefit of gambling was analysed. The total community cost of any activity can be divided into two components private cost and social cost

Total cost = Private cost + Social cost

Total benefits = Private benefits + Social benefits

The amount that the cost significantly and easily borne by the customers or producers

themselves, they are referred to as private cost, but to the amount that they are not borne by them but fall on the rest of society they are denoted to as social cost .Three conditions that must be instantaneously satisfied, then only the cost of gambling is to be classified as a private cost, Gamblers must be fully up-to-date, Gamblers must be rational, Gamblers has to buy the total cost of their gambling. If any of these circumstances fail to be fulfilled an element of social cost occurs.

Matthew J R & Dyer (2007) The social facilitation impact on gambling shows that, the involvement of other gamblers in the gambling space may strengthen individual gambling behaviour and amplify losses. In a survey among 50 males and 66 female participants playing a simulated electronic gaming machine with secure winning, trailed by unspecified losses. While measuring the power of gambling behaviour based on direct losses, normal bet size, the pace of the play, gambling trials played, it was identified that the players who got direct information and messages from the other players, gamble more and lose more money in comparison to others who played without the feedback from the other gamblers. Here the researcher applied 4 conditions of social facilitation both sight and sound, sight and no sound, no sight but sound and no sight and no sound. A Mann – Whitney U test was administered to test the difference in final payouts or expenses between sight- and- sound state and other combined states. An independent T test was administered for comparison between remaining dependent variables, including average bet sizes, trial frequency and pace of play. The final take-home of the gamblers was reduced when the gamblers were provided with false sight and sound information from adjacent rooms.

Ariyabuddhiphongs & Chanchalermporn (2007) In a study among Thai lottery gamblers, the researcher inspected the influence of hope, superstitious trust and environmental factors on the price of the lottery, regularity of lottery buying, chasing behind a particular number. The sample of the study constitutes 300 gamblers, out of which 150 gamblers visited temples in Bangkok before buying lotteries to get a clue for winning number. 150 players were simply buying lotteries from shops. Based on social Cognitive Theory a model was developed to test the influence of hope, superstitious trust and environmental factors on gambling actions and vice versa. Outcomes of the model detailed the reciprocal effects. It was also observed that environmental factors like family, media etc. showed an impact on superstitious trust in gambling and this

superstitious belief was influenced by their hope. To save the gamblers from the habit of gambling they must be counselled or advised about their undesired hopes and the small probability of winning.

Neelakandhan (2007) Investigated the performance of Kerala State Lotteries and also tried to identify the motivating factors behind the Kerala population in participating in the Kerala State Government Lottery. It was identified that the Kerala Government generates an average profit of 1 crore every month. On average 5 crores were provided to the central government in form of income taxes on prizes. The majority of the Kerala State Government Lottery customers were the lower class of people and low educated group. Their depressed ego, is identified as the major reason for their high participation. Middle-aged groups constitute the major buyers of the Kerala State Government Lottery. The majority of the ticket buyers are regular buyers. Winning a prize or not is not a factor for the buyers, they continue to buy the tickets on the expectation that they can fulfill their dreams through the lottery. Kerala State Government Lottery possesses the full confidence of the Kerala population. Those who won the lottery, continue to purchase the gambling products to gain further prizes.

Griffth M D (2006) There are a variety of motivational factors that attracted people towards Gambling. It also clearly states in the survey that not every person gamble, but some people are involved in gambling more than others. The motivation for gambling depends upon the characteristics of the gambler and also the gambling activity in which they are involved. It was also revealed that people are involved in gambling because of affinity towards money, enjoyment, excitement to socialize and to escape from negative feelings. Any motivation for gambling may exist only for a temporary period. The progress of gambling shows that people gamble first for social satisfaction and then it became a regular business and it leads to excessive gambling. In each stage the reason for gambling changes. In the initial stage, a person gambles for enjoyment, socialization and excitement. In the later stage their motives are for winning money and for overtaking losses. The differences in motivation are highlighted in connection with demographic factors of the people involved in gambling. Old aged people tend to avoid those gambling activities which demand complex decision making and concentration. Gender differences showed a several variations in the motivational factors. Women

were more attracted to chance-based gambling activities and men prefer skill-based gambling activities.

Reith (2006) During the last two decades, western countries have witnessed a tremendous hike in commercial gambling. This happened because of the liberal policy adopted by the state governments with the gambling industry. As a result, participation, accessibility, exposure and revenue from this industry increased. The introduction of electronic gaming machines and casinos lead to the incredible growth of the gambling industry in The United States of America, Canada, South Africa, New Zealand, and Australia. It was the introduction of state lotteries by the western countries that lead to these tremendous improvements in the gambling industry. Gambling is always a controversial topic as the supporters claim it leads to economic development or the adversaries stressed it as a reason for social degeneration. The researcher tried to evaluate the social impacts of gambling in western countries with special reference to Scotland, especially in the casino industry. The study also examined the effectiveness of various gambling policies adopted by the government to reduce the negative impacts of gambling in Scotland. The statistics of problem gambling and pathological gambling in western countries were documented as follows:- New Zealand (problem gambling 0.8 percent and pathological gambling 0.5 percent) Sweden (problem gambling 1.4 percent and pathological gambling 0.6 percent) Britain (pathological gambling 0.8 percent) Switzerland (problem gambling 2.2 percent and pathological gambling 0.8 percent) Australia (problem gambling 2.8percent and pathological gambling 2.1 percent) South Africa (only pathological gambling 1.4percent) Norway (problem gambling 0.5 percent and pathological gambling 0.2 percent).

Nelson et al., (2006) Both men and women seeking treatment for gambling problems were showing different tendencies towards gambling. Women gamble in later years of their life but their growth towards problem gambling and seeking treatment is much faster. While studying the 2256 gamblers enrolled in Iowa Gambling Treatment Programme (IGTP) it was evident that gender made a significant contribution towards the prediction differences of gamblers.

Shah et al., (2005) While studying the contributions of environmental factors and genetic factors towards psychiatric disorders, it was identified as a strong indication of genetic contributions to the development of problem gambling in men.

Zhang P (2004) In the United States, lotteries are run by state governments. The Majority of the state governments are using lottery agencies to manage and promote lottery games in the US. They have to improve lottery revenue, so all of them are engaged in a heavy advertisement. The State government was compelled to reduce the advertisement budget because of their concern regarding the efficiency of advertisement in increasing sales. To give evidence in this regard the researcher conducted an experimental study in three states of the US (Washington, Illinois, Massachusetts). It was identified that the advertisement elasticity is 0.07-0.16, and this shows that when they reduce one dollar in advertisement expenditure, the state could gain a margin of 9-10 dollars. So, it was identified that the effectiveness of advertisement is too little in terms of the revenue generated from the lottery business.

Dangerfield L (2004) A study was conducted among the Casino Employees in Canada, to identify whether the Casino employees are affected by a gambling addiction. In this study the researcher tries to cover five areas directly or indirectly related to gambling, they are work satisfaction, Gambling attitude, misuse of alcohol/drugs, gambling behaviour and pathological gambling. Casino employees are considered as a group with high exposure to gambling. 123 casino employees from two Alberta Casinos were investigated by distributing a baseline questionnaire and the main questionnaire within a gap of six months. The results of the study very evidently suggested that the problem gamblers are attracted towards casinos for employment, and the gambling industry is not placing its employees at problem gambling. It was also observed that these Albertan casino employees are more exposed to other addiction elements like alcohol, smoking, drugs, medication in comparison with general Albertan people.

Smith (2004) Lower- income groups show more affinity towards lottery buying and gambling, the craving of the less privileged and lack of expertise and technology exist in lower income households is considered as one of their reasons for gambling. The introduction of e.gambling technology is also promoting the investment of people in gambling activities. The risk associated with e.gambling activities is higher compared to the traditional form of gambling activities.

Collins & Lapsley (2003) If gambling is terminated, three possible responses could occur, all the gambling money could be safe, all the gambling money could be spent on other forms of gambling or other forms of consumption, some of the gambling money

could be saved and some spent. The tangible social cost of gambling is production, health and counselling, crime regulation, research and evaluation, welfare prevention. The intangible social cost of gambling includes rules of life, sorrow and grief, quality of life, cultural impacts, stress to crime victims, stress to gamblers and others.

Worthington et al., (2003) Australian gambling industry showed a tremendous hike during the last three decades. Currently, it is $3,850 million in tax revenue from gambling activities. It constituted 10% of State Government Revenue. Australians are severely attracted to some selected gambling activities like Poker machines, lottery, casinos, Totaliser Agency Board (TAB). Among the developed nations Australians are identified as the most committed gambler. Along with the revenue generation in gambling industry some objectionable socio-economic problems were raised in Australia. Even though the people are participating in gambling voluntarily, this harms people with a low-income and create more economic problems. **Szakmary and Szakmary (1995)** The expenditure on gambling among households in Australia increased from 1 percent in the 1990s to 3 percent in 2000. It was also observed that gambling has several social impacts like irrational gambling, problem gambling, pathological gambling and influence on illegal activities. A regression model is applied by the researcher to identify the factors attracting people towards and also to measure the frequency of gambling among Australian households. A diagnostic method was employed to stipulate the expenses on various classes of gambling as the dependent variable *(y*) in the least-squares regression with socioeconomic and demographic characteristics as explanatory variables (x). The study progressed in two ways. In the first method, they try to identify the reasons for gambling in all states among Australians, using the Household Expenditure Survey. The results clarified that there was an average participation of Australians in gambling activities like lotteries and on-line betting. Gambling activities are heavily influenced by the independent demographic variables age, culture and family structure. In the second method, the study tried to identify the relationship between gambling expenditure and tax rates. This showed that gambling expenses are reduced when the income level increases. More than income level it is the source of income like wages, self-employment, professionals, pension that has a significant influence on the gambling frequency. Location and household structure are identified as other factors influencing the gambling intensity.

Domm (2003) Several methods were adopted by the researchers to develop a prediction model of gamblers' moves. It was not an easy task because their decision making cannot be predicted or intercepted. These types of complexities were more in online gambling.

Christie (2003) Computer gambling choices is a place where gamblers spend a bulk amount of money. In 1998 gambling revenue in the US was $651 million and that is more than double of the previous year. (The U S National Gambling Impact Study Commission, 1998). Internet gambling revenue is expected to touch between $2.3 billion to $10 billion in the next few years**.** The online gambling revolution leads to a phenomenon of 24 hours of access to gambling from every home in America.

Barron et al., (2002) In the United States from 1994 to 1998 personal insolvencies and personal economic crises were reported heavily, it was also observed that commercial gambling especially casino gambling is shooting up. Here the researcher built a model of bankruptcy choice and tests this model using country level data including household, age, income, debt, population density and casino gambling as well as measures of state employment and marital stability, health assurance exposure and garnishment restrictions. It is evident from this study that the nearness to the gambling houses resulted in high bankruptcy rates. The local impacts are more significant than the national rate of bankruptcy. The extent of influence showed a 5 percent decline in the filing rate in 1998 for the countries surrounding the casino houses and a 1percent decline in the nationwide filing rate. Using the multivariate techniques researcher observed the impact of social and economic factors on the economy and identified that the personal bankruptcy rate is increasing because of the presence and establishment of gambling houses. Proximity is also associated with the bankruptcy rate.

Nelson A (2001) Attempted to examine the performance of Kerala state lotteries, by analysing the factors influencing the people towards the buying of the Kerala State Government Lottery. 337 buyers of the Kerala State Government Lottery were selected from three districts of Kerala and a standard questionnaire was distributed to collect the data. Data were analysed using ANOVA and regression models. This study revealed that apart from the Kerala State Government Lottery promotions and some personal reasons, age, gender, income as well as education has a significant influence on the

decision taken by a customer regarding the purchase of Kerala State Government Lottery.

New London Day (2001b) On examining the past deception cases and prosecutions it was identified that people engaged in business or any type of jobs have pilfered noteworthy sums to support their gambling activities, these findings can be linked with increases in compulsive gambling and problem gambling. Internal auditing and fraud awareness training are some of the suggestions given by the researcher. **Kelly & Hartley (2010)** Even though gambling activities are beneficial in the sense that it provides job opportunities as well as making heavy contributions to the state exchequer, the financial frauds committed by the compulsive gamblers and addicted gamblers working in both private and public sectors are heavy. Problem gamblers who have access to money will ultimately steal.

Hing (2001) The results of a study on social responsibility principles and practices in registered gambling houses and clubs to manage the social impact of problem gambling show that the managers of the clubs prioritize financial, legal, moral and flexible principles and they have related to the practices they have implemented and supported in responsible gambling. clubs mainly favoured harmless gambling practices followed by the reactive primary intervention. Proactive primary intervention and discretionary practices are less favoured by the managers of gambling houses.

Lucas (2000) In a study in connection with service quality satisfaction in gambling houses it was identified that ambient conditions, game floor navigation, hygiene, inner decoration and seating coziness all have a significant relationship with the satisfaction level of the gamblers in gambling houses. Implementation with the facilities and betting value produced a significant relationship with service satisfaction and overall satisfaction. Service satisfaction and complete satisfaction showed significant effects on social intent variables linked to faithfulness and wished to continue in the gambling environment. Multiple regression investigation was used to test all one-tailed hypotheses at a 10 percent confidence level, (n = 195). The significance of all five service factors showed that these variables should be sensibly accomplished to safeguard current and forthcoming satisfaction levels. Moreover, service satisfaction creates a greater impact on overall satisfaction than betting value insights. All outcomes

specified that service satisfaction was a dominant constituent of a successful gambling house.

Sui (2000) Exploratory research was conducted to identify the consequence of loyalty relationships in the gaming industry. Based on a theoretical framework of loyalty researcher identified the relationship between loyalty and three experiences: emotions, confidence and switching cost. Data were collected from the recurrent players of local casinos in Las Vegas, Nevada. Multiple regression analysis and t-test were applied and identified that two out of three experiences, switching cost and emotions had a positive relationship with loyal gaming behaviour. It was likewise recognised that in the gaming industry, very loyal customer's expenditure was more on other revenue hubs than the lower loyal customers.

Kwon (2000) Using an exploratory study, the researcher identified that alliance and partnership of gambling houses resulted in improved revenues and status. But it was also identified that there is no relationship between partner selection and success of the gambling houses as well as issue management and gambling houses selection. So, these types of association between gambling houses attracted more customers towards gambling activities.

Chang (2000) During the 1990s the gambling house styles in Las Vegas changed a lot by housing, computerized high-speed gambling machines and lodging with the internet. By applying the multiple correlation model, it was observed that 70 percent of the respondents of the study who were the video machine players are computer literate and also users of internet gambling. Computer illiterates visited gambling houses and were involved in gambling with more budgets than other clusters of gamblers. From this it is clear that the technological changes that occurred in the gambling industry are not a hindrance to reducing the gambling intention of gamblers.

Hale (2000) The motivational factors behind the slot gambling house employees were analysed, and only if they were satisfied then only the gambling houses could attract the gamblers. A study was conducted among four Las Vegas slot casinos, employees and they were asked their priorities as motivation factors and satisfaction factors. These findings were compared with table game casino employees, employees in the hospitality industry and general industry. The outcome stated that the motivational and

satisfaction factors of slot casino employees were similar to that of table game casino employees but different from hospitality and general industry. So, we can state that the satisfaction and motivation of employees belonging to the same industry and the segment moves in a similar direction. Satisfied employees were also one of the factors attracting people in their area of business.

Liu (2000) Through exploratory research in gambling houses of Las Vegas, the researcher tried to identify the relationship between demographical factors and profitability and the association between the gambling policies in a gambling house and gambler's rating of casinos. Even though the researcher failed to observe a significant relationship between demographic factors and profitability he recognised prominent patterns between these two variables. Casinos rating by the players was also ineffective. The theoretical success of gamblers was overvalued and it was giving an incorrect impression to the players regarding the success rate of the gamblers.

Abbott and Volberg (2000) Nature of some games like continuous betting, the illusion of almost winning the game, expected probability of winning, size of prizes, the opportunity of getting credit to gamble are the factors attracting people towards gambling. Easy accessibility and availability of gambling activities were the reasons which attracted the people towards gambling. Usually, a high rate of problem gambling is associated with casinos. There is a significant correlation between gambling availability and gambling frequency. A positive relationship between nearness to casinos and problem gambling was also identified in the 1999 New Zealand National Survey. A family expenditure survey conducted before and after the introduction of the lottery, in Scotland stated that a heavy increase in gambling expenditure was observed after the introduction of the lottery. Financial problems, indebtedness, criminal activities, bankruptcy, negative influence on the quality of life are some of the other influences of gambling in social life.

Stone (2000) Considering as an alternative method of revenue generation, the lottery was introduced and approved in major states of the United States. Since its inception in 1992 in Texas the lottery generated sales of $21 billion. In the present study, the researcher selected four factors and studied its influence on the lottery revenue in Texas. Multiple regression modelling is adopted to measure the impact. Lottery expenditure, unemployment, advertising cost and jackpot size were the four factors selected for the

study. Unemployment is a significant factor that influences the lottery revenue of Texas. But this factor which has maximum influence cannot be controlled by the lottery department so among the other three, advertisement cost is the second factor that has got a high impact on the lottery revenue in Texas. i.e. when advertisement cost increased a positive hike in lottery revenue is observed. So, it is concluded that when the government increased the advertisement cost of the lottery, it resulted in increased lottery revenue.

Bridges (1999) Most of the economies are not similar therefore, each gaming market within the state economy may be affected contrarily by the growing countrywide competition. The dynamic unobserved components model was administered to fix if the currently augmented gambling activity outside Nevada was having a statistically significant impact on Nevada's chargeable gambling income. The results were clearly stated that, there is a significant relationship. Empirical results show that there are statistically significant relationships among the chargeable gaming revenues of certain counties and the external gaming competition environment including, Indian casinos, riverboat casinos, non-casino gaming activities.

Frankhouser (1999) The two ultimate reasons for widespread gambling all over the world. Firstly, it contributed heavily towards the state revenue. Secondly the employment opportunities offered by the gambling sector showed a tremendous increase. The unemployment rate in Mississippi was bought down from 26 percent to 7 percent after the introduction of casinos and gambling houses. Gambling is an exceptional system of a tourist destination. To keep the uniqueness the promotors of gambling need to understand the factors which resulted in the success of the gambling industry.

Gilbert (1999) The gambling industry, depositors and forecasters inspect numerous variables that have an impact on the financial viability of the business. Government guidelines, debt building, cash flow, visitor capacity and competition were the sections investigated. The drive for this study was to examine the association of two aspects of Gambling house performance, market performance of gaming houses and novel games offered by gambling houses. According to the reports of Nevada's Gaming Revenue, the games of gambling houses were divided into 5 sections blackjack, sector slots, buck slots, baccarat and craps. The researcher applied multiple regression analysis compared

to the capitalization-weighted index on seven gambling houses and identified that the independent variables were confirmed statistically significant at .10 confidence level. Yet, the results of the research were estimated to be questionable due to the occurrence of negative coefficients for, sector slots, baccarat and craps. This was not similar to the fundamental evidence that a hike in demand for gambling houses increased in revenue and lead to an increased share price of gambling houses.

Chen M (1999) The real room inventory for the past and planned room inventory for the future are compared with optimal room inventory in the local gambling houses and identified that room surplus flows were there and going to be increased in the future.

Patterson (1999) An investigative study of the efficiency of the conventional Insolvency Forecast Model was applied to the casino industry. Financial data on successful and unsuccessful gambling houses examined the capacity of the insolvency forecast model. Edward I. Altman, Edward B. Deakin and Christine V. Zavgren developed this model in 1990. The outcome showed that the conventional insolvency forecast model did not meaningfully improve the capacity to forecast financial letdown in the gambling industry.

Yuh (1999) In the US From 1989 to 1999, 45 takeovers happened in the gaming industry of Laz Vegas. Here the researcher analysed the financial features of takeovers in the gaming industry using Logistic regression. Profitability, liquidness, leverage, capital outflow, cash reserve and the size of the firm were recognized. The takeover probability in the gambling industry was positively correlated with liquidness, operational efficiency, and size of the firm and negatively correlated with the leverage, profitability and return on investment.

Ekerson *et .al* (1999) Gambling revenue varies from one year to another because of this variation is negatively correlated with changes in other common revenues. Another initiation by the government to enhance lottery sales is to link it with other beneficiary programmes, like charity, education etc. A Strong positive correlation is identified between income and lottery adoption. Rich states also adopted the lottery business to get momentum for revenue and the enhancement of state exchequer.

Wallace (1998) In a case study of the casino gambling industry in Tunica County, Mississippi, the investigator explored the descriptive and empirical statistics, by

applying **Porter's (1990),** Industry Analysis Framework developed in the competitive advantage of nations. The descriptive section of the study discloses mysteries of the gaming industry success in Tunica by providing understanding into Government development efforts, reserve prerequisites for economic growth, the significance of unchecking private initiative. With the help of Porter's model, it was identified that the Casino industry of Tunica ensures effective economic development with the support of both private as well as public sector.

The experiential portion of this study inspects the impact of Tunica casino industries in the Memphis entertainment and hospitality industry. The researcher applied the Box-Jenkis type of ARIMA model called a transfer function to examine the influence of the casino industry in Tunica on four sections of the Memphis entertainment and hospitality industry. They are eating and drinking, hotel and lodging, motion pictures and amusement. The transfer function methodology was used to show the prevailing relationship and also the direction of the influence when it happens and how long it lasts. The evaluation resulted in a finding that the Tunica casino industry has an undesirable influence on the amusement Industry. The analysis failed to disclose a relationship for eating and drinking, hotel and lodging, motion pictures. This study reveals the motives behind the accomplishment of the casino industry in Tunica laterally with its influence on entertainment and hospitality industry. Thus, the fiscal development of administrators considered the Casino gaming industry as a path for economic growth. The two procedures adopted in the study provide an understanding of factors responsible for the success in an area along with its influence on other segments of the economy.

Kennedy (1998) The study aims to analyse the relationship between host and guest which makes the gambling customer, select and return to Las Vegas Casinos. Present market research considers customer satisfaction as the citation for customer retention. So, the researcher here identified relationship marketing and customer satisfaction with retention and loyalty management. The results of the study suggest the guests to casinos with or without host belongs to the same demographic group. When compared to guests without hosts, those with hosts are spending more time in casinos. In a later stage this relationship between guests and hosts is deteriorating.

O'Connor and Galvin (1997) It is anticipated that gambling on the electronic media will be valued as much as $3billion by 2001in the United States. Online lotteries alone generate more than half of the whole market value ($1.66 bn). Gambling through electronic media and the internet is already anchored by two topical changes in consumer behaviour. First, becoming accustomed to interactive electronic technology and second, by changes in the way the gambling market performs. **Brindley and Clare (1999)** These changes in the behaviour pattern can ensure the triumph of gambling over the internet. Undoubtedly there is a mounting infiltration of Internet entry in the home. The probability of data incarcerates on players' habits joined with relaxed access to gambling sites presents potential progress towards interactive internet gambling.

Pfaffenberg (1997) Since 1989 we have Indian and riverboat casinos. To identify the variances and resemblances between the customers of Indian and riverboat Casinos, with various demographic variables, the researcher conducted this study. The features expected by the customers from the gambling houses were also studied. It was found that the customers were demographically diverse in variables like age income money but evidence of similarities identified in what they are expecting from casinos. Participants of the study expressed their belief that even though customers may not have a hope of winning, the chance to win was the significant cause for their involvement in gambling. The customers assigned low rank towards recreation and entertainment variables. The growth in gaming has taken the business revenues from10.5 billion dollars in 1982 to almost 45 billion dollars in 1995.

Pearlman (1997) To predict a clear Casino Revenue model seven thoughts were estimated. Alteration in revenues based on marketplace, demographics, capability features, political environment, tourism activity, access and competition were examined. A Multiple regression model was applied to include these variables in the Casino Revenue Model. The implementation of these thoughts resulted in 25 independent variables. Due to the multicollinearity of the first model, additional models were also developed. In the initial CRP model 15 independent variables were identified and explained 97 percent variances in revenues. But due to the violation of postulation, the role of each self-governing variable is identified as challenging. A Reduced Variable Prediction Model (RVPM) expressed 6 independent variables and with 83

percent of the variance. These independent variables are associated with four of the 7 concepts. Demographics, personal features, competition and tourism activity.

Hsieh (1997) In this study, Chinese tourists visiting casinos were evaluated and this research comprised several important attributes of Casino visits as well as the management of Casinos. Data were collected from Chinese tourists who participated in a tour operated from Los Angeles to Las Vegas. A movement experience scale was adopted to measure the experienced flow of the participant. Performance analysis, contributor observation were the other tools applied. The results clearly stated that there is a significant relationship between the reputation and performance assessment of some attributes and the socio-demographic and behavioural factors of respondents. Some attributes preferred by the respondents are not considered as important by the casinos. The experience of the tourists is positively correlated with the visits to casinos and also associated significantly with all the behavioural factors. Cultural differences were also observed among tourists from Mainland China. The study concluded that the flow experiences were there among the Chinese gamblers.

Titz (1996) Emotions, consciousness seeking, impulsivity, engrossing experience, and analytical features were correlated with game choices. 1010 casino gamblers were selected from Las Vegas Strip Casinos. Using the Zuckerman Sensation Seeking and Impulsive Scale and Swanson Absorbing Experience Scale they measured the relationship. A Four factor model was also used with subsequent logistic regression to recognize the game choices for, table game players and mechanical game players. Both categories of players are deriving pleasure from gambling. When compared with machine game players, table game players are more involved in gambling. Table players are more controlled and not as impulsive as machine game players. Both game players exhibit discipline in their game spending.

Giannini (1996) A study identified the relationship between the property value of the gambler as well as the nearness to gambling houses. A hedonic price model is applied to correlate residential selling prices with that of proximity towards the gambling houses. Then it was resulted in that nearness to the gambling houses reduce the selling price of property of the gambler.

Elgin (1996) There was an assessment of the gaming Industry's reaction to the requirements of the Americans with Disabilities Act of 1990, where the researcher examines the three Las Vegas properties of gaming. The lodging and gaming industry as supporting the Americans with Disabilities Act 1990, designing their policies to correlate with the Act and also educated their employees to elaborate the scope to persons with physical and mental disabilities. In America the disabilities of people showed a good impact on its economy. In 1986, 43 million folks with disabilities were in the United States, 66 percent were unemployed, this is 1/3rd of the total workforce. These disabled persons have a severe eagerness to work. In 1991 census report indicated that the number of persons with disabilities increased to 48.9 million this is 19.4 percent of the total population. Through a descriptive and elementary model, the researcher analysed the readiness of Las Vegas Casinos to cooperate with ADA law by accommodating the disabled category. But they observed from the gaming industry that they feel, risk of damaging the potential image of the Casinos. This element of risk cannot be removed. ADA became law in July of 1990. ADAs main aim was to make all hospitality businesses to give provisions for the disabled to enjoy all services and privileges.

Goussak (1994) In the study the researcher compares the impact of a resort on the existing casinos. A multiple linear regression model is created to measure this impact. The result showed that the resort is not contributing anything towards the growth of revenue of the casinos, but the resort is consuming a good share of income of the casinos which may end up in a negative impact on the casino industry

Chen (1994) The Gambling industry is growing all around the world. This became one of the significant parts of the entertainment sector. This study was conducted at a time when a special legislative bill is under consideration for the legalisation of gambling in the surrounding Island districts of Taiwan. Here the researcher measured the willingness of key executives of hotels in Taiwan to invest in gambling. The researcher is very well informed that the hotel owners of Taiwan are showing a positive attitude towards Casino investments.

Clotfelter; Cook (1990) While assessing the performance of state lotteries in the United States of America, economists explained lotteries in two perspectives one as the commodity item another as the source of state revenue. As a consumer product, lottery

has good market penetration capability and growth in market share. 60 percent of the adult category among 32 states of America participated in lottery or similar gambling activities, once in a year. In 1989 American lottery sales witnessed an average growth rate of 12 percent every year. The study revealed several reasons for gambling, many people consider this as a pastime. In the investigation, it was evident that people with low income groups gamble for money but when income increases the main aim of gambling was for fun. Another reason that supports gambling was that it is because of social responsibility and spirit to the nation. Because gambling income is used by the government for education, charity and other development purposes. Many people even the educated group was gambling and claiming that it was because of their social responsibility. Advertisements and promotions of the lottery were another reason which attracted the lottery buyers. Most of the lottery advertisements exhibit only attractive prizes not the probability of winning. It was the heavy lottery players who contribute more towards lottery sales. It was disclosed that the top 20 percent of the lottery buyers contribute to 65 percent of lottery sales. Advertisements played a prominent role in converting inactive players to active players. When the socio-economic patterns on lottery spending were analysed it was stated that males gamble more than females, elderly people gamble more than middle aged and youngsters, Christians gambled more than Protestants. A Californian survey revealed that based on the education, uneducated groups that have less than high school (49 percent) education gamble more than those who possess a college degree (30 percent). While considering the occupational status labourers gamble more than professionals. Retired persons and school students gambled the least. When the race factor was analysed Spanish Americans and Blacks are more involved in gambling activities more than whites. Finally, the regression model suggested that sales were fairly delegated to the price of lottery tickets.

Frey (1984) A large proportion of any society participates in gambling then it will continuously show its impact on public policy and administration in many jurisdictions. In Western countries gambling is valued as a risk taking behavioural activity. Because of the routine activities in everyday life the chances of activity are systematically eradicated. But through gambling people are availing a platform to pursue this chance activity. The idea that gambling makes the person less productive at work was surprisingly opposed by the finding that non-gamblers were registered for educational and training programmes to progress in their work-related conditions, is not progressing

more than gamblers in the work environment. The tendency towards gambling has no direct relationship with social class characteristics but related with the people's ambition towards upward mobility in social life. The factor which mainly differentiate gamblers from non-gamblers is the level of an individual's acquaintance with gambling and accessibility towards the gambling activity. If gambling activities are legalised and their availability is more, then more proportion of the population will gamble. This verdict applies to illegal gambling also.

Clotfelter (1979) As per the behavioural economics, the lottery purchase can be measured as rational. Lottery buyers showed demand function which includes microeconomic variables consist of worth, revenue generation, consumer perception and preferences, the involvement of consumers, price of substitute products and characteristics of lottery products. The effective price of tickets does not exhibit a significant relationship with the sales of lottery tickets. Income elasticity varies in various research and uniformly resulted in less than one, indicated that a greater amount of income is spent on the lottery at lower income levels.

Devereux (1949) Earlier there is an inclination to define all forms of gambling as similar. But this approach fails to explain the influence of different factors on different types of gambling. Job stability is one of the features identified as an important factor that influences people towards gambling. Age and gender are the other factors that have maximum influence on gambling and the regularity of betting. Many considered gambling as an alternative path to success, money or status. Those people who cannot achieve or succeed in the conventionally competitive fields and their workplace and those who have no other options for advancement may indulge themselves in gambling-related activities. Especially in the working class they consider gambling as a stress-relieving activity, because it diverts people's attention from misery and antagonism. In the survey by Devereux, only 6 percent of the sample were heavy gamblers. The motivation of pathological gamblers and social gamblers are also different.

2.3 The Reviews based on the Influence of various Gambling Related Sales Promotion Tools on the Buying Behaviour of Customers

Sales promotions are very significant in the present dynamic marketing environment, to withstand and overcome competitive strategies business houses are introducing several types of sales promotion tools. Some of these promotion tools have the characteristics of gambling activities and customers are indulging in these promotional tools without actual awareness regarding this. Here marketer is trying to exploit the affinity of customers towards gambling-based products. Sweepstakes, raffles, lucky draws, prize contests are some of the examples of these sales promotion tools which are similar to gambling products. But here customers are indulging themselves in these activities involuntarily, so these types of activities can be termed as non-voluntary gambling sales promotional activities. There are several potential benefits for the business houses by using these types of sales promotional tools, they are, differentiation opportunities, providing consumer information, encouraging consumer interaction, cost certainty, price/quality stability, advertising potential competitions and their prizes, Partnerships, Versatility.

The very direct aim of any type of sales promotion was to increase the consumption volume and indirectly earning more profit for the organization. They mainly aimed to attract targeted consumers and influence them to buy. **Nakarmi, (2018)** studied the impact of sales promotion tools and strategies on the buying behaviour of customers. Discount coupons proved to be positively correlated with consumer behaviour that influences the buying behaviour concerning the quantity purchased. **Blattberg & Neslin, (1990)** Free samples are found to be an attractive tool to influence the buying behaviour of customers towards a new product. Buy-one-get-one is another tool that does not take much time to convince and attract customers. They are happy to get the additional quantity of products without paying anything more.

Nasır & Bal (2019) To understand the effectiveness of sales promotion tools on the buying behaviour of customers after the post-recession period in Turkey. The researcher selected four major promotion tools namely discount offers, coupons, Buy-one -Get-one-free offers and sweepstakes. The influence of these promotion tools on the four identified buying behaviour, stock piling, brand switching, product trial and

purchase acceleration/delay were studied among the 393 Turkish customers who are the participants of various social media. They were selected using convenience sampling method. Data were analysed using descriptive statistics and Bonferroni multiple comparison test. Discount offers and Buy-one-get-one-free are among the selected sales promotion tools that have a significant influence on all four types of buying behaviour. Price discount is the most influential sales promotion tool on the buying behaviour of Turkish customers during the post-recession period. The coupons and sweepstakes have the least influence on the customers buying behaviour especially about brand switching and product trials. While comparing the four sales promotion tools coupons are the least effective tools.

Zafar et al., (2018) From 1992 onwards the Internet Service Providers, (ISP) in Pakistan showed a tremendous hike in their performance due to heavy competition. They adopted different sales promotion strategies to overcome competition that affected the customers' buying behaviour. In this industry, sales promotion affect consumer buying behaviour in differently manner like downloading parameters, payment mode, the scope of discounts has an impact on the behaviour of customers. This study helps the marketer to take a competitive advantage because it helps them to understand the effectiveness of sales promotion on consumer behaviour. Among the 5 hypotheses 3 were accepted and the last two were rejected. That is downloading parameters, payment methods and scope of discounts have a positive and significant influence on the buying behaviour of the customers. The legitimacy of the offers and varieties of internet packages offered by the ISPs have comparatively less influence on the buying behaviour of customers.

Nakarmi (2018). A heterogeneous group of customers from all product categories were selected as the population. Since it is a diverse group of customers the researcher applied non-probability sampling techniques. Descriptive statistics, one-way ANOVA, one-sample - test, the chi-square test was used to analyse the data. The results clearly stated that irrespective of age, gender, occupation and purchasing frequency, the sales promotional tools have got a huge influence on the buying behaviour of the customers. It was also proved that customers are attracted to those promotions which give immediate results and those promotion tools which was giving more than a single benefit or chance. **Schneider & Currim, (1991)** While studying the brand choice

decision by customers, it is prejudiced and associated with many factors like brand switching, stock-piling, purchase acceleration or delay Those customers and households who are prone to sales promotions are found to be little brand loyal. It reflects in their brand preference and they also tend to be price sensitive. Sweepstakes are a simple sales promotion strategy that gives two benefits to the customers that they can be benefited from the products and also allowing them to win gifts or money. This double benefit showed a positive correlation with consumer buying behaviour.

Oliver & Elenia (2017) To identify the affinity of customers towards a variety of promotion mix, a study was conducted to evaluate the preference of customers by comparing monetary and non-monetary promotions. Discount offers and gift offers were the two promotion strategies selected for the study. A sample of 750 youngsters was selected using non-probability sampling method. 2 (discount offers and gift offers) X 2 (variety explorers and non-variety explorers) research design was employed. Two-way ANOVA was applied and it was discovered that gift offers are preferred by the general customers over the discount offers. The study also revealed that variety seeking customers prefer gift offers over discount offers. A non-variety of seekers prefer discount offers over gift offers.

Dawood M S (2016) During the past few decades, it was observed that the retail segment enhanced its growth throughout the world. Implementation and management of effective sales promotion tools were recognized as one of the important factors for this success of the retail industry. In this study, a researcher focused on the major sales promotion tools in the retail sector that are Sweepstakes, free sample distribution, discount offers and Buy-one-get-one -free offers. Here researcher identified two features of consumer behaviour and they are brand loyalty and shop/brand switching. Wilki's lamda statistic application identified that sweepstakes have no positive relationship with buying behaviour and purchase decisions. But all the other three selected promotion tools free sample distribution, discount offers and Buy-one-get-one -free offers showed a strong positive relationship with the consumer buying behaviour and purchase decision.

Babu M D (2016) It was a great challenge for the corporates and firms to recognize the most significant need of the customers and to develop the most appropriate strategy to fulfill their needs. For this marketing personnel was adopting various promotional

strategies. The marketer must introduce a promotion mix only after studying the consumer psychology and preference for this. Firms were adopting the most preferred promotion mix like discount offers, coupons, sweepstakes, Buy-one-get-one free, sample distribution and so on. However, the winners in the business environment were the ones who adopted the promotion strategies which suited the customer psychology and preference.

Shrestha (2015) In a study among the customers of Baskin Robins Ice creams in Bangkok concerning the influence of sales promotion tools on the consumer buying process, the researcher selected sales promotion tools like sweepstakes , price discounts, instore display of experimental products. Here the researcher tries to measure the retailer's ability to deal with sales promotion tools by evaluating sales promotion programmes offered by the Thailand ice cream retailers. It was discovered that Coupons, price discounts and free samples are the most preferred sales promotion tools by retailers and customers. The outcomes showed socioeconomic and demographic factors have a key influence on the preference of sales promotion tools by the customers. From the hypothesis testing it is clear that sweepstakes have a severe impact on consumer purchase decision. Sweepstakes have a positive correlation with Customer buying behaviour *with r=2.6 and* t_r *= 12.5 at 95 percent* significance. These types of coupons benefited sellers to attract new customers, retain existing customers, and act as a catalyst for instantaneous purchases by vulnerable customers**.** Lucky draw coupons were easy to administer and helps the sellers to ensure initial purchase**.** This sales promotion tool inspired customers to try novel products and has a positive impact on consumer buying decisions.

Tamilselvi (2015) The researcher tried to investigate the buying instinct of college students of Bangalore, especially in the apparel segment it was identified that the buying behaviour of customers was influenced mainly by four factors they are product, environment, personal and psychological factors. The study was conducted among the 1000 college students in Bangalore. Primary data were analysed using factor analysis. The purchasing power of the respondents was mainly increased due to the influence of personal factors. Quality of product, packaging, offers attached to the products were the other factors attracting people towards the apparel segment. So, both personal and environmental factors showed a heavy influence on the buying behaviour of the

customers. Another study was conducted among the regular customers of the Apparel segment in Bangalore, after considering some other promotional tools, like a rebate, loyalty programmes, discounts, coupons and sweepstakes. Discounts and loyalty programmes are identified as the most significant promotion tools that influence the buying behaviour of customers.

Geisler (2015) In a study among the German customers the researcher tried to identify the impact of lucky draw coupons on consumer buying behaviour. A Deductive methodological approach was applied. 95 percent of the respondents showed a positive attitude towards couponing. The majority of the respondents enjoyed the couponing promotion several times a year. Youngsters showed more willingness to provide personal information to avail of the offers of coupon in comparison with elders. There is no significant association that can be identified between the frequency of coupon usage and price awareness. It was also identified that there is no significant relationship between gender and income with coupon usage.

Mughal et al., (2014) While analysing the influence of sales promotion tools on consumer buying behaviour in Pakistan it was identified that the independent demographic variables have been significantly affected by the influence of various sales promotion tools. This study helps the marketing personnel to design the widely accepted sales promotion tools there by helping to increase the sales and profit of the firm. 200 respondents belong to three clusters University students, professionals and businessmen were selected using the non-probability sampling method. Regression analysis and descriptive statistics were applied to the analysis of the data. The personal characteristics of buyers significantly influence purchase decisions. Customers' affinity and hatred towards various sales promotion tools were identified. It was observed that discount offers ($t= 3.182$, $p = 0.004$Buy-one-get-one -free offers ($t = 2.287$, $p = 0.016$), and sweepstakes ($t = 3.124$, $p = 0.005$) had positive influence on consumer buying behaviour. One of the reasons for this is that the people of Pakistan believed that while the companies distribute good quality products as a sample but when the actual purchase is made the product is not performing as such of samples.

The Impact of sales promotional strategies on consumer behaviour in the Beverage industry in Kenya was studied by **Mark & Ochieng (2014).** Descriptive survey designs were applied in this research which helped to evaluate features of a certain group of

people. Descriptive as well as content analysis were used respectively to analyse the quantifiable and non-quantifiable data. Several promotion tools were adopted by the beverages industry in Kenya like gift coupons, free samples, sweepstakes, discount/reduction in price offers. This study proved that these sales promotion tools were having a significant positive influence on the buying behaviour of customers. Business houses have several ideas while designing promotion tools they may brand building, brand attitude, hike in market share, brand devotion and improvement in revenue and profit. All these aims can be achieved through the intelligent management of promotion tools.

Marais et al., (2014) To create brand awareness among the customers, the marketers must develop various promotion tools especially sales promotion tools. This also has the power to create demand from new customers and existing customers will be more loyal. The effectiveness of the sales promotional tool is more in fast moving consumer goods segment. This sales promotion tool is considered as an important one to generate expected buying behaviour from the customers. This study was conducted among Generation Y Segment (people born between 1986 and 2005) in South Africa. This constitutes 38 percent of the total population of South Africa. Coupons, Buy-One-Get-One-Free sweepstakes, sample distribution, discounts are the selected sales promotion to check out the preference of Generation Y Africans to promote their brand loyalty, brand switching, purchase delay and acceleration, stock-piling and product trial. A quantitative and descriptive study was conducted among a sample of 600 Generation Y customers of the FMCG sector. One sample T- test and descriptive analysis were conducted to analyse the data. It was found that Generation Y customers of the FMCG sector showed a positive attitude towards all types of sales promotion. Buy-one-Get-One-Free, discounts and sweepstakes are the most attractive sales promotion among generation Y customers in South Africa.

Nwielaghi Michael & Ogwo (2013) Changes in technology lead to a short product life cycle. Sales promotion strategies directly correlate with marketing performance. Poor sales promotion shows its impact not only on the firm but also on the economy as a whole. A nation's wealth is measured in terms of GDP, and each business unit is contributing heavily to shaping the economy. Now promotion tools are considered as an important factor while measuring the profitability of the business concern. Sales

promotions played a different role than other marketing communication tools. This unique role of sales promotion provoked the researcher to conduct a study among the soft drink's customers in Nigeria. A 5-point Likert type scale was administered among 234 customers. To analyse the influence of sales promotion strategies on the marketing performance the researcher applied Pearson's regression; ANOVA and T-test were used to analyse the influence of sales promotion on marketing performance. Sales promotion techniques are found to be significant in improving the performance of the firm. It was also identified that sales contests and sweepstakes play an important role in the marketing performance of a firm. To reach the optimum level in market share it is suggested by the researcher to adopt the sales promotion like contest and sweepstakes to its optimum level.

Karthikeyan & Panchanatham (2013) Sales promotion is always linked with brand awareness and thereby increased customer motivation towards a purchase decision. Even though this is a major consumer of the cost it is used by the companies to stimulate short-term sales. This played a major role in reducing the market share of the competitors. 579 customers from the personal care products in FMCG sectors were studied by developing a regression measurement model on the influence of overall sales promotion on consumer behaviour. The p value of all the regression coefficients in the model was significant at the .01 level. This result proved that sales promotion's impact on consumer buying behaviour is high. Free samples with a regression value of 0.907 has the greatest impact on the buying behaviour, trailed by sweepstakes and discount packs.

Kanina (2013) To identify the influence of sales promotion tools on the growth of customers a study was conducted among the Pathologists Lancet Kenya's customers within Nairobi County. Descriptive statistics were applied to analyse the data. The study accomplished that sales promotion strategies affect customer growth.

In an experimental study conducted by **Wilcox & Woodside (2012)**, they have tested the change in consumer behaviour due to the influence of sweepstakes along with the direct sales offers. They also tested the consumer behavioural changes towards the minimum number of sales offers and gradually by increasing the number of direct sales offers. The behavioural responses of the customers when a sweepstakes contest is added to a non- offer sales programme were also subjected to study. Consumer behavioural

responses were analysed under five controlled situations they are two offers with no sweepstakes, four offers with no sweepstakes, four offers with sweepstakes, fifteen offers with no sweepstakes and fifteen offers with sweepstakes. This experimental study confirmed the hypothesis that the behavioural responses of the customers were increased with the introduction of sweepstakes in the sales offer, and also identified that the negative impact of the increased sales offers can also mitigate with the presence of the sweepstakes contest in the direct sales offers.

Eric, D. (2012) The increased competition in the telecom industry in Ghana after 1994 due to the deregulation of the telecom sector lead to a situation whereby the firms in the telecom sector should satisfy the needs of the customers more efficiently than their competitors. Promotional tools played a major role in that. One of the major sales promotional tools adopted by the firms in the telecom industry was to provide incentive schemes to customers and suppliers to kindle the demand for the product. A non-probability sampling technique was applied to select the sample from the users of telecom services resided in Tema Metropolis. The study stated that since the sales promotion has a significant impact on consumer buying behaviour for a short period, it was mandatory to adopt the sales promotion tools continuously in the telecom sector.

Aykaz (2012) Consumer buying behaviour of customers of the Netherlands and Belgium were investigated by concentrating on sales promotions. Consumer buying behavior was separated by the investigator into impetuous buying, stockpiling, promotion inclination, loyalty buying, mass media influence of sales promotion, advertisement influence, prospects of promotion regularity, Promotion favoritism and priority towards nonmonetary promotions. An equal number of respondents were selected from both countries. A major portion of the sample constituted women; results proved that there was not much difference in the consumer buying behaviour of people belonging to the two countries. Identified difference in buying behaviour is not demanding different sales promotion strategies for people belongs to two different places. The cultural difference was also not reflected in buying behaviour. Furthermore, the association between nationwide culture and purchasing performance on features like promotion inclination, interest in nonmonetary promotions and loyalty buying also failed to prove.

Zacharia S (2011), Showed an attempt to identify the effects of sales promotion namely, price and premium promotion on Consumer Based Brand Equity, in Kerala. The dimensions selected for the study are Brand Loyalty, Brand Awareness, Brand association and perceived quality. Convenience goods, shopping goods, specialty goods were the product categories taken for the study. The rating scale developed by **Yoo and Donthu (2001)** was used by the researcher in measuring the Consumer Based Brand Equity (CBBE). It was identified that both price and premium promotions affect Consumer Based Brand Equity in all the product categories. In the case of convenience goods, premium promotion, played an important influence while on shopping goods price promotions are dominating in influencing the Consumer Based Brand Equity (CBBE). Sales promotion showed an overall impact of diluting the Brand Equity since customers are abandoning their favourite brand for enjoying the benefits of sales promotion.

Nga et al., (2011) To study the consumer behaviour attributes like image perceptions, acquisitiveness and consumer spending on credit card usage and intentions of college students regarding this, the researcher administered an anonymous survey questionnaire among the college students selected purposively. Structure Equation Modeling (SEM) was used to determine the validity of the path diagram and model fit. It was revealed that greediness is only a fractional intermediary between image perception and irrational spending. Another fact recognized is that irrational spending is not an intermediary between acquisitiveness and credit card usage intentions. Irrational spending is having a severe influence on consumer buying behaviour. There is a suggestion to improve the rationality in buying among youth is to give a more intensive step in inculcating credit card awareness financial discipline among youth to save them from debt traps in the initial stage itself.

Sindhu A (2011) Researcher tries to analyse the concept of promotion methods, the influence of sales promotion on sales, the progress of the business as a whole because of sales promotion techniques, effectiveness and difficulties faced by the FMCG sectors in Gujarat, because of the sales promotion strategy. Data were collected from the customers of the FMCG sector in Gujarat. SEM modeling was used to analyse the collected data. It was identified that among promotion tools, sales promotion is attracting more customers. Sales Promotion, especially discount offers, Buy-one-get-

one and sweepstakes are identified as a good strategy to push up sales during the off-season, improve sales of products with less demand and also to neutralize the competition impact. The effectiveness of sales promotion is reported in the off season as well as at peak season.

Balaghar A, *et.al* (2011) The paper analyses the effectiveness of promotional tools on the sales volume of the products of the Iran Tractor Manufacturing Complex (ITMC) in Iran. This study was conducted among the customers and sales executives of ITMC. The study revealed a significant relationship between promotion tools and sales volume. Among the various promotion tools; sales promotion was ranked first in influencing the sales volume, followed by advertisement, public relations, direct marketing and direct selling.

Haresh V B (2011) Researcher identified the sales promotion effectiveness on consumer preferences and brand equity, in Gujarat. Through regression modeling it was identified that people prefer to switch brands for enjoying the benefits of sales promotion. This resulted in the deterioration of brand loyalty as well as brand equity. This brand switching impact is because the influence of sales promotion is different for high-quality and low-quality products. Low-quality products are facing brand switching more because of the availability of sales promotion, than high quality products. Customers prefer cash discount offers to gift offers. At the same time male members of the society showed more interest in sweepstakes type sales promotion. Females are more attracted to gifts and Buy-One-Get-One -free offers. Sales promotions are giving an immediate impact on sales but the medium-term and long-term influences of sales promotion are not satisfactory. Long-term sales promotion harms sales volume.

Mullerova L (2011) The main aim of this thesis was to analyse the impact and features of sales promotion tools adapted on the ready to eat cereals-based food products. In the survey among the customers of departmental stores and supermarkets, it was identified that the price discounts and Buy-One -Get - One- Free offers are more successful in this sector. People with lower- and middle-income group is much attracted to the sales promotion offers.

Belch (2010) While investigating the effect of sales promotion, superiority, worth, and intension to purchase on purchase decision among the Generation Z households for

cooking oil in India, it was identified that, based on the correlation and regression analysis of dependent and independent variable, that all the identified factors i.e. promotion, superiority, purchase intention and worth of the product have a significant role in developing customers loyalty towards edible oil brand in India. Sales promotions offered special worth for the product, Sales promotion consists of variety of tools, which helped the marketing people to achieve their short-term sales objectives. Both monetary and non-monetary promotions are included to attract customers. Sweepstakes, contests, sample distribution and gifts are some of the most commonly used non-monetary promotion tools adopted by the market personnel. These four dependent variables have a significant correlation with brand loyalty at a different level of intensity. Purchase intention is observed as the most relevant element influence brand loyalty. Followed by the worth of the product. Price also played a relevant role in forming the purchase intention. **Kulkarni (2018)** Price was also influenced by Promotion tools, so the promotion tools got an impact on the purchase intention of people belongs to Generation Z.

Veronika (2010) The sales promotion strategies adopted by the small independent retailers of apparel in Transdanubia and Budapest were studied. The utility or preference of sales promotion by the customers depends upon shopping categories, deal proneness, demographic and psychographic traits of the customers. Quantitative data were analysed using the regression model. Primary data were collected using a combination of quota sampling along with snowball sampling. Multiple regression, ANOVA, factor analysis was used to analyse the data. Economic recession, price sensitivity of the retailers are the main reasons observed for the excessive use of sales promotion. Exclusive shops use various sales promotion tools especially more value-added promotions like, coupons, discounts, sweepstakes. These promotions have a long-term influence on the demand of the customers. Prestige sensitive customers preferred sweepstakes and contest sales promotion. Buy-One-Get-One-Free offerors are preferred by price sensitive customers. Hedonic shoppers prefer coupon type promotions. This study helped the marketers to design the sales promotion tools which were preferred by the customers.

Choi et al., (2010) Using the two experimental research on subjective predictivity and subjective probability and discount, and attractiveness, it was examined, how customers

respond to Scratch and Save Promotions (SAS) and Tensile Price Claims (TPC). The Scratch and win promotions gave discounts but the actual amount of discount or prize will be kept secret till the purchase is complete. Tensile Price Claims give vague price promotion in accumulation to unspecified price. Here in Scratch and win promotions have the influence of gambling in it. It is evident that Scratch and Save promotion is vaguer than Tensile Price claims. Even though SAS is more uncertain than TPC, customers support SAS promotions because of their inclination towards gambling. The unexpected high amount of prices is preferred by the customers than the limited scope of TPC. So, customers are attracted to the gambling natured Scratch and Win promotions which may offer minimum savings to them.

Yang (2009) The study was organized to identify the influence of sales promotional activities on the buying behaviour of people at Tesco Lotus. It was exploratory research organized in supermarkets of Tesco to assess various aspects of consumer buying behaviour like, consumption patterns, the attitude of customers towards sales promotions offered, impacts of promotions on buying characteristics of people. In the survey it was observed that there exists a positive correlation between promotional activities and consumer buying patterns. Sales were increased during the promotion period. Repetition of purchase and purchase acceleration were common during this period. Buy-one-get-one and sweepstakes are the most commonly preferred promotion tool by the people. Demographic features too have a positive relationship with the promotion tools. Male members of the society preferred discount offers, sweepstakes and buy-one-get-one offers, female members preferred loyalty programme, Point-of-purchase promotions.

Jetta A K (2008) Discussed about the price promotions and their impact on the population of California. This study concentrated on the period of impact of the sales promotion among the customers. Short term, long term and intermediate impacts were examined using the techniques of econometrics. Beyond any controversy it was recognized that sales promotion has an immediate positive impact on the buying behaviour of customers. But analysing for the intermediate period a dip in sales is experienced due to the sales promotion and for the long term, it was identified there is a negative impact on the consumer buying behaviour because of sales promotion.

Niazi (2008) The main aim of this thesis is to identify the influence of sales promotion in the online environment in influencing consumer buying behaviour. Continuous sales promotion has increased the sales and profit of the firm for a long period. **Dhar and Hoch (1996)** Contests and sweepstakes are offered by the firms to bring back the customers. Here in a contest the element of the skill of the customers are involved but in the case of sweepstakes pure chance is involved. Regular sweepstakes offers may attract customers to the shops again and again to check their chance of winning**.** Data for the study is collected by observing the respondents. Using a purposive and judgement sampling method, samples were selected. A cross- case analysis was applied for analysing the data. It was identified that online websites use games as the main sales promotion tools along with, contests and sweepstakes which act as the most attractive sales promotion in the online platform the Playfulness with a transaction security environment motivated the customers to get involved in such sales promotion activities. This type of promotion showed evidence that this is increasing the effectiveness of online websites.

Majeed A C (2007) The study aims to analyse the ability of the selected sales promotion tools in creating additional revenue for the marketers of Fast-Moving Consumer Goods. Price discounts, sweepstakes, premium offers, bonus packs, bundling and Point of Purchase (POP) promotions were selected for the study. Discount offers are identified as the most preferred sales promotion tools based on the level of awareness of customers. Men prefer sweepstakes type sales promotion. And they prefer the distribution of the coupons along with newspapers and magazines, while the female category preferred to get the coupons of sweepstakes from the shop itself. Customers used to repurchase the products to enjoy the sales promotion, this is happening especially in the case of discount offers and sweepstakes.

Kalra A & Shi M (2002) Sweepstakes and contests are a tremendously communal promotional strategy used by firms. These two promotional strategies are different in the design of the reward structure. Godvia Chocolates administered sweepstakes in 1999, where a single box of chocolates contained diamond jewellery. They distributed 3,20,000 boxes of chocolates, so the chance of winning was one out of 3,20,000. Surely the reward structure of the sweepstakes and contests influences the customers' assessment and partaking. The main aim of this paper is to analyse the differences

among various customer groups about their assessment of sweepstakes and contests. Cumulative Prospect Theory (CPT) **Tversky and Kahneman (1992)** were applied to develop a model for customer assessment related to various forms of sweepstakes. An S-shaped probability weighting function and loss repugnance framework were developed for the customers who shifted to the less favoured brand to get the benefit of sweepstakes, but finally won no prizes. **Fennema H & Wakker P, (1997)** The outcomes of the model illustrated that the sweepstakes prize construction should be grounded on three aspects: the aims of the firm, the risk repugnance of the customers, and the winning probability. The model also suggested that sweepstakes contests should commence only after fixing the objectives of whether to attract brand switchers or existing users. For existing users, the number of rewards should be lower in comparison to brand switchers. The existing customers are affectionate towards risk-taking, prefer a single grand prize sweepstake. Those customers with a risk avoidance nature prefer a large number of mega prizes. To withdraw customers from rival business houses sweepstakes award money must be dispensed over more prizes. Those customers who are not existing users and also risk affectionate prefer a single large prize combined with numerous minor rewards. The customers who are not loyal to a brand preferred at the same time preferred to avoid risks and losses have an affinity towards many grand prizes and numerous small prizes too.

Teunter (2002) Investigated the influence of sales promotion on the consumer buying behaviour of individual households in New York. A sample of 1015 adult customers was selected using non-probability sampling techniques. Data were analysed using factor analysis and various factors were identified for the change in buying behaviour because of the influence of sales promotion tools. Type of household, culture, societal class, occupation status, brand loyalty, purchase regularity, normal cart size were the identified factors that were responsible for the buying behaviour of customers. These factors resulted in several types of changes in customers' buying attitudes. Heavy purchases, switching department stores, seeking sales promotions, purchase acceleration or delay, lack of brand loyalty, shifting shops and brands and the observed changes in the buying behaviour because of the identified factors. All customers are not equally influenced. Various demographic factors showed significant differences in the buying habit of people.

Ettl-huber & Steurer (2001) Sales promotion tools having gambling nature i.e. sweepstakes and contests are very much common in the business environment. Service industries are also applying this type of promotion tools. In this study the researcher analysed the influence of sweepstakes in the radio station in attracting new listeners, retaining existing listeners, maintaining the advertisement client of the radio station. Several factors were identified by the researchers as a reason for the application of sweepstakes in radio marketing they are the prize, challenging task, broadcasting and brand acknowledgment. Ten interviews were arranged with the experts in the marketing segment of radio stations in Australia. Based on the literature review semi structured questionnaire was designed to interview the radio station managers. It was identified that sweepstakes can attract new customers only if additional promotional tools were applied. A sweepstake is more useful in retaining existing customers. All listeners are exposed to these types of promotion tools but it is not good to disturb the non-participants. A cash prize is the most preferred reward of the sweepstakes. Creative plans of sweepstakes are widely accepted by the listeners.

Selby and Beranek (1981) Sweepstakes are a very important element of competition. An American survey revealed that 60 percent of the participants entered this type of contest just for the fun of it and out of these participants 61 percent of the players are identified as uncertain about the prizes offered. The attraction towards prize promotions is identified as the function of five factors: entrance cost, prize value/utility, the number of prizes and its professed possibility of captivating, the pleasure of gambling and craving to occupy leisure time.

All these factors are relevant but the last two factors were against the rational economic decision-making policy. The two key dimensions of the prize contest are their value and number. The sponsors can determine among these two which one or both have to rely upon to create an impact of sales promotions. The approach adopted by the sponsors can be strategized on a “prize philosophy matrix” which divides promoters up around the average standards for the number of prizes offered and their value, to produce four groups of competition: 1. Jackpots (few prizes/high value); 2. Misers (few prizes/low value); 3. Everyone a winner (many prizes/low value); 4 Bonanzas (many prizes/high value).From the total survey across all industries it was found that the retail sector shows a tendency to offer an average number of prizes, with a prize value slightly

below average **Peattie and Peattie (1993b).** But the partnership of retailers and sponsoring agents focus on bonanzas that are of high value prizes. The single retailers more focus on misers that are, few prizes with low value. Perhaps this model suggests that the retailers of the food industry should concentrate on sales promotion by investing more in this segment.

Literature reviews of this chapter are divided into two segments, they are reviews based on the social and economic influence of gambling and reviews based on the influence of various sales promotion tools on the buying behaviour of customers, with special reference to the Gambling Related Sales Promotion tools (Sweepstakes). While examining the first part of the literature review it is evident that gambling especially lottery has a severe impact on the social and economic condition of a nation. The majority of the study deals with the positive influences of gambling on socioeconomic condition as it contributes towards the exchequer, good source of revenue, support charity, development, education purposes, upliftment of deprived section, solution for unemployment. On the other hand, many of the literature, under this segment states the negative influence of gambling on socioeconomic conditions of a nation, like gambling addiction, deterioration of savings of people, heavy spending on gambling leads to a debt trap, family problems, physical and mental stress like the problem, pathological, compulsive gambling and other gambling disorders. As per the reviews it was observed that, entertainment, insecurity, addiction, perception towards gambling, greediness to easy money, prize amount are some of the various factors which attract people towards gambling.

The second part of the review deals with the influence of Gambling Related Sales Promotion tools and its influence on the consumer buying behaviour. From the reviews it is clear that many of the researches were conducted to help the business houses to identify the most attractive sales promotion tools, which helps them to increase their market share. In the majority of the study, sweepstakes that are sales promotion, possessing the nature of gambling products, were heavily demanded by the customers. The changes in the buying behaviour in the form of unwanted stock accumulation, brand or shop switching, change in purchase timing were observed. This gave an indication to the researcher that the gambling nature of these sales' promotion plays a major role in these changes in consumer buying behaviour. This made the researcher

link the two games which possess a gambling nature. One of which is a direct gambling product and the other is possessing the gambling nature indirectly. To know whether the involvement in indirect gambling leads the participant to direct gambling activities, which in turn leads to a problematic gambling addiction is the purpose of the study.

2.4 Research Gap

The majority of the studies conducted in this field of gambling, is considering only those products which possess direct gambling features (Chance, Prize and Consideration). That is the participants of these gambling products are aware that they are involving in gambling activities. To an extent these people are participating in gambling activities voluntarily, with their full knowledge. But in this study researcher clubbed the pure gambling activity (Kerala State Government Lottery) with one of the selected non-voluntary gambling activities, that is sweepstakes. As a sales promotion tool, Sweepstakes possess the two features of gambling that are chance and prize. Marketing companies mixed up this Gambling Related Sales Promotion tool in a disguised form with other usual sales promotion tools. Those customers who have an affinity for gambling may get attracted to these types of sales promotion tools. This will lead them to an irrational buying decision. While examining the various reviews we can see studies based on various types of gambling products and their financial and economic impact on the economy as well as individuals. Then most of the studies are concentrated only on the positive aspects of gambling like, a contribution towards economic development, national income, and employment opportunities. While analysing the studies focused on sales promotion tools also, it was observed that, they are concentrating from the point of view of business houses, which help them to identify the most effective sales promotion tool. This made the researcher, concentrate on those aspects of sales promotions that may have a negative impact on the buying behaviour of the customers and indirectly they may be pulled towards gambling and addiction. By realising this influence the Kerala population can be more rational in their buying decisions, and they can also productively regulate their savings and spending pattern.

2.5 Theoretical Reviews based on Gambling, Sweepstakes and Consumer Buying Behaviour

Developed countries have reported heavy growth in official gambling activities Pryor (2007). The worldwide spread of gambling activities including stallion contesting, lottery, gaming, clubs showed a tremendous increase in gambling revenue in each nation. Between the years 1982 to 2003 the US government has reported gross gambling outflows around 9.7 percent at the same time GDP of the US reported as an average of 6.2 percent (Visanu Vongsinsirikul 2010). In a study conducted in California it was identified that 83 percent of the grownups had partaken in gambling during their life period, and they reported the lottery as the prevalent gambling activity at the same time it was identified that casinos remained to be the preferred location to gamble (Volberg *et al.* 2006). Between 1997 to 2007 in the United Kingdom, the number of grownups participated in lotteries augmented from 8 percent to 12 percent (Wardle et al. 2007). India is not an exception in this case, while introducing the lottery in India the main aim was to eradicate the problem of unemployment as well as to support the state government's revenue.(Neelakandan 2007) The lottery revenue has made a huge leap from 20 lakhs in 1967 to 9276.23 crore in 2019,(Kerala State Lottery Department) this is clear cut evidence that lotteries have a major impact on the people of Kerala.

In the present scenario gambling industry exhibits tremendous growth all over the world, this has made it significant to study this demand for gambling and whether there is any correlation between the buying behaviour of customers and the savings and spending culture of Keralites in gambling and related products. To understand the demand for gambling it is mandatory to review the theoretical and pragmatic literature on the demand for gambling. To reinforce the theory of demand for gambling, hypothetical edifice of expected utility is also studied here.

2.5.1 Theoretical Review

Theoretical reviews are classified into two sections one deals with theories of demand for gambling and the other section deals with the consumer buying behavioural theories.

2.5.2 Theory of Demand for Gambles

Even Gambling is considered as a major economic activity, no single theory of demand for gambling is accepted worldwide the basic assumption of the gambler is that they can attain "Something for nothing" (Nyman, 2011). The theory of demand for gambling is based on two important thoughts. First one, supplementary revenue rises utility but at a falling rate and the second one is monetary resources are scarce, therefore for an ultimate buyer supplementary revenue is usually expensive to acquire. Here Nyman is interpreting this entertainment motivation in to economic theory. Here this social instinct of decision making to gamble or not and to buy lottery or not is interpreted using a standard labour supply model. A consumer-worker descends value from two factors Income *(y),* and leisure *(l)* at the cost of wage rate *(w)*. A consumer-worker may have to face constraints of time in labour market with regard to the availability of time for both work and leisure. The accessible time is standardized to unity.

Nyman (2011), opined that, according to the Theory of gambling, the person who is gambling consider his utility of the unearned income will increase at a cumulative rate. But this was not accepted by other economists by giving some important argument that this opinion of Nyman was against the Diminishing Marginal Utility Theorem. Then according to consumer's utility function, when a person decides to gamble, he has to confirm that utility function is increasing with consecutive marginal gains in income. Finally, they argued that those who are buying gamble products are also buying insurance, so this demands, concaveness and non- concaveness of utility function simultaneously. It is usual to explain the economic behaviour through risk aversion. In other words, gambling is avoided because of stern risk avoidance (Nyman, 2011). Theory of gambling is mainly based on "Expected Utility Theory" which helps the gamblers to make choices under uncertainty. While assessing winning probability, gamblers allocate probability-weighted utility function

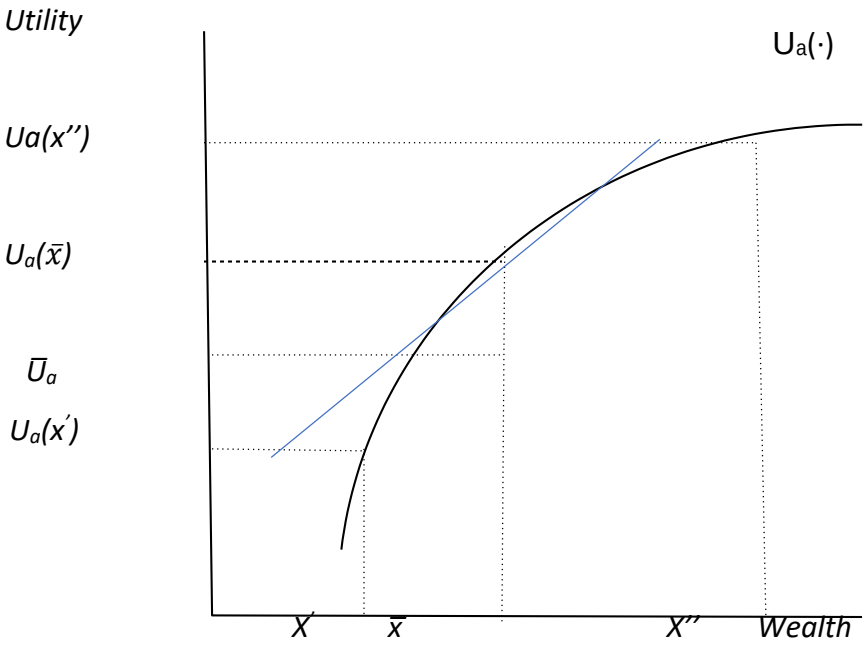
The basic hypothesis is that the appeal of a gamble offering the payoffs ($x_1, \ldots . x_n$) with the probabilities ($p_1, \ldots . p_n$) is given by its expected value, which can be defined

as $\bar{x}= \sum x_i p_i$ under the choice of uncertainty, if preferences can be explained by an expected utility function, $\bar{u}$, then it is that

$$\bar{u} = U(x1, p1; \ldots\ldots xn, pn)$$
$$= \sum_{i=1}^{n} U(xi)pi)$$

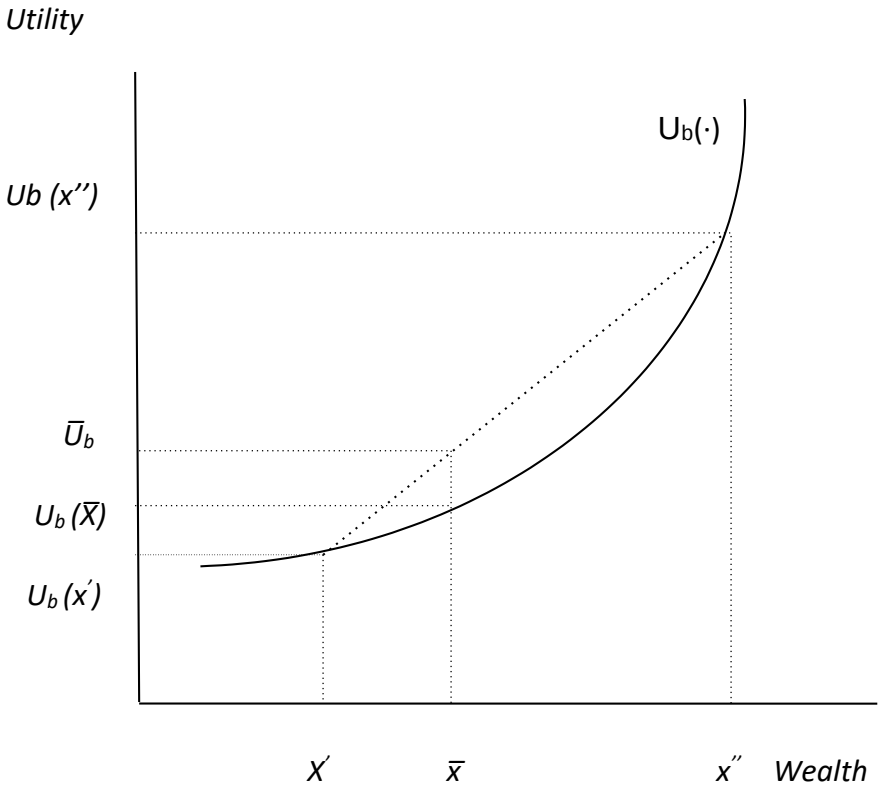
where U (·) is termed a von Neumann-Morgenstern utility function. This function can be subjected to an affinal transformation of the form; a × U(*x*) + b whereas a > 0, which can be referred as risk attitudes.

To know and regulate the attitude of people towards risk we need to analyse the two figures of the concave utility function of a risk averter and a convex utility function of a risk seeker.



Source: Machina, 1987

Fig. 2.1 Concave Utility Function of Risk Aversion



Source: Machina, 1987

Fig. 2.2 Convex Utility Function of Risk seekers

For the concave utility function as Figure 3.1, $U_a(\bar{x}) > \bar{U}_a$ which shows that a person prefers a definite gain $\bar{x}$ to the gamble. Therefore, the concave utility function is termed as risk-averse since a person with a concave utility function will desire to gain the expected value of a gamble than the gamble itself. Figure 3.2 shows the convex utility function that $\bar{U}_b > U_b(\bar{X})$ which replicates that a person prefers to tolerate the risk than benefited with the expected value. Thus, the convex utility function is termed as the function of risk-seeking (Machina, 1987, Starmer, 2000).

2.5.3 Expected Utility Theory

The theorem of Expected Utility is introduced by Nicolas Bernoulli and Daniel Bernoulli (1731) to solve the St. Petersburg Paradox. It is often used to make decisions under uncertain situations, at the same time it is difficult too. Expected Utility Theory explains the rationality in selection when one is not confirmed about the outcome of an act. The basis of Expected Utility Theory is to select an activity that can provide the highest utility. In classical economics Expected Utility Theory, is considered as descriptive theory (explains what people do?)

or predictive theory (Predicts people choices), but now economists define Expected Utility Theory as a normative theory of rational choices. The Expected Utility Theory has three types of entities they are outcomes (preferences), states (which is not under the control of decision maker and it influence the outcome) and finally acts (this is the actions they have to perform as part of decision making). Expected Utility Theory provides a chance to the decision maker to rank their choices according to their preferences. These preferences are based on the expected worth of the choices. So, the decision maker is expected to select the choice with the highest expected utility. The Expected Utility Theory has some assumptions regarding the relationship between acts, states and outcomes. Each state, acts and outcomes are subsets of the utmost sets of possible states, acts and outcomes. Each set of states, acts and outcomes are the part of the set. Both acts and states are autonomous. Because of the influence of states each act has a definite outcome.

The Expected Utility of an act *'A'* depends on two factors;

- The worth of each outcome is measured by its utility.
- The likelihood of outcome is conditioned on act i.e. *A*

So, the expected utility of *A* is defined as:

$$EU(A) = \sum_{o \in O} P_A(o)U(o)$$

where *O* is the set of outcomes, $P_A(o)$ is the probability of outcome *o* conditional on *A*, and *U(o*) is the utility of *o*.

when an entity *x* whose value x_i affects a person, then utility takes on one of a set of distinct standards, the formula for expected utility, which is assumed to be maximized, is

$E[u(x)] = (\ p_1.u(x_1) + (p_2.u(x_2) \ldots\ldots$

where the left side is the subjective valuation of the gamble as a whole, x_i is the *i* th possible outcome, $u(x_i)$ is its valuation, and p_i is its probability. There could be either a finite set of possible values x_i in which case the right side of this equation has a finite number of terms; or there could be an infinite set of discrete values, in which case the right side has an infinite number of terms.

When x can take on any of a continuous range of values, the expected utility is given by

$$E[u(x)] = \int_{-\infty}^{\infty} u(x)f(x)dx$$

where f_x is the probability density function of x. According to Expected Utility Theory people who are risk averse prefer those alternatives with certain output with the less expected value and people who are seeking risk may avail the alternative with the more expected value, which was not certain to achieve.

2.5. 4 Prospect Theory Vs Cumulative Prospect Theory

In 1979 based on the behavioural economics and finance, Kahneman and Tversky developed Prospect Theory. Based on controlled experiments, it was expected that an individual evaluates their gains and losses in an organized manner. i.e. the agony of losing money can be compensated only by gaining the double amount they lost. This theory tried to define the genuine behavior of people. The theory can be applied to an individual's behaviour in predicting the results of the lottery and also for anticipating other forms of buying behaviour and decision making.

The prospect theory begins with the thought of loss avoidance, and an uneven method of risk aversion. The reaction of individuals towards probable losses and gains varied significantly. So, the decision of an individual related to probable loss and gain depends upon the existing references and status quo.

Individual confronted with a risky choice leading to gains, they become risk-averse, favoring decision that lead to an inferior predictable utility but with a higher certainty (concave value function).

Individuals confronted with a risky choice leading to losses, they become risk-seeking, favoring decisions that lead to an inferior predictable utility, because it can avoid losses (convex value function).

The expected utility theory, which assumed that individuals will select the choices with maximum utility, this theory was opposed by prospects Theory.

The second assumption of Prospective Theory was people give over weightage to

those events with lower chances and lower weightage to events with a high chance. Over weightage and under weightage of chances is different from that of over estimating and under estimating of chances. Here researcher observed an overconfidence effect based on the cognitive level.

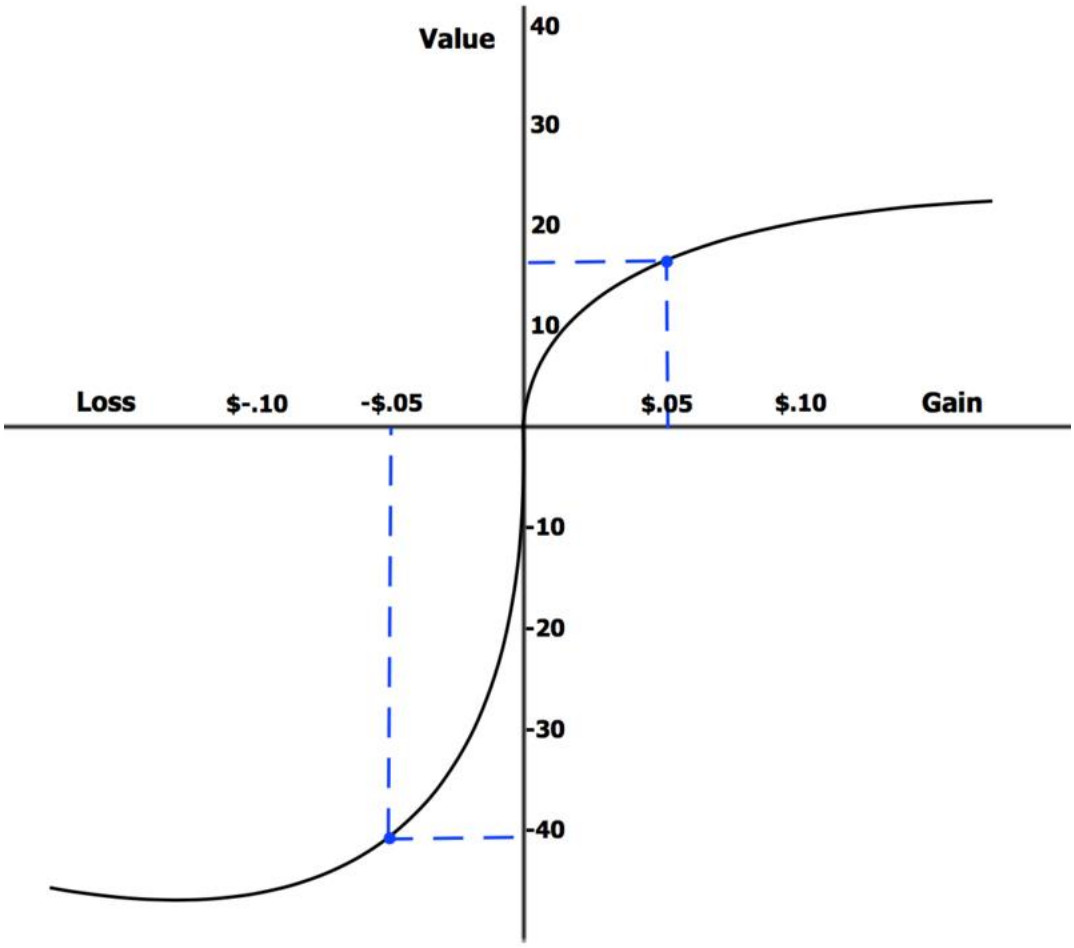


Fig.2.3 The value function that permits through the reference point is S-shaped and asymmetrical. The value function is sharper for losses than gains representing that losses outweigh gains.

In Prospects Theory decision making of an individual is described in two stages. In the first stage the individual takes a decision quickly for a complex problem by comparing it with the reference point. In the following phase individual measure, the utility before making a decision on the basis of possible outcomes and their chances of occurrence, then selects an alternative with higher utility. Kahneman and Tversky developed the formula for the evaluation phase

$$V = \sum_{i=1}^{n} \pi(pi)\ v(xi)$$

Where *V* is the overall or expected utility of the outcomes to the individual making the decision, $x_1, x_2 \ldots\ldots x_n$ are the probable outcomes, $p_1, p_2 \ldots\ldots p_n$ are the probabilities of respective outcomes. *V* is a function that gives a value to an outcome. The value function that passes through the reference point is s-shaped and asymmetrical. Losses upset individuals more than gains. The function π is a probability weighting function and captures the idea that people tend to overreact to small probability events, but underreact to large probabilities. *Let (x,p;y,q)* denote a prospect with outcome *x* with probability *p* and outcome *y* with probability *q* and nothing with probability *1 -p - q*

2.5.5 Cumulative Prospect Theory

In 1992 Kahneman and Tversky introduced Cumulative Prospect Theory as an advanced form of Prospect Theory. This theory includes rank-dependent functionals which convert cumulative, rather than distinct probabilities. The assumptions of this theory are

1. Gains and losses are not the final asset.
2. Worth of each result is multiplied by weightage of the decision.

The main observation of Cumulative Prospect Theory is that people incline to think of probable results regularly comparative to a certain reference point, rather than to the final position, this concept is usually known as the framing effect, which shows the theoretical viewpoint of how individuals and society think and communicates with reality. This theory states that people have different risk perception towards gains and losses. People incline to overweigh "extreme" events, but under weigh "average" events. As a modification to the expected utility theory, CPT replaces the utility function with a value function and cumulative probabilities with weighted cumulative probabilities. This leads to the formulation of the subjective utility of a risky outcome described by probability measure *p:*

$$U(p) = \int_{-\infty}^{0} v(x) \frac{d}{dx} \left(w\big(F(x)\big) \right) dx + \int_{0}^{+\infty} v(x) \frac{d}{dx} \left(-w\big(1 - F(x)\big) \right) dx$$

Where *v* is the value function, *w* is the weighing function and $F(x) = \int_{-\infty}^{x} dx$

.i.e. the fundamental of the probability portion over all values up to x, is the cumulative probability. This takes a broad view of the original formulation by Tversky and Kahneman from finitely many distinct outcomes to infinite outcomes.

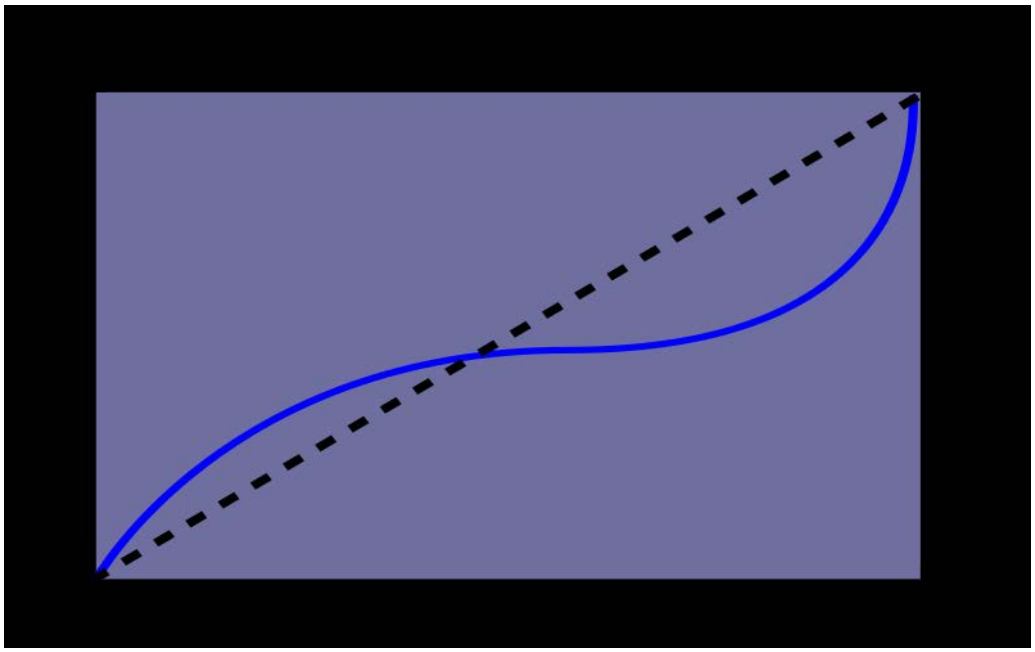


Fig. 2.4 A typical weighting function in Cumulative Prospect Theory.

It transforms objective cumulative probabilities into subjective cumulative probabilities.

2.5.6 The Friedman–Savage Utility function

The Friedman–Savage utility function is a utility function suggested by Milton Friedman and Leonard J. Savage in 1948.They claimed that the nature of the curve of a person's utility function fluctuates based upon the total wealth the person possesses. They argued that a person becomes a risk lover only when he has more money and he will be risk averse when his income level reduces. So, they claimed that when an individual possesses high income, he will get involved in gambling activities, and this involvement will get reduced as the income level comes down and during this period, he will buy insurance. This theory is used by the economists to explain why gambling is not making the society furious. Here Friedman and Savage define the expected utility theory, with the explanation of Gambler's purchasing insurance. Here Friedman and Savage assume a different non-concave curve for the utility function. This nonconcave curve suggests growth in marginal utility.

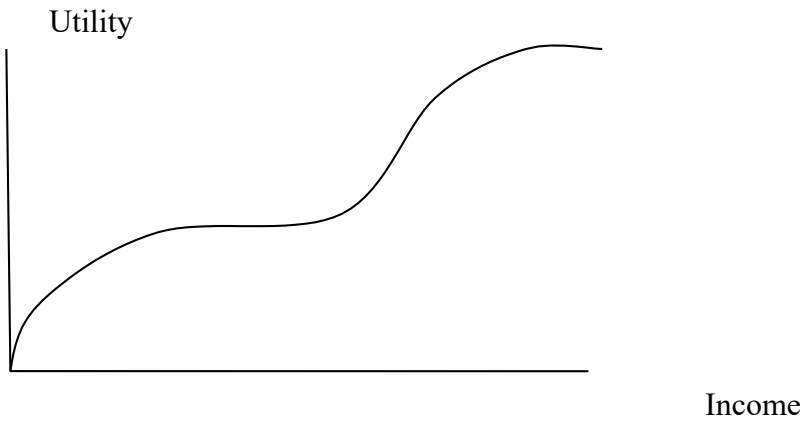


Fig. 2.5 The Friedman and Savage Utility Function

Here the utility of money is defined as that additional utility is positive because it improves with the income level. The utility function is convex shaped from the low income, concave shaped between that and some larger income and again convex for the rest of the higher income. So, it is interpreted that marginal utility of income is diminishing for an income level below some level, and then it is increasing between that level and some larger level of income and again marginal utility starts to diminish for all the higher income groups. The majority of the customers were placed in the diminishing marginal utility section. Various parts of the marginal utility curve, showed a different socio- economic class of people. That part of increasing utility showed an intermediate phase between upper and lower socio-economic class. Finally, they stated that the part in which marginal utility is improving, explain the customers of both insurance and gambling products. The major difference between insurance purchase and gambling products is that; while purchasing insurance the buyer has to face a small loss, like fire insurance premium, against a small chance of a very large loss of value of house or factory building, and there exists a larger chance for no loss to happen. In the case of a gamble we have a very high chance of losing a small amount in lottery purchase against a small chance of winning a jackpot.

After four years of Friedman and Savage utility function, in 1952, Harry Markowitz, argued against the views of Friedman and Savage utility function. He placed the convex part of the utility curve at current wealth and treated gambling as an exploration of local risk priority. According to his theory all segments of the income level can be involve in rational gambling. He also opined that marginal utility function can very well be explained in terms of change in income than on the ultimate level of income/wealth.

2.5.7 e.marketing Theory of Customer Behaviour Response

While studying the e. marketing strategies, (Wilcox and Woodside 2012), identified that when a buyer is provided with more choices of products, their cognitive workload will increase and the customer may intentionally or mechanically quit the complex E. marketing offers. Their theory supports that fewer choices to customers may positively influence their buying behaviour. But this condition will get inverted if a sweepstakes contest is attached to the E. marketing strategy. There by, the authors concluded that what is offering in combination with direct sales attracts the customers than the main product or services.

E. marketing theory proposed increased information on a website or e. mail, increases the complications to the viewers and decreases viewers' ease to understand. Extremely complex information on these platforms may provoke the customers to quit from the scene. A sweepstake or contest delivers an optimistic swing in relevancy and behavioral responses. The increasing number of offers will reduce, cognitive processing easiness. The collaboration of cumulative relevancy insights and decreasing procedure simplicity results in a reversed U-shaped association between increasing the number of offers and behavioral responses of the customers.

This theory was rooted in *Relevancy- Simplicity Theory* (W. J. McGuire 1969) that studied elasticity and understanding the theory of attitude change. When an intellectual understanding of a message increased, their elasticity or yielding will decrease because of the increased cognitive levels of the customers. Here it was proved that people with a high cognitive level may have the power to bargain with these marketing messages. People with low cognitive abilities were also not influenced by the message because of their difficulties in understanding the message but their elasticity/ yielding was high. According to McGuire's theory of *Relevancy- Simplicity* people with an average level of cognition were more probable to react positively towards the messages.

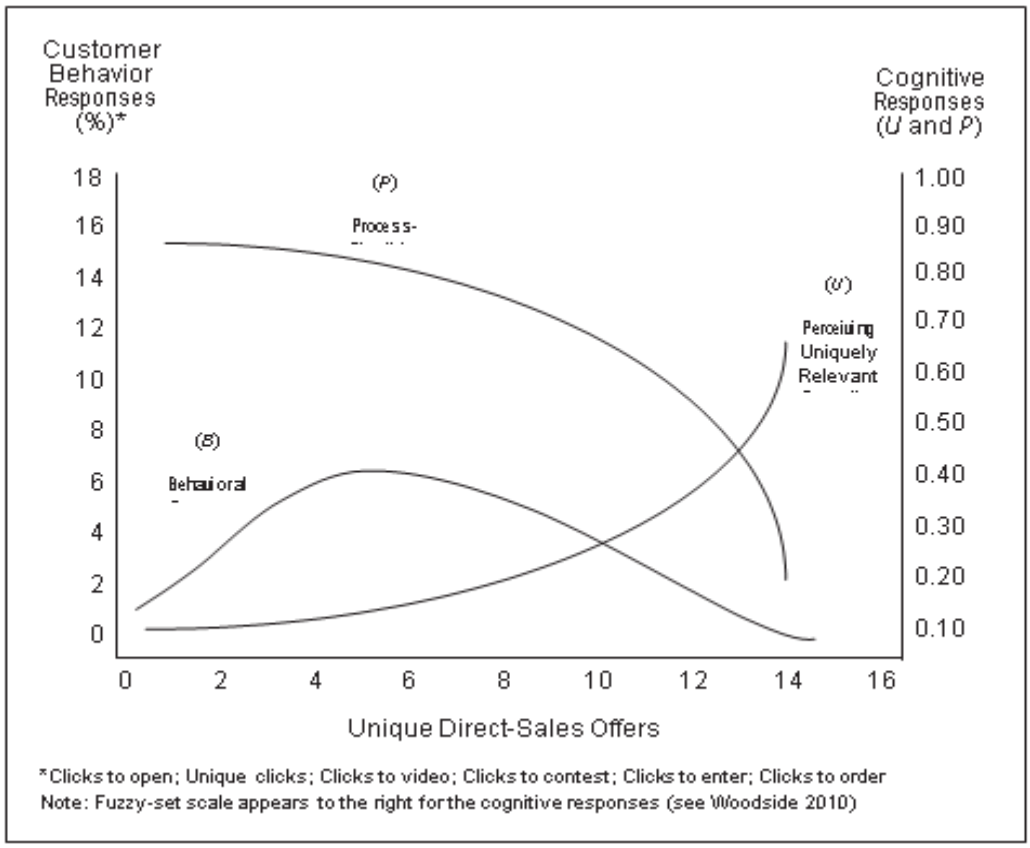


Fig. 2.6 Theory of Customer Cognitive and Behavior Responses to E-Mail Marketing: Uniquely-Relevant Benefits versus Process- Simplicity: B = a + b (U · P)

This theory concentrated on relative fundamentals rather than behavior of customer. In this theory relative messages prompts may have counter effects on the intellectual and behavioural responses of the customers that result in a rounded, inverted U-Shaped association on consumer behaviour. This theory stated that e.marketers may reduce some complexity to achieve simplicity there by procuring positive response towards the messages. The negative impact of complexity in messages on consumer buying behaviour can reduce by attaching sweepstakes or contests on these marketing messages. In sweepstakes the chance for winning is based on fortune. A sweepstake aims to provide an optimistic shift in consumer behaviour. These sweepstakes encourage customers to check the relevancy of the offers in websites

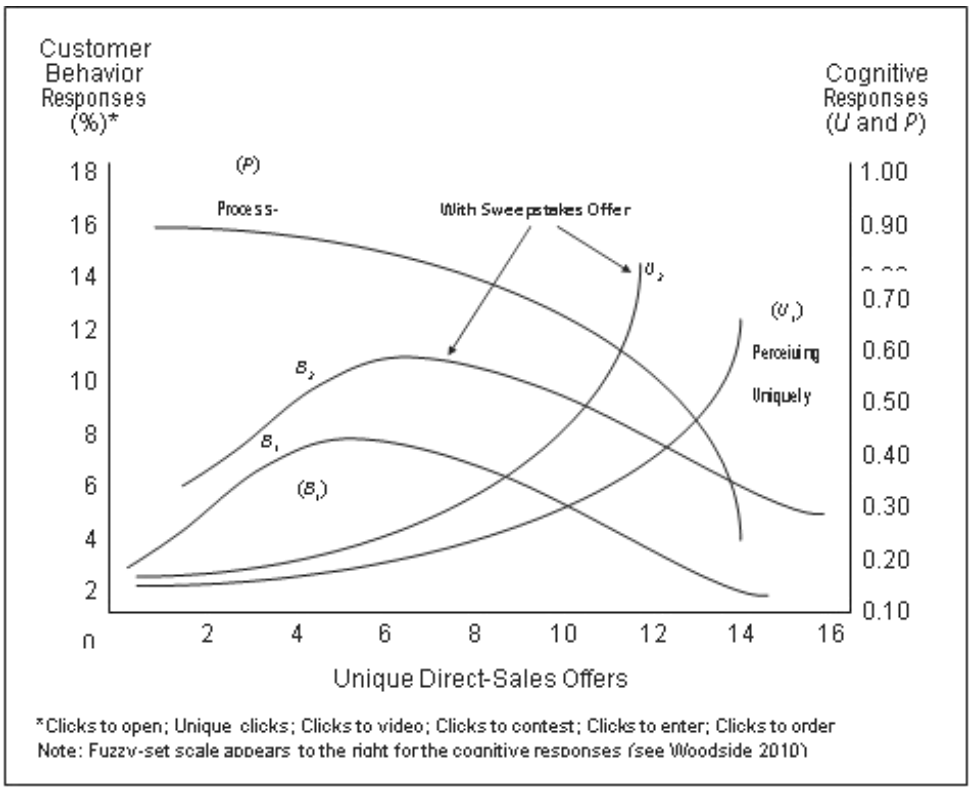


Fig. 2.7 Theory of Customer Cognitive and Behavior Responses to e-Mail Marketing with Sweepstakes Offer:

Uniquely-Relevant Benefits versus Process-Simplicity: $B = a + b\,(U \cdot P)$ (Wilcox & Woodside, 2012)

2.5.8 Conceptual and Empirical Relationship between Gambling, Speculation and Investment

Arthur N J et.al (2016) People believe that the concept of gambling and investment is entirely different. Some may feel that speculation possess some of the gambling features and investment features. So, it acts as an intermediary between gambling and investment which acts as a link between them. Many of the features of speculation does not match with gambling as well as investment. The researcher has identified a strong relationship between the intellectual, behavioural traits and motivational aspects of investors, speculators and gamblers. The relationship between gamblers and speculators is comparatively, stronger. The gambling population is highly interrelated with the people who are performing financial speculation. At the individual level speculators seem to be participating in traditional gambling. Problem speculators are showing a positive correlation with problem gambling. At first sight investment is different from gambling, but both gambling and speculation possess theoretical intersection and

relationship. So, the researcher recommends the basics of speculation should be applied while involving in gambling activity.

Table 2.1.Theoretical comparisons and variances between gambling, speculation, and investment

	Gambling	Speculation	Investment
Activities & instruments	Fairly distinctive from speculation and investment	Fairly distinctive from gambling, less distinctive from investment	Fairly distinctive from gambling, less distinctive from speculation
Time frame	Usually short	Variable	Long
Level of risk	Usually high	Usually high	Low
Expected returns	Usually negative with low variability	Mixed & highly variable	Usually positive and somewhat variable
Role of chance	High	High	High
Asset purchase	No	Sometimes	Yes
Stake	Yes	Yes	No
Definitive event /outcome	Yes	Usually	Usually not
Economic utility	Low	Mixed	High

While analysing gambling and investment some attributes were different, that is the purchase of assets and stake in these cases, two concepts are different but while considering the role of chance, both are the same. Activities or instruments of gambling are like investment. The level of risk, outcome and stake of investment is gambling. Attributes like time pattern, expected outcome, acquiring assets, economic utility all have neither gambling or investment nature. As per the examination we can see speculation is a “fiscal marketplace events that, when linked to investments, incline to be shorter time, higher risk, sometimes with increased possible losses and gains, and with a prime attention on making a financial profit from price fluctuations without regard for the essential value of the asset.” As gambling and speculation are connected to each other, similarly people are expected to involve in both activities. Performance

in financial markets reflects in gambling revenue. The problem players will be related to the problematic play in the other activity.

The theoretical review part of this research is trying to explain the reason behind why people choose to gamble. The main three reasons behind the development of gambling theories are, gambling is both legal and illegal activity, it is an economic activity, in which decision- makers are making choices under uncertainty, and lastly, a single theory in economics cannot explain the demand for gambling. The above discussed gambling theories are developed only because of the curiosity of the economist to identify the reason for people to gamble, even if it results in an aggregate loss. Peel and Law, (2009) Majority of the theories of gambling are based on the Expected Utility Theory. Based on the Expected Utility Theory, the demand for gambling is explained as the risk -loving attitude of gamblers over their money.

Economists, such as Friedman-Savage (1948), Markowitz (1952), compared gambling with other activities that relate to risk, such as an insurance purchase. The work of Friedman and Savage in 1948 was grounded on the hypothesis that there is a convex segment in the middle range of the traditional concave utility function. The convex segment shows an increase in marginal utility and this utility function can explain the existence of gambling and insurance purchasing. Markowitz (1952) develops Friedman-Savage's model and suggests that utility is a function of change in wealth rather than wealth level. It can be said that the works like Friedman-Savage, Markowitz's work rely on the curvature of a function of the utility of wealth to explain gambling behaviour. Nyman's work in 2004 and 2011, proves that the decision to gamble depends on whether the gain in utility from gaining the additional goods and services that can be bought with the additional income that is simply given to consumers or that is not necessary for consumers to sacrifice their leisure to gain.

The above- discussed theories of gambling help the researcher to identify and link the factors attracting people towards gambling. These theories state that people are ready to change their saving proportion and also willing to alter their spending pattern of disposable income from essentials to leisure activities (Gambling activities), because of their love to take risks, as explained by most of the supporters of Expected Utility Theory.

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CHAPTER 3

FACTORS ATTRACTING PEOPLE TOWARDS GAMBLING

3.1 Introduction

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

3.2 General Demographic Profile and the Analysis of the Research

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

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

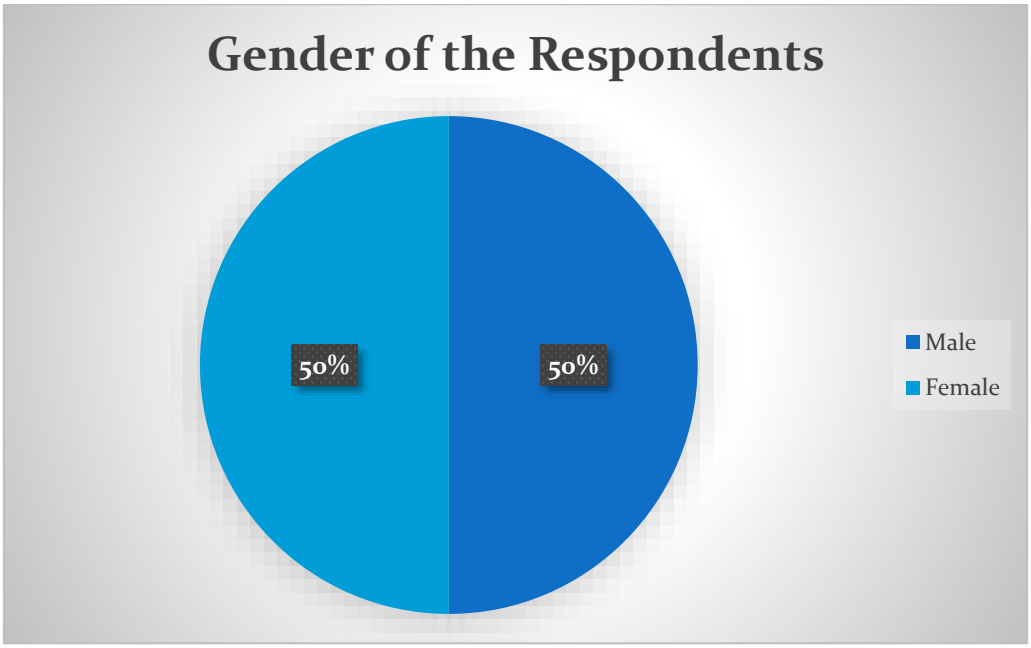
3.2.1 Gender

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

Table 3.1 Gender-wise Classification of Customers

Gender	Frequency	Percent	Cumulative Percent
Male	300	50	50
Female	300	50	100
Total	600	100	

Source: Primary Data



Source: Primary Data

Fig: 3.1 Gender-wise Classification of Customers

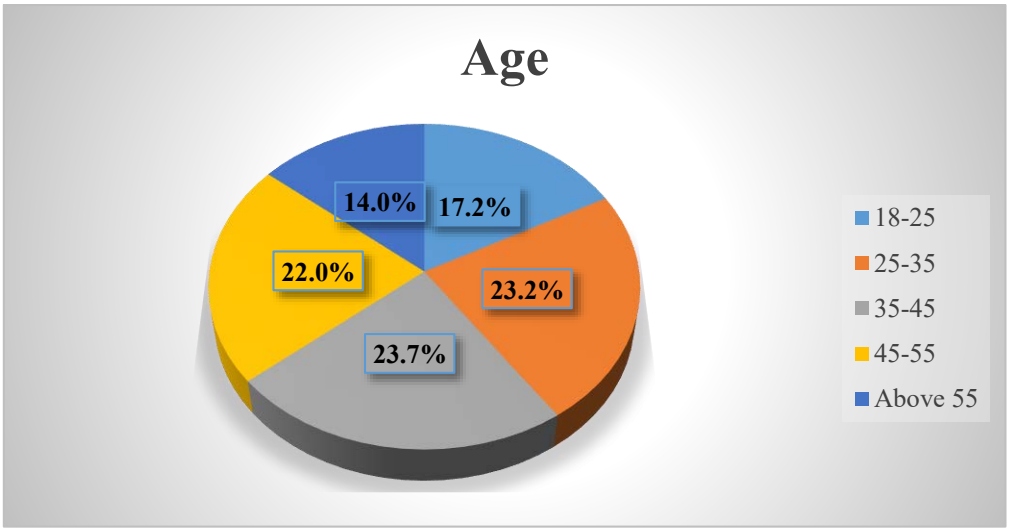
3.2.2 Age

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

Table: 3.2 Age-wise Classification of the Customers

Age	Frequency	Percent	Cumulative Percent
18-25	103	17.2	17.2
25-35	139	23.2	40.3
35-45	142	23.7	64
45-55	132	22	86
Above 55	84	14	100
Total	600	100	

Source: Primary Data



Source: Primary Data

Fig: 3.2 Age-wise Classification of the Customers

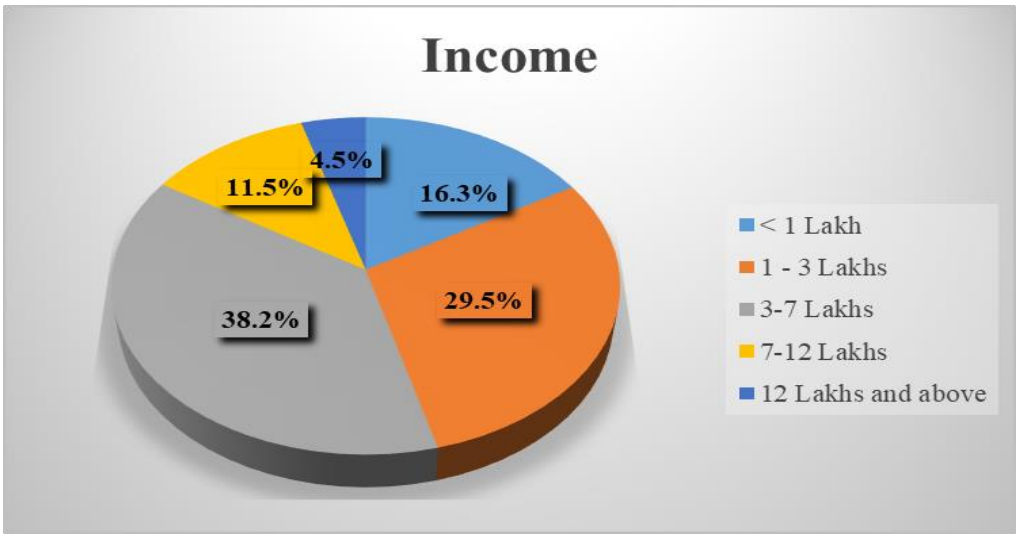
3.2.3 Income Level

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

Table: 3.3 Classification of Annual Income of Customers

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

Source: Primary Data



Source: Primary Data

Fig: 3.3 Classification of Annual Income of Customers

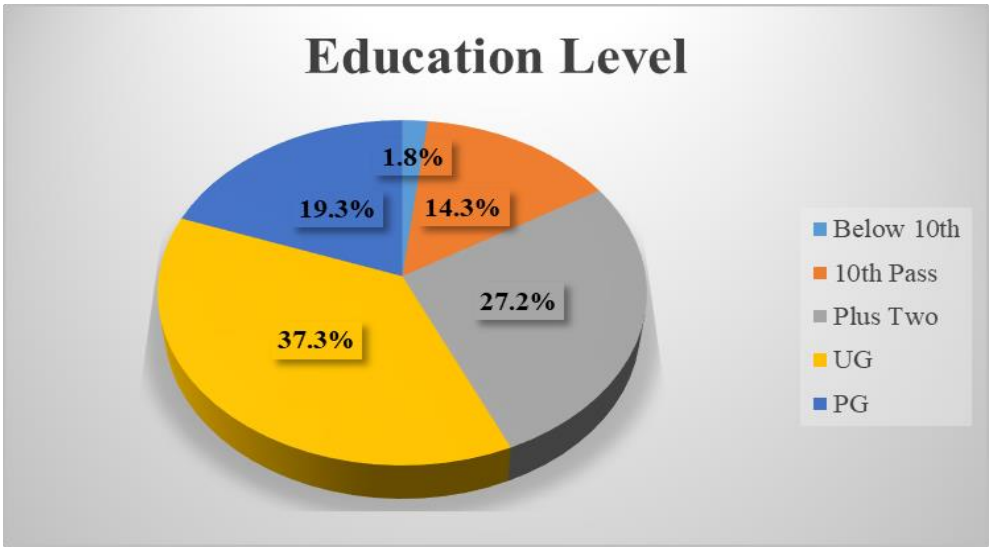
3.2.4 Education Qualification

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

Table: 3.4 Education Qualification of the Respondents

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

Source: Primary Data



Source: Primary Data

Figure: 3.4 Education Qualification of the Respondents

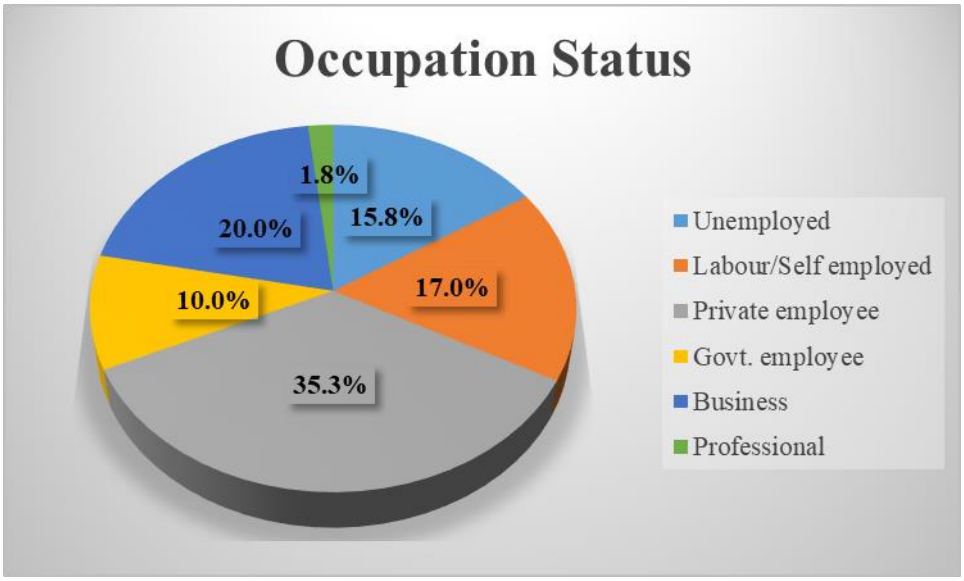
3.2.5 Occupational Status

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

Table 3.5 Occupation-wise Classification of Respondents

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

Source: Primary Data



Source: Primary Data

Figure: 3.5 Occupation-wise Classification of Respondents

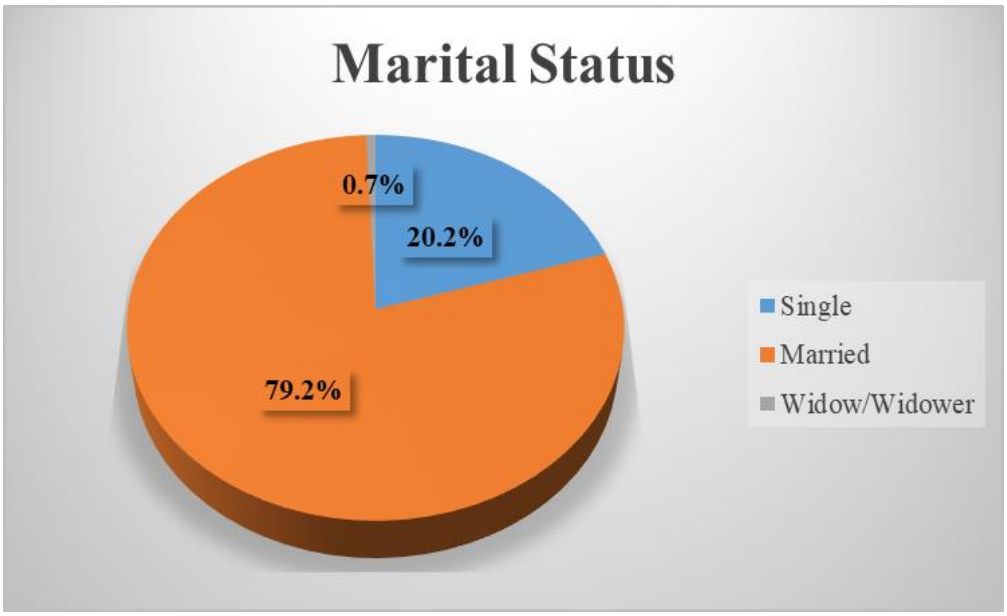
3.2.6 Marital Status

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

Table: 3.6 Marital Status of the Respondents

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

Source: Primary Data



Source: Primary Data

Figure: 3.6 Marital Status of the Respondents

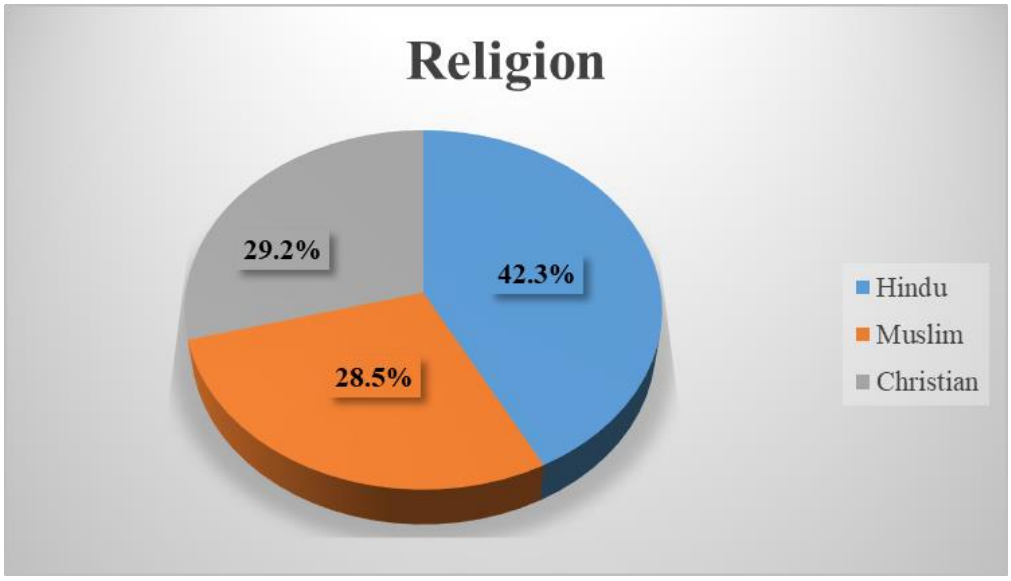
3.2.7 Religion

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

Table 3.7 Religion of the Respondents

	Frequency	Percent	Cumulative Percent
Hindu	254	42.3	42.3
Muslim	171	28.5	70.8
Christian	175	29.2	100.0
Total	600	100.0	

Source: Primary Data



Source: Primary Data

Figure 3.7 Religion of the Respondents

3.3 Reliability Test of the Research Instrument

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

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

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

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

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

Source: Compiled Data

3.4 Factors Attracting People towards Gambling

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3.5 Exploratory Factor Analysis

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

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

3.5.1 Exploratory Factor Analysis to Categorise the Factors

Table 3.9 KMO and Bartlett's Test

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

Source: Primary Data

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

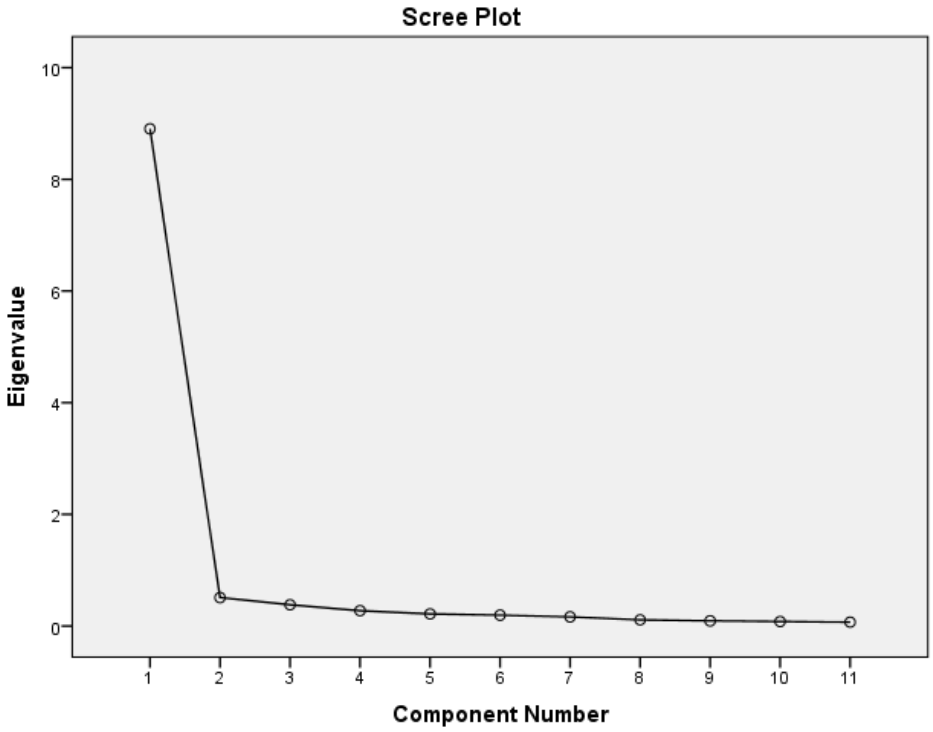


Fig: 3.8 Scree Plot to Depict the 11 Gambling Factors into Two

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

Table :3.9.1 Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.905	80.954	80.954	8.905	80.954	80.954	4.767	43.339	43.339
2	.510	4.632	85.586	.510	4.632	85.586	4.647	42.247	85.586
3	.380	3.456	89.042						
4	.275	2.501	91.544						
5	.218	1.978	93.522						
6	.195	1.773	95.295						
7	.165	1.496	96.791						
8	.110	1.003	97.795						
9	.092	.841	98.636						
10	.081	.737	99.373						
11	.069	.627	100.000						
Extraction Method: Principal Component Analysis.									

Source: Primary data

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

Table 3.9.2 Component Matrix[a]

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

Source: Primary data

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

Table: 3.9. 3 Rotated Component Matrix[a]

	Component	
	1	2
Greediness Factor	.633	.647
Reference Group	.401	.873
Selling Style	.612	.710
Government Policies	.386	.884
Perception/Attitude Change	.593	.678
Addiction	.636	.719
Insecurity Factor	.778	.466
Entertainment Factor	.720	.626
Escapism	.809	.395
Advertisement	.867	.376
Prize Amount/ Value	.630	.545

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Source: Primary data

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

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

Source: Primary data

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

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

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

3.6 Ordinal Logistic Regression Model (OLRM)

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

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

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

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

$$\text{Strongly disagree} = \log\frac{P1}{p2+p3+p4+p5}, 1$$

$$Disagree = \log\frac{p1+p2}{p3+p4+p5}, 2$$

$$Neutral = \log\frac{p1+p2+p3}{p4+p5}, 3$$

$$Agree = \log\frac{p1+p2+p3+p4}{p5}, 4$$

$$\text{Strongly Agree} = \log^{p1+p2+p3+p4+p5}, 5$$

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

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

The process is to be characterized as

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

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

$$Y = 0 \quad if\ y* \leq \mu 1,$$

$$Y = 1 \ if \ \mu 1 < y* \leq \mu 2$$

$$Y = 2 \quad if \ \mu 2 < y* \leq \mu 3$$

$$Y = N \quad if \ \mu N < y*$$

Where the parameters $\mu 1$ are the externally imposed endpoints of the observable categories. Then the ordered logit technique will use the observations on *y*, which are a form of censored data on *y**, to fit the parameter vector β .

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

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

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

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

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

Table: 3.10 Categorical Order for Ordinal Logistic Regression Model for Factors Attracting People to Gambling.

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

Source: Calculated

3.6.2 Case Processing Summary of OLRM for Gambling Factors

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

Table: 3.10.1 Case Processing Summary

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

Source: Primary data

3.6.3 Model Fitting Information of OLRM for Gambling Factors

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

Table: 3.10.2 Model Fitting Information for Factors Attracting People to Gambling

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

Source: Primary data

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

3.6.4 Parameter Estimates of OLRM for Gambling Factors

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

Table 3.10.3 Parameter Estimates for Factors Attracting People to Gambling

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

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

Source: Primary data

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

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

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

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

3.6.5 Test of Parallel Lines for Gambling Factors

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

Table: 3.10.4 Test of Parallel Lines for Factors Attracting People to Gambling

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	0.000			
General	.000	0.000	33	1.000

The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.

Source: Primary data

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

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

Table: 3.11 One-Sample Kolmogorov-Smirnov Test for Normality for Factors Attracting People towards Gambling

Variable	**Category**		**Factors attracting people towards gambling**
Gender	Male	Test Statistic	3.019
		p Value	.000
	Female	Test Statistic	4.490
		p Value	0.000

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

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

Source: Primary Data

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

3.8 Influence of Gender on Factors

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

Table: 3.12 Mann-Whitney U Test shows the influence of Gender on Factors Attracting People to Gambling

Variables	Gender	N	Mean Rank	Sum of Ranks	Test Statistic	p Value
Factors attracting people to gambling	Male	300	427.20	128159.00	-17.908	0.000
	Female	300	173.80	52141.00		

Source: Primary Data

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

3.9 Influence of Age on Gambling Factors

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

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

Source: Primary Data

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

3.9.1 Pairwise Comparison of Different Age Groups and Gambling Factors

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

Source: Primary Data

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

3.10 Influence of Annual Income on Gambling Factors

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

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

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

Source: Primary Data

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

3.10.1 Pairwise Comparison of Different Income Groups and Gambling Factors

Table 3.14.1 Post hoc Test for Pairwise Comparisons Between Different Income Group

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

Source: Primary Data

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

3.11 Influence of Education on Gambling Factors

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

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

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

Source: Primary Data

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

3.11.1 Pairwise Comparison of Different Education Level and Gambling Factors

Table: 3.15.1. Post hoc Test for Pairwise Comparisons between Different Education Category

Variable	Education Level		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	UG	Below 10th	185.61	53.518	0.001
	UG	10th pass	82.011	21.983	0
	UG	Plus two	84.254	17.841	0
	UG	PG	-40.294	19.823	0.042
	PG	Below 10th	145.316	54.672	0.008
	PG	Plus two	43.96	21.051	0.037

Source: Primary Data

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

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

3.12 Influence of Occupational Status on Gambling Factors

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

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

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

Source: Primary Data

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

3.12.1 Pairwise Comparison of Different Occupational Status and Gambling Factors

Table: 3.16.1 Post hoc Test for Pairwise Comparisons between Different Occupational Status

Variable	Occupation status		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	Unemployed	Labour/Self employed	-95.086	24.709	0.000
	Unemployed	Private employee	-77.708	21.396	0.000
	Unemployed	Business	-196.085	23.799	0.000
	Professional	Business	188.577	54.593	0.001
	Govt. employee	Labour/Self employed	61.585	28.195	0.029
	Govt. employee	Business	-162.583	27.401	0.000
	Private employee	Business	-118.376	19.797	0.000
	Labour/Self employed	Business	-100.999	23.339	0.000

Source: Primary Data

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

3.13 Influence of Marital Status on Gambling Factors

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

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

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

Source: Primary Data

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

3.13.1 Pairwise Comparison of Different Marital Status and Gambling Factors

Table: 3.17.1 Post hoc Test for Pairwise Comparisons between Different Marital Status

Variable	Marital Status		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	Widow/ Widower	Unmarried	239.713	88.069	0.006
	Married	Unmarried	101.513	17.647	0

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

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

3.14 Influence of Religion on Gambling Factors

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

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

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

Source: Primary Data

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

3.14.1 Pairwise Comparison of Different Religion and Gambling Factors

Table: 3.18.1 Post hoc Test for Pairwise Comparisons between Different Religion

Variable	Religion		Test Statistic	Std. Error	Sig
Factors attracting people towards gambling	Hindu	Muslim	-44.875	17.142	0.009
	Christian	Muslim	38.476	18.634	0.039

Source: Primary Data

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

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

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CHAPTER 4

INFLUENCE OF LOTTERY AND SWEEPSTAKES ON SAVING HABITS OF KERALITES

4.1 Introduction

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

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

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

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

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

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

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

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

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

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

Table: 4.1 Categorical Order of Ordinal Logistic Regression Model

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

Source: Compiled Data

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

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

Table :4.1.1 Case Processing Summary

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

Source: Primary Data

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

The model fitting information contains the likelihood ratio chi-square test to test whether there is a significant improvement in the fit of the final model relative to the intercept only model.

Table: 4.1.2 Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1543.764			
Final	0.000	1543.764	4	0.000

Source: Compiled Data

In this case, since the p value is less than 0.05, we can see a significant improvement in the fit of the final model over the intercept only model.

4.2.3 Parameter Estimates of OLRM on the Saving Habits of Keralites

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

Table: 4.1.3 Parameter Estimates

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

Source: Compiled Data

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

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

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

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

Table: 4.1.4 Test of Parallel Lines

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

Source: Calculated Data

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

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

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

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

Table: 4.2 One-Sample Kolmogorov-Smirnov Test for Normality for Analysing the Influence of Lottery and Sweepstakes on Saving Habits of Keralites

Variable	Category		Influence of lottery and Sweepstakes on saving habits.
Gender	Male	Test Statistic	2.485
		p Value	.000
	Female	Test Statistic	1.948
		p Value	.001
Age	18-25	Test Statistic	1.457
		p Value	.029
	25-35	Test Statistic	2.154
		p Value	.000
	35-45	Test Statistic	1.181
		p Value	.123

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

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

Source: Primary Data

Since the *p* value of all items is less than 0.05, it is identified that the variables related to the influence of Kerala State Lottery and Gambling Related Sales Promotion tools (Sweepstakes) do not follow normal distribution. Hence the hypothesis is rejected at a 5% level of significance. So, the non-parametric tests are applied to examine the significance of the difference occurred. Here researcher applied Mann -Whitney U test for two variables data that is gender and the Kruskal-Wallis test to check the difference in the mean value found in the independent factors with more than two variables, they are age, occupational status, education level, annual income, marital status and religion.

4.4 Influence of Gender on Saving Habits of Keralites

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

Table 4.3 Mann-Whitney U Test shows the Influence of Gender on Saving Habits of Keralites

Variables	Gender	N	Mean Rank	Sum of Ranks	Test Statistic	p Value
Saving Habits	Male	300	404.15	121245.50	-14.654	0.000
	Female	300	196.85	59054.50		

Source: Primary Data

Since *p* value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance, hence we can conclude that the gender of the respondents has a significant influence on the saving habits of Keralites because of the influence of Kerala state government lotteries and Gambling Related Sales Promotion tools (Sweepstakes). Based on the mean rank, saving habits of males (404.15) are more influenced by the Kerala State Government Lottery and Gambling Related Sales Promotion tools than females (196.85). As this fact is observed globally through previous studies that the economic planning of males and females was different Bashir et al., (2013). The income level of females is less, compared to males. This made females to invest only on those platforms which ensure a certain outcome. Females are more risk averse while males are more risk - seekers because of financial and economic freedom Kearney, (2004). The selected games of the study cannot guarantee the outcome of the investment. This is the main reason why Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes) influence the saving habit of males more than that of females

4.5 Influence of Age on Saving Habits of Keralites

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

Table 4.4. Kruskal - Wallis Test Shows the Influence of Age on Saving Habits of Keralites

Variables	Age	N	Mean Rank	Test statistic	p value
Saving Habits	18-25	103	308.54	12.027	0.017
	25-35	139	317.16		
	35-45	142	321.94		
	45-55	132	257.16		
	Above 55	84	294.93		

Source: Primary Data

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

4.5.1 Pairwise Comparison of Different Age Groups and Saving Habits

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

Source: Primary Data

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

4.6 Influence of Annual Income on Saving Habits of Keralites

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

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

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

Source: Primary Data

Since *p* value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance. Hence it can be inferred that the influence of income level of the respondent on the saving habits of Keralites because of the existence of Kerala State Government Lottery and Gambling Related Sales Promotion tool (Sweepstakes) is significant. The mean rank of the test exhibits that saving habits of people belonging to the annual income group of 7-12 lakhs (392.65) and 3-7 lakhs (312.33) are more influenced because of the selected gambling products. From this it is inferred that the saving habits of middle-income group is affected by gambling products. Saving habits of low- and high-income groups are not influenced that much because the low-income group is not having anything to save and the high-income group tend to earn more from other sources of investment. Their dependability on gambling money is comparatively low as they believe in their own ability to earn more income. They buy lottery and involve themselves in Gambling Related Sales Promotion tools only as a contribution towards the development of the society or as a recreation platform. A Post hoc test has been performed for pairwise comparisons and the results are given below.

4.6.1 Pairwise Comparison of Different Annual Income Groups and Saving Habits

Table:4.5.1 Post hoc test for Pairwise Comparisons between Different Annual Income Group and Influence on Savings of Keralites.

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

Source: Primary Data

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

4.7 Influence of Education Level on Saving Habits of Keralites

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

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

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

Source: Primary Data

Since *p* value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance. Hence it can be inferred that influence of the education level of the respondents on the saving habits of Keralites because of the influence of Kerala State Government Lotteries and Gambling Related Sales Promotion tools is significant. The saving habits of people who belong to a group, where their level of education is below 10^{th} (454.55) is heavily influenced by Kerala State Government Lottery and Gambling

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

4.7.1 Pairwise Comparison of Different Education Level and Saving Habits

Table: 4.6.1. Post hoc Test for Pairwise Comparisons between Different Education Level and Influence on Saving Habit of Keralites.

Variable	Education Level		Test Statistic	Std. Error	Sig
Saving Habits	Plus two	Below 10th	123.162	53.972	0.022
	UG	Below 10th	209.923	53.505	0
	UG	10th pass	120.621	21.978	0
	UG	Plus two	86.761	17.837	0
	UG	PG	-57.774	19.818	0.004
	PG	Below 10th	152.149	54.659	0.005
	PG	10th pass	62.848	24.654	0.011

Source: Primary Data

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

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

4.8 Influence of Occupational Status on Saving Habits of Keralites

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

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

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

Source: Primary Data

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

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

4.8.1 Pairwise Comparison of Different Occupational Status and Saving Habits

Table: 4.7.1 Post hoc test for Pairwise Comparisons between Different Occupational Status and Influence on Saving Habits of Keralites.

Variable	Occupation status		Test Statistic	Std. Error	Sig
Saving Habits	Unemployed	Labour/Self employed	-80.149	24.703	0.001
	Unemployed	Business	-125.47	23.793	0.000
	Private employee	Labour/Self employed	80.352	20.878	0.000
	Private employee	Business	-125.673	19.792	0.000
	Govt. employee	Labour/Self employed	103.058	28.188	0.000
	Govt. employee	Business	-148.379	27.394	0.000
	Professional	Labour/Self employed	136.924	54.983	0.013
	Professional	Business	182.245	54.58	0.001

Source: Primary Data

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

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

4.9 Influence of Marital Status on Saving Habits of Keralites

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

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

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

Source: Primary Data

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

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

4.9.1 Pairwise Comparison of Different Marital Status and Saving Habits.

Table: 4.8.1: Post hoc Test for Pairwise Comparisons between Different Marital Status and Influence on Saving Habits of Keralites.

Variable	Marital Status		Test Statistic	Std. Error	Sig
Saving Habits	Widow/Widower	Unmarried	192.202	88.047	0.029
	Married	Unmarried	94.637	17.643	0

Source: Primary Data

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

4.10 Influence of Religion on Saving Habits of Keralites

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

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

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

Source: Primary Data

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

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

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

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

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

Table: 4.10 Classification of scores on the Basis of Categorical Order

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

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

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

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

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

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

Table: 4.11 Chi Square Test Shows the Influence of Gender on the Saving Habits of Keralites due to the Purchase of Lottery

Gender	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	*p* value
Male	30	93	56	44	77	300	0.000
% within row	10	31	18.67	14.67	25.67	100	
Female	127	169	3	0	1	300	
% within row	42.33	56.33	1	0	0.33	100	
Total	157	262	59	44	78	600	
%within row	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

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

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

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

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

Table: 4.12. Chi Square Test Shows the Influence of Age on the Saving Habits of Keralites due to the Purchase of Lottery

Age	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
18-25	23	44	15	11	10	103	0.000
% within Age	22.33	42.72	14.56	10.68	9.71	100	
25-35	26	70	22	10	11	139	
% within Age	18.71	50.36	15.83	7.19	7.91	100	
35-45	26	74	12	2	28	142	
% within Age	18.31	52.11	8.45	1.41	19.72	100	
45-55	53	45	8	8	18	132	
% within Age	40.15	34.09	6.06	6.06	13.64	100	
Above 55	29	29	2	13	11	84	
% within Age	34.52	34.52	2.38	15.48	13.1	100	
Total	157	262	59	44	78	600	
% within Age	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

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

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

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

Table: 4.13. Chi Square Test Shows the Influence of Income Level on the Saving Habits of Keralites due to the Purchase of Lottery

Income	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
< 1 Lakh	45	44	0	9	0	98	
% within income	45.92	44.9	0	9.18	0	100	
1 - 3 Lakhs	40	104	8	3	22	177	

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

Source: Primary Data

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

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

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

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

Table: 4.14 Chi Square Test Shows the Influence of Education Level on the Saving Habits of Keralites due to the Purchase of Lottery

EDUCATION LEVEL	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Below 10th	0	7	0	4	0	11	
% within Education	0	63.64	0	36.36	0	100	
10th Pass	19	31	8	9	19	86	
% within Education	22.09	36.05	9.3	10.47	22.09	100	
Plus Two	36	64	10	7	46	163	
% within Education	22.09	39.26	6.13	4.29	28.22	100	
UG	81	104	31	4	4	224	
% within Education	36.16	46.43	13.84	1.79	1.79	100	0.000
PG	21	56	10	20	9	116	
% within Education	18.1	48.28	8.62	17.24	7.76	100	
Total	157	262	59	44	78	600	
% within Education	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

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

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

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

Table: 4.15. Chi Square Test Shows the Influence of Occupational Status on the Saving Habits of Keralites due to the Purchase of Lottery

OCCUPATION STATUS	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Unemployed	47	38	0	10	0	95	

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

Source: Primary Data

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

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

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

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

Table: 4.16. Chi Square Test Shows the Influence of Marital Status on the Saving Habits of Keralites due to the Purchase of Lottery

MARITAL STATUS	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Unmarried	18	40	29	17	17	121	
% within rows	14.88	33.06	23.97	14.05	14.05	100	
Married	137	220	30	27	61	475	
% within rows	28.84	46.32	6.32	5.68	12.84	100	0.000
Widow/Widower	2	2	0	0	0	4	
% within rows	50	50	0	0	0	100	
Total	157	262	59	44	78	600	
% within rows	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

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

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

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

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

Table: 4.17. Chi Square Test Shows the Influence of Religion on the Saving Habits of Keralites due to the Purchase of Lottery

Religion	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	P value
Hindu	60	119	29	20	26	254	
% within rows	23.62	46.85	11.42	7.87	10.24	100	
Muslim	41	71	17	10	32	171	0.12
% within rows	23.98	41.52	9.94	5.85	18.71	100	
Christian	56	72	13	14	20	175	
% within rows	32	41.14	7.43	8	11.43	100	
Total	157	262	59	44	78	600	
% within rows	26.17	43.67	9.83	7.33	13	100	

Source: Primary Data

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

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

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

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

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

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

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

Source: Primary Data

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

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

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

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

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

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

Source: Primary Data

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

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

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

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

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

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

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

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

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

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

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

Source: Primary Data

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

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

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

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

Table: 4.22: Chi Square Test Shows Occupational Status Influence on the Saving Habits, because of the Involvement in Sweepstakes.

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

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

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

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

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

Table: 4.23: Chi Square Test Shows Marital Status Influence on the Saving Habits, because of the Involvement in Sweepstakes.

Marital Status	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
Unmarried	15	36	9	39	22	121	0.000
% within rows	12.40	29.75	7.44	32.23	18.18	100	
Married	96	236	16	42	85	475	
% within rows	20.21	49.68	3.37	8.84	17.89	100	
Widow/Widower	1	2	0	1	0	4	
% within rows	25.00	50.00	0.00	25.00	0.00	100	
Total	112	274	25	82	107	600	
% within rows	18.67	45.67	4.17	13.67	17.83	100	

Source: Primary Data

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

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

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

Table: 4.24 Chi Square Test Shows Religion Wise Influence on the Saving Habits, because of the Involvement in Sweepstakes.

Religion	Not Influenced	Occasionally Influenced	Influenced	Frequently Influenced	Highly Influenced	Total	p Value
Hindu	57	103	9	43	42	254	
% within rows	22.44	40.55	3.54	16.93	16.54	100	
Muslim	15	90	8	19	39	171	
% within rows	8.77	52.63	4.68	11.11	22.81	100	0.003
Christian	40	81	8	20	26	175	
% within rows	22.86	46.29	4.57	11.43	14.86	100	
Total	112	274	25	82	107	600	
% within rows	18.67	45.67	4.17	13.67	17.83	100	

Source: Primary Data

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

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

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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

Table: 5.1 Categorical Order of Ordinal Logistic Regression Model for the Spending Culture 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.

Table 5.1.1 Case Processing Summary of the Spending Culture of Keralites			
		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.

Table:5.1.2: Model Fitting Information on the Spending Culture of Keralites				
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.

Table: 5.1.3: Parameter Estimates on the Spending Culture of Keralites						
		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 Statistic	Std. Error	Sig
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 10^{th}' 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 Psycological 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

Table: 5.10 Categorical Order of Scores for Spending Pattern 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: 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.

Table: 5.11 Chi Square Test Shows Gender Wise Influence on Spending Culture of Keralites in 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 10^{th}',18.18 percent ratify frequent influence and 22.09 percent of '10^{th} 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.

Table: 5.15 Chi Square Test Shows Occupational Status Influence on Spending Culture of Keralites in 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	*p* 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 91are 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	100.00
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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CHAPTER 6

THE INFLUENCE OF SWEEPSTAKES ON THE CONSUMER BUYING BEHAVIOUR OF KERALITES.

6.1 Introduction

After analysing the influence of Kerala State Government Lottery and Gambling Related Sales Promotion tools (Sweepstakes) on the saving habits and spending culture of disposable income of people in Kerala, now researcher is focusing on the impact of sweepstakes on the Consumer Buying Behaviour. Sweepstakes are gambling natured sales promotion tool, which have two, of the three features of the lottery. Chance, prize and consideration are the three requirements of lottery gambling. Sweepstakes possess two of these features except consideration.. In this chapter the researcher is trying to analyse the influence of only sweepstakes type promotion tools on buying behaviour of Keralites.

For examining the influence of sweepstakes on the buying behaviour of customers, five dependent variables were identified and, they are stock piling, repeated purchase, purchase acceleration/delay, brand/shop switching and change in purchase initialization. Customers may express different changes in their buying behaviour because of the influence of sweepstakes offered by the shops. The majority of the customers fail to recognize the gambling nature of sweepstakes. They consider sweepstakes as a normal sales promotion tool. But the fact that they fail to recognize is that sweepstakes can attract and make some changes in the buying behaviour of those customers who have an affinity towards gambling and such customers will go in search of shops and brands which offer sweepstakes. Such changes were identified and analysed here. Every sales promotion tool is expected to have a short- term impact on the customer's behaviour. That's why business houses offer such promotion tools continuously, to keep the impact on consumer buying behaviour for a long term.

6.1.1 Stock Piling: Over stocking of the products, to enjoy the sweepstakes is one of the commonly observed changes in buying behaviour. Customers are buying

products not because of the necessity but because of the particular purchase at an unnecessary time helped them to enjoy the sweepstakes offers by the business houses, which possess a gambling nature. Unwanted stocking of products, definitely increase the spending habit and also end up in deterioration of the saving culture. All sales promotion tools may end up in stock piling, but those who get attracted to sweepstakes and end up in stock piling, identifies an enjoyment of gambling in it. Unused items in the house, always stocking consumables for more than four months, buying for more amount, than actual requirement, to get involved in the sweepstakes slabs offers, those who cannot ensure fuller utilization of their purchase all result in stock piling. Here from CBB 96 to CBB 100 is used by the researcher to measure whether sweepstakes result in stockpiling.

6.1.2 Repeated Purchase Behaviour: Sweepstakes may motivate employees to buy again and again. Repeated purchase behaviour is done by customers simply to get more participation and more chance to win the sweepstakes. Customers will be aware of the time limits of sweepstakes offered by the business houses and during this period they may repeat purchases several times similar to bulk buying of lottery tickets. By doing so they expect that their chance to win sweepstakes will be more. Visiting shops frequently during the time of sweepstakes even without an intention to buy, but at the sight of sweepstakes offers, these visits end up in purchase decisions that bring about changes in the buying behaviour and this shows the influence of sweepstakes. Statements CBB 101 to CBB 103 are used in the questionnaire to analyse the repetitive buying behaviour of the customers due to the influence of sweepstakes.

6.1.3 Purchase acceleration/delay: Change in the purchase timings by the consumer is denoted by purchase acceleration and purchase delay. Purchase acceleration means, customer speed up their purchase decision before the actual need arises and purchase delay means the customer is delaying the actual purchase even if they are in the real need of the product. Here researcher is examining whether this speedy purchase or delayed purchase is due to the influence of sweepstakes or not. Postpone or prepone, buying decisions for getting the sweepstakes benefits, searching for the timing of sweepstakes in media, purchase during festival seasons in expectation of sweepstakes are some of the recognized changes in the buying behaviour of customers which will result either in purchase acceleration or in purchase delay. In the present study CBB

104 to CBB 107 were used to measure the purchase acceleration and purchase delay, behaviour exhibited by the customers.

6.1.4 Brand/Shop Switching: Another change expected in the buying behaviour of the customers because of the sweepstakes are switching brands or shops. Attracted to those brands or shops which offer sweepstakes was an observed change in the buying behaviour. Now the business houses observed that brand/ shop loyalty is decreasing tremendously. One of the main reasons for this is the sales promotion offers by various brands, which tempt the customers to jump from one brand/shop to another. The customers who are shifting from one brand/shop to another because of the only influence of sweepstakes offers are anlaysed here. Sweepstakes offers are closely related to gambling and customers who are not aware of this and may have an affinity towards gambling products will easily shift to those brands/shops that offer sweepstakes. The influence of sweepstakes can be depicted because of the reduced level of brand loyalty. This instinct towards sweepstakes may be expressed even after the purchase of the product by the customers. By showing a tendency to return a brand without sweepstakes and avail another one with sweepstakes can be considered as an affinity towards the gambling natured sales promotion tool, i.e. sweepstakes. Searching for the shops offering sweepstakes and avoiding those shops with the required product but without sweepstakes are always counted as the attraction towards sweepstakes. Here in the questionnaire from CBB 108 to CBB 112 researcher measures the tendency of the customers to change their brand/ shop because of the influence of sweepstakes.

6.1.5 Buying Initiation: Customers are taking the first step towards a purchase because of a severe motivation. Sweepstakes can act as this initial motivation for purchase. This can be recognized by analysing when, who, where and what provoked the customer to make a buying decision. The presence of sweepstakes in these answers has to be checked which will help us to conclude the influence of sweepstakes in customer's buying behaviour. When customers come to know about the presence of sweepstakes through media or from reference groups or with their own knowledge, at that moment itself they will decide to initiate the purchase. At this moment the actual cost of the product, quality of the product, other benefits derived from the products were not judged by the customer. They have initiated their purchase decision only because of the presence of sweepstakes. A purchase initiation decision is taken by the customers

because of a variety of reasons. CBB 113 to CBB 125 is designed to measure the influence of sweepstakes in purchase initiation decisions by the customers that is only because of the existence of the sweepstakes they initiated their purchase or not.

6.2 Ordinal Logistic Regression Model for Measuring the Significance of Variables on Consumer Buying Behaviour of Keralites

Table: 6.1 Categorical Order of Ordinal Logistic Regression Model for CBB	
Categorical order	**Corresponding Score**
Highly Influenced	>90 percent
Frequently Influenced	80-90 percent
Influenced	70-80 percent
Occasionally Influenced	55-70 percent
Not Influenced	0-55 percent

Source: Compiled Data

6.2.1 Case Processing Summary of OLRM Applied to Analyse the Influence of Sweepstakes on CBB of Keralites.

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

Table: 6.1.1 Case Processing Summary on Consumer Buying Behaviour of Keralites.			
		N	Marginal Percentage
Consumer Buying Behaviour	Not influenced	74	12.3%
	Occasionally influenced	86	14.3%
	Influenced	202	33.7%
	Frequently influenced	225	37.5%
	Highly influenced	13	2.2%
Total		600	100.0%

Source: Primary Data

6.2.2 Model Fitting Information of CBB

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.

Table 6.1.2 Model Fitting Information of CBB

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1624.692			
Final	0.000	1624.692	5	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.

6.2.3 Parameter Estimates of Consumer Buying Behaviour

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

Table 6.1.3 Parameter Estimates of CBB

		Estimate	Std. Error	Wald	df	Sig.
Threshold	Not influenced	48.155	3.957	148.122	1	.000
	Occasionally influenced	60.808	4.882	155.116	1	.000
	Influenced	70.836	5.629	158.373	1	.000
	Frequently influenced	79.713	6.201	165.260	1	.000
Location	Stock piling	.721	.112	41.340	1	.000
	Repeated purchase	.903	.150	36.499	1	.000
	Purchase timing	.251	.131	3.687	1	.055
	Switch brand	.708	.096	54.347	1	.000
	Purchase initiation	.515	.058	77.875	1	.000

Source: Primary Data

The table shows that the stock-piling, repeated purchase, brand/shop switching and purchase initiation are statistically significant as their corresponding p values are less than 0.05 and another variable is not statistically significant.

So, for the stock-piling factor, we would say that for a one-unit increase in for stock piling factor, we expect a 0.721 increase in the ordered log odds of being in a higher level of change in the consumer buying behaviour because of the influence of sweepstakes, given all the other variables in the model are held constant. That means as the stock-piling factor increases, change in consumer buying behaviour, because of sweepstakes are likely to be increased. Similar results hold for other significant variables also. That means as the corresponding score of stock-piling, repeated purchase, brand/shop switching and purchase initialisation increase, people are more likely to change their consumer buying behaviour because of the influence of sweepstakes. For every unit of increase in the repeated purchase, brand/shop switching and purchase initiation decision a corresponding increase of .903, .708 and .515, on the influence on consumer buying behaviour because of the participation in sweepstakes are expected. Unwanted accumulation of stocks, over-stocking of products to get the benefit of sweepstakes is observed commonly now. Among the Kerala population it was observed that they are ready to engage in uncertain or risky events, there by testing their probability to win attractive outcomes. It is usual among the Keralites to visit the shops covering Gambling Related Sales Promotion tools (Sweepstakes) repeatedly. These people also search for such offers and buy for more amount only for getting the benefits of sweepstakes. Today customers are willing to change their brand or shops, even after making a purchase decision of a brand or from a shop, only to get the offers related to sweepstakes. The purchase initiation decision taken by the people are heavily influenced by the sweepstakes offers

6.2.4 Test of Parallel Lines on Consumer Buying Behaviour

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: 6.1.4 Test of Parallel Lines				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	0.000			
General	.000	0.000	15	1.000
The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.				

Source: Primary Data

The Wald test of Ordinal Logistic Regression Model suggested that among the five variable four are statistically significant because the p-value of the 4 variables is less than 0.05, they are stock piling (p=0.000), repeated purchase (p=0.000), brand/shop switching (p=0.000) and purchase initiation (p=0.000). Variable purchase timing is not statistically significant. For stock-piling factor, we would say that for a one unit increase in stock-piling factor, we expect a 0.721 increase in the ordered log odds of being in a higher level of change in the consumer buying behaviour because of the influence of sweepstakes, given all the other variables in the model are held constant. That means as the stock piling factor increases, change in consumer buying behaviour, because of sweepstakes will also likely to be increased. Similar results hold for other significant variables also. That means as the corresponding score of stock piling, repeated purchase, brand/shop switching and purchase initialisation increase, people are more likely to change their consumer buying behaviour because of the influence of sweepstakes. For every unit of increase in the repeated purchase, brand/shop switching and purchase initiation decision a corresponding increase of .903, .708 and .515, on the influence on consumer buying behaviour because of the participation in sweepstakes are expected.

6.3 One-Sample Kolmogorov-Smirnov Test for Normality, on the changes in CBB because of the influence of Sweepstakes

Hypothesis 1: The data set related to the Influence of Gambling Related Sales Promotion tools on consumer buying behaviour is normally distributed

Table: 6.2 One-Sample Kolmogorov-Smirnov Test for Normality, on the changes in Consumer Buying Behaviour because of the influence of Sweepstakes

Variable	Category		Influence of GRSP tools on consumer buying behaviour
Gender	Male	Test Statistic	3.294
		p Value	0.000
	Female	Test Statistic	3.445
		p Value	0.000
Age	18-25	Test Statistic	2.053
		p Value	.000
	25-35	Test Statistic	2.598
		p Value	.000
	35-45	Test Statistic	1.723
		p Value	.005
	45-55	Test Statistic	1.666
		p Value	.008
	Above 55	Test Statistic	1.890
		p Value	.002
Income	< 1 Lakh	Test Statistic	1.745
		p Value	.005
	1 - 3 Lakhs	Test Statistic	2.044
		p Value	.000
	3-7 Lakhs	Test Statistic	3.159
		p Value	0.000
	7-12 Lakhs	Test Statistic	2.696
		p Value	.000
	12 Lakhs and above	Test Statistic	.859
		p Value	.451
Education level	Below 10th	Test Statistic	.868
		p Value	.438
	10th Pass	Test Statistic	1.898

		p Value	.001
	Plus Two	Test Statistic	2.253
		p Value	.000
	UG	Test Statistic	2.759
		p Value	.000
	PG	Test Statistic	2.396
		p Value	.000
Occupation status	Unemployed	Test Statistic	1.343
		p Value	.054
	Labour/Self employed	Test Statistic	2.196
		p Value	.000
	Private employee	Test Statistic	3.275
		p Value	0.000
	Govt. employee	Test Statistic	2.056
		p Value	.000
	Business	Test Statistic	1.618
		p Value	.011
	Professional	Test Statistic	.839
		p Value	.482
Age	Unmarried	Test Statistic	2.067
		p Value	.000
	Married	Test Statistic	3.010
		p Value	.000
	Widow/Widower	Test Statistic	.532
		p Value	.939
Religion	Hindu	Test Statistic	2.629
		p Value	.000
	Muslim	Test Statistic	2.007
		p Value	.001
	Christian	Test Statistic	1.977
		p Value	.001

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 Gambling Related Sales Promotion tools on consumer buying behaviour is not following a normal distribution. Hence the hypothesis is rejected at 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, occupational status, education level, annual income, marital status and religion.

6.4 Influence of Gender on Consumer Buying Behaviour

Hypothesis 2: Gender has no significant influence on consumer buying behaviour because of the presence of Gambling Related Sales Promotion Tools, (sweepstakes).

Table 6.3 Mann-Whitney U Test Shows the Influence of Gender on the Consumer Buying Behaviour of Keralites because of Participation in Sweepstakes

Variables	Gender	N	Mean Rank	Sum of Ranks	Test Statistic	p Value
Consumer Buying Behaviour	Male	300	372.43	111730.00	-10.171	0.000
	Female	300	228.57	68570.00		

Source: Primary Data

Since *p* value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance, hence we can conclude that the gender of the respondents has a significant influence on consumer buying behaviour because of the Gambling Related Sales Promotion Tools (sweepstakes). Based on the mean rank, consumer buying behaviour of males (372.43) are more influenced than females (228.57) because of the presence of Gambling Related Sales Promotion (GRSP) tools i.e. sweepstakes in this study. Gender is one of the major factors which influence buying behaviour. Because the purchase motives of both men and women are entirely different in all aspects. The nurturing of males and females varies along with the societal and emotional aspects. The involvement of rationality in decision making, is also different in all aspects of life for both the genders. This difference will also reflect in consumer behaviour of customers when sweepstakes are attached to a product. Usually men are more attracted

to gambling products, similarly men are also attracted to sweepstakes because it possesses a gambling nature. The element of uncertainty in winning the prize made women, withdraw themselves from the sweepstakes-based sales promotion offers, Potenza M N, et.al.,(2001) Globally it is identified that the risk bearing capacity of men is more than women.

6.5 Influence of Age on Consumer Buying Behaviour

Hypothesis 3: Age has no significant influence on consumer buying behaviour because of the presence of Gambling Related Sales Promotion Tools (Sweepstakes)

Table: 6.4 Kruskal - Wallis Test Shows the Influence of Age on the Consumer Buying Behaviour of Keralites because of Participation in Sweepstakes

Variables	Age	N	Mean Rank	Test statistic	p value
Consumer Buying Behaviour	18-25	103	287.88	22.625	0.000
	25-35	139	294.58		
	35-45	142	355.81		
	45-55	132	259.47		
	Above 55	84	296.74		

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 respondents on consumer buying behaviour because of the presence of Gambling Related Sales Promotion Tools (Sweepstakes) is significant. The consumer behaviour of age category 35-45 with a mean rank of 355.81 is influenced heavily by the presence of sweepstakes in product offers. As when age increases, this influence on the buying behaviour is reduced. Youngsters and lower middle-aged group are more attracted because they are willing to take risk, and have a high expectation towards life. It is easy to attract the youngster and lower middle-aged category (35-45), with attractive prizes and jackpots attached to the sweepstakes. This can be depicted as an important reason for the youngsters and lower middle-aged group was influenced by the sweepstake offers. A Post hoc test has been performed for pairwise comparisons and the results are given below.

6.5.1 Pairwise Comparison of Different Age Groups and Consumer Buying Behaviour of Keralites

Table: 6.4.1 Post Hoc Test for Pairwise Comparisons Between Different Age Group and Influence of Sweepstakes on the Consumer Buying Behaviour of Keralites.

Variable	Age group		Test Statistic	Std. Error	Sig
Consumer Buying Behaviour	18-25	35-45	-67.923	22.422	0.002
	25-35	35-45	-61.224	20.67	0.003
	45-55	35-45	96.337	20.946	0.000
	Above 55	35-45	59.062	23.846	0.013

Source: Primary Data

From the corresponding *p* values, it is clear that the age group 35-45 is significantly different from the influence on the consumer buying behaviour because of their involvement in Gambling Related Sales Promotion Tools, (sweepstakes). The age category of 35-45 is significantly different from all other age categories. Their consumer buying behaviour is heavily influenced by the presence of sweepstakes attached to products. Other age groups are not showing any significant difference because of the influence of sweepstakes, on consumer buying behaviour. So, we can conclude that the presence of Gambling related Sales Promotion Tools (sweepstakes), influence consumer buying behaviour, with respect to age groups.

6.6 Influence of Income Level on Consumer Buying Behaviour

Hypothesis 4: Income level has no significant influence on consumer buying behaviour because of the presence of Gambling Related Sales Promotion Tools, (sweepstakes).

Table: 6.5 Kruskal - Wallis Test Shows the Influence of Income Level on the Consumer Buying Behaviour of Keralites because of their Participation in Sweepstakes

Variable	Income	N	Mean Rank	Test statistic	p value
Consumer Buying Behaviour	< 1 Lakh	98	310.04	14.749	0.005
	1 - 3 Lakhs	177	309.79		
	3-7 Lakhs	229	292.21		
	7-12 Lakhs	69	333.70		
	12 Lakhs and above	27	190.50		

Source: Primary Data

Since *p* value (0.005) is less than 0.01, the hypothesis is rejected for a 1% level of significance. Hence it can be inferred that influence of income level of the respondents on the consumer buying behaviour because of the involvement in Gambling Related Sales Promotion Tool (Sweepstakes) is significant. On the basis of mean score, we can observe that, the consumer behaviour of people belongs to an income level of 7-12 (333.70) lakhs is more influenced by sweepstakes. The middle- and lower-income groups are more attracted to sweepstakes. Higher income groups (190.50) are not much influenced by the sweepstakes. Higher income groups have their resources to satisfy their dreams and needs, so this type of chance-based event may not attract them. But 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. The attractive prizes attached to the sweepstakes may prompt the lower- and middle-income groups to buy more, or switch brands or shop to get an opportunity to win that prize in addition to their usual purchase. Displaying attractive prizes of sweepstakes in front of shops and mall Post hoc tests has been performed for pairwise comparisons and the results are given below.

6.6.1 Pairwise Comparison of Different Income Level and Consumer Buying Behaviour of Keralites

Table: 6.5.1 Post hoc test for Pairwise comparisons between Different Income Level and influence of sweepstakes on the Consumer Buying Behaviour of Keralites.

Variable	Income		Test Statistic	Std. Error	Sig
Consumer Buying Behaviour	12 Lakhs and above	< 1 Lakh	119.536	37.654	0.002
	12 Lakhs and above	1 - 3 Lakhs	119.288	35.793	0.001
	12 Lakhs and above	3-7 Lakhs	101.707	35.251	0.004
	12 Lakhs and above	7-12 Lakhs	143.196	39.326	0.000

Source: Primary Data

From the corresponding *p* values, it is clear that the people who belong to the income level of '12 Lakhs and above' is significantly different from all other income groups with respect to the influence on the consumer buying behaviour, because of their involvement in Gambling Related Sales Promotion Tools (sweepstakes). Other age groups are not showing any significant difference with each other regarding the influence of sweepstakes on consumer buying behaviour. From the post hoc test it is evident that only the high-income group is showing a difference in their consumer

buying behaviour because of the presence of sweepstakes. The high-income group is less attracted to sweepstakes because of their self-sufficiency. All other income groups are showing a similar type of influence on their buying behaviour because of Gambling Related Sales Promotion tools.

6.7 Influence of Education Level on Consumer Buying Behaviour

Hypothesis 5: Education Level has no significant influence on the consumer buying behaviour because of the presence of Gambling Related Sales Promotion Tools, (sweepstakes).

Table 6.6 Kruskal - Wallis Test shows the Influence of Education Level on the Consumer Buying Behaviour of Keralites because of their Participation in Sweepstakes

Variable	Education Level	N	Mean Rank	Test statistic	p value
Consumer Buying Behaviour	Below 10th	11	513.64	51.134	0.000
	10th Pass	86	348.82		
	Plus Two	163	334.01		
	UG	224	246.59		
	PG	116	301.47		

Source: Primary Data

Since *p* value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance. Hence it can be inferred that the influence of the education level of the respondents on the consumer buying behaviour because of the involvement in the Gambling Related Sales Promotion Tool is significant. This is evident from the mean rank that, the people with lower educational status i.e. below the 10^{th} (513.64) showed a maximum change in their buying behaviour, if sweepstakes are available in the market. This change in buying behaviour is gradually decreasing when the education level increases. So, we can conclude that the education and affinity towards Gambling Related Sales Promotion tools, sweepstakes are inversely related. This finding is also supported universally. Rationality in decision making is comparatively low in the uneducated group. They believe blindly what was propagated by the sellers. Their unawareness with regards to the winning probability is exploited by the marketers. A Post hoc test has been conducted for pairwise comparisons and the results are given below.

6.7.1 Pairwise Comparison of Different Education Level and Consumer Buying Behaviour of Keralites

Table: 6.6.1 Post hoc Test for Pairwise Comparisons between the Different Education Categories and Influence of Sweepstakes on the Consumer Buying Behaviour of Keralites.

Variable	Education Level		Test Statistic	Std. Error	Sig
Consumer Buying Behaviour	10th pass	Below 10th	164.817	55.474	0.003
	Plus two	Below 10th	179.624	53.968	0.001
	UG	Below 10th	267.045	53.501	0
	UG	10th pass	102.228	21.976	0
	UG	Plus two	87.421	17.836	0
	UG	PG	-54.883	19.817	0.006
	PG	Below 10th	212.162	54.654	0

Source: Primary Data

From the corresponding *p* values, it is clear that the consumer buying behaviour of Under Graduates and 'Below 10th' education level is significantly different from others because of their involvement in Gambling Related Sales Promotion Tools (sweepstakes). Other educational levels are not showing any significant difference to the influence on the consumer buying behaviour, because of the presence of sweepstakes. These two educational categories show a significant difference from other educational classes. But here the Under Graduates are less influenced, when compared to other groups but 'Below 10th' category is highly influenced by the sweepstakes in comparison with other educational groups. The educated and uneducated groups are showing a significant difference in buying behaviour because of the influence of Gambling Related Sales Promotion tools (Sweepstakes).

6.8 Influence of Occupation Status on Consumer Buying Behaviour

Hypothesis 6: Occupational status has no significant influence on consumer buying behaviour because of the presence of Gambling Related Sales Promotion Tools (sweepstakes).

Table 6.7 Kruskal - Wallis Test shows the influence of Occupational Status on the Consumer Buying Behaviour of Keralites because of their Participation in Sweepstakes

Variable	Occupation status	N	Mean Rank	Test statistic	p value
Consumer Buying Behaviour	Unemployed	95	309.41	35.948	0.000
	Labour/Self employed	102	363.19		
	Private employee	212	265.64		
	Govt. employee	60	248.58		
	Business	120	336.33		
	Professional	11	206.55		

Source: Primary Data

Since *p* value (0.000) is less than 0.01, the hypothesis is rejected for a 1% level of significance. Hence it can be inferred that influence of the occupational level of the respondents on the consumer buying behaviour because of the involvement in Gambling Related Sales Promotion Tool (Sweepstakes) is significant. While comparing the mean rank of the occupational status, the consumer behaviour of the labour/self-employed segment with a mean rank of 363.19 is highly influenced by sweepstakes. Followed by them comes the business category with a mean rank of 336.33. Professional with 206.55 is the occupational category which is least influenced by sweepstakes. This pattern of change in consumer behaviour regarding occupational status, shows that those who have a fixed and regular income is not that much attracted towards these types of Gambling Related Sales Promotion tools, (sweepstakes). The uncertainty in income level will create an affinity towards gambling, and related products. Because they find it as a source to improve the life style and as a method to gain easy money. This is the reason why the people who belong to the uncertain income group i.e. business people and labour/self-employed were more influenced by sweepstakes. The unemployed group is also influenced by sweepstakes. Their attraction towards these types of promotion tools may be more, but this category is not having any source of income. It is the reason that, they could not change their buying behaviour as per the availability of sweepstakes promotions. A Post hoc test has been performed for pairwise comparisons and the results are given below.

6.8.1 Pairwise Comparison of Different Occupational Status and Consumer Buying Behaviour of Keralites

Table: 6.7.1 Post hoc Test for Pairwise Comparisons between Different Occupational Status and Influence of Sweepstakes on the Consumer Buying Behaviour of Keralites.

Variable	Occupation status		Test Statistic	Std. Error	Sig
Consumer Buying Behaviour	Unemployed	Labour/Self employed	-53.781	24.701	0.029
	Govt. employee	Unemployed	60.822	28.568	0.033
	Govt. employee	Labour/Self employed	114.603	28.186	0.000
	Govt. employee	Business	-87.746	27.392	0.001
	Private employee	Unemployed	43.768	21.389	0.041
	Private employee	Labour/Self employed	97.549	20.876	0.000
	Private employee	Business	-70.692	19.791	0.000
	Professional	Labour/Self employed	156.641	54.978	0.004
	Professional	Business	129.784	54.576	0.017

Source: Primary Data

From the corresponding *p* values, it is clear that the consumer buying behaviour of people who belong to the business and the labour/self-employed category is significantly different from other occupational categories because of the presence of Gambling Related Sales Promotion Tools (sweepstakes). Other occupational categories are not showing any significant difference in influencing the buying behaviour, due to sweepstakes.Because of the existence of sweepstakes in the market, consumer buying behaviour is changing based on the different occupations. Those occupational categories which were more influenced by the sweepstakes are those with unstable income.

6.9 Influence of Marital Status on Consumer Buying Behaviour

Hypothesis 7: Marital status has no significant influence on consumer buying behaviour because of the presence of Gambling Related Sales Promotion Tools (sweepstakes)

Table 6.8 Kruskal - Wallis Test shows the Influence of Marital Status on the Consumer Buying Behaviour of Keralites because of their Participation in Sweepstakes

Variable	Marital Status	N	Mean Rank	Test statistic	p value
Consumer Buying Behaviour	Unmarried	121	331.36	5.672	0.059
	Married	475	293.38		
	Widow/Widower	4	212.63		

Source: Primary Data

Since *p* value (0.059) is greater than 0.05, the hypothesis is accepted for a 5% level of significance. Hence it can be inferred that influence of the marital status of the respondents on the consumer buying behaviour because of the involvement in Gambling Related Sales Promotion Tool (Sweepstakes) is insignificant. The presence of sweepstakes is insignificant on the consumer buying behaviour with respect to marital status. Based on the mean rank unmarried people keep on changing their buying habits in the form of stock piling, brand switching, purchase acceleration/delay because of the influence of sweepstakes. Purchase initiation decision taken by the 'unmarried' category is also influenced by the Gambling Related Sales Promotion tools (sweepstakes).

6.10 Influence of Religion on Consumer Buying Behaviour

Hypothesis 8: Religion has no significant influence on consumer buying behaviour because of the participation of Keralites in Gambling Related Sales Promotion Tools, (sweepstakes).

Table: 6.9 Kruskal -Wallis Test Shows the Influence of Religion on the Consumer Buying Behaviour of Keralites because of their Participation in Sweepstakes

Variable	Religion	N	Mean Rank	Test statistic	*p* value
Consumer Buying Behaviour	Hindu	254	292.73	1.792	0.408
	Muslim	171	315.17		
	Christian	175	297.44		

Source: Primary Data

Since *p* value (0.408) is greater than 0.05, the hypothesis is accepted at a 5% level of significance. Hence it can be inferred that influence of the religion of the respondents on consumer buying behaviour because of the participation of Keralites in Gambling Related Sales Promotion Tool is insignificant. Religion plays no significant role in bringing any change in the buying behaviour of people with the presence of sweepstakes. Based on the mean score, Muslims (315.17) are more influenced by the presence of sweepstakes. It is observed that the existence of sweepstakes does not have a significant influence in the consumer buying behaviour among the three religion.

6.11 Addiction Level of Keralites towards Gambling

In this chapter researcher was discussing the influence of Sweepstakes on the buying behaviour of customers. Various changes in consumer buying behaviour were observed in the form of accumulation of stock, changing purchase timing, changes in purchase initiation, brand or shop switching and purchase repetition only for enjoying sweepstakes. All these factors that were discussed in the previous chapters are changes in the buying behaviour of Keralites, their attraction towards gambling factors, deterioration in the saving habits as well as changes in the spending pattern of disposable income, can be considered as a symptom for gambling addiction. As per the inventories supported the research, that is Gamblers' Beliefs Questionnaire developed by Timothy A Steenbergh, Andrew W Meyers, Ryan K May, and James P Whelan (the American Psychological Association (APA) and Spending and Saving Attitudes and Behaviors Questionnaire, from Psyc Tests, a database of American Psychological Association. Those who are scoring above 90 percent can be considered highly addicted to gambling products selected for the study. So, it is the need of the hour that research needs to be done to analyse at what level addiction is affecting the Kerala population. The presence of all these parameters in the society is an indication of mass addiction level. So, in the next segment of this chapter the researcher is trying to measure the level of penetration of addiction among the Keralites.

6.11.1 Parameter Estimates of Addiction Level of Keralites towards Gambling

Table: 6.10 Parameter Estimates of Addiction Level

			Estimate	Std. Error	Wald	df	Sig.
Threshold		Non-Buyers	5.176	0.865	35.771	1	0
		Occasional Buyer	8.111	0.89	83.103	1	0
		High Buyer	10.451	0.949	121.176	1	0
		Addicted	11.6	0.969	143.378	1	0
Location	Gender	Male	4.431	0.287	237.942	1	0.000
		Female	0[a]			0	
	Age	18-25	1.293	0.354	13.35	1	0.000
		25-35	0.94	0.301	9.787	1	0.002
		35-45	1.053	0.282	13.98	1	0.000
		45-55	-0.137	0.278	0.243	1	0.622
		Above 55	0[a]			0	
	Income	< 1 Lakh	3.043	0.663	21.055	1	0.000
		1 - 3 Lakhs	4.086	0.528	59.926	1	0.000
		3-7 Lakhs	3.585	0.468	58.708	1	0.000
		7-12 Lakhs	3.369	0.478	49.605	1	0.000
		12 Lakhs and above	0[a]			0	
	Education Level	Below 10th	-0.255	0.684	0.139	1	0.71
		10th Pass	0.361	0.387	0.868	1	0.352
		Plus Two	0.71	0.317	5.019	1	0.025
		UG	-0.688	0.256	7.222	1	0.007
		PG	0[a]			0	
	Occupation Status	Unemployed	3.563	0.776	21.101	1	0.000
		Labour/Self employed	2.447	0.697	12.332	1	0.000
		Private employee	1.437	0.641	5.029	1	0.025
		Govt. employee	0.574	0.668	0.739	1	0.39
		Business	2.159	0.664	10.559	1	0.001
		Professional	0[a]			0	

Link function: Logit.

[a] This parameter is set to zero because it is redundant

Source: Primary Data

6.11.2 Case Processing Summary of Addiction Level of Keralites towards Gambling

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

Table: 6.10.1 Case Processing Summary of Addiction Level			
		N	Marginal Percentage
Addiction	Non buyers	87	14.5%
	Occasional Buyer	214	35.7%
	High Buyer	159	26.5%
	Addicted	61	10.2%
	Highly Addicted	79	13.2%
Total		600	100.0%

Source: Primary Data

6.11.3 Model Fitting Information of Addiction Level of Keralites towards Gambling

The model fitting information contains the -2 log likelihood for an intercept only model and the full model (containing all the independent variables). We also have a likelihood ratio chi square test to test whether there is a significant improvement in the fit of the final model relative to the intercept only model. In this case, since the p value is less than 0.05, we can see a significant improvement in the fit of the final model over the intercept only model.

Table 6.10.2 Model Fitting Information of Addiction Level				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1496.629			
Final	992.442	504.187	18	.000
Link function: Logit.				

Source: Primary Data

In the Parameter Estimates table we can see the coefficients, their standard errors, the Wald test and associated p-values (Sig.). Female, above 55, 12 Lakhs and above, PG and Professional are taken as the reference categories of the corresponding independent variables. Other categories are compared with the reference categories. Since the corresponding p value of the category male is less than 0.05, we can conclude

that the addiction level of male is significantly different from that of female. Also, the positive value of the estimate indicate that the addiction level of males are higher than that of females.

Since the p values corresponding to the age categories 18-25, 25-35 and 35-45 are less than 0.05, it is clear that the addiction levels of respondents belonging these categories are significantly different from that of the reference category above 55. Positive values of the corresponding estimates indicate that the people with age less than 45 are more addicted than above 45. Also, it is clear that the addiction level of people belonging to the age category 45-55 is not significantly different from that of above 55 category.

From the corresponding p values of the various categories of income, it can be inferred that 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.

Results corresponding to education level show that the addiction level of respondents with UG is significantly lesser than that of people having a PG degree. On the other hand, the addiction level of respondents with plus two education is significantly higher than that of people having a PG degree. Also, the results show that the addiction levels of the respondents completed 10^{th} or below are not significantly different from that of people having a PG degree.

In the case of occupation status, corresponding p values and estimates indicate that the addiction levels of all categories except government employees are significantly higher than the addiction levels of professionals. Addiction levels of government employees are not significantly different from that of professionals as the corresponding p value if greater than 0.05.

6.11.4 Test of Parallel Lines of Addiction Level of Keralites towards Gambling

Table 6.10.3 Test of Parallel Lines of Addiction Level

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	992.442			
General	937.010	55.432	54	.420
The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.				

Source: Primary Data

From 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.

While involving in gambling initially people use their sense and wisdom. He has the realisation of his own wealth and resources and has control over his own actions, Hodgens, D C. (2001) When continues to gamble, in later stage he behaves like he know every formula to predict the winning number. In this stage he begins to lose his mental ability to realise that gambling especially Kerala State Government Lottery is purely based on probability. Media is playing a major role in this by promoting gambling without any ethics. This begins with leading newspaper organisations arranging Scratch and win (Thambola) contest in newspapers. They use this method to improve their circulation. Most of the daily newspapers repeat the same because of the success of that strategy. This method influences even the children to believe in their element of chance or luck. This has a severe impact on the growth of children and affects productivity as well as the creativity of children. The propaganda given by the leading daily newspapers for the winners of this contest may also influence youngsters and children.

The number of lottery buyers are more than those who benefited by lotteries as an employment opportunity. The majority of buyers are spending their time and money for the winning of a small group of participants. When a small group is victimized for a large group's benefit, then it is a society sponsored loot. When a large group is utilised for a minor group then it is a massive misleading and tricking activity. It is interesting to notice that lottery possess both these features. When the lottery is conducted legally on a massive scale economic strength of a small group is sacrificed legally for the benefit of the whole society's economic drive. This drive can be named as the 'Anesthetic drive of economy'. In this drive some people are heavily affected, some escape, but when time passes this effect will pass to majority and even to the next generation. Even it is organised by the government, it may not be error free. Even a fault is presented in a disguised manner, and no other alternative solution is available, all will show a tendency to believe the fault system as error free, especially if it is promoted by a believable body. It is very difficult to distinguish whether our society's activities are gambling natured or not, because majority of the activities are mixed up with gambling activities. Knowingly or unknowingly we are involving in that. If an

activity became our culture then it will be difficult to distinguish the good or bad in it. Now-a-days media is promoting places leading in liquor consumption. Even though it is an addiction factor, government is promoting this as a good source of income. Similarly, gambling is also dissolved in our society. We cannot escape from its trap immediately, what we have to do is to reduce the impact of gambling by controlling the involvement of society in it and thereby reduce the negative impact upon our society, Hall, G W et.al., (2000)

The overall findings from the Ordinal Logistic Regression Model is approximately 13.2 percent of the population is highly attracted or addicted to gambling products selected for the study, and another 10.2 percent is attracted or addicted to it, and 26.5 percent is reported with high participation, and in a pipeline towards addiction. 35.7 percent is occasional buyers, participating in gambling for entertainment purpose only, and the 14.5 percent of the respondents are non-buyers of gambling products. But even the non-buyers of voluntary gambling are participating in non-voluntary gambling. 80 percent of the respondents reported their participation in non-voluntary gambling. The major revenue from lottery (30 percent) is generated out of 15 percent of the population. This 15 percent is the main contributors towards lottery business in Kerala.

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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 10^{th}' category, 30.2 percent of 'the 10^{th} 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 10^{th}' category is highly influenced and 47.7 percent of the 10^{th} 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 that18.18 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 10^{th} 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 unoragnised 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.

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Gambling and Decision Making: A Study on Selected Games

I am **Divya George**, Research Scholar of St. Thomas' College (Autonomous), Thrissur. I am doing my Ph. D as a part-time research Scholar on the above topic. I humbly request you to kindly fill the following questions as per your opinion without the influence of any other parameters.

This study is strictly for educational purpose, and Your feedback will be confidential

Please write in capital letters
Name
Postal address
Mail ID
Phone Number
Demographic Profile: Please tick at the appropriate boxes

Abbreviations: GRSP- Gambling Related Sales Promotion Tools (Sweepstakes)

District	Trivandrum	Thrissur	Calicut			
Gender	Male	Female				
Age	Below 25	25-35	35 -45	45- 55	Above 55	
Annual Income	Less than-1 Lakh	1 to 3 lakhs	3 to 7 lakhs	7 to 12 lakhs	Above 12 Lakhs	
Education	Below 10th	10th Pass	Pre degree/ Plus 2	Under graduate	Post Graduate	
Occupation	Unemployed	Labour/self employed	Private employees	Government employees	Business	Professional
Marital Status	Unmarried	Married	Widow	Divorce	Others	
Religion	Hindu	Muslim	Christian	No religion	Others	

Please rate your opinion on the basis of five-point scale;
Strongly Agree (SA) -5, Agree (A) – 4, Neutral (N)– 3, Disagree (D)- 2, Strongly Disagree (SD) – 1.

Sl. no	GAMBLING FACTORS (GF)	SD-1	D-2	N-3	A-4	SA-5
GF1	I love to dream that, I received first prize in lottery.					
GF2	If luck and my knowledge clubbed together, surely I will get first prize.					
GF3	I am aware about non-voluntary gambling; still I am not concerned about my participation in it.					
GF4	I like to buy same number in all series lotteries, since I will get all supporting prizes.					
GF5	I love gambling because it is considered as heroism in society and movies.					
GF6	I am excited to read the news about winners of the lottery.					
GF7	My family actively participates in card games offered by newspapers.					
GF8	I believe there is more chance for getting prize if I buy from a frequent prize receiving place/ shop					
GF9	I started buying lotteries because my friends are also buying it.					
GF 10	If my family support, I will buy more lotteries.					
GF 11	I enjoy buying lotteries along with my friends.					
GF 12	Persuading nature of selling may influence me towards gambling related sales promotion tools (Sweepstakes).					
GF 13	If some lottery selling person approaches me, it is difficult to reject.					
GF 14	I believe buying lottery from big shops, chance is more for winning.					
GF 15	I buy lotteries; still I try to avoid street selling lottery agents.					
GF 16	If lottery is displayed properly, I always see and check availability of numbers,					

	even if I not buying, I always check the availability of my favorite numbers if any.					
GF 17	News about lottery winners attracts me a lot.					
GF 18	I know names of at least 10 persons who received bigger prizes from lotteries.					
GF 19	I buy lottery from where I can choose numbers.					
GF 20	I believe in gambling tools offered by government.					
GF 21	I am sure government making huge profit by selling lottery; still I am interested to purchase it.					
GF 22	I feel all types of gambling should be permitted.					
GF 23	There is nothing wrong in promotion of lotteries and gambling by the government.					
GF 24	I feel government giving very high commission to lottery agents and dealers; still I am neglecting it.					
GF 25	I feel government not providing prizes based on the income from lottery; still I am not bothered about that.					
GF 26	Those who buy lottery are doing charity.					
GF 27	Huge money will bring status to my life.					
GF 28	My religion discourages gambling activities; still I am neglecting that.					
GF 29	If I get a Bumber/first price, I can escape from my present tedious work/job.					
GF 30	I got experience and Knowledge to assume winning prize number.					
GF 31	I understand that if I buy bulk quantity of lottery, I will get a bigger prize.					
GF 32	If shortage of money, I try to avoid streets and shops where lottery is displayed.					
GF 33	Before buying lottery I always ensure that it is my favorite number.					
GF 34	It is difficult to get first prize, if I buy single lottery.					
GF 35	I understand gambling is an addiction like liquor; still I enjoy taking lotteries in large numbers.					

GF 36	Even if I know getting prize is difficult, I am not able to stop purchasing lottery.					
GF 37	I received small/big prizes from lottery and gambling, and that excites me a lot.					
GF 38	I feel that I am always lucky, so surly I will get a prize if I participate in lottery.					
GF 39	I am spending a major portion (more than 40%) of my income on lottery and gambling.					
GF 40	After consuming alcohol, purchasing lottery or dreaming about winning big prize is a real fun, and I love to repeat it.					
GF 41	I feel government should promote lottery more, and ban on it is not required.					
GF 42	I believe lottery can fulfill my shortage of money and recovery from debt.					
GF 43	I feel my income / salary is unsecured- (fear of losing job/ source of income)					
GF 44	I am interested to get surprise money /gifts.					
GF 45	Gambling is fun which relives stress.					
GF 46	I believe gambling related sales promotion tools as an entertainment.					
GF 47	I love to go to Goa for participating in government authorized gambling.					
GF 48	To become rich the best method is taking lottery.					
GF 49	I feel that present methods of savings, are not useful for being rich.					
GF 50	Buying lottery is not a shameful thing since; I am doing charity and helping government.					
GF 51	When I find advertisement about lottery I am tempted to buy that.					
GF 52	Promotion and advertisements of gambling related products attract me a lot.					
GF 53	Government advertisements give me confidence, to buy lotteries.					
GF 54	Whenever Kerala government launches Bumber lotteries with huge prize, I will try my luck.					
GF 55	Very high prize money on lottery and gambling attracts me towards it.					

Sl.No	SAVING HABITS (SH)	SD-1	D-2	N-3	A-4	SA-5
SHL 56	High expenditure level in lotteries reduces saving percentage.					
SH57	I have a usual practice of rounding off my purchase amount, to the next higher figure in shops.					
SHS 58	I always try to convince my spouse/parents the benefits of purchase when gifts are associated with it.					
SH 59	Now a days it is difficult to have regular savings.					
SH 60	My early saving methods are not performed well.					
SHL 61	I am spending regularly, a portion of my income to buy lottery .					
SH62	I feel buying bulk lotteries is a method of investment.					
SH63	I believe present saving methods are not supporting their purpose.					
SH 64	I understand that gambling ruins life and spoils savings, still I am investing in gambling .					
SHS 65	I am losing money because of gambling.					
SH66	I understand my savings are reduced because of buying lotteries in bulk quantity, still I will try my luck in lotteries.					
SHL 67	I would like to check my luck regularly through buying lotteries.					
SHS 68	I would like to check my luck regularly through buying gambling-based sales promotion tools.					
SH69	I am saving money just for emergency/ contingency requirement.					
SH70	Now saving for next generation is not a requirement.					
SH71	There is chance for becoming rich by spending time on gambling related activities.					
SH72	I am forced to save amount because of social compulsion.					
SH73	I give first preference for comfortability in my life.					
SH74	To live a good life, large quantity of money is required.					
SH75	By spending bulk amount in lottery, I can achieve my aims.					

Sl.no	SPENDING CULTURE (SP)	SD-1	D-2	N-3	A-4	SA-5
SP76	When I receive bonus/sudden profit, I will purchase my dream products.					
SP77	When I receive bonus/sudden profit, I will invest some money in lottery/ gambling.					
SP78	When I receive bonus/sudden profit ,I will invest some money for entertainment /travel.					
SP79	More than 35% of my total expenditure is in lottery and gambling.					
SPL 80	If I get prize through lottery, one portion to be spend again for purchasing lottery.					
SPS 81	Spending a small portion of my income in gambling related promotions, will improve my chance of fulfilling my dreams.					
SP82	When living cost increases, I find a relief in lottery.					
SPS 83	I believe gambling tools by Kerala Government(Grand Kerala Festival) , government is helping common man.					
SP84	I believe life is for entertainment.					
SP85	Being happy and keeping family always happy is important.					
SP86	Better life style is important for being happy.					
SP87	Saving without enjoying life is foolishness.					
SP88	At the time of crisis, there will be relatives or friends to help me.					
SP89	God is with me when any financial problem comes in my life .					
SP90	Bonus and sudden profits are for enjoyment, and to be spent lavishly.					
SP91	Banks fine me for not keeping average balance.					
SP92	I am not financially sound/secured, still that is not a big botheration for me.					
SP93	My parents saved and invested for my prosperity.					
SP94	If I get a prize society will congratulate me.					
SPL 95	I believe my family will support me in buying lotteries.					

Sl.No	**CONSUMER BUYING BEHAVIOUR (CBB)**	**SD-1**	**D-2**	**N-3**	**A-4**	**SA-5**
CBB 96	There are unused items in my house, but I purchased it in a very good rate.					
CBB 97	Presently I have some consumables at least for 4 months usage.					
CBB 98	I have lots of stocks which are not really useful for me.					
CBB 99	I will buy more quantity to get GRSP.					
CBB 100	I Could not ensure 100% of utilization of my purchase.					
CBB 101	I like to repeat purchase if GRSP exists.					
CBB 102	I use to visit shops regularly if they are offering GRSP.					
CBB 103	I will buy for more amounts to get GRSP.					
CBB 104	I will be postponed or preponed my purchase for getting GRSP.					
CBB 105	I will search for the announcements of GRSP in medias.					
CBB 106	I expect during festival seasons we will get more GRSP.					
CBB 107	I am fully aware about the timings of GRSP. Offered by business houses.					
CBB 108	I am willing to switch my brand/ shop to enjoy GRSP					
CBB 109	I am not loyal to a particular brand					
CBB 110	I used to search for brands/ shops offering GRSP.					
CBB 111	I used to change one brand already loaded in to my wallet on seeing a GRSP.					
CBB 112	Even after billing I have an instinct to change the brand, when I came to know about the GRSP.					
CBB 113	Even if I know about GRSP; I never take steps to avoid shops which practices that.					
CBB 114	Weekends are also for enjoyment by shopping.					
CBB 115	While visiting super markets, there is no need to bargain, since the best rates are available.					
CBB 116	I will never miss a very good GRSP offer.					
CBB 117	Even if I find a very good offer by business houses, I never buy for benefit of my friends and family.					
CBB 118	While going for shopping I will always see where GRSP is displayed, and I will never miss that offers.					
CBB 119	I prefer shops offering prize coupons, along with their products.					
CBB 120	When GRSP applicable I am not bothered about actual prize of the product.					

CBB 121	The 'prize offers' in a shop, attracts me to that shop.					
CBB 122	If GRSP exists it takes minimum time to purchase.					
CBB 123	I am tempted to buy, if sales person informs me about GRSP.					
CBB 124	I will come out of the shop without buying if, I was not able to find any GRSP.					
CBB 125	I am tempted to buy if GRSP is there in a shop.					

Give your remarks and Suggestions.

Thanks and Regards

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Gambling Factor Attraction Level based on Demographic Variables

Factors Attracting People Towards Gambling Vs Gender Cross Tabulation					
			Gender		Total
			Male	Female	
Factors attracting people towards gambling	Not Attracted	Count	13	90	103
		% within Factors	12.6%	87.4%	100.0%
		% within Gender	4.3%	30.0%	17.2%
	Occasionally Attracted	Count	50	199	249
		% within Factors	20.1%	79.9%	100.0%
		% within Gender	16.7%	66.3%	41.5%
	Attracted	Count	86	11	97
		% within Factors	88.7%	11.3%	100.0%
		% within Gender	28.7%	3.7%	16.2%
	Frequently Attracted	Count	71	0	71
		% within Factors	100.0%	0.0%	100.0%
		% within Gender	23.7%	0.0%	11.8%
	Highly Attracted	Count	80	0	80
		% within Factors	100.0%	0.0%	100.0%
		% within Gender	26.7%	0.0%	13.3%
Total		Count	300	300	600
		% within Factors	50.0%	50.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%

Factors Attracting People Towards Gambling Vs Age Cross Tabulation								
			Age					Total
			18-25	25-35	35-45	45-55	Above 55	
Factors attracting people towards gambling	Not Attracted	Count	17	23	12	37	14	103
		% within Factors	16.5%	22.3%	11.7%	35.9%	13.6%	100.0 %
		% within Age	16.5%	16.5%	8.5%	28.0%	16.7%	17.2%
	Occasionally Attracted	Count	40	48	67	51	43	249
		% within Factors	16.1%	19.3%	26.9%	20.5%	17.3%	100.0 %
		% within Age	38.8%	34.5%	47.2%	38.6%	51.2%	41.5%
	Attracted	Count	20	26	30	18	3	97
		% within Factors	20.6%	26.8%	30.9%	18.6%	3.1%	100.0 %
		% within Age	19.4%	18.7%	21.1%	13.6%	3.6%	16.2%
	Frequently Attracted	Count	26	22	3	6	14	71
		% within Factors	36.6%	31.0%	4.2%	8.5%	19.7%	100.0 %
		% within Age	25.2%	15.8%	2.1%	4.5%	16.7%	11.8%
	Highly Attracted	Count	0	20	30	20	10	80
		% within Factors	0.0%	25.0%	37.5%	25.0%	12.5%	100.0 %
		% within Age	0.0%	14.4%	21.1%	15.2%	11.9%	13.3%
Total		Count	103	139	142	132	84	600
		% within Factors	17.2%	23.2%	23.7%	22.0%	14.0%	100.0 %
		% within Age	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Factors Attracting People Towards Gambling Vs Income Cross Tabulation								
			Income					Total
			< 1 Lakh	1 - 3 Lakhs	3-7 Lakhs	7-12 Lakhs	12 Lakhs and above	
Factors attracting people towards gambling	Not Attracted	Count	26	24	43	8	2	103
		% within Factors	25.2%	23.3%	41.7%	7.8%	1.9%	100.0 %
		% within Income	26.5%	13.6%	18.8%	11.6%	7.4%	17.2%
	Occasionally Attracted	Count	63	99	61	7	19	249
		% within Factors	25.3%	39.8%	24.5%	2.8%	7.6%	100.0 %
		% within Income	64.3%	55.9%	26.6%	10.1%	70.4%	41.5%
	Attracted	Count	0	27	40	26	4	97
		% within Factors	0.0%	27.8%	41.2%	26.8%	4.1%	100.0 %
		% within Income	0.0%	15.3%	17.5%	37.7%	14.8%	16.2%
	Frequently Attracted	Count	0	3	45	23	0	71
		% within Factors	0.0%	4.2%	63.4%	32.4%	0.0%	100.0 %
		% within Income	0.0%	1.7%	19.7%	33.3%	0.0%	11.8%
	Highly Attracted	Count	9	24	40	5	2	80
		% within Factors	11.3%	30.0%	50.0%	6.3%	2.5%	100.0 %
		% within Income	9.2%	13.6%	17.5%	7.2%	7.4%	13.3%
Total		Count	98	177	229	69	27	600
		% within Factors	16.3%	29.5%	38.2%	11.5%	4.5%	100.0 %
		% within Income	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Factors Attracting People Towards Gambling Vs Education Level Cross Tabulation

			EDUCATION LEVEL					Total
			Below 10th	10th Pass	Plus Two	UG	PG	
Factors attracting people towards gambling	Not Attracted	Count	0	11	13	53	26	103
		% within Factors	0.0%	10.7%	12.6%	51.5%	25.2%	100.0 %
		% within Education Level	0.0%	12.8%	8.0%	23.7%	22.4%	17.2%
	Occasionally Attracted	Count	0	35	79	97	38	249
		% within Factors	0.0%	14.1%	31.7%	39.0%	15.3%	100.0 %
		% within Education Level	0.0%	40.7%	48.5%	43.3%	32.8%	41.5%
	Attracted	Count	7	5	16	51	18	97
		% within Factors	7.2%	5.2%	16.5%	52.6%	18.6%	100.0 %
		% within Education Level	63.6%	5.8%	9.8%	22.8%	15.5%	16.2%
	Frequently Attracted	Count	0	9	17	21	24	71
		% within Factors	0.0%	12.7%	23.9%	29.6%	33.8%	100.0 %
		% within Education Level	0.0%	10.5%	10.4%	9.4%	20.7%	11.8%
	Highly Attracted	Count	4	26	38	2	10	80
		% within Factors	5.0%	32.5%	47.5%	2.5%	12.5%	100.0 %
		% within Education Level	36.4%	30.2%	23.3%	.9%	8.6%	13.3%
Total		Count	11	86	163	224	116	600
		% within Factors	1.8%	14.3%	27.2%	37.3%	19.3%	100.0 %
		% within Education Level	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Factors Attracting People Towards Gambling Vs Occupation Status Cross Tabulation									
			Occupation Status						Total
			Unemployed	Labour/Self employed	Private employee	Govt. employee	Business	Professional	
Factors attracting people towards gambling	Not Attracted	Count	25	7	46	21	3	1	103
		% within Factors	24.3%	6.8%	44.7%	20.4%	2.9%	1.0%	100.0%
		% within Occupation Status	26.3%	6.9%	21.7%	35.0%	2.5%	9.1%	17.2%
	Occasionally Attracted	Count	60	57	79	7	39	7	249
		% within Factors	24.1%	22.9%	31.7%	2.8%	15.7%	2.8%	100.0%
		% within Occupation Status	63.2%	55.9%	37.3%	11.7%	32.5%	63.6%	41.5%
	Attracted	Count	0	13	32	32	17	3	97
		% within Factors	0.0%	13.4%	33.0%	33.0%	17.5%	3.1%	100.0%
		% within Occupation Status	0.0%	12.7%	15.1%	53.3%	14.2%	27.3%	16.2%
	Frequently Attracted	Count	0	3	42	0	26	0	71
		% within Factors	0.0%	4.2%	59.2%	0.0%	36.6%	0.0%	100.0%
		% within Occupation Status	0.0%	2.9%	19.8%	0.0%	21.7%	0.0%	11.8%
	Highly Attracted	Count	10	22	13	0	35	0	80
		% within Factors	12.5%	27.5%	16.3%	0.0%	43.8%	0.0%	100.0%
		% within Occupation Status	10.5%	21.6%	6.1%	0.0%	29.2%	0.0%	13.3%
Total		Count	95	102	212	60	120	11	600
		% within Factors	15.8%	17.0%	35.3%	10.0%	20.0%	1.8%	100.0%
		% within Occupation Status	100%	100%	100%	100%	100%	100%	100%

Factors Attracting People Towards Gambling Vs Marital Status Cross Tabulation						
			Marital Status			Total
			Single	Married	Widow/Widower	
Factors attracting people towards gambling	Not Attracted	Count	11	90	2	103
		% within Factors	10.7%	87.4%	1.9%	100.0%
		% within Marital Status	9.1%	18.9%	50.0%	17.2%
	Occasionally Attracted	Count	30	217	2	249
		% within Factors	12.0%	87.1%	.8%	100.0%
		% within Marital Status	24.8%	45.7%	50.0%	41.5%
	Attracted	Count	29	68	0	97
		% within Factors	29.9%	70.1%	0.0%	100.0%
		% within Marital Status	24.0%	14.3%	0.0%	16.2%
	Frequently Attracted	Count	39	32	0	71
		% within Factors	54.9%	45.1%	0.0%	100.0%
		% within Marital Status	32.2%	6.7%	0.0%	11.8%
	Highly Attracted	Count	12	68	0	80
		% within Factors	15.0%	85.0%	0.0%	100.0%
		% within Marital Status	9.9%	14.3%	0.0%	13.3%
Total		Count	121	475	4	600
		% within Factors	20.2%	79.2%	.7%	100.0%
		% within Marital Status	100.0%	100.0%	100.0%	100.0%

Factors Attracting People Towards Gambling Vs Religion Cross Tabulation						
			Religion			Total
			Hindu	Muslim	Christian	
Factors attracting people towards gambling	Not Attracted	Count	46	23	34	103
		% within Factors	44.7%	22.3%	33.0%	100.0%
		% within Religion	18.1%	13.5%	19.4%	17.2%
	Occasionally Attracted	Count	114	67	68	249
		% within Factors	45.8%	26.9%	27.3%	100.0%
		% within Religion	44.9%	39.2%	38.9%	41.5%
	Attracted	Count	34	32	31	97
		% within Factors	35.1%	33.0%	32.0%	100.0%
		% within Religion	13.4%	18.7%	17.7%	16.2%
	Frequently Attracted	Count	30	21	20	71
		% within Factors	42.3%	29.6%	28.2%	100.0%
		% within Religion	11.8%	12.3%	11.4%	11.8%
	Highly Attracted	Count	30	28	22	80
		% within Factors	37.5%	35.0%	27.5%	100.0%
		% within Religion	11.8%	16.4%	12.6%	13.3%
Total		Count	254	171	175	600
		% within Factors	42.3%	28.5%	29.2%	100.0%
		% within Religion	100.0%	100.0%	100.0%	100.0%

Level of Influence of Lottery & Sweepstakes on Saving Habits of Keralites.

Influence of Lottery and Sweepstakes on saving habits * Gender Cross Tabulation					
			Gender		Total
			Male	Female	
Influence of lottery & sweepstakes on saving habits	Not Influenced	Count	12	69	81
		% within Influence	14.8%	85.2%	100.0%
		% within Gender	4.0%	23.0%	13.5%
	Occasionally Influenced	Count	56	151	207
		% within Influence	27.1%	72.9%	100.0%
		% within Gender	18.7%	50.3%	34.5%
	Influenced	Count	166	80	246
		% within Influence	67.5%	32.5%	100.0%
		% within Gender	55.3%	26.7%	41.0%
	Frequently Influenced	Count	8	0	8
		% within Influence	100.0%	0.0%	100.0%
		% within Gender	2.7%	0.0%	1.3%
	Highly Influenced	Count	58	0	58
		% within Influence	100.0%	0.0%	100.0%
		% within Gender	19.3%	0.0%	9.7%
Total		Count	300	300	600
		% within Influence	50.0%	50.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%

Table: 9 Influence of Lottery and Sweepstakes on Saving Habits * Age Cross tabulation								
			Age					Total
			18-25	25-35	35-45	45-55	Above 55	
Influence of lottery & sweepstakes on saving habits	Not Influenced	Count	17	20	12	29	3	81
		% within Influence	21.0%	24.7%	14.8%	35.8%	3.7%	100.0%
		% within Age	16.5%	14.4%	8.5%	22.0%	3.6%	13.5%
	Occasionally Influenced	Count	33	30	50	54	40	207
		% within Influence	15.9%	14.5%	24.2%	26.1%	19.3%	100.0%
		% within Age	32.0%	21.6%	35.2%	40.9%	47.6%	34.5%
	Influenced	Count	53	66	67	29	31	246
		% within Influence	21.5%	26.8%	27.2%	11.8%	12.6%	100.0%
		% within Age	51.5%	47.5%	47.2%	22.0%	36.9%	41.0%
	Frequently Influenced	Count	0	7	1	0	0	8
		% within Influence	0.0%	87.5%	12.5%	0.0%	0.0%	100.0%
		% within Age	0.0%	5.0%	.7%	0.0%	0.0%	1.3%
	Highly Influenced	Count	0	16	12	20	10	58
		% within Influence	0.0%	27.6%	20.7%	34.5%	17.2%	100.0%
		% within Age	0.0%	11.5%	8.5%	15.2%	11.9%	9.7%
Total		Count	103	139	142	132	84	600
		% within Influence	17.2%	23.2%	23.7%	22.0%	14.0%	100.0%
		% within Age	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Influence of Lottery & Sweepstakes in Saving Habits * Income Cross tabulation								
			Income					Total
			< 1 Lakh	1 - 3 Lakhs	3-7 Lakhs	7-12 Lakhs	12 Lakhs and above	
Influence of lottery & sweepstakes in saving habits	Not Influenced	Count	13	20	39	8	1	81
		% within Influence	16.0 %	24.7%	48.1%	9.9%	1.2%	100.0 %
		% within Income	13.3 %	11.3%	17.0%	11.6%	3.7%	13.5%
	Occasionally Influenced	Count	38	80	62	7	20	207
		% within Influence	18.4 %	38.6%	30.0%	3.4%	9.7%	100.0 %
		% within Income	38.8 %	45.2%	27.1%	10.1%	74.1%	34.5%
	Influenced	Count	38	63	99	42	4	246
		% within Influence	15.4 %	25.6%	40.2%	17.1%	1.6%	100.0 %
		% within Income	38.8 %	35.6%	43.2%	60.9%	14.8%	41.0%
	Frequently Influenced	Count	0	0	1	7	0	8
		% within Influence	0.0%	0.0%	12.5%	87.5%	0.0%	100.0 %
		% within Income	0.0%	0.0%	.4%	10.1%	0.0%	1.3%
	Highly Influenced	Count	9	14	28	5	2	58
		% within Influence	15.5 %	24.1%	48.3%	8.6%	3.4%	100.0 %
		% within Income	9.2%	7.9%	12.2%	7.2%	7.4%	9.7%
Total		Count	98	177	229	69	27	600
		% within Influence	16.3 %	29.5%	38.2%	11.5%	4.5%	100.0 %
		% within Income	100.0 %	100.0 %	100.0 %	100.0 %	100.0%	100.0 %

Influence of Lottery & Sweepstakes in Saving Habits * Education Level Cross Tabulation								
			Education Level					Total
			Below 10th	10th Pass	Plus Two	UG	PG	
Influence of lottery & sweepstakes in saving habits	Not Influenced	Count	0	0	5	55	21	81
		% within Influence	0.0%	0.0%	6.2%	67.9%	25.9%	100.0 %
		% within Education Level	0.0%	0.0%	3.1%	24.6%	18.1%	13.5%
	Occasionally Influenced	Count	0	29	69	69	40	207
		% within Influence	0.0%	14.0%	33.3%	33.3%	19.3%	100.0 %
		% within Education Level	0.0%	33.7%	42.3%	30.8%	34.5%	34.5%
	Influenced	Count	7	41	61	90	47	246
		% within Influence	2.8%	16.7%	24.8%	36.6%	19.1%	100.0 %
		% within Education Level	63.6%	47.7%	37.4%	40.2%	40.5%	41.0%
	Frequently Influenced	Count	0	0	0	8	0	8
		% within Influence	0.0%	0.0%	0.0%	100.0 %	0.0%	100.0 %
		% within Education Level	0.0%	0.0%	0.0%	3.6%	0.0%	1.3%
	Highly Influenced	Count	4	16	28	2	8	58
		% within Influence	6.9%	27.6%	48.3%	3.4%	13.8%	100.0 %
		% within Education Level	36.4%	18.6%	17.2%	.9%	6.9%	9.7%
Total		Count	11	86	163	224	116	600
		% within Influence	1.8%	14.3%	27.2%	37.3%	19.3%	100.0 %
		% within Education Level	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Influence of Lottery & Gambling in Saving Habits * Occupation Status Cross Tabulation									
			Occupation Status						Total
			Unemployed	Labour / Self employed	Private employee	Govt. employee	Business	Professional	
Influence of lottery & Sweepstakes in saving habits	Not Influenced	Count	18	0	38	21	2	2	81
		% within Influence	22.2%	0.0%	46.9%	25.9%	2.5%	2.5%	100.0%
		% within Occupation Status	18.9%	0.0%	17.9%	35.0%	1.7%	18.2%	13.5%
	Occasionally Influenced	Count	36	37	76	12	40	6	207
		% within Influence	17.4%	17.9%	36.7%	5.8%	19.3%	2.9%	100.0%
		% within Occupation Status	37.9%	36.3%	35.8%	20.0%	33.3%	54.5%	34.5%
	Influenced	Count	31	43	88	27	54	3	246
		% within Influence	12.6%	17.5%	35.8%	11.0%	22.0%	1.2%	100.0%
		% within Occupation Status	32.6%	42.2%	41.5%	45.0%	45.0%	27.3%	41.0%
	Frequently Influenced	Count	0	0	0	0	8	0	8
		% within Influence	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%
		% within Occupation Status	0.0%	0.0%	0.0%	0.0%	6.7%	0.0%	1.3%
	Highly Influenced	Count	10	22	10	0	16	0	58
		% within Influence	17.2%	37.9%	17.2%	0.0%	27.6%	0.0%	100.0%
		% within Occupation Status	10.5%	21.6%	4.7%	0.0%	13.3%	0.0%	9.7%
Total		Count	95	102	212	60	120	11	600
		% within Influence	15.8%	17.0%	35.3%	10.0%	20.0%	1.8%	100.0%
		% within Occupation Status	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Influence of Lottery & Sweepstakes in Saving Habits * Marital Status Cross Tabulation						
			Marital Status			Total
			Single	Married	Widow/Widower	
Influence of lottery & sweepstakes in saving habits	Not Influenced	Count	11	69	1	81
		% within Influence	13.6%	85.2%	1.2%	100.0%
		% within Marital Status	9.1%	14.5%	25.0%	13.5%
	Occasionally Influenced	Count	22	183	2	207
		% within Influence	10.6%	88.4%	1.0%	100.0%
		% within Marital Status	18.2%	38.5%	50.0%	34.5%
	Influenced	Count	71	174	1	246
		% within Influence	28.9%	70.7%	.4%	100.0%
		% within Marital Status	58.7%	36.6%	25.0%	41.0%
	Frequently Influenced	Count	5	3	0	8
		% within Influence	62.5%	37.5%	0.0%	100.0%
		% within Marital Status	4.1%	.6%	0.0%	1.3%
	Highly Influenced	Count	12	46	0	58
		% within Influence	20.7%	79.3%	0.0%	100.0%
		% within Marital Status	9.9%	9.7%	0.0%	9.7%
Total		Count	121	475	4	600
		% within Influence	20.2%	79.2%	.7%	100.0%
		% within Marital Status	10.0%	100.0%	100.0%	100.0%

Influence of Lottery & Sweepstakes in Saving Habits * Religion Cross Tabulation						
			Religion			Total
			Hindu	Muslim	Christian	
Influence of lottery & gambling in saving habits	Not Influenced	Count	37	14	30	81
		% within Influence	45.7%	17.3%	37.0%	100.0%
		% within Religion	14.6%	8.2%	17.1%	13.5%
	Occasionally Influenced	Count	98	63	46	207
		% within Influence	47.3%	30.4%	22.2%	100.0%
		% within Religion	38.6%	36.8%	26.3%	34.5%
	Influenced	Count	96	69	81	246
		% within Influence	39.0%	28.0%	32.9%	100.0%
		% within Religion	37.8%	40.4%	46.3%	41.0%
	Frequently Influenced	Count	2	4	2	8
		% within Influence	25.0%	50.0%	25.0%	100.0%
		% within Religion	.8%	2.3%	1.1%	1.3%
	Highly Influenced	Count	21	21	16	58
		% within Influence	36.2%	36.2%	27.6%	100.0%
		% within Religion	8.3%	12.3%	9.1%	9.7%
Total		Count	254	171	175	600
		% within Influence	42.3%	28.5%	29.2%	100.0%
		% within Religion	100.0%	100.0%	100.0%	100.0%

Level of Influence of Lottery & Sweepstakes on Spending Culture of Disposable Income of Keralites.

Spending culture Vs Gender Cross tabulation					
			Gender		Total
			Male	Female	
Spending culture	Not Influenced	Not Influenced	11	62	73
		% within Spending culture	15.1%	84.9%	100.0%
		% within Gender	3.7%	20.7%	12.2%
	Occasionally Influenced	Occasionally Influenced	40	181	221
		% within Spending culture	18.1%	81.9%	100.0%
		% within Gender	13.3%	60.3%	36.8%
	Influenced	Influenced	140	57	197
		% within Spending culture	71.1%	28.9%	100.0%
		% within Gender	46.7%	19.0%	32.8%
	Frequently Influenced	Frequently Influenced	109	0	109
		% within Spending culture	100.0%	0.0%	100.0%
		% within Gender	36.3%	0.0%	18.2%
Total		Count	300	300	600
		% within Spending culture	50.0%	50.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%

Spending culture Vs Age Crosstabulation								
			Age					Total
			18-25	25-35	35-45	45-55	Above 55	
Spending culture	Not Influenced	Count	11	19	9	27	7	73
		% within Spending culture	15.1%	26.0%	12.3%	37.0%	9.6%	100.0%
		% within Age	10.7%	13.7%	6.3%	20.5%	8.3%	12.2%
	Occasionally Influenced	Count	40	45	45	55	36	221
		% within Spending culture	18.1%	20.4%	20.4%	24.9%	16.3%	100.0%
		% within Age	38.8%	32.4%	31.7%	41.7%	42.9%	36.8%
	Influenced	Count	34	43	51	38	31	197
		% within Spending culture	17.3%	21.8%	25.9%	19.3%	15.7%	100.0%
		% within Age	33.0%	30.9%	35.9%	28.8%	36.9%	32.8%
	Frequently Influenced	Count	18	32	37	12	10	109
		% within Spending culture	16.5%	29.4%	33.9%	11.0%	9.2%	100.0%
		% within Age	17.5%	23.0%	26.1%	9.1%	11.9%	18.2%
Total		Count	103	139	142	132	84	600
		% within Spending culture	17.2%	23.2%	23.7%	22.0%	14.0%	100.0%
		% within Age	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Spending culture Vs Income Cross tabulation								
			Income					Total
			< 1 Lakh	1 - 3 Lakhs	3-7 Lakhs	7-12 Lakhs	12 Lakhs and above	
Spending culture	Not Influenced	Count	13	14	37	8	1	73
		% within Spending culture	17.8%	19.2%	50.7%	11.0%	1.4%	100.0%
		% within Income	13.3%	7.9%	16.2%	11.6%	3.7%	12.2%
	Occasionally Influenced	Count	52	84	59	7	19	221
		% within Spending culture	23.5%	38.0%	26.7%	3.2%	8.6%	100.0%
		% within Income	53.1%	47.5%	25.8%	10.1%	70.4%	36.8%
	Influenced	Count	24	57	74	35	7	197
		% within Spending culture	12.2%	28.9%	37.6%	17.8%	3.6%	100.0%
		% within Income	24.5%	32.2%	32.3%	50.7%	25.9%	32.8%
	Frequently Influenced	Count	9	22	59	19	0	109
		% within Spending culture	8.3%	20.2%	54.1%	17.4%	0.0%	100.0%
		% within Income	9.2%	12.4%	25.8%	27.5%	0.0%	18.2%
Total		Count	98	177	229	69	27	600
		% within Spending culture	16.3%	29.5%	38.2%	11.5%	4.5%	100.0%
		% within Income	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Spending culture Vs Education Level Cross tabulation								
			Education Level					Total
			Below 10th	10th Pass	Plus Two	UG	PG	
Spending culture	Not Influenced	Count	0	8	6	40	19	73
		% within Spending culture	0.0%	11.0%	8.2%	54.8%	26.0%	100.0 %
		% within Education Level	0.0%	9.3%	3.7%	17.9%	16.4%	12.2%
	Occasionally Influenced	Count	0	36	51	94	40	221
		% within Spending culture	0.0%	16.3%	23.1%	42.5%	18.1%	100.0 %
		% within Education Level	0.0%	41.9%	31.3%	42.0%	34.5%	36.8%
	Influenced	Count	7	13	70	74	33	197
		% within Spending culture	3.6%	6.6%	35.5%	37.6%	16.8%	100.0 %
		% within Education Level	63.6%	15.1%	42.9%	33.0%	28.4%	32.8%
	Frequently Influenced	Count	4	29	36	16	24	109
		% within Spending culture	3.7%	26.6%	33.0%	14.7%	22.0%	100.0 %
		% within Education Level	36.4%	33.7%	22.1%	7.1%	20.7%	18.2%
Total		Count	11	86	163	224	116	600
		% within Spending culture	1.8%	14.3%	27.2%	37.3%	19.3%	100.0 %
		% within Education Level	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Spending culture Vs Occupation Status Cross tabulation									
			Occupation Status						Total
			Unemployed	Labour/ Self employed	Private employee	Govt. employee	Business	Professional	
Spending culture	Not Influenced	Count	10	2	37	21	2	1	73
		% within Spending culture	13.7%	2.7%	50.7%	28.8%	2.7%	1.4%	100.0%
		% within Occupation Status	10.5%	2.0%	17.5%	35.0%	1.7%	9.1%	12.2%
	Occasionally Influenced	Count	50	43	82	7	32	7	221
		% within Spending culture	22.6%	19.5%	37.1%	3.2%	14.5%	3.2%	100.0%
		% within Occupation Status	52.6%	42.2%	38.7%	11.7%	26.7%	63.6%	36.8%
	Influenced	Count	25	39	51	24	55	3	197
		% within Spending culture	12.7%	19.8%	25.9%	12.2%	27.9%	1.5%	100.0%
		% within Occupation Status	26.3%	38.2%	24.1%	40.0%	45.8%	27.3%	32.8%
	Frequently Influenced	Count	10	18	42	8	31	0	109
		% within Spending culture	9.2%	16.5%	38.5%	7.3%	28.4%	0.0%	100.0%
		% within Occupation Status	10.5%	17.6%	19.8%	13.3%	25.8%	0.0%	18.2%
Total		Count	95	102	212	60	120	11	600
		% within Spending culture	15.8%	17.0%	35.3%	10.0%	20.0%	1.8%	100.0%
		% within Occupation Status	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Spending Culture Vs Marital Status Cross tabulation						
			Marital Status			Total
			Single	Married	Widow/Widower	
Spending culture	Not Influenced	Count	9	62	2	73
		% within Spending culture	12.3%	84.9%	2.7%	100.0%
		% within Marital Status	7.4%	13.1%	50.0%	12.2%
	Occasionally Influenced	Count	26	194	1	221
		% within Spending culture	11.8%	87.8%	.5%	100.0%
		% within Marital Status	21.5%	40.8%	25.0%	36.8%
	Influenced	Count	48	148	1	197
		% within Spending culture	24.4%	75.1%	.5%	100.0%
		% within Marital Status	39.7%	31.2%	25.0%	32.8%
	Frequently Influenced	Count	38	71	0	109
		% within Spending culture	34.9%	65.1%	0.0%	100.0%
		% within Marital Status	31.4%	14.9%	0.0%	18.2%
Total		Count	121	475	4	600
		% within Spending culture	20.2%	79.2%	.7%	100.0%
		% within Marital Status	100.0%	100.0%	100.0%	100.0%

Spending culture Vs Religion Cross tabulation						
			Religion			Total
			Hindu	Muslim	Christian	
Spending culture	Not Influenced	Count	30	21	22	73
		% within Spending culture	41.1%	28.8%	30.1%	100.0%
		% within Religion	11.8%	12.3%	12.6%	12.2%
	Occasionally Influenced	Count	107	54	60	221
		% within Spending culture	48.4%	24.4%	27.1%	100.0%
		% within Religion	42.1%	31.6%	34.3%	36.8%
	Influenced	Count	75	61	61	197
		% within Spending culture	38.1%	31.0%	31.0%	100.0%
		% within Religion	29.5%	35.7%	34.9%	32.8%
	Frequently Influenced	Count	42	35	32	109
		% within Spending culture	38.5%	32.1%	29.4%	100.0%
		% within Religion	16.5%	20.5%	18.3%	18.2%
Total		Count	254	171	175	600
		% within Spending culture	42.3%	28.5%	29.2%	100.0%
		% within Religion	100.0%	100.0%	100.0%	100.0%

Influence of Sweepstakes on Consumer Buying Behaviour

Influence of Sweepstakes on CBB * Gender Cross tabulation					
			Gender		Total
			Male	Female	
Consumer Buying Behaviour	Not Influenced	Count	11	63	74
		% within Influence of GRSP tools	14.9%	85.1%	100.0%
		% within Gender	3.7%	21.0%	12.3%
	Occasionally Influenced	Count	31	55	86
		% within Influence of GRSP tools	36.0%	64.0%	100.0%
		% within Gender	10.3%	18.3%	14.3%
	Influenced	Count	84	118	202
		% within Influence of GRSP tools	41.6%	58.4%	100.0%
		% within Gender	28.0%	39.3%	33.7%
	Frequently Influenced	Count	171	54	225
		% within Influence of GRSP tools	76.0%	24.0%	100.0%
		% within Gender	57.0%	18.0%	37.5%
	Highly Influenced	Count	3	10	13
		% within Influence of GRSP tools	23.1%	76.9%	100.0%
		% within Gender	1.0%	3.3%	2.2%
Total		Count	300	300	600
		% within Influence of GRSP tools	50.0%	50.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%

Influence of Sweepstakes on CBB * Age Cross tabulation								
			Age					Total
			18-25	25-35	35-45	45-55	Above 55	
Consumer Buying Behaviour	Not Influenced	Count	9	18	11	29	7	74
		% within Influence of GRSP tools	12.2%	24.3%	14.9%	39.2%	9.5%	100.0%
		% within Age	8.7%	12.9%	7.7%	22.0%	8.3%	12.3%
	Occasionally Influenced	Count	17	10	12	22	25	86
		% within Influence of GRSP tools	19.8%	11.6%	14.0%	25.6%	29.1%	100.0%
		% within Age	16.5%	7.2%	8.5%	16.7%	29.8%	14.3%
	Influenced	Count	36	73	46	33	14	202
		% within Influence of GRSP tools	17.8%	36.1%	22.8%	16.3%	6.9%	100.0%
		% within Age	35.0%	52.5%	32.4%	25.0%	16.7%	33.7%
	Frequently Influenced	Count	41	36	64	46	38	225
		% within Influence of GRSP tools	18.2%	16.0%	28.4%	20.4%	16.9%	100.0%
		% within Age	39.8%	25.9%	45.1%	34.8%	45.2%	37.5%
	Highly Influenced	Count	0	2	9	2	0	13
		% within Influence of GRSP tools	0.0%	15.4%	69.2%	15.4%	0.0%	100.0%
		% within Age	0.0%	1.4%	6.3%	1.5%	0.0%	2.2%
Total		Count	103	139	142	132	84	600
		% within Influence of GRSP tools	17.2%	23.2%	23.7%	22.0%	14.0%	100.0%
		% within Age	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Influence of Sweepstakes on CBB * Income Cross tabulation								
			Income					Total
			< 1 Lakh	1 - 3 Lakhs	3-7 Lakhs	7-12 Lakhs	12 Lakhs and above	
Consumer Buying Behaviour	Not Influenced	Count	16	13	36	8	1	74
		% within Influence of GRSP tools	21.6%	17.6%	48.6%	10.8%	1.4%	100.0%
		% within Income	16.3%	7.3%	15.7%	11.6%	3.7%	12.3%
	Occasionally Influenced	Count	11	32	22	5	16	86
		% within Influence of GRSP tools	12.8%	37.2%	25.6%	5.8%	18.6%	100.0%
		% within Income	11.2%	18.1%	9.6%	7.2%	59.3%	14.3%
	Influenced	Count	34	55	84	21	8	202
		% within Influence of GRSP tools	16.8%	27.2%	41.6%	10.4%	4.0%	100.0%
		% within Income	34.7%	31.1%	36.7%	30.4%	29.6%	33.7%
	Frequently Influenced	Count	27	76	85	35	2	225
		% within Influence of GRSP tools	12.0%	33.8%	37.8%	15.6%	.9%	100.0%
		% within Income	27.6%	42.9%	37.1%	50.7%	7.4%	37.5%
	Highly Influenced	Count	10	1	2	0	0	13
		% within Influence of GRSP tools	76.9%	7.7%	15.4%	0.0%	0.0%	100.0%
		% within Income	10.2%	.6%	.9%	0.0%	0.0%	2.2%
Total		Count	98	177	229	69	27	600
		% within Influence of GRSP tools	16.3%	29.5%	38.2%	11.5%	4.5%	100.0%
		% within Income	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Influence of Sweepstakes on CBB * Education Level Cross tabulation								
			Education Level					Total
			Below 10th	10th Pass	Plus Two	UG	PG	
Consumer Buying Behaviour	Not Influenced	Count	0	8	6	41	19	74
		% within Influence of GRSP tools	0.0%	10.8%	8.1%	55.4%	25.7%	100.0%
		% within Education Level	0.0%	9.3%	3.7%	18.3%	16.4%	12.3%
	Occasionally Influenced	Count	0	6	33	37	10	86
		% within Influence of GRSP tools	0.0%	7.0%	38.4%	43.0%	11.6%	100.0%
		% within Education Level	0.0%	7.0%	20.2%	16.5%	8.6%	14.3%
	Influenced	Count	0	27	46	90	39	202
		% within Influence of GRSP tools	0.0%	13.4%	22.8%	44.6%	19.3%	100.0%
		% within Education Level	0.0%	31.4%	28.2%	40.2%	33.6%	33.7%
	Frequently Influenced	Count	11	45	75	51	43	225
		% within Influence of GRSP tools	4.9%	20.0%	33.3%	22.7%	19.1%	100.0%
		% within Education Level	100.0%	52.3%	46.0%	22.8%	37.1%	37.5%
	Highly Influenced	Count	0	0	3	5	5	13
		% within Influence of GRSP tools	0.0%	0.0%	23.1%	38.5%	38.5%	100.0%
		% within Education Level	0.0%	0.0%	1.8%	2.2%	4.3%	2.2%
Total		Count	11	86	163	224	116	600
		% within Influence of GRSP tools	1.8%	14.3%	27.2%	37.3%	19.3%	100.0%
		% within Education Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Influence of Sweepstakes on CBB * Occupation Status Cross tabulation									
			Occupation Status						Total
			Unemployed	Labour/ Self employed	Private employee	Govt. employee	Business	Professional	
Consumer Buying Behavior	Not Influenced	Count	11	2	37	21	2	1	74
		% within Influence of GRSP tools	14.9%	2.7%	50.0%	28.4%	2.7%	1.4%	100.0%
		% within Occupation Status	11.6%	2.0%	17.5%	35.0%	1.7%	9.1%	12.3%
	Occasionally Influenced	Count	18	19	27	0	18	4	86
		% within Influence of GRSP tools	20.9%	22.1%	31.4%	0.0%	20.9%	4.7%	100.0%
		% within Occupation Status	18.9%	18.6%	12.7%	0.0%	15.0%	36.4%	14.3%
	Influenced	Count	30	24	75	20	49	4	202
		% within Influence of GRSP tools	14.9%	11.9%	37.1%	9.9%	24.3%	2.0%	100.0%
		% within Occupation Status	31.6%	23.5%	35.4%	33.3%	40.8%	36.4%	33.7%
	Frequently Influenced	Count	26	55	72	19	51	2	225
		% within Influence of GRSP tools	11.6%	24.4%	32.0%	8.4%	22.7%	.9%	100.0%
		% within Occupation Status	27.4%	53.9%	34.0%	31.7%	42.5%	18.2%	37.5%
	Highly Influenced	Count	10	2	1	0	0	0	13
		% within Influence of GRSP tools	76.9%	15.4%	7.7%	0.0%	0.0%	0.0%	100.0%
		% within Occupation Status	10.5%	2.0%	.5%	0.0%	0.0%	0.0%	2.2%
Total		Count	95	102	212	60	120	11	600
		% within Influence of GRSP tools	15.8%	17.0%	35.3%	10.0%	20.0%	1.8%	100.0%
		% within Occupation Status	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Influence of Sweepstakes on CBB * Marital Status Cross Tabulation						
			Marital Status			Total
			Single	Married	Widow/Widower	
Consumer Buying Behavior	Not Influenced	Count	8	64	2	74
		% within Influence of GRSP tools	10.8%	86.5%	2.7%	100.0%
		% within Marital Status	6.6%	13.5%	50.0%	12.3%
	Occasionally Influenced	Count	8	78	0	86
		% within Influence of GRSP tools	9.3%	90.7%	0.0%	100.0%
		% within Marital Status	6.6%	16.4%	0.0%	14.3%
	Influenced	Count	45	156	1	202
		% within Influence of GRSP tools	22.3%	77.2%	.5%	100.0%
		% within Marital Status	37.2%	32.8%	25.0%	33.7%
	Frequently Influenced	Count	60	164	1	225
		% within Influence of GRSP tools	26.7%	72.9%	.4%	100.0%
		% within Marital Status	49.6%	34.5%	25.0%	37.5%
	Highly Influenced	Count	0	13	0	13
		% within Influence of GRSP tools	0.0%	100.0%	0.0%	100.0%
		% within Marital Status	0.0%	2.7%	0.0%	2.2%
Total		Count	121	475	4	600
		% within Influence of GRSP tools	20.2%	79.2%	.7%	100.0%
		% within Marital Status	100.0%	100.0%	100.0%	100.0%

Influence of Sweepstakes on CBB * Religion Cross tabulation						
			Religion			Total
			Hindu	Muslim	Christian	
Consumer Buying Behaviour	Not Influenced	Count	28	21	25	74
		% within Influence of GRSP tools	37.8%	28.4%	33.8%	100.0%
		% within Religion	11.0%	12.3%	14.3%	12.3%
	Occasionally Influenced	Count	40	17	29	86
		% within Influence of GRSP tools	46.5%	19.8%	33.7%	100.0%
		% within Religion	15.7%	9.9%	16.6%	14.3%
	Influenced	Count	93	57	52	202
		% within Influence of GRSP tools	46.0%	28.2%	25.7%	100.0%
		% within Religion	36.6%	33.3%	29.7%	33.7%
	Frequently Influenced	Count	89	73	63	225
		% within Influence of GRSP tools	39.6%	32.4%	28.0%	100.0%
		% within Religion	35.0%	42.7%	36.0%	37.5%
	Highly Influenced	Count	4	3	6	13
		% within Influence of GRSP tools	30.8%	23.1%	46.2%	100.0%
		% within Religion	1.6%	1.8%	3.4%	2.2%
Total		Count	254	171	175	600
		% within Influence of GRSP tools	42.3%	28.5%	29.2%	100.0%
		% within Religion	100.0%	100.0%	100.0%	100.0%