

Effective Factors of Gambling Behaviors: The Case of the North Cyprus Casinos

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ABSTRACT

This thesis empirically investigates 30 important factors affecting gambling activities of the casinos in North Cyprus. 150 participants are used to evaluate the case by conducting means scores, independent sample T-test and One-way Anova analysis.

The empirical results show that the factor called being “a sociable person” has statistical difference on the determinants of gambling behaviors where as the least important difference is “my only source of revenue is gambling.” The result also indicates “Gambling is the best way to laundry money” based on both the T-test and One-way Anova analysis.

Keywords: Casinos, One-way Anova analysis, Independent T-test, Gambling behaviours, North Cyprus.

ÖZ

Bu tez, KKTC’de bulunan kumarhanelerde insanların davranışlarını etkileyen 30 önemli faktörü deneysel olarak araştırılmasını amaçlamaktadır. Bu bağlamda, KKTC de yaşayan 150 kişi ile yüz yüze görüşme yapılmıştır. 150 katılımcının cevap verdiği sorular, ortalama değerler Bağımsız t-testi ve Tek Yönlü Anova Teknikleri kullanılarak araştırma yapıp seçim kriterleri karşılaştırılmıştır.

Ampirik sonuçlar sosyalleşmenin kumar davranışları üzerinde farklılık gösterdiği tespit edilmiştir. "Benim tek geçim kaynağım kumar oynamaktır." en az farklılık gösteren faktördür. Ayrıca sonuçlar kumar’ın (sans oyunları) kara parayı aklama’nın en iyi yöntem olduğunu t-test ve anova analizleri göstermektedir.

Anahtar Kelimeler: Kumarhaneler, Tek yönlü Anova analizi, Bağımsız T- test, Kumar davranışları, Kuzey Kıbrıs.

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Chapter 1

INTRODUCTION

1.1 Introduction

Casinos have become one of the main travel attraction places which are recognized to attract masses of tourists as the accommodating destinations (Wong and Rosenbaum, 2012). Incomes made from casino's gambling and associated dealings contribute to a substantial fraction of the gross domestic product (GDP) and create many jobs for the local community (Macau Statistics and Census Services, 2012).

In addition, the competitive powers have altered the path of the betting and gambling industry and become more effective on customer satisfaction (CS), (Wong and Fong, 2010). Moreover, Marginal research had been carried out before to clarify individual and demographic data on the determining factor of gambling behavior in casinos (Wong and Dioko, 2013).

Gambling industry statistics shows that in many countries, casino industry have underwent a considerable growth and expansion since 1990s. Much of this has been a immediate outcome of precise and comprehensive strategies implemented by the state, national or provincial administrations which are of the opinion that the casino industry can be an vital catalyst in generating jobs and also stimulate a considerable growth in tourism industry within their borders.

Furthermore, there is no denying the fact that Casino's developments have produced significant contributions to the tourism industries in past few decades (Wan, 2012; Wu and Chen, 2015). The quantities and capabilities of casinos have quickly developed in the Asia-Pacific counties, containing Australia, New Zealand, Cambodia, Philippines, South Korea, Myanmar, Macau, and Singapore. Thus, casino progresses and expansions have turn out to be a extremely lucrative segment of the wealth in these territories (Siu, 2007, 2008).

One of the types of legitimate gambling that is most linked to tourism is casino gaming. Additionally, other widely held forms of betting such as lotteries, wagering on racing, charitable gambling, and non-casino located gaming devices provide service mainly to local customers and consequently have slight direct influence on tourism or tourism growth. Then again, well-known historic casino sectors like Las Vegas, Monte Carlo, Sun City and Macao have drawn tourists from adjacent or distant countries or states as their primary basis of business. Certainly, Vegas which in 1997 attracted over 30 million tourists annually to its 105,000 hotel rooms and countless casino and entertainment services had become a best tourism destination resort, revolve around casinos.

1.1.1 History of Casino

Although The beginning and history of gambling and casinos are vague, there is a idea that gambling was existent among the human society since old days of civilization. Thus, it is essential to state that the Chinese documented the first gambling practice in 2300 B.C. In addition, there are a lot of chronicles and stories that are stretched from the Ancient Greek to Elizabethan and the Roman era, which altogether are the conclusive evidence of the roots of gambling.

The first recognized casino in the world was the Casino di Venezia, which was founded in Italy back in 1638. It is fascinating to mention that this particular casino still is working up to date. Moreover, it's important to note that in the beginning of 21st Century, casino and betting was prohibited in the U.S, which was done by the community activists and the state legislator up until 1931 when gambling became legal in Nevada State and Las Vegas.

Gambling persisted to achieve approval in 1978, when it was legally recognized inside Atlantic City, which up to now is the second major gambling sector in America. Additionally, further popular gambling destinations in America contain Biloxi in Gulf Coast area , Tunica Resorts and Mississippi.

The British likewise not left far-off when it came to gambling. The past shows that the British were the original developers of the Hazard. This pastime was the forerunner of the dice game along with the currentpoker games. Particularly, the origin of game of poker can be sketched back to the Persians and Italians.

In France, the roots of gambling originated back to Napoleon. The King had a exceptional curiosity about Vingt-et-un, which today is being denoted as the Blackjack or Twenty-one. Roulette also dated back to the French even though a profounder insight into the history of the gambling demonstrates that the game was taken up from the Egyptians.

Hence what is the beginning and origin of the term 'casino'? The word casino has Italian origins. Casino indicates a structure that explicitly constructed for pleasure. These types of structures used to host the community entertainment center that

included music, dancing, and gambling. The word Casino is likewise related to Spanish and German which was used to refer to a mess. Afterward, the word Casino became an inclusive term for public buildings where sporting and entertaining events took place.

At the beginning, casinos were not merely being used for past-time. For example, the Hanko Casino located in Finland was essentially never used for gambling and it was one of the most noticeable landmarks in the city at that time. Nowadays, this casino is being used as a cafeteria and restaurant. Similarly, the Copenhagen casino was a theater and its halls were used for vast community gatherings.

As the mid nineties, the internet has permitted the casino industry to flourish. Those individuals who are interested in gambling can play in the comfort of their own households. It is apparent that the future of gambling will continue to develop hand by hand with technology.

1.1.2 Gambling Problem

The range of gambling venues in numerous shares of the world has been complemented by augmented occurrence of gambling problems (Hing and Nuske, 2011). In dominions with 'mature' gambling bazaars, 2–5 per cent of the mature population are projected to be pathological gamblers (Volberg, 2007).

Problem gambling is denoted as a behavior that is out of control and that disturbs personal, family, financial and employment dealings. It is related to financial problems such as bankruptcy and debt, divorce, lost in efficiency, corruption and also crime (for example fraud and theft), despair and suicide.

It is predicated that between 0.6% to 0.8% of the adult population in Britain are having problem regarding gambling (among 275,000 and 370,000 people). The fractions of the population are alike to Scotland.

1.1.3 Casino Impacts

Investigation has shown that proximity of casinos surges the levels of problem gambling in the native inhabitants. Certain studies have argued that the position of a casino surrounded by 50 miles of an person's home can twofold the occurrence of problem gambling, while other studies have found that the provision of individual with specialty in problem gambling aids and public health initiatives can work against such upsurges.

In addition, Casinos do not seem to intensify per capita crime, originated overall crime rate in a district could rise. This appears to be a result of population growth, casinos incline to draw great quantity of tourists to a part, and also casino-jurisdictions can too face population growth which lead to an increase in total number of individuals in an region who can be perpetrator or victim.

This consequence seems to be focused on particular types of crime, for instance burglary and does not appear to touch on fierce crimes and most street criminalities. Dread and terror of crime does not look to surge in groups that host casinos, and may essentially cut due to the existence of casinos' own security measures and the progress of run-down areas.

1.1.4 Types of Casinos

Gaming clubs are differentiated by a variety of aspects, counting scope and topographical location, which can bring about very dissimilar influences. Big 'resort' casinos are frequently situated away from main population centers and combine a

variety of leisure services which makes them appealing to visitors. On the other hand, minor casinos are frequently situated in more inner-city or residential settings and offer less services, with have less capacity for drawing visitors.

The social expenses of casinos lean towards to be spread to the parts where the bettors who play them are living. Thus ,it shows that 'resort' and countryside casinos incline to be related with the lowermost social costs comparative to economic profits as the bulk of their clients come from the close areas. Nevertheless, urban or suburban casinos incline to attract huge number of local inhabitants to them, in sense that social expenses continue to be inside the community.

1.2 Methodology of Study

From the investigation standpoint, the present study is a descriptive study and from the result standpoint is a practical study. The case study in this research is North Cyprus and the data were collected from about 150 persons. The T–test and the One-way Anova analysis were conducted to test the main hypothesis¹.

The hypotheses used in this study are as follows:

H1: There is a significant difference between the gender groups in terms their perceptions influencing the determinants of gambling behaviors.

H2: There is a significant difference among the income levels groups in terms of their perceptions influencing the determinants of gambling behaviors.

H3: There is a significant difference among the nationality groups in terms of their perceptions influencing the determinants of gambling behaviors.

¹ The quantitative questionnaire method was utilized to gather data and the SPSS software was employed to examine the information.

1.3 Aim of the Study

Problem gambling is described as behavior that is uncontrolled and that interrupts private, family, financial and employment relations. It is related to financial difficulties for instance debt and bankruptcy, divorce, lost of efficiency, crime (such as robbery and fraud), despair and suicide.

This thesis empirically investigates 30 valid factors affecting gambling activities of the casinos in North Cyprus.

1.4 Limitation of the Study

The numbers is to be attained from the casinos in TRNC, which will be inspected in the report and limitations occur on the preparation and formulation. The data are originated and gathered by a head-on questionnaire from travelers and South Cyprus citizens.

1.5 Structure of Thesis

The study is divided into five chapters. Chapter one delivers an outline to the research. Chapter two explains the literature review, related to the concept of gambling behaviors at the casino. Chapter three gives detailed information about the methodology adopted for this study. Chapter four presents the data analysis and empirical results. Finally, chapter five discusses the empirical results and provides concluding remarks as well as it proposes some recommendation.

Chapter 2

LITERATURE REVIEW

2.1 Introduction

2.1.1 Cyprus Casinos and Gambling

While gambling is formally prohibited in Cyprus, because of the divergence characteristics of the political system there, casinos are functioning. The entire practice of gambling by respondent have been forbidden since the beginning of the Republic in 1960. The Betting Act 2012 exclusively forbids online gambling. After the legislation, the government commanded ISPs to block 270 unlicensed online gambling domains or accept €300k penalties. Numerous online casinos were previously licensed in Cyprus but article 79 of the regulation banned them. The lone exclusions are fixed odds sports betting and lottery-style gambling offered by the Greek state monopoly of OPAP, controlled by world lottery giant G-Tech.

Plans and Proposals are in the works for a particular authorized casino to probably be constructed in Nicosia. Yet, the mayors of all five regions are combating the proposal and enforcing on at least one casino per province. There are apparently over 20 unlawful casinos working in Cyprus, but the word "unlawful" may be subject to your political viewpoints. Though international law sees the Republic of Cyprus to be the legitimate and lawful government of the whole island, the northern portion is controlled by Turkey and denotes itself as the Turkish Republic of Northern Cyprus. This is the place for which the casinos are to be found.

2.2 Historical Background

Nerilee Hing and Elaine Nuske (2011) research on the helping problem gamblers in the gaming sites: An valuation of methods and techniques followed by forefront hospitality staff. This analysis inspected how forefront hospitality staff responds to customers with gambling problems in gaming sites. Personal discussions with 49 employees in Queensland Australia produced rich in-depth data. While , total staff was confident they could classify signs of problematic gambling and methods to follow if customers ask for help with a gambling problem, doubt and undixed challenges persist over how to reply to problem gamblers who do not sk for help. Although better systems ,exercise and processes may expand staff interferences, sustained dependence on individual decision and discretion are likely to observe the substantial majority of problematic gamblers in venues overlooked (Hing and Nuske, 2011).

Gambling actions are a type of culture for most Asians particularly the Chinese people. The Chinese literature documented such actions as early as 3000 years ago in the form of Keno (Ndubisi et al., 2014). With time the gambling industry has developed noticeably and has grow into the business opportunity for many businesspersons in Asia. In addition, as is normal all over the world, the gambling sites in Asia have their share of family-owned companies which complements those special characteristics (de Farias et al., 2009) to the milieu of features in that entertaining industry. In Malaysia, gambling offers an appealing entertainment option for leisure gamblers, plus contributes considerably to its economy (Chew and Ndubisi, 2010).

Nelson Oly Ndubisi et al., (2011) research on the moral ideologies, perceived gambling value, and gambling commitment. This investigation assesses the correlation between ethical ideology and gambling commitment, and the curbing influence of perceived gambling value. Via a field survey of customers of a prominent Asia's gambling establishment, 382 usable responses were received. Data were analyzed using factor analysis and hierarchical multiple regression. The results display that ethical ideologies and perceived gambling value predict a important amount of change in gambling commitment. Specifically, idealism has a negative relationship with a number of years of gambling and amount gambled. Relativism associates positively with the number of years of gambling and amount gambled (Ndubisi et al., 2014). In addition, idealism and perfectionism has a undesirable influence on supposed gambling value, and relativism has a constructive impact on perceived gambling value.

Increased rivalry in the casino industry has compelled workers and academics similarly to emphasis more importance on pleasing patron demands. Yet, discrepancies in the literature bring about several patron satisfaction models deprived of a well-defined and certain conclusion of the role of patron anticipations.

IpKin Anthony Wong et al., (2013) research on the perception of the facilitated curbing position of patron anticipations in the customer approval model: The case of casinos. In this paper, the writers inspect the regulating role of client expectations on the association between client satisfaction and its drivers: recognized performance and value (Wong and Dioko, 2013). The outcomes specify that customer expectations balance the facilitating effect of perceived value while perceived value completely facilitates the moderating effect of customer expectations. Moreover, the

outcomes propose mutually moderated mediation and mediated moderation. In general, this study shows a original way of evaluating the impact of customer expectations and an improved understanding of perceived value and customer satisfaction. Implications for model and practice in gaming and marketing analyses are defined.

The purpose of this article is to expand the literature by re-examining consumer gratification in the fast developing casino industry. This study also points to provide to tourism studies by investigating the results of CS between casino tourist patrons. Methodologically, this research acts to deliver an example for testing in what way mediation can be moderated (i.e., moderated mediation) and by what means moderation can be mediated (mediated moderation). We debate the significance of this suggested CS outline in the framework of gambling industry and service marketing at large, next which we offer outcomes of the report investigation then examine consequences.

2.2.1 Gambling Theory Research

The casino industry control entire types of amusement unified in terms of profits. As high as a 80% of several countries (varying from western to eastern) populations gambled in the previous year, and are be inclined to wager more often than they buy most other customer goods. However, this gigantic arrangement has had far less investigation of the commerce of gambling than other consumer products or services (Mizerski, 2013). The investigation in this exclusive subject was chosen to deliver new outlooks, concepts, and measures for a fast developing industry that is guiding the practice of technology (real time promotions, online ,etc.) and the globalization of gambling.

The role of "false beliefs" and "illusions of control" over the game which are offered as drivers of problem gambling may not relate to regular gambling. While the papers in this particular subject recognize the undesirable influences of problem gamblers, all the writers view the regular gamblers this signifies the 99% of gamblers who do not have an issue with the gambling goods (Mizerski, 2013). The result of these studies of ordinary gamblers complements additional empirical evidence and theories to better comprehend this subgroup of entertainment.

Richard Mizerski et al., (2011) research on the gamblers' habit. The theories used to comprehend and forecast ordinary non-problem gambling are near totally affective or cognitive-oriented. These encompasses motivations, self-confidence, image enhancement and illusions of power over accidental events. But, gambling is one of the most often bought customer goods, and the occurrence of earlier actions has conventionally been regarded as "habit" by psychologists and vendors. While habit as the frequency of past behavior has been revealed to be a convincing forecaster of future behavior in gambling, habit offers little extra vision into gambling deeds in that form. The occurrence of past purchasing behavior is a vital put in to NBD-Dirichlet models that deliver a improved capability to apprehend and foresee future purchases of consistently purchased customer package products.

NBD-Dirichlet models have been displayed to deliver an outstanding match to statistics and figures for a wide-ranging of regularly bought products and services for countries all over the world. Uses of the NBD-Dirichlet models to data about gambling actions display that these models constantly deliver a much closer match to the data than with other consumer models tested (Mizerski et al., 2013). The understanding of NBD-Dirichlet yield can offer extra precise standards than

cognitive or affective output to test changes to the gambling environment (e.g., more games, new games, warnings) and to gamblers (e.g., problem gambling).

Neslin et al., (2006) specify that several stages in the client mix prediction procedure have an effect on its accomplishment. Yet, they intensely propose focusing on the forecast technique because of its enormous influence on the return on investment of following marketing engagements. Consequently, academic literature on the optimization of churn prediction algorithms has shattered in the last couple of years. Prediction algorithms that are used in customer churn prediction literature contain sole algorithms such as generalized additive models, decision trees, (Coussement et al., 2010), support vector machines (Coussement and Van den Poel, 2008) or logistic regression etc plus whole learners that unite the calculations of manifold sole algorithms, (Coussement and Van den Poel, 2009).

Kristof Coussement et al., (2013) research on the advantageous validity of ensemble learning. Nevertheless, the online betting business is one of the greatest revenue making divisions of the recreation business, bring about fierce rivalry and packed markets. thus, it is vital to proficiently preserve gamblers. Churn prediction is a capable new substitute in customer relationship management (CRM) to examine customer retention. It is the process of classifying gamblers with a great probability to depart the company founded on their previous behavior. In addition, this study examines whether churn prediction is a beneficial decision in the CRM palette of the online betting businesses. Using real-life data of poker players at bwin, single algorithms, CART decision trees, and widespread additive models are benchmarked to their ensemble counterparts, random forests, and GAMens. The outcomes display that churn prediction is a vital strategy to recognize and profile those consumers at

risk. Furthermore, the performance of the ensembles is more strong and superior compare to the single models.

Catherine Prentice and June Cotte (2015) research on the compound Ps'effects on gambling, drinking and smoking: Advancing theory and evidence. This exceptional issue is devoted to delivering understandings into research on drinking ,problem gambling, smoking and problem gambling . Illustrating on compulsive consumption literature, the issue advances from business management viewpoints and analyses numerous external factors with a emphasis on marketing effects on drinking ,smoking behaviors and gambling. Especially, the papers in this issue are classified on the foundation of marketing mix into place , people ,promotion, peer-culture, policy effects and psychological. A combination of approaches including quantitative, qualitative and meta-analysis come into view in this issue with a branch out sampling cohort.

Compulsive consumption, categorized as a means of easing undesirable feelings of anxiety and stress, is an irregular form of expending and using in which the afflicted customer has an unbearable, uncontrollable, lasting, and repetitive urge to spend and consume (Bridges and Florsheim, 2008; Manolis and Roberts, 2008; Workman and Paper, 2010).

Catherine Prentice and IpKin Anthony Wong (2015) have studied the casino marketing, problem gamblers or loyal customers? This research ties the research space recognized in the current gaming literature, investigates the associations between the usually practiced patron attainment and preservation strategies in casinos, gambling activities, consumer loyalty and problem gambling. Especially, the

study investigates the mediating role of gambling behaviors in the association among the strategies and gambling problem or consumer loyalty. Gambling behaviors chosen for this analysis are the gambling frequency and budget , average betting and also length of stay. These behaviors and the related benchmarks are coherent with those used in casinos to measure customer profitability and lifetime value. This study includes two studies and was commenced at 30 key casinos in the gaming capital Macau. The initial study plans to classify customer attainment and preservation strategies in casinos and the second is concentrated on hypotheses examination (Catherine and IpKi, 2015). Results from testing the hypotheses using numerous statistical techniques in the second study verify some suggested associations and collapse to backing others. The findings have noteworthy suggestions for the relevant literature as well as for practitioners.

Research submerged in this topic includes conversation about service income chain in the casino industry, examining the associations between several casino strategies and consumer loyalty and retention ,such as drawing upon Asian gamblers and casinos in Asia, gaming study guided by Lam and colleagues (e.g., Lam, 2007; Lam and Mizerski, 2009), Wong and colleagues (e.g., Wong, 2013; Wong and Dioko, 2013; Wong and Fong, 2010) and Prentice and colleagues (e.g., Prentice, 2013, 2014; Prentice, King, and Ohtsuka, 2012; Shi, Prentice, and He, 2014; Zeng and Prentice, 2014) move towards customer (gambler) loyalty and retention analysis from gambling incentive, casino service, consumer equity and loyalty package. On the foundation of Las Vegas casinos, a noverabundance of investigation in the identical area has been printed by Lucas and his colleagues.

In 2013, Jessalynn has researched on a history of casino public affairs inside Las Vegas. This study inspects the usage of public affairs by the casino gaming industry in Las Vegas, NV. Numerous are acquainted with Las Vegas's astonishing progress into a cultural icon and tourist destination, yet few understand that public relations contributed a important role in advancing this progress. grounded on archival research, this paper classifies methods in which public affairs activities even when not recognized by that specific title played a part in advancing Las Vegas's casinos into the contemporary era of corporate ownership and international prominence (Strauss, 2013).

Shou-Tsung Wu and Chen (2015) have examined on the economic , environmental and social impacts of casino gambling on the inhabitants of Macau and Singapore. This research inspects the perspectives of Macau and Singapore inhabitants to the growth that have been examined on the economic , environmental and social impacts of casino gambling impacts that are thought to arise. It also evaluates whether alterations occur among socio-demographic groupings. The sample comprised 416 respondents from Macau and 409 from Singapore (Wu and Chen, 2015). An investigation using mainly descriptive statistics showed both sub-samples had alike perspectives though Macau inhabitants inclined to have more scores pertaining to the outcomes of gambling. It is proposed that the alterations rise because of the superior experience of Macau inhabitants to the effect of casino growth.

2.3 Social Influences

As it is difficult to distinct economic influences from social influences and impacts are viewed as the most challenging phenomenon for investigators to quantify scientifically. Many analyses have employed the economic idea of "cost" to

impartially measure and analyze social influence incidents; therefore the name "social cost" has become the leading medium to classify the intensity and dimension of social impacts. Then again, this method, which is founded on the standpoint of economic influences to examine and debate social cost, has prompted countless controversial discussions of "what social cost is" and "what the description of social cost should be" in social science. (Walker, 2007), Who used a dissimilar approach to inspect the social costs of "gambling", proposed that a cost must, by description achieve the subsequent three conditions for it to be calculated as a social cost of gambling: (1) the expenditure has to be social instead of private or personal, (2) the expenditure has to result in a actual reduction in societal wealth, and (3) the expenditure has to result entirely from gambling. Therefore, the present associated investigations on the social costs of gambling have been focused on debates from the subsequent viewpoints: an economic viewpoint, costofillness approach also a community health perspective (Wu and Chen, 2015).

Gonzales et al., (2007) linked casino gambling to enhancements in the quality of life concerning the social and economic welfare of both non-Indian and Indian populations in New Mexico and Arizona.

In other hand, though some researchers have discovered that the growth of casino gambling has no immediate relations with a upsurge in crime rate, most reports have revealed that casino gambling may be associated with the following social deviances: domestic violence, divorce, bankruptcy, drug and alcohol abuse, risky or illicit sexual behavior (especially prostitution), and problem gambling (Chhabra, 2007).

The surge in the quantity of pathological gamblers is one more alarming issue about the progress of casino gambling which indicate that problem gambling had escalated in the examined site from 1995 to 2000, and community front-runners have likewise observed that subjects concerning child neglect and family problems had become more thought-provoking and extensive throughout this period (Wu and Chen, 2015).

As specified by grounded on their findings of casino gambling in Korea, the constructive socio-cultural influences would bring about support for the growth of casino gambling by inhabitants, yet the undesirable effects would trigger opposition from inhabitants in contradiction of the presence of casino gambling.

2.4 Economic Influences

When debating the economic influences of tourism, the multiplier procedure should be the most renowned and commonly employed approach to evaluate the economic contributions of tourism industry widely on macroeconomic fields, containing financing (including the cash flow and the employment rate), export, governmental spending (for example, building public facilities and infrastructures) and taxation revenue, tourist consumption, and so forth (Wu and Chen, 2015). But, the highest test linked to computing the multiplier process derives from the complications of gathering the essential data and explaining suitable numbers of constraints. Thus, dissimilar approaches for determining the economic impacts of tourism have been established: The usage of an input-output measure, tourism expenditure modeling, the development of satellite accounts, and local impact studies utilizing a number of ad hoc measures.

The reason that starting casino gambling enterprises could produce sizable tax revenues for administrations is unquestionably the greatest economic advantage that the gaming industry can provide (Gu and Li, 2009). Kang et al., (2008) recommended that gambling(casino) could promote local economic progresses and produce more valuable prospects to business-related activities. Moreover, some researchers have verified that casino gambling actions usually supply significant economic profits via augmented employment chances.

McLain and Maheshwari (2006) who contrasted the career chances also personal earnings of inhabitants among thirty casino communities in America, stated that upsurges in career opportunities and earnings are not totally connected and that only the areas with economic accomplishments exceeding the national mean undergone substantial profits from casino gambling operations. Furthermore, economic advantages that are made by casino operations are more noticeable in rural regions, where they often set in motion superior business growths and wage rises.

2.5 Casino Loyalty Program and Membership Customer

Membership customer loyalty has a constructive association with casino lucrativeness and profitability (Kale and Klugsberger, 2007). The aspects that influence gambler dependability and loyalty have a knock-on effect for lucrativeness. Loyalty programs, service quality (Prentice, 2013a, 2013b). and customer approval are usually acknowledged to be important effects in the construction of consumer loyalty in a service environment.

Loyalty plans have been extensively researched and largely recognised to be an efficient approach to achieving customer loyalty. Earlier research on the

consequences of loyalty program has achieved two in consistent conclusions (Dorotic et al., 2012).

Barsky and Tzolov (2010) specify that loyalty programs are only efficient for designated groups of patrons (e.g. Elite Elders segment), however not efficient for the main portion of casino patrons, labeled unmoved members in their study. The writers propose that improved personal treatment, enhanced promotions, and perks should be presented to engage these patrons. Crofts's (2011) thesis delivers a detailed evaluation of casino loyalty programs in the USA and deduces that casino employees and management should be included in loyalty programs and endeavor to connect clienteles with latest programs so as to augment efficiency of the programs.

2.6 Casino Service Quality, Gambler Satisfaction, and Loyalty

In 2015, Man-U Io has researched on the studying the influence of hedonic actions on casino-hotel visitors' constructive sentiments and satisfaction. This report tries to evaluate casino-hotel tourists ' hedonic experience by exploring and examining their constructive sentiments with respect to their inclination of hedonic actions and gratification at casino hotels. A quantitative survey of 500 casino hotel visitors in Macao was conducted. Two dimensions of positive emotions experienced at casino hotels have been identified. The results revealed that some hedonic activities could while some other activities could not significantly influence casino-hotel visitors' positive emotions (Io, 2016). This study enhances our understanding of casino-hotel visitors' positive emotions as the core component of hedonic experience and suggests some theoretical suggestions for impending research in hedonic experience, along with managerial implications for the sustainable development of casino hotels and the management of hedonic experience.

2.7 Emotional Experience at Casino Hotels

Casino hotels are advancing into combined resorts that serve unique functions and purposes (Io, 2016). A combined resorts is termed as a "multi-dimensional resort that contains a convention exhibition centers ,casino , hotels and shopping and entertainment facilities.

Nowadays, the casino hotels are not only attracting gaming oriented tourists but also non-gaming oriented tourists by providing a variety of non-gaming tourism services (Wong and Rosenbaum, 2010). The non-gaming tourism services encourage casino patrons to pursue a diversity of novel leisure time and experience that can deliver them with excitements and pleasures (Wan, 2012a; Wong, 2013; Wong and Dioko, 2013). Previous research suggested that nongaming attributes/attractions play an important role in casino hotel visitors' positive emotional experience. For example, the environment and ambiance of casino hotels could affect visitors' cognitive and emotional experiences (Walls et al., 2011).

Chapter 3

RESEARCH METHODOLOGY

3.1 Introduction

The aim of this chapter is to present study strategy which are related to this theses. This strategy implements a plan to investigate about statistic significant difference of gender, monthly income level and nationality characteristic on the determinants of gambling behavior in the casino. For obtaining of research objectives, questionnaire method was one of the most proper ones. The objects, methods, and strategies which are followed in the whole of this research are discussed in this chapter.

3.2 Sample and Data Collection

The following section explains research methodology. Sample population, ethical issues and confidentiality frequencies, method and research procedure are consisted in this part of study.

3.2.1 Sample Population

The convenience sampling technique is applied for the questionnaire used². In fact, 150 participants responded for the questionnaires.³

² The convenience sampling is a specific type of non-probability reference that is used for collecting questionnaire data from available respondents in the research.

³ Jones and Taylor(2007), Ruy et al.(2012), Lloyd and Luk(2011) and Han and Jan(2011), Hume and Mort(2010), Jani and Han(2011)

3.2.2 Ethical Issues and Confidentiality

Our respondents were requested upon their voluntarily participation and anonymously their questionnaires had been filled. Their private information had not been asked in the questionnaire and the data collected were kept safely in a proper place.

3.2.3 Method and Research Procedure

To meet the objectives, the quantitative approach was utilised in this research. Quantitative research is used for observing mathematical statistics or computational techniques and empirical investigations (Anderson et al., 2012). In this manner, each respondent filled a self-administered questionnaire. For this research, some quantitative analysis methods are adopted to examine determinants of the gambling behaviors at the casino in TRNC.

This thesis empirically investigates 30 important factors affecting gambling behaviours at the casinos in TRNC. In this context, a face to face survey has been carried out with 150 people who live in different nationality: Cypriot (Turkish), Turkish, Iranian, Nigerian, Middle East People, and Former USSR People, British and European, all participated in this questionnaire. Survey questions have been prepared in both English and Turkish and Persian and collected output data from surveys analyzed on SPSS software. Means scores independent samples T-test, One-way Anova techniques are conducted to investigate and compare selection criteria.

3.3 Measurement Materials

In this part of research methodology, the used techniques of measurement are discussed. Demographic Questionnaire and Research Variables Questionnaires are proposed as following.

3.3.1 Demographic Questionnaire

The demographic information consists of participant gender, age, nationality, job status, monthly salary, occupation, occupational experience, educational level and number of family members. All of these factors will help us to understand and give the clear explanation to participant choices of response.

The survey contained thirty-nine questions, categorized into two sections; the first section comprising demographic information's included nine questions and the second section comprises of 30 questions on the devices selection factors for the determination of gambling behaviors.

The demographic variables data have been collected using a significantly designed questionnaire. The respondent filled information are shown as below:

Gender: 1= Male , 2= Female

Age: 1= (18-27); 2= (28-37); 3= (38-47); 4= (48 and above).

Monthly Income Level: 1= (\$ 0 – 999); 2= (\$ 1000 – 1999); 3= (\$ 2000 – 2999);
4= (\$ 3000 and over)

Job status: 1= Full-time, 2= Part-time, 3= Unemployed

Work experience: 1= (1-5 years), 2= (6-10 years), 3= (more than 10 years)

Educational level: 1= Primary school, 2= Secondary/high school, 3= Technical school, 4= University, 5=Postgraduate

Nationality: 1= Cypriot (Turkish), 2= Turkish, 3= Iranian, 4= Nigerian, 5= Middle East People, 6= Former USSR People, 7= British, 8= European

Family Size: 1=2 persons , 2=3 persons , 3=4 persons , 4=5 persons , 5=6 persons,
6= more than 6 persons

Occupation: 1= Business, 2= Government, 3= Professional, 4= Private sector

3.3.2 Research Variables Questionnaires

All the questions in this section of were designed using a 5-point likert scale where 1 depicted "strongly disagree" ,2 represents "disagree", 3 represents "neutral", 4 represents "agree" and 5 "strongly agree". The scales were designed using items from diverse sources⁴.

3.4 Statistical tools in the research

For this study, SPSS program was used for analyzing the data and providing them in some appropriate tables. Means scores were used to show the higher level of importance based on the important factors used in the questionnaires. The tools to be used for the measuring the study are reliability analysis, descriptive, T-test and Analysis of variance (On-way Anova).

3.5 Data Analyses

For this research, some quantitative analysis methods are adopted to examine the determinate of statistic significant difference among respondent in North Cyprus⁵. Descriptive statistics such as mean scores reliability test, T-test and One-way Anova analysis are conducted. Means scores are used for the find at the test of important. The reliable test is used for questions asked within the questionnaire whether reliable or not. T-test employed to found out whether male and female have statistically significant differences base on the questions. Anova analysis is conducted to mean whether the group of nationality and the group of income level based on the questions.

⁴ Siu, R. C. S. (2008) and Prentice, C., (2013a) for more detail about questionnaire.

⁵ Gravetter & Wallnau, (2016), described Anova test as the difference between two or more mean using a statistical procedure. Anova explains the degree to which different variabes differ and also state which Mean is statistically different from another. Therefore, Anova alongside T-test will be used to tell the significant difference among means (Navarro & Maldonado, 2007).

Chapter 4

EMPIRICAL RESULTS

4.1 Introduction

The following analyses were done to answer research hypotheses: frequencies, descriptive statistics, reliability testing, T-test and Analysis of Variance (One-way Anova), analysis¹.

4.2 Frequencies

Information such as “age”, “gender”, “monthly salary level”, “occupational status”, “work experience years”, “educational level”, “nationality”, “family size” and “occupation” were used. The questions can be known as general information. The following questions have been asked from participants.

Table 1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	79	52,7	52,7	52,7
	Female	71	47,3	47,3	100,0
	Total	150	100,0	100,0	

Table 1, demonstrates the frequency and percentage results of gender analysis. This table introduces that among 150 respondents, 79 were male, the rest were female. This table also shows the percentage of each gender. With respect to valid percent column; 52.7% of participants were male and 47.3 % were female.

Table 2: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-27	43	28,7	28,7	28,7
	28-37	61	40,7	40,7	69,3
	38-47	35	23,3	23,3	92,7
	48 and above	11	7,3	7,3	100,0
	Total	150	100,0	100,0	

Table 2 shows, frequency and percentage distribution on different age groups. Based on this table, the highest range was between 28-37 years old. Frequency and percentage of this group are 61 and 40.7%.

Table 3: Monthly Income Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-999\$	44	29,3	29,3	29,3
	1000-1999\$	42	28,0	28,0	57,3
	2000-2999\$	35	23,3	23,3	80,7
	3000 and over	29	19,3	19,3	100,0
	Total	150	100,0	100,0	

Table 3 demonstrates income level distribution on different income level groups. Table indicates which participants earn 0-999\$ per month as more dominant to other groups. Frequency and percentage of this group are 44 and 29.3%.

Table 4: Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary School	3	2,0	2,0	2,0
	Secondary/high School	6	4,0	4,0	6,0
	Technical school	18	12,0	12,0	18,0
	University	93	62,0	62,0	80,0
	Post graduate	30	20,0	20,0	100,0
	Total	150	100,0	100,0	

Table 4 shows the education level of the responders. According to it, the graduate participants are more frequent, frequency and percentages of this group are 93 and 62%.

Table 5: Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business	53	35,3	35,3	35,3
	Government	37	24,7	24,7	60,0
	Professional	38	25,3	25,3	85,3
	Private sector	22	14,7	14,7	100,0
	Total	150	100,0	100,0	

Table 5 shows the information of participants occupation. Based on this table, business is the maximum amount of respondents. Frequency and percentages of this group are 53 and 35.3%.

Table 6: Job Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Full time	60	40,0	40,0	40,0
	Part time	51	34,0	34,0	74,0
	unemployed	39	26,0	26,0	100,0
	Total	150	100,0	100,0	

Table 6 shows the collected data about different job status surveyed in this study. According to this table, the group with the highest number of respondents is full time. Frequency and percentages of this group are 60 and 40%.

Table 7: Work Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5 years	59	39,3	39,3	39,3
	6-10 years	51	34,0	34,0	73,3
	more than 10 years	40	26,7	26,7	100,0
	Total	150	100,0	100,0	

Table 7 shows the information about work experience is collected in years. According to this table, between 1-5 years has been observed as more dominant than other ranges. Frequency and percentage of this group are 59 and 39.3%.

Table 8: Nationality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cypriot (Turkish)	17	11,3	11,3	11,3
	Turkish	20	13,3	13,3	24,7
	Iranian	21	14,0	14,0	38,7
	Nigerian	19	12,7	12,7	51,3
	Middle East People	18	12,0	12,0	63,3
	Former USSR People	17	11,3	11,3	74,7
	British	17	11,3	11,3	86,0
	European	21	14,0	14,0	100,0
	Total	150	100,0	100,0	

Table 8 shows the information about Nationality of participants. Based on that, Iranians are the most frequent ones and the frequency of this group is 21. Also these respondents are 14.0% of whole random samples.

Table 9: Family Size

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	17	11,3	11,3	11,3
	3	24	16,0	16,0	27,3
	4	43	28,7	28,7	56,0
	5	45	30,0	30,0	86,0
	6	13	8,7	8,7	94,7
	more than 6	8	5,3	5,3	100,0
	Total	150	100,0	100,0	

Information about different family size has been shown at table 9. According to this Table, the group with the highest number of respondents is 5 persons. Frequency and percentages of this group are 45 and 30.0%.

4.3 Descriptive Statistics

Descriptive statistics method has been utilised about assessing of important factors. The mentioned method allocates precise values to the collected data and creates the notable results for implication. Table 10 shows the number of respondents which answered all of questions. Based on this information, 150 participants attended in this survey and answered 30 survey questions. The questions shown in Table 10 are ranked based on importance level.

Table 10: Descriptive Statistics

Questions	N	Minimum	Maximum	Mean	Std. Deviation
I love to spend money	150	1	5	2,84	1,433
Members of my family have alike values and principles	150	1	5	2,77	1,343
I would like being the center of attention	150	1	5	2,81	1,328
I change my mood a lot	150	1	5	3,03	1,333
I feel satisfied with myself	150	1	5	3,39	1,360
I can be easily a sociable person	150	1	5	3,45	1,277
I feel more self-confident or sure of yourself	150	1	5	2,99	1,366
I forget my worries	150	1	5	2,63	1,324
I can afford to gamble	150	1	5	2,57	1,313
I feel confident when I gamble	150	1	5	2,51	1,284
I can borrow when I want to gamble	150	1	5	2,45	1,303
individuals who gamble are more bold and audacious	150	1	5	2,77	1,327
If I have never felt the exhilaration of making a daring bet, I have never truly lived	150	1	5	2,65	1,346
If I lose at gambling, I stick to calm back	150	1	5	2,85	1,425
Some friends can bring a good luck at gambling for me	150	1	5	2,91	1,494
The odds of collecting a significant quantity of cash at the Casino are fairly high	150	1	5	2,87	1,430
My only source of revenue is Gambling	150	1	5	2,23	1,333
I have to win some cash to stabilize my budget from gambling	150	1	5	2,65	1,442
Getting rich quickly by gambling	150	1	5	2,65	1,433
Making money from gambling rather than working	150	1	5	2,31	1,346
Gambling makes me feel alive	150	1	5	2,24	1,309
Gambling does not destroy families	150	1	5	2,97	1,428
Gambling is just a hobby	150	1	5	3,00	1,519

Most of my friends approve of gambling	150	1	5	2,99	1,298
My companions frequently visit places where gambling happens	150	1	5	3,01	1,316
My family members regularly visits places where gambling happens	150	1	5	2,45	1,344
My proficiency and talent in gambling add to the probability that I will earn money	150	1	5	2,77	1,435
Gambling is the most effective method for me to experience exhilaration	150	1	5	2,81	1,441
Gambling is the best way to laundry money	150	1	5	2,73	1,409
Gambling is the best way to evade tax	150	1	5	2,49	1,413
Valid N (listwise) ⁶	150				

Table 10 contains the required information for each research question. In this table, maximum, minimum, mean and standard deviation results are depicted. Most of the participants noted that “I can be easily a sociable person” (3.45). So, questionnaire results are implied that, sociable person has a statistical difference on the determinants of gambling behaviours. Where as the most important difference is “my only source of revenue is gambling.”

⁶ Prentice, C., 2013a. Service quality perceptions and customer loyalty in casinos. *Int.J. Contemp. Hosp. Manage.* 25 (3), 49–64.

Siu, R. C. S. (2008). After the games in Macau and Singapore, what next? *Casino & Gaming International*, 4, 17e21

Jones and Taylor(2007), Ruy et al.(2012), Lloyd and Luk(2011) and Han and Jan(2011), Hume and Mort(2010), Jani and Han(2011)

4.4 Reliability

For evaluating the reliability of the questions, Cronbach's alpha test was used.

Table 11: Reliability Statistics

Cronbach's Alpha	N of Items
,680	30

Table 11 shows that based on thirty questions, asked in the questionnaire Cronbach's estimate coefficients are consistent (0.680 is greater than 0.6). Table 12 also shows whether the questions factors are individually reliable or not.

For evaluating them according to the statistical fact that the amount of Cronbach's alpha should be more than 0.6 see Nunnally, J.C (1978) for more information about the reliability results tabular.

4.5 Item by Item

Table 12 displays individual Cronbach's alpha number for each factor. As can be seen in table 12, Some questions can be dropped from the questionnaire as suggested in the relevant literature in which questions are less than 0.6 (Nunnally, J.C, 1978).

Table 12: Individual Cronbach's alpha

	alpha
I love to spend money	,745
Members of my family have alike values and principles	,613
I would like being the center of attention	,650
I change my mood a lot	,729
I feel satisfied with myself	,641
I can be easily a sociable person	,768
I feel more self-confident or sure of yourself	,704
I forget my worries	,672
I can afford to gamble	,662
I feel confident when I gamble	,614
I can borrow when I want to gamble	,626
individuals who gamble are more bold and audacious	,504
If I have never felt the exhilaration of making a daring bet, I have never truly lived	,624
If I lose at gambling, I stick to calm back	,647
Some friends can bring a good luck at gambling for me	,719
The odds of collecting a significant quantity of cash at the Casino are fairly high	,715
My only source of revenue is Gambling	,627
I have to win some cash to stabilize my budget from gambling	,682
Getting rich quickly by gambling	,590
Making money from gambling rather than working	,765
Gambling makes me feel alive	,628
Gambling does not destroy families	,613
Gambling is just a hobby	,762
Most of my friends approve of gambling	,665
My companions frequently visit places where gambling happens	,675
My family members regularly visits places where gambling happens	,555
My proficiency and talent in gambling add to the probability that I will earn money	,706
Gambling is the most effective method for me to experience exhilaration	,694
Gambling is the best way to laundry money	,808
Gambling is the best way to evade tax	,753

4.6 T-Test and Analysis of Variance (One-way Anova)

For finding the differences of two groups characterized with a variable independent sample T-test has been utilised. Since, gender is divided into male and female; T-test was applied to find if there is a dominant discrepancy between the male and female participants with respect to study variables' items. Table 13 displays the result of T-test which some of them have been found more significant than others.

Table 13:T-test sample (Gender Factor)

	Gender	N	Mean	T-test	Sig. (2-tailed)
I love to spend money	Male	79	2,77	,610	,543
	Female	71	2,92		
Members of my family have alike values and principles	Male	79	2,78	,175	,862
	Female	71	2,75		
I would like being the center of attention	Male	79	2,73	,769	,443
	Female	71	2,90		
I change my mood a lot	Male	79	2,95	,812	,418
	Female	71	3,13		
I feel satisfied with myself	Male	79	3,57	1,750*	,084
	Female	71	3,18		
I can be easily a sociable person	Male	79	3,46	,091	,928
	Female	71	3,44		
I feel more self-assured or well-balanced	Male	79	3,19	1,940*	,055
	Female	71	2,76		
I forget my worries	Male	79	2,77	1,436	,156
	Female	71	2,46		
I can afford to gamble	Male	79	2,80	2,316**	,023
	Female	71	2,31		
I feel confident when I gamble	Male	79	2,65	1,338	,184
	Female	71	2,37		
I can borrow when I want to gamble	Male	79	2,59	1,488	,142
	Female	71	2,28		
individuals who gamble are more bold and audacious	Male	79	2,92	1,473	,144
	Female	71	2,61		
If I have never felt the exhilaration of making a daring bet, I have never truly lived	Male	79	2,82	1,635	,106
	Female	71	2,46		
If I lose at gambling, I stick to calm back	Male	79	3,15	2,766**	,007
	Female	71	2,52		

Some friends can bring a good luck at gambling for me	Male	79	2,84	,614	,540
	Female	71	2,99		
The odds of collecting a significant amount of money at the Casino are fairly high	Male	79	2,80	,684	,495
	Female	71	2,96		
My only source of revenue is Gambling	Male	79	2,05	1,774*	,078
	Female	71	2,44		
I have to win some cash to stabilize my budget from gambling	Male	79	2,67	,157	,876
	Female	71	2,63		
Getting rich quickly by gambling	Male	79	2,77	1,075	,286
	Female	71	2,52		
Making money from gambling rather than working	Male	79	2,37	,580	,564
	Female	71	2,24		
Gambling makes me feel alive	Male	79	2,32	,753	,452
	Female	71	2,15		
Gambling does not destroy families	Male	79	2,84	1,250	,213
	Female	71	3,13		
Gambling is just a hobby	Male	79	2,94	,534	,594
	Female	71	3,07		
Most of my friends approve of gambling	Male	79	3,01	,192	,849
	Female	71	2,97		
My companions frequently visit places where gambling happens	Male	79	3,03	,117	,907
	Female	71	3,00		
My family members regularly visits places where gambling happens	Male	79	2,48	,329	,742
	Female	71	2,41		
My proficiency and talent in gambling add to the probability that I will earn money	Male	79	2,82	,507	,615
	Female	71	2,70		
Gambling is the most effective method for me to experience exhilaration	Male	79	2,76	,421	,674
	Female	71	2,86		
Gambling is the best way to laundry money	Male	79	2,48	2,922**	,002
	Female	71	3,00		
Gambling is the best way to evade tax	Male	79	2,34	1,328	,186
	Female	71	2,65		

Note: one star(*) shows the questions are at 10 percent significant level whereas two stars(**) indicate that the questions are at 5 percent significant level.

Male and female populations in casino have different opinion about “I feel satisfied with myself.” ($M_{\text{male}} = 3.57$, $M_{\text{Female}} = 3.18$; $t = 1.750$, $p = 0.084$). “I feel more self-assured or well-balanced.” ($M_{\text{male}} = 3.19$, $M_{\text{Female}} = 2.76$; $t = 1.940$, $p = 0.055$). “I can afford to gamble.” ($M_{\text{male}} = 2.80$, $M_{\text{Female}} = 2.31$; $t = 2.316$, $p = 0.023$). “If I lose at gambling, I stick to calm back.” ($M_{\text{male}} = 3.15$, $M_{\text{Female}} = 2.52$; $t = 2.766$, $p = 0.007$). “Gambling is the best way to laundry money.” ($M_{\text{male}} = 2.48$, $M_{\text{Female}} = 3.00$; $t = 2.922$, $p = 0.002$). “My only source of revenue is Gambling” ($M_{\text{male}} = 2.05$, $M_{\text{Female}} = 2.44$; $t = 1.774$, $p = 0.078$).

Analysis of variance (One-way Anova) is used to find if there is any difference among more than two groups regarding a given variable. Since, One-way Anova is applied to find whether there is a significant difference among the participants’ nationality groups with respect to study variables’ items or not. The findings have shown five significant conclusions among the nationality of participants and their opinions. The significant results shown as follow:

Table 14: One-way Anova (Analysis of Variance)

Factors-Nationality		N	Mean	F	Sig.
I love to spend money	Cypriot(Turkish)	17	2,24	3.197**	.004
	Turkish	20	2,80		
	Iranian	21	3,57		
	Nigerian	19	3,00		
	Middle East Nationalities	18	1,94		
	Former USSR Nationalities	17	2,47		
	British	17	3,06		
	European	21	3,38		
	Total	150	2,84		
Members of my family have alike values and principles	Cypriot(Turkish)	17	2,47	2.346**	.027
	Turkish	20	2,60		
	Iranian	21	3,71		
	Nigerian	19	2,68		
	Middle East Nationalities	18	1,61		
	Former USSR Nationalities	17	2,59		
	British	17	2,76		
	European	21	3,43		
	Total	150	2,77		
I would like being the center of attention	Cypriot(Turkish)	17	2,53	2.259**	.033
	Turkish	20	3,10		
	Iranian	21	3,10		
	Nigerian	19	2,89		
	Middle East Nationalities	18	2,39		
	Former USSR Nationalities	17	2,24		
	British	17	2,47		
	European	21	3,52		
	Total	150	2,81		
I change my mood a lot	Cypriot(Turkish)	17	3,29	.888	.518
	Turkish	20	2,75		
	Iranian	21	2,67		
	Nigerian	19	3,16		
	Middle East Nationalities	18	2,89		
	Former USSR Nationalities	17	2,88		

	British	17	3,18		
	European	21	3,48		
	Total	150	3,03		
I feel satisfied with myself	Cypriot(Turkish)	17	2,94	1.319	.245
	Turkish	20	3,40		
	Iranian	21	3,71		
	Nigerian	19	3,26		
	Middle East Nationalities	18	3,50		
	Former USSR Nationalities	17	2,76		
	British	17	3,53		
	European	21	3,81		
	Total	150	3,39		
	I can be easily a sociable person	Cypriot(Turkish)	17		
Turkish		20	3,15		
Iranian		21	3,67		
Nigerian		19	3,47		
Middle East Nationalities		18	3,33		
Former USSR Nationalities		17	2,76		
British		17	3,35		
European		21	3,76		
Total		150	3,45		
I feel more self-assured or well-balanced		Cypriot(Turkish)	17	2,65	2.017*
	Turkish	20	2,40		
	Iranian	21	3,43		
	Nigerian	19	3,26		
	Middle East Nationalities	18	3,56		
	Former USSR Nationalities	17	2,71		
	British	17	2,59		
	European	21	3,19		
	Total	150	2,99		
	I forget my worries	Cypriot(Turkish)	17	2,41	
Turkish		20	2,40		
Iranian		21	2,67		
Nigerian		19	2,58		
Middle East Nationalities		18	2,56		

	Former USSR Nationalities	17	2,53		
	British	17	2,71		
	European	21	3,10		
	Total	150	2,63		
I can afford to gamble	Cypriot(Turkish)	17	2,65	1.961*	.064
	Turkish	20	2,35		
	Iranian	21	2,90		
	Nigerian	19	2,79		
	Middle East Nationalities	18	2,17		
	Former USSR Nationalities	17	3,00		
	British	17	1,76		
	European	21	2,81		
	Total	150	2,57		
I feel confident when I gamble	Cypriot(Turkish)	17	2,59	1.303	.253
	Turkish	20	2,40		
	Iranian	21	2,67		
	Nigerian	19	2,58		
	Middle East Nationalities	18	3,00		
	Former USSR Nationalities	17	2,47		
	British	17	1,76		
	European	21	2,57		
	Total	150	2,51		
I can borrow when I want to gamble	Cypriot(Turkish)	17	2,00	1.220	.296
	Turkish	20	2,70		
	Iranian	21	2,24		
	Nigerian	19	2,53		
	Middle East Nationalities	18	2,61		
	Former USSR Nationalities	17	3,06		
	British	17	2,18		
	European	21	2,29		
	Total	150	2,45		
individuals who gamble are more bold and audacious	Cypriot(Turkish)	17	2,18	.987	.443
	Turkish	20	3,10		
	Iranian	21	2,57		
	Nigerian	19	2,79		

	Middle East Nationalities	18	2,61		
	Former USSR Nationalities	17	2,94		
	British	17	3,12		
	European	21	2,86		
	Total	150	2,77		
If I have never felt the exhilaration of making a daring bet, I have never truly lived	Cypriot(Turkish)	17	2,53	.857	.543
	Turkish	20	2,75		
	Iranian	21	2,76		
	Nigerian	19	2,21		
	Middle East Nationalities	18	2,94		
	Former USSR Nationalities	17	2,71		
	British	17	3,06		
	European	21	2,33		
	Total	150	2,65		
If I lose at gambling, I stick to calm back	Cypriot(Turkish)	17	3,18	.418	.890
	Turkish	20	2,90		
	Iranian	21	2,57		
	Nigerian	19	2,79		
	Middle East Nationalities	18	3,00		
	Former USSR Nationalities	17	3,00		
	British	17	2,94		
	European	21	2,57		
	Total	150	2,85		
Some friends can bring a good luck at gambling for me	Cypriot(Turkish)	17	3,06	.276	.962
	Turkish	20	2,85		
	Iranian	21	2,81		
	Nigerian	19	3,16		
	Middle East Nationalities	18	3,11		
	Former USSR Nationalities	17	2,82		
	British	17	2,88		
	European	21	2,62		
	Total	150	2,91		
The odds of collecting a significant amount of money at	Cypriot(Turkish)	17	2,94	.668	.699
	Turkish	20	3,05		

the Casino are fairly high	Iranian	21	3,10		
	Nigerian	19	2,47		
	Middle East Nationalities	18	3,17		
	Former USSR Nationalities	17	2,94		
	British	17	2,88		
	European	21	2,48		
	Total	150	2,87		
My only source of revenue is Gambling	Cypriot(Turkish)	17	2,06	2.964**	.006
	Turkish	20	3,10		
	Iranian	21	1,71		
	Nigerian	19	2,68		
	Middle East Nationalities	18	1,61		
	Former USSR Nationalities	17	2,47		
	British	17	2,18		
	European	21	2,05		
	Total	150	2,23		
I have to win some cash to stabilize my budget from gambling	Cypriot(Turkish)	17	2,41	1.011	.426
	Turkish	20	2,90		
	Iranian	21	2,71		
	Nigerian	19	2,68		
	Middle East Nationalities	18	2,67		
	Former USSR Nationalities	17	3,18		
	British	17	2,71		
	European	21	2,05		
	Total	150	2,65		
Getting rich quickly by gambling	Cypriot(Turkish)	17	2,53	2.490**	.019
	Turkish	20	2,65		
	Iranian	21	2,05		
	Nigerian	19	2,79		
	Middle East Nationalities	18	3,28		
	Former USSR Nationalities	17	3,00		
	British	17	3,24		
	European	21	1,95		
	Total	150	2,65		

Making money from gambling rather than working	Cypriot(Turkish)	17	2,18	1.529	.162
	Turkish	20	2,50		
	Iranian	21	2,14		
	Nigerian	19	2,79		
	Middle East Nationalities	18	1,94		
	Former USSR Nationalities	17	2,94		
	British	17	2,06		
	European	21	1,95		
	Total	150	2,31		
Gambling makes me feel alive	Cypriot(Turkish)	17	2,06	1.026	.415
	Turkish	20	2,80		
	Iranian	21	2,00		
	Nigerian	19	2,00		
	Middle East Nationalities	18	2,11		
	Former USSR Nationalities	17	2,24		
	British	17	2,06		
	European	21	2,57		
	Total	150	2,24		
Gambling does not destroy families	Cypriot(Turkish)	17	3,00	1.708	.112
	Turkish	20	2,15		
	Iranian	21	2,90		
	Nigerian	19	3,00		
	Middle East Nationalities	18	3,56		
	Former USSR Nationalities	17	2,76		
	British	17	3,12		
	European	21	3,33		
	Total	150	2,97		
Gambling is just a hobby	Cypriot(Turkish)	17	3,47	2.176**	.040
	Turkish	20	3,05		
	Iranian	21	3,67		
	Nigerian	19	2,32		
	Middle East Nationalities	18	2,72		
	Former USSR Nationalities	17	3,12		
	British	17	2,29		

	European	21	3,24		
	Total	150	3,00		
Most of my friends approve of gambling	Cypriot(Turkish)	17	2,35	1.188	.313
	Turkish	20	2,80		
	Iranian	21	3,14		
	Nigerian	19	3,16		
	Middle East Nationalities	18	3,44		
	Former USSR Nationalities	17	2,82		
	British	17	3,24		
	European	21	2,95		
	Total	150	2,99		
	My companions frequently visit places where gambling happens	Cypriot(Turkish)	17		
Turkish		20	2,85		
Iranian		21	2,86		
Nigerian		19	3,53		
Middle East Nationalities		18	3,50		
Former USSR Nationalities		17	3,12		
British		17	3,00		
European		21	2,90		
Total		150	3,01		
My family members regularly visits places where gambling happens		Cypriot(Turkish)	17	2,47	.658
	Turkish	20	2,75		
	Iranian	21	2,10		
	Nigerian	19	2,21		
	Middle East Nationalities	18	2,56		
	Former USSR Nationalities	17	2,65		
	British	17	2,71		
	European	21	2,24		
	Total	150	2,45		
	My proficiency and talent in gambling add to the probability that I will earn money	Cypriot(Turkish)	17	2,76	
Turkish		20	2,85		
Iranian		21	2,67		
Nigerian		19	2,63		
Middle East Nationalities		18	3,17		
Former USSR		17	2,88		

	Nationalities				
	British	17	2,82		
	European	21	2,43		
	Total	150	2,77		
Gambling is the most effective method for me to experience exhilaration	Cypriot(Turkish)	17	2,65	.487	.843
	Turkish	20	2,60		
	Iranian	21	3,14		
	Nigerian	19	2,79		
	Middle East Nationalities	18	2,94		
	Former USSR Nationalities	17	2,65		
	British	17	3,12		
	European	21	2,57		
	Total	150	2,81		
Gambling is the best way to laundry money	Cypriot(Turkish)	17	2,76	5.195**	.000
	Turkish	20	2,60		
	Iranian	21	2,81		
	Nigerian	19	2,32		
	Middle East Nationalities	18	2,67		
	Former USSR Nationalities	17	2,12		
	British	17	2,65		
	European	21	3,71		
	Total	150	2,73		
Gambling is the best way to evade tax	Cypriot(Turkish)	17	2,06	2.880**	.008
	Turkish	20	2,60		
	Iranian	21	3,10		
	Nigerian	19	2,00		
	Middle East Nationalities	18	2,22		
	Former USSR Nationalities	17	1,76		
	British	17	2,71		
	European	21	3,19		
	Total	150	2,49		

Note: one star(*) shows the questions are at 10 percent significant level whereas two stars(**) indicate that the questions are at 5 percent significant level.

Result of one-way Anova analysis based on different Nationality has been shown in Table 14. One-way Anova was applied to find whether there is a significant difference among the respondents from different Nationality with respect to study variables' items.

Table 14 displays the result of One-way Anova analysis. Some of the results were found by significant level differences are "I love to spend money." (F=3.197, p= 0.004) that Iranians have most mean grade by 3.57, "Members of my family have alike values and principles." (F=2.346, p= 0.027) that Iranians have most mean grade by 3.71; "I would like being the center of attention." (F=2.259, p= 0.033) that Europeans have most mean grade by 3.52, "I feel more self-assured or well-balanced." (F=2.017, p= 0.057) that Middle East People have most mean grade by 3.56, "The only way I make money is to gamble." (F=2.964, p= 0.006) that Turkish have most mean grade by 3.10, "Getting rich quickly by gambling." (F=2.490, p= 0.019) that Middle East People have most mean grade by 3.28, "Gambling is just a hobby." (F=2.176, p= 0.040) that Iranians have most mean grade by 3.67, "Gambling is the best way to laundry money." (F=5.195, p= 0.000) that Europeans have most mean grade by 3.71, "Gambling is the best way to evade tax." (F=2.880, p= 0.008) that Europeans have most mean grade by 3.19.

Table 15: One-way Anova (Analysis of Variance)

Factors- Monthly Income Level		N	Mean	F	Sig.
I love to spend money	0-999\$	44	2,68	.324	.808
	1000-1999\$	42	2,90		
	2000-2999\$	35	2,83		
	3000 and over	29	3,00		
	Total	150	2,84		
Members of my family have alike values and principles	0-999\$	44	2,59	.843	.472
	1000-1999\$	42	3,00		
	2000-2999\$	35	2,63		
	3000 and over	29	2,86		
	Total	150	2,77		
I would like being the center of attention	0-999\$	44	3,05	.927	.429
	1000-1999\$	42	2,60		
	2000-2999\$	35	2,71		
	3000 and over	29	2,90		
	Total	150	2,81		
I change my mood a lot	0-999\$	44	3,00	1.850	.141
	1000-1999\$	42	3,05		
	2000-2999\$	35	3,40		
	3000 and over	29	2,62		
	Total	150	3,03		
I feel satisfied with myself	0-999\$	44	3,34	1.039	.377
	1000-1999\$	42	3,33		
	2000-2999\$	35	3,71		
	3000 and over	29	3,14		
	Total	150	3,39		
I can be easily a sociable person	0-999\$	44	3,64	1.033	.380
	1000-1999\$	42	3,45		
	2000-2999\$	35	3,49		
	3000 and over	29	3,10		
	Total	150	3,45		
I feel more self-confident or sure of yourself	0-999\$	44	3,09	1.034	.379
	1000-1999\$	42	3,21		
	2000-2999\$	35	2,77		
	3000 and over	29	2,76		
	Total	150	2,99		
I forget my worries	0-999\$	44	2,55	.587	.624
	1000-1999\$	42	2,57		
	2000-2999\$	35	2,89		

	3000 and over	29	2,52		
	Total	150	2,63		
I can afford to gamble	0-999\$	44	2,50	.097	.962
	1000-1999\$	42	2,55		
	2000-2999\$	35	2,66		
	3000 and over	29	2,59		
	Total	150	2,57		
I feel confident when I gamble	0-999\$	44	2,61	2.255*	.084
	1000-1999\$	42	2,26		
	2000-2999\$	35	2,91		
	3000 and over	29	2,24		
	Total	150	2,51		
I can borrow when I want to gamble	0-999\$	44	2,45	1.464	.227
	1000-1999\$	42	2,12		
	2000-2999\$	35	2,69		
	3000 and over	29	2,62		
	Total	150	2,45		
individuals who gamble are more bold and audacious	0-999\$	44	3,00	1.153	.330
	1000-1999\$	42	2,52		
	2000-2999\$	35	2,66		
	3000 and over	29	2,93		
	Total	150	2,77		
If I have never felt the exhilaration of making a daring bet, I have never truly lived	0-999\$	44	2,64	1.116	.345
	1000-1999\$	42	2,93		
	2000-2999\$	35	2,60		
	3000 and over	29	2,34		
	Total	150	2,65		
If I lose at gambling, I stick to calm back	0-999\$	44	2,91	.631	.596
	1000-1999\$	42	3,00		
	2000-2999\$	35	2,57		
	3000 and over	29	2,90		
	Total	150	2,85		
Some friends can bring a good luck at gambling for me	0-999\$	44	2,98	.343	.794
	1000-1999\$	42	3,05		
	2000-2999\$	35	2,77		
	3000 and over	29	2,76		
	Total	150	2,91		
The odds of collecting a significant amount of money at the Casino are fairly high	0-999\$	44	3,05	1.523	.211
	1000-1999\$	42	2,95		
	2000-2999\$	35	2,43		
	3000 and over	29	3,03		
	Total	150	2,87		

My only source of revenue is Gambling	0-999\$	44	2,34	1.513	.214
	1000-1999\$	42	1,90		
	2000-2999\$	35	2,23		
	3000 and over	29	2,55		
	Total	150	2,23		
I have to win some cash to stabilize my budget from gambling	0-999\$	44	2,80	.464	.708
	1000-1999\$	42	2,45		
	2000-2999\$	35	2,63		
	3000 and over	29	2,76		
	Total	150	2,65		
Getting rich quickly by gambling	0-999\$	44	2,55	.480	.697
	1000-1999\$	42	2,64		
	2000-2999\$	35	2,57		
	3000 and over	29	2,93		
	Total	150	2,65		
Making money from gambling rather than working	0-999\$	44	2,27	.816	.487
	1000-1999\$	42	2,07		
	2000-2999\$	35	2,46		
	3000 and over	29	2,52		
	Total	150	2,31		
Gambling makes me feel alive	0-999\$	44	2,02	.811	.490
	1000-1999\$	42	2,21		
	2000-2999\$	35	2,34		
	3000 and over	29	2,48		
	Total	150	2,24		
Gambling does not destroy families	0-999\$	44	3,14	1.267	.288
	1000-1999\$	42	3,07		
	2000-2999\$	35	3,03		
	3000 and over	29	2,52		
	Total	150	2,97		
Gambling is just a hobby	0-999\$	44	3,43	2.798**	.042
	1000-1999\$	42	3,10		
	2000-2999\$	35	2,49		
	3000 and over	29	2,83		
	Total	150	3,00		
Most of my friends approve of gambling	0-999\$	44	3,14	2.244*	.086
	1000-1999\$	42	3,24		
	2000-2999\$	35	2,94		
	3000 and over	29	2,48		
	Total	150	2,99		
My companions frequently visit places where gambling	0-999\$	44	3,20	.610	.610
	1000-1999\$	42	3,02		

happens	2000-2999\$	35	2,94		
	3000 and over	29	2,79		
	Total	150	3,01		
My family members regularly visits places where gambling happens	0-999\$	44	2,48	1.218	.305
	1000-1999\$	42	2,14		
	2000-2999\$	35	2,71		
	3000 and over	29	2,52		
	Total	150	2,45		
My proficiency and talent in gambling add to the probability that I will earn money	0-999\$	44	2,48	1.227	.302
	1000-1999\$	42	2,93		
	2000-2999\$	35	3,03		
	3000 and over	29	2,66		
	Total	150	2,77		
Gambling is the most effective method for me to experience exhilaration	0-999\$	44	2,55	.705	.550
	1000-1999\$	42	2,88		
	2000-2999\$	35	2,97		
	3000 and over	29	2,90		
	Total	150	2,81		
Gambling is the best way to laundry money	0-999\$	44	2,86	.471	.703
	1000-1999\$	42	2,64		
	2000-2999\$	35	2,54		
	3000 and over	29	2,86		
	Total	150	2,73		
Gambling is the best way to evade tax	0-999\$	44	2,61	1.010	.390
	1000-1999\$	42	2,50		
	2000-2999\$	35	2,14		
	3000 and over	29	2,69		
	Total	150	2,49		

Note: one star(*) shows the questions are at 10 percent significant level whereas two stars(**) indicate that the questions are at 5 percent significant level.

Consequence of One-way Anova investigation in view of various monthly income level has been appeared at table 15, One-way Anova was connected to discover whether there is difference among the respondents from various monthly income level regarding study factors. “I feel confident when i gamble.” (F=2.255, p= 0.084), “Gambling is just a hobby.” (F=2.798, p= 0.042), “Most of my friends approve of gambling.” (F=2.244, p= 0.086).

Chapter 5

DISCUSSIONS, CONCLUSIONS and RECOMMENDATIONS

5.1 Discussion

All discussion in this section is from the research hypotheses which will be explained using the empirical findings.

5.1.1 Hypothesis 1

The first research hypothesis proposed that “There is a significant difference between the gender groups in terms their perceptions influencing the determinants of gambling behaviors”. According to the taken results (T-test), it is shown that male and female responses were not significantly different, despite of their average responses were statistically different. It is remarkable that responses of male and female were significantly different with a statistical difference in their mean responses based on the proposed effective factors of gambling behaviors in casinos.

5.1.2 Hypothesis 2

In the second hypothesis, it was stated that “There is a significant difference among the income levels groups in terms of their perceptions influencing the determinants of gambling behaviors”. By division of monthly income to different ranges in One-way Anova platform and prioritization of evaluated people in the defined categories, it is discovered that there is a difference among the respondents from various Monthly Income Level regarding study significant difference factor "I feel confident when I gamble." By most grade 2.91 for category of income level between 2000-

2999\$, "Gambling is just a hobby." By most grade 3.43 for category of income level between 0-999\$ and "Most of my friends approve of gambling." By most grade 3.24 for category of income level between 1000-1999\$, the contradicted level at the bottom rank of significant level is found.

5.1.3 Hypothesis 3

According to the third hypothesis, "There is a significant difference among the nationality groups in terms of their perceptions influencing the determinants of gambling behaviors". By assigning of Nationality as the division factor of analysis, it is found obviously that regarding the questions of "I love to spend money.", "Gambling is just a hobby." and "Members of my family have alike values and principles." Iranians have been gained the most mean grade; and regarding the questions of "I would like being the center of attention.", "Gambling is the best way to evade tax." and "Gambling is the best way to laundry money." Europeans have the most mean grade; "I feel more self-assured or well-balanced." and "Getting rich quickly by gambling." Are questions that most mean grade is owned by people from the Middle East; and "The only way I make money is to gamble." is the question that Turkish are gained the most mean grade and the minimum significant difference have been found among them.

5.2 Conclusion

In this study, by analyzing the result of T-test and One-way Anova method it is figured out that in the first hypothesis by title of "There is a significant difference between the gender groups in terms their perceptions influencing the determinants of gambling behaviors" both male and female have high reflections about "I feel satisfied with myself" sentence and male have more attentions about "I feel more self-assured or well-balanced." and "I can afford to gamble." and the female is more

agreed by, "Gambling is the best way to laundry money.". Based on the present study the following conclusions are drawn, and managers have to know that women's idea gambling is the best way to laundry money and it is the only way they can make money as well; so they can focus on the list of their female customers because they strongly believe gambling is a good way to earn money, and also men's feel more satisfied and self-confident when they play gamble and their believes can afford to gamble, so taking the men's attention for coming to casino is easier because they feel better when they play gambling.

In the second hypothesis that is about " There is a significant difference among the income levels groups in terms of their perceptions influencing the determinants of gambling behaviors ." The results show that people with high-level income like 2000-2999\$ in month are agreed with "I feel confident when I gamble." sentence also people with middle-level income by 1000-1999\$ per month are more agreed with "Most of my friends approve of gambling." but the most of the people with 0-999\$ income in month have high important reflection to "gambling is just a hobby" and it shows that the major groups of society think that gambling is just a hobby! So, based on the study the following conclusions are drawn that in monthly income level view the results show that people with high-level income feel confident when they gamble so by attracting rich people to casino and make them feel more confident you can have them as repeatative customers, also people with mid-level income believe that most of their friends approve gambling so if Casino can make one of them as customer they will come by their friends, But the biggest groups of society thinks that gambling is just a hobby! Therefore, if casino managers bring the minimum bets down they can bring more customers to the casino.

In the final hypothesis that is about, “There is a significant difference among the nationality groups in terms of their perceptions influencing the determinants of gambling behaviors”. The result show Iranian people have more attentions to "I love to spend money.", "Gambling is just a hobby." and " Members of my family have alike values and principles " sentences; also Europeans are more agreed about "I would like being the center of attention.", "Gambling is the best way to evade tax." and "Gambling is the best way to laundry money."; people from the Middle East think, " I feel more self-assured or well-balanced." and "Getting rich quickly by gambling."; and finally, Turkish people have high reflections to "The only way I make money is to gamble" sentences that help how managers can make plans to attract more costumers to their casino. So, In this hypothesis results show that Iranian people have more attentions to spend money and they believe gambling is just a hobby, also their family members have similar values and beliefs with them so Iranians are one of the groups the casino managers can focus on taking them attention by Iranian concerts or special plans for Iranian society; Europeans like to be the center of attention also they think gambling is the best way to evade tax and laundry money so managers can focus on the rich group of European society's to take their attentions for playing gamble because they think it is the best way for laundry money and evade tax; also people from the Middle East feel more self-confident or sure of themselves and believes because they get rich quickly by gambling so these groups are good for focusing to take their attentions and making them as repeatative customers; and finally Turkish people think the only way to make money is coming to Northern Cyprus as tourists since past years.

According to the results, it can be concluded that gambling behavior between males and females is different. Also, it can be deduced that income level of players has the direct influence on their play opinions. The amount of influence exerted by income level is more crucial compared to the influence on other casual plays. In this study, gamble between income levels of 0-999\$ had a higher difference compared to the play in other income level groups. The last affecting parameter recognized in this study is “nationality”. Because tension of players varies among the people of different countries and due to the numerical analysis of the present thesis, the influence value of nationality is distinguished to some extent. In this investigation, gamble between nationalities of Iranian had a higher difference in opinion compared to the play in other nationality groups.

5.3 Recommendation

This study revealed customer satisfaction to be good at finding the new customers but not enough for making them repeatative customers. Therefore, I recommend for further studies on effective factors of gambling behavior in casino.

Secondly, the research was limited to North Cyprus only, so I recommend that determinant of effective factors of gambling behavior in casino be carried out in other cities. Lastly, more determinants of gambling behaviors in casino should be introduced and added to the already stated determinant.

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APPENDIX

The English Version of the Questionnaire

Dear Participants,

I would like to make contribution in finding the factors of gambling behaviours at the casinos in TRNC. Please do read the questions carefully and answer honestly as these questions will help me a lot in writing my thesis about the subject matter.

Kind Regards

A. PERSONAL and DEMOGRAPHIC INFORMATION.

1. Gender

- a. Male b. Female

2. Age

- a. 18-27 b. 28-37 c. 38-47 d. 48 and above.

3. Monthly Income Level

- a. \$ 0 – 999 b. \$ 1000 – 1999 c. \$ 2000 – 2999 d. 3000 and over

4. Job status:

- a. Full time b. Part-time c. unemployed

5. Work Experience

- a. 1-5 years b. 6-10 years c. more than 10 years

6. Education Level

- a. Primary School b. Secondary/high School c. Technical school
d. University e. Post graduate

7. Nationality

- a. Cypriot (Turkish) b. Turkish c. Iranian d. Nigerian
e. Middle East People f. Former USSR People g. British h. Europea

8. Family Size

- a. 2 b. 3 c. 4 d. 5 e. 6 f. more than 6

9. Occupation

- a. Business b. Government c. Professional d. Private sector

PART B. THE DETERMINANTS OF GAMBLING BEHAVIOURS

This section comprises of 30 questions on the devices selection factors. Please use the following Likert's scale ranging from 1 (Not Important at all) to 5 (Very Important) for your answers:

Not Important at all

Very Important

1 2 3 4 5

ID	The Determinants of Gambling Behaviours ⁷	LIKERT'S SCALE				
1.	I love to spend money	1	2	3	4	5
2.	Members of my family have alike values and principles	1	2	3	4	5
3.	I would like being the center of attention	1	2	3	4	5
4.	I change my mood a lot	1	2	3	4	5
5.	I feel satisfied with myself	1	2	3	4	5
6.	I can be easily a sociable person	1	2	3	4	5
7.	I feel more self-assured or well-balanced	1	2	3	4	5
8.	I forget my worries	1	2	3	4	5
9.	I can afford to gamble	1	2	3	4	5
10.	I feel confident when I gamble	1	2	3	4	5
11.	I can borrow when I want to gamble	1	2	3	4	5
12.	Individuals who gamble are more bold and audacious	1	2	3	4	5
13.	If I have never felt the exhilaration of making a daring bet, I have never truly lived	1	2	3	4	5
14.	If I lose at gambling, I stick to calm back	1	2	3	4	5
15.	Some friends can bring a good luck at gambling for me	1	2	3	4	5
16.	The odds of collecting a significant amount of money at the Casino are fairly high	1	2	3	4	5
17.	My only source of revenue is Gambling	1	2	3	4	5
18.	I have to win some cash to stabilize my budget from gambling	1	2	3	4	5
19.	Getting rich quickly by gambling	1	2	3	4	5
20.	Making money from gambling rather than working	1	2	3	4	5
21.	Gambling makes me feel alive	1	2	3	4	5
22.	Gambling does not destroy families	1	2	3	4	5
23.	Gambling is just a hobby	1	2	3	4	5
24.	Most of my friends approve of gambling	1	2	3	4	5
25.	My companions frequently visit places where gambling happens	1	2	3	4	5
26.	My family members regularly visits places where gambling happens	1	2	3	4	5
27.	My proficiency and talent in gambling add to the probability that I will earn money	1	2	3	4	5
28.	Gambling is the most effective method for me to experience exhilaration	1	2	3	4	5
29.	Gambling is the best way to laundry money	1	2	3	4	5
30.	Gambling is the best way to evade tax	1	2	3	4	5

⁷ Prentice, C., 2013a. Service quality perceptions and customer loyalty in casinos. *Int.J. Contemp. Hosp. Manage.* 25 (3), 49–64.

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