

Online Gambling Addiction: A Study among College Students of Kerala State, India

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Abstract

Online Gambling may increase rates of disordered gambling due to its high degree of accessibility, immersive interface and simply spending money for these activities. The problem of college students developing an addiction to internet gambling has received increased attention recently in India. The availability of online gambling sites and the pervasive use of mobile devices puts a lot of college students at risk of developing a gambling addiction. Teenagers engage in both regulated and non-regulated forms of gambling. Different forms of non-regulated gambling activities include skill-based games, dice, sports betting, and card games amongst peers. Online gambling has opened the doors for entrepreneurs to be involved in fraud, theft, extortion, and money laundering in the gambling sites. This study through a questionnaire survey investigates the exponential growth of online gambling. The objective of the study is to bring out the demographic variables' influence on online gambling addiction among college Students.

Keywords: Gambling addiction, College Students, Gaming Law, Risk factors, Online Gambling

Introduction

The problem of college students developing an addiction to internet gambling has received increased attention recently in India. The availability of online gambling sites and the pervasive use of mobile devices puts a lot of college students at risk of developing a gambling addiction. Addiction to internet gambling can have serious side effects, such as social isolation, financial hardships, and scholastic challenges. Gambling is the act of placing a wager or staking something of worth on the result of a game or an unknown event while being aware of the danger and hoping to make money. The outcome could be decided by accident or chance, or it could have an unexpected outcome due to the bettor's incorrect calculation. Gambling has a character because of the time between making a gamble and knowing the outcome. Examples of gambling start from lotteries,

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instant lotteries, bingo, betting on billiards or pool, card games, private sports betting /sports lotteries, casino games, video lottery terminals, internet gambling, dice etc. Online gambling can be defined as being involved in betting on casinos or sports over the internet. It is also known as Internet Gambling or e-gambling. Usually, credit cards are used to place the bet, and wins or losses are enjoyed thereby (Kumar, 2020).

Contrary to popular belief, research and clinical work shows that money is not only the reason teenagers gamble (Aris et al., 2019; Auer & Griffiths, 2023; Cooper, 2023; Derevensky & Gilbeau, 2015; Emond & Griffiths, 2020; Kang et al., 2019; Kim et al., 2017; Ricijas et al., 2016; Wu, 2023). Money is used as a means to pursue gambling activities. Mostly the adolescents play the game for fun, and excitement for making money. Those who are involved in gambling activities and experience gambling problems say that they play it to escape and to forget about their problems. Gambling activities lead to addiction when it is played continuously. There are games which are played with luck and skill-based. Games of luck are games in which the results depend, either partially or totally, on luck. Practice does not increase a person's chance of winning, and a player's knowledge or skill has little or no control over the result. The nature of luck-based games is such that all events are unique and independent. Examples include bingo, roulette, the lottery and the slot machines. Games of skills are games in which a certain level of knowledge is required, the player can at least in part, control the result of a certain game. Practice can make a person a better player. For example, sports are considered games of skill (soccer, golf, billiards etc.) As well as other games such as chess, some board games and card games.

Teenagers engage in both regulated and non-regulated forms of gambling. Provincial lotteries are offered, and organized and are under the direct supervision of the state or country. While there are regional and national differences, it is generally prohibited to let minors participate in any of these types of activities. Other forms of non-regulated gambling activities include skill-based games, dice, sports betting and card games amongst peers. The most popular form of gambling among high school students was card games, followed by instant lotteries, skill-based activities, sports betting and bingo. Girls tend to gamble less than boys, but in proportion, boys are more likely to be involved in it. Boys prefer cards, sports betting and skill-based activities, whereas girls are more interested in instant lotteries, cards and bingo. Online gambling allows unlimited access to any gambling platform and this can cause very much problems. Due to its ease of concealment, internet gambling addiction is more likely to develop. Since it doesn't interfere with their ability to work or participate in social activities, online gamblers might not even be aware that they have a problem. Friends and family members

may not even be aware that their loved one gambles and therefore can't help them. There are a lot of risk factors in the case of online gambling because of the widespread opportunities in cyberspace. Participation in online gambling continues to increase in tandem with its deregulation, prolific advertising, the widespread uptake of computer and mobile technologies, and increased availability of high-speed internet access (Gainsbury et al., 2013; Hing et al., 2017; Wood & Williams, 2009).

The appropriate mechanisms must be adopted in the case of online gambling organisations. As a result of this scenario, good governance will help to limit the effect of crimes which is happening because of online gambling organisations and their wider society (Banks, 2012). Online gaming has gained very much popularity and acceptance and in the case of the virtual world, online gambling has touched its highest level. Internet access is nowadays easy and it makes online gaming easier this can cause addiction and may lead to online abuse. The impact of addiction and different types of online gaming disorders among youth in Kerala has been analysed. The whole study has concluded that online gaming has its pros and cons in the case of our real world (Aswathy et al., 2019). The Research has been carried out in the case of the approach to conduct an assessment among young adults in the case of online gambling and the transition starts from social casino games to online gambling and it has been carried out by making the young adults into focus groups. The demographic details, frequency of gambling their understanding of online gambling and the incentives which attended them towards it. The transitions can have negative impacts on society (Kim et al., 2017).

The anonymity in the case of bitcoin transactions has played a part in case of the criminals engaging in unlawful activities. Darknet is defined as a small part of the deep web, which is unable to be approached using standard web browsers. Illegal online gambling operations are being carried out without any tracing. The Routine activity theory (Cohen & Felson, 1979), is being taken for a better understanding of Illegal online gambling activity and they could explain the incident of crime. Anonymous gambling causes many problems such as illegal operators, adolescent gambling, fraud or money laundering. Effective implementations want to be done in case of the Digital Forensics Updating. From the information from 53 sites on the surface web and dark web, the analysis was conducted. Illegal online gambling trends and patterns help understand future operations and activities (Choi et al., 2020).

The accessibility of the internet and social media has significantly contributed towards the growth of Online gambling platforms. The monetary features are being used mostly in the case of gambling and stimulate gambling

activities and the interaction between gamblers and gamers is also increased. The including of both gambling and gaming for comparison in understanding these communities and their differences. The role of Virtual gambling communities in gaming behaviour, the role of Virtual gaming communities in monetary gaming behaviour and the major qualitative differences between virtual gambling and gaming communities have been analysed. Both qualitative and quantitative and mixed method studies are included in the whole data. Increasing awareness is essential for all people in society to reduce excessive behaviour and money consumption (Sirola et al., 2021). The vast growth in technology and feasibility of the internet has enhanced the Online gambling industry a lot and many of them argue in the case of its Regulation and Prohibition. The problem of no proper Central legislation in the case of Online gambling is also a major problem. Even the Law Commission Report states that it is very problematic to ban all the activities because of the nature of the technology and its reach among the common society. Many legal aspects can be implemented in case of the online gambling and this will make the extensive use of this industry for illegal activities more complicated (Anand, 2018).

The highly profitable nature of Internet gambling has proliferated the participation of people in it. The compulsive gaming nature has emerged in youth populations and cybercrimes are being happened widely. Regulations are to be made in case of the internet gambling and a complete banning is impossible it will be ineffective and benefits will be yielded by the government through proper Regulations. Proper implementation of laws will even contribute to the economy of the government (Fidelie, 2009). Online gambling includes a wide range of activities and the operative nature of the gambling company is for substantial profit. Problems and benefits of online gambling will create an impact in the case of gamblers. Regulations in case of the online gambling can be done with suitable employees, provision of identification, fair practices, respondent gaming and anti-money laundering. Various countries have different legislations in the case of online gambling. The debates regarding case of regulation and prohibition of online gambling are continuing. COVID-19 has created a huge impact even in case of the gambling, and among high-risk online gamblers it has created many psychological Issues. There is a highly problematic nature which affects the gambling status, mental health, financial difficulties and risky substance use among online gamblers. The prevention of harm and mitigation efforts from the side of decision-makers will only enhance gambling harm prevention in COVID-19 time (Price et al., 2023).

The study has been focussing on the case of behavioural addictions, and treatment considerations and also focusses on the future directions. The enhancement and diagnosis in case of the identification of behavioural addictions is

very important and may reduce the public health burden of this kind of condition. Gambling disorders which lead to behavioural addiction are very impactful among problematic gamblers (Yau & Potenza, 2015). Internet gambling has created problems among the youth in case of Risk-involved gambling and gambling activities with and without money. The students who have gambled on the Internet have more Risk-taking attitudes than the non-gamblers. More attention is needed to those who have the characteristics to be involved in internet gambling. As with any other addiction prevention strategies, there must be some initiatives for Internet gambling activities mostly in the case of the young age groups (Mcbride & Derevensky, 2012).

Online gambling has opened the doors for entrepreneurs to be involved in fraud, theft, extortion and money laundering in the gambling sites. This study through a questionnaire survey investigates the exponential growth of online gambling. The objective of the study is to bring out the demographic variables' influence on online gambling addiction among college Students.

Laws and Regulations in the Context

As Gambling has been one of the most pleasurable pastime games in India, most gambling games require you to risk money to get the desired results. But nowadays, Indian people are more than just immersed in technology and its high-tech devices. They play online casinos in India at a cheaper price in comparison to a physical Casino setup. Many Indians have become dependent on gambling games due to the country's escalating pandemic conditions. They have started to look forward to gambling prize money to fulfil their social as well as financial needs. Such practices have led to an increase in money laundering and black money sources in India. Betting and gambling can be found in part II of the state list. They have been mentioned in detail in the seventeenth schedule of the Indian Constitution. In other words, this simply means that the state government can exercise full control over betting and gambling practices in their state. They can also formulate their state-specific laws. A good example of this is the choice given to most states for the adoption of the ("The Goa, Daman and Diu Public Gambling Act, 1976," n.d.)

Every state in India has different laws on gambling. So, the acts which are considered as an offence in one state may not be a problem in another state. Afterwards, central legislation named, the Public Gaming Act, of 1867 came. Some states like Uttar Pradesh, Madhya Pradesh and Punjab have adopted the legislation while others have legislation of their own. In the legislation, there is no mention of online gambling. Sikkim and Nagaland are the first states to include provisions related to online gambling. If the state legislations are being considered in the case

of online gambling, only the states of Orissa and Assam have included the game of skills in the case of the dimensions of gambling laws. No other states have done this so far. However, the game of poker is permitted to be played in the offline and online mode under the state legislation of West Bengal, Nagaland and Sikkim with prior approval in the form of a licence from the state authority. In the state of Goa, the government operates premises, also known as Casinos, which are open for gambling. Well, the act prohibits any kind of gambling activities but the absence of provision related to online gambling is a loophole in the act. However, the cases are decided based on whether the act is a game of skill or a game of chance. All cyber activities or Online gambling in India are regulated under the IT Act, of 2000. The act prohibits online gambling activities and prescribes a punishment for persons indulging in such activities would be fined Indian rupees 100,000 or would receive imprisonment of up to 5 years (Kumar, 2020).

Kerala allows many types of gambling and it is one of few states that is a little more lenient when it comes to legal betting. All though quite a few forms of gambling are outlawed there are several ways to take part in legal gambling in Kerala. While games of skill, betting on horse racing and the lottery are legal in the state. You still cannot legally wager at gambling houses within the state of Kerala. Other forms of sports betting are also outlawed. Recently the high court heard a plea requesting that the state outlaw online betting, especially in terms of online rummy. Just like the rest of the country, the betting laws of Kerala are regulated by the Public Gambling Act of 1867. This act allows individual states to decide on most of their gambling regulations. In the case of Kerala, the state is regulated by the Kerala Paper Lotteries (Regulation) Act, 1998

In February 2021 the Kerala High Court directed the state government to decide on the legality of online gambling and betting within the state (“Online Gambling and Betting: Kerala High Court Tells State Govt to Decide on Law,” 2021). Within a few days, the court overturned the ban on Online Rummy (*India’s Kerala High Court Overturns Ban On Online Rummy*, 2021). Not all the news about Kerala’s legal betting is bleak. There is at least one bright star. Kerala is one of the thirteen states that currently runs a legal state lottery. Kerala’s lottery is regulated by the Kerala Paper Lotteries (Regulation) Rules of 1998. It was the first state in India to set up its lottery. This was back in 1967 and was started by the late Shri. P. K. Kunju Sahib. The idea was to raise extra funds to help the less fortunate in the area. Although private lotteries were outlawed in the state, since then it has been possible to buy legal lottery tickets in Kerala.

Under the Public Gambling Act of 1867, punters within Kerala cannot place bets on outcome-based events. So, for example, Kerala cricket betting is not allowed anywhere in the state. The only sports betting in Thiruvananthapuram that

is allowed is horse racing. Horse racing is consistently excluded from the Public Gambling Act of 1867. The reason for this is that a while back this type of betting was ruled a game of skill. If you are keen to place your bets on other sports, you might want to take your business online. For the moment you can still bet on sports like cricket if you wager at sportsbooks based offshore. Card games like Rummy and Poker are viewed as games of skill and for this reason, players can feel free to play both card games in Kerala. It does get a little more complicated when money is involved. So, you might have a hard time finding a legal gambling house within the state where you can wager real money on your favourite card games. Until the regulations officially change, you are best off playing your favourite games of skill online.

Following a plea in the Kerala High Court that sought to ban online gambling apps such as online rummy, the High Court has directed the state government to take a decision. This might mean that soon, online gambling may come to be included within the purview of the Kerala Gaming Act, of 1960. The Kerala Gaming Act prohibits gambling and betting in the state, and the formal inclusion of online gambling in the Act will put a stop to the growth of the industry in Kerala. Up until now, online gambling existed outside the radius of formal laws, making it a convenient loophole for many online gaming apps and betting websites to placate. And as a result, the industry has seen a great rise in the number of users in 2020. The pandemic and the lockdown made things easier for real-money gaming apps, which became a great comfort for people stuck at home, with little else to do.

Materials and Methods

Utilizing the Purposive Sampling Method, a questionnaire survey study was carried out among college students in the Malappuram District of Kerala, India, gathering 100 samples. This data is processed using IBM SPSS Statistics 20 software. the purpose was to analyse the presence of Online Gambling and the level of Online Gambling addiction concerning the demographic variables among college Students. According to the statistics gathered, 40% of all respondents were female and 60% of all respondents were male, between the age category 18-24. In this, 52% of respondents were Undergraduates, 33% were postgraduates, and 15% were doing other courses.

Results and Discussions

Regarding the awareness among the students of the items on online gaming, among these just 4% of respondents are aware of the Online Gaming Act 1960, which the basic Act in the case of Online Gaming in the state, and

interestingly. 34% of respondents are aware of the financial fraud in Online Gambling Games and 40% of the respondents know the victims of Online Gambling Games. All (100%) the respondents are aware of the betting in the online games and 17% of the respondents have involved in the betting. Chart -1 below shows the gender-wise distribution of the data concerning involvement in sports betting:

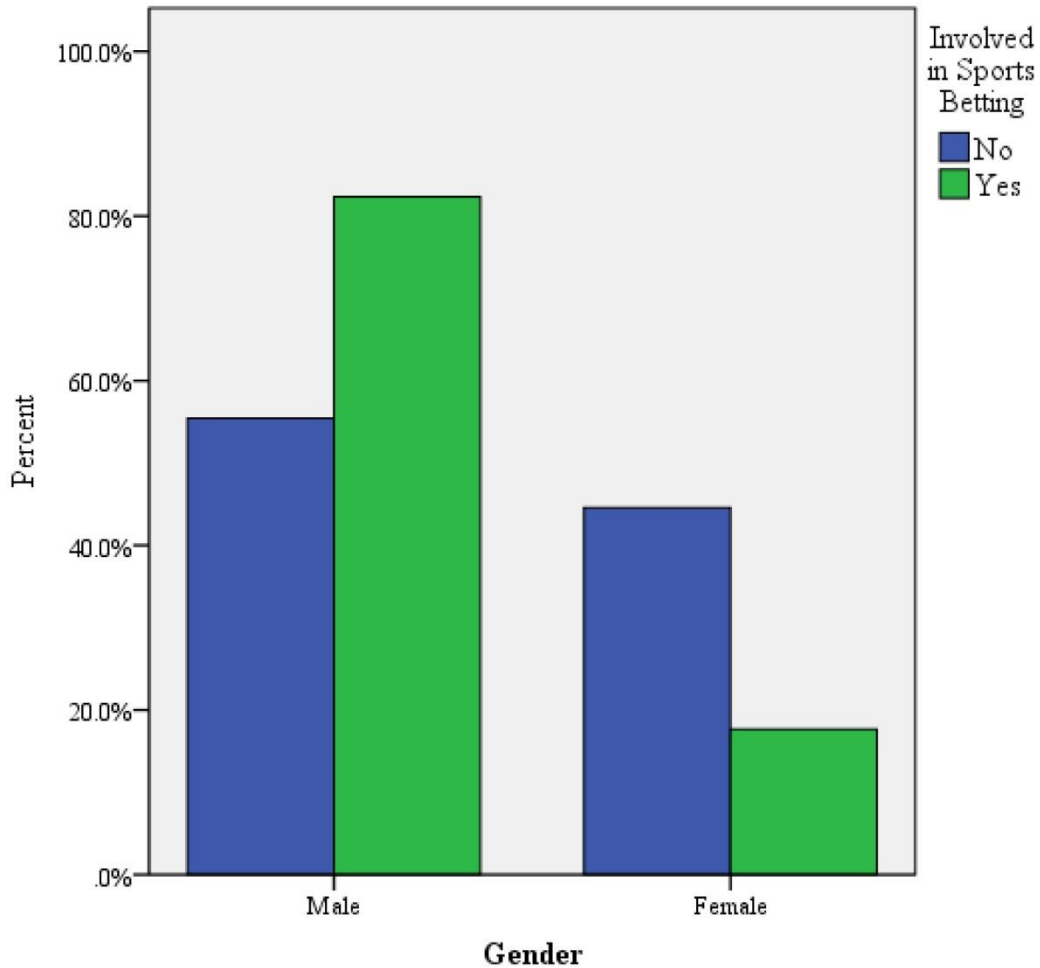


Chart 1- Sports Betting Concerning Gender

Of those involved in sports betting, 82.35% are male students and only 17.65% are female students. 90% of the respondents play the games through their mobile phones and the rest play through laptops and other gadgets. 82% of the respondents enter the gambling apps through links shared on social media platforms. There are a lot of online gambling games which involve the usage of money for betting

activities 65% of the respondents play Dream 11, 28% of respondents play MPL, 4% play other games such as Poker, Roulette, Casino games, and 3% play Rummy Circle. However, when data is distributed across the ages as Chart-2 below shows other games are very much preferred game for students aged between 22-24. Games related to Cricket like Dream 11 and MPL are preferred games across all age groups, and Rummy Circle is not at all preferred by age groups 20-22, basically they are Postgraduate students.

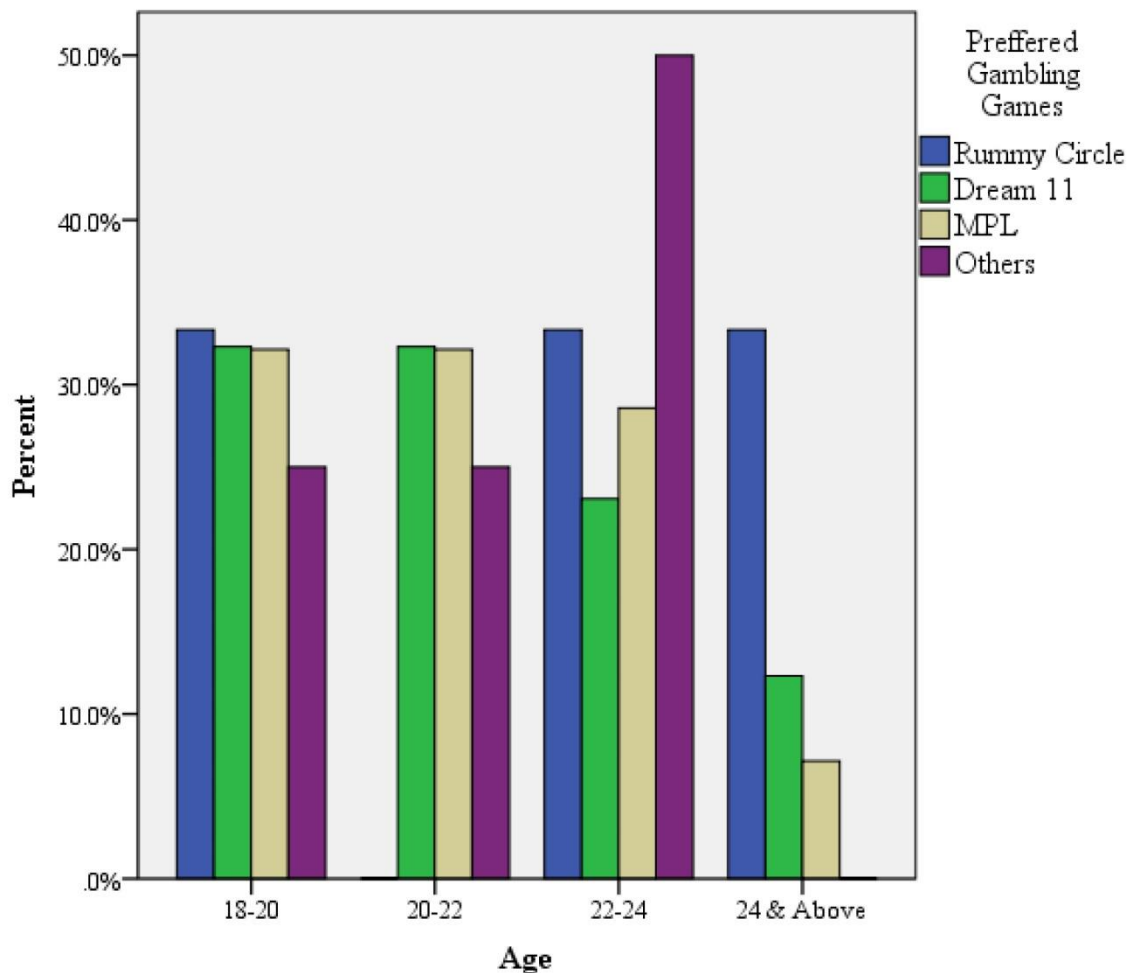


Chart 2- Preferred Gambling Game concerning age

The interesting factor on time spent gaming is that 61% of the respondents spend 3-4 hours a day for online games, and 21% of them more than 4 hours. 70% of the respondents use cash bonuses for playing further. Cash bonuses attract students. When analysing the data processed on cash bonuses with respect to

playing hours, those who get cash bonuses play 4 or more hours when compared to those who don't have cash bonuses as shown in chart 3 below:

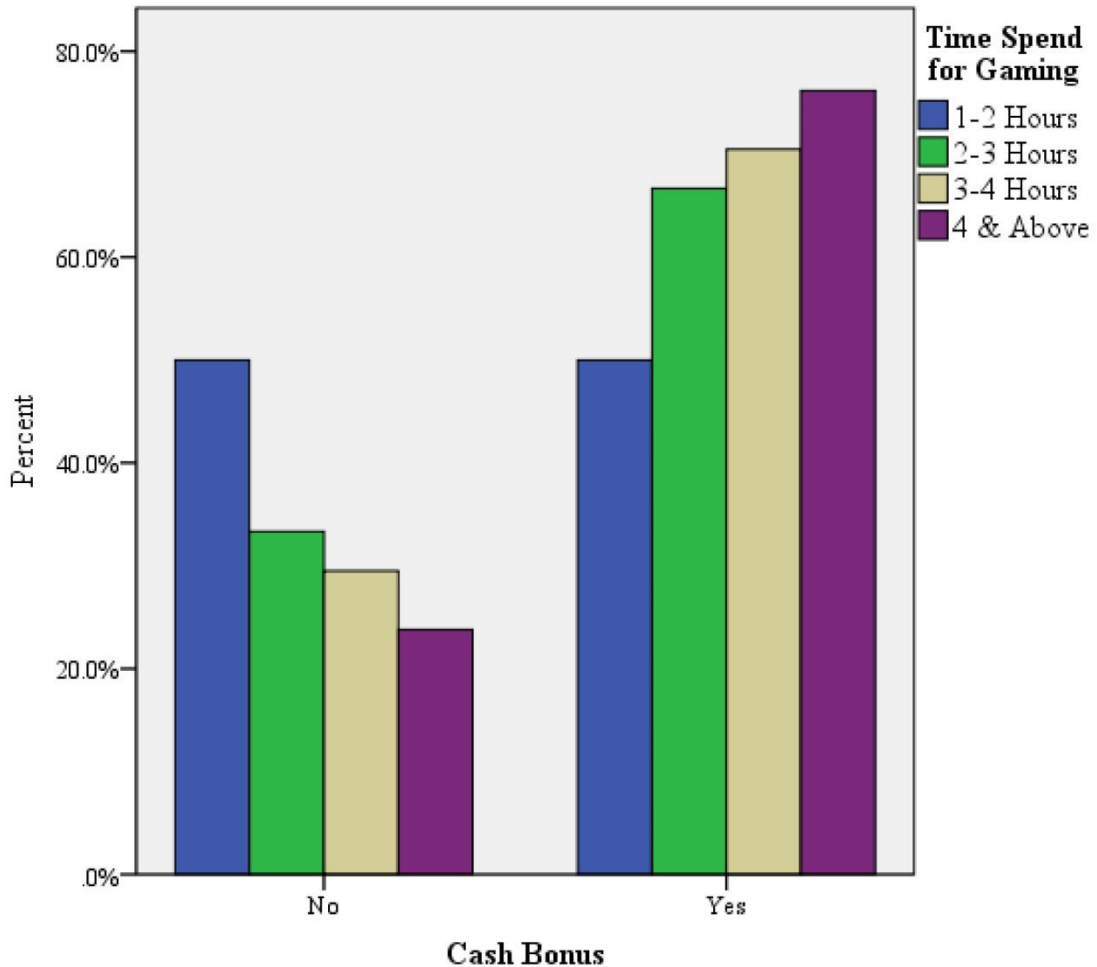


Chart 3 – Playing Hours concerning Cash Bonus

About the affective and psychological area, 65% of them have sometimes, and 26% of them frequently experience stress while playing. 44% of them sometimes, 11% of them frequently get angry, and 38% never get angry when someone stops them. 77% of them are frequent and 14% of them are sometimes stressed about losing money while playing.

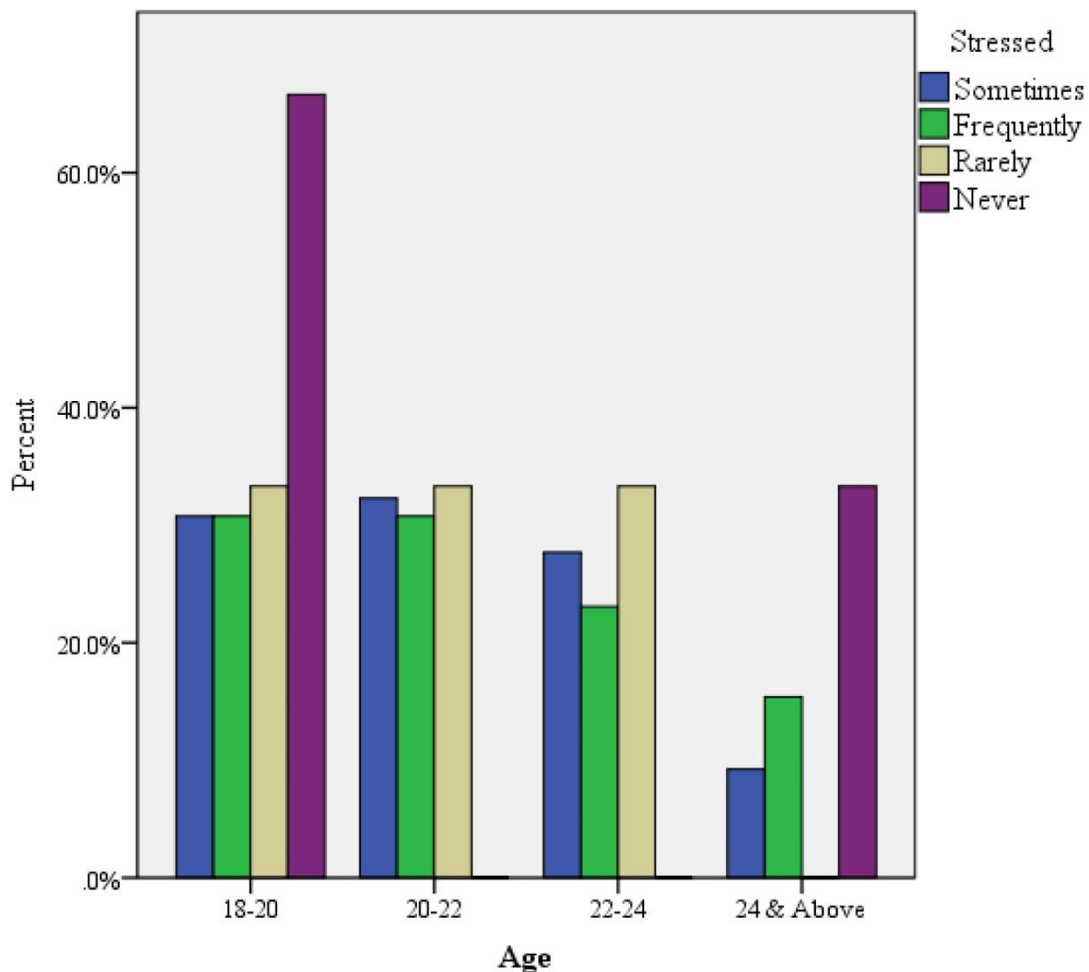


Chart 4 – Stress concerning Age

Chart 4 explains the stress experienced while playing concerning the age category. As the chart shows, students aged between 20-24 are stressed at different levels while playing Online Gambling Games. A significant percentage (66.67%) of the students between the age group 18-20 never experienced stress while playing. It may be because they are beginners in the game and they approach the game lightly. In the last age group (24 & above), 33.33% of students reported that they are never stressed. It may be because they may be experienced through the years.

Conclusion

College students in Kerla are prone to be involved in Online Gambling Games. This may be due to different reasons. First of all, although the State law

restricts gambling, it does not ban them. Another reason is as data analysis shows, 90% of the respondents play the games through their mobile phones and phones are readily available among college students and all of them are very active on social media. Being able to easily access gaming at any time of day, from any location, and using any device with internet connectivity makes online gambling more preferred among college students. As the data reveals 82% of the respondents enter the gambling apps through links shared on social media platforms. So, the chances of being involved in the games are greater. Indeed, awareness of Online Gaming laws and regulations, financial fraud involved in the games, and the possibility of victimhood are very low. Thus, effective measures should be taken to make the students aware of the real situations they are in. Following are some of the recommendations:

- Strong cyber law implementation and consistent updating are needed to prevent victimhood.
- Encourage parents and mentors to monitor the use of digital gadgets among their students.
- Awareness sessions for students on online Gaming laws and regulations, financial fraudulence and the possibility of victimhood can be implemented.

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