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This current study used PGSI to measure the motives of online stock exchange gamblers to their response about online gambling. The main aim of this current study is to explore holistically the impact of motivational factors that motivate more usage of online gambling in Pakistan and behavioral factors that investigate the level of implementation of responsible gambling practices on PGSI in Pakistan online stock exchange gamblers. We collected data through questionnaires and for analysis we used SEM, multiple regression and multinomial logistic regression. Results indicate that motivational factors that significantly impact PGSI are excitement, financial motivation, escape and relaxation and in term of responsible gambling practices, games design and transparent terms and conditions are the key elements of behavior factors while self-exclusion & self-help is not considered as significant factors.

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Analysis of Motivational and Behavioral factors in Pakistan Internet Gambling

Abstract

This current study used PGSI to measure the motives of online stock exchange gamblers to their **response about** online gambling. The main aim of this current study is to explore holistically the impact of motivational factors that motivate more usage of online gambling in Pakistan and behavioral factors that investigate the level of implementation of responsible gambling practices on PGSI in Pakistan online stock exchange gamblers. We collected data through questionnaires and for analysis we used SEM, multiple regression and multinomial logistic regression. Results indicate that motivational factors that significantly impact PGSI are excitement, financial motivation, escape and relaxation and in term of responsible gambling practices, games design and transparent terms and conditions are the key elements of behavior factors while self-exclusion & self-help is not considered as significant factors.

Keywords: PGSI, SEM, Online Gambling, Logistic Regression, stock exchange gamblers

1. Introduction

In the world, online gambling has become an utmost well-known exercises and a huge number of individuals sign on to club or poker sites each day to play, regardless of whether for cash or for mere one time or many hours as a leisure activity. Gambling is the betting of cash or something of significant worth. According to (Kassinove, 1996) gambling is “any risky behavior, based on a combination of skill or chance, or both, in which something of value can be won or lost.” Gambling problems have been increased day by day through the accessibility and availability of opportunity of gambling regardless the effect is moderated by means of different factors (Reith, 2012). Teenagers and adolescents are influenced to gamble for various reasons like excitement amusement, entertainment, accomplishment and learning and also extreme cognitive bias, risk and upper stages of anxiety and stress. Individuals who bet without a doubt do so for an assortment of reasons including incentive and the trust of winning cash. According to Smith et al. (2007) depression, relation, family conflict and financial strain can lead to **problem** of gambling that’s why gambling become problematic for people. It is critical to investigate the reasons why individuals bet? The main aims of this research, is to explore holistically the impact of motivational factors and behavioral factors on problem gambling severity index (PGSI).

In this research we examined distant theories that tell us about people behavior whether they behave rationally or logically and why individuals make **foolish** decision about finance and also examine the irrational financial decision of stock exchange gamblers that how motivational factors, behavioral factors effect on problem gambling severity index. This study has been both practically and theoretically important in a way because the conclusion of this research is very knowledgeable for stock exchange gamblers. It gives you information regarding the relationship between PGSI and motivational factors (E, FM, RE) relationship between PGSI and behavioral factors (SESH, TTC, GD) in the online gambling of Pakistan.

The purpose of this research is to inspect the tendencies of financial decision making and spending behavior in different parts of individuals' finance that are connected with different data handling styles and to check relationship among elements that encourage more use of web betting among online stock exchange gamblers in Pakistan. The target of this study is to lighten psychological mental process that may account for people's propensity to take part in betting exercises and furthermore to investigate more information about online gambling in Pakistan that how many people are involved in online gambling and to evaluate the motives regarding dependable gambling practices, behavioral components. The purpose

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There is a black-box in the relationship of PGSI with Motivational factors and behavioral factors and that should be investigated Mulkeen et al. (2016). This research has been both concrete and hypothetically important because the results of this research are very practiced for stock exchange gamblers. It gives you information regarding the relationship between PGSI and motivational and behavioral factors.

2. Review of Relevant Literature

Within this portion we evaluate the relevant literature in the concept of predictors of PGSI (Motivational Factors, Behavioral Factors) Gainsbury et al.(2014) noted that due to risk factors that are involved in internet gambling cause a problem gambling The present review meant to research subgroups of speculators to distinguish the potential damages related with different structures and methods of betting. An online review was finished by 4,594 respondents recognized as Internet-only(IG), mixed-mode (MMG) or land-based only (LBGs), card sharks in view of self-detailed betting conduct over the most recent 12 months. Results indicate that land base only is the oldest and mixed based only is the youthful on the basis of variance among two groups. MMGs occupied with the best assortment of betting structures, had the most astounding normal issue betting seriousness scores, and will probably credit issues to sports wagering than the other bunches. IGs were included in the least number of disparate betting exercises, destined to bet as often as possible on games and races, and credit issues to these forms IGs were included in the least number of disparate betting exercises, destined to bet as often as possible on games and races, and credit issues to these forms. Compared to alternate gatherings, LBs had a higher extent of issue speculators than IGs and were most prone to play electronic gaming machines weekly, with this form of betting adding to issues at a significantly more prominent rate. This review affirms the significance of considering betting inclusion crosswise over subgroups of Internet or land-based card sharks. There is a need to consider the cooperation between structures and modes of betting to propel our comprehension of the potential danger of method of betting to add to issues.

Dealing with the connection between an individual's inspiration to bet and their capacity to deal with their betting conduct in a responsible manner is both complex and multi-faceted. While the managing of this relationship has been additionally muddled by the absence of a worldwide control framework, there is developing accord that any managing framework ought to be founded on the guideline of self-direction at a hierarchical level. For Power (2004) and Kingma (2004) this reflects set up models of corporate social duty (CSR) where governments inside every ward comprehensively layout measures which they anticipate that associations will meet. Singular betting association and administrative offices thus, wind up plainly in charge of making danger administration and administrative frameworks that exhibit consistence and due persistence. While this approach is driven, to a limited extent, by the worldwide and enhanced nature of contemporary business associations, which makes it difficult to enact for individual consequences, one practical issue of this framework is that it places more noteworthy accentuation on the monitoring of such self-direction if the associations dependable betting elements and apparatuses are to be seen as believable and compelling. To accomplish this point numerous associations legitimize their operational rehearses through outsider accreditation, in any case, the accomplishment of such

third part accreditation is sketchy, as Gainsbury et al. (2012) recommends that there is clashing proof in the matter of whether it is understood by customers and whether it influences their inspiration to gamble and their genuine betting conduct.

An individual may bet for an assortment of reasons, for example, for appreciation, as a method for dealing with stress, for money and social related reasons (Walker, Hinch, and Weighill, 2005; Lee, Chae, LEE, and Kim, 2007; Abdi, 2014). A few reviews have related inspiration to bet with age (Clark and Clarkson, 2007; Gupta et al., 2013), and femininity (Corney and Davis, 2010; Walker et al., 2005) and others have assessed femininity preferences for particular betting exercises (COGRA, 2007; Parke, Griffiths, and Parke, 2007; Wood and Williams, 2009). Gainsbury et al. (2015) likewise air conditioning information contrasts in the profile of the individuals who bet online when contrasted with the individuals who bet utilizing land based scenes. When all is said in done these reviews presume that females will probably be persuaded to play diversions of possibility though guys are roused to play amusements in view of ability.

Contingent upon which measure of issue betting is utilized, commonness rates of young people with extreme betting issues run in the vicinity of 4 and 8%, roughly two to four times the rate found in grown-up tests. Another 10–15% of youth bet unreasonably and are at-hazard for the advancement of a genuine betting issue (e.g., Jacobs, 2000; Shaffer and Hall, 1996; Winters et al., 2002). Jacobs discovered, utilizing the Symptomatic and Statistical Manual, Version IV, Juvenile Criteria (DSM-IV-J: Fisher, 2000), that 1% of 16 and 17 year olds were issue card sharks. Gupta and Derevensky (1998a) found that the rate of neurotic betting among their Montreal secondary school understudy test was 4.7%. From the reactions of their members, Volberg et al. (2008) evaluated that 1.3% of Oregon young people are issue card sharks and another 4.6% are at-hazard for betting issues. Be that as it may, among Splevins et al's. (2010) Sydney school based test, the pervasiveness rate for betting issues was 6.7% utilizing the DSM-IVMR-

To date, there is restricted comprehension of player impression of the viability of administrator self-control as a customer assurance apparatus in capable Internet betting (Gainsbury et al., 2012; and Wood and Williams, 2009, 2011). Accordingly, our paper investigates shopper perceptions of mindful betting by assessing players' impression of motives to bet on the web and their feelings identifying with betting practices and behavioral components that empower them to bet in a dependable and moral way.


Betting is a prominent action among youngsters and they stay at high hazard (i.e., they are defenseless) for the advancement of betting related issues (e.g., Hardoon and Derevensky, 2002; Jacobs, 2000). Overall 39% to 92% of youth have bet at minimum once in their lives. Moreover, upwards of 52% bet once every week or more what's more, 4% bet day by day (e.g., Adebayo, 1998; Gupta and Derevensky, 1997, 1998a; Winters, Stinchfield, Botzt, and Anderson, 2002; Wood and Griffiths, 1998).

3. Methodology

Mulkeen et al. (2016) conducted a study in which they empirically tested a “three stage analysis of motivational and behavioral factors in UK internet gambling”. The inspiration behind the proposed study has been derived from this related study. The base paper provided us the lead in consideration of our proposed research by keeping in view that our unit of analysis will be online stock exchange gamblers in Pakistan. This study aims to empirically test the impact of motivational factors and behavioral factors on problem gambling severity index. So we will distribute our data analysis into broad stages. We start with the collection of relevant data through questionnaires. Questionnaire holds 44 questions containing both open and close question (no more material is given related to behavioral and motivational component in open question) distributed into four area, 1st portion is intended to acquire assent from gamblers and gather data on their behavior including which type of games

they want to play and how frequently they play. The questionnaires based on PGSI containing nine items with four-point Likert-scale are utilized to measure the problem gambling severity index score and ordering “0 =never, 1=sometime ,2 =most of the time ,3 = almost always”. On the basis of gamblers responses the scores are attained in the subsequent arrangements of “0 = ‘Non-problem group’; score of 1 or 2 = ‘Low problem group’; score of 3 to 7 = ‘Moderate problem group’ and score of 8 or more = Problem group”

2nd area concentrates on gamblers perception of the elements that motivate them to play. These incorporate variables such as escape and relaxation, financial motivation and excitements. 3rd Area builds up player mentalities towards 16 responsible betting practices on dependable betting practices and behavioral components utilizing a seven point Likert-scale “whereby 1 = strongly disagree and 7 = strongly agree”. These statements identify with, self-exclusion and self-help, transparent terms and conditions and game in research. The last some portion of the survey identifies with demographic data including age, gender, qualification, experience and designation. It ought to be stressed that PGSI is resolved utilizing set up measures while the rest of question incorporated into our poll are created particularly for this review. Online surveys have been utilized as a part of past reviews and are recognized as a reasonable strategy for exploring Internet betting conduct (see for instance, Wood, Williams, and Lawton, 2007 and Griffiths, 2009a, 2009b). Educated assent is given electronically as a feature of the web review. Moreover Cronbach's alpha is ascertained for both stages accomplishing 0.716 and 0.967 for motivational and for behavioral elements respectively.

There were 412 questionnaires distributed to Pakistan stock exchange gamblers out of which 300 were reliable (72.81% response rate) and the final samples for females are 103(35%), for males is 197(66%) their average ages lie between 28-36 years, and the frequency of the game is 4 times a week. Respondents are arranged regarding the PGSI problem as 21(7%)no problem gambling group: 45(15%)low problem gambling group :169(57%) moderate problem gambling group 65(21%)high problem gambling group . we used three stages for data analysis. 

3.1. First stage: Structural Equation Modeling

3.1.1. Structural equation modeling (SEM). It is a multivariate technique that is used for measuring the relationship among observed and latent variables and used to find out the error in the model and also used to measure the complicated and structural models relationship (Hair, Barry, & Babin, 2010). The aim of model is to measure the quality of instruments and to check the internal consistency, reliability and validity. In PLS-SEM we used partial least square techniques (Brown, 2006). These incorporate the composite reliability and construct validity means how much an instruments measure the construct. Construct validity further divided into two types i.e. convergent and discriminant validity. Convergent means to measure the correlation that is linked with reality between same construct and discriminant validity is the construct that must be not the same as other related develops (Grob, 2003) and we used AVE that tells us about the variance of an items which is measured by any latent variables to assess both type validity (Bland & Altman, 1994). According to Kock (2015) if $AVE > 0.05$ then convergent validity is acceptable and discriminant validity is acceptable when the square root of AVE is greater than correlation of inter construct. “Reliability refers to ‘a statistical measure of how reproducible the survey instrument's data is” (Litwin, 1995). It is measured by ascertaining Cronbach's alpha that is generated through the scale of different items and also calculated (CR) composite reliability which tells about the error and validity of the construct(Field, 2009).

3.2 Second stage: multiple regressions

In multiple regressions we used PGSI scores as a predictor's variables and motivational factors and behavioral factors as criterion variables by using results of SEM.

Regression 1:

$$PGSI = \alpha + E\beta_1 + RE\beta_2 + FM\beta_3 + e_i$$

In this regression 1 we used PGSI scores as predictors and results of SEM of motivational factors as criterion variables where α refers to intercept which count the mean of the replies when dependent variables are 0 (zero); β delta tells us about the change in predictors when there is one unit change in independent variables; PGSI stand for problem gambling severity index and E denotes excitements; RE shows escape &relaxation ;and FM represents Financial motivation and e signifies error term in the model .

Regression 2:

$$PGSI = \alpha + TTC\beta_1 + SESH\beta_2 + GD\beta_3 + e_i$$

In this regression 2 we used PGSI scores as predictors and results of SEM of behavioral factors as criterion variables where α refers to intercept which count the mean of the replies when dependent variables are 0 (zero); β delta tells us about the change in predictors when one unit change in independent variables, PGSI stand for problem gambling severity index, TTC denotes transparent term &condition, SESH represents self-exclusion &self-help, GD shows game design and e signifies error term in the model.

3.3. Third stage: multinomial logistic regression

We used multinomial logistic regression when the predictor's variables are nominal. We take PGSI categories as predictor's variables and make a two multinomial logistic regression for both motivational factors and behavioral factors and to measure the change inside replaying groups we used PGSI classification group by utilizing a sole classification variables.

MR1:

$$\text{Log} \left(\frac{p}{1-p} \right) = \alpha + \beta_1 E + \beta_2 RE + \beta_3 FM + \varepsilon_i$$

In this regression 1 we used PGSI categories as predictors and results of SEM of motivational factors as criterion variables where α refers to intercept which count the mean of the replies when dependent variables are 0 (zero); β delta tells us about the change in predictors when one unit change in independent variables, PGSI stand for problem gambling severity index and E denotes excitements, RE shows escape &relaxation and FM represents Financial motivation and e signifies error term in the model

MR2:

$$\text{Log} \left(\frac{p}{1-p} \right) = \alpha + \beta_1 TTC + \beta_2 SESH + \beta_3 GD + \varepsilon_i$$


In this regression 2 we used PGSI categories as predictors and results of SEM of behavioral factors as criterion variables where α refers to intercept which count the mean of the replies when dependent variables are 0 (zero); β delta tells us about the change in predictors when one unit change in independent variables, PGSI stand for problem gambling severity index, TTC denotes transparent term &condition, SESH represents self-exclusion &self-help, GD shows game design and e signifies error term in the model.

4. Results and Discussion

We used three types of analyses SEM, multiple regression and multinomial logistic regression to identify behavioral factors and motivational factors. The Problem Gambling Severity Index (PGSI) is utilized as the concentration for comparison and the purpose for applying three types of analysis is that a phase result is utilized as a contribution for the following stage. For instance, the results of our first stage to be specific SEM are utilized as contributions for the second stage modeling to be specific multiple regression. This conform reliability in approach and has the ability to interface fundamental attributes of our unpredictable modeling with each other. The third type of analysis multinomial logistic regression tells us about the relation between the gambling groups.

4.1. First stage: structural equation modeling. In our model for motivational factors and behavioral factors we used SEM into two area the 1st area measure the validation and model estimation and the 2nd area causal connection among the constructs.

4.1.1. Structural equation modeling (SEM₁) for motivational factors. Table.1 explain the ratability and validity and it is found that AVEs model is obvious for convergent validity and the square root of AVEs are larger than the inter construct of the model that shows discriminant validity happen and the model is reliable because Cronbach's alpha values are .614 and the AVEs values and CR values are .731and.844.Structure equation model estimate the causal connection Between independent variables and dependent variables .three independent variables regress on PGSI all of these have highly significant impact on PGSI : excitements ($\beta = -0.35$ and pb 0.000);Escape & relaxation ($\beta = -.105$ and pb 0.005); and

Table 1 

The measurement model of the player motivational factors (SEM1).

Constructs	Indicators	Loading	AVEs	Cronbach's alpha	Composit Reliability
Excitement	It's exciting	-0.888	0.731	0.614	0.844
	To relieve boredom	-0.821			
Escape and relaxation	To relax	-0.721	0.535	0.626	0.7724
	To vent aggression in a socially acceptable way	-0.611			
	To take my mind off other things	-0.844			
Financial motivation	To win money	-0.841	0.719	0.929	0.955
	To earn income	-0.855			
Problem gambling severity index	Convenience	0.722	0.641	0.935	0.946
	Privacy and anonymity	0.812			
	Availability of higher jackpots	0.855			
	Availability of better odds	0.888			
	Faster games	0.867			
	The fact that you are not playing with actual cash but e-cash	0.799			
	The fact you can play more than one game at a time	0.813			
	The fact it's not as exciting as land based gambling	0.712			
	The availability of better tools to help you gamble safer	0.679			
	Promotions	0.833			

financial motivation $\beta = 0.032$ and $p = 0.022$) all of these three variables shows 81% PGSI ($R^2 = .811$). Our results are similar as past reviews Lee et al. (2007), Lloyd et al. (2010) and Mulkeen et al. (2016) as far as recognizing excitement, escape and relaxation and financial motivation. In our research the financial motives are two “to earn money” or “to win money” similar as Mulkeen et al. (2016) results. All the motives are significant on the basis of PGSI categories and the high problem gambling category those are motivated is “to earn money”

4.1.2. Structural equation modeling (SEM₂): responsible gambling practices and behavioral factor. Table 5 explains the reliability and validity and it is found that AVEs model is obvious for convergent validity and the square root of AVEs are larger than the inter-construct of the model that shows discriminant validity happens and the model is reliable because Cronbach's alpha values are .915 and the AVEs values and CR values are .605 and .914. Structure equation model **estimate** the causal connection between independent variables and dependent variables. Three independent variables regress on PGSI all of these have highly significant impact on PGSI: self-exclusion and self-help ($\beta = -0.0422$ and $p = 0.0184$); transparent term and condition ($\beta = .223$ and $p = 0.000$); and Game design ($\beta = .404$ and $p = 0.000$) all of these three variables shows 67% PGSI ($R^2 = .674$). Our results are similar as past reviews Lee et al. (2007), Wood and Griffiths (2008) and Mulkeen et al. (2016) as far as recognizing self-exclusion and self-help, transparent term and condition and Game design and moderating gambling behavior regarding game design and self-exclusion and self-help

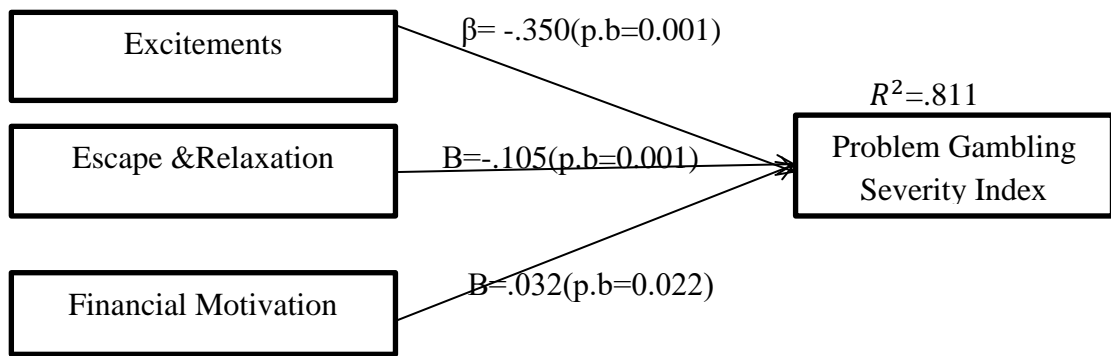
4.2. Second stage: multiple regression models. Multiple regression run by using elements which are recognized by SEM and by using single scores of PGSI.

4.2.1. Player motivational factors. Table 2 shows that models are significant with 99% ($p = 0.000$) confidence level and their R^2 value is .732 (adjusted $R^2 = .531$) which indicates that 73.2% variance in single PGSI scores are due to motivational factors and the predictor variables excitement, escape & relaxation and financial motivation are also highly significant with 99% confidence interval ($p = 0.000$).

Escape & relaxation and financial motivation are positively linked with PGSI that represents the greater the scores, the greater the essential of escape & relaxation and financial motive are. For excitement has a negative link with PGSI that represents the greater the scores the lower the essential of excitement as motive factors. Moreover, escape & relaxation and finance are the key motivational factors that urge a player to gamble. Results **shows** all the variables are highly significant.

4.2.2. Players behavioral factors. Table 6 shows that models are significant with 99% ($p = 0.000$) confidence level and their R^2 value is .821 (adjusted $R^2 = .671$) which indicates that 82.1% variance in single PGSI scores are due to behavioral factors and the predictor variables transparent term & condition, and game design are also highly significant with 99% confidence interval ($p = 0.000$). Besides self-exclusion and self-help are not statistically significant. VIF results indicate that multi-collinearity does not exist in our sample.

Transparent term & condition, self-exclusion and self-help and game design are positively linked with PGSI that represents the greater the scores, the greater the essential of transparent term & condition, self-exclusion and self-help and game design are. Moreover, transparent term & condition, self-exclusion and self-help are the key behavioral factors in our study that urge a player to gamble. Our outcomes bolster the past reviews that game design is a significant **factors** which effect the player behavior (Griffiths, 2009b); Mulkeen et al. (2016)



4.3. Third stage: multinomial regression models. In stage three we regressed PGSI categories on **independent** variable that shows the relationship of PGSI categories with each independent variable which is impossible to calculate through SEM and multiple regressions of motivational and behavioral factors.

4.3.1. Player motivational factors. We apply multinomial logistic regression among PGSI categories (as a reference group) and motivational factors in table 3 and the model is significant with 99% (pb0.000) confidential level and their R² value is .813, which indicates that 81.3% variance in single PGSI categories are due to three motivational factors. Which are reliable same as it is proceeding two results.

Results **indicates** that moderate problem gambling is more liable and gambling classification are more disposed to be inspired by 'financial motivation' as compare to other categories. Financial motivation **consider** the core **motives for** Pakistan stock exchange gamblers and escape & relaxation are consider as less motivated as compare to others categories. This research recommended that moderate problem gambling is the strongest categories

Constructs	Indicators	Loadings	Aves	Cronbach's Alpha	Comp osite Reliab ility
Transparent terms and conditions	Terms and conditions for bonuses are clearly communicated	0.661	0.605	0.915	0.914
	Terms and conditions for bonuses are fair	0.731			
	Internet gambling sites are open and honest	0.821			
	Terms & conditions are necessary to ensure players do not abuse the system	0.734			
	Online random number generators are used to determine the game's outcome	0.812			
	Terms and conditions for bonuses are deceptive	0.888			
	Internet gambling software is fair	0.777			
Self-exclusion and self-help	Self-exclusion is ineffective as players can simply choose to play at another site	0.832	0.661	0.955	0.906
	It is easy to get around the self-exclusion system for any one site	0.695			
	All sites need to co-operate to have an industry-wide 'self-exclusion' system	0.755			

Game design	Internet gambling websites should provide information on problem gambling	0.899			
	Internet gambling websites should provide information on where to get help	0.867			
	Play-for-free versions of a game should be exactly the same as the real version	0.888	0.705	0.92	0.921
	Gambling operators should not design games using addictive characteristics	0.794			
	The main priority for customer service is to keep consumers happy to keep spending	0.623			
	Having detailed information on my gaming and betting choices is useful	0.932			
	Gambling operators should NOT be held accountable to regulators	0.923			
	Problem gambling severity index	Convenience	0.722	0.641	0.935
Privacy and anonymity		0.812			
Availability of higher jackpots		0.855			
Availability of better odds		0.888			
Faster games		0.867			
The fact that you are not playing with actual cash but e-cash		0.799			
The fact you can play more than one game at a time		0.813			
The fact it's not as exciting as land based gambling		0.712			
The availability of better tools to help you gamble safer		0.679			
Promotions		0.833			

4.3.2. Behavioral factors. We apply multinomial logistic regression among PGSI categories (as a reference group) and behavioral factors in table 7 and the model is significant with 99% (pb0.000) confidential level and their R^2 value is .972. which indicates that 97.2% variance in single PGSI categories are due to three behavioral factors .Which are reliable same as it is proceeding two results .

Game design is **considered as** the most important factors that create the difference problem gambling and non-problem gambling. Results **indicates** that moderate problem gambling is more liable and gambling classification are more disposed to be inspired by game design ' that is the most important factors as **compare** to other categories . Game design **consider** the core **motives for** Pakistan stock exchange gamblers and self-exclusion & self-help are consider as less motivated as compare to other categories. This research recommended that moderate problem gambling is the strongest categories. Transparent term and condition are insignificant in non-problem gambling low problem gambling and self-exclusion and self-help are insignificant in moderate problem gambling.

5. Conclusion and Areas for Future Research

This research has investigated player impression of motivational factors; and behavior factors. We used SEM, multiple regression and multinomial logistic regression. Our SEM investigation recognizes about three motivational factors excitements, escape and relaxation and financial motivation. In past reviews the financial motives **has** one purpose but our purpose based on two motives “to earn money “and “to win money” Mulkeen et al. (2016). This reaction has approach suggestions as there might be a requirement for better signage.

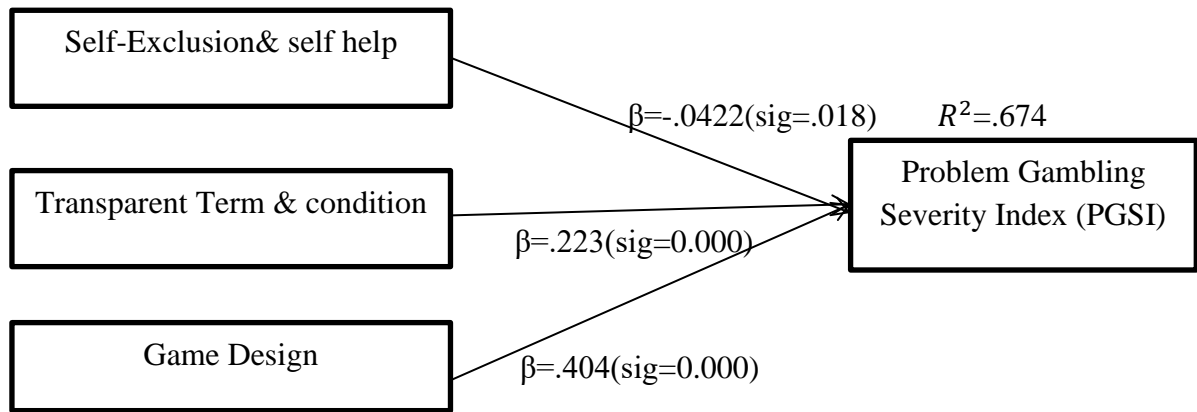


Table 2
Regression Model₁ - Player motivational factors and PGSI scores.

Factors	β	Std error	t stat	P-value	VIF	Model
Constant	0.544	0.97	5.636	b0.000	–	–
Excitement	-0.082	0.021	-3.96	b0.000	1.635	–
Escape and relaxation	0.18	0.032	5.689	b0.000	2.025	–
Financial	0.254	0.02	12.895	b0.000	1.318	–
Model parameters						
F value						113.976
Df						3
R^2						0.732
R^2 adjusted						0.531
P-value						b0.000

Notation: Independent variable is PGSI individual score; VIF refers to variance inflation factor.

The purpose of gamblers is to earn money but this strategy suggestion relates particularly to problem gamblers who in our review will probably bet to win money and the market socially highlighting that betting is excitement and not an approach to gain money. Outcomes disclose that all motivational factors have **significant** impact on PGSI and the region of future research is to shed light on the connection among factors recognizes and PGSI categories by applying SEM, multiple regression and multi nominal logistic regression. We conclude that financial motivation **are** the most significant factors in moderate problem gambling categories while escape and relaxation are in low problem categories.

In terms of responsible gambling practices game design and transparent terms and conditions are the key elements of behavior factors and self-exclusion & self-help is not considered a significant factor.

This is the clear area for future researches those gamblers facing difficulties for self-regulation and need the effectiveness of self-regulation which is based on corporate social responsibility. The other area for future research is to shed light on the connection among behavioral factors recognizes and PGSI categories by applying SEM, multiple regression and multi nominal logistic regression we conclude that game design **are** the most significant factors in no problem gambling categories. And transparent term and condition are in low problem categories.

Table 3 Player motivational factors with PGSI categories.					
PGSI group	Factors	β	Std error	Df	P-value
No problem	intercept	26.08	5.002	1	0.001
	Excitements	0.444	0.714	1	0.051
	Escape And Relaxation	-0.155	1.056	1	0.032
	Financial Motivation	-8.533	1.952	1	b0.001
Low problem	Intercept	35.217	5.452	1	0.001
	excitements	0.725	0.696	1	0.023
	Escape and Financial Motivation	-1.63	1.086	1	0.0133
		-10.22	2.066	1	b0.001
Moderate problem	Intercept	9.035	1.203	1	0.001
	Excitement	0.404	0.126	1	0.001
	Escape And Relaxation	-1.216	0.222	1	0.001
	Financial Motivation	-0.855	0.169	1	b0.001
Model		Fitting criteria (-2 log likelihood)		Chi-square	
Intercept only		508.305			
Final Pseudo R ²		237.969	368.569	0.000	b0.001
		0.813			

In light of our three phase investigation for motivational factors and behavioral variables, we prescribe as an arrangement suggestion to the internet betting area the accompanying: grow more successful frameworks for 'self-exclusion and self-help' (e.g. improve their players learning of how to get to and utilize bolster devices, institutionalize the route in which responsible betting data is exhibited on betting sites, reduce player fears of utilizing bolster instruments, present necessary setting of successful time and money related cutoff points, and build up a compelling broad self-avoidance framework);and be awake, know about addictive parts of diversion outline. Extra research could be coordinated to decide if the betting business might have the capacity to add to an advantage from some of **practices** right now being created in different segments, for example, moral fund.

Table 6 Regression Model ₂ - Responsible gambling practices and behaviors factors and PGSI individual scores.						
Factors	β	Std error	t stat	P-value	VIF	Model

Constant	-0.532	0.115	-4.624	b0.000	–	
Transparent terms and conditions	0.223	0.044	5.061	b0.000	3.308	–
Self-exclusion and self-help	0.042	0.032	-1.319	0.188	2.544	–
Game design	0.405	0.39	10.501	b0.000	3.063	–
Model parameters						
F value						203.312
Df						3
R ²						0.821
R ² adjusted						0.671
P-value						b0.000

Notation: Independent variable is PGSI individual score; VIF refers to variance inflation factor.

Table 7
Responsible gambling practices and behaviors with PGSI categories.

-	Factors	β	Std error	Df	P-value
No problem	intercept	175.95	39.369	1	0.000
	self-exclusion &self help	-4.026	4.621	1	0.788
	Transparent term &condition	-0.932	3.477	1	0.0398
	Game Design	-39.35	9.421	1	b0.000
Low problem	intercept	180.731	33.681	1	0.000
	self-exclusion &self help	-13.044	5.05	1	0.855
	Transparent term &condition	-0.6	3.28	1	0.01
	Game Design	-31.229	6.961	1	b0.000
Moderate problem	intercept	133.309	31.282	1	0.007
	self-exclusion &self help	-5.83	2.17	1	0.050
	Transparent term &condition	0.756	3.125	1	0.000
	Game Design	-22.622	6.18	1	b0.000
Model parameters		Fitting criteria	Chi-square		
		(-2 log likelihood)			
Intercept only		608.468			
Final		50.779	557.69	9	0.000
Pseudo R ²		0.972			

a. The reference category is: high problem at point 8 above.

Appendix 1: Factor analysis - principle component analysis (PCA)

Table 4 indicates the PCA1 for motivational factors and check level the of agreement of respondent with their records of motivational factors by using Oblimin rotation; “it’s exciting; to relieve boredom; to win money; to socialize, to take my mind off other things; to earn income; to compete with others; to vent aggression; it's fun; to be mentally challenged; and to do something I enjoy for a change.” KMO confirmed the sampling capability for analysis, which is (KMO = 0.86) which is worthy (Field, 2009) and the KMO values of each items is .613 >.5 which is acceptable and the Bartlett's test of approx. Chi square shows the connection among items which is appropriately high for PCA. ($x^2=1223.311$, $df =21$ and $Pb=0.000$) and Table 1, shows rotate component matrix for motivational factors, the loadings shows the connection among variables and tells which variables contributes more.

Table4 Rotated component matrix of motivations to gamble (PCA1)			
Variable\factor	Factor ₁	Factor ₂	Factor ₃
To relieve boredom	0.813	–	–
It's exciting	0.785	–	–
To relax	–	0.82	–
To take my mind off other things	–	0.788	–
To vent aggression in a socially acceptable way	–	0.74	–
To win money	–	–	0.954
To earn income	–	–	0.778

“Note: Factor₁: Excitement - factors that allow the individual to be delighted and invigorated; Factor₂: Escape and Relaxation - factors that provide an outlet enabling the individual to forget about current problems and challenges; Factor₃: Financial Motivation- to earn income and win money; Each of these three extracted factors relating to ‘gambling motivation’ are subject to a Cronbach Alpha test as follows: Factor₁ with 2 items and a Cronbach's Alpha of 0.614; Factor₂ with 3 items and a Cronbach's Alpha of 0.626; Factor₃ with 2 items and a Cronbach's Alpha of 0.929; 0.719 with a total of 12 items”

Results indicates that all the question which are relate to each items is acceptable Because the correlation matrix in appendix 1 for motivational factors shows no value is more than 0.5 which indicates acceptable level of multi-co-linearity and thus explains discussing the factors as independently, (Alm, 1998; Gujarati, 2003).

Table 8 indicates the PCA2 for behavioral factors and check level the of agreement of respondent with their records of behavioral factors by using Oblimin rotation.KMO confirmed the sampling capability for analysis, which is (KMO = 0.86) which is worthy (Field, 2009) and the KMO values of each items is .633>.5 which is acceptable and the Bartlett's test of approx. Chi square shows the connection among items which is appropriately high for PCA. ($x^2=9327.021$, $df =136$ and $pb=0.000$) and Table 5, shows rotate component matrix for behavioral factors, the loadings shows the connection among variables and tells which variables contributes more.

Results indicates that all the question which are relate to each items is acceptable because the correlation matrix in appendix 1 for behavioral factors shows no value is more than 0.5 which indicates low level of multi-co-linearity and thus explains discussing the factors as independently, (Alm, 1998; Gujarati, 2003).

Table 8 Rotated component matrix of responsible gambling practices and behaviors(PCA2)			
Variable\factor	Factor ₁	Factor ₂	Factor ₃
Terms and conditions for bonuses are fair.	0.949		
Terms and conditions are necessary to ensure some players do not abuse the bonus system.	0.949		
Terms and conditions for bonuses are deceptive.	0.885		
Online random number generators are used to determine the outcome of games.	0.845		
Terms and conditions for bonuses are clearly communicated.	0.833		
Internet gambling sites are open and honest regarding the terms of conditions of gambling on their site.	0.814		
Internet gambling software is fair.	0.483		
It is easy to get around the self-exclusion system for any one site (self-exclusion being where a player requests to be denied access to a site for a specied period of time.		0.868	
Self-exclusion is ineffective since players can simply choose to play at another site.		0.858	
Internet gambling websites should provide information regarding how to spot problem gambling.		0.856	
Internet gambling websites should provide information regarding where to get help ,		0.845	
For self-exclusion to work all sites need to co-operate to have an industry-wide 'self-exclusion' system.		0.798	
Having detailed information on my gaming and betting choices is useful.	-	-	0.904
Gambling operators should not design games using characteristics they know to be addictive.			0.802
The main priority for customer service staff is to keep consumers happy so they keep spending money.			0.595
In relation to player protection and social responsibility, gambling operators should NOT be held accountable to regulators provided they are operating within the limits of the law.			0.513
Play-for-free versions of a game should be exactly the same as the real version.			0.48

“Note: Extraction method: principal component analysis of 6 factors. Rotated method: Direct Oblimin. Converged in 23 iterationsFactor₁: Trans-parent termsand conditions; Factor₂: Self-exclusion and self-help; Factor₃: Game design. Each of these three extracted factors relating to ‘responsible gambling practices are subject to a Cronbach's Alpha test as follows: Factor₁ with 7 items and a Cronbach's Alpha of 0.915; Factor₂ with 5 items and a Cronbach's Alpha of 0.955; Factor₃ with 5 items and a Cronbach's Alpha of 0.922;; and overall Cronbach's Alpha is 0.952 with a total of 17 items”

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The title is precise with the aim and scope of the journal on management-orientated themes and topics, especially decision analysis of motivational and behavioural factors business, as well as relevant to the journal issue about the management, concise and specific about an analysis of motivational and behavioural factors in Pakistan Internet Gambling using measurement with PGSI (Problem Gambling Severity Index).
2. Does the paper make significant contribution to management science [10]
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3. Is the Language of the manuscript clear and grammatically free of typographical errors
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<input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable The title of this article is quite accurate and describes the research, but only lists the variables X1 and X2. The Y variable is more appropriately used in this title, such as gambling decision making, so the title has significant problem coverage about the online gambling market.
5. Does the summary of the manuscript meet the submission guidelines
<input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable The manuscript summary has been in accordance with the submission guidelines, including constructs and variables identified with words. However, the presentation of the table must be

precise and neatly in accordance with its position and so as not to reduce the seriousness of the reader in reviewing the manuscript.
6. Does the “introduction” of manuscript include references relevant to the topic of the study
<input type="radio"/> Yes (2) <input checked="" type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable Preliminary presentation adequately illustrates topics and issues relevant to the aspect of motivation and behavioural factors of gamblers in the field of psychology. The contents of the introduction adequately support the introduction to the study. Nevertheless, the existing references have not provided clarity and focus on themes that indicate an integration between the field of psychology and management. In addition, there are 4 references used in the introduction, such as Mulkeen et al (2016), Kassinove (1996), Reith (2012) and Smith et al (2007), but the last 3 references are not listed in the bibliography.
7. Does the manuscript provide adequate and up-to- date references
<input type="radio"/> Yes (2) <input checked="" type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable The references used in the article simply explain the process and the results of the study. However, the bibliographic references are inadequate and need the latest references, as well as some references to the articles that have not been written in the bibliography.
8. Is research question of the study clear and understandable
<input type="radio"/> Yes (2) <input checked="" type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable This article is sufficient to explain the main purpose of the research, namely to determine holistically the impact of motivation factors and behavioural factors on the gambling severity index of the problem (PGSI). Nevertheless, the research question in the final paragraph of this article is not so focused that the reader does not understand what exactly will be answered in research on the motivation and behavioural factors of gamblers in the online gambling market in Pakistan.
9. Does the rationale of the study clear explained using relevant literature
<input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable This article simply explains the reasons for the importance of research on motivation and behavioural factors of gamblers, especially using PGSI measurements. But adequate and recent literature will further confirm that this research is crucial to know the phenomenon of online gambling among teenagers and the background of the gambling business, especially the recent review related to gambling practices in legal online gambling market in Pakistan.
10. Is the “aim” of the manuscript clear and understandable
<input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable The purpose of this article is quite clear and understandable, namely to determine the tendency of financial decision making and spending behaviour in different parts of individual finance related to different data handling styles and to examine the relationships between elements that drive more use of web betting among online gambler gamblers in Pakistan. However, this article will be better if you include the type of bet on the web user and gambling techniques.
11. Is the methodology chosen suitable to the nature of the topic studied
<input type="radio"/> Yes (2) <input checked="" type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable
12. Is the methodology of the research described clearly
<input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable This study aims to test empirically the influence of motivation factors and behavioural factors of gamblers with PGSI measuring instruments. Data collection techniques are described quite clearly, as well as with data analysis techniques are divided into 3 stages, namely SEM, multiple regression, and multinomial logistic regression. However, there should be a brief description of the PGSI index or categorization index, so that the process and results of motivational analysis and behavioural factors can be easily understood.
13. Is there adequate information about the data collection tools used? (only for empirical studies)
<input type="radio"/> Yes (2) <input checked="" type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable The data collection tools used in this article are sufficient, such as the number of respondents and the data collection techniques with the questionnaire through the survey. Information on the characteristics, background, and social and economic conditions of the respondents, as well as the location of gambling, is not found in the methodology section. This article should explain briefly about it.
14. Are the validity and reliability of data collection tools established? (only for empirical studies)
<input type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input checked="" type="radio"/> No <input type="radio"/> Not applicable Validity and reliability tests on data collection tools are not found in this article, so the authors need to include a brief description.

<p>15. Are the data collection tools suitable for the methodology of the study? (only for empirical studies)</p> <p><input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable</p> <p>The data collection tool in this article is appropriate for the research methodology used. The topic of motivation and behavioural factors in this article uses PGSI as a measurement tool and three stages of data analysis.</p>
<p>16. Are the findings presented clearly using tables, figures and graphs appropriately?</p> <p><input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable</p> <p>The research findings are quite clearly presented using tables. However, the presentation of the table should be accurate according to the preceding description, and some tables are sufficiently attached and follow the guidelines for the preparation of this journal.</p>
<p>17. Are the findings discussed adequately considering the research question(s), sub-question(s) or hypothesis?</p> <p><input type="radio"/> Yes (2) <input checked="" type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable</p> <p>The research findings in this article are presented in accordance with the questions and sub-questions of his research. In sequence is also explained about the three types of analysis, namely SEM, multiple regression and multinomial logistic regression to identify behavioural factors and motivational factors. The Problem Gambling Severity Index (PGSI) is also used as a concentration for comparison and the purpose of applying three types of analysis. However, the research hypothesis has not been clearly articulated and clearly described.</p>
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<p>19. . Does the conclusion section of the manuscript restate the issues in the discussion section?</p> <p><input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable</p> <p>The conclusions in this article have restated the issues in the discussion of the motivation and behavioural factors of gamblers using data analysis in the form of SEM, multiple regression and multinomial logistic regression. However, long conclusions from the results of the analysis lack the clear description and focus of the research results.</p>
<p>20. Does the paper make contribution to science educators, science education students, teachers, and people and institutions that produce products and provide services for educational communities?</p> <p><input checked="" type="radio"/> Yes (2) <input type="radio"/> Partly (1) <input type="radio"/> No <input type="radio"/> Not applicable</p> <p>Implementation of motivational analysis and behavioural factors of gamblers in the online gambling market can make a positive contribution for readers from various circles. Psychologically can know and anticipate the effects of online gambling among adolescents and prevention through education for parents and teachers. By management, the results of this research can be used to develop more holistic and humane business activities, and have formal and religious legality.</p>
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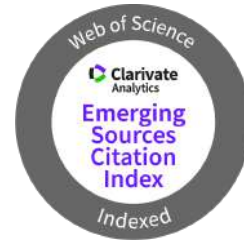
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