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## Article

### The relation between responsible gambling program perceptions and customer satisfaction with a gambling firm

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## The relation between responsible gambling program perceptions and customer satisfaction with a gambling firm

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### Abstract

Using data collected from customers of a Canadian provincial government-owned gambling firm, this study explores the relationship between gamblers' perception of the organization's commitment to responsible gambling programs and satisfaction with the firm. Results of a principal components analysis suggest that many value based judgements are closely related, and a multivariate regression model suggests that perceived adequacy of responsible gambling programs and perceived firm motives are predictive of customer satisfaction scores. We conclude that corporate social responsibility, and in particular, a commitment to responsible gambling programs, are closely related to customer satisfaction with gambling firms.

*Keywords:* gambling; responsible gambling; corporate social responsibility; customer satisfaction

*JEL Classification Codes:* M14, L83

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### 1. Introduction

The gambling industry is associated with many negative perceptions. Historically, gambling was viewed as a sinful activity, subjectively viewed as immoral by many religious organizations and leaders (Bernhard, 2007). More recently, aversive views of gambling industry are noted to be associated with the health consequences of disordered gambling, and other perceived societal impacts, such as facilitation of property crime and money laundering (Eadington, 1999). Because of these concerns, gambling is typically either directly operated, or closely regulated, by governmental organizations that have an interest in reducing societal harm from externalities

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or irrational consumption caused by addiction. Firms are obliged to meet or exceed these responsible gambling (RG) policy requirements, which are generally designed with the intention of keeping gambling losses and time spent within affordable and normative ranges (Blaszczynski et al., 2011).

While there is some research into the impacts of corporate social responsibility (CSR) on perceptions of the gambling industry (e.g., Kim, Song, Lee, & Lee, 2017), there is limited understanding of how RG programs shape consumer attitudes and behavior. There is reason to believe positive perceptions of RG programs are important. First, understanding that there is a strong safety net in place for gamblers that experience harms from gambling may reduce informational asymmetry during the purchase stage, and thereby reduce impacts of adverse selection (Akerlof, 1970). Second, purchase intention is shaped by perceptions of social norms and individual attitudes (Sheppard, Hartwick, & Warshaw, 1988), which may be shaped by RG-related activities.

In this study, we explore the impact of perceptions of an RG program on consumer satisfaction at a large Canadian provincial government operated gambling firm. We observe that perceived adequacy of the RG programs, as well as the perceived firm motives in developing the programs, are important. In the next section, we provide a brief overview of RG programs. We then discuss our empirical approach, results, and conclude our findings.

### ***Responsible Gambling Practices***

Industries that create goods that may be harmful to the consumer health tend to receive attention from policymakers and other stakeholders (Moodie et al., 2013). As gambling disorder poses a public health concern, the gambling industry has received attention from government, health advocates, industry operators, and others in an effort to reduce the potential harms that excessive gambling may cause (Blaszczynski, Ladouceur, & Shaffer, 2004).

The overarching goal of RG is to enable the player to gamble at affordable amounts and for reasonable time periods (Blaszczynski, Ladouceur, Nower, & Shaffer, 2008; Shaffer, Ladouceur, Blaszczynski, & Whyte, 2016; Wood & Griffiths, 2014). Examples of such programs include game education, encouraging limit setting, and normative feedback (Griffiths & Wood, 2008; Wood & Griffiths, 2014; Wood, Wohl, Tabri, & Philander, 2017).

Scholars have examined the efficacy of RG initiatives by ascertaining players' awareness of RG practices in the gaming establishment, and customers' perceived effectiveness and adequacy of those practices (Hing, 2003), and several studies have also shown tangible benefits of RG practices for gamblers (Auer & Griffiths, 2013; Hing, 2003; Wood & Griffiths, 2014; Wood, Shorter, & Griffiths, 2014; Wood et al., 2017).

### ***Corporate Social Responsibility and the Gambling Industry***

Companies that provide services that may be harmful to the consumer (e.g., gambling, alcohol, tobacco) tend to face an amoral stigma (Lindorff, Prior Jonson, & McGuire, 2012). Because gambling is often relegated to this non-socially-responsible realm, CSR initiatives are often viewed as negative and self-serving, instead of positive and socially-beneficial (Kim et al., 2017).

When gaming patrons evaluate the RG program at a casino, an inference may be made regarding the motives of the gaming establishment for providing these programs. When a CSR initiative synergizes with the company's core values, it may be easier for the consumer to see why the company is engaging in the effort, but it also may raise a suggestion of opportunism (Ellen, Webb, & Mohr, 2006). Hing (2003), for example, found that there were numerous criticisms of the effectiveness of the RG strategies as there were conflicting messages in the facilities that encouraged players to gamble more with strong incentives and stay in the gaming establishments for long periods of time.

Despite the potential public skepticism, previous gambling research has also demonstrated that CSR is linked to several positive organizational outcomes, including greater financial performance (S. Lee & Park, 2009), increased employee retention and satisfaction (C. K. Lee, Song, Lee, Lee, & Bernhard, 2013; Song, Lee, Lee, & Song, 2015) and increased revisit intentions by patrons (Kim et al., 2017). In addition, Wu (2014) observed that corporate image was a key component in customer satisfaction with gambling operators. We therefore propose the following hypothesis:

*H1: Perceived firm commitment to responsible gambling is positively related to self-reported satisfaction.*

## 2. Methods and data

### *Data collection methods*

In cooperation with a Canadian provincial gambling operator, data was collected from a sample of the firm's marketing program database, via an online survey. The sample was comprised of Canadian adults aged 18 years or older who had gambled in person or online in the prior 12 months. As the sampling frame included only active gamblers who self-selected into firm marketing, the group should be considered more involved in gambling than the general public or a general sample of gamblers. Participant orientation towards the firm is less clear as despite the request for marketing materials, there is little competition in the market. The government provider is a monopolist and consumers may only consider competing products in the unregulated market or outside of the province. Enrollment in the marketing program may indicate a desire for promotions rather than firm-specific loyalty.

The firm distributed an email to potential respondents with a brief description of the survey with directions to access the online survey questionnaire. Participation was self-selected, was voluntary, and participants could withdraw from the survey at any time. A total of 803 respondents completed the survey. Ethics approval was waived by the University of California, Los Angeles Institutional Review Board for this study as an excluded activity, as only deidentified responses were provided to the researchers.

The survey included several categories of questions:

- *Respondent Characteristics.* Demographics (e.g., age, gender) and behavioral characteristics (e.g., game preference, gambling frequency).
- *Perceived Adequacy of Firm's Responsible Gambling Practices.* An assessment of adequacy of RG practices in minimizing harm and protecting gamblers. Fifteen total measures were used to elicit opinions on adequacy of RG measures in general, as well as specific firm practices.
- *Perceived Effectiveness of Firm's Responsible Gambling Practice.* An assessment of customer perception of how firm RG practices changed their gambling behavior. Five measures examined the extent to which the firm's practices have affected the way customers think and feel about their own gambling, and time and money spent when gambling.
- *Perceived Motives of Firm's CSR Efforts.* An assessment of how patrons view the motives (self-serving vs. public-serving) of the firm's CSR efforts through the RG program.
- *Patron Satisfaction.* An assessment of patrons' general satisfaction with the firm.

## 3. Analytical procedures

The data were analyzed using SPSS 24.0 and R 3.4.1. Assumptions testing was conducted on all continuous variables, including skewness and kurtosis, univariate outliers, and multivariate outliers (Mahalanobis distance). Twenty-four (24) univariate and two (2) multivariate outliers

were found and removed from the database, leaving 777 respondents. Missing values were excluded on a casewise basis. Total dollar amount spent gambling, total time spent gambling, and number of games played were all leptokurtic; leptokurtosis was corrected for all affected variables with a natural log transformation.

Table 1. Demographic characteristics of survey respondents.

		Frequency	% of Total
<b>Gender</b> <i>N</i> = 725	Male	355	49.0
	Female	370	51.0
	<i>Total</i>	725	100.0
<b>Age</b> <i>N</i> = 777	20 Years and younger	8	1.0
	21 – 30 Years	90	11.6
	31 – 40 Years	125	16.1
	41 – 50 Years	132	17.0
	51 – 60 Years	164	21.1
	61 – 70 Years	162	20.8
	71 – 80 Years	81	10.4
	81 Years and Older	15	1.9
	<i>Total</i>	777	100.0
<b>Income</b> <i>N</i> = 777	Less than \$20,000	46	5.9
	\$20,000 - \$29,999	48	6.2
	\$30,000 - \$39,999	65	8.4
	\$40,000 - \$49,999	64	8.2
	\$50,000 - \$59,999	56	7.2
	\$60,000 - \$69,999	65	8.4
	\$70,000 - \$79,999	61	7.9
	\$80,000 - \$89,999	53	6.8
	\$90,000 - \$99,999	44	5.7
	\$100,000 - \$124,999	72	9.3
	\$125,000 - \$149,999	33	4.2
	\$150,000 - \$199,999	31	4.0
	\$200,000 - \$249,999	10	1.3
	\$250,000 or more	4	0.5
	Prefer not to answer	125	16.1
	<i>Total</i>	777	100.0
<b>Education</b> <i>N</i> = 777	Have not completed high school	26	3.3
	High school diploma or equivalent	158	20.3
	Some university, no degree	204	26.3
	2-year post-secondary degree	106	13.6
	4-year post-secondary degree	213	27.4
	Graduate degree	70	9.0
	<i>Total</i>	777	100.0
<b>Marital Status</b> <i>N</i> = 777	Single	186	23.9
	Married	372	47.9
	Unmarried, living with significant other	98	12.6
	Widowed	29	3.7
	Separated	23	3.0
	Divorced	69	8.9
	<i>Total</i>	777	100.0

Initial analysis included frequencies and descriptive statistics for demographics, gambling behavior, perceived adequacy, perceived effectiveness, and perceived motives. A principal component analysis (PCA) with oblique rotation was conducted for measures assessing twenty-six perceived adequacy, effectiveness, and motives for, and satisfaction with, the firm and its specific RG program and broader RG efforts, to delineate underlying dimensions for analysis. Loading cut-off value was set at 0.40 for item inclusion, with eigenvalue greater than 1 criterion and Scree Test to identify the number of dimensions (Hair, Black, Babin, Anderson, & Tatham, 2010). Oblique rotation was chosen because the research goal was to obtain theoretically meaningful factors with the acknowledgement that motivations may be correlated (Hair et al., 2010). The reliabilities of dimensions were assessed by Cronbach's Alpha and average variance extracted (AVE).

Finally, an ordinary least squares (OLS) multiple regression model was applied to the data to determine which characteristics significantly predict satisfaction with the firm, among the demographic, gambling behavior, and perceived adequacy, effectiveness, and motive measures.

## 4. Results

### *Demographics*

Of the 777 responses included in the analysis, 49.0% were male ( $N = 725$ ), and a majority (76.3%) had at least some university education, with 50% of respondents holding a 2-year degree or higher. Approximately 3 in 5 (60.5%) were married or living with a significant other. Age ranged from 19 to 87, with an average of 51.23 years ( $SD = 16.17$ ). Full demographic characteristics can be found in Table 1.

### *Gambling Behavior*

Table 2 displays reported gambling behaviors of survey respondents, including games played in the past 12 months, medium of play, and total dollar and time amount spent gambling across all games per gambling session. As can be seen in the table, lottery games had the highest participation rate during the prior 12 months (89.1%), followed by scratch and win games (64.0%). The mean number of games played during the last 12 months was 2.55 ( $SD = 1.71$ ). The range of total dollar amount spent per gambling session was \$1.00 to \$689.20, with  $M = \$66.20$  and  $SD = \$102.37$ , which is comparable spending found in studies recruiting active gamblers (Nower & Blaszczynski, 2010; Palmer & Mahoney, 2005) but greater than general population studies (e.g. 2014 British Columbia Problem Gambling Prevalence Study, 2014; Orford, Wardle, & Griffiths, 2013). The range of total time spent, in hours, per gambling session was 1 to 26 hours, with  $M = 4.40$  and  $SD = 2.36$ .

### *Principal Components Analysis – Perceived Adequacy, Effectiveness, Motive, and Satisfaction*

The results of the PCA and reliabilities are reported in Table 3. The PCA with oblique rotation of 26 measures was run with a cut-off loading value of 0.40 for inclusion. The factor analysis produced five component dimensions based on eigenvalue greater than 1 and Scree Test criteria. Both Bartlett's Test of Sphericity ( $p < .0001$ ) and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (0.895) indicated there was sufficient correlation between variables for the factor analysis procedure (Hair et al., 2010). The five components explained 69.998% of the variance. All measurement items loaded on one component only, with the exception of "the firm's performance exceeds my expectations", which did not load on any factors and was dropped from the dimension reduction procedure. The high loadings for the 25 remaining measures indicated a high correlation between the items and the component grouping assigned by analysis.



Table 2. Gambling Behaviors of survey respondents.

		Frequency	% of Total
<b>Game(s) of Choice<sup>a</sup></b>	Lottery games	692	89.1
	Lottery variant games (e.g., scratch cards)	546	70.3
	Keno	121	15.6
	Bingo games	39	5.0
	Slot machines	50	6.4
	Table games, such as blackjack/roulette	229	29.5
	Poker	94	12.1
	Other casino games	42	5.4
	Horse racing	96	12.4
	Sports wagering	69	8.9
	Betting on non-sporting events, such as politics, Hollywood, music, or TV specials	9	1.2
	<i>Total</i>	777	-
<b>Total Dollar Amount per Session</b>	\$10 or less	196	25.2
	\$11 – \$50	333	42.9
	\$51 – \$100	102	13.1
	\$101 – \$200	74	9.5
	\$201 – \$500	62	8.0
	\$501 or more	10	1.3
	<i>Total</i>	777	100.0
<b>Total Time Spent per Session (in hours)</b>	2 hours or less	376	48.4
	3 – 5 hours	189	24.3
	6 – 10 hours	143	18.4
	11 – 15 hours	39	5.0
	16 – 20 hours	17	2.2
	21 hours or more	13	1.7
<i>Total</i>	777	100.0	

Note: <sup>a</sup>Multiple response question for survey participants

The *Adequacy – General RG* component includes measures that passively inquire about general RG activities, while the *Adequacy – Firm Efforts* component includes measures that ask about the firm's RG actions. The two effectiveness components, *Effectiveness – Internal* and *Effectiveness – External*, describe measures on gamblers' thoughts and feelings and their behaviors, respectively. The *Motive* component is comprised of measures that inquired about the firm's motivations in their RG efforts. The *Satisfaction* component includes measures that inquired about patrons' enjoyment and satisfaction with the firm's gambling activities. The reliabilities (Cronbach's  $\alpha$ ) ranged from 0.485 to 0.926, which indicated acceptable internal consistency (Hair et al., 2010) for all factors with the exception of one, *Effectiveness – Internal*, though this measure is acknowledged as *not* unidimensional, as it includes affective and cognitive measures. The measure is reported here and was included following regression analysis, as Cronbach's  $\alpha$  was near the minimum cutoff of 0.50 and it fits in the theoretical framework of the research inquiry. The components were averaged for composite scores.

### ***Relationships between Predictor Variables and Satisfaction***

An OLS multiple regression was applied to determine which characteristics predict overall satisfaction, using the derived *Satisfaction* component from the PCA, among the demographic, gambling behavior, perceived effectiveness, perceived adequacy, and perceived motive measures. The overall model is significant,  $F(13, 645) = 24.61, p < 0.001$ . R-squared for the

model was 0.33, with adjusted R-squared at 0.32 and Root Mean Square Error (RMSE) at 0.63. Variance Inflation Factors were all under 3 and Durbin-Watson statistic was 2.001, indicating low multicollinearity and autocorrelation issues, respectively (Hair et al., 2010).

Table 4 summarizes the regression results. Adequacy – General RG, Adequacy – Firm Efforts, and Motive are all found to be positively related to self-reported satisfaction. In addition, Satisfaction scores are also positively related to average spend and female gender.

Table 3. Principal components analysis of measures perceived adequacy, effectiveness, and motive of the firms RG program.

Factors and Corresponding Measures	Factor Loading	Eigenvalue	Variance (%)	Cronbach's $\alpha$	Mean
<b>F1: Adequacy – General RG</b>		7.859	31.435	0.926	<b>3.48</b>
<i>RG is more likely to happen when...</i>					
There are information kiosks in the casinos and community gaming centres	0.825				3.36
There are reminders to play responsibly at the retail locations that sell lottery tickets or games	0.810				3.42
There are reminders to play responsibly on the firm's gambling website	0.812				3.39
Players in this jurisdiction can volunteer to self-exclude themselves from a gambling venue	0.672				3.64
There are staff in the casinos who are trained to provide information on how to keep gambling safe and fun	0.752				3.55
There is a toll-free problem gambling help line available	0.802				3.42
There are advertising materials to remind people about responsible gambling	0.849				3.46
There is free counselling available for those that need help	0.788				3.63
<b>F2: Adequacy – Firm Efforts</b>		2.934	11.735	0.734	<b>3.62</b>
The firm is doing the right thing by providing information about tools and resources to assist problem gamblers	0.649				4.04
The firm is not doing enough to reduce gambling related harm <sup>a</sup>	-0.687				2.90
The firm encourages responsible play	0.751				3.87
The firm is actively involved in educating players about playing responsibly	0.774				3.69
The firm provides information about tools and resources to assist problem gamblers	0.801				3.85
The firm promotes their games and products in a socially responsible way	0.678				3.57
The firm is a good corporate citizen	0.664				3.43



<b>F3: Effectiveness - Internal</b>		1.107	4.429	0.485	<b>3.81</b>
Have the responsible gambling programs and initiatives in [jurisdiction] that you are aware of changed the way you <u>think</u> about your own gambling	0.666				4.67
Have the responsible gambling programs and initiatives in [jurisdiction] that you are aware of changed the way you <u>feel</u> about your own gambling, in terms of how much you enjoy gambling	0.935				2.96
<b>F4: Effectiveness - External</b>		2.568	10.270	0.825	<b>2.93</b>
Have the responsible gambling programs and initiatives in [jurisdiction] that you are aware of changed <u>how often</u> you gamble more than you intended	0.818				2.94
Have the responsible gambling programs and initiatives in [jurisdiction] that you are aware of changed <u>how much time</u> you usually intend to spend on gambling	0.876				2.94
Have the responsible gambling programs and initiatives in [jurisdiction] that you are aware of changed <u>how much money</u> you usually intend to spend on gambling	0.874				2.92
<b>F5: Motives</b>		1.851	7.402	0.880	<b>2.46</b>
<i>I think the firm's motivations are...</i>					
Self-interested ::: Community-interested	0.864				2.61
Firm-focused ::: Customer-focused	0.845				2.57
Profit-motivated ::: Socially-motivated	0.896				2.20
<b>F6: Satisfaction</b>		1.182	4.727	0.842	<b>3.62</b>
I enjoy participating in the firm's gambling activities	0.929				3.65
The firm's gambling offerings are fun	0.896				3.60
<i>Total variance extracted (%)</i>			68.336		

Notes. Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy = 0.895. Bartlett's Test of Sphericity = 10072.49.0 (300 d.f.,  $p < 0.0001$ ). <sup>a</sup>Reverse coded measure for entry. Standard coding is used for mean reporting.

## 5. Concluding Remarks and References

In this study, we observe that customer satisfaction with gambling experiences is closely related to perceptions of organizational commitment to RG programs. We find that firm efforts and intentions related to RG have the largest estimated effect on satisfaction, and that more general perspectives on the importance of RG, along with perceived motivations of the firm, are also important predictors of satisfaction.

This study contributes to research investigating the effectiveness of RG practices by providing the perspective of customer understanding and interpretation of these practices. The findings of this study are in line with prior research investigating CSR and RG, and our hypothesis, with results demonstrating that perceived adequacy of the RG practices have a positive effect on customers' satisfaction with the company. These findings are consistent with work examining the relationship between motives and satisfaction: satisfaction is higher when

Table 4. OLS Regression results of the relationship between satisfaction and demographic, gambling behavior, perceived effectiveness, perceived adequacy, and perceived motive measures,  $N = 658$ .

Variable	$\beta$	Std. Error	$t$	$p$ -value
<b>Adequacy – General RG</b>	<b>0.096</b>	<b>0.039</b>	<b>2.465</b>	<b>0.014</b>
<b>Adequacy – Firm Efforts</b>	<b>0.552</b>	<b>0.057</b>	<b>9.744</b>	<b>0.000</b>
<b>Motives</b>	<b>0.062</b>	<b>0.029</b>	<b>2.097</b>	<b>0.036</b>
<b>Total dollar amount spent per gambling session (ln)</b>	<b>0.115</b>	<b>0.033</b>	<b>3.516</b>	<b>0.000</b>
Effectiveness – Internal	-0.019	0.060	-0.308	0.758
Effectiveness – External	0.063	0.097	0.645	0.519
Total number of hours spent per gambling session (ln)	-0.019	0.029	-0.655	0.513
Number of games played (ln)	0.098	0.071	1.384	0.167
<b>Gender</b>	<b>0.108</b>	<b>0.051</b>	<b>2.117</b>	<b>0.035</b>
Age	-0.002	0.002	-0.903	0.367
Marital Status	0.013	0.019	0.686	0.493
Household Income	-0.005	0.006	-0.928	0.354
Education	-0.017	0.019	-0.915	0.361
Intercept	0.604	0.384	1.574	0.116

Notes. Significant predictors at an  $\alpha < 0.05$  level are identified in bold. As a robustness test, we ran these results with individual games as dummy variables. The key results were all consistent. There was a high VIF on number of games played variable when individual games were included; when the number of games played variable was dropped, the model specification remained robust.

consumers perceive that the company engaged in RG initiatives to help society rather than as a means of increasing profits (Chernev & Blair, 2015; Gao & Mattila, 2014; Vlachos, Tsamakos, Vrechopoulos, & Avramidis, 2009).

Meanwhile, the absence of perceived effectiveness as a significant predictor of satisfaction with the firm is also of note. Customers may be more likely to be satisfied if they perceive that the company's broad, overall RG efforts are useful tools in encouraging RG behaviors, but that the impact of the RG program on their own behaviors is not as important.

### **Managerial Implications**

Our results suggest that CSR strategies in RG can improve customer satisfaction with the gambling experience. Several implications emerge. First, firms should invest in RG programs, not only as a strategy to sustain long-run wellness of their customer base, but also to improve customer satisfaction, as consumers may benefit both directly and through the knowledge that other customers are not being exploited by the firm. Second, it is important for firms to make these efforts public. Respondent satisfaction was not only related to the availability of RG programs, but also to the associating those programs with the specific firm. Last, it is important that those efforts also be viewed as authentic. Satisfaction was measurably higher when respondents viewed the firm's intentions as oriented towards the customer, community, and society at large.

### **Limitations & Future Research**

This study uses a cross-sectional data collection from this firm's gambling population, and future studies should consider use of panel or experimental data to control for endogenous effects. Standard cautions around the use of voluntary survey respondents apply to this study.

In addition, the finding that average spending in a session is a highly significant predictor of

satisfaction appears to be a reflection of reverse causality, in that those who are satisfied with the firm's gambling activities are likely to be those who spend more money on them.

The use of consumers from a single marketing database also biases the results away from consumers who may have reduced or eliminated purchase behavior, due to perceptions of the firm or industry. A wider sampling frame could correct this bias. Additionally, this study did not collect information on problem gambling behavior, but a comparison between problem and non-problem gambler satisfaction would be valuable. Both of these groups, considered separately and as a whole, are the particular segregated groups that the RG program aims to assist. Therefore, a comparison of their perspectives is important to a full understanding of RG practices.

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## Disclosures

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