Fun and fair, and I don't care: The role of enjoyment, fairness and subjective norms on online gambling intentions

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Abstract
Online gambling is a fast-growing phenomenon reflected in an industry experiencing rapid growth rates. Effective marketing in the industry requires a better understanding of what drives online gambling intention of recreational gamblers. This study introduces and considers the concept of anticipated enjoyment which, together with perceived fairness and social norm, impact online gambling intention. The resultant research model is tested using mediated-moderated regression among a sample of 270 respondents from an online gambling firm. Results indicate that anticipated enjoyment is an important driver of online gambling intention. Implications for management are discussed and limitations noted.

Keywords online gambling; TRA; enjoyment

Fun and fair, and I don't care: The Role of Enjoyment, Fairness and Subjective Norms on Online Gambling Intentions [2]

Introduction

The recreational online gambling sector is an important component of the digital economy that is led by European companies which represent half of the worldwide market. The European Gaming and Betting Association (2018) website reports that online gambling accounted for 17.5% (€16.5bn) of the total European gambling market and is expected to grow to 22% (€24.9bn) by 2020. The user profile and products of online gambling sites differ from those of traditional land-based physical gambling shops with an emphasis on sports gambling (37%), poker (24%), casinos (22%) and others (17%). The information reported is provided by H2 Gambling Capital, a firm that specialises in providing subscription data on the gambling industry to interested operators, suppliers, financial institutions and regulators. The growth in smartphone adoption and cheaper and more widespread internet access has provided an increasing number of people with 24/7 accessibility to online gambling sites. In these circumstances, the online gambling market has witnessed increasingly aggressive marketing activities among internet gambling firms as they compete for players and market share.

Studies of gambling in the literature (e.g., Gainsbury, Suhonen, and Saastamoinen, 2014) have traditionally focused on problem gambling and related issues concerning health and addiction. However, recreational gamblers see gambling as a leisure time pursuit. The National Addiction Service of Singapore (2018) provides a useful basis for understanding the difference between recreational or social gambling and problem gambling. It holds that the former refers to those who gamble for fun, are able to remain within their means and can stop anytime. On the other hand, the latter continue to invest time and money on gambling despite experiencing harmful, negative consequences. This distinction is also reflected in the literature with The National Research Council (US) Committee on the Social and Economic Impact of Pathological Gambling (1999) holding that recreational gamblers are those who

gamble for entertainment and typically do not risk more than they can afford (Custer and Milt, 1985; Shaffer et al., 1997). Unlike pathological gamblers they do not chase their losses.

Writing before the advent of the internet and online gambling, Kusyszyn (1984) highlighted the overwhelming prevalence and the widespread pursuit of social gambling as against pathological-compulsive gambling in the United States. He argued for serious study of social gambling and suggested that gambling encompasses a cognitive decision-making belief phase, an affective phase involving winning or fear of losing and a conative wagering phase. Furthermore, Kusyszyn (1984, p. 136) noted that: "A wager is a play. Through play, gamblers confirm their existence and affirm their net worth". He argues that a most fruitful and veridical perspective is to look at gambling as psychic play that allows its consideration as a leisure phenomenon. More recently, Calado and Griffiths (2016) who undertook a systematic review of empirical research on problem gambling between 2000 to 2015, identify 69 studies and conclude that there are variations in problem gambling rates in countries across the world ranging from 0.12 to 5.8% and in Europe between 0.12 to 3.4%. Although the focus of their paper was on problem gambling, their findings indirectly confirm Kusyszyn's (1984) earlier observation about the overwhelming prevalence of social or recreational gambling. This paper takes up the challenge and considers the expanding online gambling industry and seeks to better understand the pursuit of online gambling as recreational activity.

Issues of fairness of the products, games and services offered by online gambling firms are increasingly a concern among players and regulators (Cook, 2017; UKGC, 2017a, 2017b; Wood and Williams, 2009; Yani-de-Soriano, et al., 2012). In addition, given the stigma that gambling can still carry, social norms are also likely to be an important consideration in customers' intention to undertake online gambling. Despite such concerns, the online gambling market continues to grow. It would appear that the anticipated enjoyment which the pursuit of online gambling is able to provide, significantly impacts players' intention to gamble online.

Online gambling raises ethical concerns that need to be considered and addressed in any marketing undertaken. This research does not focus on ethics. Rather it adopts a consumer behaviour perspective and seeks better understanding of online betting intentions. The paper starts by considering the theoretical context and adopts TRA - Theory of Reasoned Action

(Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975), to underpin the relationships among anticipated enjoyment, perceived fairness and social norms, and their impact on online gambling intention. A number of studies have suggested or used the TRA to examine gambling behaviour among different populations (e.g., Cummings and Corney, 1989; Moore and Ohtsuka, 1997, 1999; Oh and Hsu, 2001). The TRA lends itself well to the circumstances of recreational gamblers where the gambling decision is a volitional process. Researchers who have used the TRA in a gambling context have proposed modifications to provide a better conceptual model (e.g., Moore and Ohtsuka, 1997; Oh and Hsu, 2001). We follow a similar approach by introducing the concepts of anticipated enjoyment and perceived fairness as drivers to purchase intention in an online gambling context with a view to better understand online gambling intention. Each of the constructs are described and hypotheses and a research model are proposed. Data are collected from 270 customers of an online gambling firm and analysed using mediated-moderated regression. Results are reported, implications are discussed, limitations are noted and possible areas for further research are indicated.

Literature Review

Online gambling is the fastest growing form of gambling, yet a look at the academic literature on gambling shows that research on marketing and consumer behaviour of online gambling is still relatively limited. The main reported motivations for the use of online gambling are convenience, ease and comfort (Wood, Williams and Lawton, 2007) that have been made possible by the rise of internet technology. Fun, excitement and entertainment (American Gaming Association, 2006) and relief from boredom and excitement (Derevensky, Gupta and McBride, 2006) have also been highlighted while an online survey of 10,838 online casino and poker players from 96 countries reported high levels of mistrust and concerns regarding online gambling (Gainsbury, Parke and Suhonen, 2013). It is clear that a sense of enjoyment or anticipated enjoyment, together with perceived fairness, which are the main focus of this study may be important drivers of online gambling intention.

This research investigates how anticipated enjoyment and perceived fairness together with social norms impact online gambling intention. Purchase intention has a long history in marketing research and is considered the last stage before actual behaviour, which in the context of the online gambling industry would represent online gambling intention. Several theories have been developed to seek to understand behavioural outcomes of which the

Theory of Reasoned Action - TRA and its elaboration in the Theory of planned Behaviour - TpB (Ajzen, 1985) are among the better known. In the context of Information Systems, the emphasis has primarily been to understand employees' acceptance and use of IT technology. As a result, elaborations of TRA and TpB have been proposed that include: the Technology Acceptance Model – TAM (Davis, 1985) together with extensions e.g., TAM 2 (Venkatesh and Davis, 2000), hybrids e.g., Combined TAM and TpB (Taylor and Todd, 1995) and syntheses in the form of the Unified Theory of Acceptance and Technology – UTUAT (Venkatesh et al., 2003). It has been argued that UTUAT with at least eight independent variables is rather chaotic (Bagozzi, 2007) and requires a significant number of variables (Van Raail and Schepers, 2008). This research employs the simpler TRA with its focus on subjective norms and attitude toward the specific behaviour as antecedents to behaviour intention. While TRA has previously been used in a traditional land-based gambling context (e.g., Moore and Ohtuska, 1999), its application to the online gambling context is limited. To do so, we introduce the notion of an affective, pre-purchase, anticipated enjoyment construct to replace attitude to the specific behaviour, retain social norms, and introduce perceived fairness as a key antecedent to both social norms and anticipated enjoyment.

Anticipated Enjoyment

      Expectations and anticipation

The notion of anticipated enjoyment brings to mind issues of expectations that have been intimately linked to satisfaction in the services marketing literature. Satisfaction is defined by Oliver (1997, p. 13) as "the consumer's fulfilment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over-fulfilment". The process theory that underlines this definition of satisfaction envisages expectancy disconfirmation, resulting from the discrepancy between what is expected and what was experienced. It is clear that while satisfaction occurs post-consumption, expectation is a pre-consumption prediction. Oliver (2006, p. 576) defines expectation as: "an anticipation of future consequences based on prior experience and other many and varied sources of information." The author further argues that consumers "will pursue those products which they *expect* to fulfil their needs. Thus, the expectation and not the need is what the consumer brings into the purchase" (Oliver 2006, p. 577). Expectations are best thought of as standards employed by customers that Oliver holds can be predictive (will) and ideal (should/ desired). Predictive

expectations are pre-purchase cognition about the performance of a product (Park and Choi, 1998), and represent a consumer's prior beliefs about the future performance or attributes of a product (Ngobo, 1997; Summers and Granbois, 1977). Anticipation is a central theme in the conceptualisation of predictive expectations. Research shows that when ideal rather than predictive expectations are asked, reported satisfaction is necessarily lower (Tse and Wilton, 1988). Zeithaml, Berry and Parasuraman (1993) have used focus group interviews to propose antecedents to expectations in a service context. The authors envisage 'expected service' as consisting of a continuum extending from 'desired' to 'adequate' service with a zone of tolerance in between. The two end-points on the continuum are seen as influenced by a variety of antecedents.

Satisfaction and enjoyment

As noted above, satisfaction is a post-purchase phenomenon that is purely experiential and results from the comparative processes to expectations whether ideal or predictive. However, enjoyment is a reflective process that in the case of online gambling occurs as a result of 'psychic play' (Kusyszyn 1984). Vilches-Montero (2015) reports that consumers use affective evaluations of past hedonic experience when making future decisions. Using two experiments, the author shows that when subjects are asked to recall experiences as a whole (packed) or in parts (unpacked), enjoyment is stronger in the latter. In addition, mental unpacking interacts with experience enjoyment to alter past evaluations. When experience enjoyment was high, unpacked recall increases remembered enjoyment but did the opposite if experience enjoyment was low. These influences of hedonic experiences on memory translate into future preferences.

The work by Hirscham and Holbrook (Hirscham and Holbrook, 1982; Holbrook and Hirscham, 1982) was important in recognising the hedonic aspects of consumption and the significance of enjoyment, pleasure and happiness in consumer consumption. Campbell (1994) argues that modern consumer culture is not driven by greed, pride or envy. Rather, it is the constant search for new things and excitement that underlines the perpetual presence of unfulfilled desires that drives consumers. He views consumerism as an aspect of hedonism that arises from the Romantic movement which, through its encouragement of daydreaming and other 'autonomous hedonism', has fuelled a significant departure from utilitarian consumption. Campbell observes that the constant longing and search for pleasure results in enjoyable frustration. Alba and Williams (2013, p. 4) who review research on hedonic

consumption hold that: "A vital component of hedonic consumption is whether the experience of consuming the product or event is pleasurable." The authors further observe that pleasure is difficult to define, it is difficult to explore what accounts for it, and how consumers attempt to pursue it. Csikszentmihalyi (2008) makes use of the term 'flow' and distinguishes between pleasure, enjoyment and ultimately fulfilment. He argues that pleasure is superficial and does not result in human growth but often occurs when we meet or exceed our biological wishes. On the other hand, enjoyment requires involvement; it is retrospective and reflective. It comes about from experiences we look back upon with a feeling that we have accomplished something. It reflects change which has occurred in us as a result of the experience, whether it is work or play.

Perceived enjoyment has been considered in the Information Systems literature in a TAM-Technology Acceptance Model (Davis, Bagozzi and Warshaw, 1989). It has been defined by Davis, Bagozzi and Warshaw, (1992, p. 1113) as "the extent to which the activity of using the computer is perceived to be enjoyable in its own right, apart from any performance consequences that may be anticipated." The authors use the concept in the context of word processing software and business graphic programmes and find a positive interaction between perceived usefulness and enjoyment that together explain 62% and 75%, respectively, of the intention to use computers in the workplace. Van der Heijden (2004, p. 699) distinguishes between hedonic and utilitarian information systems, with the former aiming "to provide self-fulfilling value to the user, in contrast to *utilitarian* systems which aim to provide instrumental value to users." He investigates hedonic IT systems and argues that "the value of a hedonic system is a function of the degree to which the user experiences fun when using the system". The author reports that in a hedonic system, perceived ease-of-use and perceived enjoyment take on a more dominant role while "perceived usefulness loses its dominant predictive value in favour of ease of use and enjoyment" (Van der Heijden 2004, p. 699).

We put forward the notion of anticipated enjoyment, as an enhancement to perceived enjoyment that drives purchase intention in online gambling, which we define as an affective pre-purchase phenomenon whereby players anticipate the 'flow' that can potentially result from play. Hence, we hypothesise that:

H1: Higher anticipated enjoyment has a positive impact on online gambling intention.

Subjective Norm

Subjective norm is defined as "the perceived social pressure to perform or not to perform the behavior in question" (Ajzen, 1991, p. 188). An individual's behaviour can often be dependent on the social networks and organization that one belongs to. Therefore, subjective norms incorporate perceptions on whether a particular action is expected by friends, family and society. There is considerable literature linking subjective norm as an antecedent to purchase intention (e.g., Sheppard, Hartwick and Warshaw, 1988) and to gambling intentions (e.g., Martin et.al., 2010; Moore and Ohtsuka, 1997) therefore, in line with TRA and in the context of online gambling, we hypothesise that:

H2: The higher the social norm approval, the higher the online gambling intention. We also propose an alternative mediated hypothesis, where the effect of social norm on purchase intention is mediated via anticipated enjoyment. Hence:

H1alt: The effect of social norm on online gambling intention is made stronger by the mediating effect of anticipated enjoyment.

Perceived Fairness

Perceived fairness is an important consideration for customers when choosing an online casino and this is also recognised by regulators. Gainsbury, Park and Suhonen (2013, p. 243) report that overall trust in online gambling operators is poor with "a substantial proportion [of customers] believing that there is an 'on/off' switch that can be used to cheat customers." In addition, Wood and Williams (2009), note that many players have concerns about online casinos paying out customers' winnings and ensuring the fairness of games. Online gambling forums increasingly advocate clarity and openness (Casinomeister.com, 2016) but given the convenience, 24/7 accessibility, and the broad choice available, the resultant competition presents players with the difficult task of assessing which online gambling firm offers the best and fairest service. The increasing saliency of this concern among customers is reflected in recent moves by legislators and regulatory bodies, especially in the UK, to demand more clarity and openness (CMA, 2017, Moore, 2017, Rodionova, 2016, UKGC, 2017a). Moreover, the establishment of Independent Gambling Commissions as regulators that are independent from government, has been suggested as a means to improve player confidence in the fairness of games, promotional advertisement, and the safeguarding of private information. Such an approach can also help avoid potential conflicts of interest, as the regulator's decisions would not be held hostage to the direct or indirect benefits resulting from tax collection of the operation being regulated (McMullan and Perrier, 2007).

Perceived fairness is a central notion of equity theory (Adams, 1965) and relative deprivation theory (Crosby, 1976) where fairness is judged by comparison to a reference. Chiu et al. (2009, p. 349) define perceived fairness as "an individual's perception about the output/input ratio, the procedure that produces the outcome and the quality of interpersonal treatment". Their definition of perceived fairness therefore encompasses a three-dimensional construct, comprised of distributive, procedural and interactional fairness.

Distributive fairness refers to the degree to which customers' expectations are being met. If there is congruence it is deemed fair, while if the outcome differs significantly, the transaction would be considered unfair (van den Bos, Lind and Wilke, 1997). This includes not only the perceived fairness of the games and products offered, but also the knowledge that monetary transactions of customers are being handled carefully and fast (Gainsbury, 2012; Gainsbury et al., 2013; Wood and Williams, 2009). In this respect, quick and easy cash payments are being advocated by online gambling websites (CasinoTopsOnline.com, 2017a; Wood and Griffiths, 2008) and discussed in forums (e.g., CasinoMeister.com, 2017), with an emphasis on casinos that employ a multitude of payment options, including so called e-wallets such as Neteller, besides the more conventional bank transfer, VISA, and MasterCard.

Procedural fairness is also about the way a transaction is carried out and customers' perceived ability to complain and speak to representatives (Namkung and Jang, 2010, van den Bos, Lind and Wilke, 1997). Here, openness and transparency are key concerns for players and it is an aspect that has been actively pursued by regulators (UKGC, 2017a; UKGC, 2017b; UKGC, 2017c). Culnan and Armstrong (1999) investigated the influence of procedural fairness on customer retention and report that, if treated fairly, customers are more inclined to share sensitive information with online operators. They therefore argue that if online gambling firms operate transparently and fairly, they can achieve better customer retention.

Interactional fairness refers to the extent to which customers believe they have been treated fairly and respectfully by customer service representatives during their online shopping experience (Chiu et al., 2009). Operators are aware that good customer service is the backbone of increased patronage (Bolton, Kannan and Branlett., 2000; Wood and Griffiths, 2008) and increasingly provide 24/7 customer support in different languages.

Namkung and Jang (2009) have investigated the relationship between interactional fairness and behavioural intention within the restaurant business and confirmed a positive relationship for mature customers, defined as those older than 55. Similarly, Su and Hsu

(2013) established a relationship between service fairness and intention to revisit. In addition, equity, which is a key aspect of perceived fairness, is reported to be correlated with intention to repurchase (Palmer, Beggs, and Keown-McMullan, 2000). Despite these reported findings, it is unclear whether the effect of perceived fairness on intention is direct or indirect and we set out to determine this. Hence, in line with the findings by Namkung and Jang (2009) and Su and Hsu (2013) we hypothesise that:

H3: Higher perceived fairness leads to higher online gambling intention.

We also propose two alternative mediated hypotheses, where the effect of perceived fairness on purchase intention is mediated via anticipated enjoyment and social norm. Hence, we propose as alternative hypotheses that:

H2alt: The effect of perceived fairness on online gambling intention is made stronger by the mediating effect of anticipated enjoyment.

H3alt: The effect of perceived fairness on online gambling intention is made stronger by the mediating effect of social norms.

The relationships described in the hypotheses, are depicted in the research model in Figure 1.

Insert Figure 1 approximately here.

Methodology

Data was collected from customers of an online gambling firm based in a European jurisdiction. The online gambling market structure is oligopolistic and dominated by a few large operations and the presence of a number of smaller ones. Competition in the sector is primarily on non-price variables with game experiences possibly providing an important aspect of differentiation.

The instrument used to collect data consisted of a total of 29 items, of which 24 items sought to capture the four constructs of online gambling intention, subjective norm, anticipated enjoyment, and perceived fairness together with a further five items used to capture demographic variables. The online gambling intention measure consisted of three items adapted from Venkatesh et al., (2003) while that for anticipated enjoyment consisted of four-items inspired from the perceived enjoyment semantic-differential scale used by Van der Heijden (2004) that were based on the earlier work of Cheung, Chang and Lai (2000) and Igbaria, Parasuraman and Baroudi (1995). Both online gambling intention and anticipated

enjoyment were measured using 7-point, Likert-type scales that ranged from 1 = Strongly disagree to 7 = Strongly agree. To measure perceived fairness a 10-item measure was developed that sought to capture distributive, procedural and interactional fairness. The items were based on the measures by Folger and Konovsky (1989), Moorman (1991) and Maxham and Netmeyer (2002), suitably amended to represent the online gambling context. Subjective norm was measured using the 10-item measure by Moore and Ohtsuka (1999). However, unlike these authors, subjective norm is measured as normative belief without including motivation to comply. A number of researchers have concluded that it is not necessary to include motivation to comply, describing measures of motivation to comply as "unsatisfactory" (Ajzen and Fishbein, 1972, p. 4) and that including motivation to comply is likely to attenuate the correlation between subjective norm and behavioural intention (Ajzen and Driver, 1992). In the case of these two measures, Likert scales were employed that ranged from 1 = Strongly disagree to 5 = Strongly agree. The four different measures that make up the data collection instrument used have received significant psychometric attention in previous studies. The item wording for all items of the four constructs in the data collection instrument are shown in Table 1. It will be noticed that the items employed in the scales used are positively worded. While this may have undesirable consequences in terms of an acquiescence bias, research shows that a combination of positive and negative items often affects the internal consistency of scales by causing careless responding and cognitive fatigue (Merritt, 2012). The inclusion of negatively worded questions is especially problematic in cross-cultural research (e.g., Wong, Rindfleisch and Burroughs (2003) as would be the case with online gambling customers.

Final data collection was undertaken via arrangements made with the online gambling firm ALEA that was willing to allow the forwarding of the research instrument to 2000 potential players taken at random from their database of customers who had registered with their brand SlotsMillion.com but had not made any deposit after 48 hours. The data collection was part of a series of studies undertaken. The participating firm was approached for assistance in collecting the sample only *after* the literature section of this study and the questionnaire the authors wished to employ to test the hypotheses had been completed. At no time did the company influence the focus of this study or the questionnaire employed. Steps were taken to encourage completion. These included the appeal used in the covering email sent, attention to the length and content of the questionnaire and the provision of a small incentive to respondents. The latter consisted of twenty free spins for the value of €0.10 per

free spin on the well-known game Starburst from NetEnt. To receive the gift, all the customers had to do was to contact SlotsMillion's customer service with a code that was provided in the questionnaire. Qualtrics was used for the online data collection.

Steps were also taken to ensure that ethical standards were maintained. First, the form-ticking design of the instrument meant that no immediate harm or discomfort would result. Second, informed consent was ensured via a cover letter that appeared when data collection took place, describing the academic nature and purpose of the research. Participation was completely voluntary and respondents could discontinue completing the questionnaire at any point. They were also given the contact details of one of the researchers. Third, the privacy and anonymity of the respondents were safeguarded. Respondents visited a separate university website that hosted the Qualtrics pages where the questionnaire was hosted and could be completed. Classificatory data collected did not ask questions of a private nature. No individual identification was available to the researchers and no individual respondent data could or was provided to the supporting firm. All data analysis undertaken and shared was at an aggregated level.

Results

Data collected occurred over a three-week period and resulted in 270 usable replies, representing a response rate of 13.5%. Respondents were 50.5% males; 18.3% had completed tertiary education; 56.9% were in employment and their mean age was 35.1 (sd 9.7). In terms of residence, 50.9% were from Australia and New Zealand; 15.4% were from the Netherlands and 14.0% were from Germany. The sample indicates a population that is quite well educated and relatively young.

To assess the factor structure of the 24-items capturing the constructs of this study exploratory factor analysis was employed. The KMO test provided a value of .88 that is in the 'meritorious' range (Kaiser, 1974) and Bartlett's test of Spherecity was significant (χ^2 =3979.4; p < .001), thereby providing support for pursuing the factor analysis. To investigate the possible presence of common method bias, Harman's single factor test was undertaken. This involved inspection of the unrotated factor solution for the presence of a single factor. The factor analysis indicated the absence of a single factor, providing support for the absence of common method bias.

To conduct the exploratory factor analysis, principal component factor analysis was followed by an oblimin rotation that provided six clear factors that accounted for 72.3% of the

variance. An oblimin rotation was used because the concepts used exhibited intercorrelations. The resultant loadings from the rotated component matrix are shown in Table 1. These indicate that online gambling intention and anticipated enjoyment are unidimensional constructs while subjective norm and perceived fairness are two-dimensional constructs. The subjective norm construct splits into a friends component and a family component, indicating the source of the subjective norm. The perceived fairness construct splits into two dimensions representing distributive fairness and procedural and interactional fairness. The results are able to clearly identify the four constructs used in the study and provide support for the convergent and discriminant validity of the measures used.

To test the reliability of the measures, Cronbach alpha was employed. This provided alpha scores of .78 (online gambling intention), .87 (anticipated enjoyment), .87 (subjective norm: family .88; friends .82) and .91 (perceived fairness: distributive fairness .87; procedural and interactional fairness .88). All Cronbach alpha scores exceed the 0.70 threshold (Nunnally, 1967) providing support for the internal reliability of the measures.

Insert Table 1 and 2 approximately here.

Having investigated the psychometric properties of the measures used in the research, correlations among the constructs were investigated and are reported in Table 2. These are large enough to support the expected associations as depicted in our model in Figure 1, but not so large as to suggest that the measures are inadvertently measuring identical construct. Therefore, to investigate the research model of this study, the PROCESS add-on in SPSS (Hayes 2013) was employed. It was established that the research model being used corresponds to Model 6 and data was inputted to this model to test the hypotheses. In the model, online gambling intention is treated as the dependent variable, perceived fairness as the independent variable and subjective norm and anticipated enjoyment as mediators respectively.

The analysis provides the results of a series of regression equations. First the effect of perceived fairness as the independent variable on subjective norm as the first mediator is considered. Second, the effect of perceived fairness together with the mediating effect of subjective norm on anticipated enjoyment are reported. Third, the effect of the independent variable, perceived fairness and the two mediator variables of anticipated enjoyment and

subjective norm together, on the dependent variable, online gambling intention, is considered. Results are shown in Table 3.

Insert Table 3 approximately here.

The output from the Hayes process algorithm provides a measure for both the direct and the indirect effect that are significantly greater than zero at $\alpha = .05$. There is no significant direct effect of perceived fairness and social influence on online gambling intention and the effect of both of these is indirect via anticipated enjoyment. There is a small statistically significant but immaterial indirect effect (of $.18*.07*.29 = .004$) from perceived fairness via subjective norm and anticipated enjoyment to online gambling intention and a larger effect resulting from the effect of perceived fairness via anticipated enjoyment on online gambling intention (of $.25*.29 = .073$). These results do not provide support for H1 and H2 that account for the direct effect of subjective norm and perceived fairness on online gambling intention. Instead, there is support for a partial mediation effect for H1alt and H2alt that envisage a partial mediation of subjective norm on online gambling intention via anticipated enjoyment and a similar effect of perceived fairness on online gambling intention via anticipated enjoyment. Figure 2 illustrates the results obtained.

Insert Figure 2 approximately here.

The data collection also included details of respondents' gender, age, occupation, education and country of residence that allowed for the cross-tabulation of these demographic characteristics with the constructs in the study. Results show that response to the constructs exhibit no difference by gender with the exception of anticipated enjoyment where women provide higher scores (Mean $_{females}$ = 21.47; $_{males}$ 19.77; t=2.91; p<.01). Age provides significant differences in scores for online gambling intention with those in the 36 to 45 age group showing the highest intention (Mean $_{36-45:}$ = 12.09), followed by those less than 25 years of age (Mean $_{< 25:}$ = 11.26); those 26 to 35 (Mean $_{26-35:}$ = 11.15) and least for those over 45 (Mean $_{> 45:}$ = 10.48; F=3.71; p < .05). Occupation was not found to impact any of the constructs while in the case of education this impacts online gambling intention with those with lower levels of education having completed secondary education showing the highest online gambling intention (Mean = 11.71) followed by those who completed tertiary education (Mean = 11.41) and the lowest intention for those having completed diploma or vocational studies (Mean = 10.67; F=3.75; p<.05). Country of residence was collected and

categorised into four groups, the results for which are shown in Table 4. This indicates that while Australian and New Zealand respondents consistently provide higher scores for all four constructs investigated, German respondents provide the lowest scores.

Insert Table 4 approximately here.

Main Findings and Conclusions

The results highlight the critical importance of anticipated enjoyment and its impact on online gambling intention that practically single-handedly accounted for 33% of the variance in online gambling intention. The effect of anticipated enjoyment on online gambling intention consists of a strong direct effect (Std. beta=.29) together with a strong indirect effect (Std. beta=.25) from perceived fairness and a further small indirect effect (Std. beta =.07) from subjective norm. Anticipated enjoyment has been captured using the envisaged pleasantness, excitement, fun and sense of adventure of undertaking online gambling. These anticipated hedonistic attributes allow recreational gamblers to experience "flow" (Csikszentmihalyi, 2008) and to "confirm their existence and affirm their net worth" (Kusyszyn, 1984, p. 136). Managers of online betting firms seeking to target recreational gamblers can use communication appeals depicting the anticipated enjoyment and self-indulgence that online gambling can provide. Such communication can use either traditional or online media. However, the findings from the model also provide pointers for regulatory agencies wishing to limit online betting behaviour. The findings suggest that regulating the ability of online betting firms to make such appeals in their communication can potentially impact customer online betting intentions. It is interesting that women tend to provide higher scores for anticipated enjoyment but this is not reflected in higher online gambling intention. It may be that women find the opportunity to participate in recreational gambling online quite liberating as it can be undertaken quite privately.

Previous studies employing TRA in a gambling context have reported different impact coefficients of subjective norm on behaviour intention. The study by Oh and Hsu, (2001) collected data from US gamblers at two land-based casinos and used structural equation modelling to report an impact on behavioural intention (Std. beta of .13). On the other hand, Moore and Ohtsuka (1997) who looked at college gambling in Australia used regression analysis to report a subjective norm effect on gambling intention that is higher for males (Std. beta of .20) than females (Std. beta of .10). In contrast this research, which looks at online

gambling and investigates moderating effects, finds that subjective norm does not have a direct effect on gambling intention but acts via anticipated enjoyment to make the impact of anticipated enjoyment on gambling intention stronger. It is interesting that subjective norm appears weak in recreational online gambling, suggesting that in the pursuit of hedonistic pleasure, players are little influenced by what friends and family think. The scores for the individual items making up the social norm measures are all above 2.5 averaging 3.0 and although the mean for the items of the family social norm are slightly lower, the results suggest that social norms are supportive or at least not disapproving of online recreational gambling. Moreover, even in circumstances where social norms are less supportive, the interested online players benefit from the considerable privacy that their own mobile phone world can provide. Here they can happily tap away, giving little away as to what they may be doing with little chance therefore of being subject to social norm pressure from family and friends.

Perceived fairness has been found to impact both anticipated enjoyment (Std. beta=.25) and subjective norm (Std. beta=.18) but has no direct effect on online gambling intention. Its impact on subjective norm suggests that a system that is perceived fair makes the act of online gambling more acceptable among friends and family, thereby contributing to a reduction of any negative effect of social norms on anticipated enjoyment and ultimately to online gambling. Gainsbury, Parke, and Suhonen (2013, p. 243) report "a substantial proportion [of customers] believing that there is an 'on/off' switch that can be used to cheat customers". The concern for fairness has also been reiterated by legislators and regulatory bodies, especially in the UK (CMA, 2017; Moore, 2017; Rodionova, 2016; UKGC, 2017a). The strong impact of perceived fairness on anticipated enjoyment is particularly interesting suggesting that it pays both managers and regulators of online gambling to ensure that organisational actions aimed at enhancing the three dimensions of perceived fairness are undertaken. Distributive justice involves ensuring that the odds are seen as reasonable; procedural fairness involves ensuring access to the firm's representatives and a mechanism for accepting and dealing with complaints efficiently, and; interactional fairness requires ensuring that customer service representatives act and treat customers respectfully. These are requirements that are already advocated by legislators and regulatory bodies. Given the stigma attached to what is a rather questionable pastime, our findings indicate that complying with these requirements also increases gambling intention and are thus likely to strengthen efforts by online gambling firms to acquire, convert, retain, and reactivate customers. It is in

the interest of the online gambling industry at more than one level to proactively promote fairness and act fairly and responsibly.

Limitations and Future Research

The current study has a number of limitations. First, this research focuses on the use of concepts from TRA which, together with anticipated enjoyment, can help understand and predict online betting intentions. These findings have implications for marketing of online betting products. It needs to be made clear that this paper makes no ethical or moral judgements about the potential addiction/harm that may result from the marketing of online gambling services. Second, the sample was taken from a database of players who had registered at *SlotsMillion.com* – an online casino, that, at the time, predominantly offered online gambling on slot machines. Findings reported here may therefore not hold for the other two main forms of online gambling, namely: sports betting and poker. A related aspect concerns the response rate achieved, which at 13.5% is on the low side. In this respect, online response rates are known to vary considerably and are generally lower than for paper-based surveys. These aspects suggest that any generalisations of findings to all online gambling needs to be undertaken with caution. Future research should consider collecting a larger sample with data from across the three main types of gambling available online. Third, respondents in this survey were offered a small incentive to participate which may have encouraged participation from players who were primarily interested in the incentive and who may not have completed the questionnaire with the desired care. Fourth, the survey was undertaken with the customers of a single firm. Any generalisation to all firms must be done with caution and replication of results is to be encouraged.

Fifth, although the notion of anticipated enjoyment represents an interesting addition and its measurement, together with the other measures employed, have exhibited acceptable psychometric properties, further elaboration of the anticipated enjoyment construct is desirable. In addition, it may be worth looking at the possible role of gratification in the context of gambling in general and online gambling in particular. It can be argued that online gambling in particular is very much about immediate gratification. You play online anytime you wish and have the possibility of winning big. It fits in with the drive for instant gratification that can be observed all around us today. On the other hand, an ability to delay

gratification has been linked to a number of positive outcomes that include a higher ability to handle stress and better social and planning competence (Mischel, Shoda and Peake, 1988; Shoda, Mischel and Peake, 1990). Delayed gratification is a personality trait defined as a choice orientation in which individuals willingly abandon instant gratification for more viable long-term goals (Mischel, 1974). An interesting research question is the extent to which the delayed gratification trait is salient among customers betting online.

Sixth, the finding of significant differences in the means for the constructs employed in the study may indicate nationality differences in the way respondents react to multiple-point scales rather than real differences in perception across the different respondents. Notwithstanding, given the consistency of nationality respondents across the four constructs identified, it appears unlikely that this may have had an effect on resulting correlations among the constructs investigated. However, retesting of the model with larger samples across different nationalities could be useful in testing for aspects of equivalence. Seventh, this study captures 33% of the variance in online gambling intention suggesting that other factors not assessed in the study are likely to be contributing to online gambling intention. Studies like this, employing models, often suffers from specification error raising the possibility of the need to add additional exploratory variables. However, such action needs to be balanced by the need to maintain model parsimony. Finally, future research could investigate whether the results for the model employed would vary between pathological gamblers and recreational gamblers.

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**Table 1: Descriptive Statistics and Rotated Component Matrix Loadings
Resulting from Factor Analysis and an Oblimin Rotation**

Construct	Measure	Mean	SD	Loading
BI1	I intend to use online gambling systems in the next month.	5.48	1.60	.83
BI2	I predict that I will gamble online in the next month.	5.87	1.31	.86
Online gambling Intention		**11.35**	**2.63**	
ENJ2	I know that the process of using online gambling systems will be pleasant.	5.23	1.39	.53
ENJ3	The animation I will encounter during the navigation process is exciting.	4.95	1.49	.84
ENJ4	Navigating the online gambling systems provides me with a sense of adventure.	4.87	1.51	.94
ENJ5	I envisage having fun using online gambling systems.	5.53	1.39	.54
Anticipated Enjoyment		**20.58**	**4.93**	
SI1	Most of my friends approve of gambling.	3.20	1.04	.73
SI2	Most of my friends gamble sometimes.	3.50	1.06	.90
SI3	My friends often visit websites where gambling occurs.	3.39	1.14	.84
Friends Social Norms		10.09	2.78	
SI4	My family approves of gambling.	2.78	1.13	.61
SI5	People in my family gamble sometimes.	3.11	1.18	.71
SI6	People in my family often visit websites where gambling occurs.	2.86	1.20	.81
SI7	My family members spend £20 (€23) or more per week on gambling.	2.85	1.25	.90
SI8	My family members spend £100 (€115) or more per week on gambling.	2.79	1.41	.86
Family Social Norms		13.94	5.23	
Social Norms*		**24.03**	**6.99**	
FAIR1	I think what I get is fair compared to the price I pay.	4.27	1.50	.79
FAIR2	I think that the processes required for making monetary transactions are appropriate.	4.71	1.42	.54
FAIR3	I think the value of the services that I receive from the online gambling system is worth the effort I invest.	4.45	1.33	.83
FAIR4	I think that the online gambling products I use are fair.	4.57	1.45	.83
FAIR5	The procedures used by the gambling system for handling problems occurring in the gambling process are fair.	4.65	1.30	.69
Distributive Fairness		22.64	5.68	

Commentato [AC2]: Renumber from 1 to 4!!!

FAIR6	The gambling system allows customers to complain and state their views.	4.85	1.40	.65
FAIR7	I believe the policies of the gambling system are applied consistently across all customers.	4.68	1.41	.64
FAIR8	The gambling system clarifies decisions about any changes to the website and provides additional information when requested by the customer.	4.78	1.33	.73
FAIR9	Customer service representatives of the gambling system treat me with respect when interacting with me through email, chat, telephone or any other communication method.	4.97	1.35	.86
FAIR10	Customer service representatives of the gambling system treat me with politeness when interacting with me through email, chat, telephone or any other communication method.	4.92	1.44	.82
Procedural and Interactive Fairness		24.20	5.72	
Perceived Fairness		**46.85**	**10.44**	

Note:* High scores on the social norm scale indicate high approval/ lower sanction.