

**INFLUENCE OF GAMBLING ON CASINO EMPLOYEES' BEHAVIOUR IN  
NAIROBI COUNTY, KENYA**

**BY**

**KINUTHIA TERESA WANGUI (MSC)  
T130/22252/2012**

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## DECLARATION

### Declaration by the Candidate

This thesis is my original work and has not been presented for a degree in any other University.

Signature:  Date: 13/7/2017

Kinuthia Teresa Wangui - T130/22252/2012

### Declaration by Supervisors

This thesis has been submitted for review with our approval as University supervisors:

Signature:  Date: 13/07/2017

**Dr. Rosemarie Khayiya**

Department of Hospitality Management


Kenyatta University.

Signature:  Date: 13/7/2017

**Dr. Ray' Mutinda**

School of Hospitality and Tourism Management

Mt. Kenya University.

Signature:  Date: 13/7/2017

**Dr. Bonface Kihima**

School of Hospitality and Tourism Studies

The Technical University of Kenya.

**DEDICATION**

To my children, Wangari Kirathe, Dan Kirathe, Wachu Kirathe and Tonnie Kirathe:  
the fountain of my inspiration.

## **ACKNOWLEDGEMENTS**

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**ABBREVIATIONS AND ACRONYMS**

ATMs	:	Automated Teller Machines
BCLB	:	Betting Control and Licensing Board
CPRG	:	Code of Practice for Responsible Gambling
CSR	:	Corporate Social Responsibility
ESSET	:	Ecumenical Services Responsible Gambling Foundation
G.I	:	Government Inspectors in Casinos
LPM	:	Limited Payout Machine
NACOSTI	:	National Commission for Science, Technology and Innovation
NRGP	:	National Responsible Gambling Programme
PGSI	:	Problem Gambling Severity Index
SARGF	:	South African Responsible Gambling Foundation

## OPERATIONAL DEFINITION OF TERMS

**Casino:**A building built for pleasure, including dancing, music listening, and gambling.

**Gambling:**To play a game of chance and bet on an uncertain outcome.

**Legal Gaming:**This includes various games of chance and gambling forms ranging from casinos and card room gaming, lotteries, online gaming, races, sports, and charitable gaming.

**Money Laundering:**Attempted act to conceal or disguise the identity of illegally obtained proceeds so that they appear to have originated from legitimate sources.

**Problem Gambling:**Behavior that is out of control and that disrupts personal, family, financial and employment relations.

**Responsible Gambling:**Behavior that enables persons to make informed decisions about their participation in gambling whereby the potential for harm associated with gambling is minimized

**Specialists' Treatment Centers for Problem Gamblers:**These are centers that help problem gamblers get out of the addiction.

## ABSTRACT

Casinos globally generate profits for the owners and other stakeholders and increase the overall Gross Domestic Product of a country as a result of fees generated from licensing and imposed taxes of operation. In Africa, the casino market is developing rapidly and is in a major evolution. South Africa has forty five licensed casinos followed by Kenya with thirty one. Nairobi County has witnessed an upsurge in the number of casinos in the recent times, 55% of the casinos in Kenya are in Nairobi County. This growth represents equal economic benefits which include generation of the much needed employment. However, its negative impact on the employees remains a concern. It is worth noting that exposure to gambling, work environment and casino patrons' predisposes casino employees to problem gambling. Frontline employees must familiarize themselves with gambling simply to perform their job. This exposure may tempt them to gamble due to distorted views about winning, seeing gamblers win and being caught up in the excitement of wins. The general objective of the study was to establish whether gambling in casinos influences employees' gambling behavior and to what extent. The specific objectives were, to explore whether the casino work environment has an impact on the employees gambling and socio-economic behavior. It also sought to establish availability and effectiveness of staff training in responsible gambling. Remedies/treatments available for problem gamblers in Nairobi County were also identified. The theory that underpinned this study was prospect theory. The study adopted cross-sectional survey research design and collected both qualitative and quantitative data. The sample size was 247 employees. Questionnaires were used to gather data from the casino employee, which was presented in tables, pie charts and bar graphs. Interview guides collected data from casino managers and Government inspectors and data was analyzed by content analysis. Categories and themes were identified and similar views from the interviews were grouped together. An observation check list was used to ascertain the environmental factors that influence casino employees' gambling behavior. Multiple regression analysis was used to determine the best predictor variable influencing the gambling behavior of casino employees. In general the gambling in casinos was found to contribute (57.3%) of employees gambling behavior. The study concluded the following; that casino employees gamble, exposure to gambling and casino work environment impacts on the employees socio-economic and gambling behavior. Training and treatment/remedies have no significant relationship with the employees' responsible gambling behavior. The study found that; there was need to educate employees on responsible gambling and recommends that the government and casino owners need to help employees manage gambling related problems by establishing gambling addiction management centers as a form of Corporate Social Responsibility. The casino employers should ensure that employees are well remunerated and working environment is conducive. The study further recommends similar studies in other regions of Kenya and online gambling which has also taken root among the Kenyan productive age group.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Casinos produce massive income for the owners and other stakeholders and generate revenues for the governments as a result of fees charged when licensing and imposed taxes of operation. Farrell (2012) pointed out that size of the worldwide casino business was estimated to be over USD 131.35 billion in revenue. Casinos in the USA and Canada account for almost half of the revenue generated. As a result of the casino industry's continued expansion worldwide, its revenue far exceeds all forms of entertainments (Barmaki, 2010). In Kenya, the casino turnover is about Ksh.3 billion with the Government taking an average of Ksh.170 million in taxes in a year (BCLB, 2013). Casinos are known for their direct and indirect job creations, with about four thousand people employed in the industry in Kenya today (BCLB, 2013).

Casinos offer many financial services and benefits, for example, foreign exchange, cash issuing among others. However they are regulated as entertainment venues, rather than financial institutions (Henley, Wymer & Donald, 2013). To many casino players, gambling is a pleasurable form of relaxation and leisure and people involve themselves due to several reasons, for example, to reinvigorate one's body, socialize, experience some enjoyment, and possibly win money (Hing, Breen, & Gordon, 2012; Veal & Lynch, 2013). The study by Hing *et al.* (2012) further established that, competition and being a winner is discernible in gaming activities where the gambler tries to win over the gaming machines, casino tables, card games or predicting the winner in sports and gambling losses are simply the price of the



entertainment. A study by Rosenbaum and Wong (2015) concurs that casinos may be healthy places for some consumers, implying that there are some positive aspects in casinos.

According to the Commonwealth Productivity Commission Inquiry (CPCI, 1999) gambling has become part of the leisure and entertainment industry. In most regions of the world, CPCI (1999) further noted that the casino industry is in a major growth period. A number of countries, recognizing the negative social issues associated with gambling, have recently moved to restrict gambling growth in an effort to curb rising social costs (Campbell & Lester, 2010). The developed casino market in Africa include; South Africa with forty five (45) licensed casinos followed by Kenya with thirty one (31) (BCLB, 2013).

“Responsible gambling” is an extensive concept and encompasses the conduct of gambling in a way that the likelihood for harm connected with it is minimized (Code of Practice for Responsible Gambling [CPRG], 2014). The code further states that, responsible gambling not only respects individuals for their own actions, but also acknowledges a responsibility on the part of the service providers. Responsible gambling has regard to the context in which gambling occurs, the inducement to gamble is made the way the gambling service operates and the integrity of the gambling operator. Responsible gambling enables persons to make informed decisions about their participation in gambling and if harm occurs, to provide access to gambling help services (CPRG, 2014).

Research by Reith (2012) and Hinchliffe (2014) defined problem gambling as behavior that is out of control and that disrupts personal, family, financial and employment relations. Problem gamblers are more likely than non-problem players

to have heavy and or problematic consumption of drugs, alcohol and cigarettes. According to Guttentg, Harrigan, and Smith (2012), casino employees are prone to problem gambling due to, exposure to gambling, casino patrons and the work environment. Consequently, Guttentg *et al.* (2012) named the work environment factors to include: casino designs, noise and music, lighting, venue facilities like ATMs. Additionally, Hing and Gainsbury (2013) in a study on workplace influences on gambling problems amongst gaming venue employees identified five risk factors relating to problem gambling development: workplace motivators, influence of colleagues, workplace triggers, limited social opportunities and interest in gambling. Gambling venue employees in Australia were found to gamble at a higher rate than the general population and were at a greater risk of developing gambling-related problems (Guttentg, 2010; Hancock, 2011; Hing & Gainsbury, 2011). Another study by Guttentg *et al.*, (2012) in Ontario on employees gambling behavior suggested that employees in the gambling industry revealed high rates of problem gambling. According to BCLB (2013), casino employees are supposed to undergo some form of training on responsible gambling, which enables them identify problem gamblers and avoid getting addicted. The current study sought to establish factors that influence casino employees' gambling behavior, in Nairobi County, Kenya which is a developing country, while all the studies above were carried out in developed countries. Hing and Breen (2008) have indicated that the impacts of gambling differ amongst diverse sub-populations, this further justified the current study in Nairobi County, Kenya.

## 1.2 Statement of the Problem

Nairobi has witnessed an upsurge in the number of casinos in the recent times, with 17(55%) of the total 31casinos in Kenya. According to BCLB (2013), Nairobi had five casinos in 1995 and the numbers steadily grew to seventeen. While this growth represents equal economic benefits to the County including generation of the much needed employment, its impact on the casino employees remains a concern (BCLB, 2013).

Extant literature has demonstrated that casino employees are often involved in high levels of gambling exposure and some of them, for example, card dealers, must familiarize themselves with gambling simply to perform their job, and this may tempt them to gamble (Hing & Gainsbury, 2013). According to Finlay, Marmurek, Kanetkar and Londerville (2010) there are various factors which increase employees' chances of gambling such as distorted views about winning, seeing gamblers win, caught up in the excitement of wins, hearing about gambling and identifying with the gamblers. The extent to which casino employees in Nairobi County gamble, socio-economic impacts of gambling, impacts of casino work environment, availability and effectiveness of casino staff training and remedies available for treatment of problem gamblers were established by the current study.

Various studies have been carried out on factors influencing employees gambling behavior, availability and effectiveness of casino staff training, job satisfaction and dissatisfaction (Finlay, *et al.*, 2010). Studies have also been carried out on the role of casinos in ensuring responsible gambling and the relationship between growth in the casino industry and problem gambling among the employees (Fong, Fong, & Shao,

2011). However, a study by Hing and Breen (2008) indicated that, gambling impacts vary amongst different sub-populations. These studies were carried out in Europe, Asia and American, hence the need to conduct the current study in Nairobi Kenya, a developing country that could have unique results and to assess whether casino employees' behavior is influenced by similar factors. The preventive measures casinos in Kenya put in place, to ensure the risks are minimized could also be unique. It is worth noting that literature on the casino industry in Africa is very scanty, many researchers have concentrated on star-rated hotels and left out the casino industry, which is part of the larger hospitality industry. At the same time, there is no known study that has been conducted on the pivotal issue of how gambling in casinos in Nairobi has influenced the employees' behavior, yet the casino industry has taken root in Kenya, hence the need for the current study.

### **1.3 Purpose of the Study**

The purpose of this study was to investigate the influence of gambling on casino employees' behavior in Nairobi County, Kenya.

### **1.4 Objectives of the Study**

#### **1.4.1 General Objective**

The study sought to establish the influence of gambling on casino employees' behavior in Nairobi, County Kenya.

#### **1.4.2 Specific Objectives**

1. To investigate the extent to which casino employees gamble in Nairobi County, Kenya.
2. To explore whether gambling in casinos influence employees' socio-economic behavior in Nairobi County, Kenya.

3. To examine whether the casino work environment influences employees' gambling behavior in Nairobi County, Kenya.
4. To establish availability and effectiveness of casino staff training on responsible gambling behavior in Nairobi County, Kenya.
5. To identify remedies available for treatment of problem gamblers in Nairobi County, Kenya.

### **1.5 Research Hypotheses**

*H<sub>01</sub>*: There is no significant relationship between working in a casino and employees' gambling behavior.

*H<sub>02</sub>*: There is no significant relationship between gambling and casino employees' socio-economic behavior.

*H<sub>03</sub>*: There is no significant relationship between casino environment and the employees' gambling behavior.

*H<sub>04</sub>*: There is no significant relationship between availability of preventive training and employee engagement in responsible gambling.

*H<sub>05</sub>*: There is no significant relationship between intervention remedies by casino stakeholders and employee gambling behaviour.

### **1.6 Significance of the Study**

The findings of this study may guide the casino stakeholders in improving practice, because they may establish the extent to which gambling in casinos influence the employees' behavior. The study is also expected to make significant policy statements through its recommendations which could be used by the Betting Control and Licensing Board. The Government may use the findings in coming up with policies on responsible gambling. The study findings will further shed light on the

misconception about the casino industry. The findings will also contribute to the body of knowledge to scholars and other researchers who may wish to conduct studies in the area of responsible gambling in casinos.

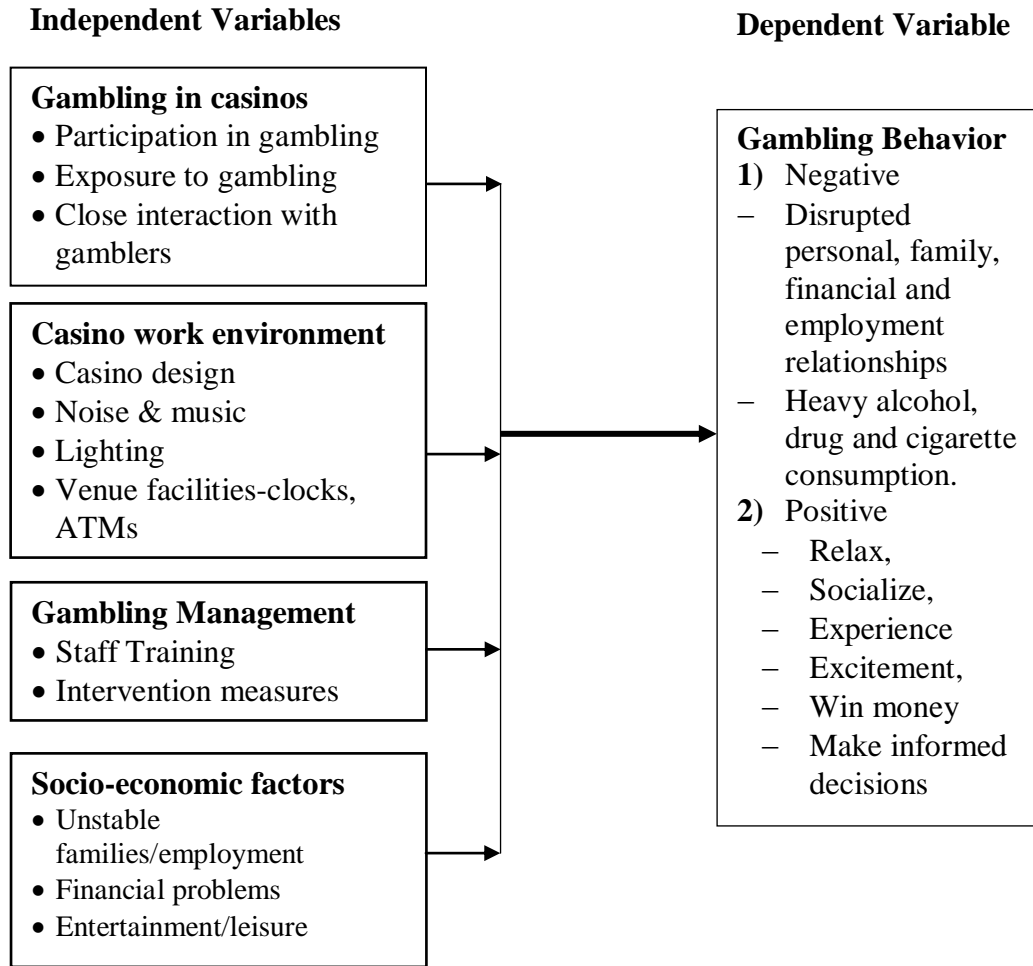
### **1.7 Delimitations of the Study**

The study was delimited to casino employees, managers and Government Inspectors in Nairobi County, Kenya. The County has the largest number of casinos in the Country, which are operational all year round. Out of thirty one (31) casinos in Kenya, seventeen (55%) are in Nairobi County.

### **1.8 Limitations of the study**

Accessibility to highly classified information that was only available to casino staff limited the researchers' information that was vital for the study. There was no evidence of any research carried out in relation to employees gambling behavior in Kenyan hence there was no adequate literature or publications. The above limitations were minimized by using closely related literature.

### 1.9 Conceptual Framework Showing the Relationship among Study Variables



*Figure 1.1: The Conceptual Model for Measuring the Influence of Gambling on Casino Employees' Behaviour*

Source: Author (2017)

The framework suggests that, gambling in a casino and its environment can influence the employees' social, financial and productivity behavior. An employee involved in problem gambling is likely to have a disrupted personal, family, and employment relations. Such an employee is also likely to get addicted to drugs, alcohol and cigarette consumption (Yim & Wan, 2012). When employees are taken through awareness training programmes and get to know the impacts of gambling addiction, they are likely to make wise choices and gamble responsibly, or avoid gambling altogether.

Consequently, when the employees' awareness training programmes are not in place, they are likely to get into problem gambling. Employees' attitude towards gambling may also influence their choices on whether to gamble or not. In case an employee gets into problem gambling, remedies like counseling can assist them get out of the addiction and gamble responsibly or stop gambling all together. When an employee gambles responsibly, he is likely to relax, socialize, experience some excitement, win money and make informed decisions (Quilty *et al.*, 2015).

The influence of gambling on the employees' behavior was measured against the employees' positive behavior as an outcome for responsible gambling and negative behavior as an outcome for problem gambling. The employees' behavior was also measured against the casino environment that is the extent to which the environment influences staff gambling. The effectiveness of staff awareness training programmes was measured against responsible gambling, that is positive behavior as an outcome for effective awareness training and negative behavior as an outcome for lack of awareness. The remedies available were measured against rehabilitation of problem gamblers that is the extent to which the remedies available have assisted employees who were previously addicted, to gamble responsibly or stop gambling all together.



## CHAPTER TWO

### LITERATURE REVIEW

#### **2. 1Introduction**

This section discusses the review of theoretical and empirical literature on themes derived from the objectives of the study as follows: perceived influence of gambling on the casino employees; effectiveness of casino staff training on responsible gambling; role of casinos in ensuring responsible gambling; influence of gambling on socio-economic behavior; the extent casino employees gamble; summary of the literature review and research gaps.

#### **2. 2The Concept of Gambling**

Gambling is an old industry and its growth and profitability has been felt globally (Wan, 2014). Gambling is playing a game of chance and bet on an uncertain outcome, it has been a part of human interaction for a long time. Consequently, Wan (2014) further reported that, in Macau China, gaming is the main source of income for the Government. However, gambling has had a bad reputation because of the negative impacts it has on the society (Carey & Carey, 1984). For example, problem gambling occurs when gambling gets out of hand and unsettles personal, family, financial and employment relations (Hinchliffe 2014; Reith, 2012). Consequently, responsible gambling enables persons to make informed decisions about their participation in gambling and if harm occurs, to provide access to gambling help services (CPRG, 2014). According to Hing and Gainsbury (2013), frontline casino employees must familiarize themselves with gambling in order to discharge their roles and responsibilities which may eventually lure them to gamble. According to studies carried out by Guttentag, Harrigan, and Smith (2012) in the United States and Guttentg (2010) in Australia, casino employees were found to have a higher rate

of problem gambling compared to that of the general population and were at a greater risk of developing gambling-related problems. According to Wan (2014), the casino industry aims at providing high quality services to their customers. The study by Won (2014) further reported that, personality and appearance especially in women is exploited by the casino management. According to Wong et al.,(2012), casino customers evaluate the service quality in terms of the tangible environment which includes facilities and interior décor, these differentiates casino brands and attracts customers. The study by Wong et al., (2012), further reported that, gamblers demand food and beverage services throughout their gaming experience and concluded that, this has a great contribution in attracting customers. However, a crowded casino was found to cause stress and tension leading to customers' dissatisfaction(Wong et al., 2012).

### **2.2.1 Gambling Business in Kenya**

According to Gambling outlook (2013), gambling laws are much more open in Kenya than in Nigeria or South Africa. Gambling is considered a leisure activity that generates tax revenue. As such, it is promoted by the government and regulated by the Betting Control and Licensing Board, which was established in 1966. Virtually all forms of gambling are permitted in Kenya, including online gambling and even mobile gambling. The first online gambling site, BetKenya.com, was launched in early 2013; as a result, users attempting to access an unregulated site will automatically be directed to BetKenya.com. Accordingly, casinos attract tourists and business travelers who visit Kenya for business or conferences, casinos are promoted as a central part of the hotel package. Growth in tourism has fuelled the casino gambling market in recent years. A study by Wong, Fong and Liu (2012) reported that, men are more likely to gamble than women. The current study sought

to establish whether exposure to gambling due to the growth of the casino industry has influenced employees' gambling behavior.

### **2.3 Extent of Employees Gambling**

Although demographic characteristics and employment variables may be useful in better understanding casino employees' gambling, the high problem gambling rates that have been detected among casino employees must be explained by at least one of the following three basic factors: being employed in a casino induces employees to gamble more, casinos attract individuals who are already problem gamblers, or problem gamblers remain in the industry for longer periods of time (Hing et al., 2012). Correlation between casino proximity and problem gambling suggested that casino proximity had a role in problem gambling (Binde, 2016; Kelly & Hartley, 2010; Moore, Thomas, Kyrios, Bates, & Meredyth, 2011). The current study aimed at establishing whether being employed in a casino in Nairobi influenced employees to gamble or whether casinos attract individuals who are already problem gamblers and the extent to which they gamble.

### **2.4 Socio-Economic Effects of Gambling**

According to Downs and Woolrych (2010) the impacts of gambling related debts on family and work life of problem gamblers are real. The study by Downs and Woolrych (2010) further established that when a person gets addicted to gambling he is not able to plan his/her financial commitments. Breen (2012) concurs in a study carried out in Australia on commercial gambling that, unplanned/uncontrolled spending on gambling brought social and economic problems at both individual and family levels. Similarly, another study by Abbott and Volberg (2012) carried out in eight US casinos that were new in the casino industry, found out that majority

(72.4%) of the employees reported that they lost friends due to their jobs at the casinos and many of their friends and relatives did not want to associate with them. According Mathew & Volberg(2012), gamblers borrow money; sell personal and family property to finance gambling and chances of committing economic crimes like embezzlement in the workplace are real. The study by Mathew and Volberg (2012) further found out that, the families where the gamblers come from go through emotional tensions as a result of harassment from moneylender and constant threats of suicide by the gamblers. The study by Mathew and Volberg (2012) aimed at finding out the experiences of family members in Asian societies and how they coped with problem gambling. The responses in the Mathew and Volberg (2012) study underscored the need for specialized services in these societies to assist family members to better cope with the financial, emotional and social strains caused by problem gambling.

According toBinde (2016), problem gambling among employees may severely harm the gambler, close family members and the employer. The studyconcluded that gambling-driven embezzlement eventually leads to loss of employment and often a criminal sentence, which further impacts negatively on the immediate family. Similarly,Fong *et al.* (2011)in a study on social cost of gambling in Macao recommended that casinos should include treatment and preventive training costs in their cost of running a gambling business in order to lessen the burden on the affected families. The study further found out that a responsible gambling strategy would be more likely to benefit the casino industry, as well as the society.

According to Howard (2015) in a study on whether casinos should allow cigarette smoking or not, found out that 75% of casinos in Atlanta City had banned cigarette

smoking and that many gaming customers and employees did not want to inhale second hand smoke, thus making the ban effective which translates into a healthy workforce. All of the above studies concurred that, indeed problem gambling has negative impacts on the socio-economics of a family and the general community. However, the studies did not come up with specific strategies that could help the affected families cope with the negative impacts.

Despite the fact that the aforementioned studies focused on the perceived socio-economic and environmental impacts of casino gambling in America, United Kingdom and China, they gave a perspective from developed countries with long historical presence of gambling. The studies also gave a perspective on the role of casinos in implementing policies on responsible gambling. Whether this has been done or not in Nairobi, Kenya, which is a developing country, with a rapid casino industry growth, was subject to exploration in this study. The experiences of employees in casinos in Africa and especially Kenya may be unique. Further, the studies did not venture into the gambling behavior of casino employees, which may have led to the various socio-economic impacts like family quarrels and breakups, which was established through the current study.

#### **2.4.1 Financial management, Disrupted Family and employment Relationships**

According to Barnard, Kerr, Kinsella, Orford, Reith and Wardle (2014), disruption of family relationships is attributed to debts incurred as a result of problem gambling. Bernard et al., (2014) found out that debts range from missing to pay utility bills, rent or mortgage payments to over drawing in bank accounts. The study also found out other financial harms attributed to gambling as: theft, fraud, selling family

possessions or spending money meant for essentials like school fees and medical bills. According to Bernard et al., (2014), gambling problems use up financial resources, reducing their savings and wealth or adopting a lower standard of living. Gamblers in this category would not set a limit on how much they were going to spend before gambling or sometimes even be aware of the amount they had taken with them to gamble. The study by Bernard et al.,(2014) further established that, gamblers were not aware of how much they were spending and did not monitor how much they had spent between gambling episodes.

Debt was therefore recognized as the main impact and outcome of problem gambling(Bernard et al., 2014). A study by Kinsella, Orford, Reith and Wardle (2014) concurred that gamblers borrow money from close relatives, friends and colleagues in order to pay essential bills or repay money borrowed for gambling, resulting in a vicious cycle of borrowing and spending. Consequently, Bind (2016) concurs with the above studies that people with severe gambling problems first spend all the available money on gambling and then resort to borrowing, selling personal property and other ways of procuring more money for gambling.

According to Bind (2016),some problem gamblers steal from their employers;this impact on their families negatively because it eventually leads to loss of employment, difficulties finding new employment and often a criminal sentence. According to Eakins (2016), households with unemployed,older and less educated heads of the families have a higher likelihood of participation in gambling and this group is likely to suffer more from negative social impacts.Mathew and Volberg (2012) further stated that such families need specialized services to assist

them cope with the financial, emotional and social strains caused by problem gambling.

According to Downs and Woolrych (2010), gambling debts can be incurred directly or indirectly. When money is spent directly on gambling, it may lead an individual into debts, while indirectly occurs when a person spends money on gambling and fails to meet other financial commitments. Downs and Woolrych (2010), further established that problem gamblers in employment were at higher risks of losing their jobs due to absenteeism. The study also found out that, gamblers who were in a position to access company's finances were at a higher risk of theft or embezzlement.

In a study by Downs and Woolrych (2010), gamblers were reported to be very secretive and hid any traces of gambling activity from family members and friends through online banking, thus no bank slip. Casino gambling has also been associated with bankruptcy, domestic violence and divorce (Wan, 2012). A study by Kelly and Hartley (2010), concurs that gamblers steal from their employers and that employees working for governments or businesses are also prone to theft and this was attributed to the growth and proximity to casinos.

#### **2.4.2 Heavy Alcohol, Cigarette and Drug Consumption**

According to a study carried out in Macao, China by Yim and Pilkington (2009), there are high chances of smoking while gambling and the two activities are closely associated. The study by Yim and Pilkington (2009) further established that, problem gamblers are more likely to be smokers than the general population and this can be attributed to anxiety. The study further stated that, the relationship between smoking and gambling can be explained by the theory that nicotine may enhance the

gaming experience. According to Wan (2012) gambling has been associated with alcohol and drug abuse. A study by Rosenbaum and Wong (2015) established that, suicidal feelings, substance abuse, mood and anxiety disorders are very common with gamblers. Shaffer and Hall (2010) concurs that, casino employees who gamble have drinking problems due to excessive consumption of alcohol.

### **2.4.3 Positive Aspects of Casino Gambling**

According to Rosenbaum and Wong (2015), casinos have positive aspects in particular gambling entertainment which reveals the health potential of the industry.

The study by Rosenbaum and Wong (2015) was carried out in Macau, China and sought to find out whether some socially unacceptable services like gambling may be beneficial to human well-beings. The findings of the study were as follows: that gambling provides gamblers with socially supportive resources, such as socialization, eating among friends, temporarily escape from life's problems and engagement in meaningful social networks especially for older consumers who get a chance to escape from their daily routines.

Rosenbaum and Wong (2015), further argued that gambling relieves people from negative symptoms associated with mental fatigue brought about by being away, fascination and compatibility. According to Veal and Lynch (2013), in a study carried out in Australia on gambling as leisure activity, noted that millions of people are attracted to gambling for leisure. Further, Veal and Lynch (2013) reported that, gambling has traditionally been looked at from an economic perspective. A study carried out by King and Wan (2012) in Macao China reported that, gaming has a positive multiplier effect and thus the region's economy has improved. Whether the



gaming industry in Nairobi County, Kenya has a positive impact was established by the current study.

## **2.5 Environmental Factors Influencing Employees' Gambling Behavior**

### **2.5. 1 Casino Design**

Finlay (2010) conducted a study and looked into the exchanges between a person's personality and emotional responses to scene characteristics across gambling venues. He found out that gaming design such as monotone color schemes amplified the intention to gamble at the same time reducing relaxation and pleasure. In addition, grouping of slot machines by theme was found to lure employees to gamble, although symmetrical layouts in this design amplified relaxation. The study also revealed that color variation had no effects in a playground design, and the grouping of playing machines by theme reduced psychosomatic well-being of casino players. These results for color schemes were also revealed by Finlay *et al.*, (2010). Nevertheless, game type crowding decreased the intention to gamble and symmetry was only found to have an effect on pleasure for the playground design and restoration for the gaming design.

Overall, playground designs were found to influence more on casino players' restoration, pleasure and intentions towards gambling; although both designs can have negative effects (Finlay *et al.*, 2010). Another research by Hing and Gainsbury (2013) also found out that pleasant surroundings tempt people to stay longer in casinos; comfortable seating, increased privacy, and low machine lighting were

found to be key features. The study by Hing and Gainsbury (2013), further argued that absence of clocks, windows, low ambient lighting and the constant background sounds of winning may be related to continued play. Whether casino designs and facilities in Nairobi were similar to those in the development world was subject to this study.

### **2.5. 2 Ambient Noise and Music**

According to Finlay *et al.*, (2010), the influence of music across different gambling venues increases gambling intentions, which may result in the likelihood of gambling beyond planned levels. Consequently, Mentzoni, Laberg, Brunborg, Molde and Stale(2014) concurs that, music affect various aspects of gambling behavior. This study further revealed that, low tempo music was related with game evaluation on the effect of music on perceptions of elapsed time. Participants played various games while either listening to ambient casino sound alone, or ambient casino sound with additional music.

Participants that listened to music produced more accurate estimates of elapsed time than those who did not, especially when the music was slow and at a high volume, possibly due to it providing a temporal cue (Mentzoniet *al.*, 2014). However, a faster music tempo was associated with a faster speed of betting and concluded that environmental features of gambling venues may facilitate time and money spent gambling (Hing & Gainsbury, 2013). Further, Mentzoniet *al.*, (2014) concluded that, noise and music can affect various aspects of gambling behavior particularly in conjunction with other features such as lighting,(Spenwyn, Barrett, & Griffiths, 2010). The key mechanisms for this effect appear to be through the effects of arousal due to the general services cape(Lam, Chan, Fong, & Lo, 2011).

### **2.5. 3Lighting**

Lighting is a micro-design element of gambling venue design that has not been thoroughly studied in isolation. However, Lam *et al.* (2011), examined the effects of blue and red lighting on gambling frequency and risk taking, with red light shown to increase both measures compared to blue lighting. Finlay *et al.*, (2010) also found that flashing lighting increases irresponsible gambling intentions. Another study by Spewyn *et al.* (2010) on role of light and music in gambling behavior concurred with the previous study. Hing and Gainsbury (2013) found tentative evidence that people gamble more under red lighting.

### **2.5. 4Venue Facilities**

In order to keep patrons in gambling venues for as long as possible, the provision of facilities including Automated Teller Machines (ATMs) and money transfer services are readily available. According to the Victorian Government, removal of such machines were effected from gaming venues to try and minimize the harm gambling has on a community (Thomas *et al.*, 2013). Consequently, the Gambling Act 2003, states that, the most thoroughly researched areas appear to be payment facilities which include ATMs while smoking areas, food and beverages has relatively little research on their effects on gambling. Countries like New Zealand have put in place restrictions on the maximum denomination (\$20) allowed. According to Hansen and Rossow (2010) study in Norway on adolescent gambling, acceptors were prohibited and the effect of this on adolescent gambling was as follows: an overall 10% gambling frequency decrease and 20% reduction in problem gamblers was reported. The proximity of various casino venue facilities in Nairobi, Kenya was established in this study.

### **2.5. 5Close Interaction with Gamblers**

According to Thomas *et al.* (2010) geographical accessibility could encourage impulsive gambling and make the temptations very high. The study further stated that, provision of gambling services requires the employee involvement in the service delivery system, where that service is produced by the venue and consumed by the gambler simultaneously. This proximity may tempt casino employees to get involved in gambling (Thomas, *et al.*, 2010; Young, Markham, & Doran, 2012) many employees in these venues, particularly frontline operational staff, have close interactions with gamblers and engage in 'real' social exchanges, particularly with regular patrons. Consequently, Thomas, *et al.*, (2010), argued that this exposure may encourage or discourage employees gambling if the patron wins or exhibit symptoms of problem gambling. Finlay, *et al.*, (2010) gave various factors, which included: distorted views about winning, seeing gamblers win, caught up in the excitement of wins, hearing about gambling and identifying with the gamblers.

Consequently, employees who gamble were found to be prone to steal significant sums of money to support gambling activities ( Binde, 2016; Kelly & Hartley 2010). However, Binde (2016) in the Macao study also cited shortage of human resources as a negative impact to other businesses as a result of legalization of the casino industry. This was as a result of casinos luring employees to work for them to earn higher salaries. Whether employees in Nairobi County are attracted to casinos employment by high salaries or not, and the influence of close interaction with Gamblers was subject to the current study.

### **2.6 Effectiveness of Casino Staff Training on Responsible Gambling**

Staff training and education is the cornerstone of Responsible Gaming in the casino industry all over the world. A study by Quilty *et al.*, (2015) on responsible gambling training in Ontario established that, casino staff training may protect the employees from gambling temptations. The study further found out that training improved the employees' ability to identify and respond to signs of problem gambling. Shaffer and Korn (2006) further established that there was a comprehensive online Responsible Service of Gaming training programme for all relevant staff in Hong Kong. The study by Shaffer and Korn (2006) further looked at prevalence estimates of problem and pathological gambling.

An online study by Quilty *et al.* (2015) established that casino staff training promoted the acquisition of new information rather than the correction of erroneous beliefs. The study also established that staff training was necessary because casinos were required to conform to responsible gambling measures either mandated by their respective regulatory authorities, voluntarily through state industry codes or company codes, or through property specific policies. The studies cited above were conducted in Ontario on casino employees' perceptions and experiences. However, the studies did not find out the effectiveness of the training and whether employees gambled responsibly after training or those already addicted into problem gambling changed their behavior. The study by Quilty *et al.*, (2015) was conducted online, while in the current study, the researcher visited the casinos in person thus interacted with the respondents. The current study therefore identified the type of training available on responsible gambling, who conducted it and the effectiveness of such training. This justified the study that the researcher undertook, to fill the gap.

## **2.7 Provision of Intervention Measures for Problem Gamblers**

According to Hing (2012), casinos have very distinctive characteristics, generating both positive and negative outcomes. Hing (2012) further stated that, for the sustainable development of the casino industry, many local governments and casino companies in the world have tried to reduce the risk and severity of adverse consequences through various activities such as authority to approve licenses, regulate policies, and supervise casino operations. Consequently, Quilty *et al.* (2015) noted that employee training programs facilitate early intervention of problem gambling. These responsible gambling training programs typically instruct frontline employees in the nature of games and problem gambling, as well as how to recognize and respond to player behaviors indicative of gambling-related difficulties. Accordingly, casino operators should keep guidelines set by the Gaming Control Board to minimize adverse impacts, such as problem gambling.

According to Dowling, Smith, and Thomas (2009), gaming is not a new phenomenon to many countries, and its popularity is likely to continue to grow. Problem gambling is a public health issue and the extent is generally the same regardless of culture, geographical location or the availability of legalized gambling. Emerging evidence shows that the most common adverse impacts of problem gambling include family relationship dysfunction and financial hardships (Reith, 2012). Spouses and intimate partners are typically the ones most affected, primarily in the form of intra-and interpersonal distress. Consequently, Fong *et al.* (2011) established that the cost of prevention and treatment are borne by the government, community, or family and friends of gamblers.

According to Guttentag *et al.* (2012) intervention measures also include training on improving chance awareness and the understanding that the casino never losses. The

research by Guttentag *et al.*, (2012) further found that restricting casino employees to gambling reduces gambling availability, but noted that the employees are likely to gamble in nearby venues. Assistance resource centers were also found to be intervening measures in problem gambling, however some employees were said to fear seeking assistance because they feared being discovered by their colleagues and employers (Guttentag *et al.*, 2012). The current study established the intervention measures available and whether employees gambled in nearby casinos in Nairobi County, Kenya.

The situation in South Africa is revealed by the National Responsible Gambling Program [NRGP] (2013), which was established in an effort to promote responsible gambling. The NRGP is managed by the South African Responsible Gambling Foundation [SARGF], an independent not-for-profit organization which consists of a Board of Directors who represents regulators and the industry. According to NRGP (2013), the NRGP's activities include research and monitoring, treatment and counseling, public education, awareness, and industry training. Accordingly, it is the only program of its kind in the world that is jointly controlled by a public/regulators and the gambling industry (NRGP, 2013). The NRGP is funded by voluntary contributions from private sector entities in the gambling industry that include the casino, horse racing, bingo and limited payout machine [LPM] sectors. The NGB uses the National Responsible Gambling Program to oversee treatment and counseling, training for regulators and industry employees, research, public awareness and prevention and the national life skills program.

According to BCLB (2014) South Africa is the only Country in Africa with specialized treatment centers in Africa. Training is conducted at most of the casinos

throughout South Africa (NRGP, 2013). The current study sought to explore what intervention measures are in place on curbing problem gambling in Nairobi and whether specialized treatment centers were available. The study by Guttentag *et al.*, (2012) on Ontario casinos sampled five casinos out of the total twenty seven, which seems to be a small sample, while the current study carried out a census in all the seventeen casinos in Nairobi County. Whether the intervention measures in Nairobi County casinos are similar to those in Ontario or not, were subject to the current study.

## **2.8 Theoretical Literature**

The study was based on casino gambling theories encompassing the following; (1) Prospect theory (Barberis, 2012), (2) Decision making theory, and (3) Theory of reasoned action.

### **2.8.1 Prospect Theory (Barberis, 2012)**

Prospect theory offers a rich theory of casino gambling that captures several features of gambling behavior (Barberis, 2012). The theory states that a gambler would be willing to gamble in a casino even when there is a zero or negative expected value. The probability weighting in the theory leads to a time inconsistency. The theory therefore predicts heterogeneity in gambling behavior. How a gambler behaves depends on whether he is aware of the time inconsistency and whether he can commit to his initial plan of action (Barberis, 2012). Prospect theory states that agents are more sensitive to losses than gains; in reality this would make gambling very unpopular. Gamblers have different strategies to overcome the losses, but how he behaves once he enters the casino depends on time inconsistency and whether he is able to commit to what he had planned.



According to the prospect theory, three types of agents are suggested; “Naive” not committed to initial plan, “sophisticated” aware of the time inconsistency, but unable to find a way of committing to initial plan and the “sophisticated” who has a way of committing to initial plans. The naive agent is unaware of the time inconsistency, he plans to keep gambling so long as he is winning and stop when he starts losing. However, he deviates from the initial plan and instead gambles as long as possible even when losing and stops when he wins. The second agent is known as sophisticated, who is aware of the time inconsistency, but unable to find a way of committing to his initial plan. This agent refuses to enter a casino, thus he does not gamble. The third agent is sophisticated and able to find a way of committing to his initial plan. He plans to keep gambling if he is winning and stops if he starts losing. He is able to stick to this plan through various strategies. For example, he leaves his ATM at home, carries a small amount of money and stops gambling if he starts losing.

The first agent in the prospect theory explains the concept of continued gambling, whereby the gambler chases losses and stops playing when he wins. This behavior can translate into problem gambling leading to uncontrolled spending of money. When such a negative behavior is not checked, family and employment relationships are likely to get disrupted. The second agent refuses to enter a casino as a way of avoiding gambling because he knows that he is not able to control himself. This agent explains how gamblers who have no self-control can avoid gambling, but does not relate to casino employees who cannot avoid casinos because they work there. The third agent explains how a person can gamble responsibly by controlling the amount of money they intend to spend. This agent can further explain positive behavior which includes, making informed decisions, socializing, excitement and probably

winning money. The prospect theory therefore shows that exposure to gambling in casinos can indeed influence employees gambling behavior.

### **2.8.2 Theory of Reasoned Action (Ajzen & Fishbein, 1980)**

The Theory of Reasoned Action holds that behavior is rational and is dependent on the individual's analysis of available information. This theory can be explained in three distinct components: behavioral intentions, attitudes towards behavior and the subjective norms with respect to the given behavior. Behavioral intentions supply little insight into why a person chooses to gamble or not to gamble. With this view, gambling activities can be explained in terms of gambling attitudes and subjective norms. According to the Theory of Reasoned Action, gambling behavior can be influenced, but only to the extent that they affect attitudes, subjective norms, or both. According to the reasoned-action approach, perceived behavioral control determines people's intentions, while intentions predict their behavior.

The concept of attitude towards gambling can be both positive and negative. When the employees have a positive attitude towards gambling, they are likely to participate in it because they think it is okay and argue that it is a game like any other. When the employees are negative about gambling, they are likely to avoid it and argue that, it is against their faith and societal norms to gamble. Such employees work in the casino industry because that is the only job available.

### **2.8.3 Decision Making Theory(Turpin & Marais, 2004)**

In this theory, the focus is on beliefs and preferences made on risky alternatives and may depend on the monetary gains. The theory is often used in the analysis of decisions, based on how to get the required information before making a decision. The theory shows some discrepancy between the initial decision and the

decision in practice. The theory can be explained through various models, for example the rational model which contains a number of steps: intelligence, making decisions when chances arise, design coming up with possible choice, choosing the best action to take, review evaluation of choices made in the past. When the rational model is used, it is assumed that the person knows all other alternatives, consequences and is able to deal with them. Decision making theory best explains how gambling can cause uncontrolled spending, leading to family, colleagues and employment disruptions. Gamblers know the consequences of the actions they take, but still go ahead and make decisions that impacts on them negatively, hoping to win money and recover the lost trust and relationships. Among the above mentioned theories, Barberis (2012) confirms that prospect theory offers a rich theory of casino gambling. The theory captures several features of actual gambling behavior such as time inconsistency and prediction of heterogeneity in gambling behavior. Prospect theory best explains casino gambling and its nature of risk taking and thus, it was adopted in this study.

## **2.9 Summary of Literature Review and Research Gap**

The aforementioned studies focused on the factors influencing employees gambling behavior, availability and effectiveness of casino staff training, role of casinos in ensuring responsible gambling and its benefits and intervention measures for curbing problem gambling. All of the studies reviewed were carried out in developed countries. It is worth noting that literature on the casino industry in Africa is very scanty, many researchers have concentrated on star rated hotels and forgotten the casino industry, which is part of the larger hospitality industry, hence the need to conduct the current study in Nairobi to assess whether casino employees' behavior is

influenced by gambling, casino work environment and the availability and effectiveness of staff training on responsible gambling.

Hing and Breen (2008) indicate that, gambling impacts vary amongst different sub-populations. In Kenya, the casino industry has taken root, yet literature is scanty, this justified the need to carry out a study on the pivotal issue of gambling among casino employees in Nairobi. This study therefore sought to fill this dearth in literature by investigating whether gambling in Nairobi casinos has any influence on the employees' behavior.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

This study sought to investigate the influence of gambling on casinos employees' behavior in Nairobi County, Kenya. The chapter presents the research design, study location, target population, sampling design, research instruments, validity and reliability of the instruments, data collection and analysis techniques, logistical and ethical considerations.

#### **3.1 Research Design**

This study adopted a cross-sectional survey research design. This design was appropriate as it enabled the measurement of the prevalence of the employees gambling behavior. The design enabled the researcher get the frequency or number of answers to the same question by different casino employees. According to Creswell (2014) this design aims at determining the frequency or level of a particular attribute in a defined population, the sample is usually taken from the whole population as it allows an in depth investigation. The research design explains

events as they are and is suitable for extensive research (Melania, Bhulai, & Schouten, 2013). According to Orodho (2005) cross-sectional survey research design deals with incidence, distribution and interrelationships of the study variables. Cross-sectional survey therefore in this study found out the relationship between gambling in casinos and the influence it has on the employees gambling behavior.

The research employed a mixed research method which enables qualitative and quantitative data collection hence, complementing each other and enabling collection of rich data (Creswell, 2013). Quantitative approaches allowed the researcher to collect data in numerical form using questionnaires, while qualitative approach enabled the researcher to collect data by the use of interview guides and observation checklists. Orodho (2009) stated that the interview guide makes it possible to obtain information that the individual probably would not reveal by any other method. Interview guides gave the researchers the opportunity to meet the subjects of research and questions were adjusted as the need arose.

### **3.2 Variables of the study**

The dependent variable is the variable that is measured as an outcome while the independent variable is the one that is manipulated (Creswell, 2013). The independent variables in the study were gambling in casinos, work environment, gambling management and socio-economic, while the dependent variable was the employees' gambling behavior.

### **3.3 Location of the Study**

The study was conducted in Nairobi County. This location was ideal for the study because it has the largest number of casinos in Kenya - a total of seventeen (17),

which is approximately 55% of the total casinos spread across the county (BCLB, 2014). According to Singleton and Straits (2009), the ideal setting for a research study is one that directly satisfies researchers' interests. In addition, the setting should be easily accessible to the researcher. Table 3.1 shows the distribution of casinos in Kenya by region.

**Table 3.1: Distribution of Casinos in Kenya**

<b>Town</b>	<b>Number of Casinos</b>
Nairobi	17
Mombasa	7
Thika	1
Malindi	1
Nakuru	1
Watamu	1
Naivasha	1
Eldoret	1
Kisumu	1
<b>Total</b>	<b>31</b>

**Source: BCLB (2014)**

### **3.4 Target Population**

The study targeted all employees working in casinos in Nairobi County. These employees work in two distinct shifts, that is, day and night shifts. The employees range from managers of various departments, dealers, pit bosses, floor men, security; shift bosses, customer care/receptionists, cashiers and waitresses/ waiters. These employees belong to six core departments that cut across all casinos. The departments are food and beverage, human resources, gaming, security, customer care, and accounting/finance (BCLB 2014). However, the gaming department has

the highest number of employees working at any given time as gaming is the core business of a casino. Employees in the gaming department include shift bosses, pit bosses, dealers, floor men and inspectors, who all work in shifts (BCLB, 2014). The population of the casino employees in Nairobi was not known.

### 3.5 Sample Size and Sampling Techniques

A census was carried out on all the seventeen casinos in Nairobi County. A census was appropriate because the casinos in Nairobi County were only 17 and they were accessible due to most of them being concentrated in the central business area, Westland, and Hurlingham. Each casino had an average of six (6) departments. Respondents for this study were employees working in the casinos. The number of casino employees that was selected for inclusion in the study sample was calculated using Fisher, Laing and Stockel (1983), as cited in Mugenda & Mugenda, 2003) formula:

$$n = \frac{Z^2 pq}{e^2}$$

Where:

$n$  = the desired sample size,

$Z^2$  = standard score at 95% confidence level (1.96),

$p$  = the proportion in the target population estimated to have characteristics being measured (50%),

$q = 1-p$

$e$  = desired level of statistical significance (5%)

$$n = \frac{1.96^2 * 50\% * 50\%}{0.05^2} = 384 \text{ respondents}$$

On the basis of the aforementioned formula, a total of 384 casinos employees' were equally selected from the 17 casinos. Therefore, 23 employees were selected from

each casino yielding a total of 391 respondents. In addition, a total number of 17 casino managers and Government Inspectors were selected. In order to select 391 respondents, stratified random sampling technique was used to select 23 employees from the six core departments in the casinos to ensure equitable representation and that all the departments were proportionately represented (Oso & Onen, 2009). The gaming department deals directly with gambling; hence those working in it are the most exposed to gambling. The average number of gaming staff in any casino per shift is 7 (Silberstang, 2009), namely 1 shift boss, 1 pit boss, 3 dealers, 1 floor man and 1 inspector, thus an estimated 7 employees work in the gaming department at any point in time. Thus, all employees working in the gaming department were selected for inclusion in the study sample. Simple random technique was used to select 16 employees from the remaining 5 departments. In this technique, each member of the target departments had an equal chance of being included in the random sample.

One (1) manager was purposively sampled per casino in order to collect in depth and focused data. Consequently, one government inspector (GI) was also purposively selected from each casino in order to get an independent view of the casino employees gambling behavior. GIs are not casino employees but work there as regulators. They, therefore, understand the staff gambling behavior better due to the nature of their job and are more likely to give independent opinions. To ensure that the same GIs were not interviewed in more than one casino due to the rotational nature of their duties, the researcher obtained a duty rota and contacts for the period of the data collection. The researcher then called the GIs and scheduled for the interviews.

### **3.6 Research Instruments**



Questionnaires, interview schedules and observation checklists were all used as data collection instruments.

### **3.6.1 Questionnaire**

Questionnaires were used to gather data from casino employees (see appendix A). Creswell (2014) describes a questionnaire as a tool for securing answers to questions by using a form which the respondent fills. The questionnaires were designed on the basis of related literature concerning the influence of gambling in Nairobi casinos on the employees. Questionnaires are appropriate in descriptive survey and are easy and cost effective to administer (Orodho, 2009). In addition, they permit anonymity and increase the likelihood that responses reflect genuinely held opinions.

The questionnaires had several sections derived from the research objectives. Mainly, questionnaires yielded quantitative data, which was objective in nature and mainly had close ended questions. However open ended questions were provided where further explanations were required. A 5 – point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to measure the questionnaire items. Responses from the Likert scale were analyzed by computing the means and respective standard deviations. The questionnaires sought to gather information on the frequency of gambling, factors influencing employees' gambling behavior, availability and effectiveness of training and intervention remedies.

### **3.6.2 Interview Guide**

Data from the casino managers and government inspectors were gathered by use of interview guides (appendix B and C). Information obtained complemented data from the questionnaires. The interview guides enabled the researcher to employ various probing techniques which allowed the respondents to give their opinions.

Mohamad, Sulaiman, Sern, and Salleh (2015) stated that interview guides make it possible to obtain information that the individual probably would not reveal by any other data collection method. Interviews too, apart from giving the researchers the opportunity to meet and interact with the respondents, are adaptable in the sense that questions can be adjusted as the need arises (Mohamad *et al.*, 2015).

The interview guides had several sections derived from the research objectives and largely yielded qualitative data which despite being subjective provided in-depth responses. The two instruments complemented each other and gave a true picture of the influence of gambling on casino employee's behaviour. The researchers sought to examine whether cases of problem gambling had been detected among the employees, availability of preventive training and intervention remedies to curb the gambling addictions.

Interview schedules suited the study as one-on-one interviews were useful for asking sensitive questions and enabled interviewees to ask questions or provide comments that go beyond the initial questions (Creswell, 2013). Interview schedules lead to a high response rate because the researcher scheduled the interviews in advance and sample participants felt obligated to complete the interview (Creswell, 2013). The use of in depth interviews allowed for a greater flexibility to explore new or unfamiliar ideas that participants reported (Edwards & Holland, 2013). Managers and GIs were interviewed on one to one basis, in their respective casinos at the time of collecting the completed questionnaires. The duration for the interview was between 20 and 30 minutes.

### 3.6.3 Observation Checklist

Observation checklist as a data collection technique enables the researcher to understand the experiences of interest (Oso & Onen, 2009). Observation also allows the researcher to record information as it occurs, gain firsthand experience without informants' awareness and notice unusual aspects. The observation checklist was used in theseventeen casinos visited to collect data on the environmental factors that influence employees' gambling behavior. These included the casino designs, floor, size, windows, clocks, smoking zones, slot machines, security and music.

#### Measure for Problem Gambling using the Problem Gambling Severity Index (PGSI)

S/No	Statement
1	Some casino employees bet more than they can really afford to lose
2	Some casino employees gamble with larger amounts of money to get the same feeling of excitement
3	When casino employees gamble, they go back another day to try to win back the money they lost
4	Sometimes casino employees borrow money to gamble
5	Generally, there might be a problem with gambling
6	Generally, gambling causes health problems, including stress or anxiety
7	People criticize betting and say that casino employees have a gambling problem, regardless of whether or not you think it is true
8	Generally, gambling causes financial problems in households
9	Generally, gambling causes a feeling of guilty

**Source:** Centre for Addiction and Mental Health (2016) modified by the researcher

Key: Not sure = 0, Sometimes = 1, Most of the time = 2, Almost always = 3

### **Scoring Instructions for the PGSI**

The higher your score the greater the risk that your gambling is a problem.

Score the following for each response:

Never = 0, Sometimes = 1, Most of the time = 2, Almost always = 3

Scores for the nine items are summed and the results are interpreted as follows:

0 = Non-problem gambling.

1-2 = Low level of problems with few or no identified negative consequences.

3-7 = Moderate level of problems leading to some negative consequences.

8 or more = Problem gambling with negative consequences and a possible loss of control.

### **3.7 Pretesting of the Research Instruments**

Pretesting of the research instruments was conducted in a casino in Thika Town in the neighboring Kiambu County. This was because all the 17 casinos in Nairobi County were included in the study sampling frame. Thus, the casino in Thika, Kiambu County, was suitable for pretesting being close to Nairobi County, hence increasing the likelihood of the pretesting sample depicting the same sample characteristics as the actual study sample. The environment in the Thika casino was very similar to that in the Nairobi casinos because the concept of casino gambling is the same globally. The skills employees learn in order to perform their duties are similar and likewise the exposure to gambling and close interaction with the gamblers in the casino. Twenty five respondents participated in the pretest, these included, one manager, one Government Inspector and twenty three employees. Pretesting helped to reveal deficiencies in the instruments. After pretesting, items that were left blank or were not answered in the way the researcher expected were modified so as to avoid misinterpretation during the actual data

collection. The direct questions which were left blank by the employees were modified.

### **3.7.1 Validity of Research Instruments**

Pretesting was conducted to assist in determining clarity and suitability of the research instrument. The purpose of pretesting was to assist the researcher to identify inappropriate items and make necessary corrections, examine responses to determine the level of ambiguity of the questions and determine the percentage of responses. According to Mohamad *et al.*, (2015) validity of an instrument is improved through expert judgment. The instruments were also validated through discussions with the supervisors, experts in the school of hospitality and tourism management of Kenyatta University and Peers. The focus was on face and content validity. The use of professionals or experts is advocated for by Mugenda and Mugenda (2009). Suggestions and advice offered by the experts were used to make adjustments to improve the instruments. From the pretest the researcher was able to overcome challenges of direct question not being answered. For example, when employees were asked direct questions about themselves on gambling, they did not respond but when asked about third parties, they responded as expected.

### **3.7.2 Reliability of Research Instruments**

Reliability of measurement concerns the degree to which a particular measuring procedure gives similar results over a number of repeated trials (Orodho, 2009). Reliability was assessed using Cronbach Alpha Coefficient test on several constructs used in the questionnaire. This technique was used since it is considered the most common measure of internal consistency (reliability). It is most commonly used when multiple Likert questions are used in a survey or questionnaire to form a

construct. Cronbach's alpha reliability coefficient normally ranges between 0 and 1 (Churchill & Iacobucci, 2009). The closer the coefficient is to 1.0, the greater is the internal consistency of the items (variables) in the construct. Cronbach's Alpha coefficient increases either as the number of items (variables) increases, or as the average inter-item correlations increase. Interpretation of the value of Alpha is demonstrated in Table 3.2.

**Table 3.2: Interpretation of Cronbach's Alpha Levels**

Category	Alpha Level
Excellent	Alpha is greater than or equal to 0.9 ( $\alpha \geq 0.9$ )
Good	Greater than 0.8 ( $> .8$ )
Acceptable	Greater than 0.7 ( $> .7$ )
Questionable	Greater than 0.6 ( $> .6$ )
Poor	Greater than 0.5 ( $> .5$ )

From Table 3.3, the three sections in the questionnaire had alpha values  $> 0.7$  indicating consistency in the data collection instrument.

**Table 3.3: Reliability Test**

Sections	Number of Items	Cronbach Alpha
Effects of working in a casino	7	0.8
Socio-economic effects	9	0.9
Casino Environment effects	9	0.8

### 3.8 Data Collection Techniques

Drop and pick later method was used to distribute the questionnaires to selected respondents. During data collection, respondents were given relevant instructions verbally and assured of confidentiality after which they were given 5 days to fill in the questionnaires. The completed questionnaires were then collected by the researcher. As concerns qualitative data, the researcher conducted the interviews with 17 casino managers and 17 government inspectors. The interviews were

recorded by use of a digital voice recorder to enhance accuracy. The interviews were then transcribed to yield text data. The researcher took notes while the interview was in progress. This ensured that all non-verbal cues and other occurrences during the interview were recorded. The interviews were done at the convenience (time and place) of the interviewees. Each interview lasted for approximately 30minutes.

### **3.9 Data Analysis and Processing**

#### **3.9.1 Quantitative Data Analysis**

Data analysis is the application of reasoning to understand data that has been gathered with the aim of determining consistent patterns and summarizing the relevant details (Zikmund, Babin, Carr, & Griffin, 2013). Data processing entails editing, classification and tabulation of data collected so that it becomes easy to analyze (Kothari, 2012). Data entry converts raw data gathered by secondary or primary methods to a medium for viewing and manipulation.

Primary data analysis was carried out using the Statistical Package for Social Sciences (SPSS). Descriptive statistics employed frequency distribution, measures of central tendency such as the mean, mode, median and the measures of dispersion (standard deviation). Analyzed data was presented inform of charts, percentages, graphs and frequency tables. Inferential statistics such as correlation was also carried out to show if the independent variables had an impact on the outcome variable (gambling behavior).The analysis used both descriptive and inferential statistics which included, means, correlation, standard deviation and t-tests. The hypothesized relationship was examined and tested using T-test, Chi square, Pearson Correlation and Multiple regressions.

Multiple regression is normally used to develop self-weighting estimating equation that is used to predict values for a criterion variable from the values of a number of independent variables; control confounding variables to be able to evaluate the contribution of other variables; test and explain causal theories; control confounding variables to be able to evaluate the contribution of other variables; test hypotheses and estimate population values (Kothari, 2012). In this study, multiple regression analysis was done to test the relationship between employees gambling and behavior change to enable the researcher examine the contribution of each independent variable to the regression model (Hair, Money, Samuel, & Page, 2007).

Data processing involved editing that scrutinized the completed questionnaires to ensure that data was accurate and consistent with the facts gathered. After all the questionnaires were gathered, the data was arranged for coding and tabulation. The data was then coded through assignment of numbers to facilitate quantitative analysis of data (Bryman, 2012).

The analysis of data using descriptive and inferential statistics was applied in the study of the relationship between gambling in casinos and employees behavior, (Shoghi, Abdolahi and Farahani, 2014). After collection of data, it was processed and analyzed for the intended purpose (Kothari, 2012).

### **3.9.2 Qualitative Data Analysis**

Qualitative content analysis was used and entailed identifying themes and patterns on the responses from the casino managers, Government Inspectors interviews and casino environment observation. The responses were classified into categories of similar meanings using descriptive phrases according to the respective themes. Content analysis is ideal for examining interviews and observations because it is a



method of systematically describing the meaning of qualitative data. The method also has the advantage of using inductive or deductive approaches or both in data analysis, depending on the purpose of the study (Cho and Lee, 2014). The deductive approach tests existing theory, while the inductive approach builds a new theory, draws themes, codes and categories directly from the data collected, (Cho and Lee, 2014). The current study used the inductive approach because it drew themes and meaning directly from the data collected through the interviews and observations. These data were obtained from multiple sources, which included observation of the casinos' environment in all the seventeen casinos, and interviews with the casino managers and Government Inspectors. The small sample of casino managers and Government inspectors limited quantified frequencies of agreement and disagreement; categories/themes for the key topics were used, by indicating how many managers or Government inspectors expressed a given view.

The qualitative content analysis was used to answer the following questions; how does the casino environment impact on the employees gambling behavior? To what extent do the casino employees gamble? How does gambling impact on the employees' socio-economic behavior? Are casino employees trained on responsible gambling? Which remedies are available for problem gamblers? Consistent set of codes were used to organize similar content. Summary of data analysis techniques on the basis of the study objectives is presented in Table 3.4.

**Table 3.4: Data Analysis per Objectives**

<b>Objectives</b>	<b>Method of analysis</b>
Extent to which casino employees gamble	Descriptive , T-test
Influence of gambling on casino employees socio-economic behavior	Descriptive, Chi-Square.
Influences of casino environment on the employee' gambling behavior	Descriptive, Chi-Square.

Effectiveness of casino staff training on responsible gambling	Descriptive, Pearson Correlation
Identify the remedies/treatments available for treatment of problem gamblers	Descriptive, Chi-square
Contribution of each independent variable to gambling	Multiple Regression

### **3.9.3 Regression Model for Factors influencing Casinos Employees' Gambling Behaviour Determine**

The researcher developed a regression model from the conceptual framework. The model was used to determine the independent variables that were significant and the best predictor variables for employees gambling behavior. The regression model was guided by the following equation.

$$y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \varepsilon$$

$\beta$  = coefficients

y = Gambling behavior is the dependent variable.

$$y = 2.023 + 0.093X_1 + 0.082X_2 + 0.074X_3 + 0.070X_4 + .209$$

### **3.10 Ethical and Logistical Considerations**

The researcher obtained a research permit from the National Commission for Science, Technology and Innovation (NACOSTI), after approval from Kenyatta University graduate school. In each casino, further permission was sought from the human resources manager. Informed consent was sought from all the participants before administering the questionnaires. To ensure anonymity and secure the privacy of the participants, the researcher did not require names and other means of identifying participants during the research. This helped the participants to feel free and created trust in the researcher. Other ethical considerations included, using information only for the disclosed purpose of the study.

## **CHAPTER FOUR**

### **RESEARCH FINDINGS AND DISCUSSION**

#### **4.1 Introduction**

The purpose of this study was to determine the influence of gambling on casino employees' behavior in Nairobi County, Kenya. The study was guided by; the extent to which casino employees gamble, whether gambling in casinos influence employees socio-economic behavior, whether the casino environment influences the employees' gambling behavior, the availability and effectiveness of casino staff training on responsible gambling and intervention measures available for problem gamblers in Nairobi County, Kenya. This chapter presents the research findings and results of the study.

#### **4.2 Response Rate**

According to Johnson and Wislar (2012) response rate equals to the number of people who complete the semi-structured questionnaires divided by the total number of people in the entire sample, multiplied by 100. A total of 391 questionnaires were randomly distributed to selected casino employees, out of which 320 were returned representing a response rate of 81%. Johnson and Wislar (2012) suggested that a response rate of above 60% is good and it is used as a threshold in social sciences. They further argued that the larger the response rate, the smaller the non-response error. Out of the returned questionnaires, 73 were discarded because they had uncompleted data, leaving 247 questionnaires for further data analysis as demonstrated in Table 4.1.

**Table 4. 1 Response Rate**

<b>Category of Respondents</b>	<b>Sample size</b>	<b>Returned</b>	<b>Percent (%)</b>
Employees	391	320	81.4
Managers	17	16	94.1
Government Inspectors	17	17	100.0

### **4.3 Demographic Information on Casino Employees, Managers and Government Inspectors**

This section presents demographic information of the casino employees, managers and Government Inspectors in Nairobi County, Kenya (Table 4.2).

**Table 4. 2 Demographic Information of the Employees, Managers and GIs**

<b>Demographics</b>	<b>Employees</b>	<b>Managers</b>	<b>GIs</b>
Age	18-25 years	70(28.3%)	

	26-35 years	133(53.8%)	5(31.2%)	
	36-45 years	39(15.8%)	8(50.0%)	8(47.1%)
	46-55 years	5(2%)	3(18.8%)	5(29.4%)
	56+ years			4(23.5%)
Gender	Female	79(32%)	7(40%)	5(29.4%)
	Male	168(68%)	9(60%)	12(70.6%)
Work Duration	Less than 1 year	40(16.2%)	4(25.0%)	4(23.5%)
	1-2 years	122(49.4%)	1(6.2%)	
	3-5 years	54(21.9%)	2(12.5%)	
	6-10 years	16(6.5%)	4(25.0%)	5(29.4%)
	11-15 years	12(4.9%)	3(18.8%)	2(11.8%)
	16-20 years	3(1.2%)	2(12.5%)	6(35.3%)
Education	High School	99(40.1%)	5(33.3%)	6(35.3%)
	Diploma	118(47.8%)	5(33.3%)	
	Degree	30(12.1%)	5(33.3%)	11(64.7%)

#### 4.3.1 Age of the Employees, Managers and GIs

According to Table 4.2, majority(80%) of the casino employees were aged between 18 years and 55 years,(53.8%) of the employees were between the age of 26 and 35 years, followed by those between 18 and 25(28.3%), while those between the age of 36 and 45 were(15.8%). However, only (2%) were between the age of 46 and 55. These findings could imply that majority of the employees were youthful aged between 18 and 35 years. This could further imply that, casinos employ fresh graduates from high school or college.

#### 4.3.2 Gender of the Employees, Managers and GIs

The survey results revealed that majority (68%) of the casino employees were male, while the remaining (32%) were female (Table 4.2). The results imply that, most of the casino employees were male; this could mean that casinos prefer to employ men.

Majority of the casino managers interviewed were male (60%), while female managers were (40%). These findings could mean that, the casinos employ either gender for their managerial positions. The female Government Inspectors interviewed were 1/2 the number of the male GIs interviewed. This could also imply that there are more male GIs than Female. The findings of the current study are supported by a study carried out in Macao, China by Yim and Wan (2014), which found out that the casino industry is male-dominated and is notable for perpetuating stereotypes. Wong et al., (2012) concurred that, men are more likely to participate in gambling than women.

#### **4.3.3 Number of Years in the Casino Industry for Employees, Managers and the GIs**

The employees were asked to indicate the number of years they had worked in the casino industry. The findings in Table 4.2 indicate that majority of the employees, (65.6%) had worked for less than 2 years, while those who had worked between 3 to 5 years were (21.9%). Approximately (12.6%) had worked in the casino industry for more than 5 years; this could imply a high staff turnover. This could also be attributed to the poor salaries earned by the casino employees as indicated in figure 4.1 and lack of job security.

According to the responses, the casino managers (33%) had worked for less than 2 years, while (66.7%) had worked for between 3-20 years. This implies that the turnover is as high as that of the employees. Majority (72.8 %) of the GIs had been in the casino industry for between 6-20 years, while only (22%) had worked for less than 1 year. This could be attributed to the job security as civil servants and the extension of retirement age from 55 to 60 years.

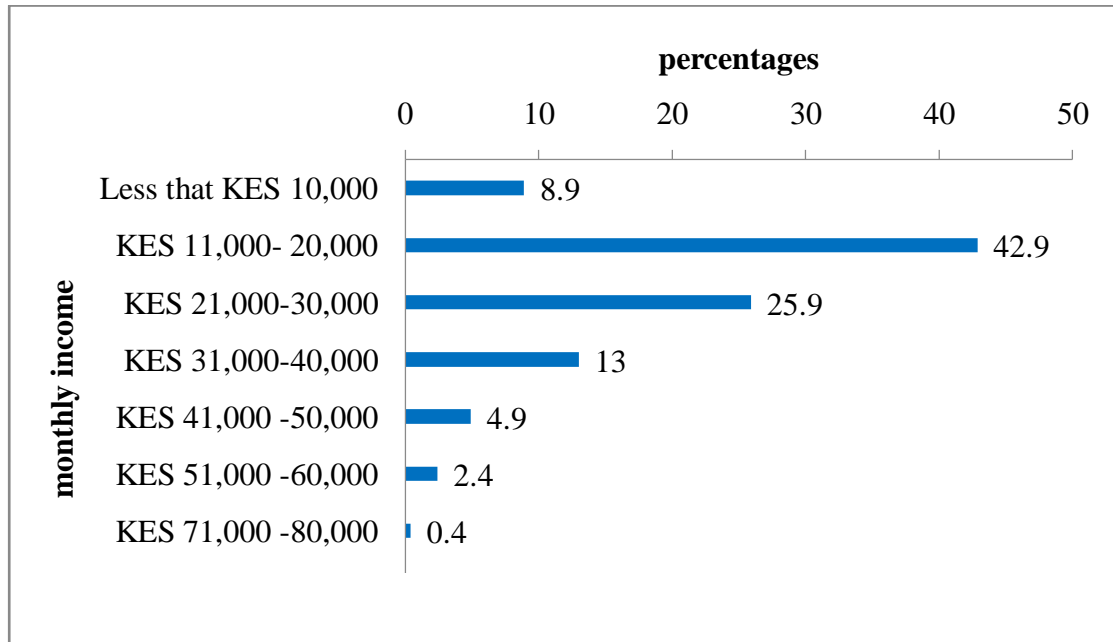
#### **4.3.4 Educational Qualification of the Casino Employees, Managers and GIs**

From the study findings (47.8%) of the employees had diploma or trade certificates, (40%) secondary certificate and (12.1%) had university degrees (Table 4.2). These results imply that majority of the casino employees (87.8%) do not have university education. These findings concur with those by Yim and Wan (2012) which found out that casino employees' education levels were low. The qualifications of the managers were as follows: (34%) had degrees, (33%) had diplomas and (33%) had secondary education. These results could imply that the casinos managerial positions can be held by a person with any of the three academic qualifications. It could further imply that, the current managers have risen up the ladder, from the junior positions, where they could have been hired with lower qualifications. Experience in the casino industry seems to be of great significance for the managerial positions.

Majority (61.1%) of the GIs level of education was a university degree. The remaining (38.9%) had secondary education. The GIs are government employees sent to the casinos to regulate them and ensure that, the government gets its taxes from the casinos. According to results in Table 4.2, GIs' minimum qualifications are university degrees and those with secondary education are those who are above the age of 55 years and about to retire at the age of sixty and were employed when Kenya had very few casinos and the degree was not a basic requirement (BCLB, 2015)

### 4.3.5 Employees Monthly Income

When asked to indicate their income per month, most of the employees (42.9%) earned between KShs 11,000 and 20,000, (25.9%) earned between KShs 21,000 and 30,000 as illustrated in Figure 4.1.



**Figure 4.1: Employee Monthly Income**

The results were deduced to mean that more than 2/3 of employees earned less than KShs30,000 per month.

### 4.3.6 Number of Years in the Present Casino Employment

The respondents were asked to indicate the number of years they had worked in the present casino and from the findings, (49.4%) had worked for between 1-2 years, while (21.9%) for 3-5 years. The remaining (12.8%), had worked for between six (6) and twenty (20) years. This shows that majority (63%) of the employees had worked in their present casino for less than 2 years implying a high staff turnover. A study by Chan, Wan, and Kuok (2014) found out that work burnout causes casino staff turnover.

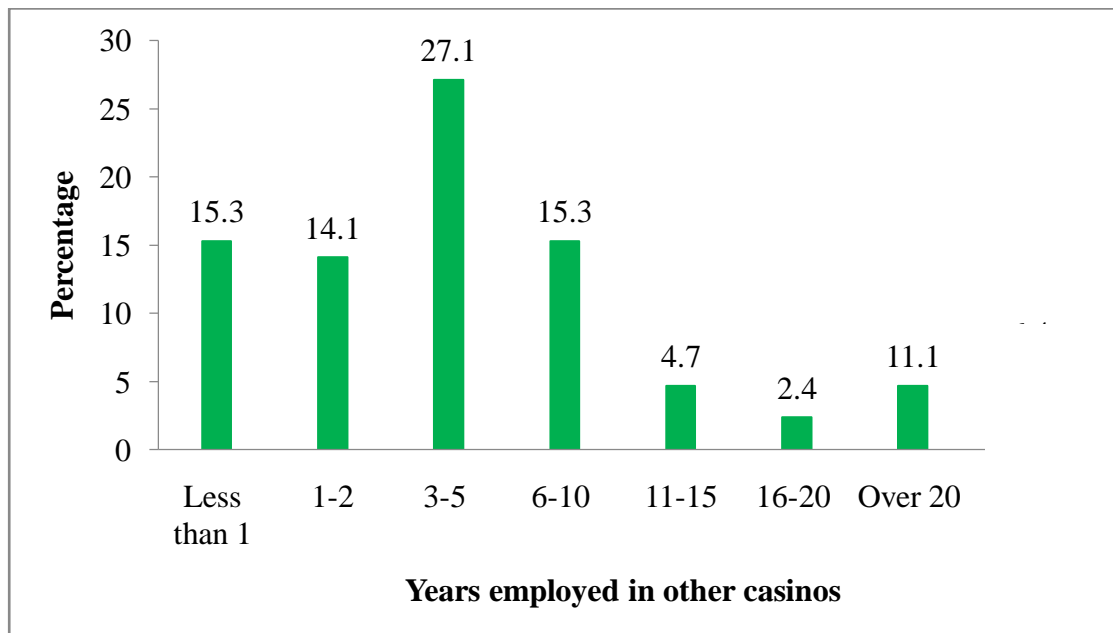


#### 4.3.7 Previous Experience in Casino Employment

The survey results show that (34.4%) of the employees had previously worked in casinos before the current casino employment, while (65.2%) had no previous experience. The findings of the current study differ with those in a study carried out by Guttentag *et al.* (2012) which found out that, problem gamblers remained in the industry for longer periods of time. The results imply that majority (65%) of the casino employees had not worked in a casino before which could imply that, casinos employment does not necessarily require one to have previous experience.

#### 4.3.8 Number of Years worked in Previous Casinos

Of those who had previously worked in casinos, (34%) were further asked to indicate the number of years worked (Figure 4.2).



**Figure 4.2: Duration of Employment in other Casinos**

The results imply that, the majority (56.5%) of the employees had worked in previous casinos for less than 5 years, while (27.1%) had worked for between 6 and 20 years. The finding of the current study differ with those in a study carried out by

Guttentag, Harrigan and Smith (2011) that established that problem gamblers remain in the industry for longer periods of time.

#### 4.3.9 Reasons for Choosing to Work in a Casino

From the survey, the employees were asked why they were working in casinos and they were free to choose more than one response. Majority of them; (79.8%) reported that they needed a job as supported by mean  $>4.0$  and (49.8%) agreed that they enjoyed interacting with the players in the casinos mean  $=3.10$ . Supporting these findings, Hing and Breen (2008) findings based on interviews with nearly 200 gambling venue employees, gambling venue managers and gambling counselors, observed ‘Some interviewees suggested that the industry attracts outgoing, less risk-averse people, gamblers and problem gamblers.

However, most of the employees (55.1%) disagreed when asked whether the casinos pay well, (56.7%) did not agree when asked whether they knew people working in casinos prior to their employment, (39.3%) did not like the working hours, while (37.7%) of the employees did not mind the casino working hours. Majority (75.7%) employees were not familiar with casinos, while (78.9%) had no previous experience in casino jobs and thus did not influence their working there (Table 4.3)

**Table 4. 3 Reasons for Choosing to Work in a Casino**

	<b>Disagree</b>	<b>Undecided</b>	<b>Agree</b>	<b>Mean</b>	<b>SD</b>
Needed a job	44(17.8)	6(2.4)	197(79.8)	4.0	1.4
Casinos pay well	136(55.1)	41(16.6)	70(28.3)	2.6	1.2
Casino employment has various benefits	128(51.8)	38(15.4)	81(32.8)	2.6	1.4
Enjoy interacting with players	106(42.9)	18(7.3)	123(49.8)	3.1	1.6

Knew people working in casinos	140(56.7)	15(6.1)	92(37.2)	2.6	1.5
Working hours appealed to me	97(39.3)	57(23.1)	93(37.7)	2.9	1.3
I was already familiar with casinos	187(75.7)	12(4.9)	48(19.4)	2.0	1.4
I had previous experience in casinos job	195(78.9)	6(2.4)	45(18.2)	1.9	1.4

*Note:*%(n)

The results on reasons why employees chose to work in casinos show that, the majority (79.8%) with a mean of (4.0) worked there because they needed a job and had no alternative, while (49.8%) with a mean of (3.1) enjoyed interacting with the customers. However, the remaining responses were as follow: (28.3%) with a mean of (2.6), said the job was well paying, (37.2%) with a mean of (2.6) knew people working in casinos, (32.8%) said casinos have various benefits and (37.7%)with a mean of (2.9), said working hours appealedto them while(19.4%) were familiar with casinos with a mean of (2.0). Those who said they had previous experience in casinos were (18.2%) with a mean of (1.9). These results imply that, majority of the employees worked in casinos because they had no alternative job. These findings could imply that, the casino employees are not well motivated, because majority of them said that, they had no alternative job. The mean scores on reasons for working in casinos were as follows; enjoying the interaction with gamblers (1.6) prior knowledge of people working in casinos (1.5), benefits of working in casinos, familiarity with casinos, previous experience, need for a job(1.4) appealing working hours(1.3) and lastly casinos pay well. These scores could be interpreted to mean that the majority of the employees enjoyed interaction with gamblers, which can tempt them to gamble. The mean score (1.4) for knowing people in casinos, previous

experience, familiarity, and casino benefits could also have an influence on the employees gambling behavior, partly due to peer pressure. The mean scores for appealing working hours and good pay scored the lowest mean (1.3) and (1.2) respectively. This can further be interpreted to mean that the majority of the employees are not happy with the two, translating to lack of motivation. These could lead to high levels of gambling of the employees.

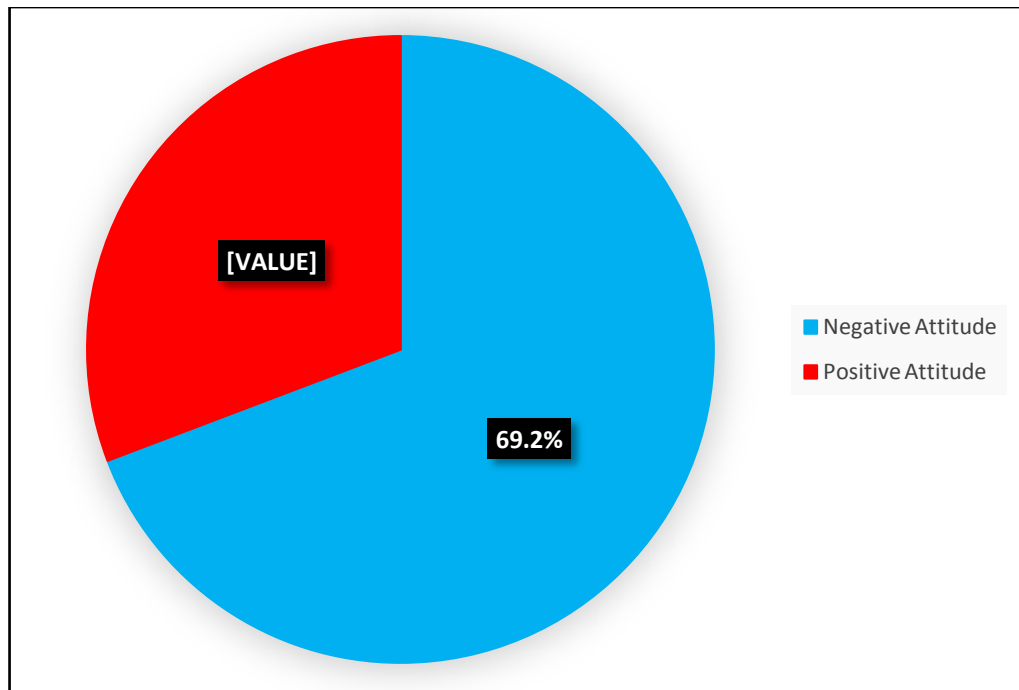
The reasons for choosing to work in casinos for the managers was as follows; All the sixteen (16) managers agreed that casinos paid them well, benefits (15) enjoyed interacting with the gamblers (15). The seventeen (17) GIs were civil servants and worked in casinos because they were seconded there by the County Governments. The current findings concur with those of Chanet *al.* (2014) that found out that casino management should instill in employees a sense of belonging in order to motivate them.

#### **4.4 Extent to which Casino Employees Gamble**

The first objective of the study was to determine the extent to which casino employees' gamble. The objective focused particularly on the following aspects; employees' attitude towards gambling, employees' reasons for gambling, employees' participation in gambling and frequency of gambling.

##### **4.4.1 Attitude of Employees to Gambling:**

Majority of the casino employees (69.2%) had a negative attitude towards gambling. Only (30.8%) had a positive attitude (Figure 4.3)



**Figure 4.3: Attitude towards Gambling by Casino Employees in Nairobi County**

The findings on attitude of employees on gambling implied that (69.2%) of the employees had a negative attitude about gambling. This can be interpreted to mean that, their chances of participating in gambling were low and they did not enjoy working in the casinos due to gambling, but did so for lack of alternative jobs. The current findings are similar to those in a study by Hanss, Mentzoni, Delfabbro, Myrseth, and Pallesen (2014). The study by Hanss *et al.* (2014) found out that persons with negative attitude towards gambling are not likely to engage in gambling. The current study also found out that (32.9%) of the casino employees were positive about gambling and thought it was entertaining and generally enjoyed working in casinos.

These findings concur with Hanss *et al.* (2014) who found out that employees' acceptance, familiarity with and knowledge about gambling seems to nurture their gambling habits. Additionally, casino employees have ready access to gambling in their workplaces, before and after work, and between split shifts. For others, the

social accessibility of gambling is heightened because their work experience means they now find gaming venues familiar, comforting and a welcoming environment.

*“Majority of the casino employees have a positive attitude towards gambling due to the interaction they have with the gamblers and the tips they get.....(GI 5, 9,12 &15)*

*“Employees core business in the casino is to facilitate the gaming services, that is their job description and the customer comes first.....(manager1, 6, 10, 12)*

#### **4.4.2 Employee Positive Attitude towards Casino Employment**

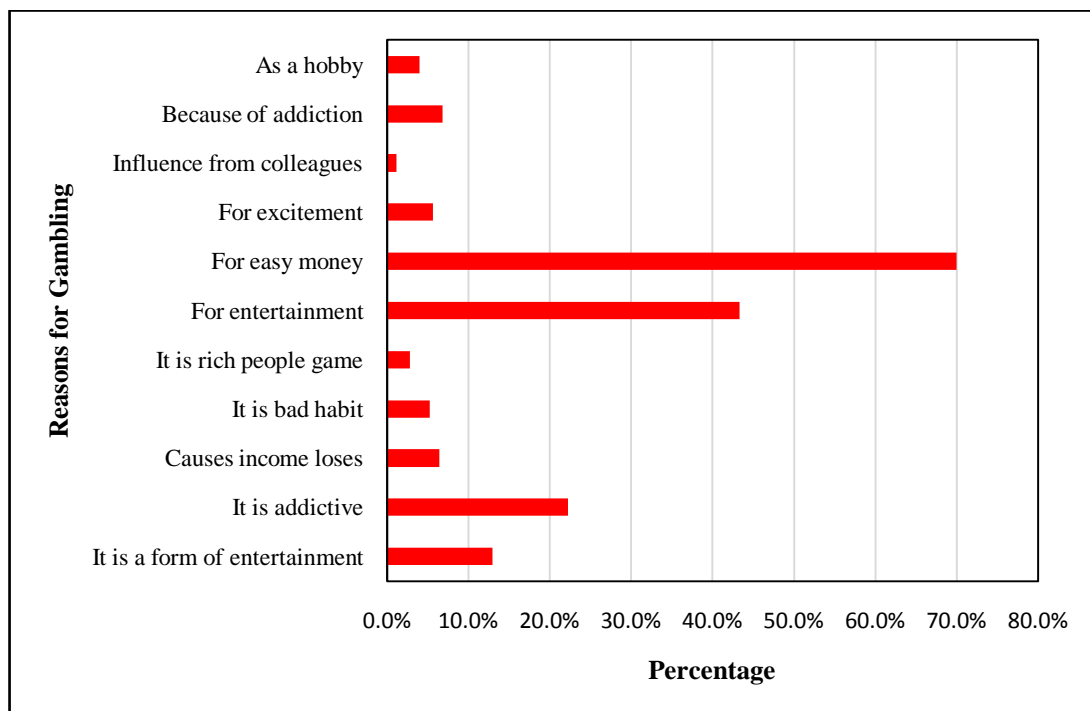
The employees gave the following opinions about casino jobs. In this question, employees were free to give more than one response, (49%) found it interesting, (35.4%) said they liked the pay, while (37%) enjoyed socializing with the gamblers. The results implied that the casino employees have varied reasons, such as: finding it interesting; good pay and enjoyed socializing with the gamblers. This is in support of a study carried out by Veal and Lynch (2013) that looked at gambling as a form of leisure and enjoyable pastime for individuals. Hansset *al.*(2014) stated that, those who hold positive attitudes toward gambling are more likely to gamble.

#### **4.4.3 Employee Negative Attitude towards Casino Employment**

In this question, employees were free to give more than one response. The employees were further asked the reasons for not been positive about their jobs, and the findings revealed that; out of the 195 employees who did not like their casino jobs, majority (69.4%) cited low pay,(7.3%) reported that, employers were too strict, (5.7%) did not like gambling among patrons, (8.9%) reported that, the shifts were unfavorable, (10.9%) did not like the poor working environment, (1.2%) said they did not like the heavy smoking because it affected their health and (0.8%) did not like their jobs at all, but it was their only source of livelihood.

#### 4.5 Reasons for Gambling

In this question, employees were free to give more than one response. The employees were asked the reasons why they thought their colleagues gamble; majority, (70%) reported that they gamble for easy money, (43.3%) agreed that they gamble for entertainment, while (6.9%) said gambling is addictive, (5.7%) gamble for excitement (2.8%) felt that it is a rich people's game, (1.2%) agreed that people gamble due to influence by colleagues and peers, while (2%) said that, gambling is a hobby (Figure 4.4)



**Figure 4.4: Reasons for Gambling by Casino Employees in Nairobi Country**

The results imply that majority of the employees view gambling as a way of getting easy quickmoney and entertainment. The findings in the current study concur with other studies that found that, to the vast majority of players, gambling is an enjoyable form of leisure to experience some excitement and perhaps win money (Hing, Breen & Gordon, 2013; Veal & Lynch, 2013). The concern about making quick money was also aired by one of the casino managers who responded that:

*“Employees view gambling as a way of making easy money... (Manager 4)“Employees view gambling as an entertainment and short cut to getting rich without working hard .....(GI 4, 6,7,11,16,17)*

#### **4.6 Employees Participation in Gambling**

Majority of the casino employees, (61.9%) had seen their colleagues gamble at their places of work or in neighboring casinos, while (37.2%) had not seen them gamble. The results on whether casino employees gamble or not imply that, they do gamble either in the casinos where they work or in the neighboring casinos (Guttentag, 2012). Hing *et al.* (2013) further supports the current finding, that although demographic characteristics and employment variables may be useful in better understanding casino employee gambling behavior, the high problem gambling rates that have been detected among casino employees must be explained by at least one of the following three basic factors: being employed in a casino induces employees to gamble more, casinos attract individuals who are already problem gamblers, or problem gamblers remain in the industry for longer periods of time (Guttentag, *et al.*, 2011; Hing, *et al.*, 2013).

#### **4.7 Frequency of Gambling**

Out of (61.9%) employees who said that their colleagues gamble, (36%) of those employees revealed that employees gamble often, while (25%) said that they gamble very often. The results on the frequency of employee gambling imply that they often participate in gambling. The views of the managers and GIs were as follows;

*“Casino employees gamble in other casinos very often. (All the 17 GIs).”*

*“Yes they show interest but, rules are in place to ensure that they do not gamble. (Manager 15).”*

*“They begin with slots and sports betting and some go to an extent of live gaming, but I cannot tell how often they gamble because rules are in place. (Manager 2).”*



Majority of the casino managers did not commit themselves on whether their employees gambled or not. When asked whether the employees showed interest in gambling and how frequently they gambled, their responses were not committal. About  $\frac{3}{4}$  (12) of the managers said that they were not sure, because employees were not allowed to gamble. They further indicated that they were not in a position to know whether they gambled in other casinos or not.

#### **4.7.2 Measure for Problem Gambling on Casino Employees (Employee views)**

Majority (88.3%) of the employees agreed that there might be financial problems in households, while (80.9%) said that gambling causes a feeling of guilt. The responses for the other statements were as follows: (51.6%) said that employees bet more than they can afford to lose; (71.3%) said that employees' chase losses to try and recover the money lost. While (56.7%) said that their colleagues borrow money to gamble as demonstrated in Table 4.4.

**Table 4. 4 Measure for Problem Gambling on Casino Employees (Employees' Views)**

<b>Opinion on gambling</b>	<b>Not sure (0)</b>	<b>Sometime (1)</b>	<b>Most of the time (2)</b>	<b>Almost always (3)</b>	<b>Mean</b>
Betting more than can really afford to lose	120 (48.5)	53 (21.5)	19 (7.7)	55 (22.3)	1.1
Gambling with larger amounts of money for excitement	113 (45.7)	70 (28.3)	53 (21.5)	11 (4.5)	0.9
Losers retrying in the hope of recovering lost money	66 (26.7)	82 (33.2)	40 (16.2)	59 (23.9)	1.4
Borrowing money to gamble	107 (43.3)	80 (32.4)	33 (13.4)	27 (10.9)	1.0
There might be a problem with gambling	42 (17)	43 (17.4)	151 (61.1)	11 (4.5)	1.9

	33	94	109	11	
Causes health problems	(13.4)	(38.1)	(44.1)	(4.5)	2.1
	100	64	35	48	
People criticize betting	(40.5)	(25.9)	(14.2)	(19.4)	1.2
	26	88	120	13	
Financial problems in households	(10.5)	(11.3)	(22.7)	(54.3)	2.2
	43	40	154	10	
Causes a feeling of guilt	(17.4)	(16.2)	(62.3)	(4.1)	1.9

The findings in Table 4.4 imply that indeed those employees who gamble encounter various problems, according to their colleagues. Some of the employees were not committed to some of the issues or contradicted themselves by agreeing to other issues. The contradiction could be as a result of not being free to share with each other what they go through when they gamble for fear of the information reaching to the management. The current findings are in line with a study by Mathew and Volberg (2012) that found out that, gamblers incurred large, emotional distress and strains in relationships. Binde (2016) concurs that gamblers hide their involvement in gambling from family, friends and work colleagues. According to the scores for the nine items from the gambling severity index (PGSI), majority of the employees with a mean of (2.2) agreed that gambling causes financial problems in households. The second item with a mean of (2.1) was bad health, followed by a feeling of guilt and there might be a problem with gambling with a mean of (1.9). Chasing losses had a mean of (1.4), while people criticizing betting, betting more than they can afford to lose, borrowing money and gambling with large amounts of money scored (1.2, 1.1, 1.0 and 0.9) respectively. The items that scored the least were mainly concerned with finances and majority of the employees were not sure about them. These results confirm the finding by Binde (2016), that there is a lot of secrecy surrounding gambling and could further imply that the items that scored high are the obvious

visible outcomes like poor health and financial problems in households. The average mean for all the nine items was (1.5) which could be interpreted to mean a low level of problems with few or no identified negative consequences (Centre for Addiction and Mental Health, 2016)

#### **4.8 Measure for Problem Gambling on Casino Employees (Government Inspectors Views)**

According to majority (94%) of the GIs, the casino employees bet more than they can afford to lose. All the GIs (100%) agreed that when casino employees gamble, they go back and try to win back the lost money, (71%) agreed that casino employees borrow money to gamble, all (100%) agreed that casino employees might be having a gambling problem, (88%) agreed that casino employees who gamble have health problems, (94%) GIs agreed that, employees who gamble have financial problems and 89% agreed that after gambling, employees feel guilty. The high percentages from the GIs indicate a high level of gambling problems among casino employees as indicated in Table 4.5.

**Table 4. 5 Measure for Problem Gambling on Casino Employees (Government Inspectors' Views)**

<b>Statements</b>	<b>Not Sure</b>	<b>Sometime</b>	<b>Most of the time</b>	<b>Almost Always</b>
Bet more than can afford to lose	6%	29%	24%	41%
Gamble with larger amounts		18%	18%	18%
Try to win back the money lost			18%	82%
Borrow money to gamble	18%	12%	24%	47%
Problem gambling among casino			53%	47%

employees				
Health problems, including stress or anxiety		12%	12%	76%
People criticized betting	6%	24%	29%	41%
Gambling causes any financial problems in households		6%	12%	82%
Gambling causes a feelings of guilty	6%	6%	18%	71%

The findings in Table 4.5 indicate that, the GIs contradicted the managers and the employees' views on some of the statements. All of them agreed that the gambling problems were indeed there. The contradiction from the GIs could be as a result of them being independent as regulators and the fact that they work on rotational bases in all the casinos in Nairobi County. The GIs are also likely to be more observant because they are not directly involved in the games being played. Their core duty in the casinos is ensuring that the Government gets its taxes and settling any disputes that may arise from the various betting parties (BCLB, 2013). The findings from the Government Inspectors could further imply that, indeed casino employees gamble with large amounts of money which leads to financial problems in households. This is indicated by all the Government Inspectors being sure about the three items. In general the percentages of the response "not sure" from the Government Inspectors was negligible, further confirming the existence of problem gambling amongst the casino employees in Nairobi County (Table 4.6) demonstrates results on whether working in a casino influences employees' gambling behavior.

**Table 4.6 Casino Employees' Responses on whether their Colleagues Participate Gambling**

Casino employees participate in gambling	n	%
Yes	156	63.2
No	91	36.8
<b>Total</b>	<b>247</b>	<b>100</b>

According to results in Table 4.6, (63.2%) of the employees agreed that their colleagues gamble, while (36.8%) reported that, they had not seen their colleagues gamble. The implication from the findings is that, about 2/3 agreed that employees do gamble.

#### 4.9 T-test on Mean Rating on effects of Gambling in Casinos

T-test helps to test significance of mean difference between two groups. The mean rating on the following statements were recorded for the two groups, those that had seen employees gamble and those that had not seen employees gamble. Where 5= strongly Agree, 4=Somehow Agree, 3= Not sure, 2 Somehow Disagree, 1= Strongly Disagree.

##### 4.9.1 Hypothesis Testing

Hypothesis  $H_0$ 1 posited that there is no significant relationship between gambling in a casino and employees' gambling behavior. Student's T-test was used to test this hypothesis and results are exhibited in Table 4.7.

**Table 4. 7 T-Test on Mean Rating on Extent of Gambling in Casinos**

	Mean	<i>p</i> -value
Have seen employees gamble	3.19	0.024
Have not seen employees gamble	2.5943	
Lavene's Test = 0.126		

According to results in Table 4.7 there is an indication that gambling in a casino has an impact on the employees' gambling behavior. This is because the  $p$ -value=0.024 ( $p$ -value<0.05). Mean rating from those that had seen colleagues gamble is higher (3.19) than that of those that had not seen other employees gamble which is (2.59). The Lavene's Test gives a  $p$ -value of 0.126 which means that variances in the two groups are not equal. On the basis of results indicated in Table 4.7,  $H_0$ 1 was rejected

at 5% level of significance. Thus, results indicated a relationship between gambling in a casino and employees' gambling behavior.

#### **4.10 Influence of Gambling on Socio-economic Behavior of Casino Employees**

The second objective of the study was to explore whether gambling in casinos influences employees' socio-economic behavior and descriptive statistics are presented in this section.

##### **4.10.1 Descriptive Statistics on the Impact of Gambling on Socio-economic Behaviour of Casino Employees**

The study focused on the following aspects: disrupted personal, family, financial and employment relationships, heavy alcohol, drug and cigarette consumption. The study also focused on gambling with large amounts of money, betting more than one could afford to lose, borrowing money to gamble, health problems and a feeling of guilt as presented in Table 4.8.

**Table 4.8 Socio-economic Impacts of Gambling on Casino Employees' Behaviour**

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Mean
Disruption of family relationships	45 (18.2)	16 (6.5)	15 (6.1)	66 (26.7)	105 (42.5)	3.7
Disruption of relationship with colleagues	65 (26.7)	24 (9.7)	20 (8.1)	57 (23.1)	81 (32.8)	3.2
Poor financial management skills	94 (38.0)	24 (9.7)	37 (15.0)	44 (17.8)	48 (19.4)	2.7
Heavy alcohol, consumption	89 (36.0)	35 (14.2)	45 (18.2)	35 (14.2)	43 (17.4)	2.6
Drug addiction	109 (44.1)	29 (11.7)	51 (20.6)	27 (10.9)	31 (12.6)	2.4
Cigarette consumption	93	21	16	42	75	3.0

	(37.7)	(8.5)	(6.5)	(17.0)	(30.4)	
Relaxing, socializing,	66	24	26	53	78	
excitement	(26.7)	(9.7)	(10.5)	(21.5)	(31.6)	3.2

According to the employees, (42.5%) strongly agreed and (26.7%) agreed that, working in a casino causes disruption of family relationships, while (18.2%) strongly disagreed and (6.5%) disagreed. When asked whether gambling causes disruption of relationships with colleagues (32.8%) strongly agreed and (23.1%) agreed, while (26.7%) strongly disagreed and (9.7%) disagreed. Breen (2012) concurs with these findings in a study carried out in Australia on commercial gambling that uncontrolled spending on gambling brought social and economic problems at both individual and family levels. Similarly, another study by Abbott and Volberg (2012) carried out in eight US casinos that were new in the casino business, found out that majority (72.4%) of the casino employees reported that, they lost friends due to their jobs at the casinos and many of their friends and relatives did not want to associate with them.

On poor financial management, (38.0%) strongly disagreed, while (9.7%) disagreed. The employees who agreed that gambling causes financial problems were (17.8%), while (19.4%) strongly agreed. These findings could imply that approximately (47.7%) were not aware of their colleagues' financial problems, which could further be interpreted to mean that employees are not open with each other due to gambling activities being banned by the casino employers. According to Orford, Morison, and Somers (2009) negative feelings associated with gambling losses, shortage of money may lead to the need to keep the extent of gambling secret. The (38.0%) who said gambling causes financial problems could have interacted with colleagues who had borrowed money to finance the gambling activities. Binde (2016) also agrees with the current findings that gamblers borrow money to gamble, disrupt the family

financial plans and there are possibilities of stealing from the employer. Kelly and Hartley (2010) also concurs that people with gambling problems commit frauds in their work places.

Table 4.8 further indicates that, 36.0% of the employees strongly disagreed that gambling causes heavy alcohol consumption, while 14.2% disagreed, adding up to 50.2%. This could imply that employees do not believe that the gambling causes heavy alcohol consumption. However 17.4% and 14.2% of the employees contradicted them and strongly agreed and agreed respectively that indeed gambling cause alcohol consumption. A study by Orford, Morison and Somers (2009) agreed with the latter that gamblers consumed a lot of alcohol.

The casino employees were further asked whether gambling causes drug addiction and 44.1% strongly disagreed, while 11.7% disagreed, totaling to (55.8%) employees, which imply that majority of the employees did not concur. On the other hand, (12.6%) and (10.9%) strongly agreed and agreed respectively, that indeed gambling causes drug and cigarette addiction. According to Wan and Pilkington (2009) smoking and gambling are associated activities and chances of smoking while gambling are very high. Consequently, (29.6%) of the employees strongly agreed and (21.5%) agreed that, working in a casino influences their way of relaxing, socializing and it is exciting as supported by mean of (3.2). These results can imply that the employees had witnessed gamblers get entertained, enjoy themselves and even win some money.

The current findings are similar to those in studies carried out by Hing, Breen and Gordon, (2012), Veal and Lynch (2013) that found out that, gambling is an enjoyable form of leisure, pursued for a range of reasons. For example, to relax, to

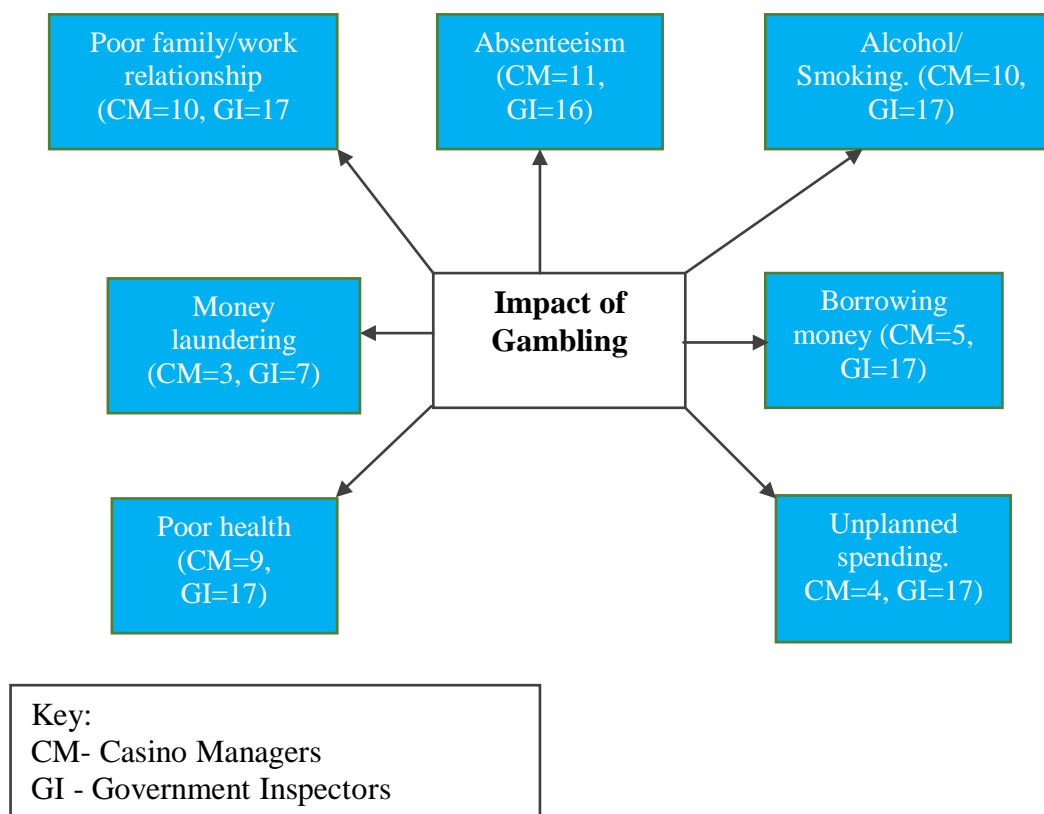


socialize, to experience some excitement and perhaps to win money. On the other hand, (26.7%) strongly disagreed and (9.7%) disagreed that, gambling makes a person feel relaxed or excited. This can be interpreted to mean that, those who disagreed could have witnessed gamblers making big losses and thus concluding that gambling is not entertaining at all. Rosenbaum and Wong (2015), contradict these employees by stating that casino services may be beneficial to human well-being. The study further stated that, gambling and spending time in casino environments may be “healthy places” for some consumers.

The results in Table 4.8 implied that gambling in casinos influences casino employees’ socio-economic behavior, but not to the same extent. The results indicate that gambling has an impact on the socio-economic behavior of casino employees, with the greatest impact being disruption of family relationships with a mean of (3.7) socialization (3.2), disruption of relationship with colleague (3.2) cigarette consumption (3.0) poor financial management skills (2.7), heavy alcohol, consumption and drug addiction had a mean of (2.6) and (2.4) respectively.

#### **4.10.2 Impacts of Gambling on Casino Employees’ Behaviour (Managers and Government Inspectors’ views)**

After gathering data from the casino employees on whether gambling influences the employees’ behavior, triangulation was done using in-depth interviews from the casino managers and Government Inspectors, (Figure 4.5).



**Figure 4.5: Socio-economic Influence of Gambling on Casino Employees' Behaviour (Managers and Government Inspectors views)**

According to Figure 4.5, all the 17 GIs and 10 casino managers agreed that, when employees gamble, they have poor family and work relationships, while 6 managers were not sure. On absenteeism, 16 GIs agreed with 11 managers, while one GI and 5 managers were not sure. On alcohol/smoking consumption, 10 managers and all the 17 GIs agreed, while 6 managers disagreed. On whether there is money laundering by the employees, 3 managers and 7 GIs reported that it could be there, while the remaining 13 managers and 10 GIs were not sure and argued that it was not possible to know the source of the money spent on gambling. According to 9 managers and 17 GIs, gambling can lead to poor health, while 7 managers disagreed. Consequently, 17 GIs and 5 managers agreed that employees who gamble borrow money to finance the gaming activities, while 11 managers were not sure of the sources of the money. The impacts that both the managers and GIs agreed to a large extent were family and

work relationships, alcohol and absenteeism. Commenting on the socio-economic influence of gambling on casino employees' (manager 15) commented that:

*“Gambling impacts on the employees negatively and they end up becoming chain smokers and drunkards. I would not advice anyone to work in a casino if they have no self-control because they are likely to get addicted to gambling. Employees borrow money or request for salary advances to finance gambling.”(Manager 15)*

*“The casino environment is bad, problems of stress and depression among the employees, alcoholism and drugs are very prominent, employees get cheap loans and advance, while others don't turn up for duty. Cases of marriage breakups are common... (Government Inspector 2 and 8.)”*

*“When employees get addicted to gambling, they start chasing losses and do not seem to understand probability and bet more than they had planned....(Government Inspector 12).”*

Among the 17 government inspectors (GIs) interviewed, their responses on the categories identified show that, almost all of them had similar views. For example, the 17 GIs agreed that there are chances of employees consuming alcohol and cigarette smoking, family and colleagues' relationships becoming strained, borrowing money to gamble, spending more than one had planned due to chasing loses and employees' poor health as a result of stress when they lose. Money laundering was ranked last by the GIs, who reasoned that it was not possible to identify the source of the money used for gambling.

*“Casino work environment influences employees negatively due to the following reasons: getting tips from gamblers, exposure to gamblers, some customers using abusive language and cigarette smoke, which may lead to health problems due to passive smoking... (Government Inspectors 9 and 10).”*

*“Casino employees do not have the much needed career growth opportunities, due to the long working hours and bad shifts. Most of the employees lacked social and family interaction which may lead to the decay of their moral values. Casinos have no job security and employees can be sacked anytime without warning... (Government Inspector 10).”*

*“Casino employees have chosen to work here and there are rules and regulations on how they should behave... (Managers 1, 8, 11).”*

According to the casino managers interviewed, alcohol consumption, cigarette smoking, family and work relationships were pointed out as the main impacts of gambling on the casino employees. The category on borrowing money, unplanned spending and money laundering were ranked poorly. Majority of the managers argued that it was not possible to know the source of the money spent on gambling by employees.

In relation to abusive customers, a study by Hing *et al.* (2013) supports the study findings derived from the interviews. The study found out that although the majority of industry employees did not receive training in responsible gaming, they endorsed most of the indicators proposed, the most salient being strong affective reactions and complaints regarding losses as well as rude behavior towards employees from the customers.

The current study further found out that, casino employees were more likely to socialize with gamblers and chances of decay of their moral values was high. The findings are supported by a study by Keith *et al.* (2001) who found out that with limited recreational opportunities during the day and mid-week, gambling can become an attractive solo activity. Split shifts exacerbate this where the work break is insufficient to go home and gaming venues are the only places open after working

a late shift. Some mainly socialize with other hospitality workers who may also be active gamblers. Some gamble in neighboring casinos during their time off due to restrictions in their places of work.

*Young girls working in the casinos are tempted to get involved in prostitution to have a share of the money won by the clients or they may get involved in gambling themselves. Families break, young ladies leave their husbands for rich gamblers, married men forget their families and others lose their job... (Government Inspector 14)."*

*"When employers find out that employees gamble, they sack them and such employees become idlers or beggars in casinos... (Government Inspector 5)."*

*"Employees gambling behavior may also impact on the casinos negatively because such employees are likely to steal to finance gambling and this justifies sacking such employees... (Manager 6)."*

A study by Kelly and Hartley (2010) agrees with the managers' views that, employees are prone to steal significant sums of money to support gambling activities.

*"Casinos use the following strategies to prevent or curb employees from gambling; not allowing employees to gamble, although this is not effective since the employees disguise themselves and go to neighboring casinos to gamble. Casinos have installed CCTV cameras to monitor movements in casinos for security and also monitor the employees... (Government Inspector 8)."*

The results from the current study are in line with Hing and Nisbet (2009) which found out that, employees prohibited from gambling where they worked did not exhibit comparatively lower problem gambling rates (these employees had nearby alternative venues). The study also found evidence suggesting that restrictions on casino employee gambling may cause increases in substitute forms of gambling. This

is a confirmation that gambling in casinos can influence the employees' behavior as reported by the casino employees, who had similar views to those of the GIs and casino managers.

The results of the current study further imply that, employees who gamble generally experience various socio-economic problems. In support to the current findings, Downs and Woolrych (2010) in a study carried out in the United Kingdom on the impacts of gambling related debts on family and work life of problem gamblers, established that when a person gets addicted to gambling, he is not able to plan his/her financial commitments. According to Hing and Gainsbury (2011), gaming employees experienced high levels of work stress. This research results indicated that gaming employees are particularly vulnerable to gambling problems. Although the development of gambling problems amongst casino employees may be catalyzed by outside factors (for example, personal problems, a big win), workplace stress plays a role in the maintenance of their gambling problems. According to Keith *et al.*, (2001) most staff reported a desire to unwind after work, to escape from workplace worries and to "zone out." For some employees, their gambling increases in tandem with workplace stress; one gambled more when promoted to a more stressful position, and others reported gambling after very stressful shifts.

Further implications of the study are that, majority of the casino employees who gamble experience problems related to gambling. According to Perese *et al.*, (2005) gaming machines are seen as particularly attractive option to take time out from work and from interacting with others. Gaming venue employees elsewhere have reported high levels of stress, irritability, moodiness and exhaustion after work, along with sleep and appetite problems. According to a study by Cowlishaw, Hakes,

and Dowlings (2015) gambling problems have mainly psychosocial implications and occur at non-trivial rates in treatment for affective disorders. The study by Perese *et al.*, (2005) further found out that gambling to relieve negative emotional states, such as depression, anxiety, boredom, and loneliness, may be a significant risk factor for problem gambling. According to the employees, there might be a problem with gambling among casino employees and that gambling causes health problem, including stress or anxiety with moderate levels of problems leading to some negative consequences.

#### 4.10.3 Relationship between Gambling and Casino Employees Socio-economic Behaviour

A null hypothesis ( $H_0$ ) was set in order to test the relationship between casino gambling and employees' socio-economic behavior.  $H_0$  posited that there is no significant relationship between gambling and casino employees socio-economic behavior. For testing this hypothesis, the researcher used Chi-square analysis to test significance of the relationship and results are demonstrated in Table 4.9.

**Table 4.9 Participation in Gambling and Disruption of Family Relationships**

		Disruption of Family Relationships					
		SD	D	U	A	SA	Total
Participation		17	8	4	42	80	151
in gambling	Yes	(11.3%)	(5.3%)	(2.6%)	(27.8%)	(53%)	(100%)
		28	8	11	24	25	96
	No	(29.2%)	(8.2%)	(11.5%)	(25.0%)	(26.0%)	(100%)

**Notes:**  $X^2=34.084$ ,  $df =4$ ,  $p$ -value =0.000.  $N=247$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results indicated in Table 4.9 implied that employee participation in gambling causes disruption of family relationships. Chi-square results in Table 4.9 revealed a  $p$ -value =0.000 (<0.05) which indicated a significant relationship between

participating in gambling and disruption of family relationships at 95% confidence level. The current study found out that cases of divorce and moral decay by casino employees were on the increase; this was supported by Keith *et al.*, (2001) who found out that with limited recreational opportunities during the day and mid-week, gambling can become an attractive solo activity. Split shifts exacerbate this where the work break is insufficient to go home and gaming venues are the only places open after working a late shift. Some mainly socialize with other hospitality workers who may also be active gamblers. Some gamble in neighboring casinos during their time off due to restrictions in their places of work. Table 4.10 exhibits the results of the relationship between participating in gambling by casino employees and disruption of relationships with colleagues.

**Table 4.10 Participation in Gambling and Disruption of Relationship with Colleagues**

		Disruption of Relationship with Colleagues					Total
		SD	D	U	A	SA	
Participation		27	11	14	39	65	156
in gambling	Yes	(17.3%)	(7.0%)	(9.0%)	(25.0%)	(41.7%)	(100%)
		39	13	6	18	15	91
	No	(42.9%)	(14.3%)	(6.6%)	(19.8%)	(16.5%)	(100%)

*Notes:*  $X^2=27.074$ ,  $df =4$ ,  $p$ -value =0.000.  $N=247$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results in Table 4.10 showed a significant relationship between participation in gambling and disruption of relationship with colleagues. According to Chi-square results in Table 4.10,  $p$ -value was less than the significance level of 5% ( $p= .000$  ( $<.05$ )) indicating that the relationship between participation in gambling and



disruption of relationships with colleagues was significant. In other words, participation in gambling by casino employees could lead to disruption of relationships with colleagues. Table 4.11 reveals the results of the relationship between participation in gambling and poor financial management at 95% confidence level.

**Table 4. 11 Participation in Gambling and Poor Financial Management Skills**

		Poor Financial Management Skills					
		SD	D	U	A	SA	Total
Participation in gambling		56	15	17	34	30	152
	Yes	(36.8%)	(9.9%)	(11.2%)	(22.4%)	(19.7%)	(100%)
		33	9	20	10	18	90
	No	(36.7%)	(10%)	(22.2%)	(11.1%)	(20%)	(100%)

Notes:  $X^2=8.448$ ,  $df =4$ ,  $p$ -value = .038. SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Chi-square results in Table 4.11 ( $X^2=8.448$ ,  $df =4$ ,  $p$ -value = .038) indicated a significant relationship between participation in gambling and poor financial management skills as  $p$ -value was less than the significance level of 5%. Based on these results, employees who participated in gambling either in the casinos they were working in or in the neighborhood casinos had poor financial management skills. Results of the Chi-square analysis of the relationship between participation in gambling and heavy alcohol consumption are presented in Table 4.12.

**Table 4. 12 Participation in Gambling and Heavy Alcohol Consumption**

		Heavy Alcohol Consumption					
		SD	D	U	A	SA	Total
Participation in gambling		42	23	39	22	29	155
	Yes	(27.1 %)	(14.8 %)	(25.2 %)	(14.2%)	(18.7%)	(100%)
	No	45	12	5	13	17	92

(48.9%) (13%) (5.4%) (14.1%) (18.5%) (100%)

*Notes:*  $X^2=20.518$ ,  $df =4$   $p$ -value = .000. N=247. SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

From Table 4.12, Chi-square results were significant at 95% level of confidence ( $X^2=20.518$ ,  $df =4$   $p$ -value = .000) indicating a significant relationship between participation in gambling and heavy alcohol consumption at 95% confidence level. Results of the analysis on the relationship between participation in gambling and drug addiction are presented in Table 4.13.

**Table 4.13 Participation in Gambling and Drug Addiction**

		Drug Addiction					
		SD	D	U	A	SA	Total
Participation		52	23	36	20	25	156
in gambling	Yes	(33.3%)	(14.8%)	(23.1%)	(12.8%)	(16.0%)	(100%)
		53	6	14	7	11	91
	No	(58.2%)	(6.6%)	(15.4%)	(7.7%)	(12.1%)	(100%)

*Notes:*  $X^2=14.545$ ,  $df =4$ ,  $p$ -value = .006. N=247. SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

According to results in Table 4.13, Chi-square results were significant at 95% level of confidence ( $X^2=14.545$ ,  $df =4$ ,  $p$ -value = .006) which indicated a significant association between gambling behavior and drug addiction. The findings implied a likelihood of gamblers being addicted to drugs. These findings are similar to those in a study carried out in Canada, which found out that, gambling increases chances of

involvement in drug consumption (Barmaki, 2010). Chi-square results on the relationship between participation in gambling and cigarette consumption are exhibited in Table 4.14.

**Table 4. 14: Participation in Gambling and Cigarette Consumption**

		Cigarette Consumption					
		SD	D	U	A	SA	Total
Participation		45	18	11	24	58	156
ingambling	Yes	(28.8%)	(11.5%)	(7.1%)	(15.4%)	(37.2%)	(100%)
		45	3	5	18	20	91
	No	(49.5%)	(3.3%)	(5.5%)	(19.8%)	(22%)	(100%)

*Notes:*  $X^2=15.081$ ,  $df =4$ ,  $p$ -value = .005. N=247. SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

According to Chi-square results in Table 4.14 ( $X^2=15.081$ ,  $df =4$ ,  $p$ -value = .005), there was a significant relationship between gambling behavior and cigarette consumption at 95% confidence level. These findings indicated that participation in gambling has an impact on the cigarette consumption and that the ban on smoking is not implemented in the Nairobi casinos. However, these findings on the ban contrasted those in a study by Howard (2015) which found out that about 75% of casinos in Atlanta city had banned cigarette smoking and that many gaming customers and employees did not want to inhale second hand smoke. The ban had been implemented and smoking zones designated, unlike in the Nairobi casinos. Chi-square results on the relationship between participation in gambling and relaxing, socializing and excitement are presented in Table 4.15.

**Table 4.15: Participation in Gambling and Relaxing, Socializing and Excitement**

Relaxing, Socializing and Excitement							
		SD	D	U	A	SA	Total
Participation		35	14	13	36	58	156
in gambling	Yes	(22.4%)	(9.0%)	(8.3%)	(23.1%)	(37.2%)	(100%)
		31	10	13	17	20	91
	No	(34.1%)	(11%)	(14.3%)	(18.7%)	(22%)	(100%)

*Notes:*  $X^2=7.977$ ,  $df =4$ ,  $p$ -value = .046. N=247. SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results in Table 4.15 revealed a significant relationship between participation in gambling and relaxing, socializing and excitement at 95% confidence level, ( $X^2=7.977$ ,  $df =4$ ,  $p$ -value = .046.). These findings implied that employees who participate in gambling do it for entertainment. The current findings concur with those in a study by Breen and Gordon (2013) which found out that, to the vast majority of players, gambling is an enjoyable form of leisure to experience some excitement and perhaps win money. Table 4.16 presents the results on the relationship between employees' participation in gambling and betting more than they can afford to lose.

**Table 4. 16: Participation in Gambling and Betting more than one can afford to lose**

Bet more than can Afford Lose						
		Not sure	Sometime	Most of the time	Almost always	Total
Employees						
participation in		41	43	17	59	160
gambling	Yes	(25.6%)	(26.9%)	(10.6%)	(36.9%)	(100%)
		65	10	2	10	87
	No	(74.7%)	(11.5%)	(2.3%)	(11.5%)	(100%)

*Notes:*  $X^2=47.713$ ,  $df =3$ ,  $p$ -value = .000. N=247.

Results in Table 4.16 indicated a significant relationship between employees' participation in gambling and betting more than they could afford to lose at 95%

confidence level ( $p < .05$ ). These findings implied that, employees who participated in gambling have no control over the amount of money to spend. Breen (2012) concurs in a study carried out in Australia on commercial gambling that, unplanned spending on gambling brought social and economic problems at both individual and family levels. Results on the relationship between gambling behavior and trying to win back lost money are demonstrated in Table 4.17.

**Table 4. 17: Gambling Behaviour and trying to win Back lost Money**

		Try to Win Back Lost Money				Total
		Not sure	Sometime	Most of the time	Almost always	
Employees participation in gambling	Yes	14 (8.8%)	60 (37.7%)	31 (19.5%)	54 (34.0%)	159 (100%)
	No	51 (58%)	17 (19.3%)	9 (10.2%)	11 (12.5%)	88 (100%)

*Notes:*  $X^2=67.234$ ,  $df=3$ ,  $p$ -value = .000.  $N=247$

Chi-square results demonstrated in Table 4.17 revealed significant results on the association between employees' participation in gambling and trying to win back lost money at 95% confidence level, ( $X^2=67.234$ ,  $df=3$ ,  $p$ -value = .000). These findings implied that employees who participate in gambling chase their losses. These results are support by Barberis (2012) prospect theory that some gamblers continue playing until they win even when they continue losing. The naïve agent in the theory most explains the behavior of trying to win back losses. The agent is unaware of time inconsistency and is not able to stick to his initial plans of playing as long as he is winning and stopping when he starts losing. He continuous playing until he wins, therefore chasing losses and prolonging the time spent on gambling. Results on the analysis of the relationship between gambling and borrowing money to gamble are presented in Table 4.18.

**Table 4. 18: Gambling and Borrowing Money to Gamble**

		Borrowing Money to Gamble				Total
		Not sure	Sometime	Most of the time	Almost always	
Employees participation in gambling	Yes	40 (24.7%)	61 (37.6%)	38 (23.5%)	23 (14.2%)	162 (100%)
	No	54 (63.5%)	18 (21.2%)	9 (10.6%)	4 (4.7%)	85 (100%)

*Notes:*  $X^2=30.904$ ,  $df=3$ ,  $p$ -value = .000. N=247

According to results in Table 4.18, there is a significant association between employees' participation in gambling and borrowing money to gamble at 95% confidence level, ( $X^2=30.904$ ,  $df=3$ ,  $p$ -value = .000). These results implied that, those employees who participate in gambling are likely to incur debts, as a result of borrowing money and this may lead to strained relationships between them and family members, colleagues or both. A study by Breen (2012) in Australia on commercial gambling concurs with these study findings that unplanned spending on gambling brought social and economic problems at both individual and family levels. Chi-square results on the relationship between participation in gambling and employees health problems are demonstrated in Table 4.19.

**Table 4. 19: Gambling Behaviour and Health Problems**

		Health Problems				Total
		Not sure	Sometime	Most of the time	Almost always	
Employees participation in gambling	Yes	12 (7.6%)	23 (14.6%)	35 (22.2%)	88 (55.6%)	158 (100%)
	No	20 (22.5%)	17 (19.1%)	14 (15.7%)	38 (42.7%)	89 (100%)

*Notes:*  $X^2=12.238$ ,  $df=3$ ,  $p$ -value = .007. N=247

Results in Table 4.19 revealed a significant relationship between employees' participation in gambling and health problems at 95% confidence level, ( $X^2=12.238$ ,  $df=3$ ,  $p$ -value = .007). These findings indicated that, when employees participate in gambling, there are high chances of experiencing poor health. Barmaki (2010) concurs with the current findings and have argued that, gambling was seen as an ultimate escape from various social problems. However, when losses are made, the gambler is likely to encounter some health problems due to stress. Table 4.20 presents results of gambling behavior and financial problems.

**Table 4. 20: Gambling Behaviour and Financial Problems**

		Financial Problems				Total
		Not sure	Sometime	Most of the time	Almost always	
Employees participation in gambling	Yes	8 (5.1%)	12 (7.6%)	37 (23.6%)	100 (63.7%)	157 (100%)
	No	17 (18.9%)	16 (17.8%)	18 (20%)	39 (43.3%)	90 (100%)

*Notes:*  $X^2=19.151$ ,  $df=3$ ,  $p$ -value = .000.  $N=247$ .

Results indicated in Table 4.20 revealed a significant association between employees' participation in gambling and financial problems in household. These findings implied that, employee participation in gambling may lead to financial problems, which may affect relationships with families and colleagues or tempt them to steal from their employers. A study by Downs and Woolrych, (2010) concurs

with the current study, that when a person gets addicted to gambling he is not able to plan for his or her financial commitments. Analysis of the relationship between participation in gambling and feelings of guilty by casino employees are presented in Table 4.21.

**Table 4. 21: Participation in Gambling and Feelings of Guilty**

		Feelings of Guilty				Total
		Not sure	Sometime	Most of the time	Almost always	
Employees participation		15	19	35	88	157
in gambling	Yes	(9.5%)	(12.1%)	(22.3%)	(56.1%)	(100%)
		27	21	15	27	90
	No	(30%)	(23.3%)	(16.7%)	(30%)	(100%)

*Notes:  $X^2=25.473$ ,  $df=3$ ,  $p$ -value = .000.  $N=247$*

Results demonstrated in Table 4.21 revealed a significant association between employees' participation in gambling and feelings of being guilty ( $X^2=25.473$ ,  $df=3$ ,  $p$ -value = .000). Based on the significance of Chi-square results in all the cross tabulations, the null hypothesis ( $H_02$ ) was rejected indicating that there existed a significant relationship between working in a casino and employees' socio-economic behavior.

#### **4.11 Influence of Casino Environment on the Employee Gambling Behavior**

The third objective of the study was to examine whether the casino environment influences employee gambling behavior. Table 4.22 presents the descriptive results of the influence of casino environment on employees' gambling behavior.

**Table 4.22: Influence of Casino Environment on Employee Gambling Behaviour**

Statements on Gambling	Disagree	Undecided	Agree	Mean
Exposure to gambling	30 (12.1)	8 (3.2)	209 (84.6)	4.2



Availability of ATMs and Mobile Money Transfer	68 (27.5)	21 (8.5)	158 (63.9)	3.6
Seeing gamblers win tempts	34 (13.8)	7 (2.8)	206 (83.4)	4.1
Music and lighting increases chances of gambling	117 (53.4)	52 (21.1)	78 (31.6)	2.8
Close interaction with gamblers increase	62 (25.1)	36 (14.6)	149 (60.3)	3.4
Seeing gamblers having fun	57 (23.0)	40 (16.2)	150 (60.8)	3.4
Receiving gambling tips	104 (42.1)	31 (12.6)	112 (45.4)	3.1
Seeing patrons losing money discourages gambling	53 (21.4)	28 (11.3)	166 (67.2)	3.7
Acquiring knowledge on games	101 (40.8)	50 (20.2)	96 (39.0)	3.0

In this question, employees were free to give more than one response. The majority (84.6%) of the employees agreed that exposure to gambling can influence a person's behavior; while 12.1% disagreed and 3.2% were undecided. On availability of ATMs, 63.9% of employees agreed that such facilities can tempt them to gamble, while 27.5% disagreed and 8.5% were undecided. Consequently 83.4% agreed that seeing gamblers win can tempt someone to gamble, while 13.8% disagreed and 2.8% were undecided. When asked whether music and lighting increased a person's chances of gambling 31.6% of the employees agreed, while 53.4% disagreed and 21.1% were undecided. Majority of the employees 60.3% agreed that close interaction with the gamblers can tempt one to gamble, while 25.1% disagreed and 14.6% were undecided. Further, 60.8% agreed that seeing gamblers having fun can also tempt an employee to gamble, while 23.0% disagreed and 16.2% were undecided. Additionally, 45.4% agreed that receiving gambling tips from the gamblers can also tempt a person to gamble, while 42.1% disagreed and 12.6% were undecided. Majority 67.2% agreed that when employees see the patrons lose money, they may

be discouraged from gambling while 21.4% disagreed and 11.3 were undecided. Acquiring knowledge on gaming makes employees realize that one cannot overcome the casino.

Based on the mean score exposure to gambling scored the highest (4.2), implying it contributed the highest towards gambling. Seeing gamblers win was the second environmental factor that influenced employee gambling with a mean of(4.1) while seeing gamblers losing money also discouraged employees from gambling with a mean score of (3.7), availability of ATMs and mobile money transfer services was fourth with a mean of (3.6). Both interaction with gambler and seeing them have fun scored a mean of (3.4). The mean scores indicate that these environmental factors influence the employees gambling behavior to a greater extent compared to receiving tips, knowledge on gambling and music and lighting which received 3.1,3.0 and 2.8 respectively. Qualitative analysis results on the casinos' environment are presented in Table 4.23.

**Table 4. 23: Observation Checklist Results on the Casino Environment**

<b>Area</b>	<b>Element present</b>	<b>N (%)</b>
Floor	Carpet	14(82.4%)
	Terrazzo floor	2(11.8%)
	Wooden floor	1(5.9%)
Size	Small	5(29.4%)
	Spacious	12(70.6%)
Windows	Has windows with fresh air circulation	1(5.9%)
	No windows	12(70.6%)
	No windows has air conditioning	2(11.8%)
	Small windows	2(11.8%)
Clock	No clock	17(100%)
Smoking	Cigarette smoking heavy	17(100%)
Slot machines	Grouped slot machines by theme	17(100%)

Security	Tight security	17(100%)
Music	No music	3(17.6%)
	Soft background music	14(82.4%)

Summary of the observation: Ambience is very good in most casinos, very neat welcoming staff, comfortable seats, soft background music (82.4%), no clocks (100%), well maintained carpets (82%), wooden floors (5.9%), heavy security (100%), cigarette smoking (100%), slot machine arranged by theme (100%), no windows (70%), and small windows (12%). The findings of the current study implied that indeed the casino environment influences the employees' gambling behavior. The meaning of the responses from the observation checklist is demonstrated in Table 4.24.

**Table 4. 24: Interpretation of Responses from the Observation Checklist**

<b>Observation</b>	<b>Interpretation</b>
Absences of clocks	Let time just pass
Absence of windows	Outside world nonexistence
Lights and sounds	Nonverbal communication giving impression that everyone is winning, while in reality, most could be losing
Ambience	Gives casinos a homely and friendly feel
Carpeting	Welcoming, pleasing to the eyes and evokes a safe comfortable feeling
Cleanliness of casinos	Workers continually sweep and pick up after the players, which makes them feel pampered

The GIs concurred with the employees that the following working environment influences an employees' behavior; too much noise, the lighting system is too bright

causing a lot of heat, the language used by the gamblers is abusive when they lose, the gamblers consume a lot of alcohol and become disorderly and the work place has too much monitoring from CCTV cameras, there are no smoking zones thus gamblers smoke everywhere, although a sign on the wall indicate that all smokers will be prosecuted or fined KShs. 50,000. One GI noted the following;

*“The casino work environment is not good. For example the music played is at times too loud, a lot of cigarette smoke, noise from drunkards and abusive language when they lose or become violent and through ash trays at the employees”... (Government Inspector 12)*

*“The casino customers do not complain about the environment and they are the reasons why we are in business..... (Manager 3, 6, 14)*

The government inspectors further agreed with the employees, that it is not safe to leave the casinos when they close at night because they risk being mugged or carjacked outside the casinos. The GIs further said that employees are sometimes given lifts by the gamblers which can lead to decay of their moral values. To this end, one GIs noted the following:

*“...it is risky to leave the casino at 3a.m and once a casino closes, everyone must leave and there are chances of being mugged on the streets... (Government Inspector 13)*

*“...when casinos close, everybody leaves in order to rest and be ready for the next day’s activities... (Manager 2, 7)*

In support of the findings in the current study, a study by Hing and Gainsbury (2013) found out that, the following surroundings tempt people to stay longer in casinos; comfortable seating, increased privacy, and low machine lighting. The study further argued that absence of clocks, windows, low ambient lighting and the constant background sounds of winning may be related to continued play. According to Finlay (2010) casinos gaming designs are more influenced by elements of decoration such as lighting and layout than playground designs.

Hing and Haw (2010) conducted a telephone survey of gamblers in Australia to explore the self-reported effects of gambling venue characteristics on gambling behavior and revealed that; general gambling population who most frequently visited hotels, clubs and casinos prioritized good service, comfortable seating and a safe secure environment. Consequently, in an observational study of different gambling types of venues, Mentzoni *et al.* (2014), Spenwyn, Barrett and Griffiths (2010) suggested that music appears to have an influence on gambling behavior and is deployed to fit the target demographic of the establishment. In addition to its effect on gaming machine play, Noseworthy and Finlay (2009) studied the effect of music on perceptions of elapsed time compared to ambient casino sounds. Most of the casinos visited had music and smoking was very rampant. In summary, noise and music do appear to affect gambling behavior, particularly in conjunction with other features such as lighting, and this effect is manipulated to some degree by gambling venues (Spenwyn *et al.*, 2010). The findings were further supported by a study by Finlay (2010) that suggested that flashing lights produced a higher information load which is a deterrent to responsible gambling.

In the current study there were few casinos with windows which were tinted implying more privacy and gamblers not realizing that it was getting late. However, Finlay (2010) found out that female gambling is increased in densely crowded gambling environments and that they prefer not to be visible. Therefore, lack of windows or tinted ones increase their gambling behavior.

A faster music tempo was associated with a faster speed of betting by Spenwyn, Barrett, and Griffiths (2010) where fast tempo music under red lighting was found to increase speed of bets (but not amount of bet) in an online version of roulette. Some

research has also found tentative evidence that people gamble more under red lighting. According to the Canadian Centre on Substance Abuse (2001) close interaction with gamblers while at work implies the following; that employees often hear about and see gambling wins more than losses, give payouts to customers, constantly hear about gambling from patrons, receive gambling tips, get caught up in the excitement of gambling and build friendships with regular gamblers. These influences increase the allure of gambling, and for some people, feed erroneous beliefs and fuel hopes of winning and a desire for a piece of the action that they see gamblers enjoying. Such faulty cognitions about gambling are widely recognized as a correlate of problem gambling.

#### 4.11.1 Relationship between the Casino Environment and Employee Gambling Behaviour

H<sub>03</sub> was set to test the relationship between the casino environment and employee gambling behavior. It posited that no relationship existed between the casino environment and employees gambling behavior. Crosstabulation results using Chi-square statistic with 5% level of significance are presented in Table 4.25.

**Table 4. 25: Participation in Gambling and Exposure to Casino Environment**

		Exposure to Casino Environment					Total
		SD	D	U	A	SA	
Participation in gambling	Yes	6 (3.8%)	4 (2.5%)	3 (2.0%)	36 (22.9%)	108 (68.8%)	157 (100%)
	No	15 (16.7%)	4 (4.4%)	5 (5.6%)	20 (22.2%)	46 (51.1%)	90 (100%)

*Notes:*  $X^2=15.474$ ,  $df =4$ ,  $p$ -value = .004.  $N=240$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results demonstrated in Table 4.25 revealed significant association between participation in gambling and exposure to casino environment at 95% confidence level, ( $X^2=15.474$ ,  $df =4$ ,  $p$ -value = .004). These findings implied that, proximity to a casino can tempt the employees to participate in gambling. Relationship between casino proximity and problem gambling was supported by Moore *et al.* (2011), suggesting that casino proximity had a role to play in problem gambling. Tables 4.26 exhibit the results of the relationship between participation in gambling and availability of ATMs and mobile money transfer services.

**Table 4. 26: Participation in Gambling and availability of ATMs and Mobile Money Transfer**

		Availability of ATMs and Mobile Money Transfer					Total
		SD	D	U	A	SA	
Participation in gambling	Yes	15 (9.7%)	14 (9.0%)	11 (7.1%)	33 (21.3%)	82 (52.9%)	155 (100%)
	No	29 (31.5%)	9 (9.8%)	10 (10.9%)	14 (15.2%)	30 (32.6%)	92 (100%)

*Notes:*  $X^2=22.185$ ,  $df =4$ ,  $p$ -value = .000.  $N=247$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results indicated in Table 4.26 revealed a significant relationship between participation in gambling and availability of ATM and mobile money transfer services at 95% confidence level, ( $X^2=22.185$ ,  $df =4$ ,  $p$ -value = .000). These findings imply that, facilities like ATMs and mobile money transfer services can tempt employees to withdraw savings or borrow money to finance gambling. A study by

Guttentg, Harrigan and Smith (2012) found out that casino employees are prone to problem gambling due to exposure to gambling, exposure to casino patrons and exposure to the work environments like ATMs. Table 4.7 presents the results of the analysis of the relationship between participation in gambling and gamblers wins.

**Table 4. 27: Participation in Gambling and Gamblers Wins**

		Gamblers Wins					
		SD	D	U	A	SA	Total
Participation		6	8	5	48	90	157
in gambling	Yes	(3.8%)	(5.1%)	(3.2%)	(3.1%)	(57.3%)	(100%)
		13	6	2	23	46	90
	No	(14.4%)	(6.7%)	(2.2%)	(25.6%)	(51.1%)	(100%)

*Notes:*  $X^2=22.185$ ,  $df =4$ ,  $p$ -value = .029.  $N=247$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results demonstrated in Table 4.27 indicated a significant association between participation in gambling and gamblers wins at 95% confidence level, ( $X^2=22.185$ ,  $df =4$ ,  $p$ -value = .029). These findings showed that, when employees see gamblers bet and win, they are also tempted to play the game and probably win. Similar findings were found by Thomas *et al.* (2010) who argued that, this exposure may encourage and tempt employees to gamble. Table 4.28 exhibit results of analysis of the relationship between participation in gambling and presence of music and lighting.

**Table 4. 28: Participation in Gambling and Presence of Music and Lighting**

		Music and Lighting					
		SD	D	U	A	SA	Total
Participation		23	28	33	46	27	157
in gambling	Yes	(14.6%)	(17.8%)	(21.1%)	(29.3%)	(17.2%)	(100%)
		43	12	19	5	11	90
	No	(47.8%)	(13.3%)	(21.1%)	(5.6%)	(12.2%)	(100%)

*Notes:*  $X^2=33.493$ ,  $df =4$ ,  $p$ -value = .000.  $N=247$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.



Chi-square results in Table 4.28 revealed a significant association between participation in gambling and presence of music and lighting ( $X^2=33.493$ ,  $df =4$ ,  $p$ -value = .000). These results showed that, music has an impact on the employees gambling behavior because it appears to have an effect on the stimulation, which may encourage continued gambling. A similar study found out that, noise and music do appear to affect gambling behavior, particularly in conjunction with other features such as lighting (Mentzoni et al., 2014; Spenwyn, Barrett & Griffiths, 2010). Table 4.29 presents the results of the analysis of the relationship between participation in gambling and close interaction with gamblers.

**Table 4. 29: Participation in Gambling and Close Interaction with Gamblers**

		Interaction with Gamblers					
		SD	D	U	A	SA	Total
Participation in gambling	Yes	18 (11.3%)	14 (8.8%)	20 (12.6%)	71 (44.7%)	36 (22.6%)	159 (100%)
	No	21 (23.9%)	8 (9.1%)	16 (18.2%)	20 (22.7%)	23 (26.1%)	88 (100%)

*Notes:*  $X^2=10.263$ ,  $df =4$ ,  $p$ -value = .036.  $N=235$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results in Table 4.29 demonstrated a significant association between participation in gambling and close interaction with gamblers ( $X^2=10.263$ ,  $df =4$ ,  $p$ -value = .036). These results implied that participation in gambling can be influenced by close interaction with gamblers, due to being caught up in the excitement of wins, hearing about wins and identifying with the gamblers. Table 4.30 exhibit the results of the relationship between participation in gambling and seeing gamblers have fun while gambling.

**Table 4. 30: Participation in Gambling and seeing Gamblers have Fun**

		Seeing how much fun the gamblers are having					Total
		SD	D	U	A	SA	
Participation in gambling	Yes	18 (11.3%)	10 (6.2%)	29 (18.1%)	72 (45.0%)	31 (19.4%)	160 (100%)
	No	11 (12.6%)	17 (19.5%)	10 (11.5%)	28 (32.2%)	21 (24.1%)	87 (100%)

*Notes:*  $X^2=11.601$ ,  $df =4$ ,  $p$ -value = .021.  $N=247$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results in Table 4.30 revealed a significant relationship between participation in gambling and seeing how much fun the gamblers are having at 95% confidence level, ( $X^2=11.601$ ,  $df =4$ ,  $p$ -value = .021). This showed that seeing gamblers having fun can tempt employees to gamble due to the distorted views about winning and seeing how much fun the gamblers have. The current findings are similar to those of the Canadian Centre on Substance Abuse, (2001). The study found out that getting caught up in the excitement of gambling can tempt one to gamble.

Analysis of the results of the relationship between participation in gambling and receiving gambling tips are demonstrated in Table 4.31.

**Table 4. 31: Participation in Gambling and Receiving Gambling Tips**

		Receiving Gambling Tips					Total
		SD	D	U	A	SA	
Participation in gambling	Yes	27 (17.2%)	25 (15.9%)	19 (12.1%)	30 (19.1%)	56 (35.7%)	157 (100%)
	No	32 (35.6%)	19 (21.1%)	12 (13.3%)	4 (4.4%)	23 (25.6%)	90 (100%)

*Notes:*  $X^2=18.233$ ,  $df =4$ ,  $p$ -value = .001.  $N=240$ . SA= Strongly Agree, A=Agree, U=Undecided, D=Disagree, SD=Strongly Disagree.

Results presented in Table 4.31 indicated a significant relationship between participation in gambling and receiving gambling tips at 95% confidence level. These

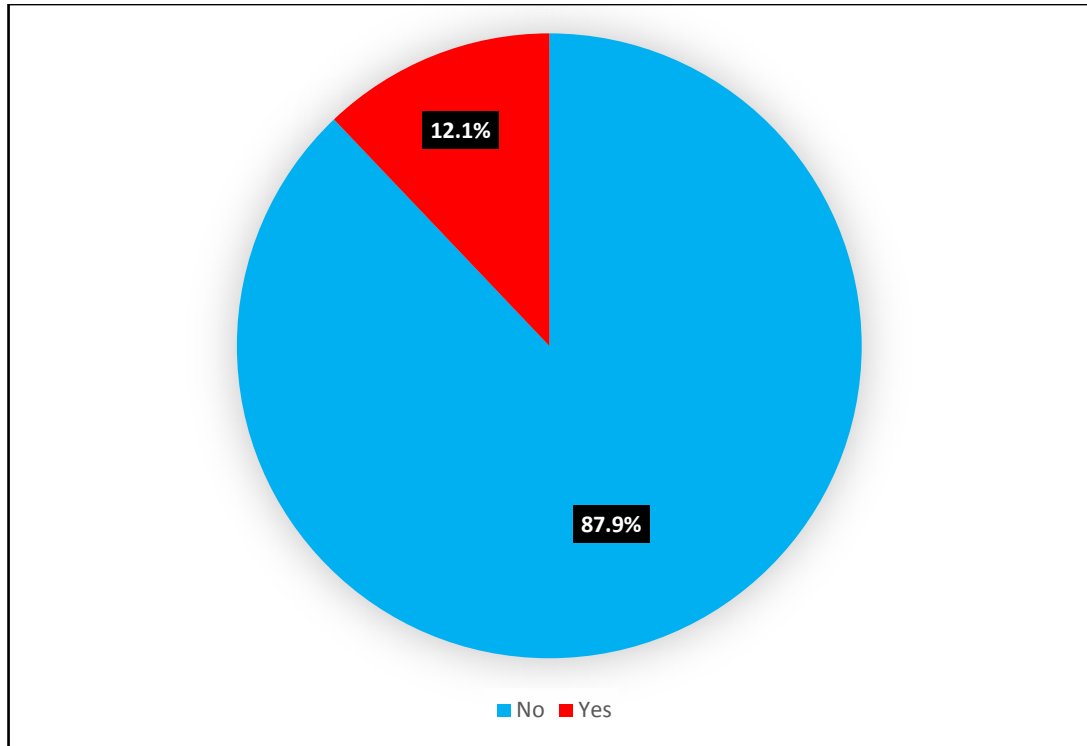
tips received from gamblers can tempt employees to gamble ( $X^2=18.233$ ,  $df=4$ ,  $p$ -value = .001). These results imply that, when employees receive tips from winning gamblers, they tend to spend the money on gambling to try their luck. The Canadian Centre on Substance Abuse (2001) concurs that; tips received from gamblers may tempt employees to gamble. On the basis of these results,  $H_03$  was not supported. Therefore, results revealed a significant relationship between casino environment and employee gambling behavior.

#### **4.12 Availability and Effectiveness of Casino Staff Training on Responsible Gambling**

The fourth objective was to establish the availability and effectiveness of casino staff training on responsible gambling among casinos employees in Nairobi County. The study focused particularly on the following aspects of training; training on responsible gambling, impact of the training, source of the training and reasons for not training.

##### **4.12.1 Training on Responsible Gambling**

Figure 4.6 illustrate the respondents' response on whether or not they were trained on responsible gambling.



#### **Figure 4. 6 Training on Responsible Gambling**

When the casino employees were asked whether they had received any training on responsible gambling 87.9 % said they had not received any training, while 12.1% reported that they had received some training on responsible gambling. This finding on responsible gambling training implied that majority of the casino employees (about 88%) had not received any training. This can be interpreted to mean that the casino employees in Nairobi County were not aware on the advantages of gambling responsibly. These findings are in line with a study by Dufour, Ladouceur, and Giroux (2010) which found out that training, achieved its primary goals of improving knowledge and awareness on problem gambling. Quilty *et al.*(2015) have supported the current findings in a study on responsible gambling training in Ontario, which established that, casino staff training may protect the employees from gambling temptations.

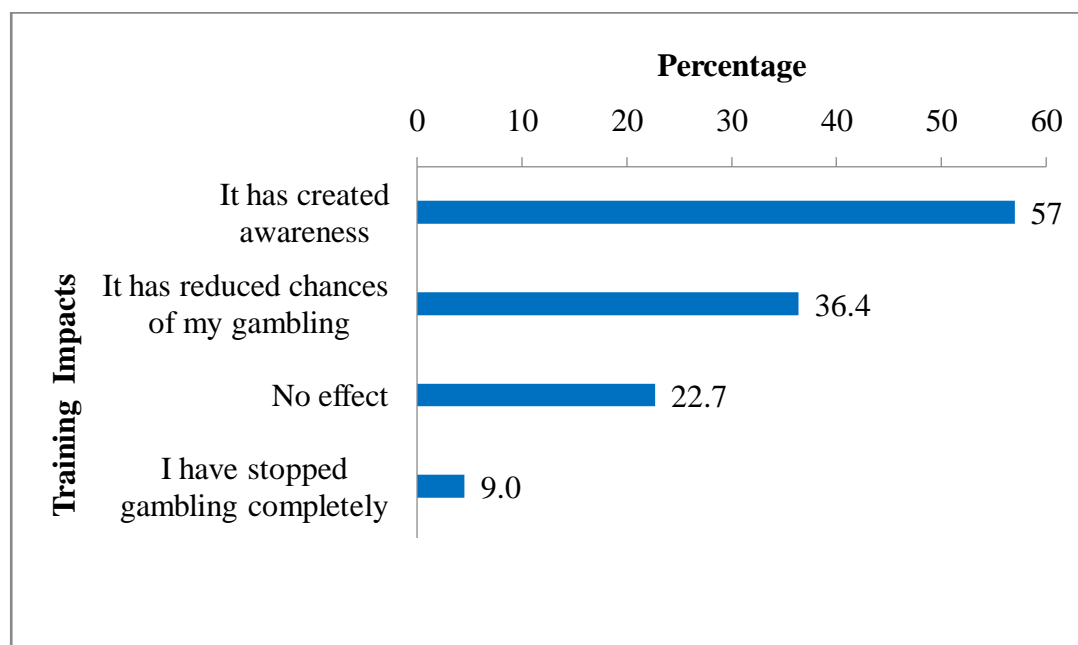
*“...casino staff training on responsible gambling is not done in Nairobi casinos, the only training available is on the job performance.....(All 17GIs)*

*“.....casino employees are not allowed to gamble, whether responsibly or otherwise and when caught gambling, they lose their jobs because they are likely to steal from their employers to finance the games... (Manager 3, 7, 14)*

The current study established that in Kenya, training on responsible gambling was not available. The training available was on purposes of employees’ job performance. The current study also found out that, indeed casino employees gamble and training them would empower them into making wise decisions on whether to gamble or not. These employees would also be in a position to identify patrons who might be problem gamblers and help them, translating into a responsible society. The gaming industry is growing at a high rate and this training would arrest the situation.

#### **4.12.2 Impact of the Training on Responsible Gambling**

Figure 4.7 demonstrates the results of the impact of training on responsible gambling.



#### **Figure 4. 7 Impacts of Training on Responsible Gambling**

Results indicated that, out of 23 employees who had received training on responsible gambling, 57% said that it had created awareness, 36.4% said that the training had reduced chances of gambling, 22.7% said it had no effect while 9% said that they had stopped gambling completely as a result of the training. In this question, employees were free to give more than one response. These findings implied that, by creating awareness the employees either gambled responsibly or avoided gambling altogether. The current findings are supported by a study carried out by Wong and Poon (2011) which investigated the effect of an awareness programme on 63 casino employees in Asia and found increased knowledge, confidence and ability to detect problematic gambling in players. Knowledge and competence were maintained 12 months later.

According to LaPlante, Gray, LaBrie, and Kleschinsky (2012) study which evaluated the impact of a training programme on 116 new casino employees in the US, they observed that employee knowledge on responsible gambling principles increased after the training; however, training effectively promoted the acquisition of new information rather than the correction of erroneous beliefs. Further, Quilty et al., (2015) concurs that; casino staff training may protect the employees from gambling temptations.

Dufour *et al.* (2010) evaluated the impact of responsible gambling training on 826 employees working in video lottery terminal venues. Participants viewed the training positively, and demonstrated improved understanding and appreciation of responsible gambling, as well as intervention when players exhibit signs of problem gambling. These improvements were only partially maintained over time according

to self-report and behavior. Thus, although appearing to result in measurable improvement in knowledge and skill, gains were not uniformly maintained and limited evidence exists for their association with behavioral change.

To further support the importance of training on gambling behavior, Wong and Poon (2011) investigated the effect of an awareness programme on 63 casino employees in Asia and found increased knowledge, confidence and ability to detect problematic gambling in players. Knowledge and competence were maintained 12 months later.

#### **4.12.3 Source of Training**

Out of 23(8.9%) of the employees who had received training on responsible gambling, 13(57 %) had the training in casino abroad, while 4(18.2%) had the training conducted by other institutions. These findings implied that majority (57%) of the (23) employees had received the training abroad.

#### **4.12.4 Reason for not Training Employees on Responsible Gambling**

The employees were asked to indicate the reasons why they thought casinos do not conduct training on responsible gambling. Results indicated that 151(61.1%) said that problem gamblers bring a lot of money to the casinos, 93(37.7%) said that casino owners are not committed to reduction of problem gambling, and 3(1.2%) agreed that if the casino enlighten the gamblers, they might lose business. These findings showed that the casino industry in Nairobi is not committed to the training on responsible gambling for fear of losing the income brought by the gamblers. When managers and Government Inspectors were interviewed, they noted the following:

*“Casinos do not see any need to train anybody on responsible gambling because they are in business and would want everybody to gamble (Government Inspector 12).”*

*“Casinos cannot control gambling through training because gambling is done from top management to the subordinate (Government Inspector 8).”*

*“Casino employees are warned on the dangers of gambling and if found doing it, they are sacked (manager 7).”*

*“Casinos are only concerned about money not training(manager18).”*

The GIs and casino managers agreed with the casino employees that there is no training on responsible gambling. The few employees who said that they had received training could be those who got trained abroad and those who were in employment when Kenya had very few casinos which were Government owned.

#### **4.12.5 Relationship between Training and Engagement in Responsible Gambling**

A null hypothesis,  $H_04$  was set in order to test the relationship between training and responsible gambling.  $H_04$  suggested that there is no significant relationship between availability of preventive training and staff engagement in responsible gambling. Pearson correlation analysis was used to test the direction and strength of the association between training and engagement in responsible gambling (Table 4.32).

**Table 4.32: Correlation between Training on Responsible Gambling and Reduction of Employee Gambling**

	Reduction of Gambling Chances	
Training on Responsible Gambling	Pearson Correlation	.365
	<i>p</i> -value	.11
	N	23

Pearson correlation results in Table 4.32 revealed an insignificant positive relationship between training and reduction of gambling chances ( $r = .365$ ,  $p =$



.11). These results implied that training on responsible gambling may not have an impact on whether the employees participate in gambling or not. This could be as a result of many other factors that may outweigh the training and also the fact that, those employees who were trained were too few. On the basis of these results,  $H_04$  was supported and indicated that, there is no significant relationship between availability of preventive training and staff engagement in responsible gambling.

#### **4.13 Measures Available for Reduction of Problem Gambling**

The fifth objective of the study was to establish the remedies available for treatment of problem gamblers. The study focused particularly on the following aspects; knowledge of gambling treatment centers in Kenya and effectiveness of the remedies.

##### **4.13.1 Remedies/Measures Available for Treatment of Problem Gamblers**

Majority of the employees (61.5%) felt that measures available included restricting employees from gambling. A study by Guttentag *et al.* (2012) concurs with the current findings that, restricting casino employees to gambling reduces gambling availability, but noted that they are likely to gamble in nearby venues. According to 47.4% of employees, counseling sessions were more effective, while 25.1% felt that rehabilitation was available, although not specific for problem gamblers. The remaining (12.6%) reported that, avoiding other gambling houses is an effective way of controlling the addiction. The policy guiding employees' behavior and protecting them from the impacts of working in casinos is not operational. This came about after an appeal to have it reviewed to include a clause that would put the Kenyan

casino employees at the same level with other international casinos staff in terms of standards and benefits (BCLB, 2016)

In this question, employees were free to give more than one response. The findings implied that the majority of the employees felt that restriction from gambling was the main measure. The measure is not effective because employees still gamble in other casinos. The GIs had the following opinions.

*“The number of casinos being licensed should be reduced and the location of these casinos should be restricted to major hotels outside the central business district (All 17 GIs).”*

*“Casinos should contribute to a kitty, as a form of corporate social responsibility (CSR) and the contributions can then be used to facilitate casino staff training and building treatment centers specifically for problem gamblers (All 17 GIs).”*

*“...we warn those employees who are caught gambling and if they do not stop, we sack them.... (Manager 1, 5, 10)”*

The current findings are in line with those from a study conducted in Macau, China by Liu, Wong, Chu, Rongwei and Tseng (2014) who recommended that, firms should aim at fulfilling their obligations toward a society and its stakeholders; through CSR.

These findings are further supported by a study by Lund (2009) which found out that, employee gambling restrictions vary considerably between jurisdictions and have various systems shaped by regional characteristics (for example, nearby alternative gambling venues), but presumably should reduce employee gambling by reducing its availability.

#### 4.13.2 Awareness of Gambling Treatment Centres

Results revealed that most employees 213(86.2%) are unaware of any gambling treatment centers for problem gamblers in Kenya, while 12(4.9%) said they knew of such treatment centers. These findings imply that, problem gambling treatment centers are not available in Kenya. The GIs and managers agreed with the employees and concluded that specific treatment centers for problem gamblers do not exist in Kenya. Such centers could benefit the larger society as the gambling business is growing at a high rate in Kenya. The treatment centers are supposed to be part of the casinos CSR by the casinos contributing to a kitty towards establishing them. One manager noted the following:

*“...such treatment centers are not available in Kenya... (Manager 12).”*

#### 4.13.3 Relationship between Interventions Remedies and Gambling Behaviour

H<sub>05</sub> was set to test the relationship between intervention remedies and gambling behavior. It posited that there was no significant relationship between intervention remedies by casino stakeholders and gambling behaviour. Chi-square analysis was used and results are presented in Table 4.33.

**Table 4. 33: Participation in Gambling and Counselling**

	Counseling			Total
	Yes	No		
Participation in gambling	Yes	75(96.2%)	3(3.8%)	78(100%)
	No	41(97.6%)	1(2.4%)	42(100%)

Notes:  $X^2 = 0.182$ ,  $df = 1$ ,  $p$ -value = .335. N=120

Results presented in Table 4.33 revealed an insignificant results ( $X^2 = 0.182$ ,  $df = 1$ ,  $p$ -value = .335) indicating no significant association between participation in gambling and counseling. On the basis of these findings, the null hypothesis that there is no

significant relationship between counseling of employees and responsible gambling was supported. Table 4.34 exhibits the results of the relationship between gambling and restriction of employees from gambling.

**Table 4. 34: Participation in Gambling and Restriction of Employees from Gambling**

		Restricting employees from gambling		
		Yes	No	Total
Participation in gambling	Yes	104(99%)	1(1%)	105(100%)
	No	47(97.9%)	1(2.1%)	48(100%)

*Notes:*  $X^2=0.327$ ,  $df =1$ ,  $p$ -value = .284.  $N=153$

Results indicated in Table 4.34 revealed insignificant results ( $X^2=0.327$ ,  $df =1$ ,  $p$ -value = .284). These results indicated that, there is no significant association. Thus the null hypothesis that there is no significant relationship between restricting employees from gambling and responsible gambling was supported.

**4.14 Regression Model for Factors influencing Casinos Employees’ Gambling Behavior**

The researcher sought to develop a model from the conceptual framework. In the framework the independent variables are gambling in casinos, casino environment, gambling management and socio-economic impacts. The dependent variable is gambling behavior which could be a positive behavior (responsible gambling) or negative behavior (problem gambling). (Table 4.35)

**Table 4. 35: ANOVA Results on the Validity of the Regression Model**

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	99.469	25	3.979	11.840	0.000

Residual	74.263	221	.336
Total	173.733	246	

Notes:  $R^2 = .573$

Results in Table 4.35 were significant indicating that the model was valid ( $F = 11.840$ ,  $p\text{-value} = .000$ ). The coefficient of determination ( $R^2 = .573$ ) indicated that, 57.3% of the variability in the dependent variable can be explained by the model independent variables. After running regression the following independent variables were significant to the model because their  $p$ -values were less than 0.05. The regression model was guided by the following equation:

$$y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \varepsilon$$

$\beta$  = coefficients

$y$  = Gambling behavior is the dependent variable.

**Table 4. 36: Regression Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.023	.209		9.667	.000
Gamblers win	.093	.031	.166	3.004	.003
Acquiring knowledge on games	.082	.032	.122	2.591	.010
Close interaction with gamblers	.074	.032	.114	2.279	.024
Seeing gamblers have fun	.070	.033	.118	2.134	.034
Exposure to gambling	.027	.026	.058	1.054	.293
Availability of ATMs & Money transfer services	.004	.032	-.007	-.120	.904

a. Dependent Variable: Gambling behavior

The dependent variable has the following scores:

0 = Non-problem gambling.

1-2 = Low level of problems with few or no identified negative consequences.

3-7 = Moderate level of problem gambling leading to some negative consequences.

8 or more = Problem gambling with negative consequences and a possible loss of control.

Regression analysis revealed that gamblers win, acquiring knowledge on games, close interaction with gamblers, and seeing gamblers have fun as significant predictors with beta coefficients .093, .082, .074, and .070 respectively. Using these results, the regression model equation was as follows:

$$y=2.023+0.093X1+0.082X2+0.074X3 +0.070X4+.209$$

where X1 represented gamblers win, X2 equal to acquisition of knowledge on games, X3 equal to close interaction with gamblers and X4 represented seeing gamblers have fun. From Table 4.35, seeing gamblers win is presented as the best predictor of the gambling behavior. The regression model shows that, there is a direct relationship between the employees seeing the gamblers win and their gambling behavior as indicated by the positive coefficient (.093.) This means that the more the employees see gamblers win, the more they are tempted to engage in gambling. The significance value ( $p = 0.003$ ) also shows that, apart from the positive relationship, the predictor is also making significant contribution to the model. These findings could probably be explained by the fact that, the level of temptation to gamble is higher when employees see gamblers win, in the hope of winning and getting quick money.

The second best predictor of gambling behavior is acquisition of knowledge on games. The regression model shows that there is a direct relationship between acquiring knowledge on games and gambling behavior as indicated by the positive

coefficient (.082). Further, the significance value ( $p = .010$ ) indicated that this particular variable has a significant contribution to the model. This could mean that the more the employees get knowledge on gambling, the more they are likely to gamble. Such employees may think that they understand all the rules of the game and get involved in gambling; hoping to win. These findings could probably be explained by the fact that the front line staff who get knowledge in gambling simply to perform their duties, are likely to gamble.

The third best predictor of gambling behavior is close interaction with gamblers. The regression model shows that there is a direct relationship between close interactions with gamblers and gambling behavior as indicated by the positive coefficient (.074). Further, the significance value ( $p = .024$ ) indicated that this particular variable has a significant contribution to the model. This could mean that the closer the interaction between the employees and the gamblers, the higher the chances of the employees gambling.

The fourth predictor of gambling behavior is seeing gamblers have fun. The regression model shows that there is a direct relationship between seeing gamblers have fun and gambling behavior as indicated by the positive coefficient (.070). Further, the significance value ( $p = .034$ ) indicated that this particular variable has a significant contribution to the model. This could mean that the more the gamblers have fun, the more the casino employees are likely to gamble in order to experience similar fun.

The remaining two variables indicate that, exposure to gambling and availability of ATMs and mobile money transfer services had a positive coefficient of .027 and .004 respectively. Further, the significance value for the two variables was as follows:

.293 and .904 respectively, which were greater than 0.05. This could imply that, although these variables are important aspects of gambling behavior, they are not priority levels at the moment in predicting casino employees gambling behavior. This could be interpreted to mean that exposure to gambling may or may not tempt employees to gamble. This could be as a result of the experience, which could be negative when gamblers lose or positive when they win. Availability of ATMs and money transfer services may or may not lead to employees being tempted to gamble, because they may not always have money to withdraw from their accounts. Therefore, if casinos were to reduce the chances of their employees' involvement in gambling, they should put more emphasis on the first four predictors in the model as they best predict the gambling behavior of casino employees.



## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter focuses on the summary, conclusions, recommendations and implications for further research. This was arrived at through the scrutiny of the data analyzed in chapter four as well as making inferences and deductions from the data. What follows is a summary of the findings on influence of gambling in casinos on employees' behavior in Nairobi County, Kenya.

#### **5.2 Summary of Findings**

This section presents the summary of the study on influence of gambling on casino employees' behavior in Nairobi County Kenya, based on the study specific objectives. The summary of the findings, conclusion and recommendations are presented according to the study objectives in the sections that follow:

##### **5.2.1 Extent to which Casino Employees Gamble**

The study sought to establish the extent to which casino employees' gamble in Nairobi County. The study focused particularly on the following aspects; employees' attitude towards gambling, employees' reasons for gambling, employees' participation in gambling and frequency of gambling. The findings of the study revealed that, gambling causes income losses, employees have negative attitude towards gambling, gambling is addictive, some employees have positive attitude towards gambling, while others felt that gambling is a form of entertainment with a few saying that it is a bad habit. The reasons why employees gamble were said to be easy money, entertainment purposes, addiction and excitement, as a hobby and due

to influence from colleagues. Most of the employees had seen their colleagues gamble.

The frequency which employees gamble is either often or very often as reported by fellow colleagues and Government Inspectors; this implies that casino employees do gamble. The mean score for the employees who had seen their colleagues gamble was higher than that of those who had not seen them gamble. All the Government Inspectors who work in the casinos as regulators said the employees gamble very often in neighboring casinos. The view of the Government inspectors could be more accurate because they are neutral and work in all the casinos in Nairobi on rotational basis and they reported spotting the employees in those other casinos frequently.

### **5.2.2 Gambling Influences Employees Socio-economic Behaviour**

This study also sought to establish whether gambling in Nairobi casinos influences the employees gambling behavior. This objective was achieved by investigating the following aspects:-disruption of family relationships, disruption of relationship with colleagues, heavy alcohol, cigarette and drug consumption, betting more than one can afford to lose, gambling with large amounts of money, going back to chase losses, borrowing money to gamble, health issues, financial problems and feeling guilty. According to the survey 54.7% of the employees had colleagues who had experienced gambling related problems.

The study shows that 70.9% of the employees liked their jobs and had a positive attitude, while 24.7% did not like their jobs, thus a negative attitude. Most of the employees liked their jobs because; they found them interesting and exciting, others found the pay exciting while others agreed that they enjoyed socializing with the guests in casinos. However some did not like their jobs due to the following reasons;

poor pay, poor working environment, unfavorable shifts, employers being too strict, gambling among the patrons and the fact that the casinos do not have smoking areas. Although the employees would rather pursue different careers than work in casinos, they worked there because it was the only available job. However, they would not recommend the casino job to other people and they felt that in-service training would make casino employees more prepared to make wise decisions.

### **5.2.3 Influence of Casino Environment on the Employees' Gambling Behaviour**

The study found out that the following aspects can influence an employee's gambling behavior: -exposure to gambling, availability of ATM and mobile money transfer services and seeing gamblers win. Close interaction between employees and gamblers increases employees gambling chances as well as seeing gamblers having fun. Although seeing patrons lose money discourages some employees from gambling, acquiring knowledge on how games are played has not made the employees realize that they cannot overcome the house/casino odds in most games.

### **5.2.4 Availability and Effectiveness of Casino Staff Training on Responsible Gambling**

The study found out that, majority of the employees in the casinos in Nairobi County had not received any training on responsible gambling. However, employees had received training on how to perform their casino duties and not on responsible gambling. They however felt that training can help them in the following ways; creating awareness, reducing chances of gambling and avoiding gambling completely. The employees agreed that the casinos do not support training on

responsible gambling because; problem gamblers bring a lot of money to the casinos and enlightening them may lead to loss of business.

### **5.2.5 Remedies Available for Treatment of Problem Gamblers**

The study findings imply that, gambling can be reduced through; restricting employees from gambling, counseling and rehabilitation. The government and other stakeholders should put up institutions for counseling and rehabilitating of problem gamblers. According to 86.2% of the employees, they did not know of the existence of any gambling centers in Kenya as compared to 4.9% who knew and thus the study concluded that, the centers do not exist or employees do not know if they are there. The study also concluded that, the gambling treatment centers available were not specific for gambling addiction, but were for drug and alcohol addicts.

### **5.3 Conclusions**

The study concludes that casino employee gambling behavior is affected by a multitude of varied and often contrasting influences and variables. It is also clear that the behavior exhibit some important patterns that can be increasingly understood and subsequently used to advance responsible gambling. However, these study conclusions are based on the specific independent variables from which the following conclusions were drawn.

Casino gambling influences employees' behavior in Nairobi County Kenya. This implies that exposure and accessibility to gambling influences employees' behavior. These could encourage impulsive gambling and make the temptations very high. The provision of gambling services requires the employee involvement in the service delivery system, where that service is produced by the venue and consumed by the gambler simultaneously. This proximity tempts casino employees to get involved in

gambling. Close interactions with gamblers and engagement in 'real' social exchanges, particularly with regular patrons also influences their behavior and they gambled often, therefore a relationship exists between gambling in casinos and employees' gambling behavior.

Gambling in casinos influences employee's socio-economic behavior, because their social life changes due to unstable families' and colleagues' relationships. The employee is not able to plan his finances leading to debts and lose of family savings. The employee is likely to lose his job due to absenting himself from duty, translating to more problems to the family and the society at large. Such employees may have health issues and a feeling guilty which may eventually lead to alcohol and drug consumption. The study concludes that a significant relationship exist between working in a casino and employees' socio-economic behavior.

The casino work environment influences the casino employees gambling behavior. When the employees witness the gamblers win, identifying with them, being caught up in the excitement and hearing about gambling also contributes to employees' gambling behavior. The casino environment which influences employees gambling behavior is interpreted as follows: absence of clocks makes time pass without noticing, absence of windows contributes to total concentration because the outside world is nonexistence, lights and sounds are both nonverbal communication giving the impression that everyone is winning, while in reality, most could be losing, ambience and cleanliness gives casinos a homely and friendly feel, carpets are welcoming, pleasing to the eyes and evokes a safe comfortable feeling. Casino gambling therefore influences employees' behavior as a result of exposure to

gamblers, gambling and the casino environment. There is a significant relationship between casino environment and employees' gambling behavior.

Staff training on responsible gambling was not available in all the casinos in Nairobi County. The casino owners are not committed to such training because they were in business and gamblers bring a lot of money. There is no significant relationship between availability of preventive training and staff engagement in responsible gambling.

The measures/remedies available for treatment of problem gambling included restriction and counseling, but employees still gambled in nearby casinos. Specific treatment centers for problem gambling were not available in Kenya. The results concluded that there is no significant relationship between remedies/treatment centers and casino employees gambling behavior.

## **5.4 Recommendations**

### **5.4.1 Recommendations for Policy**

The County Governments should facilitate the introduction of rehabilitation centers specific for problem gamblers. New casinos should be located away from the Central Business District and limit their operation hours in order to reduce harm associated with extended play. Enforcement on the ban on smoking in casinos should be implemented and offenders prosecuted.

### **5.4.2 Recommendation for Practice**

The study recommends the following: casinos should improve on the employees working conditions and benefits such as: better working hours, healthy work condition free of smoke, better pay and provision of transport for employees on shifts

that end at 3a.m when public transport may not be available. The casinos should also ensure that employees are trained on responsible gambling; to protect them from the possible addiction, thus reducing the chances of stealing from their employers to gamble. The study also recommends the need for casino owners to contribute to a kitty which will help the addicts get rehabilitation. This will help employees manage gambling related problems, once the establishment of specific gambling addiction management centers is operational. The casinos further need to enforce the policy on hazards at workplace such as smoking, noise and abusive customers. Provision of facilities such as ATM machines, mobile money transfer services and shylocks at workplace should be restricted to customers only.

#### **5.4.3 Recommendation for Further Studies**

The study recommends further research on the following areas: Influence of casino gambling on employees in other parts of Kenya to ascertain whether the current findings apply to other parts of Kenya. Research on other types of gambling, especially online gambling, for example, “sports pesa” “Betin” and “Mcheza” which are very common with the youth and the impact it has on their lives. Research on illegal gambling in the estates, streets of major towns and villages in order to establish the impacts it has on the Kenyan productive age group. The study only looked into the effects of independent variables on the gambling behavior of casino employees, studies could be carried out on the impacts gambling has on the families of the casino employees who gamble.

#### **5.5 Contributions of the Current Study**

The study has made significant contribution to policy, practice and to the body of knowledge in the gaming sector, as follows:

In relation to policy, the study revealed the need for rehabilitation centers specific for problem gamblers, limit on the operation hours and locate new casinos away from the Central Business District. The study also makes contribution to practice as follows: need to train employees on responsible gambling, better working conditions and contribution to establishment of rehabilitation centers. The study further makes contribution to the body of knowledge by clearly demonstrating the existence of a relationship between, gambling in casinos and employees' behavior.



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## **APPENDICES**

### **Appendix A: Questionnaire for Casino Employees**

Dear respondent,

I am a student at Kenyatta University pursuing a Ph.D. in Hospitality Management. My research topic is **“Influence of Gambling on Casino Employees’ Behavior in Nairobi County, Kenya.”** I kindly request you to fill in the questionnaire as correctly and as honestly as possible. Be assured that your identity and response will be treated with utmost confidentiality. For this reason, do not write your name on the questionnaire.

Thank you.

Teresa Wangui Kinuthia

**INSTRUCTIONS**

This questionnaire has six sections. Please respond to all questions.

**SECTION A: EMPLOYMENT BACKGROUND**

---

1) How long have you been working in this casino?

Less than 1 year	<input type="checkbox"/>
1-5years	<input type="checkbox"/>
6-10 years	<input type="checkbox"/>
11-15 years	<input type="checkbox"/>
16-20 years	<input type="checkbox"/>
Over 20 years	<input type="checkbox"/>

2) What is your current position?.....

3) Prior to coming to this casino, had you worked in a casino elsewhere?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If yes, for how long?.....

4) Why did you choose to work in a casino? Using the scale of 1 to 5 below (where 1 = strongly disagree, 2 = disagree, 3 = not sure 4 = agree, 5 strongly agree), please say how much you agree or disagree with each statement by placing a tick where applicable.

Statement	1	2	3	4	5
-----------	---	---	---	---	---

1	I needed a job					
2	Casinos pay well					
3	Casino employment has various benefits					
4	I enjoy interacting with players					
5	I knew people working in casinos					
6	Working hours appealed to me					
7	I was already familiar with casinos					
8	I had previous experience in a casino job					

5) To what extent do you agree with the following statements concerning your working in a casino? (Where 5= strongly agree, 4=Somehow agree, 3= Not sure, 2 Somehow Disagree, 1= strongly disagree). Does working in a casino generally cause the following?

	Statement	5	4	3	2	1
1	Disruption of family relationships					
2	Disruption of relationship with colleagues					
3	Poor financial management skills					
4	Heavy alcohol consumption					
5	Drug addiction					
6	Cigarette consumption					
7	Relaxing, socializing and excitement					

**SECTION B: GAMBLING BEHAVIOUR**

---

6) What is your attitude towards gambling?

.....

.....

.....

7) Why do you think people gamble?

.....



.....  
 .....

8) Have you seen other employees participate in gambling?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

9) How frequently do employees gamble?

Very often	<input type="checkbox"/>
Often	<input type="checkbox"/>
I do not know	<input type="checkbox"/>
rarely do they gamble	<input type="checkbox"/>
Not at all	<input type="checkbox"/>

**SECTION C: MEASURE OF GAMBLING BEHAVIOUR**

---

10) Thinking about the last 12 months, tick the statement that generally represents your opinion. (**Key:** Not sure = 0, Sometimes = 1, Most of the time = 2, Almost always = 3)

	Statement	0	1	2	3
1	Some casino employees bet more than they can really afford to lose.				
2	Some casino employees gamble with larger amounts of money to get the same feeling of excitement.				
3	When casino employees gamble, they go back another day to try to win back the money they lost?				
4	Sometimes casino employees borrow money to gamble?				
5	Generally, there might be a problem with gambling?				
6	Generally, gambling causes health problems, including stress or anxiety?				
7	People criticize betting and say that casino employees have				

	a gambling problem, regardless of whether or not you think it is true?				
<b>8</b>	Generally, gambling causes financial problems in households?				
<b>9</b>	Generally, gambling causes a feeling of guilty?				

**11)** Do you have colleagues who have experienced problems related to gambling?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If yes, which aspects (risk indicators) of problem gambling behavior did they display?

Betting more than they had planned	<input type="checkbox"/>
Borrowing money to gamble	<input type="checkbox"/>
Absenteeism from work	<input type="checkbox"/>
Leaving the casino forcibly/reluctantly	<input type="checkbox"/>
All the above	<input type="checkbox"/>

**12)** Generally, do you like your work?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If yes, why do you like it? (Tick as appropriate)

I find it interesting and exciting	<input type="checkbox"/>
The pay is good	<input type="checkbox"/>
Socialization with the guests	<input type="checkbox"/>

If no, why don't you like it? (Tick as appropriate)

Employer is too strict	<input type="checkbox"/>
------------------------	--------------------------

Problem gambling among patrons	<input type="checkbox"/>
Unfavorable shifts	<input type="checkbox"/>
Low pay	<input type="checkbox"/>
Poor work environment	<input type="checkbox"/>

Others (*Please explain*)

.....

.....

.....

**13)** Using the scale of 1 to 5 (where 1 = strongly disagree, 2 = disagree, 3 = not sure 4 = agree, 5 strongly agree), please say how much you agree or disagree with each statement by placing a tick in one of the boxes.

	Statement	1	2	3	4	5
1	I would recommend this job to other people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	I would rather pursue a different career than work in a casino.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	I work here because this is the only job available.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	In service training would make casino employees more efficient.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**SECTION D: EFFECTS OF JOB ENVIRONMENT**

---

**14)** Using the scale of 1 to 5 below (where 5 = strongly agree, 4= agree, 3 = not sure 2 = disagree, 1= strongly disagree), please say how much you agree or disagree with each statement by placing a tick in one of the boxes.

	Statements	5	4	3	2	1
1	Exposure to gambling can influence a person's behavior.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Availability of ATMs and MPESA can tempt one to gamble.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3	Seeing gamblers win can tempt one to gamble.					
4	Music and lighting increases ones chances of gambling.					
5	Close interaction with gamblers increases chances of gambling.					
6	Seeing how much fun the gamblers are having tempts a person to gamble.					
7	Receiving gambling tips on gambling from gamblers tempts one to gamble.					
8	Seeing patrons losing money discourages one from gambling.					
9	Acquiring knowledge on games has made me realize that I cannot overcome the house odds in most games.					

**SECTION E: GAMBLING BEHAVIOUR MANAGEMENT**

---

15) Have you received any training on responsible gambling?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If yes, how has it impacted on your gambling behavior?

It has reduced chances of my gambling	<input type="checkbox"/>
It has created awareness	<input type="checkbox"/>
I have stopped gambling completely	<input type="checkbox"/>
No effect	<input type="checkbox"/>

Indicate where you got the training from?.....  
 .....  
 .....

Was the training in house or conducted by other institutions?

In-house	<input type="checkbox"/>
Other institutions	<input type="checkbox"/>

If not in-house, why do you think that is the case?

Casino owners not committed to reduction of problem gamblers	<input type="checkbox"/>
--	--------------------------

Problem gamblers bring a lot of money to the casino	<input type="checkbox"/>
---	--------------------------

Others, *(please explain)*.....  
 .....  
 .....

**16)** In case of problem gambling, which measures are available to reduce the problem?

Counseling	<input type="checkbox"/>
Restricting employees from gambling	<input type="checkbox"/>
Rehabilitation	<input type="checkbox"/>
All the above	<input type="checkbox"/>

Others (please explain).....  
 .....  
 .....

**17)** Do you know of any gambling treatment centers for problem gamblers in Kenya?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If yes, how would you rate the effectiveness of the gambling treatment centers in helping problem gamblers?

Very effective	<input type="checkbox"/>
Effective	<input type="checkbox"/>
Fairly effective	<input type="checkbox"/>
Not effective	<input type="checkbox"/>
Not sure	<input type="checkbox"/>

Any other comments .....

-----  
 -----  
**SECTION F: PERSONAL INFORMATION**

---

**18) Your sex:**

Male	<input type="checkbox"/>
Female	<input type="checkbox"/>

**19) What is your age group?**

18-25	<input type="checkbox"/>
26-35	<input type="checkbox"/>
36- 45	<input type="checkbox"/>
46-55	<input type="checkbox"/>
56 and above	<input type="checkbox"/>

**20) What is the highest educational qualification you hold?**

Secondary certificate	<input type="checkbox"/>
Diploma or trade certificate	<input type="checkbox"/>
Bachelor's degree	<input type="checkbox"/>
Postgraduate degree	<input type="checkbox"/>

Other (please state).....

**21) Please indicate your monthly income**

Less that KES 10,000	<input type="checkbox"/>
KES 11,000- 20,000	<input type="checkbox"/>
KES 21,000-30,000	<input type="checkbox"/>
KES 31,000-40,000	<input type="checkbox"/>
KES 41,000 -50,000	<input type="checkbox"/>
KES 51,000 and above	<input type="checkbox"/>

**Appendix B: Interview Guide for Managers**

**Section A: Background Information**

---

- 1) Please tell me about yourself. Probes (age, academic qualifications, length of stay at current station, position held)

**Section B: Socio-Economic Impacts of Casino Employment on Employees**

- 2) Why did you choose to work in this casino? .....  
.....  
.....  
.....
- 3) Do you enjoy working in a casino? .....
- 4) If yes, what do you like about it? Probes (good pay, other benefits like medical cover, loan facilities) .....

.....  
.....  
.....

5) If no why don't you like it? Probes (employer attitude, Problem gambling amongst patrons, bad shifts, low pay, bad work environment) .....

.....  
.....  
.....  
.....

6) Has your working here impacted on your employees positively or negatively?

.....

7) If positive state the impacts.....

.....  
.....  
.....

8) If negative, state the impacts. ....

.....  
.....  
.....

9) Do your employees gamble? Or show interest in gambling? Probes (how frequently? where?).....

.....  
.....  
.....



**10)** Are there any problems associated with gambling that you have experienced with the employees? (Probes, name the experienced problems,) .....

.....

.....

.....

.....

**11)** Which aspects (risk indicators) of problem gambling behavior did those employees display? Probes(borrowing money, belief in gambling superstition, misunderstanding of probability, alcoholism, betting more than they had planned,Absenteeism).....

.....

.....

.....

**12)** Does your institution have strategies laid down to prevent / curb problem gambling amongst employees?Probes (if yes state the strategies, have the strategies worked?) (If no, why?) .....

.....

.....

.....

**Section C: The Extent to Which Casino Employees Are Involved In Gambling**

---

**13)** Do you have employees who had gambled prior to their employment here? Probes (if yes do you gamble now).....

.....

.....

.....  
.....

14) How frequently do employees who gamble engage in it? .....

.....

15) Does your current work station have a policy on employee gambling? Probes (If yes what is the policy, if no, why isn't there one). .....

.....

.....

.....

**Section D: Effectiveness of Casino Staff Training on Responsible Gambling**

16) Are there any problems associated with gambling that you know of?.....

.....

17) Do you think working in a casino may turn employees into problem gamblers?

.....

.....

.....

.....

18) Have you received any training on responsible gambling? Probes (If yes where did you get the training, was it in house or outsourced, If YES,has it helped you, If NO, why isthatthecase?.....

.....

.....

**Section E: Availability of Specialists' Treatment Centers for Employees Problem Gamblers**

---

**19) Which measures do you think should be taken to reduce problem gambling?**

Probe (Are there gambling treatment centers that you know of).....  
.....  
.....  
.....  
.....

**20) What happens to employees who display problem gambling? Probe. Are the staff who display problem gambling treated? If yes where, if no why?).....**

.....  
.....  
.....

**21) If yes how would you rate the effectiveness of gambling treatment centers in helping problem gamblers?.....**

.....  
.....  
.....

**22) If no why aren't there problem gambling treatment centers in Kenya?**

.....  
.....  
.....

**Appendix C: Interview Guide for Government Inspectors/Regulators**

**Section A: Background Information**

1) Please tell me about yourself. Probes (age, academic qualifications, length of stay at BCLB, position held).....

.....  
.....

**Section B: Socio-Economic Impacts of the Casino Regulators**

2) Why did you choose to work for the BCLB?.....

.....  
.....

3) Do you enjoy working as a casino regulator?.....

.....

4) If yes, what do you like about it? Probes (good pay, other benefits like medical cover, loan facilities) .....

.....

5) If no why don't you like it? Probes (employer attitude, Problem gambling amongst patrons and casino employees, bad shifts, low pay, bad work environment) .....

.....  
.....

6) Do you think working in a casino impacts on the employees positively or negatively? Probes

If positive state the impacts.....

.....  
.....

If negative, state the impacts

.....  
.....  
.....

7) Do casino employees gamble? Or show interest in gambling? Probes (how frequently, Where, in house or in other casinos? .....

.....  
.....

8) Are there any problems associated with gambling, that you have experienced with the casino employees? (Probes, name the experienced problems) .....

.....  
.....

9) Which aspects (risk indicators) of problem gambling behavior do employees in casinos display? Probes (borrowing money, belief in gambling superstition, misunderstanding of probability, alcoholism, betting more than they had planned).....

.....  
.....  
.....

10) Do casinos have strategies laid down to prevent / curb problem gambling amongst employees? Probes (if yes state the strategies, have the strategies worked?) (If not, why?).....

.....  
.....  
.....

**Section C: The Extent to Which Casino Employees Are Involved in Gambling**

11) How frequently do casino employees gamble? .....

.....

.....

.....

12) Does BCLB Nairobi County have a policy on casino employee gambling?

Probes (If yes what is the policy, if no why isn't there one).....

.....

.....

.....

.....

**Section D: Effectiveness of Casino Staff Training on Responsible Gambling**

13) Are there any problems associated with gambling that you know of?.....

.....

.....

.....

14) Do you think working in a casino may turn employees into problem gamblers?

.....

.....

.....

15) Have you as a casino regulator received any training on responsible gambling?

Probes (If yes, where did you get the training, was it in house or outsourced, if yes, has it helped you, If NO, why?).....

.....

.....

**Section E: Availability of Specialists' Treatment Centers for Employees**

**Problem Gamblers**

**16)** Which measures do you think should be taken to reduce problem gambling?

Probe (Are there problem gambling treatment centers that you know of in Kenya?) .....

.....  
.....  
.....

**17)** What happens to employees who display problem gambling? Probes, Are they treated? If yes where, if no why?).....

.....  
.....

**18)** If yes how would you rate the effectiveness of gambling treatment centers in helping problem gamblers?.....

.....  
.....  
.....

**19)** If no why aren't there problem gambling treatment centers in Kenya?

.....  
.....  
.....

**20)** Do casinos have policies on Corporate Social Responsibilities? .....

.....  
.....  
.....



21) Thinking about the last 12 months, tick the statement that is most appropriate

(Key: Never = 0, Sometimes = 1, Most of the time = 2, Almost always = 3)

	<b>Statement</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
1	Have you seen casino employees bet more than they could really afford to lose?				
2	Have you seen casino employees gamble with larger amounts of money to get the feeling of excitement?				
3	When people gamble, do they go back another day to try to win back the money they lost?				
4	Have you seen casino employees borrow money to gamble?				
5	Have you felt that there might be a problem with gambling among casino employees?				
6	Do you think gambling causes any health problems, including stress or anxiety?				
7	People criticize betting and tell you that casino employees had a gambling problem, regardless of whether or not you thought it was true?				
8	Do you think that gambling causes any financial problems in households?				
9	Do you think gambling causes a feeling of guilty?				

### **Appendix D: Observation Checklist**

The following were observed

- What is the appearance of the casinos?
- Are there money lenders?
- Are there ATMs /Money Transfer facilities that employee's access?
- Are there smoking zones?
- Are the rooms carpeted?
- Do employees interact with gambles?
- Do the casinos have windows?
- Do the casinos have curtains?
- Are there wall clocks in casinos?

### **Appendix E: List of Casinos in Nairobi County**

1. Golden Palm Regency	Laico Regency Hotel
2. Paradise Casino	Safari park Hotel
3. Joker's Wild Casino	CBD
4. Babylon Casino	680 Hotel
5. Finix Casino	Hurlingham
6. Sunrise Junction	Ngong Road
7. Diamond place/ Lucky Planet	High ridge
8. May fair Casino	West lands
9. Pink Apple Casino	Westland
10. Flamingo	Westland
11. Multigame Casino	Afya Centre CBD
12. Captains Club	Mombasa Road
13. Las Vegas	Westland
14. City Casino	CBD
15. Cameo	CBD
16. Eastland Casino	East lands Hotel Hurlingham
17. Intercontinental Casino	Intercontinental Hotel



KENYATTA UNIVERSITY  
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NAIROBI, KENYA

Tel. 810901 Ext. 57530

Internal Memo

FROM: Dean, Graduate School

DATE: 23<sup>rd</sup> June, 2015

TO: Ms. Kinuthia Teresa Wangui  
C/o Hospitality Management Dept.  
Kenyatta University

REF: T130/22252/12

SUBJECT: APPROVAL OF RESEARCH PROPOSAL

This is to inform you that Graduate School Board at its meeting of 17<sup>th</sup> June, 2015 approved your Research Proposal for the Ph.D. Degree, Entitled "Influence of Gambling on Casino Employees' Behaviour in Nairobi County, Kenya".

You may now proceed with data collection, subject to clearance with the Permanent Secretary, Ministry of Higher Education, Science and Technology.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking forms per semester. The form has been developed to replace the progress report forms. The supervision Tracking Forms are available at the University's website under Graduate School webpage downloads:

By copy of this letter, the registrar (Academic) is hereby requested to grant you Substantive registration for your Ph.D studies.

Thank you.

  
JULIA GITU

FOR: DEAN, GRADUATE SCHOOL

c.c. Chairman, Hospitality Management Dept.

Registrar (Academic)

Supervisors:

1. Dr. Charles Murungi  
Department of Hospitality and Tourism Management  
**Kenyatta University**
2. Dr. Bonface O. Kihima  
Technical University of Kenya  
C/o Department of Hospitality Management  
**Kenyatta University**
3. Dr. Ray Mutinda  
University of Lugano, Switzerland  
C/o Department of Hospitality Management  
**Kenyatta University**

JG/m

**Appendix F: Kenyatta University Research Approval**





**NATIONAL COMMISSION FOR SCIENCE,  
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,  
2241349, 310571, 2219420  
Fax: +254-20-318245, 318249  
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When replying please quote

9<sup>th</sup> Floor, Utalii House  
Uhuru Highway  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref: No.

Date:

**30<sup>th</sup> July, 2015**

**NACOSTI/P/15/2850/7302**


**Teresa Wangui Kinuthia  
Kenyatta University  
P.O Box 43844-00100  
NAIROBI.**

**RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *"Influence of gambling on casino employees' behaviour in Nairobi County, Kenya,"* I am pleased to inform you that you have been authorized to undertake research in Nairobi County for a period ending **8<sup>th</sup> January, 2016**.

You are advised to report to the **County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.

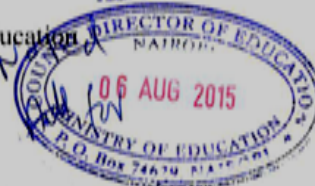
  
**DR. S. K. LANGAT, OGW  
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner  
Nairobi County.

The County Director of Education  
Nairobi County.

**COUNTY COMMISSIONER  
NAIROBI COUNTY  
P. O. Box 30124-00100, NBI  
TEL: 341000**



**Appendix G: NACOSTI Research Authorization**



**Appendix H: Photo of a Casino**