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EXPLAINING THE INTENTION TO PLAY AND BEHAVIOR OF PLAYING SPORTS
BETTING GAMES OF YOUNG FINNISH ADULTS: AN APPLICATION OF THE
THEORY OF PLANNED BEHAVIOR

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TIIVISTELMÄ

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Tutkielman nimi:	Nuorten suomalaisten aikuisten urheilupelaamisintention ja käyttäytymisen selittäminen suunnitellun käyttäytymisen teorian avulla.
School:	School of Business and Management
Maisteriohjelma:	International Marketing Management
Vuosi:	2015
Pro Gradu -tutkielma:	Lappeenrannan teknillinen yliopisto 113 sivua, 7 kuviota, 9 taulukkoa ja 3 liitettä
Tarkastajat:	Professori Sanna-Katriina Asikainen Professori Liisa-Maija Sainio
Hakusanat:	Urheilupelien pelaaminen, pelaamisintention selittäminen, pelaamiskäyttäytymisen ymmärtäminen, käyttäytymistä selittävät tekijät, suunnitellun käyttäytymisen teoria

Tutkielman tarkoitus oli tutkia nuorten, 18–34 vuotiaiden, suomalaisten aikuisten urheilupelaamisintention ja -käyttäytymistä. Nuorten aikuisten pelaamisintention ja -käyttäytymistä pyrittiin ymmärtämään ja selittämään suunnitellun käyttäytymisen teoriaa hyödyntäen.

Kvantitatiivinen tutkimus suoritettiin onlinekyselynä. Kysely lähetettiin sekä Lappeenrannan teknillisen yliopiston opiskelijoille että Urheilulehden tilaajille. Tarkoituksena oli tavoittaa otos, joka edustaa kattavasti tutkittavaa joukkoa Suomen populaatiosta. Tutkimuksen teoria osuus keskittyy suunnitellun käyttäytymisen teoriaan ja sen määrittelemiін intention selittäviін tekijöihin. Analysoimalla koottu data, kausaalisia relaatioita löydettiin, joiden avulla pystyttiin selittämään niin pelaamisintentiona kuin myös käyttäytymistä urheilupelaamisen ollessa kyseessä.

Tulosten perusteella asenne pelaamista kohtaan, subjektiiviset normit, havaittu käyttäytymiskontrolli ja motivaatio vaikuttavat kaikki merkittävästi intention syntyyn. Intention nähdään tulosten perusteella vaikuttavan pelaamisfrekvenssiin merkittävästi.

ABSTRACT

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Title:	Explaining the intention to play and behavior of playing sports betting games of young Finnish adults: an application of the theory of planned behavior
School:	LUT School of Business and Management
Master's programme:	International Marketing Management
Year:	2015
Master's Thesis:	Lappeenranta University of Technology 113 pages, 7 figures, 9 tables and 3 appendixes
Examiners:	Professor Sanna-Katriina Asikainen Professor Liisa-Maija Sainio
Keywords:	Sports betting, explaining intention to play, understanding betting behavior, determinants of behavior, theory of planned behavior

The aim of this Master's Thesis was to examine the determinants of intention and behavior of playing sports betting games in order to explain the intention to play in a more precise way and to be able to understand the behavior of playing. The theory of planned behavior was applied in explaining the intention of young Finnish adults aged 18 to 34.

A quantitative research method was applied and an online survey was sent to the students of Lappeenranta University of Technology and to the subscribers of Urheilulehti in order to reach a sample that present the young population of Finland. The theory of the study focused on the theory of planned behavior and its antecedents, attitude towards behavior, subjective norms, perceived behavioral control as well as motivation. By analyzing the data, causal relationships were found through which the explanation of intention was possible.

The results showed that attitude towards playing, subjective norms, perceived behavioral control and motivation impact the formation of intention significantly. The results also indicated that intention impacts significantly to the playing frequency.

ACKNOWLEDGEMENTS

I would like to express my deepest gratitude to the Lappeenranta University of Technology for providing such an amazing learning experience as well as to all of the people related to MIMM program. Expert professors and friendly co-students made the whole experience much easier and fun.

Special thanks to my supervisor, Professor Sanna-Katriina Asikainen, for your great advices and especially for your patience.

My special thanks goes also to the people that had any impact on the preparation of this Thesis. Without you, this would have been so much harder! Thanks to also everyone who encouraged me to keep on moving forward!

Salla Kekki

Helsinki, October 4th 2015

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1 INTRODUCTION

According to Merikallio and Rautee (2009) as long as there have been money, there have been gambling and different kinds of monetary gaming. As the Internet have reached its current status, it has enabled the gaming industry to grow rapidly. Finland placed as third in the world, when comparing the amount of used money to the monetary games and to gaming industry in a year 2013 (Rahapelaaminen maailmalla). Also in 2013 it was reported that Finns lost money a total of 1.7 billion euros in games provided by the three gaming companies operating in Finland, which are RAY, Veikkaus and Fintoto (Rahapelaaminen Suomessa). No exact figures on how much money have the Finns spent on games operated by foreign gaming operators exist, but different evaluations about the losses in these games are around 100 – 300 million euros (Rahapelaaminen Suomessa), which indicates that the gaming industry in Finland as well as over the world is enormous business affecting masses of people here in Finland also. According to different surveys more than 3 million Finns have gambled within the last year and the gambling in online seems to be most common in age groups of 25-34 and 35-49 (Avellan 2013, 36-37).

The subject of this Master's Thesis study is to explain and understand betting intention and behavior of young adults in Finland. The idea of the study rose from the interest towards intention to play and especially how to understand, explain and predict the actual behavior of an individual with the help of explaining intention. It is remarkable how such a complex entity as an individual's intentions and behaviors can be explained accurately even though criticism over the predictive power of theory of planned behavior has been presented (Fishbein and Ajzen 2010; Van Lange et al. 2012; Ajzen 2011, 1113; Ajzen et al. 2011, 101-117). The other subject that is defining this particular study is specifically the betting behavior of young adults. By researching the betting culture in Finland it is notable that the playing of sports betting games can be seen as a somewhat negative activity, which can be one factor influencing to the intention of playing sports betting games (Avellan 2013, 42-43). In

this study the betting behavior of young adults is seen as a positive hobby or a leisure activity as an assumption.

The study will focus on especially to young Finnish adults aged 18 to 34. The aim of the study is to provide knowledge to help to understand and explain betting intention by applying the theory of planned behavior into the study whereas the results of this study will provide concrete factors, attributes and reasons that influence on the formation of intention to play sports betting games as well as the study helps to understand the behavior of playing. Existing studies are focusing for example on the effect of background factors on the predictors of intention or behavior (see e.g. Miller and Howell 2005) or disordered gambling (see e.g. Martin et al. 2011). There were no studies found about betting intention of Finnish adults or studies in where the studied group is adults conducting a positive phenomenon of betting. Instead of, this study will explain the betting intention without concentrating to the background factors such as gender or religion by giving a comprehensive outlook on the formation of intention to play regarding young population in Finland.

Intention is assumed to be immediate antecedent of behavior, because individual is expected to carry out the intention when an opportunity arises if the degree of actual control over the behavior is in sufficient level (Van Lange et al. 2012, 438). Background factors in addition to other variables such as various social and demographic characteristics, past experiences as well as exposure to new information explain differences in behavioral, normative and control beliefs. Behavioral interferences expose people to information that is designed to change their behavior (Ajzen 2005, 140-141). As the result of the study, we will be able to see what kinds of triggers and attributes effect on the intention to play sports betting games. As there are, without a doubt, as many different kinds of players of sports betting games as there are companies providing games, it will be interesting to see the reasons, why young adults intent to play sports betting games, as the product is not a necessity. The study focuses on the structure of an intention to play. This leads to an answer of what are the drivers of playing sports betting games. This study

approaches the problem from a critical point of view by using quantitative research methods. The most important contribution of the study is a better understanding of what makes the playing of sports betting games attractive and desirable from the point of view of an individual.

1.1 Background

The Finnish gaming system is directed by the Finnish Lotteries Act, which enables gaming operators Veikkaus, RAY and Fintoto to have exclusive rights to organize games in Finland whereas in the Åland Islands, the gaming is operated by PAF (Kuuluvainen et al. 2012, 10; Rahapelaaminen Suomessa). The reason for the monopoly system in Finland is to restrain the social and health related harms caused by monetary games along with guaranteeing the honesty of the games while providing legal protection of the customers. These harms of gaming can be described as uncontrolled gambling and crime as well as set-ups. The monopoly status of the gaming companies in Finland and restriction of competition is allowed by the European Union but with certain conditions that need to be met (Rahapelaaminen Suomessa). The requirement of the monopoly status is that a genuine and consistent effort needs to be shown concretely to reach the goals set for the restrictions of harms caused by gaming (Rahapelaaminen Suomessa).

As the gaming system is directed by the Lotteries Act, The National Police Board is responsible for the surveillance of the advertising of the gaming companies and products in order for them to follow the given guidelines about preventing harmful outcome of problem playing and gambling. The research of the harms caused by gambling and gaming in general is conducted by the Ministry of Social Affairs and Health as is the follow-up also in co-operation with the National Institute of Health and Welfare. Due to the amendment 1.7.2011, all gambling and gaming is forbidden for

persons under the age of 18, which has noticeably decreased gambling of young people in Finland. (Kuuluvainen et al. 2012 11-12; Rahapelaaminen Suomessa)

In agreement with the Lotteries Act, all of the profits from the gaming are used for utilitarian purposes as the distribution of gaming company Veikkaus' profits is decided by the Ministry of Education and Culture. The profits from the games provided by Veikkaus are used for funding of science, art, sport and youth work. On the other hand, the distribution of the profits from the games provided by RAY, is controlled by the Ministry of Social Affairs and Health. RAY is an active participant in the distribution process as the company makes a suggestion for the Ministry about the distribution of the profits. RAY is responsible for the distribution of the benefits as well as the practicalities concerning the surveillance and the assessment of the benefits. The gaming profits provided by RAY is used to fund social and welfare of organizations, the rehabilitation of war veterans and to help the less fortunate. The profits provided by Fintoto is distributed and regulated by the Lotteries Act while the Ministry of Agriculture and Forestry is responsible of the implementation as the profits are used to fund the promoting of horse breeding and equestrian sports. (Avellan 2013, 6; Rahapelaaminen Suomessa)

When it comes to the gambling frequency of Finns, it can be said that the Finns are active gamblers. As mentioned earlier, in 2013 Finns lost a total of 1.7 billion euros in games provided by the three gaming companies in Finland and around 100-300 million euros to games operated by foreign gaming operators. According to the report made about the gaming in Finland altogether 917,5 million euros plus taxes 161,7 million euros were distributed for common good (Rahapelaaminen Suomessa). On average a Finnish adult over the age of 18, spent 376.40€ on gaming from where 193.20€ were used on games operated by Veikkaus, 171.30€ on games operated by RAY and 12.0€ on games operated by Fintoto (Avellan 2013, 29) but the exact total consumption of gaming is not known because of the gambling done on foreign gaming sites and through illegal betting.

As we can interpret from the statistics, Finns are willing to use considerable amount of money to monetary games. The reasons for this phenomenon are not straightforward and that is one of the reasons why explaining betting and gambling intention as well as behavior is important. Gambling and monetary gaming in general is a subject that divides opinions in a both positive as well as in a negative way. In the report, the answers show that up to two thirds of Finns consider problem gambling as a serious problem whereas over 90% thinks that there should be no encouragement to gamble (Avellan 2013, 42-43). Over 70% of Finns think that there are too many opportunities to gamble and almost 15% of Finns are willing to forbid gambling all together (Avellan 2013, 42-43). Overall the monopoly system is seen to be an effective way of reducing harms and problems caused by the gambling, as well as is the age limit of 18 years (Avellan 2013, 42). The gambling activity of Finns is quite high as 78% have gambled within the last 12 months, which corresponds to circa 3.1 million Finns from which 12% gambled several times in a week and 34% gambled around once a week (Avellan 2013, 37). One can still say that gambling is quite concentrated, as a small group of approximately 5% of players, bring in the majority of the gaming profits. The most popular games among the Finns are Lotto, Viking Lotto, Jokeri, the Lottery Tickets of Veikkaus and slot machines (Avellan 2013, 36).

As mentioned earlier the aim of this study is to explain betting intention of young adults, but to be more specific, the study is targeted to young Finnish adults aged from 18 to 34 years. Nowadays the internet is full of different kinds of companies providing various kinds of games and leisure activities online. Some of them may even have offline outlets but in Finland only Veikkaus, Raha-automaattiyhdistys and Fintoto are licensed gaming companies due to the Lotteries Act (Merikallio and Rautee 2009, 9). Despite the Lotteries Act, several gaming companies are competing in the same markets with the licensed companies. As long as internet is a place of worldwide offerings, there will be foreign companies competing with the Finnish companies from the same market share and customers.

There is a wide range of products and services in the internet to help to pass the free time or for the leisure activities. The offerings range from poker, casino, smart games, scratch and instant tickets, lotteries, horse games, gambling to sports betting just to name a few (Viren 2008, 54-55). Games can be differentiated from each other by the pace of the game's rhythm and other product attributes. Because there are such a variety of products in the market satisfying similar needs, one can say that it can be a challenging process to compare offerings, attributes, products and services, while trying to make the decision to what to play or on the other hand, what not to play. The world of gaming can also be very tempting. In this particular study, the term 'sports betting' includes all betting, gambling and playing behavior regarding sports. In the study, indicators, attributes and motivational factors are studied that form the intention to play sports betting games. By using the predictors of the theory of planned behavior, it is seen if all of these predictors such as attitude toward behavior, subjective norm and perceived behavioral control as well as explanatory factors are needed in order to form an intention. As motivation is one enabler of behavior, the study will be focusing also to seek out the motivational factors of playing sports betting games.

There are very few academic studies to be found about the betting intention or betting behavior of Finnish people let alone about the betting intention of young Finnish adults. Explaining betting intention as well as behavior of young adults is seen important factor in controlling the harms caused by gambling and betting. There are several actions done in order to control that specific behavior, for example by setting the age limit of 18 to prevent underage gambling. Sports and sports betting are intriguing phenomena that are seen tempting to young adults and older as well. The gaming companies can be seen in almost everywhere in Internet and also in sports events. When there is a major sport event, for example Olympics, World Championships etc. the media all over the world is full of articles discussing about those events and the performances of the athletes as well as the ads of the gaming companies and discussions over the odds that are set to every sports event.

The study will be giving perspective whether for example the fact that all of the Veikkaus' profit is being distributed to benefit Finnish society, has any effect on the formation of intention to play. Over hundreds of millions of euros of Veikkaus' profits are distributed by the Finnish Ministry of Education and Culture for the benefit of all the Finns in the form of supporting the sports and youth work as well as arts and science (Avellan 2013, 6; Rahapelaaminen Suomessa). It is safe to say that by playing Veikkaus' games, the winner is always the Finns. One might think that these kinds of factors would matter in the formation of betting behavior but sometimes things that we take and see as granted, may not be as they seem. With the help of the study, some kind of evidence of whether this kind of information or the attitude towards the behavior or maybe the subjective norms, impact the intention to play will be provided among other things. One of the main reasons for the study is to provide understanding and explanatory factors of how and why the intention of playing sports betting games is formed.

Other point of view why especially young adults are seen as an important target group in this study is the fact that population in Finland is aging rapidly (Statistics in Finland. Population development in independent Finland – greying baby boomers). This phenomenon forces companies to focus more and more their actions to the younger target audience in order to keep up the growth. There are studies done about aging population of Finland and how the large aging group of Finns will have a great impact on the consumption of products and services in the near future. There are evidence that in many fields the aging population count for a massive part of consumption leading to a conclusion that when this large group of people are no longer consuming (Kunz 2007), the void have to be filled with new consumers, which naturally are the young adults of today. The reason for picking up young adults as a target group for this study was mainly because of the problem with the aging population of Finland.

Similar studies like this about gambling or betting intention and behavior are difficult to find. There are a lot of studies about gambling behavior in general but from

different nationalities than Finnish. As the acts of the gaming companies are restricted in different ways in different countries, the fact that the study focuses on the population of Finland, is seen important. Some of the existing studies are explaining or predicting the gambling behavior of under aged teens or students (see e.g. Miller and Howell 2005; Martin et al. 2011). Some of the existing studies are conducted by different Finnish officials such Ministries or the Police Board. These studies are done mostly from the point of view of researching the whole population in Finland overlooking the age groups (Rahapelaaminen Suomessa; Rahapelaaminen maailmalla; Turja et al. 2011). The existing studies also handle the gaming industry in Finland more generally including the legislation, obligations of the government and different Ministries, international operational environment of gambling, and problem gambling (see e.g. Kuuluvainen et al. 2012), which forms a wide part of the studies and impacts on the subject of the study as well as how the study is conducted. After examining the existent literature the need for this type of study is apparent.

1.2 Defining the research problems

Much of the betting and gambling behavior research is aimed at understanding, explaining and predicting these behavioral types in various countries and among various groups of people. Nevertheless, several researches are also done from a strongly different point of view about gambling, betting and gaming behavior as they are done from the national perspective where the main focus is to view more closely on what kind the behavior is nationwide. Often these kinds of researches include a review of the legislation and in the case of Finland, how the profit provided by gaming is distributed (Rahapelaaminen Suomessa; Rahapelaaminen maailmalla; Turja et al. 2011). Even though the existing research has added a great deal of understanding and explanatory information about betting and gambling behavior, it has not fully managed to explain the betting intention of young Finnish adults.

Consequently, when researching intention and behavior, the contribution of the cognitive process and the importance of intentionality as well as volition, have been recognized as important factors of the formation of an actual behavior (Martin et al. 2010, 3; Van Lange et al. 2012). One frequently used model in explaining and predicting betting behavior is the theory of planned behavior model introduced by Icek Ajzen. This particular theory model will function as a starting point for this study as it aims to understand and explain behavior through explaining intention as a linear process by suggesting that that action, such as playing sports betting games, requires an intention to carry out that specific behavior. Intentions can be seen as a result of personally perceived desirability and personally perceived achievability resulting from perceived social norms and perceived self-efficacy. To put in other words, if an individual believes in his own capabilities, perceive the behavior in question as desirable as well as possible to actualize and his important others sees the behavior favorable, an intention is formed to act.

The main research question is based on the aim of the study, which is to understand and explain the intention to play sports betting games resulting in understanding of the actual behavior of playing by answering to the following main research problem.

What is the process of intention formation and actual behavior like in the context of playing sports betting games?

The main research problem can be divided into two parts, which view the subject from different perspectives providing more versatile information to help to solve the main problem. These additional research problems are presented below.

What are the antecedents impacting intention to play sports betting games?

Does intention have impact on the formation of actual behavior of playing sports betting games?

1.3 Theoretical Framework

The theoretical framework of the study is presented in the following figure as well as the key concepts of the study and their relations, which are seen relevant regarding this study.



Figure 1. The theoretical framework of the study.

People play sports betting games for different reasons and the drivers to play vary from an individual to another. The decision to play sports betting games may come easy for others whereas some may struggle with the decision for a longer time depending on the reasons and factors behind the decision. The formation of intention to play is a combination of different factors and every individual has different set of combination, which eventually leads to the formation of the intention to play or not to play sports betting games. After the intention has formed either it will turn into a behavior or for some reason the intention will never actualize to an actual behavior. By studying attitude towards playing sports betting games, subjective norms about sports betting games, perceived behavioral control of playing, motivations to play and reasons to play of the target group, a generalization is done to explain the intention and the actual behavior. The group of people that are being studied are classified primarily by their age and nationality in order to meet the specifications of the study.

With the help of more specified information, the understanding of the intention and behavior becomes more accurate leading to more truthful conclusions.

As a theoretical framework, the theory of planned behavior provides an excellent starting point and has previously shown successful results in understanding, explaining and predicting behavior. The theory of planned behavior is utilized in explaining both intention and behavior as well as the link between them by examining the factors involved in the intention formation process. Attitude towards playing, subjective norms and perceived behavioral control are all important factors in order to understand the intention to play sports betting games as they handle an individual's behavioral beliefs, motivation, expectations, social pressure, safety, control beliefs, and confidence (Ajzen 2002) among other things regarding playing of sports betting games. In order for us to understand intention, all of these factors and their relation to intention need to be understood. All of the phases are important in order to understand why others choose to play and others do not.

1.4 Key Concepts

The main concept that binds this study together is the rational reasoning model: theory of planned behavior as explained above. The theory itself as well as the subject of the study includes terms and concepts that might appear overlapping but still differ. Key concepts of the study are presented in following chapter.

Firstly it is important to specify what the term **sports betting games** includes in this particular study. According Viren (2008), sports betting can be seen as betting of money for example on horse races and football matches (Viren 2008, 128). Football pools and spread betting are two additional types of betting or gambling that are sports related. Football pools can be described as a weekly game in which players try to predict which football games will end in a score draw whereas spread betting is a

game in which players try to predict the spread of a particular sporting activity (Viren 2008, 129). All of these forms of sports related betting and gambling have a common factor, which is that all of the players play to win money. Sports betting games are defined as monetary games/ lottery games as the operation of gaming is restricted by Lotteries act in Finland (Ministry of the Interior. Gambling). Operating lottery or monetary games are subjects of authorization in almost everywhere in the world (Merikallio and Rautee 2009, 11). In this study the term sports betting games include all forms of betting and gambling related to sports.

Theory of planned behavior is the basis and a starting point of the study that links beliefs and behavior together in order to explain intention and behavior as well as to predict human behavior. The theory indicates that attitude towards behavior, subjective norms and perceived behavioral control shape an individual's behavioral intentions and actual behavior (Ajzen 1991, 179-211).

Attitude, which is an important factor in theory of planned behavior, is the psychological tendency of an individual that is expressed by evaluating a particular behavior with some degree of approval or disapproval (Ajzen 1991, 188).

Attitude towards certain behavior forms through **behavioral beliefs** that link the behavior in questions to expected outcomes (Ajzen 1991, 189-191). Expected outcome is the subjective probability that the behavior will produce a given outcome. In other words behavioral beliefs are the perceived consequences of an action.

Attitude towards a certain behavior entails also **motivation** that can be described as what drives an individual to move from one action to another in the process of behavior (Ajzen 1991, 181). For clarification motivation and motives are treated as synonyms in this study.

According to Ajzen (1991) **subjective norms** can be described as an individual's perceived social pressure to perform a certain behavior in question which entail individual's normative believes.

Normative beliefs are the perceptions of an individual's important others' evaluation whether an individual should or should not perform a certain behavior (Ajzen 1991, 195) whereas perceptions about how easy or difficult the performing of the certain behavior is called **perceived behavioral control** which is controlled by **control beliefs** that are individual's beliefs about the likelihood of an individual possessing the resources and opportunities necessary to perform the behavior of interest (Ajzen 1991, 196-197).

According to Ajzen (1991) **intention** can be described as an individual's motivation and a conscious plan to exert effort to perform a certain behavior. There can be distinguished two types of causes for behavior, internal and external. If the behavior and wished outcomes are brought by external forces, the behavior is unintentional, whereas if an individual aims at actualizing the behavior and outcome, the behavior is intentional. Intention is seen as an important link between antecedents of behavior and an actual behavior meaning that planned actions require an intention in order for the planned action to turn into a behavior. The behavior is seen as an action that is performed at a specific time and in this specific context, the behavior is viewed through playing of sports betting games. Planned action along with intention and behavior are all seen as volitional in the study.

1.5 Literature Review

The theory of planned behavior is applied in studies quite frequently. The theory in question has over one thousand research bibliographies in academic databases and in most of the literature resources theory of planned behavior is seen especially

applicable in high involvement decision making such as strategy choices, decisions with appreciable personal or social significance, having an abortion, smoking marijuana and choosing candidates in an election (Ajzen 1991, 186). In most of the studies the theory of planned behavior is seen as proposing that behavior is a result of conscious intentions (Ajzen 1991). The theory of planned behavior has been applied to research and explain a range of consumption behaviors and consumption behaviors of damaging product use. In addition to studies that involve high involvement decision making, the theory of planned behavior variables have been successfully applied to explain and predict people's behavior for example in various kinds of leisure activities such as climbing, hunting (see e.g. Hrubes et al. 2001, 165-178), boating, biking, beach activities, food choices (see e.g. Armitage and Conner 1999, 261-272), drinking alcohol and substance abuse (see e.g. Zemore and Ajzen 2014, 174-182), casino playing and gambling (see e.g. Martin et al. 2011, 45-62; Martin et al. 2010, 89-97; Miller and Howell 2005, 211-218), attending classes, cheating, engaging in physical activity, playing basketball, choice of travel mode (see e.g. Bamberg et al. 2003, 175-187), various health related behaviors (see e.g. Godin and Kok 1996, 87-96) and the list continues.

Studies have shown that theory of planned behavior is an efficient way to predict for example health-related behavioral intention and theory of planned behavior has improved the predictability most of all in various health-related fields such as condom use, leisure, exercising and dieting (see e.g. Godin and Kok 1996, 87-96). For example, the study by Armitage and Conner (1999) was designed to assess the predictive validity of the theory of planned behavior extended to include self-identity in the context of health-related food choices. The findings indicated that the principal determinant of food choice was intention whereas attitude, subjective norm and self-identity were independently predictive of intention (Armitage and Conner 1999, 261-272). The aim of the study was to provide support for understanding food choice intentions and behavior.

As there are lot of studies and literature found about the application of theory of planned behavior, there are also a lot of studies about gambling, betting and behavior related to these actions where the theory of planned behavior is applied. Many studies can be found about the gambling behavior of students as well as understanding and explaining adolescent attitudes and behavior to review gambling behavior or about gambling behavior of different nationalities (see e.g. Martin et al. 2011, 45-62; Martin et al. 2010, 89-97). According to Miller, Miyazaki's proposed that general attitudes toward gambling are likely to affect attitudes and behaviors associated to lottery play, which supports the application of theory of planned behavior in studies about gambling as well as betting behavior (Miller and Howell 2005, 211-215). In many studies the theory of planned behavior have been used to explain why some people play the lottery while it has been examined how theory of planned behavior variables and variable relationships differ due to ethnicity or gender, or their interaction. Miller and Howell (2005) have used theory of planned behavior in their study about adopting of gambling product by underage teens. In their study they suggest that norms, attitudes and perceived behavioral control are predictors of intention when regarding teenage lotto play. Norms, attitudes and perceived behavioral control cannot be seen as predictors of behavior in their study (Miller and Howell 2005, 211, 215).

Martin et al. (2011) examined whether disordered gambling moderates the prediction of gambling behavior among college students by applying the theory of planned behavior. When studying gambling behavior and frequency, study showed that the utilization of theory of planned behavior was supported in explaining gambling behavior and frequency (Martin et al. 2011, 45, 48-62). The role of intentions, subjective norms, perceived behavioral control and attitudes were assessed by Martin et al. (2010) in gambling and in gambling frequency among college studies. Their study supported also the fact that theory of planned behavior can be applied in studies explaining gambling behavior (Martin et al. 2010, 89-97). Supported by these results of previous studies, the choice of using theory of planned behavior in this

study became more prevalent as it has shown to be accurate in explaining gambling intention and behavior.

As seen from the existing literature and studies, gambling and betting are seen as a negative oriented behavior through attitudes towards the behavior. In this study the behavior, which is more precisely playing of sports betting games is seen more of a leisure activity, hobby and as of gaining advantage of one's knowledge about sports or a way to channel your interest towards sports by playing sports betting games. The aim is to provide evidence to understand and explain playing behavior by revealing factors that have an influence on the formation of intention to play sports betting products. When searching literature and studies relating to the topic of this study, there was not that much of literature to be found regarding this specific target group and subject of the study. Studies about gaming behavior exist that are conducted by different facets of Finnish government. These studies focus mainly on the legislation that binds the gaming industry in Finland. These studies also focus on explaining politics around gaming, operational environment, what kind of business gaming business is, how to prevent harms caused by gambling and what the current situation with problem gambling is. The factors impacting intention to play are seldom studied more detailed in the context of Finnish population. It will be interesting to see whether theory of planned behavior works in trying to explain intention of playing sports betting games in this specific target group of young Finnish adults aged 18-34.

1.6 Delimitations

To keep the study tightly wrapped around the main subject, other rational reasoning models than theory of planned behavior are left out such as the theory of reasoned action as it rules out the perceived behavioral control. According to Fishbein and Ajzen (2010) and Vallerand et al. (1992) the reasoned action theory is a model that is used to predict the behavioral intention covering predictions of attitude and

predictions of behavior. The social cognitive theory will also be excluded because it proposes that the behavior of individual is the outcome of replication of the actions of the others and that people do not learn new behaviors by trying (Van Lange et al. 2012). The self-efficacy theory will not be included in the study since it is only about the strength of one's beliefs in one's own ability to complete tasks, affect situations and reach goals.

The theories of consumer choice, revealed preference and construal level are not included in the study either because of the wide spectrum of fields that these theories relate to. The consumer choice theory links the personal preferences, consumption and the demand curve in a way that enables the analyzing of how consumers may achieve equilibrium between preferences and expenses by maximizing utility as subject to consumer budget limitations or it describes what a rational individual as a consumer should do (Thaler 1985, 199-214; Thaler 1980, 39-60; Gowdy and Mayumi 2001, 223-237). Revealed preference theory on the other hand assumes that preferences of consumers can be revealed by researching their purchasing habits (Richter 1966, 635-645; Wong 2006). It tries to understand the preferences of consumers given their budget constraint. Then again the construal level theory describes the relation between psychological distance and the extent to which people is thinking objects as concrete or abstract ways meaning that if the certain object or event is more closer and relevant, it is experienced more concrete ways, which effects on the way of seeing it and thinking about it (Van Lange et al. 2012).

All of these theories describes purchasing behavior or the process of making the decision that leads into actual behavior but these theories are still not relevant to this particular study as the aim is to explain how the intention is formed and what kind of variables impact the intention when regarding the behavior of playing sports betting games as a positive volitional leisure activity. As this study focuses mainly on the betting intention of young adults, the subject excludes concepts such as problem gambling, underage gambling behavior, negative side-effects of gambling, consumer

values and theories about consumer behavior such as theories of perception, exposure, social status and consciousness.

As for the target group of the study, from all of the respondents, only individuals that are aged 18-34 years and have the nationality of Finland, are chosen to be part of the study. There is no need for additional limitations about whether the respondents have or have not played sports betting games in the past, also there is no need for the participants of the study to show any interest towards sports either. It is important and valuable to find a group of respondents that provides us opinions that vary in order to reach a comprehensive understanding of the matter. This enables more detailed knowledge about the betting intention as well as behavior than for example only including individuals that have played sports betting games previously by offering a more complete view of the subject.

1.7 Research Methods

The study will be conducted by using quantitative research methods. To support already existing empirical theory base and to create new information about the subject of betting intention and behavior, new data will be collected, which will be analyzed by using statistical methods. As for the research strategy, a survey type of research was conducted, which enabled to collect data in a standardized form from a chosen sample. A structured questionnaire was used in data collection. Using the collected data, a certain phenomenon can be described, compared and explained in order to create new views on the matter being studied as well as causal relations. The study will be explanatory in nature in order for the nature of the study to enable the formation of causal relations between different factors, attributes and phenomenon. Hypotheses are set in order to meet the requirements of explanatory research.

The study was conducted as an online questionnaire to students of Lappeenranta University of Technology and to readers of Urheilulehti aged 18-34 years. The aim was to reach both university students as well as people that perhaps do not have a university degree in order to reach a group of people with variation to represent the young adults of Finland. In order to get as many answers as possible that fit the target group, the questionnaire was sent to groups that were presumably the correct age. Target group of the study was selected deliberately making the sample discretionary. To meet the requirements of validity, existing studies and their questionnaires were utilized as a frame in the compilation of the questionnaire. The questionnaire was also moderated by the examiner of the study as well as pretesting was conducted to verify that the questionnaire will be measuring the right subjects in a correct way.

1.8 Outline of the study

This study consists of five main chapters with more specific subchapters. The background of the study and reasons why this study is done are explained in the introduction part. Introduction part presents also the research problems and theoretical framework with the key concepts concerning the study. Literature review will be one of the most important factors of the study in the sense of explaining the reasons why this study is being done and what it is trying to accomplish compared to the already existing theory, research and information. When looking more deeply into literature regarding gambling and betting behavior as well as theory of planned behavior, the research gap was comprised. While reviewing literature associated to this study, also the delimitations became quite clear early on what not to include in the study in order to keep it structured and in point. These factors are all been presented in the introduction part of the study.

In the second main chapter of the thesis, the theoretical background of the research area is introduced. Understanding and explaining of intention and behavior have been

a well-studied subject with a lot of existing research done. Various kinds of theories have emerged that can be used in behavioral studies, but this study and chapter focuses on the theory of planned behavior, which is used as a framework in this study and is introduced as a model to explain intention and behavior. The determinants of intentions and behavior are presented as well as intention and behavior. The impact of motivation is also discussed in this chapter. The overall aim is to give a theoretical understanding of intention as well as behavior and how they emerge.

Research methodology will be described in the third chapter. The general characteristics of the methodology used are presented along with description of sample, data collection, the development of questionnaire and the measures. The analyzing of data will take place in the fourth chapter of the study. The data will be explored in order to find out causal relationships and to research on what factors impact the explanation of the intention to play sports betting games. The purpose is to discover how intention to play is formed.

In the final chapter of the study, reliability and validity of the research are being discussed along with theoretical as well as managerial contributions. Suggestions for further future research are given based on the findings of study. Critical remarks and limitations of the study are being handled also in the final chapter of the study.

2 THE THEORY OF PLANNED BEHAVIOR

Human behavior stands out as a central concept of the study, as the behavior of playing sports betting games is the main focus of the study. The behavior of humans can be seen as one the most complex phenomenon and it needs to be remembered that when the research object is human being, the behavior of an individual or a group, can never be fully explained or predicted even though the behavior in some cases can be predicted quite accurately (Ajzen 1991, 179-181). One cannot understand or predict human behavior fully if the meaning given to the behavior is not understood. One has to understand how the target group interprets the situation or phenomenon being researched because human behavior does not rely exclusively on intentions as for example social structures can provide opportunities to act along with preventing one from acting (Ajzen 1991). The behavior can sometimes be very intentional as it is planned and an individual is focused on accomplishing the set goals. On the other hand, sometimes behavior occurs spontaneously and it cannot be explained. In order to understand the behavior of playing sports betting games, we have to understand why people behave as they do from a rational, logical and objective point of view but in the same time from the subjective perspective of the individual performing the activity.

2.1 Explaining intention and behavior

In order to be able to understand the theory of planned behavior, the history of the formation of the theory is explained by briefly introducing the attribution theory, the role of self-efficacy in formation of intentions as well as the role of motivation in people's behavior. Attribution theory, self-efficacy and motivations play important role in the formation of behavioral intention as well as they are antecedents of behavior.

One way of understanding the behavior is through attribution theory. The roots of the attribution theory is in social psychology and the basic assumption is that all people strive for a causal understanding of their environment to gain maximum control over it by using internal or external causes (Kelley and Michaela 1980, 458-460). The attribution theory explains how people explain their own behavior as well as others' behavior. It is not applied in predictive studies because its strengths lie in giving insights into why people behave the way they do for example why they would play sports betting games. The theory focuses mainly on the relation between antecedents (such as information, beliefs and motivation) and attribution (perceived causes) as well as the cognitive process (Kelley and Michaela 1980, 457-501).

Whether a personal or external cause is chosen, depends on the information available on one's perspective as well as on what one is trying to achieve. When trying to understand and predict behavior, the behavior is placed into a wider context as both internal and external factors as well as previous experience with future expectations are seen to have an effect on behavior in this specific study. The decision to play sports betting games is formed in a context where both internal and external factors are expected to have impact as well as previous experiences of playing and expectation on what is expected to happen when playing.

In addition to attribution theory, behavior can be explained through self-efficacy. According to (1989, 729-735) and Bandura and Locke (2003, 87-99) self-efficacy functions as an important set of determinants of human action by being the belief that one is capable of performing a certain activity or accomplishing a certain goal. Self-efficacy is not about possessing certain skills needed to perform a certain behavior. Instead it is about whether one believes one is able to use the existing skills set effectively (Bandura 1993, 117-148). Individuals differ in their behavior as mentioned earlier and in their determinants of behavior depending on their self-efficacy. It is assumed that a successful behavior strengthens the self-efficacy even more (Bandura and Locke 2003, 87-99).

Bandura (1989, 729-735) believes that perceived self-efficacy influences people's behavior as well as it influences to the choice of acting by determining what activities people choose to engage in through goal setting. Bandura and Locke (2003, 87-99) consider that self-efficacy effect on how motivated and committed an individual is as a good sense of self-efficacy can be seen as enabler for people to get the most out of their talents by raising people's aspirations and motivations. Self-efficacy is context specific and it can be developed over time as well as it is impacted by the past experiences. The effect of perceived self-efficacy for playing sports betting games could for example be that an individual will not play sports betting games or start playing if one does not feel confident or successful in accomplishing the set goals for playing. Whatever the goals might be for playing depends on the individual.

Understanding of motivations and goals are also needed in order to be able to understand the human behavior. For clarification motives and motivation are used as synonyms in this study. The motivation and goals are what moves people from one point to another (Maslow 1987). Motivation can be divided into two in where there is an internal incentive driving the individual being the motivation to act. There is also a kind of motivation in where the motivational pull of incentives is emphasized. Additionally, motivation can be intrinsic or extrinsic (Maslow 1987), where the intrinsic motivation refers to a personal interest towards the behavior in question, and extrinsic motivation refers to an external reward that follows a certain behavior. These two are not exclusive by all means, and one can be motivated by both, when thinking about carrying out the behavior. Motivation can also be divided into final and instrumental motivation (Maslow 1987). When doing something to reach the specific set goal or aim, one has a final motivation. Instead of doing something that indirectly leads to the set goal or aim, one has an instrumental motivation towards that certain behavior. There are various kinds of motivations and ways to separate them. An individual's behavior can only be understood when put into a context because only then it is seen how the individual constructs the behavioral world in question and what kinds of goals are set. Once one goal is reached, another goal is immediately set. Yet, motivation cannot be seen as a static state because motives change throughout the life as well

as reasons for doing something may change even during the behavior, which is a way for people to adjust to changing situations.

Goals on the other are seen as scenarios of what the future could be like. According to Bandura (1989) self-efficacy determines what people intend to accomplish as well as what kind of goals they set. Goals are what activate people which makes them an important link between intention and behavior. Goals can affect persistency because the relationship between goals and performance is as strong as the commitment of people to the goals (Bandura 1989, 730). The commitment level is dependent on how important achieving the goals is to an individual and how likely they estimate the success through self-efficacy. If put into context of this study, if one wants to win money by playing sports betting games, the playing constitutes for planned behavior whereas winning money is the goal for the behavior.

The reasons and motivation to play are seen such an important part of the formation of the intention, that two hypotheses were formed in order to see whether the reasons to play and motivation actually impact the formation of intention as much as expected due to previous studies and findings about the importance of understanding these factors more deeply.

H1: There is a positive relationship between certain types of reasons to play sports betting games and the intention to play in the near future (during next week or month).

H2: Motivation to play sports betting games has a positive effect on intention to play in the near future (during next week or month).

2.2 Explaining behavior: the theory of planned behavior

Theory of planned behavior links beliefs and behavior together in order to explain and predict human behavior. Human behavior in all its complexity is a difficult task to explain but can be predicted with a quite high accuracy (Ajzen 1991, 179-211). Icek Ajzen introduced the theory to improve the predictive power of the theory of reasoned action by adding perceived behavioral control to the theory of reasoned action (Ajzen 1991, 181-182). The theory of reasoned action was proposed by Martin Fishbein together with Ajzen and it was based on several theories such as learning theories, consistency theories, attribution theory and expectancy-value theories (Ajzen and Fishbein 2005, 173-221). The theory is mostly applied in studies about relations among beliefs, attitudes, behavioral intentions and behaviors in various fields. It indicates that people's behavioral intentions are assumed to follow from their beliefs about performing the behavior in question (Ajzen and Fishbein 2005, 193).

The theory of reasoned action can be explained by using a situation in where one sees the behavior in question in a positive way (attitude towards behavior) and their important others view the behavior also in a positive way (subjective norm), which result in a higher intention (motivation) to behave as intended. According to Ajzen and Fishbein (2005) there is evidence of high correlation of attitudes and subjective norm to behavioral intention and to an actual behavior. Thus, criticisms have been given that behavioral intention does not always lead to an actual behavior because of circumstantial limitations since the control of an individual over the behavior is incomplete. To answer to the criticism, the theory of planned behavior was introduced with an added component of perceived behavioral control which enabled the theory of planned behavior to cover non-volitional behaviors in order to predict behavioral intention and actual behavior (Ajzen 1991, 179-211).

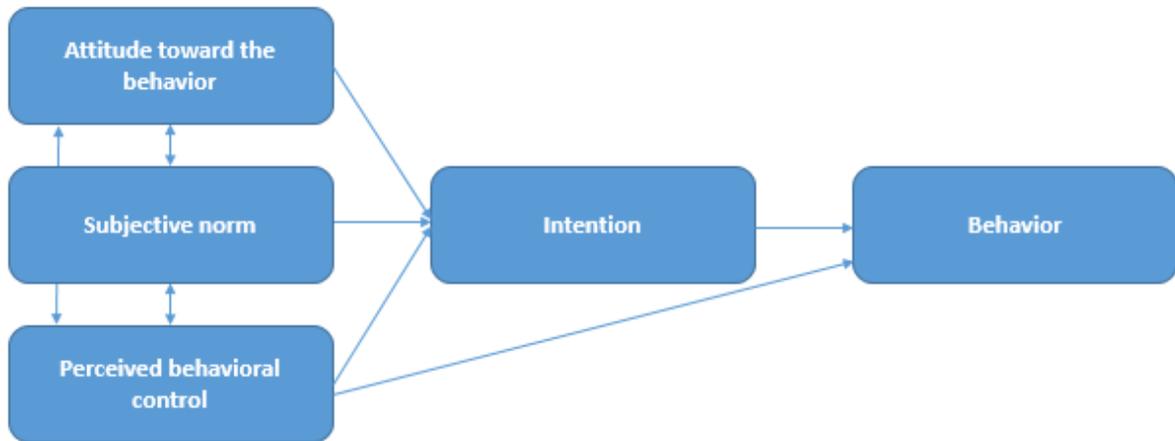


Figure 2. The theory of planned behavior (Ajzen 1991, 182).

Ajzen and Fishbein (2005) are known to combine the theory of reasoned action and the theory of planned behavior in their later research. In the combined theory, normative and controllable beliefs are seen as a function of a various kinds of background factors such as personal, cultural and situational factors. This model suggests that behavioral, normative and control beliefs constitute the base from which attitudes, perceived social norms and perception of control are drawn resulting in intention and behavior (Ajzen 1991, 179-211).

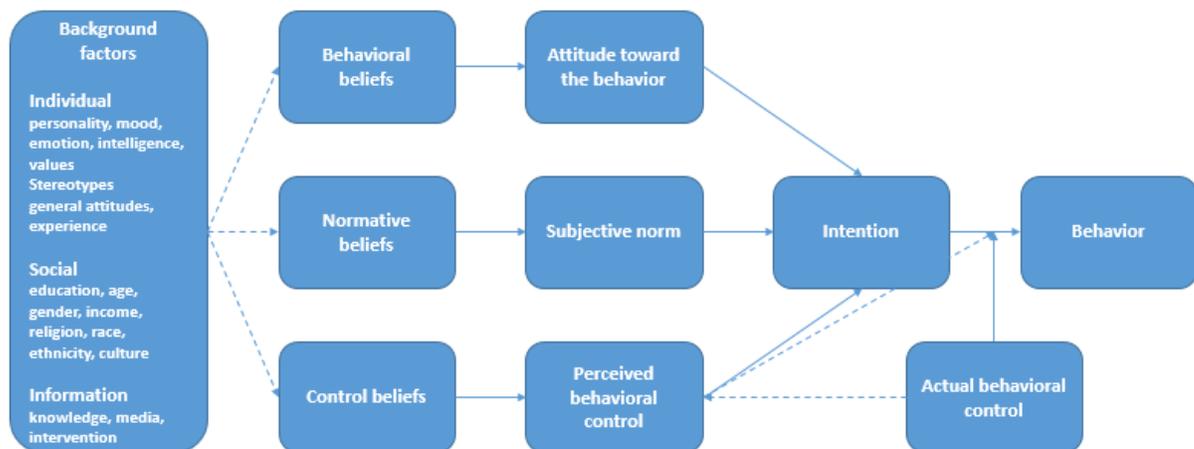


Figure 3. Theory of reasoned action and theory of planned behavior combined (Ajzen and Fishbein 2005, 194).

When placing this to a context of playing sports betting games, it means that people evaluate playing of sports betting games differently depending on their cognitive schemes. Background factors such as age, religion, culture, past experiences as well as self-efficacy can influence the perception of playing. That's why it is important to understand the context in which the intention as well as the behavior are expected to form. Positive attitude does not necessarily lead to an intention as well as the intention does not automatically lead into a behavior. Usually in order for the intention to form or for the intention to turn into behavior, there needs to be something to gain from the process. By studying these goals, aims and motivations to play, the understanding of what people expect to gain from playing is increased as well as the knowledge of how these affect the behavior.

2.2.1 Behavioral beliefs and attitudes toward behavior

According to Ajzen's and Fishbein's expectancy-value model, attitudes develop reasonably from the beliefs people hold about the objective of the attitude (Ajzen 1991, 191; Ajzen 2001, 27-58). In other words, people form beliefs about an object by associating it with certain attributes by linking automatically the behavior to a certain outcome or to other attribute such as the cost of performing the behavior. In this study a favorable outcome of the behavior could be for example to win money or to get more excitement by playing among other things. An individual learns to favor behaviors that are believed to have desirable outcome as well as an individual forms unfavorable attitudes toward behavior that is associated with undesirable outcome (Ajzen 1991, 191).

According to Ajzen (1991) behavioral beliefs are an individual's belief about consequences of particular behavior and the concept is based on the subjective probability that the behavior will produce the wanted outcome. Attitude towards

behavior is on the other hand an individual's evaluation of self-performance of the given behavior and it can be either positive or negative (Ajzen 1991). The concept is the degree to which performance of the behavior is valued either positively or negatively by linking the behavior to various outcomes and attributes. It is important to remember that one can have positive attitude towards a certain behavior, for example playing sports betting games, but at the same time, have a negative attitude towards a specific part of that behavior which can be for example losing money. It is said that broad attitudes and personality traits have an impact on specific behavior but that impact is proven to be indirect and influenced by factors that are more closely linked to the behavior in question (Ajzen 1991, 183-184).

Regarding attitudes toward behavior, two hypotheses are set related to the characteristics of behavioral intention. The basic assumption of this study is that the overall attitude toward playing sports betting games is positively toned and impacting positively on the formation of the intention although there might be some negativity toward certain specific parts of the behavior in question. The attitude towards behavior of playing sports betting games is divided into two, experiential attitude and general attitude. Attitude toward a certain behavior can be defined as an individual's overall evaluation of performing the behavior, but empirical research has shown that overall evaluation may contain two separate components (Ajzen 2002, 5). One of the components is instrumental in nature, whereas the other component is more experiential in nature divided by the scales used in items. All in all, it is recommended that the final set of scales include adjective pairs of both types as well as the good – bad scale, which captures the overall general attitude towards the behavior (Ajzen 2002, 5).

H3: Experiential attitude towards playing of sports betting games has a positive effect on intention to play in the near future (during next week or month).

H4: General attitude towards playing of sports betting games has a positive effect on intention to play in the near future (during next week or month).

2.2.2 Normative beliefs and subjective norms

Normative beliefs are individual's perception of social normative pressure or the beliefs of important others about performing a certain behavior whereas subjective norm is individual's perception about the given behavior which is influenced by normative beliefs (Ajzen 1991, 195-196). Normative beliefs reflects the likelihood of important others approving or disapproving the performance of the behavior in question (Ajzen 1991, 195). It is important to realize that there are some occasions where an individual does not care about the social normative pressure or beliefs and attitudes of important others. There exists evidence from previous studies that the formation of intention and behavior does not require all of the predictors of behavior (Ajzen 1991, 179-211). For example weaknesses in attitudes toward the behavior can be replaced with predictors of subjective norms.

When placed normative beliefs in the context of this particular study, normative beliefs are for example how the family or close friends see the behavior of playing sports betting games. As mentioned earlier betting activity is sometimes seen as a negative toned behavior and some people might see betting as an embarrassing. That is why it is interesting to see whether the respondents care about the beliefs of the significant others. The presumption of this study is that the subjective norms related to playing of sports betting games impact the formation of intention to play, which leads to the set of hypothesis as follows.

H5: Subjective norms have a positive effect on intention to play in the near future (during next week or month).

2.2.3 Control beliefs and perceived behavioral control

Control beliefs are individual's beliefs about the presence of factors that enable or impede performance of the actual behavior (Ajzen 1991, 196-197). Control beliefs can be based on past experiences with the behavior in question, but they can be influenced by second-hand information regarding the behavior. Control beliefs can also be influenced by other factors that increase or reduce the perceived difficulty of performing the behavior in question. As beliefs concerning consequences of the behavior can be viewed as determining attitudes toward the behavior, whereas normative beliefs are viewed as determining subjective norms concluding to that beliefs about resources and opportunities are viewed as underlying perceived behavioral control (Ajzen 1991, 196-197).

Perceived behavioral control is individual's perceived ease or difficulty to perform the actual behavior and that is why perceived behavioral control is determined by the total set of accessible control beliefs (Ajzen 1991, 196-198). According to Ajzen (1991) resources and opportunities available will in some extent dictate the likelihood of behavior. The present view of perceived behavioral control is compatible with Bandura's concept of perceived self-efficacy theory in where it is proven that people's behavior is strongly influenced by their confidence in their ability to perform the actual behavior (Ajzen 1991, 184-185; Bandura 1982, 122).

The component of perceived behavioral control originates from self-efficacy theory, which suggests that expectations such as performance, motivation and for example feelings of frustration associated with failure, determine behavioral reactions (Ajzen 1991, 184-185). In the theory of planned behavior, the construct of self-efficacy or perceived behavioral control is placed in a more general framework of the relations among beliefs, attitudes, intentions and behavior (Ajzen 1991, 184-185). In this study the perceived behavioral control was divided in three parts in order to understand the formation of intention more explicitly as well as to find out more elaborately which

variables actually impact the explanation of intention to play sports betting games. Perceived behavioral control was divided into hypotheses testing an individual's confidence about playing, enabling factors of playing as well as into charity aspect of playing.

H6: Confidence to play sports betting games has a positive effect on intention to play in the near future (during next week or month).

H7: Enabling factors to play sports betting games have a positive effect on intention to play in the near future (during next week or month).

H8: The fact that the profit of a company providing sports betting games is distributed to support various facets has a positive effect on intention to play in the near future (during next week or month).

2.2.4 Behavioral intention and behavior

Behavioral intention is an indication of individual's readiness to perform the actual behavior. Behavioral intention is based on a person's attitude towards the behavior, subjective norms and perceived behavioral control (Ajzen 1991, 185-186). Behavior itself is a function of intentions and perceptions of behavioral control in that perceived behavioral control is expected to moderate the effect of intention on behavior in a way where positive intention leads to an actual behavior only when perceived behavioral control is strong according to Ajzen (1991). A general rule has been found that when behavior poses no serious problems of control, behavior can be predicted from intentions considerably accurately (Ajzen 1991, 185-186).

Ajzen (1991) explains the intention by using three conceptually independent determinants of intention, which are attitude toward the behavior, subjective norm and perceived behavioral control. As mentioned earlier, attitude towards behavior is the degree to which an individual has a favorable or unfavorable evaluation of the behavior in question (Ajzen 1991; Fishbein and Ajzen 1972, 492-494). Subjective norm refers to the perceived social pressure to perform or not to perform the behavior in question whereas the perceived behavioral control is the perceived ease or difficulty of performing the behavior that reflects past experience as well as predicted barriers and obstacles as mentioned earlier (Ajzen 1991). In explaining and predicting intentions and behaviors, the relative importance of attitude, subjective norm and perceived behavioral control vary across behaviors and situations. It is important to realize that in some studies where theory of planned behavior is applied, were found that for example only attitudes have a significant impact on intentions and in some studies two or all three predictors are needed in order to be able to explain or predict the behavior (Ajzen 1991, 188-189).

Perceived behavioral control can have motivational implications that influence the formation of behavioral intentions as well as can adequate resources or opportunities. An individual intend to perform a behavior if the personal evaluation is favorable towards the behavior, if they think that the important others will approve the behavior and if necessary resources and opportunities are available (Ajzen 2005, 140-141). The strength of one factor can compensate for weaknesses in another to some extent which can be seen in situations where people who doubt their ability to perform a certain behavior, may however intent to make a serious effort if they place a high positive value on performing the behavior or if they experience a strong social pressure to perform the behavior (Ajzen 2005, 140-141).

The theory of planned behavior identifies the nature of the relationship between beliefs and attitudes. It is proven that people's evaluations of, or attitudes toward actual behavior are determined by their accessible beliefs, where the belief is defined as subjective probability that the actual behavior will produce a certain outcome. As a

general rule, the more favorable the attitude towards the behavior and subjective norm and the greater the perceived behavioral control, the stronger the individual's intention to perform the behavior in question (Ajzen 1991; Ajzen 2005). If the degree of actual control over the behavior is in sufficient level, individual is expected to carry out the intention when the opportunity arises. For that reason intention is assumed to be the immediate antecedent of behavior (Ajzen 1991, 194). Even though intentions are generally good and accurate predictors of different kinds of behaviors, intention does not provide much information about the reasons for the behavior. Theory of planned behavior assumes that people usually behave in a sensible manner and take account of available information as well as implicitly or explicitly consider the implications of their actions (Ajzen 2005, 117-125). According to Ajzen (2005) the theory of planned behavior suggests that an individual's intention to perform or not to perform a certain behavior is the most important immediate determinant of action.

2.2.5 From intentions to action

It is said that there is a long step from saying something to doing it. The step needed to turn intentions into actions by performing an actual behavior is affected by many factors as noticed earlier. In order to be able to engage in a certain behavior, an individual forms an intention, which remains a behavioral disposition until an attempt is made to turn the intention to an action when appropriate time or an opportunity arises (Ajzen 2005, 99). Usually the attempt produces the desired outcome. When an individual has control over performance, the tendency to act is in accordance with their intentions. When a behavior is not under complete volitional control, internal or external factors can prevent performance of the intended behavior (Ajzen 2005, 100-115). It is important to take into consideration that sometimes behavior tends to become routine or habituate with repeated performance, but even though Ajzen (2005) see intentions to be good predictors of behavior as routine behaviors may be

controlled by behavioral intentions that are spontaneously activated in the familiar context.

One of the most central factor in theory of planned behavior is the individual's intention to perform the given behavior (Ajzen 1991). In other words, the theory of planned behavior is applied in studies where the main research problem involves in explaining or predicting the intention turning into behavior. Intention captures the motivational factors that are influencing the behavior whereas motivational factors are indicators of the amount of effort an individual is willing to put forth, in order to perform the behavior in question. According to Ajzen (1991) the general rule is that the stronger the intention to engage in a behavior, the more likely should be the performance of the behavior. An important aspect to take into notice is that behavioral intention can turn into actual behavior only if the behavior in question is in under volitional control and is, in some degree, dependent on some non-motivational factors as availability of required opportunities and resources such as age, money, skills or help of others. Intentions are expected to influence performance to the extent that the individual has behavioral control and performance is expected to increase with behavioral control to the point where the individual is motivated to try (Ajzen 1991, 179-183).

In order to be able to predict the behavior accurately the measures of intention and of perceived behavioral control must be compatible with the behavior that is being predicted and both of them must remain stable in the recess between their assessment and observation (Ajzen 1991, 183-184; Ajzen 2005, 100, 115). The last requirement for the validity of prediction has to do with the accuracy of perceived behavioral control where the prediction of behavior should improve to the extent that perceptions of behavioral control reflect actual control (Ajzen 1991, 183-184; Ajzen 2005, 100, 115). According to Ajzen (1991) perceived behavioral control together with behavioral intention can be used directly to explain and to predict behavior. Two validations for this can be provided as the effort expected to turn a behavior into a successful outcome is likely to increase with perceived behavioral control (Ajzen

1991, 183-184). Second factor that proves the link between perceived behavioral control and behavioral achievement is that perceived behavioral control is often used as a substitute for a measure of actual control (Ajzen 1991, 183-184). So in most situations perceived behavioral control can be used to predict the probability of a successful behavioral attempt.

In the context of this specific study, a hypothesis was set to measure whether the intention to play sports betting games during next week or month impact on the actual frequency of playing sports betting games. In other words, the hypothesis is set to measure whether intention impacts the actual behavior of playing sports betting games.

H9: The intention to play sports betting games in the near future (during next week or month) has a positive effect on frequency of playing sports betting games.

2.3 The sufficiency of the theory of planned behavior

The theory of reasoned action has received criticism over applying the theory to studies in where individual's non-volitional behavior is explained and predicted (Ajzen 2011, 113-1127). Many studies proved that the theory of reasoned action could not explain the non-volitional behavior of an individual (Ajzen 1991, 181-182) whereas the theory of planned behavior offered an answer to that criticism enabling the explanation of non-volitional behavior as well as explanation of volitional behavior (Ajzen 1991, 179-211; Ajzen 2001, 27-58). An individual's behavioral intention cannot be exclusive determinant of behavior where an individual's control over the behavior is incomplete. By adding the concept of perceived behavioral control to the theory of reasoned action, the theory of planned behavior was able to explain the relationship between behavioral intention and actual behavior (Ajzen 1991, 179-211). According

to Icek Ajzen (1991) the theory of planned behavior is found to be well supported by empirical evidence in explaining and predicting the intentions and behavior. Even though the theory of planned behavior is frequently applied model in studies explaining behavior, the theory has also received some critique, in which it is indicated that action should in fact be viewed as the process of trying to achieve a goal (Bagozzi and Warshaw 1990, 127-140) because action can be performed even though an individual may find it difficult.

While various national studies exist taking into account different cultural and other background factors, it is seen that although betting behavior across cultures and countries share a great deal, there are a lot of differences to be found relating to cognitive style, local context, as well as social norms between different countries. Differences in cognitive style mean that different individuals are likely to reason the playing of sports betting games in a different ways and the likelihood of this happening is greater across cultures. As the theory of planned behavior is applied in various studies researching gambling and betting behavior, the theory is seen as a valid framework for this specific study explaining the betting behavior of young Finnish adults. The theory of planned behavior is based on cognitive processing and level of a behavioral change overlooking emotional variables such as fear, mood and negative as well as positive feelings. Although the necessity of the distinctions of three types of constructs of attitudes has been questioned, it can reasonably be argued that all beliefs associate the behavior of an interest with an attribute of some kind (Ajzen 1991, 198-199). Those attributes can be for example an outcome of the behavior, a normative expectation or a resource needed to perform the behavior (Ajzen 1991, 198-199).

In certain contexts personal feelings of moral obligation or responsibility to perform a certain behavior need to be taken into consideration in addition to perceived social pressures (Ajzen 1991, 199-202). Moral obligations can have an impact on intentions in correspondence with attitudes, subjective norms and perceptions of behavioral control. It seems reasonable to say that moral issues do in fact affect behavior and

salient constructs (Ajzen 1991, 199-202). In the context of this specific study, moral obligation or responsibility to perform the behavior of playing sports betting games are ruled out as the study focuses on volitional behavior. That is why, there is no need to consider whether the theory of planned behavior take into consideration the power of moral obligation. If all factors determining a given behavior are known, the behavior can be explained and predicted to the limit of measurement error by applying the theory of planned behavior (Ajzen 1991, 202). One might say that the past behavior is the best predictor of the future behavior as long as internal and external factors of the behavior remain unchanged (Ajzen 1991, 202).

The following Figure 4, summarizes the hypothesized effects of antecedents of behavioral intention to the intention to play sports betting games as well as the effect of intention to behavior of in this specific context, to the frequency of playing of sports betting games. In the figure below, arrows present the impact between variables that is being studied.

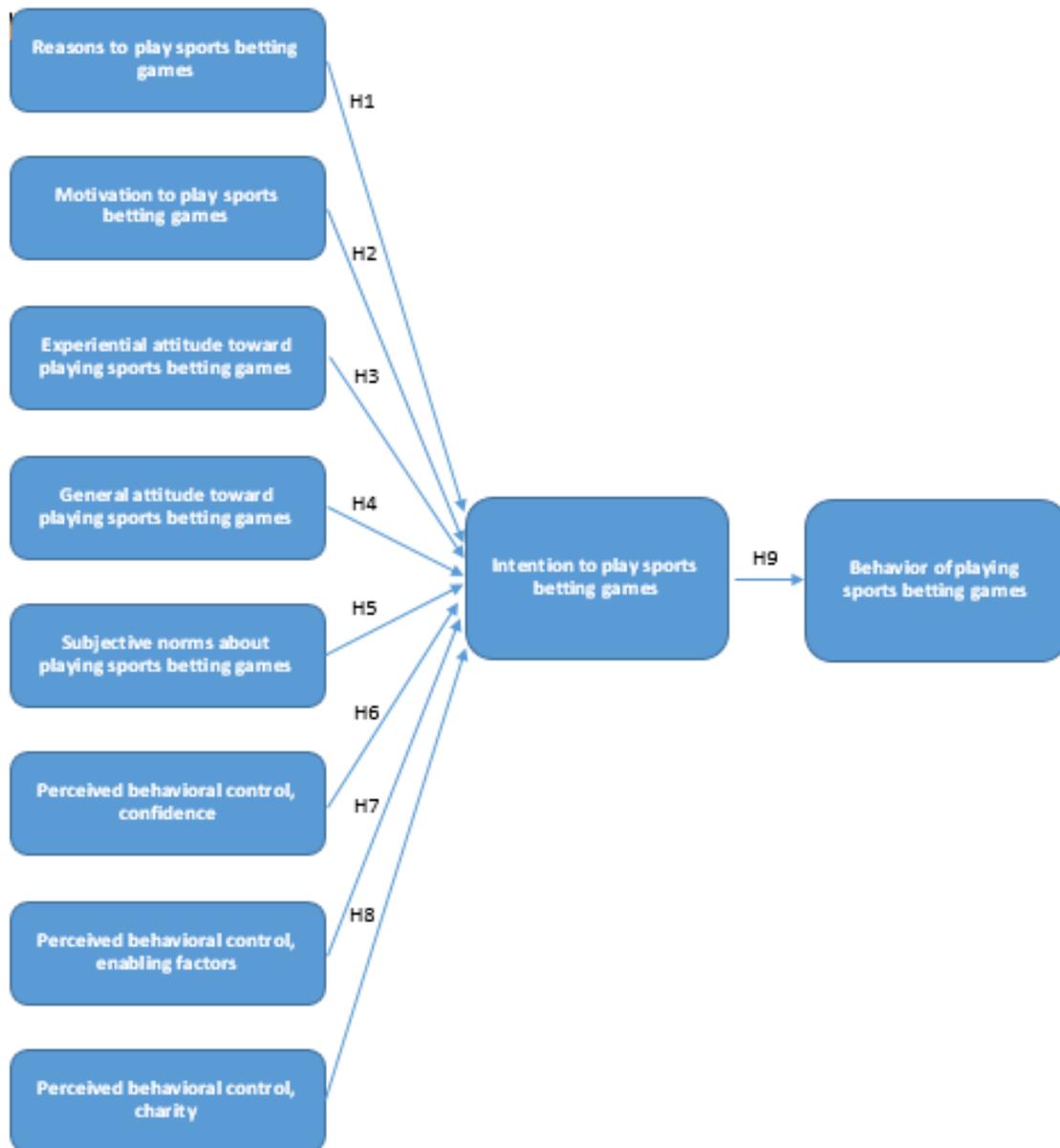


Figure 4. Research framework.

3 RESEARCH METHODS

The next chapter will present the empirical research done for the study. The empiric consists of a questionnaire that was sent to the subscribers of Urheilulehti and to the students of Lappeenranta University of Technology. The aim for the study was to find out factors that have an effect to the formation of intention to play sports betting games and how the intention is formed in order to be able to understand and explain betting intention as well as to understand more comprehensively the betting behavior of young Finnish adults. The following subchapters will explain measures and sample of the study more precise.

3.1 Sample and sample procedure

The aim of the study is to be able to make generalizations on intentions and behavior of young Finnish adults especially in the field of playing sports betting games. There were total of 237 respondents of which 103 were the subscribers of Urheilulehti and 134 were students of Lappeenranta University of Technology. In order for the respondents to be part of the target group of the study, they need to be aged 18 to 34 and have the nationality of Finland. There were 207 respondents who were included in the target group of the study. The questionnaire was conducted as an online questionnaire which was sent to total of 5 741 recipient of which 3 440 were students of the University and 2 301 subscribers of Urheilulehti. The response rate was 4.1%. The response rate is quite low, but in multivariate method, over 200 respondents are needed in order to ensure the reliability of the study, which was succeeded. That is the reason why the amount of respondents as well as the response rate were seen adequate. It is believed that the response rate of 4.1% does not decrease demographic representativeness of the study. The size of the whole population of 18 to 34 years old women and men is 1 164 736 (year 2014) which includes Finnish men

and women aged 18-34 years (Väestön ikärakenne. Findikaattori). The respondents represent 1.78% of the whole population being studied.

All of the respondents answered to the questionnaire anonymously, in order to not to be able to identify the respondents. This was particularly important because some of the recipient might consider the subject of the study to be too personal. For the subscribers of Urheilulehti, the questionnaire was sent via email by applying A-lehti's customer relationship management system. The recipients had allowed A-lehti to send them email messages. As for the University students, every recipient received a personalized link via email. The contact information was provided by the University. The respondents were given two weeks to answer the questionnaire. No additional reminders were sent.

Urheilulehti is one of the biggest sportmagazines in Finland with the distribution of 31 453 and 99 000 readers (Urheilulehti). Urheilulehti is innovative and modern multimedia. Additional to the traditional print publication, Urheilulehti has an online version as well comprehending various current topics. Urheilulehti is known for its strong views and profound expertise in sports (Urheilulehti). The men readers are quite emphasized in the profile of Urheilulehti as the target group of Urheilulehti is mainly men who are interested in watching sports as well as men who are interested in sports betting (Urheilulehti). Urheilulehti was seen as a suitable channel for reaching respondents for the study because of the vast population of readers who are interested in sports in general. As a presumption, there are a lot of people interested in sports betting among the subscribers. It is presumed also that there are a lot of people among the readers of Urheilulehti that have tried to play sports betting games or are a regular player of sports betting games.

The population of the study consists of young Finnish adults aged 18 to 34. In order to reach diverse group of people from this specific population, the questionnaire was sent to the subscribers of Urheilulehti, which are expected to be from various different backgrounds and have diverse education whereas the students of the University are

all highly educated and most of them are not expected to be working full-time. In addition, it was seen important to gather a diverse group of respondents and the students of LUT completed the group of respondents well as it provides the opinions of highly educated young adults. At the beginning, the main idea was to conduct some kind of comparison between these two groups of respondents but in the end, it was decided to deal the respondents as one group that would complement the population of Finland better as well as there was no need to study the behavior of highly educated young Finnish adults compared to adults having a lower education. When every sampling unit does not have equal chance to be picked for the sample, it is called discretionary sample, which have been used in this particular study.

The pretesting of the questionnaire was conducted before the publication. Eight people, who are professionals in marketing, were chosen to respond to the questionnaire in the pretesting phase. This group of eight people completed the questionnaire and commented it in order to make the questionnaire serve the purpose of the study better. Based on the comments, the questionnaire was modified mainly on phrasing. The testers also informed the average time that it took to complete the questionnaire. Additional to these eight person, the examiner of this study commented the questionnaire.

3.2 Data Collection

The online questionnaire was created by using Webropol online survey and analysis software. The questionnaire was sent via email to the recipients in October/ November 2014. The analysis of the data was conducted by using SAS Enterprise Guide 6.1 software. New categorical variables were created to present intention, attitude towards behavior, social norms and perceived behavioral control in order to be able to categorize variables in a more descriptive way.

Constructing a questionnaire for the study where the theory of planned behavior is applied, the definition of population of interest was the first and one of the most important phases in preparation of the questionnaire in order to be able to adapt the measuring items in a way that everyone would understand them in a similar way and to be able to make sure that the items measure the context of the study correctly. Definition of the behavior that is being studied was also one of the main phases before the questionnaire was constructed.

The best way of defining the behavior in question in the case of theory of planned behavior is by using the TACT principle (Ajzen TPB Questionnaire Construction. Constructing a theory of planned behavior questionnaire) where target, action, context and time elements are defined in order to make sure that the behavior in question is not too general and that the results of the study are valid. When defining the element of context, all of the possible ways of playing sports betting games are included such as playing that happens online and offline. Offline playing can be defined as playing that happens in kiosks or markets etc. As we can see, the context element is aggregated to comprise all of the possible playing grounds in general. As for the action, the aim is to understand and explain the behavior of playing sports betting products irrespective of the context in which it occurs. When looking at the behavior on only a single occasion, it can be seen too restrictive to have much of practical value. The target group of the study have been specified earlier to encompass young Finnish adults and the time element is not seen as necessary in this specific study.

In addition to the defined TACT elements, it is important to observe the principle of compatibility in which all other constructs (attitude, subjective norm, perceived behavioral control and intention) are defined in terms of same elements (Ajzen 2002). In this study the attitude compatible with this behavior is the attitude towards playing sports betting games, the subjective norm is the perceived social pressure to do so, whereas perceived behavioral control refers to control over performing the defined behavior of playing. The intention to perform the actual behavior is assessed with the

help of defining these determinants. For example the most frequently perceived advantages and disadvantages of performing the behavior, the most important people who would approve or disapprove of the behavior in question and the perceived facilitating factors and barriers that are either enabling or disabling the behavior, are determined. The questionnaire assesses variables associated with behavior regarding playing of sports betting games and what affects the intention to turn into behavior. The questionnaire contains various sections as it includes items assessing attitudes, subjective norms, perceived behavioral control and intentions as well as background factors.

The formulation of measuring items supports the definition of the research problems. Usually five to six items are formulated to assess each of the theory's major constructs, which in this study are attitude, subjective norm, perceived behavioral control, motivation and intention as well as behavior. To be able to select reliable and valid items for the questionnaire, similar studies that apply the theory of planned behavior and deals with similar subject such as gambling were researched. The questionnaire includes background factors that are relevant for the study as well as variables (such as age, gender, level of education, income etc.) that are seen important and interesting when regarding the outcome of the study. Variables such as personality characteristics and other individual difference variables as well as social structure variables have been delimited on purpose. Each set of items are designed to directly assess a given construct as well as the items have a high degree of internal consistency and the measures of the different construct exhibit discriminant validity (Ajzen, I. TPB Questionnaire Construction. Constructing a theory of planned behavior questionnaire). Seven-point bipolar adjective Likert scales are applied in the questionnaire, which is typically employed in questionnaires of theory of planned behavior (Ajzen, I. TPB Questionnaire Construction. Constructing a theory of planned behavior questionnaire).

3.3 Measurements

This study applies survey data collection method of online questionnaire. The questionnaire is standardized as every recipient received exact the same questions exactly the same way via email. The questionnaire included 32 questions of which 8 question were single item multiple choice questions graded with Likert scale. In the questionnaire, 15 questions were also multiple choice questions defining background factors among other things and 9 questions open questions where the respondents were able to specify their answers if felt necessary. The English and Finnish questionnaires are represented in Appendixes 1 and 2. In order to reach the reliability and validity of the research, it is recommended to utilize measurements from previous studies similar to the study in question. In this particular study, existing literature about the subject and previous studies have been utilized in the formation of the questionnaire as well as in defining the measurements. Although, some of the items have been modified in order to fit to the context of the study.

In the beginning of the questionnaire there were five demographical questions that are used in defining the respondents' gender, nationality, education, income and age to see whether they are included to the target group of the study or not. In the questionnaire, respondents were able to choose from four different options concerning their age: under 18 years, 18-34 years, 35-51 years and over 52. All of the demographical questions are multiple choice questions. When asking about the nationality and education, the respondents were also given an opportunity to write their answer if there was not suitable option to choose from.

3.3.1 Background factors of playing

Additional background information was gathered by asking the respondents about where they play sports betting games (online or in kiosks); if they play sports betting

games online, do they use computer, mobile or something else; what kind of sports they are interested in playing sports betting games; why they are interested in those sports particularly; which betting companies they prefer to use when playing and which of the sports betting games they usually play. These questions can complement the data gathered for explaining intention and behavior but are not actively used in analysis of the data.

As for the general interest towards this specific subject, the respondents were also asked to determine the exceptional customer experience and what it would consist of in the case of sports betting games and whether an exceptional customer experience has a positive effect on their buying decision. The respondents were also asked which companies offering sports betting games provide a good customer service. In this question several of betting companies were named but the respondents were given an opportunity to name other companies as well.

Product attributes and features of sports betting games were one subject of the study and respondents were asked to choose from a group of features related to sports betting as well as they were offered to articulate their own opinions if the list was not comprehensive enough. Later on those features were asked to link to betting companies based on the opinions of the respondents in order to see if there are a betting company over others. Related to the customer experience and product features, questions about marketing were presented to the respondents in order to find out what kind of marketing they see as useful in the case of sports betting games and whether some type of marketing can have a positive effect on actual playing of sports betting games. As said earlier this additional information is not actively used in the data analysis and it is seen more as a complementary to this study and to the subject itself.

3.3.2 Attitude towards sports betting

Attitude towards the behavior is one of the determinants of intention and therefore it is a determinant of the behavior as well. According to Ajzen (2002, 5) any standard scaling can be used to obtain the respondents' evaluation of behavior for example Likert scaling. Semantic differential is most commonly employed in defining the attitude towards behavior. The bipolar adjectives selected are evaluative in nature for this specific behavior and population in question. The subset of scales exhibits high internal consistency in measuring attitude towards the behavior. According to Ajzen (2002, 5) second important criterion for item selection in determining attitude has to do with the qualitative aspects of evaluation represented by the adjective scales. Attitude towards a certain behavior is defined as an individual's complete evaluation represented by the adjective scale. The overall evaluation can be considered to consist of instrumental components and a more experiential component (Ajzen 2002, 5). The components that are instrumental in nature can be represented by adjectives pairs such as valuable – worthless and harmful – beneficial whereas the components that has experiential quality are reflected with scales such as pleasant – unpleasant and enjoyable – unenjoyable. The adjective pair bad – good is seen to capture the overall evaluation of an individual very well.

This study measured the attitude towards playing of sports betting games with two questions having nine pairs of adjectives. The overall attitude towards the behavior was defined by asking the respondents to answer a question of how they see the playing of sports betting games in general whereas their personal attitude towards the behavior in question was asked as well. The adjective pairs used to determine attitude are the following: bad – good, unacceptable – acceptable, unexciting – exciting, unsatisfying – satisfying, too risky – not too risky, harmful – beneficial, unpleasant – pleasant, worthless – valuable, and enjoyable – unenjoyable. The respondents were also asked on a scale strongly disagree – strongly agree, about whether thinking about playing sports betting games makes them happy. (Ajzen 2002,

5; Armitage and Conner 1999, 264; Miller and Howell 2005, 214; Hrubes et al. 2001, 168) These questions were set in order to find out which items form variables that measure the experiential attitude towards playing as well as general attitude towards playing. The partition of variables is done when analyzing the data.

3.3.3 Subjective norms related to sports betting

In order to be able to define respondents' subjective norms related to playing of sports betting games, several different questions are formulated to obtain a measure. According to Ajzen (2002, 6) items might have an injunctive quality, consistent with the concept of subjective norm. Responses to study subjective norms often have low variability because of important others generally approve desirable behaviors as they also disapprove undesirable behaviors. That's why it is recommended that the measure of subjective norm include items that capture descriptive norms such as whether important others themselves perform the actual behavior in question (Ajzen 1991; Ajzen 2002).

Subjective norms were measured by using a single item multiple choice question of ten items with 7-point Likert scale (scale anchors varying from strongly disagree to strongly agree). The items were designed to find out if the respondent's family and important others themselves play sports betting games and whether they think that the respondent should play or not. The respondents were also asked whether they even care about what their important others and family think about their playing of sports betting games. (Ajzen 2002, 5-6; Armitage and Conner 1999, 264; Miller and Howell 2005, 214; Hrubes et al. 2001, 168) The measurement items are following:

- *My family or important others play sports betting games.*
- *My friends play sports betting games.*

- *My family think that I should play sports betting games.*
- *My friends thinks that I should play sports betting games.*
- *I care about what others think about my playing sports betting games.*
- *Most people who are important to me approve of my playing of sports betting games.*
- *Most people like me play sports betting games.*
- *I frequently gather information from friends about betting before I place the bet.*
- *I frequently gather information from family or important others about betting before I place the bet.*
- *When it comes to matters of playing sports betting games, I want to act like my friends.*

3.3.4 Perceived behavior control over sports betting

When measuring perceived behavioral control, the measure should capture people's confidence that they feel capable of performing the behavior in question, which in the context of this study is playing sports betting games. Various different items have been used for this purpose relating either with the difficulty or performing the behavior or with the likelihood that an individual can perform the behavior (Ajzen 2002, 7). Items that measure directly perceived behavioral control are often seen to capture the respondent's sense of self-efficacy regarding the performance of behavior in question. There are also items used to assess perceived behavioral control that refer to the behavior's controllability which address people's beliefs that they have control over the behavior (Ajzen 2002, 7).

In assessing perceived behavioral control, 7-point Likert scale is applied with scale anchors varying from strongly disagree to strongly agree. There are two questions with total of 13 items measuring the behavioral control over playing. The respondents were asked whether they believe they can win by playing sports betting games,

whether they feel confident about playing and whether they feel that the behavior of playing is volitional in order to see if the behavior is under their control. The respondents had to estimate whether they believed they can win by playing, if they believe that playing sports betting games requires skills and what kind of factors would enable or disable the playing of sports betting games. (See e.g. Ajzen 2002, 6-7; Miller and Howell 2005, 214; Hrubes et al. 2001, 168) The items used for measuring perceived behavioral control were following:

- *I believe I can win in playing sports betting games.*
- *I am confident that I can play sports betting games.*
- *My playing of sports betting games is volitional.*
- *I believe that anyone can win by playing sports betting games.*
- *I believe that playing sports betting games requires skill.*
- *It is easy to play sports betting games.*
- *I expect to have more money after playing sports betting games.*
- *Having more money would enable me to play more sports betting games.*
- *Being over 18 years old would enable me to play more sports betting games.*
- *The easiness of playing would enable me to play more sports betting games.*
- *The easiness of use of the playing site would enable me to play more sports betting games.*
- *The fact that the profit of a company providing sports betting games is distributed to support various facets, has a positive effect on my playing sports betting games?*
- *The fact that the profit of a company providing sports betting games is distributed to support various facets, has a positive effect on the choice of the gaming company?*

3.3.5 Motivation to play sports betting games

Motivation is the desire to do things as well as it is a crucial element in setting and attaining goals as mentioned earlier. It is also a theoretical construct used to explain behavior by representing the reasons for people's actions and needs (Ajzen 1991, 179-211; Ajzen and Fishbein 2005, 173-221). Motivation directs people's behavior and causes them to want to repeat a certain behavior if the outcome of the behavior is seen favorable and hoped. As the study is about explaining the betting behavior of young adults, the reasons for playing sports betting games was seen as an important factor to assess and measure. Motivation was measured by using 8-item 7-point Likert scale with scale anchors varying from strongly disagreeing to strongly agreeing.

The respondents were asked about the reasons why they would play sports betting games and what would be the desirable outcome of playing by offering different options and outcomes of playing that would serve as a motivational factors when thinking about playing. The measuring items were mostly created for this specific study in order to modify measuring items in a way that they would serve the purpose of the study and the subject correctly.

- *To win.*
- *To get more excitement.*
- *To get money.*
- *Playing is a habit.*
- *It is a funny way of spending time with friends.*
- *It is a hobby/ leisure activity.*
- *I play professionally.*
- *The outcome of playing does not matter.*

3.3.6 Intention to play sports betting games

According to Ajzen (2002, 4) it is a common misconception that measures of the theory's construct are obtained by asking carefully chosen questions or adapting items from previous studies similar to the study in question. This approach often results in findings of interest but also might produce measures with low reliabilities as well as to lead to underestimation of the relations among the theory's constructs. In order to secure reliable and internally consistent measures, Ajzen (2002, 4) encourages that appropriate items needs to be selected according to the behavior in question.

In the study, intention to play sports betting games is measured using a 3-item 7-points bipolar Likert scale measure, in where scale anchors vary from 'strongly disagree' to the 'strongly agree'. The intention to play sports betting games is measured by using the following items (Ajzen 2002, 4; Armitage and Conner 1999, 264).

- *I intend to play sports betting games during next week.*
- *I intend to play sports betting games during next month.*
- *I play only during big sports events (such as Ice Hockey World Championships, UEFA European Championship etc.)*

3.3.7 Belief based measurements

Beliefs are important factor in the theory of planned behavior. Beliefs are assumed to provide the cognitive and affective foundation for attitude, subjective norms as well as for perceptions of behavioral control (Ajzen 2002, 7). Belief-based measures can serve as manifest indicators of latent constructs (Ajzen 2002, 180-182). It needs to be taken into consideration that beliefs are not assumed to determine the direct measure

of attitude instead, beliefs are expected to determine the attitude towards a behavior (Ajzen 2002, 7). According to Ajzen (2002, 7) similarly normative beliefs determine subjective norm and control beliefs determine perceived behavioral control, not the direct measures for these determinants of intention. Belief-based as well as direct measures are seen as fallible indicators of the same underlying latent constructs.

Theoretically, by measuring beliefs, insight into the underlying cognitive foundation can be gained such as why people hold certain attitudes, subjective norms or perceptions of behavioral control (Ajzen 2002, 8). According to Ajzen (2002, 8) this explanatory function is assumed only for salient beliefs, or beliefs that are voluntarily accessible in memory. In the case of direct measures of behavior such as intention and determinants of intention, a high internal consistency is emphasized whereas for theoretical reasons this is not a requirement for the belief-based measures of attitude, subjective norm and perceived behavioral control. According to Ajzen (2002, 5-8), no assumption have been made that accessible beliefs are internally consistent. An individual's attitude toward a behavior can be indecisive if they believe that the behavior in question will result in both positive and negative outcomes as well as the normative beliefs and accessible control beliefs can be indecisive. This enables the fact that internal consistency is not necessity in belief-based measures (Ajzen 2002, 8) as they provide a single evident indicator of the latent construct.

In order to be able to identify accessible behavioral, normative and control beliefs, ground work needs to be done in form of giving the respondents a description of the behavior and ask series of questions (Ajzen 2002, 7-11). To elicit behavioral outcomes, the respondents were given open questions about advantages and disadvantages of playing sports betting games (Ajzen 2002, 7-11). Questions below are eliciting behavioral outcomes. The answers to these questions measuring beliefs were not included in the analysis of the data. Instead they were used as an additional information when constructing the implications of the study to be able to understand the results more comprehensively.

- *What factors do you see as advantages of you playing sports betting games?*
- *What factors do you see as disadvantages of you playing sports betting games?*

To generate a list of accessible factors facilitating performance of the behavior, the following questions were asked in order of elicitation of accessible control factors (Ajzen 2002, 7-11).

- *Please list any factors or circumstances that would make it easy or enable you to play sports betting games.*
- *Please list any factors or circumstances that would that would make it difficult or prevent you to play sports betting games.*

3.3.8 The past behavior of playing sports betting games

As it is said earlier, the best predictor of behavior is the past behavior. As a background information the past behavior of respondents regarding playing sports betting games were asked. The reason why this measure was used, is that it is assumed that playing of sports betting games is a behavior that stays relatively stable over time and gives us an understanding of the past behavior of the participants while at the same time serving us an indication of the frequency of playing. Asking about past behavior regarding playing, will give a lot of important information for example on how familiar respondents are with the sports betting games.

The item measuring the playing frequency of the respondents was a multiple choice question as the respondents were able to choose from not playing at all, played once or twice during the past year, play monthly, play 2-3 times in a month, play weekly, play 3-4 times in a week and play daily.

- *During the previous year I have played sports betting games.*

In the end of the questionnaire, the respondents were given an opportunity to tell what comes to their mind about playing sports betting games and what are the reasons for not to play sports betting games. These questions were optional to answer and they were open questions. These question does not correspond with actual performing the behavior being studied but they provide information about the obstacles that prevent the intention from turning into behavior as well as what kind of opinions, attitude, and feelings sports betting games arouses in the respondents.

- *What comes to your mind about playing sports betting games?*
- *Why you would not play sports betting games?*

4 DATA ANALYSIS

The following chapter presents the statistical analysis of the data that was gathered in order to explain the betting intention and to understand the betting behavior of young adults in Finland. The descriptive statistics are presented first in where the age, gender and other background factors of the respondents are been viewed more closely. After the descriptive analysis of the data, the results answering to the hypotheses are viewed by using statistical methods in order to analyze the data and to be able to find causal relations between determinants, attributes and different factors.

4.1 Demographic

A total of 237 recipients responded to the questionnaire. Most of the respondents were men counting for 84.8% of the group of respondents and the women who responded to the questionnaire counted for 15.2%. When viewing the respondents based on the gender, the distribution is not uniform as the men count for fairly large part of the respondents. As the study aims to explain the betting behavior of young adults aged 18-34 that leaves out all of the respondents that are not part of the right age group. When taking into consideration the age as defining factor, 209 respondents ended up to be part of the target group leaving out total of 28 respondents. One of the defining factors in the study was also, that the study aims to explain the intention of young Finnish adults. When the nationality of the respondents is viewed, a total of 207 respondents have the Finnish nationality and are therefore acceptable to be part of the study. Even though the amount respondents were decreased, the distribution of gender changed only slightly. Out of these 207 respondents, 84.5% were men and the percentage of women were 15.5%.

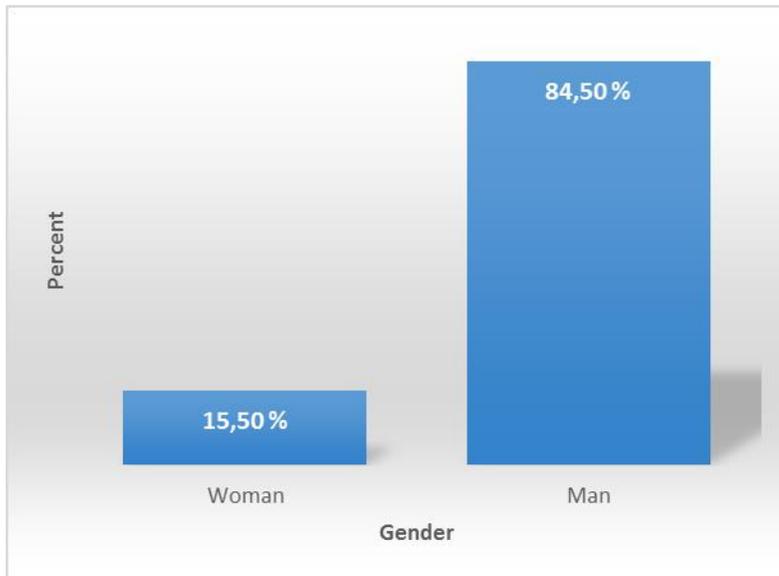


Figure 5. The distribution of gender among respondents.

In year 2014 according to Tilastokeskus, there were 1 164 736 people aged from 18 to 34 in Finland from which 597 237 were men and 567499 were women (Väestön ikärakenne. Findikaattori). As the Figure 6 shows, men represent 51.28% out of the population being studied as the women represent 48.72%. The difference between the distributions of genders is quite obvious between the population and the respondents as the women represent only 15.50% out of the group of the respondents. Even though there is a difference in the distributions, the data gathered from the respondents is seen representative in the context of playing of sports betting games as the amount of respondents is large enough to make generalizations based on the results and the purpose of the study was not to make comparisons between genders.

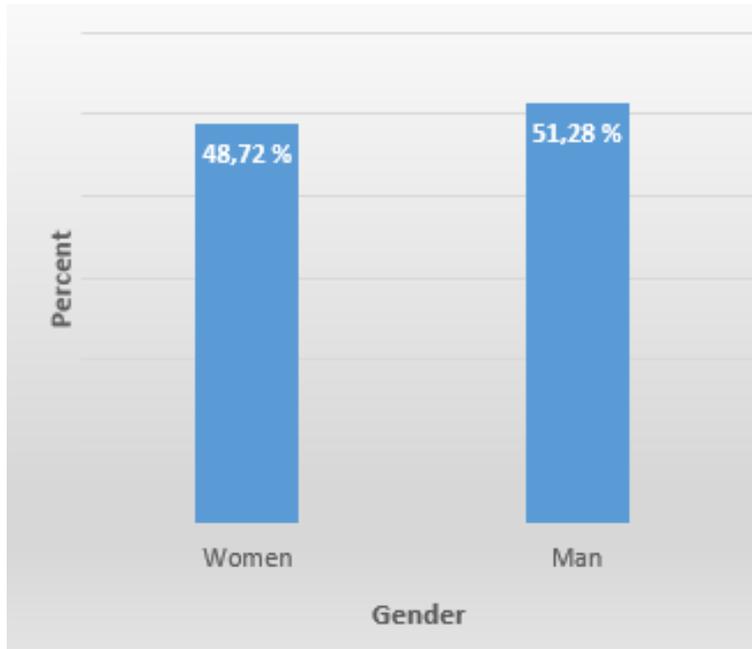


Figure 6. The distribution of gender among 18 to 34 years old in Finland (Väestön ikärakenne. Findikaattori).

Out of these 207 respondents almost half have some kind of university level education (45.9%) whereas the second largest group had finished high school or vocational school (33.8%). 17.4% from the respondents had the educational level of university of applied sciences and 2.9% of the respondents had the education level of elementary school. When viewing the yearly income of the respondents, the data shows that almost half of the respondents (44.4%) have a yearly income of 0-14 999€ whereas the second largest group of respondents (21.8%) have a yearly income of 35 000-54 999€. As for the yearly income, none of the respondents stated to earn over 75 000€ whereas 16.9% stated to earn 15 000-24 999€ and 14.0% earn 25 000-34 999€ and only 2.9% earn 55 000-74 999€.

4.2 Playing frequency

The respondents were asked about their playing frequency in a form of past behavior regarding playing of sports betting games. Almost one fifth (17.9%) of the respondents said that they have never played sports betting games whereas one fifth (20.8%) said that they have played once or twice during past year. Out of the respondents 11.1% play sports betting games on monthly basis and 8.2% play two to three times in a month. A total of 42% said that they play sports betting games weekly or more as 15.5% stated that they play weekly as well as 10.6% said that they play sports betting games 3-4 times in a week. What was surprising, is that up to 15.9% said that they play sports betting games daily as the Figure 7 shows.

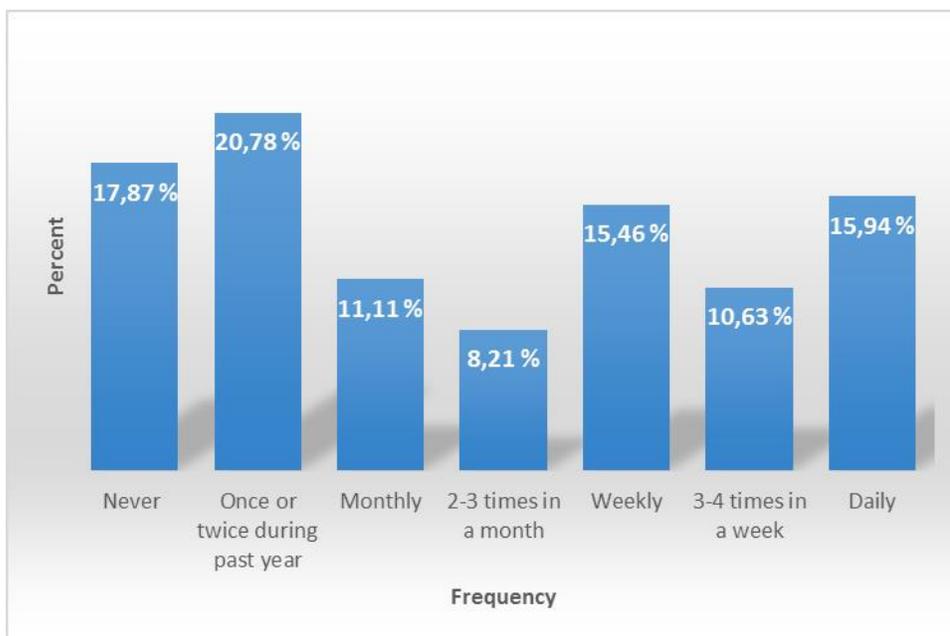


Figure 7. The frequency of playing sports betting games during previous year.

The respondents were asked about where they usually play as if they play online or offline which means kiosks and stores providing opportunity to play. Between men and women there were considerable differences in the way they play as 81.3% out of 175 men that are part of the target group, usually play online whereas 43.5% out of

32 women usually play offline as in stores or kiosks. A total of 30.4% of women play sports betting games online and only 15.1% out of men respondents reported to play usually offline. The study shows that most of the respondents (77.4%) play sports betting games using computer. A little over one tenth (11.3%) use mobile when playing whereas tablet is third option when playing.

4.3 Analyses of the data

Exploratory factor analyses (EFA) were conducted in order to verify the unidimensionality of the key constructs. Once satisfactory exploratory factor analyses were obtained, summated scales were computed. Creating summated scales is one of the most-commonly used solution as it takes into account all variables loading high on a particular factor (Coussement et al. 2011, 72). Before creating the summated scales, a factor analyses were conducted by using SAS Enterprise Guide 6.1 along with reliability analyses in order to validate the internal consistency of the different variables.

4.3.1 Factor analysis

The aim of the factor analysis is to reduce the number of variables resulting in a lower dimensional dataset in which the new factors represent unobservable latent concepts of the subject being studied (Coussement et al. 2011, 69) with a minimum loss of information during that process by examining the validity of items used to measure the concepts in question.

A principal axis factoring was employed as a factoring method as it extracts the least number of factors accounting for the common variance of the set of variables. As for

the rotation method, orthogonal varimax was chosen for dimension reduction. The orthogonal rotations rotate the factors in a way that they are uncorrelated while increasing the interpretability by reducing the amount of items with high loadings on a specific factor (Coussement et al. 2011, 71). In order to be able to formalize the hypothesis that the factor analysis is beneficial in the first place regarding the study in question, the Kaiser's measure of sampling adequacy index needs to be examined more carefully. Kaiser's measure of sampling adequacy measures whether the strength between the variables is large enough (Coussement et al. 2011, 79). In order for the factor analysis to be useful, the index should be at least 0.5 (Coussement et al. 2011, 79). In the following factor analyses, the Kaiser's measure of sampling adequacy index was at the minimum 0.5 implying that the strength between variables is large enough.

Another important aspect in ensuring the usefulness of factor analysis is the final communality estimate that describes how much of the variance of that variable is explained by the proposed factor solution (Coussement et al. 2011, 81). According to Coussement et al. (2011) at least 60 per cent of the variance should be explained by the factor solution to be able to retain the variable for subsequent analysis. Few of the items in the factor analyses, had the communality estimate under 0.6. These items were preserved in the analysis because when removing the items, all of the other estimates decreased dramatically. It was seen more important to keep the items in order to ensure the needed information from the data. The next step in conducting the factor analyses was to identify which items load on the corresponding factors. If the item does not achieve a high loading or the item has multiple high loadings, the item was deleted from the factor analysis. A factor loading is considered high when exceeding 0.4 for a sample size around 200 respondents (Coussement et al. 2011, 83), which led to an application of a cut-off value of 0.4 for factor loadings.

When starting the conduction of factor analysis, all of the items used to measure intention, attitude, subjective norms, perceived behavioral control and motivation were added to analysis simultaneously in order to see whether the items would load to

factors in a way it was seen fitting regarding the antecedents of intention and behavior. However, the items were not loading correctly under appropriate factors and some of the variables represented more than one factor. This kind of situation might occur for example due to a small sample size, a large number of variables or the closeness of the concepts that are studied in this particular study.

Analyses showed that the items loaded correctly on the correct factor when analyzed in smaller groups, in pairs or alone. The results of the factor analyses showed that some of the items that were supposed to measure the same concept did not show a high loading or did not load at all in the same factor. This led to a deletion of that specific item. In the end some items were excluded from all of the factors measuring intention, attitude towards playing, subjective norms, perceived behavioral control and motivation to play. The end results of factor analyses are presented in Tables 1.1., 1.2., 1.3., and 1.4. below. Whereas the Pearson correlation matrix is presented in Appendix 3. In the end, nine different factors were recognized as a result of the factor analyses: intention to play, experiential attitude towards playing, general attitude towards playing, subjective norms, reasons to play, motivation to play, perceived behavioral control (confidence), perceived behavioral control (enabling factors) and perceived behavioral control (charity).

Table 1.1. Final factor solution for intention.

Variables	Factor 1
Intention 1	0.943
Intention 2	0.943
Eigenvalue	1.778
% of variance explained	1.778
Cumulative % of variance explained	1.778

Table 1.2. Final factor solution for experiential attitude towards playing and general attitude towards playing.

Variables	Factor 1	Factor 2
Experiential attitude 2	0.793	
Experiential attitude 3	0.781	
Experiential attitude 6	0.711	
Experiential attitude 7	0.752	
Experiential attitude 8	0.795	
Personal experiential attitude 2	0.798	
Personal experiential attitude 7	0.676	
General attitude		0.694
Personal general attitude		0.894
Personal general attitude 1		0.788
Personal general attitude 5		0.720
Eigenvalue	6.283	1.173
% of variance explained	4.401	3.055
Cumulative % of variance explained	4.401	7.456

Table 1.3. Final factor solution for subjective norms, reasons to play and motives to play.

Variables	Factor 1	Factor 2	Factor 3
Subjective norms 3			0.633
Subjective norms 4			0.672
Subjective norms 8			0.678
Subjective norms 9			0.669
Reasons 1		0.494	
Reasons 3		0.794	
Reasons 4		0.645	
Reasons 5		0.807	
Motivation	0.807		
Motivation 2	0.778		
Motivation, outcome	0.875		
Motivation, outcome 2	0.850		
Eigenvalue	4.092	1.965	1.010
% of variance explained	1.890	2.293	2.884
Cumulative % of variance explained	1.890	4.183	7.067

Table 1.4. Final factor solution for perceived behavioral control (confidence, enabling factors, and charity).

Variables	Factor 1	Factor 2	Factor 3
PBC 1	0.807		
PBC 2	0.772		
PBC 5	0.569		
PBC 7	0.617		
PBC 9		0.577	
PBC 10		0.894	
PBC 11		0.861	
PBC 12			0.968
PBC 13			0.966
Eigenvalue	2.958	1.963	1.051
% of variance explained	2.036	1.984	1.952
Cumulative % of variance explained	2.036	4.020	5.972

4.3.2 Reliability of the study

Exploratory factor analysis gives a comprehensive insight into which items load in which constructs while giving an insight into latent constructs. Nevertheless, it is important to study whether the items loading on the same construct are internally consistent or in other words, whether these items correlate enough to be joined into one construct measure. The reliability of the items loading on the same construct is measured by calculating the internal consistency of the items by applying Cronbach's alpha. In this specific study basically three- and four-item scales were used to measure attitude, subjective norm, perceived behavioral control as well as motivation. The intention to play and perceived behavioral control (charity) are only factors that consist of only two items.

In order for the variables to be internally consistent, the reliability measure of Cronbach's alpha value must exceed the value of 0.8 (Coussement et al. 2011, 89) although a generally acceptable lower limit for the value of Cronbach's alpha is 0.7 especially in exploratory studies. The Cronbach's alpha values in this study show that

all of the items form factors that are internally consistent as the values exceed 0.7. The factors, final number of items, the Cronbach's alpha values, mean scores, standard deviation, variance, minimum and maximum values of the factors created are presented in the following Table 2.

Table 2. Key measurements of the factors.

Factors	α	N of items	N of cases	Mean score	Std. Dev	Variance	Min	Max
Intention to play	0.941	2	207	4.493	2.232	4.982	1.00	7.00
Experiential attitude towards playing	0.929	7	207	4.613	1.341	1.797	1.00	7.00
General attitude towards playing	0.893	4	207	4.580	1.380	1.906	1.00	7.00
Subjective norms	0.760	4	207	3.074	1.277	1.630	1.00	7.00
Reason to play	0.801	4	207	3.924	1.524	2.324	1.00	7.00
Motivation to play	0.891	4	207	5.787	1.196	1.431	1.00	7.00
Perceived behavioral control, confidence	0.791	4	207	4.627	1.307	1.708	1.00	7.00
Perceived behavioral control, enabling factors	0.825	3	207	3.432	1.580	2.498	1.00	7.00
Perceived behavioral control, charity	0.946	2	207	3.845	1.845	3.403	1.00	7.00

4.4 Regression Analysis

Often one or several variables are used in order to explain or predict another variable by detecting causal relations between variables. The dependent variable that is being explained in this particular study is the intention to play sport betting games as well as the behavior of playing sports betting games. Experiential attitude towards playing, general attitude towards playing, subjective norms, perceived behavioral controls and motivation as well as certain types of reasons to play are the independent variables that are being used to understand and explain the dependent variable of intention. In addition, the intention is being used in order to explain the dependent variable of behavior. To be more precise, the aim of the regression analyses is to evaluate the strength and the direction of the impact of the independent variables on intention to play as well as on behavior. With the help of regression analysis, evaluation of causal relationships between variables is possible (Coussement et al. 2011, 222). The regression tests are conducted in order to test the research hypotheses.

For the linear regression model, several assumptions have to be verified. The linear regression assumes that there is a causal relationship between a dependent variable and at least one independent variable (Coussement et al. 2011, 222). For the regression analysis to be successful, model should be properly specified including only relevant independent variables that will be used to explain intention to play. As for the linearity of the relationships between dependent and independent variables, the relationship must be linear and there must exist no multicollinearity (Coussement et al. 2011, 223). Multicollinearity can be described as a situation where high mutual correlations exist between the independent variables. When multicollinearity exists, it could impact on the strength of independent variables as well as to the direction of the influence of the independent variables (Coussement et al. 2011, 223). According to Coussement et al. (2011) the regression function must also possess the characteristics of that the error term must be normally distributed, the error of observations cannot be correlated and the homoscedasticity of the errors should exist as the variance of errors of the independent variables should be constant through all values. Additional attention should be paid to outliers or in other words observations presenting high or low values for the dependent variable given their values for the independent variables as the outliers might bias the estimates of the regression. Nevertheless, outliers can provide valuable information that should be considered to be part of the study.

The objective is to evaluate whether attitude towards playing, subjective norms, perceived behavioral control or motivational factors have impact on the intention to play sports betting games and how strong the influence is exactly by determining to what extent the independent variables explain the variation of dependent variable. The same is done in order to be able to describe the impact of intention to the playing frequency. This is done by using the summated scales based on the factor analyses conducted.

When progressing to testing the hypotheses, the null hypothesis of the overall meaningfulness of the linear regression states that there is absolutely no relationship

between the independent variables and the dependent variable. The F test is used to determine the overall meaningfulness of the regression model by testing the null hypothesis. If the p-value is lower than 0.05 (Coussement et al. 2011, 225), the null hypothesis is rejected indicating that at least one of the variables has a linear relationship with the dependent variable. As for the independent variables, a hypothesis is set that there is no independent variable impacting the dependent variable. In order to reject this null hypothesis and confirm that there is one or several independent variables contributing to explain the dependent variable, p-value of the t-test must be lower than 0.05. In other words, t-test is used to determine the significance of the relationship between the dependent variable and the independent variables (Coussement et al. 2011, 225).

In the regression analysis, stepwise selection method was applied because in stepwise selection, variables are added one by one to the model as long as the variable has a significant contribution, which in this particular study is 0.05. Variables that are added in the model do not necessarily stay there as the stepwise selection model looks at all the variables included in the model and deletes variables that are not statistically significant at the significance level (Coussement et al. 2011, 229). The stepwise selection process ends when there is no variable outside of the model that has a statistic significant at the significance level that has been specified to enter the model and when every variable in the model is significant at the significance level that has been specified to stay in the model (Coussement et al. 2011, 229). The stepwise selection method was seen suitable for this specific study as every variable kept in the model have significant impact on the dependent variable.

The regression analysis included six independent variables out of eight independent variables, in the model. All in all, the stepwise selection was done in six steps and experiential attitude towards playing, subjective norms, reasons to play, motivation to play, perceived behavioral control (confidence) and perceived behavioral control (charity) factors were included in the model. General attitude towards playing and perceived behavioral control (enabling factors) were left out of the model meaning

that they did not achieve the significance level specified. The results of the analysis show that there is no evidence of multicollinearity problems and that the residuals are normally distributed.

Nevertheless, there are some evidence of heteroscedasticity seen in the results. Heteroscedasticity can have at least two probable causes such as the relationship between the dependent variable and the independent variables is not linear (Coussement et al. 2011, 236). In this particular study, this is not the case at least according to the other results of the analysis. Heteroscedasticity can also be caused by the absence of one or several independent variables (Coussement et al. 2011, 236). This is not the case either in this particular study as all of the relevant independent variables have been included in the analysis according to the significant significance level specified. As for the outliers, the results of the analysis did not show any noticeable observations that would stand out. Though, there are couple of observations with a leverage statistics higher than could be expected but there is no substantial evidence of outliers, which lead to a decision to keep these observations in the dataset as they represent real consumer behavior.

As mentioned earlier, the F test is used to test the null hypothesis and to define whether the linear regression model is meaningful and if the independent variables have significant impact on the dependent variable. The F statistic is equal to the variance explained by regression model and the F value for the regression model in this specific study is 59.24. The p-value associated with the F test is smaller than 0.05 (<0.0001) rejecting the null hypothesis which indicates that there is at least one variable significantly impacting the dependent variable, intention to play sports betting games. As for the goodness of fit of the estimated regression equation, the R-square describes the percentage of variance explained in the dependent variable by the estimated regression model, which in this case is 64.00 per cent. This can be considered as good as an R-square of 70 per cent or higher is often considered as good and a much lower value is acceptable when the regression model explains perceptions of consumers or real behavior of consumers (Coussement et al. 2011,

244). A summary of regression analysis' R^2 , adjusted R^2 , F-ratio and Sig. values is presented in Table 3.

Table 3. Summary of the regression analysis 1 values.

R²	0.640
Adj. R²	0.629
F-value	59.24
Sig	<0.0001

As the regression analysis was run by using stepwise linear regression with enter and stay probability of 0.05, all variables in the model are already significantly different from 0 meaning that all of the variables in the model, have impact to the intention to play. As mentioned earlier, experiential attitude towards playing, subjective norms, motivation to play, reasons to play, perceived behavioral control (confidence) and perceived behavioral control (charity) were the factors that stayed in the model and for that reason impact the intention to play to some extent whereas general attitude towards playing and perceived behavioral control (enabling factors) did not have significant impact on the intention to play as they were excluded from the model. The direction of the impact these six variables have on the intention to play are all positive except for the perceived behavioral control (charity) which has a negative impact on the intention as seen in Table 4.

Table 4. Regression coefficients for intention to play sports betting games.

Independent variables	Par. Est.	Stand. Est.	t	Sig	Tol.	Hyp.	Result
Experiential attitude towards playing	0.338	0.203	3.10	0.0022	0.422	H3	Supported
General attitude towards playing	-	-	-	-	-	H4	Rejected
Subjective norms	0.344	0.197	3.84	0.0002	0.687	H5	Supported
Reasons to play	0.317	0.216	3.73	0.0002	0.536	H1	Supported
Motivation to play	0.181	0.097	2.02	0.0452	0.778	H2	Supported
Perceived behavioral control (confidence)	0.543	0.318	5.45	<0.0001	0.529	H6	Supported
Perceived behavioral control (enabling factors)	-	-	-	-	-	H7	Rejected
Perceived behavioral control (charity)	-0.198	-0.163	-3.70	0.0003	0.923	H8	Rejected

In other words, the results show that when the experiential attitude towards playing increases so does the intention to play during next week and month. When speculating the results in the items level, the experiential attitude increases as consumers feel that playing of sports betting game is more and more exciting, satisfying, pleasant, valuable and enjoyable. The result reveals also that consumers who believe that their family and friends approve them playing sports betting games, the intention to play in the close future increases as the variable of subjective norm show. As one could expect, if the playing of sports betting games is a habit, hobby or a fun way of spending time with your friends, the intention to play increases. And the more the playing develops as a habit or a hobby or a leisure activity with friends, the more the intention to play increases. Motives have the same kind of positive effect on intention to play, as the more the consumers want to win and get money, the more the intention to play increases.

When looking more carefully into the perceived behavioral control and especially into items measuring self-confidence about playing of sports betting games, items like “I believe I can win”, “I am confident that I can play sports betting games” and “I believe that playing requires skills”, have a positive impact on intention to play sports betting games. The results indicate that people need to possess confidence in their doings in order for the intention to play to increase. Nevertheless, enabling factors to play are not included in the regression model. In the items level, the easiness of playing does not impact on intention to play sports betting games, nor the easiness of use of the playing site or the age of over 18 impact the intention. As mentioned earlier the charity aspect of playing is the only variable having a negative effect on intention to play. The fact that the profits of a company providing sports betting games is distributed to support various facets has in fact a negative impact on intention to play.

After the direction of the impact is determined, it is important to know which variable impacts the most on the intention to play in order to be able to provide a description of the intention to play sports betting games. The standardized estimate scales set the

variables to the same scale through standardization providing estimates that are comparable (Coussement et al. 2011, 245). The standardized estimates show that perceived behavioral control, confidence, has absolutely the largest impact (0.318) on explaining the intention to play during next week or next month whereas reasons to play (0.216) and experiential attitude towards playing (0.203) have the second and third largest impact on explaining the intention to play. Subjective norms (0.197) and motivation to play (0.097) also impact the explaining the intention but not as strongly as the previously mentioned variables as the motivation impacts least to intention. What is interesting is that, perceived behavioral control (charity) (-0.163) seems to impact on the explanation of intention and the impact is negative. A summary of standardized estimates is seen in Table 4.

In order to test the research hypotheses, such coefficients as parameter estimate, standardized estimate, t-value, Sig. and Tol. were analyzed. The parameter estimates, or in other words, the regression coefficients describes the direction of the impact the independent variables have on the dependent variable as explained earlier whereas standardized estimate will explain which variable have the largest impact on the dependent variable. Tolerance, on the other hand, indicates the multicollinearity in the regression if the value is less than 0.20. The Table 4 shows that there is no indication of multicollinearity in the model. To refresh the memory, the research hypotheses are presented below.

H1: *There is a positive relationship between certain types of reasons to play sports betting games and the intention to play in the near future (during next week or month).*

H2: *Motivation to play sports betting games has a positive effect on intention to play in the near future (during next week or month).*

H3: *Experiential attitude towards playing of sports betting games has a positive effect on intention to play in the near future (during next week or month).*

H4: *General attitude towards playing of sports betting games has a positive effect on intention to play in the near future (during next week or month).*

H5: *Subjective norms have a positive effect on intention to play in the near future (during next week or month).*

H6: *Confidence to play sports betting games has a positive effect on intention to play in the near future (during next week or month).*

H7: *Enabling factors to play sports betting games have a positive effect on intention to play in the near future (during next week or month).*

H8: *The fact that the profit of a company providing sports betting games is distributed to support various facets has a positive effect on intention to play in the near future (during next week or month).*

H9: *The intention to play sports betting games in the near future (during next week or month) has a positive effect on frequency of playing sports betting games.*

As the results show, confidence (perceived behavioral control), reasons, experiential attitude, subjective norms, and motivation have a positive effect on intention to play confirming the acceptance of the hypotheses as seen in Table 4. Whereas general attitude towards playing and enabling factors of playing (perceived behavioral control) do not have significant impact whatsoever in the formation of intention to play sports betting games as they were not included in the model with a 0.05 significance level to enter or stay in the model meaning that the hypotheses concerning these independent variables are rejected. Perceived behavioral control, charity, was indeed accepted in the model and the variable impacts significantly to the formation of intention in this specific context, but as the impact is negative the research hypothesis

is rejected. The results indicate that all of the antecedents of intention and behavior are needed in order for the intention to play form.

Now that the antecedents impacting the intention to play have been studied, the impact of intention to actual behavior of playing is being studied. In order to be able to test the hypothesis about the impact of intention to playing frequency, another regression analysis was conducted. As there was only single item measuring behavior or to be more specific, the playing frequency, factor analysis was not conducted in defining the variable for the behavior. Instead, a summated scale was created in order for the regression analysis.

The F test determines the overall meaningfulness of the regression analysis. The p-value being lower than 0.05 indicates that the independent variable (intention) has a linear relationship with the dependent variable (behavior). The results show, that p-value associated with F test is <0.0001, or in other words lower than 0.05, meaning that there is significant impact between intention to play and the playing frequency. The F value for the regression model is 547.66 representing the variance explained by the regression model. In addition, the R-square describes the percentage of variance explained in the dependent variable by the estimated regression model. The R-square value is 72.80 per cent, which can be considered as good (Coussement et al. 2011, 244). A summary of regression analysis' R², adjusted R², F-ratio and Sig. values is presented in Table 5.

Table 5. Summary of the regression analysis 2 values.

R²	0.728
Adj. R²	0.726
F-value	547.66
Sig	<0.0001

The t-test is used to determine the significance of the relationship between intention and behavior. As the p-value associated with the t-test is lower than 0.05 (<0.0001), the impact between intention and behavior is significant. The regression analysis was conducted with the same method as the previous analysis and in order for the independent variable (intention) to stay in the model, the significance level was set in 0.05. The results indicate that intention to play in the near future (during next week or month) indeed impacts positively to the playing frequency. The evidence did not indicate of any multicollinearity problems but there were some evidence of heteroscedasticity as there was in previous analysis also but it did not lead to any actions for the same reasons as earlier. As for the outliers, there were no noticeable observations indicating problems. However, couple of observations with a leverage statistics higher than expected stood out, but as there was no substantial evidence of outliers, all of the observations were kept in the data set as it presents the actual behavior of real customers.

The parameter estimate (seen in Table 6) indicates of the positive impact between intention to play and playing frequency, and the standardized estimate indicates the strength of the impact between these variables. The impact of intention to playing frequency is quite strong as the estimate value is 0.853 as seen in Table 6. There were no other variables in the regression analysis as an independent variable meaning that intention is seen as an only possible variable to explain the behavior as the theory of planned behavior implies also. Table 6. shows the parameter estimate, standardized estimate, t-value, Sig. and Tol. of the regression analysis. Tolerance indicates the multicollinearity in the regression if the value is less than 0.20. The Table 6 below shows that there is no indication of multicollinearity in the model. All in all, the hypothesis of intention to play sports betting games in the near future impacting positively on the playing frequency is supported.

Table 6. Regression coefficients for playing frequency.

Independent variables	Par. Est.	Stand. Est.	t	Sig	Tol.	Hyp.	Result
Intention to play	0.814	0.853	23.40	<0.0001	1.00	H9	Supported

5 DISCUSSION AND CONCLUSIONS

This chapter focuses on the discussion, conclusions and main implications of this specific study about explaining the intention to play sports betting games of young Finnish adults aged between 18-34 years. First of all, theoretical contributions are determined as well as managerial implications are discussed more specifically. Reliability and validity of the research follows as they are assessed. In the end, the limitations of the study are being described and suggestions for the future research are made.

5.1 Theoretical contributions

The theory of planned behavior is applied in various studies as mentioned earlier. These studies have provided results varying fundamentally from each other. Studies in which the theory of planned behavior is applied, show that for example only one or two of the antecedents of intention and behavior impact significantly to the formation of intention (Ajzen 1991, 188-189; Ajzen 2005, 119-120) or in some cases all of the three predictors are needed in order to be able to explain the behavior (Ajzen 1991, 188-189; Ajzen and Fishbein 2005; Armitage and Conner 1999; Martin et al. 2010). The strength of one factor can compensate the weaknesses of another to some extent (Ajzen 2005, 140-141) but as a general rule, the more favorable the attitude towards the behavior and subjective norm and the greater the perceived behavioral control, the stronger the individual's intention to perform the behavior in question (Ajzen 1991).

This is seen also in this specific study as the results indicate that all of the three antecedents are needed in some extent to be able to understand the formation of intention to play sports betting games as well as to be able to explain the actual

behavior of playing through playing frequency. Nevertheless, this is not seen contributing any new information to the theory of planned behavior as it has become clear from previous studies that all of the antecedents might be needed in order to understand the behavior or just a few. As mentioned earlier, the intention is seen to be the best predictor of behavior. The results support this assumption as intention impacts significantly to the playing frequency in this specific study also. The theoretical contribution in this case is seen as supportive to existing studies and findings. According to Ajzen (2005) the theory of planned behavior suggests that an individual's intention to perform or not to perform a certain behavior is the most important immediate determinant of behavior.

Sports betting and gambling behavior is a subject that has been researched worldwide quite widely over the past decades. It is also a subject that especially in Finland is being studied over because of the nature of the behavior can be harmful to a consumer if the betting or gambling becomes a problem. A large variety of studies about gambling and betting behavior can be found where different research perspectives have been applied into the subject. In general, various studies are handling the effect of age, nationality, gender and religion when explaining the betting and gambling behavior.

There are not that many public studies to be found about intention to play especially sports betting games and gambling or how to explain the behavior with the help of intention. Let alone, there are not that many studies about explaining the intention to play through different antecedents of behavior and these antecedents impacting the intention to play, especially when the target group is Finnish young adults. The Finnish government conducts also various kinds of studies about betting and gambling behavior as well as studies related monetary games but mainly from the point of view of how to reduce or prevent problematic behavior when it comes to betting or gambling or from the point of view of the legislation or to be more specific, the Lottery act.

This specific study about explaining the betting intention and understanding the betting behavior of young Finnish adults provides insight to understanding the intention to play sports betting games in a specific surroundings of Finland. The contribution of the study is mainly to increase the knowledge about betting intention and to raise the understanding of betting behavior in general. In summary, the theoretical contribution of this study is more supportive in nature regarding the existing ones, proving that in the case of intention to play sports betting games and an actual behavior of playing, all three antecedents of behavior are needed in order to explain the behavior of sports betting games by utilizing playing frequency. The contribution of this study is seen more in the field of explaining and providing a comprehensive understanding of betting behavior of young Finnish adults.

5.2 Managerial implications

This particular study about explaining betting behavior of young Finnish adults aged between 18-34 years provides several practical implications relevant for example to gambling companies and companies providing sports betting games about the behavior of the consumers, their customers and potential customers. This study provides concrete answers to what antecedents have an effect on the intention to play in the near future and if the intention to play impacts the behavior of playing. In marketing the knowledge provided by this study can be used as an advantage when directing marketing actions and specified them to this specific target group of young Finnish adults based on the elements that have risen from the data. This is especially important due to the aging population of Finland, which means that young adults are going to be the next big consumer group (Statistics in Finland. Population development in independent Finland – greying baby boomers).

As the results show, perceived behavioral control, confidence, is the most influential factor impacting the intention to play among young Finnish adults. The confidence in

playing sports betting games is a vital factor in formation of intention as well as the belief about ability to win when playing. According to Ajzen (2005) the theory of planned behavior assumes that perceived behavioral control has motivational implications to intention meaning that people who do not possess the confidence in performing the behavior in one way or another, are unlikely to form behavioral intentions to perform the behavior in question, which is supported by the results of this specific study. According to Krueger and Dickson (1994) people who are led to believe they are capable of performing a behavior or competent in decision making, take more risks and are more likely to act. Playing of sports betting games is seen as a behavior which requires skills that is probably the reason why confidence towards playing is such an important factor in order for the intention to start developing. From the perspective of managers in order to increase the consumers' confidence in playing, some kind of helpful and enabling solutions can be produced in order to make the playing easier and to increase the confidence of consumers by strengthening the sense of possessing the skillset needed to be able to play.

The certain types of reasons to play affect also significantly to the formation of intention to play of young adults in Finland. The consumers who play sports betting games as a hobby or the playing have developed to be a habit tend to play more likely during next week or month. This is quite a presumable reason to play sports betting games as a habit or a hobby directs the behavior itself as it is repeating and continual pattern of doing something (Ajzen 2011, 1120-1121). It would be interesting to see how the habit and hobby aspects emphasize in different sports betting games such as games that are played daily compared to the games played once or twice a week. Playing can provide a routine for weekdays or for weekends depending for example other routine activities. Playing sports betting games can also provide extra excitement for example during watching a hockey game or football. Playing is a funny way of spending time with friends, was one item measuring the reasons to play. One could think about emphasizing the community aspect of playing as playing can be a way of spending time with friends that provides an experience that combines people through their interest in sports. The sense of community can be accentuated for

example by providing ways of playing as a group or providing game methods that strengthen the feeling of community. The sense of community could also be utilized in various ways of marketing by emphasizing the sense of belonging to a group with similar people through different marketing channels and personalized messages.

Along with the self-confidence and reasons to play, consumers' own experiential attitude towards playing impacts the intention to play significantly. The more the consumers think that playing of sports betting games is exciting, satisfying, pleasant, valuable, and enjoyable, the more the intention to play strengthens. These attributes should be taken into notice while developing new games as well as these attributes gives valuable indications on how to appeal to consumers' feelings in order to make the product offered more interesting and tempting. These attributes can also be used in positioning different forms of sports betting games in order to be able to target the products to wanted target groups. The results show that playing sports betting games is a behavior through, which consumers seek excitement, satisfaction and enjoyment. Playing is not just a meaningless behavior. Consumers feel strongly about playing sports betting games and this fact should be taken into notice while planning for example the marketing of the games as well as in the early stages of game development as games should provide these kinds of feelings to the players in order for the gaming companies to succeed and stay competitive.

In addition to what consumers themselves think about sports betting games, what other people, especially close people, think about sports betting games is important and thus impacts the intention to play as seen in the results. The more the young adults believe that their friends and family think it is ok for them to play sports betting games, the more the intention to play increases. It is seen important that important others approve the playing of one's sports betting games. Reflecting to the results, it would be important for the gaming companies to be considered as responsible provider of sports betting games both from the company's brand perspective as well as from the product perspective as the gaming products need to be reliable in order for the consumers to invest their money in playing. The consumers have to be able to

rely on that they will get their possible wins, and that the games are competitive compared to the other games available. In order for the company providing sports betting games, can tackle the challenges of responsible game providing and building a brand, the brand should be built by keeping in mind the wanted brand image that would attract possible customers as well as interest the current customers. One way of executing this kind of brand image could be to prevent problem gambling and to advance the important attributes of the sports betting products that are important in order to maintain the competitiveness of the product offering as well as the interest of consumers by maintaining brand image that is acceptable to a wider group of consumers.

Also motivational factors impact on explaining the intention to play sports betting games. As seen from the results, motivational factors that were accepted into the analysis, were the will to win and the will to get money as well as the hoped outcome of playing is winning and getting money. Nevertheless, this is not a surprise as gaming companies have been advertising their games by using the big jackpots as awakener and to rise interest towards the product as well as playing. In Finland there are long traditions with jackpot games such as Lotto. Many advertisement campaigns of jackpot games are based on dreaming of winning a lot of money. It is interesting to see that although winning and getting money derives consumers to play, winning and getting money are not the main drivers of playing sports betting games. Even though managers might use money and pots as a main message in their advertisement, one should remember that there are other drivers impacting more on the intention to play than money and winning. Jackpots and pots can be used in advertisement of sports betting games for example when there are special offers or the organic pots are being grown with an extra money, but it is not the main impactor to get young Finnish adults to play. It would be interesting to study more about motivations to play sports betting games and how the motivations differ from other monetary games. Does for example great odds or fast payment of winnings impact the intention to play sports betting games more than winning, should be interesting to find out. Or whether the

excitement that a consumer gets by playing, is enough motivation to actually play sports betting games, is a question worth studying.

One could imagine that if a gaming company's profit is distributed to support various national facets, it would have an effect on intention to play. It would be easier for a consumer to justify the spending of money even if he would not win anything, if the money spend to games goes to good purpose. Veikkaus is a great example of that in Finland. The profit of Veikkaus is distributed to support for example science, art, and sports as mentioned earlier. We have to remember that playing sports betting game is not necessity by all means and that is why there needs to be some kind of reasons to trigger the playing at first place. To make the transition from intention to actual behavior of playing, it would be easy to make an assumption that the charity aspect of spending money on playing, would make it easier for a consumer to justify their playing. Nevertheless, the results show that when it comes to intention to play sports betting games, the charity aspect of a gaming company actually have a significant impact on intention but instead of a positive one, the impact is negative. The more the consumers think positively about the charity aspect, the more the playing intention decreases. This might mean that people who play sports betting games, do not need any other justifications to their playing than what the game itself offers. The motives for playing sports betting games are perhaps different than with the other games. Games like Lotto, Keno, slot games, etc. are games in where you need pure luck to be able to win, whereas one can utilize their knowledge about sports, teams and players when playing sports betting games and maybe increase their chances to win although in the end the winning is based on pure luck and coincidences. When advertising the sports betting games, managers should consider that there is no sense in mentioning any kind of charity aspects in order to form an intention to play in the case of sports betting games.

As for the enabling factors of perceived behavioral control, the factor did not fit in the model indicating that these factors do not have an effect on formation of intention to play sports betting games. Enabling factors that make the playing easier does not

impact the intention to play. One could think that enabling factors of playing should affect intention to play sports betting games as they are planned to make playing easier. As the results show that the respondents feel that playing requires skills, it could also indicate that factors making playing easier should indeed increase the overall playing as it is quite obvious that when the process of playing is made easier, it should encourage consumers to play more. That might be, but these enabling factors do not impact the formation of actual intention to play. These factors might make it easier for the intention to turn into behavior but that would be subject for another study. Although the easiness of playing or the easiness to use the playing site does not impact the intention, the enabling factors should be taken into notice when gaming companies design their tickets, which are used in playing for example in kiosks and markets as well as the easiness of playing should be taken into consideration while designing and improving the gaming site in order to strengthen the easiness of playing.

While browsing through different playing sites, one can notice that these sites tend to contain a lot of different advertisements that are cross-selling various products of the company in question and even sometimes trying to sell you products that you have just bought or played. While improving the usability of websites, companies need to be careful in not drowning the actual playing under advertisement and reselling materials and support playing by making it more accessible and easier. This can be applied also in kiosks and markets as well, in where the marketing and advertising can be made in order to support the playing and with these materials, companies can provide readymade product packages to consumer to make it easier for them to ask and demand what they want. This way even those who believe that they are not capable of playing might spontaneously be impacted. Being over 18 years old, was also one of the items measuring enabling factors of perceived behavioral control that do not impact to explaining intention to play. As mentioned earlier, there is a law in Finland in where it is set that under aged people cannot play monetary games. As the age limit is set by law, it may be the reason that it does not have any significant impact on the formation of intention as it is self-evidence.

What is probably the most important revelation from the viewpoint of a manager is that the money and winning does not have the largest impact on the intention to play even if it might be easy to assume so. It would be interesting to study more how the antecedents impacting intention vary between different types of games. It seems like the intention to play jackpot games in that the purpose of playing is to win as much money as possible is affected by different antecedents than the intention to play sports betting games. When considering why money and winning is not the main drivers to play sports betting games, in comes the feeling of communality as well as the power of habit and hobby according to the results. The feeling of belonging to a group with possible similar people or with people who share the similar interest of combining sports and playing as well as possible something else, it largely impacts the intention to play. This is fact that should be taken into consideration when developing games and planning the aspects of marketing. The result show that consumers intent to play sports betting for other reasons than just money or the feeling of winning.

In the development of games as well as the playing sites and other ways of playing, the confidence of playing of consumers should be taken into consideration as it plays such a vital role in the formation of intention to play. One interesting subject of study could be to find out which variables impact the confidence to play and how the confidence can be strengthen. Although the enabling factors did not have any impact on the intention it is quite clear that in designing of a product or service, the easiness of use should be one of the main priorities in order for the consumers to be able to consume the product. The easiness of use is also a tool for marketing purposes as there are several of ways to implement the easiness of playing into various meeting points with consumers such as giving straight suggestions on how the consumers can ask and buy the product in an easy way. That supports the spontaneous playing as well as it should support the feeling of confidence.

What is an interesting point also is that how the important others experience playing, impacts on the intention of young adults. It is important that family and friends sees playing of sports betting games as an acceptable behavior. It could be an indication that when playing becomes problematic, important others also feel negative about playing. With a responsible actions and providing of sports betting games as well as with a pure and responsible brand image, companies can develop a positive image of sports betting games. Although the opinions of important others impact the intention to play, the way the consumers feel about playing impacts also to the playing. The products offered must offer excitement and satisfy the need in question. Whether the playing of sports betting games is generally seen acceptable or unacceptable, good or bad, it does not impact the formation of intention according to results of the study. This could indicate that despite of common believes about seeing betting as a negative behavior, there is no generic label defining the behavior in question. Maybe every consumer playing sports betting games defines the behavior on their behalf forming the general attitude towards the behavior through their own actions despite of what people in general thinks. Through their own behavior, the important others form the opinion about the behavior as well, which is supported by the fact that if the behavior itself is under control and is somewhat positive, the important others usually support it. Whereas when the behavior have negative implications, important others may consider it as negative.

As the results show, attitude towards behavior, subjective norms, perceived behavioral control and motivation are needed in some forms for the intention to play sports betting games to form. The study about gambling frequency of college students by Martin et al. (2011), provided similar kinds of results indicating that in the case of non-disordered gamblers, friend/family norms, attitudes and perceived behavioral control are significantly associated with intention to gamble. However, in the case of disordered gamblers, attitudes, subjective norms and perceived behavioral control does not seem to have any impact on intention to gamble. The results of this study support also the findings of Martin et al. (2010) when studying about predicting gambling behavior by utilizing the theory of planned behavior by

providing results indicating that all of the determinants of behavior impact the intention.

When studying the gambling frequency of college students by applying theory of planned behavior, Martin et al. (2011) found that gambling intention do in fact have a positive significant relationship with the frequency of gambling. When studying about whether theory of planned behavior should be utilized in explaining gambling behavior, Martin et al. (2010) showed promising results about the suitability of the theory in the context of gambling. Intention to gamble mediated the relationships of the determinants of the behavior and the behavior itself regarding past behavior and gambling frequency in the study conducted by Martin et al. (2010). The results of this study also indicate that intention to play impact strongly to the playing frequency in the case of playing sports betting games. As over 80 per cent of the respondents have played sports betting games during last year at least once as seen in Figure 7, it is assumed that they are more likely to play in the future also as past behavior is assumed to predict future behavior or at least indicate the future behavior.

In order for the intention to form and to turn into behavior, the consumers' confidence needs to be strengthen. The consumers need to feel like they can win by playing and that they possess the skills needed for playing. It is important to take into consideration also the image of the games as well as the image of the whole phenomenon of betting as the consumers feel strongly about that they need the approval of their important others in order for the intention to form. In addition, for the intention to form, playing should offer some kind of content to their lives. Playing should be exciting, satisfying and valuable whereas winning and money impact the formation of intention but less than previous antecedents of intention. An assumption can be made that the reason for playing is not just to gain more money or feeling of winning. People play in order to get content to their lives and to get experiences. As intention is such a significant exploratory factor of behavior the antecedents impacting the formation of intention need to be taken into consideration as suggested previously.

5.3 Reliability and validity of the research

The amount of respondents increases the reliability of the study referring that the number of respondents should be over 200 in order for any kinds of generalizations and reliable conclusion to be done. In this study about explaining betting intention of young Finnish adults, the condition about the amount of respondents is met as there was just over 200 respondents accepted in the study. It is recommended that measures from the previous studies are applied because the validity and reliability of the measures have been tested and proved earlier. The measures of attitude toward behavior, subjective norm, perceived behavioral control and intention are mainly from previous studies but they are changed to fit the context of the study in order for them to measure the correct subject.

The validity of the research indicates how well the study actually measures what it is supposed to measure. The measuring of validity can be conducted in a several different ways. One way of measuring the validity of the research is by content validity which includes the face validity meaning the subjective assessment of the researcher about the relevance of the measures. The face validity can be viewed through commonalities between result from pretesting and actual results. As mentioned earlier, pretesting was conducted which led to reformation of some questions and measures. The items measuring the subject of the study were also reflected to the existing studies in order to assure the validity of measures. Nevertheless, on how carefully the measurement items are defined, there might occur disadvantages with survey type studies. These disadvantages might be for example that the questionnaire does not measure correctly the subject being studied, the respondents experience the subject of the study to be too personal, and that the respondents are not familiar with the subject of the study. The misunderstandings are difficult to control in studies where the survey methodology is applied and the possible disadvantages might lower the reliability of the study. The risk of misunderstanding the questions was tried to prevent by pretesting the questionnaire and by conducting the

questionnaire in Finnish in order to make sure that all of the respondents understand all of the questions without problems.

The reliability means the ability of measures to provide repeatable values or in other words, the reliability of a measurement is high when the measure provides same kind of results and values when repeated. Cronbach's alpha is used as an estimate of the reliability as mentioned earlier as it serves as an internal consistency estimate of reliability of test scores. When all items measure the same construct, intercorrelations among test items are maximized. Cronbach's alpha is viewed to indirectly indicate the degree to which set of items measures a single unidimensional latent construct even though Cronbach's alpha can show high values when the set of items measures several unrelated latent constructs. The internal consistency should be over 0.60 in order for the reliability to be acceptable. The Cronbach's alphas show that the reliability is in acceptable level in this specific study indicating that the items used correlate enough to put them together in order to form constructs measures.

The validity of the research can be divided into internal and external validity in where the internal validity is possessed if causal relations between variables are properly demonstrated. Internal validity is seen relevant only in studies establishing causal relationships between variables. The internal validity was maintained in this specific study by basing measurement construct on existing studies applying theory of planned behavior and by conducting pretesting to the questionnaire. External validity on the other hand is related to generalization of the results of the study. The results provided by this study, comprehends the behavior of LUT students and subscribers of the Urheilulehti, which presents the overall understanding of betting intention of young Finnish adults aged 18 to 34. Women are slightly underrepresented in the study but nevertheless, the results can be generalized to the Finnish population of young adults regardless of the educational level, job positions or yearly incomes.

5.4 Limitations and suggestions for future research

Although one takes into considerations all of the possible variables and conducts the study according to known best-practices, there are still certain limitations that need more attention and closer look when interpreting the results. First of all, although over 200 respondents should be large enough group in order to make generalizations based on results, the amount of respondents present a minority of the whole population in Finland aged 18 to 34. This may affect the statistical power of the research. Some of the possible significant causal relationships may have remained unidentified.

Secondly, many important items measuring attitude towards playing, subjective norm, perceived behavioral control and motivation were left out in the factor analyses. These items might have provided important information about causal relations between the determinants of the behavioral intention and intention although they were not seen as significant. Also in the regression analysis phase, some evidence of heteroscedasticity was found as well as evidence about outliers. However, there were no actions taken on the behalf of these evidences because other results disproved the previous observations of outliers as well as heteroscedasticity.

Thirdly, the study is based on quantitative data only, which were analyzed in order to reveal causal relations and understand what variables have an effect on the formation of playing sports betting games. It could be beneficial for the future research to study the subject of betting intention and behavior by applying quantitative research methods in order to be able understand the formation of intention as well as behavior in a more comprehensive context and to be able to complement the existing studies.

In addition, the subject of the study were limited to playing of sports betting games, instead of including all of the monetary games provided in Finland. In order to get a comprehensive view about the formation of intention to play monetary games, it would be necessary to include them in the future researches. Nevertheless, this

specific study benefited from the tight definition of the subject as one could presume that the intention to play sports betting games differs from other monetary games in various ways. A specified definition of the subject enabled to study the betting intention in a more comprehensive way by including several items to measure the antecedents of intention and behavior.

As for the future research, it would be interesting to research more about the formation of intention to play regarding all of the monetary games offered in Finland. That way, one could research on how the formation of intention differs compared to intention regarding sports betting. It would also be interesting to compare the needed antecedents of intention of playing sports betting games as well as playing other monetary games that are based on dreaming of big wins and how the intention turns into behavior in these cases or whether intention has impact on the behavior in the case of other monetary games. To widen the perspective of the studies, qualitative methods could be used in understanding the attitude towards playing in a more comprehensive way. This qualitative method could be utilized to complement this specific study in order to be able to present a broader view about intention to play sports betting games

Presumably there are always various ways to research subjects more comprehensively or to make the existing studies more precise. As mentioned earlier the formation of intention to play sports betting games could be studied more widely whereas the behavioral part of playing sports betting games requires a lot more deepen perspective in order to understand the behavior better. The positive effect of understanding the behavior better is to be able to predict the behavior with the help of researching the determinants of intention and behavior. In addition it would be interesting to research factors that impede the intention turning into actual behavior in the case of playing sports betting games.

There are also various different kinds of sports betting games, so it would be interesting to see whether the formation of intention to play differ depending on the

sports betting game regarded. By comparing the intentions to play different sports betting games new and different causal relations may be found. When talking about the intention to play sports betting games in general, differences between consumers' intention in different Nordic countries could be one subject for future research in order to see whether the formation of intention or actual behavior differ significantly from each other. If thinking more closely to the intention to play as well as the behavior of playing of young Finnish people, it could be interesting to see whether different kinds of background factors have any impact on the formation of the intention to play or to the actual behavior of playing regarding for example differences in educational level or incomes. All of these future research subjects could be conducted by expanding the target group of the study to embody the whole population of Finland that are over 18 years old. In addition these studies could be conducted by keeping the target group of this specific study, in where the respondents accepted to the study range from 18 to 34 years.

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APPENDIXES

Appendix 1. The English questionnaire.

Explaining Betting Behavior of Young Finnish Adults

1. Gender *

1. Female
2. Male

2. Age *

1. under 18
2. 18 - 34 years
3. 35 - 51 years
4. over 52 years

3. Nationality *

1. Finnish
2. Other, which?

4. Level of education *

1. Basic education
2. High school
3. University of Applied Sciences
4. University
5. Other, what?

5. Income €/ year *

1. 0 – 14 999 €
2. 15 000 – 24 999 €
3. 25 000 – 34 999 €
4. 35 000 – 54 999 €
5. 55 000 – 74 999 €
6. Over 75 000 €

6. During the previous year I have played sports betting games *

1. Never
2. Played once or twice during past year
3. I play monthly
4. I play 2 - 3 times in a month
5. I play weekly
6. I play 3 - 4 times in a week
7. I play daily

7. When you play sports betting games, where do you play?

1. Online
2. Kiosks, markets etc.
3. Other, where?

8. If you play sports betting games online, which of the following do you use?

1. Computer
2. Tablet
3. Mobile
4. Other, what?

9. What kinds of sports are you interested if playing sports betting games?

(You can choose multiple options)

1. Ice hockey
2. Football
3. Baseball
4. Basketball
5. Others, what?

10. Why are you interested in those sports particularly?

11. Which betting companies do you prefer to use when playing?

(You can choose multiple options)

1. Veikkaus
2. Betradar
3. Unibet
4. Betsson
5. Gutts
6. Danske Spil
7. Svenska Spel
8. Other, what?

12. What sports betting games do you most often play?

Choose an answer in each of the questions that represents how you feel about playing sports betting games.

13. Playing sports betting games in general would be considered as *

- Bad thing 1 – 2 – 3 – 4 – 5 – 6 – 7 good thing
 Unacceptable 1 – 2 – 3 – 4 – 5 – 6 – 7 acceptable
 Unexciting 1 – 2 – 3 – 4 – 5 – 6 – 7 exciting
 Unsatisfying 1 – 2 – 3 – 4 – 5 – 6 – 7 satisfying
 Too risky 1 – 2 – 3 – 4 – 5 – 6 – 7 not risky
 Harmful 1 – 2 – 3 – 4 – 5 – 6 – 7 beneficial
 Unpleasant 1 – 2 – 3 – 4 – 5 – 6 – 7 pleasant
 Worthless 1 – 2 – 3 – 4 – 5 – 6 – 7 valuable
 Unenjoyable 1 – 2 – 3 – 4 – 5 – 6 – 7 Enjoyable

14. My personal playing of sports betting games would be considered as *

- Bad thing 1 – 2 – 3 – 4 – 5 – 6 – 7 good thing
 Unacceptable 1 – 2 – 3 – 4 – 5 – 6 – 7 acceptable
 Unexciting 1 – 2 – 3 – 4 – 5 – 6 – 7 exciting
 Unsatisfying 1 – 2 – 3 – 4 – 5 – 6 – 7 satisfying
 Too risky 1 – 2 – 3 – 4 – 5 – 6 – 7 not risky
 Harmful 1 – 2 – 3 – 4 – 5 – 6 – 7 beneficial
 Unpleasant 1 – 2 – 3 – 4 – 5 – 6 – 7 pleasant
 Worthless 1 – 2 – 3 – 4 – 5 – 6 – 7 valuable
 Unenjoyable 1 – 2 – 3 – 4 – 5 – 6 – 7 Enjoyable

15. Choose an answer in each of the questions that represents how you feel about sports betting games. *

Scale: strongly disagree 1 – 2 – 3 – 4 – 5 – 6 – 7 strongly agree

Thinking about playing sports betting games makes me happy. 1 – 2 – 3 – 4 – 5 – 6 – 7

My family or important others play sports betting games.

My friends play sports betting games.

My family thinks that I should play sports betting games.

My friends thinks that I should play sports betting games.

I care about what others think about my playing sports betting games.

Most people who are important to me approve of my playing of sports betting games.

Most people like me play sports betting games.

I frequently gather information from friends about betting before I place the bet.

I frequently gather information from family or important others about betting before I place the bet.

When it comes to matters of playing sports betting games, I want to act like my friends.

16. In my opinion exceptional customer experience regarding sports betting includes what factors?

17. Choose an answer that represents how you feel about sports betting games. *

Scale: strongly disagree 1 – 2 – 3 – 4 – 5 – 6 – 7 strongly agree

An exceptional good customer experience has positive effect on my buying decision of sports betting products.

18. Which sports betting companies provide a good customer experience? *

(You can choose multiple options)

1. Veikkaus
2. Betradar
3. Unibet
4. Betsson
5. Guts
6. Danske Spil
7. Svenska Spel
8. Other, what?

19. What features/ product attributes do you appreciate in the sports betting products? *

(You can choose multiple options)

1. Good odds
2. The best overall playing conditions
3. Ease of use
4. Price of the product
5. Information about bets
6. Quick payment of wins
7. Equal treatment of all customers, no matter of the amount of money spent
8. The company takes all bets in
9. The company takes all bets in without consideration time
10. Other, what?

20. To which gaming companies do you link following features? *

Options: Veikkaus, Betradar, Unibet, Betsson, Guts, Danske Spil, Svenska Spel, NordicBet, None of the mentioned

1. Good odds
2. The best overall playing conditions
3. Ease of use
4. Price of the product
5. Information about bets
6. Quick payment of wins
7. Equal treatment of all customers, no matter of the amount of money spent
8. The company takes all bets in
9. The company takes all bets in without consideration time

21. What kind of marketing do you feel useful about sports betting games? *

(You can choose multiple options)

1. Information about the possible wins
2. Information about the odds
3. Winner stories
4. General information about the products
5. General information about upcoming sport events and related bets
6. Image marketing about the products/ company
7. Other, what?

22. What kind of marketing has a positive effect on my buying decision of sports betting games? *

(You can choose multiple options)

1. Information about the possible wins
2. Information about the odds
3. Winner stories
4. General information about the products
5. General information about upcoming sport events and related bets
6. Image marketing about the products/ company
7. Other, what?

23. Choose an answer in each of the questions that represents how you feel about sports betting games. *

Scale: strongly disagree 1 – 2 – 3 – 4 – 5 – 6 – 7 strongly agree

I believe I can win in playing sports betting games.

1 – 2 – 3 – 4 – 5 – 6 – 7

I am confident that I can play sports betting games.

My playing of sports betting games is volitional.

24. Please list any factors or circumstances that would make it easy or enable you to play sports betting games.

25. Please list any factors or circumstances that would that would make it difficult or prevent you to play sports betting games.

26. Choose an answer in each of the questions that represents how you feel about sports betting games. *

Scale: strongly disagree 1 – 2 – 3 – 4 – 5 – 6 – 7 strongly agree

I believe that anyone can win by playing sports betting games.

I believe that playing sports betting games requires skill.

It is easy to play sports betting games.

I expect to have more money after playing sports betting games.

Having more money would enable me to play more sports betting games.

Being over 18 years old would enable me to play more sports betting games.

The easiness of playing would enable me to play more sports betting games.

The easiness of use of the playing site would enable me to play more sports betting games.

The fact that the profit of a company providing sports betting games is distributed to support various facets, has a positive effect on my playing sports betting games?

The fact that the profit of a company providing sports betting games is distributed to support various facets, has a positive effect on the choice of the gaming company?

I intend to play sports betting games during next week.

I intend to play sports betting games during next month.

I play only during big sports events (such as Ice Hockey World Championships, UEFA European Championship etc.)

27. What are the reasons why you would play sports betting games? *

Scale: strongly disagree 1 – 2 – 3 – 4 – 5 – 6 – 7 strongly agree

To win.

To get more excitement.

To get money.

Playing has become a habit.

It is a funny way of spending time with friends.

It is a hobby/ leisure activity.

I play professionally.

28. If you would play, what is the desirable outcome of playing sports betting games? *

Scale: strongly disagree 1 – 2 – 3 – 4 – 5 – 6 – 7 strongly agree

To win.

To get more excitement.

To get money.

The outcome of playing does not matter.

29. What comes to your mind about playing sports betting games?**30. What factors do you see as advantages of you playing sports betting games?****31. What factors do you see as disadvantages of you playing sports betting games?****32. Why you would not play sports betting games?**

Appendix 2. The Finnish questionnaire.

Vedonlyöntikäyttäytymisen selittäminen nuorilla suomalaisilla aikuisilla

1. Sukupuoli *

- Nainen Mies

2. Ikä *

- Alle 18 vuotta
 18 – 34 vuotta
 35 – 51 vuotta
 Yli 52 vuotta

3. Kansalaisuus *

- Suomi
 Muu, mikä

4. Koulutustaso *

- Peruskoulu
 Ylioppilas/ ammattikoulu
 Ammattikorkeakoulu
 Yliopisto
 Muu, mikä

5. Tulot €/ vuosi *

- 0 – 14 999 €
 15 000 – 24 999 €
 25 000 – 34 999 €
 35 000 – 54 999 €
 55 000 – 74 999 €
 Yli 75 000 €

6. Viimeisen vuoden aikana olen pelannut Urheilu- / Vedonlyöntipelejä *

- En ole pelannut ollenkaan

- Olen pelannut muutaman kerran kuluneen vuoden aikana
- Pelaan kuukausittain
- Pelaan 2 – 3 kertaa kuukaudessa
- Pelaan viikottain
- Pelaan 3 – 4 kertaa viikossa
- Pelaan päivittäin

7. Missä pelaat pääsääntöisesti Urhellu- / Vedonlyöntipelejä?

- Internetissä
- Kioskilla, marketeissa, kaupissa jne.
- Muualla, missä?

8. Jos pelaat Urhellu- / Vedonlyöntipelejä Internetissä, mitä seuraavista laitteista pääsääntöisesti käytät pelaamiseen?

- Tietokone
- Tabletti
- Mobili
- Muu, mikä?

9. Jos pelaat Urhellu- / Vedonlyöntipelejä, mitkä urheilulajit kiinnostavat pelikohteina?

(Voit valita useita vaihtoehtoja)

- Jääkiekko
- Jalkapallo
- Pesäpallo
- Koripallo
- Muu, mikä?

10. Miksi olet kiinnostunut edellä mainituista lajeista pelikohteina?

360 merkkiä jäljellä

11. Mitä Urhellu- / Vedonlyöntipalveluyhtiötä suosit pelaessasi?

(Voit valita useita vaihtoehtoja)

epätyydyttävää	<input type="radio"/>	tyyydyttävää						
liian riskialtista	<input type="radio"/>	riskitöntä						
haitallista	<input type="radio"/>	hyödyllistä						
epämiellyttävää	<input type="radio"/>	miellyttävää						
merkityksetöntä	<input type="radio"/>	merkityksellistä						
nautinnotonta	<input type="radio"/>	nautinnollista						

16. Valitse jokaisen väitteen kohdalla omaa mieltäpidettäsi vastaava vaihtoehto. *

	täysin eri mieltä	eri mieltä	melko eri mieltä	neutraali	melko samaa mieltä	samaa mieltä	täysin samaa mieltä
Urheilu- / Vedonlyöntipelien pelaamisen ajattelevinen saa minut onnelliseksi.	<input type="radio"/>						
Perheeni ja minulle tärkeät ihmiset pelaavat Urheilu- / Vedonlyöntipelejä.	<input type="radio"/>						
Ystäväni pelaavat Urheilu- / Vedonlyöntipelejä.	<input type="radio"/>						
Perheeni mielestä minun pitäisi pelata Urheilu- / Vedonlyöntipelejä.	<input type="radio"/>						
Ystäväni mielestä minun pitäisi pelata Urheilu- / Vedonlyöntipelejä.	<input type="radio"/>						
Välitän siitä, mitä muut ajattelevat minun Urheilu- / Vedonlyöntipelien pelaamisestani.	<input type="radio"/>						
Useimmat ihmiset, jotka ovat minulle tärkeitä, hyväksyvät minun Urheilu- / Vedonlyöntipelien pelaamisen.	<input type="radio"/>						
Samanhenkiset ihmiset kuin minä pelaavat Urheilu- / Vedonlyöntipelejä.	<input type="radio"/>						
Kerään usein tietoa ystäviltäni liittyen Urheilu- / Vedonlyöntipeleihin ja kohteisiin ennen kuin pelaan Urheilu- / Vedonlyöntipelejä.	<input type="radio"/>						
Kerään usein tietoa perheeltäni tai minulle tärkeiltä ihmisiltä liittyen Urheilu- / Vedonlyöntipeleihin ja kohteisiin ennen kuin pelaan Urheilu- / Vedonlyöntipelejä.	<input type="radio"/>						
Kun kyseessä on Urheilu- / Vedonlyöntipelien pelaaminen, haluan käyttäytyä samankaltaisesti kuin ystäväni ja minulle tärkeät ihmiset.	<input type="radio"/>						

18. Mitkä tekijät mielestäni mahdollistavat erityisen hyvän asiakaskokemuksen liittyen Urheilu- / Vedonlyöntipelien pelaamiseen?

Tieto siitä, että jonkin Urheilu- / Vedonlyöntipelejä tarjoavan yrityksen tuotoilla tuetaan suomalaisia edunsaajia, on positiivinen vaikutus Urheilu- / Vedonlyöntipelien pelaamiseen.	<input type="radio"/>						
Tieto siitä, että jonkin Urheilu- / Vedonlyöntipelejä tarjoavan yrityksen tuotoilla tuetaan suomalaisia edunsaajia, on positiivinen vaikutus Urheilu- / Vedonlyöntipelejä tarjoavien yritysten valintaan.	<input type="radio"/>						
Aion pelata Urheilu- / Vedonlyöntipelejä seuraavan viikon aikana.	<input type="radio"/>						
Aion pelata Urheilu- / Vedonlyöntipelejä seuraavan kuukauden aikana.	<input type="radio"/>						
Pelaan Urheilu- / Vedonlyöntipelejä ainoastaan suurten urheilutapahtumien aikana (kuten Jääkiekon MM-kisat, Jalkapallon EM-kisat yms.)	<input type="radio"/>						

27. Mitä seuraavista syistä pelaisit Urheilu- / Vedonlyöntipelejä. *

	täysin eri mieltä	eri mieltä	melko eri mieltä	neutraali	melko samaa mieltä	samaa mieltä	täysin samaa mieltä
Haluan voittaa	<input type="radio"/>						
Haluan jännitystä	<input type="radio"/>						
Haluan saada rahaa	<input type="radio"/>						
Pelaamisesta on tullut tapa	<input type="radio"/>						
Se on hauska tapa viettää aikaa ystävien kanssa	<input type="radio"/>						
Se on harrastus	<input type="radio"/>						
Pelaan ammatikseni	<input type="radio"/>						

28. Jos pelaisit, niin mitkä olisivat Urheilu- / Vedonlyöntipelien pelaamisesta toivottava lopputulos. *

	täysin eri mieltä	eri mieltä	melko eri mieltä	neutraali	melko samaa mieltä	samaa mieltä	täysin samaa mieltä
Haluan voittaa	<input type="radio"/>						
Haluan jännitystä	<input type="radio"/>						
Haluan saada rahaa	<input type="radio"/>						
Pelaamisen lopputuloksella ei ole merkitystä	<input type="radio"/>						

29. Mitä asioita Urheilu- / Vedonlyöntipelien pelaaminen tuo mieleesi?

360 merkkiä jäljellä

30. Mitkä asiat koet itsellesi hyödylliseksi Urheilu- / Vedonlyöntipöiden pelaamisessa?

360 merkkiä jäljellä

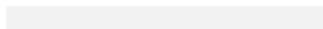
31. Mitkä asiat koet itsellesi haitalliseksi Urheilu- / Vedonlyöntipöiden pelaamisessa?

360 merkkiä jäljellä

32. Miksi et pelaaci Urheilu- / Vedonlyöntipelejä?

360 merkkiä jäljellä

0% valmiina



Appendix 3. Pearson correlation matrix.

Pearson Correlation Coefficients, N = 207 Prob > r under H0: Rho=0										
	Intention to play	Experiential attitude	General attitude	Subjective norms	Reasons	Motivation	PBC Confidence	PBC Enabling	PBC Charity	Behavior of playing
Intention to play	1.00000	0.65198 <.0001	0.48131 <.0001	0.52707 <.0001	0.61741 <.0001	0.40805 <.0001	0.67587 <.0001	0.20043 0.0038	-0.09783 0.1608	0.85301 <.0001
Experiential attitude	0.65198 <.0001	1.00000	0.62264 <.0001	0.47611 <.0001	0.65081 <.0001	0.38382 <.0001	0.62113 <.0001	0.30379 <.0001	0.12234 0.0791	0.59462 <.0001
General attitude	0.48131 <.0001	0.62264 <.0001	1.00000	0.41761 <.0001	0.37500 <.0001	0.26992 <.0001	0.63470 <.0001	0.26172 0.0001	0.17499 0.0117	0.39707 <.0001
Subjective norms	0.52707 <.0001	0.47611 <.0001	0.41761 <.0001	1.00000	0.43429 <.0001	0.22131 0.0014	0.45819 <.0001	0.25966 0.0002	0.16616 0.0167	0.41908 <.0001
Reasons	0.61741 <.0001	0.65081 <.0001	0.37500 <.0001	0.43429 <.0001	1.00000	0.31801 <.0001	0.46895 <.0001	0.31273 <.0001	-0.02276 0.7448	0.62967 <.0001
Motivation	0.40805 <.0001	0.38382 <.0001	0.26992 <.0001	0.22131 0.0014	0.31801 <.0001	1.00000	0.43271 <.0001	0.22272 0.0013	0.10190 0.1440	0.35794 <.0001
PBC Confidence	0.67587 <.0001	0.62113 <.0001	0.63470 <.0001	0.45819 <.0001	0.46895 <.0001	0.43271 <.0001	1.00000	0.30187 <.0001	0.01019 0.8842	0.61017 <.0001
PBC Enabling	0.20043 0.0038	0.30379 <.0001	0.26172 0.0001	0.25966 0.0002	0.31273 <.0001	0.22272 0.0013	0.30187 <.0001	1.00000	0.29300 <.0001	0.17167 0.0134
PBC Charity	-0.09783 0.1608	0.12234 0.0791	0.17499 0.0117	0.16616 0.0167	-0.02276 0.7448	0.10190 0.1440	0.01019 0.8842	0.29300 <.0001	1.00000	-0.22966 0.0009
Behavior of playing	0.85301 <.0001	0.59462 <.0001	0.39707 <.0001	0.41908 <.0001	0.62967 <.0001	0.35794 <.0001	0.61017 <.0001	0.17167 0.0134	-0.22966 0.0009	1.00000