



Exploring Gambling Behavior and Attitudes among College Students in Iceland: A Gender Perspective

**BSc in Business Administration
Department of Business**

May, 2023

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Abstract:

This thesis offers an exploration of the differences in gambling behaviors and attitudes that exist between female and male college students in Iceland. It is of increasing importance to spotlight this demographic given the escalation of the prevalence of gambling activities and exposure to gambling venues that have increased the risk of the progression of problem gambling. The variables that shape these behaviors will help us understand the possible implications for students' mental health and financial stability. The focus of this research was to examine how gender, personalities, social influences, and cultural norms play a role in shaping gambling habits among our population. The study results conclude that there is a noticeable gender gap in prevalence and attitudes toward gambling, with male students being more likely to engage in these behaviors and have an overall positive attitude toward gambling. Gambling among females was not specifically popular, and the opinions among female participants were overall negative. In conclusion, the results from this study emphasize the importance of implementing treatments to reduce problem gambling, with efforts being focused more on the male population than females. This work establishes the foundation for future research, and the findings highlight the need for gender-specific therapies order to encourage healthier mindsets and behaviors among college students concerning gambling.

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1. Introduction

Gambling has been a popular hobby and a severe issue for many civilizations. With the introduction of the Internet and the rapid expansion of online gambling platforms, there is increasing interest in understanding the consequences of gambling on individuals and communities. College students have been a target audience due to their vulnerability to the potentially harmful consequences of gambling activity. Iceland, a country with a high GDP per capita and a distinct social dynamic, has seen an increase in gambling in recent years. Despite strict gambling laws that prohibit casinos and advertising associated with gambling, many people participate in these activities via online platforms and underground gaming businesses. Due to easy access to betting alternatives, peer influence, and a competitive academic atmosphere, college students in Iceland may be especially vulnerable to gambling problems.

The researcher made a survey questionnaire containing 29 questions to gather insight into the subject matter and analyze gambling behavior and opinions among college students in Iceland. The outcomes of this study will help us better understand the factors that impact gambling behavior in this demographic, as well as guide policies and treatments aimed at promoting responsible gambling and addressing problem gambling. The survey will provide valuable insights into the gambling landscape of Icelandic college students by investigating the prevalence of various forms of gambling, preferences for gambling alone or with friends, experiences with winning and losing significant amounts of money, and opinions on gambling regulations and advertising. The poll will also look into the potential influence of gambling on individuals' financial and personal well-being and explore whether there is a difference between genders in views, prevalence, and willingness to gamble.

The structure of this paper is as follows: The second chapter presents the theoretical framework, including a literature review on gambling, problem gambling, and gender distinctions in gambling behavior. The third chapter describes the study's methodology, detailing the research design, population and sampling, collecting data, and limitations. The subsequent chapters (4 and 5) present the study's findings, analyze them in relation to the existing literature, and offer conclusions and recommendations for future research.

This research intends to contribute to the expanding body of information on gambling behavior and its implications among college students. With the increased popularity of online

gambling and constant advancements in the online gambling industry, the population of college students is becoming particularly vulnerable to the negative consequences of problem gambling. College students will likely engage in risky behaviors because of their transition into adulthood. College students are in a phase where, for the first time, they make independent decisions without parental advice. Availability and access to gambling venues have also become more common amongst these individuals, and peer influence in social groups amongst college students is also a factor that has been in discussion. Students could also use gambling as a stress reliever and coping mechanism during periods of high academic pressure. Students also tend to have limited financial resources. They could perceive gambling as a quick opportunity to make money without factoring in the negative implications that it can have and the addictive pattern that gambling creates. Losses due to gambling would have a more severe impact on their lives than on financially stable individuals.

This study's overarching goal is to improve our understanding of the causes of gambling behavior and attitudes among college students by shedding light on gender differences in this area. Therefore, the research question that will be explored in this study is "What are the gender differences in gambling behavior and attitudes among college students in Iceland?". The underlying reason why there might be a difference in gambling behavior and attitudes might be because of society's gender norms. Men might be more risk-averse and are likelier to engage in illegal and degenerative activities. Studying differences between the genders will help us identify risk factors that could lead to gambling problems among college students. For example, if males were more prone to engaging in gambling behaviors, institutions could target their efforts toward male students. If female students were found to have a higher prevalence of gambling behavior, then more efforts should be targeted toward women.

The findings will help educators and mental health experts design targeted interventions and support services for college students battling gambling issues. The study will also help gambling institutions better grasp college students' behavior and opinions on gambling. Furthermore, the study will lay the groundwork for future research into the complex interplay of individual, social, and cultural factors that influence gambling behavior among college students in Iceland. By focusing on gender differences in gambling behavior and attitudes, the study will help educators craft intervention programs in a society where the legal landscape of gambling is unique and constantly changing.

2. Theoretical Framework

2.1 Definition and forms of gambling

This chapter details the different kinds of gambling and explains how they are defined so you can understand the subject better. Gambling is a broad term for a wide range of activities in which money or other valuable things are bet on an uncertain outcome with the primary goal of getting more money or valuable assets. Gambling has been a popular activity for hundreds of years, but its meaning has changed over time to include new types of gambling and new ways to gamble that have come about as technology has improved.

Delfabbro and Parke (2021) conducted a study on gambling. In that study, they mentioned that they had tools to measure gambling involvement and proceeded to define the definition of gambling fully. The researchers emphasized that the definition of gambling should include a wager or stake, a factor of chance, and a price as the three most essential parts. They also mention in their study that several types of gambling can be legal or illegal, depending on the country and its regulations. The most popular types of gambling are poker, sports betting, slot machines, casino games, and lotteries. Most gamblers have preferences depending on their personal preferences, the rules, and the characteristics of each game.

It is essential to understand the basics of gambling when investigating the prevalence of gambling among college students. This is because it provides valuable insight into the many forms of gambling that students engage in and the associated dangers with each.

• Poker

One of the most popular ways to gamble, especially among college students, is poker. It combines elements of chance, strategy, and skill. Poker can be played in many manners; you may play it in Texas Hold'em, Omaha, or Seven Card Stud, among other variants. In the game of poker, adversaries square off by placing bets on the relative strength of their hands. If you have the best hand or can get the other players to fold, you win the pot. Poker, a game of skill, is frequently played online or offline. University students are a prime demographic because they are often competitive and thrive on mental challenges. Poker can be played in a variety of settings, from casinos to private homes. It's also playable in many online "poker rooms" on the web. With the advent of the internet, poker has become more accessible and popular than ever.

Players can now play poker games and events from the comfort of their own homes or on the go with their phones (Delfabbro & Parke, 2021).

Poker is not only a game of skill and strategy, it's also a game that can evoke strong emotions in its players. Palomaki, Laakasuo, and Salmela (2013) qualitatively analyzed how losing makes people feel and how they act when playing online poker. This gives us essential information about the mental side of the game. Poker players use the term "tilting" to refer to a state of emotional stress or rage that makes it challenging to make wise decisions and reduces performance. According to the study, poker players who lose frequently feel wronged, angry, and frustrated, especially when they believe they have suffered unfair harm as a result of "bad beats" or random occurrences. These feelings can have big effects on how players act. They may become more impulsive, make riskier bets, or do what the authors call "chasing losses" in an attempt to get over their bad moods (Palomaki, 2013, pp. 260-265).

This emotional part of poker is significant for college students, who may be more prone to tilting and its destructive effects because they don't have much experience and cannot control their emotions well in the competitive environment in which they participate. Palomaki (2013) says that college students at risk of a gambling problem can benefit from focused interventions and support services if they know how poker affects their emotions and how tilting can happen.

● **Sports betting**

Sports betting is a popular way to gamble, in which people bet on the results of different sports events. The "Who Bets on Sports?" study aimed to determine what kinds of people bet on sports and what might happen if more people could bet on sports. The study found that most people who bet on sports are men who are, on average, younger than other participants and have higher levels of education. People who bet on sports also tend to make more money and are more likely to be employed. Humphreys and Perez, the study's authors, speculate that the widespread acceptance of sports wagering stems from the widespread belief that success in this field requires more than simply a bit of chance. This could appeal to college students, who may feel more confident in their prediction abilities due to their familiarity with the teams. Also, it's becoming more accessible for college students and other young people to find gambling venues now that online sports betting sites are becoming more popular (Humphreys & Perez, 2012).

Concerns have been raised about the possible negative impacts of the growth of sports betting. There may be a greater likelihood of gambling addiction and other adverse outcomes, such as financial difficulties and impacts on mental health. These concerns are significant for college students, who may be more likely to take risks because of their age, lack of money, and developmental stage.

- **Slots machines**

Slots, also known as "spilakassar" in Icelandic, are a popular form of gambling in Iceland. Players can win cash prizes by matching symbols or making certain combos on the screen (IcelandErupts, n.d.). According to RV (2020), slot machines in Iceland have been called "digital heroin" due to their addictive qualities. Slot machines were shown to have come a long way over the years, with state-of-the-art models using digital technology and sleek designs to entice and retain customers. This has prompted worries about the risks of addiction and the drawbacks of problem gambling. The debate over how to control slot machines in Iceland is another focal point of the text. Some others say more rules need to be put in place so that vulnerable people are protected from the dangers of these gadgets. Several solutions have been recommended in light of these worries, including limiting access to slot machines and imposing stricter age requirements (Rúnarsson, 2020).

According to a recent survey by Gallup for the Association of Gambling Addiction Interest Groups (SÁS), 85.5 percent of those who expressed an opinion want slot machines to be closed to the public in Iceland after the ban on gatherings due to COVID-19 ends (SÁS, 2021).

- **Lottery**

Lotteries are another popular way to gamble. Usually, people buy tickets that allow them to win a big cash prize or something else of value. The review of lotto gambling found that people worldwide like to play lotteries, though the participation rates vary by country and other socio-demographic factors. People usually play lotteries because of their desire for excitement or an element of surprise and their belief that winning could solve financial problems. Lotteries are often perceived as a low-risk form of gambling, as the ticket cost is usually minimal compared to the potential payout (Ariyabuddhiphongs, 2011).

2.2 Prevalence and trends of gambling among college students

The prevalence and patterns of gambling among college students have drawn attention in recent years due to the immense negative effects of gambling on both individuals and society. The Mint Dice article "Gambling Trends Among College Students" offers information on how common gambling is among college students and the emerging trends concerning this habit. Recent data in the article indicates that 67% of college students have gambled, and 30% of them had before entering college. According to the report, college students are more likely to gamble due to easy access to betting options on campus and the growing number of online gaming sites. Additionally, when students look for excitement and an opportunity to win money, the competitive atmosphere in college may support the appeal of gambling (Mint Dice, 2021).

The article highlights the prevalence of sports betting among college students as one critical development. This can be attributed to the increasing accessibility of sports betting platforms and the impact of marketing campaigns that appeal to younger consumers. The article also makes the point that sports betting is more tempting to college students than other types of gambling, such as casino games or lottery tickets, because it is thought to require expertise. According to the report, schools and universities must take measures to educate students about the possible dangers of gambling and provide support for those struggling with gambling addiction.

A study conducted in Australia investigated the effects of gaming online by focusing on the prevalence of problem gambling. The study reveals that this type of gambling behavior is especially popular among college students and young adults. The results of the research showed that problem gambling was more prevalent in men, younger age groups, people with lower incomes, individuals who use illicit substances, and individuals with mental health problems. Importantly, they discovered that a link between interactive gambling platforms and modern technology causes an added risk of problem gambling (Gainsbury, 2014).

In 2021, an Icelandic organization by the name of SÁS, which is an addiction prevention center, conducted a survey of the opinions and behaviors of Icelanders regarding gambling. The results from the survey gave us valuable insight into public opinion, patterns in gambling, and risk factors. The results from the survey stated that 75% of respondents participated in a form of gambling over the past year, with the most popular being lotteries (58%) and scratch tickets (35%). Sports betting and online poker were way less prevalent, with participation rates of only 19% and

2%. Regarding problem gambling, 1.1% of respondents were classified as moderate-risk gamblers, while 0.4% were identified as problem gamblers. The survey also revealed that men were likelier than women to engage in gambling activities and experience gambling-related problems (SÁS, 2021).

The information from these organizations tells us that college students seem to be increasingly concerned about gambling. With the help of technology, sports betting and other forms of gambling are becoming more common. This could increase the risk of problem gambling and its negative effects, such as financial problems, poor grades, and mental health issues.

2.3 The Impact of Gender Roles on the Development of Gambling Problems

Researchers in many disciplines have long been curious about the impact of gender roles, and the gambling industry is no exception. Societal expectations and norms associated with masculinity and femininity may have an impact on attitudes toward and participation in gambling.

A study researching gender differences in pathological gamblers found significant differences in gambling behavior and preferences between male and female pathological gamblers. Males were likely to engage in strategic gambling activities, such as blackjack, poker, and sports betting. At the same time, females were more likely to participate in non-strategic gambling, such as slot machines, bingo, and lotteries (Grant & Kim, 2002).

The 2018 National Survey on Gambling Behaviors and Expenditures by the National Council on Problem Gambling examined compulsive gambling in men and women in the US. 2.1% of adult males and 0.2% of adult females were problematic gamblers (National Council on Problem Gambling, 2018).

Páll Einarsson's review of gambling in Iceland also supports the idea that men are likelier to develop problem gambling than women. Einarsson's review found a higher prevalence of gambling problems among Icelandic men and that men are more likely to pursue riskier forms of gambling (Einarsson, n.d.).

In conclusion, studying how gender roles can lead to gambling problems is an important field of study since it can explain why men and women behave differently while gambling. Research has shown that men are more likely to have gambling issues than women and that men and women have different preferences when it comes to gambling. To better understand the factors

contributing to gambling issues and to develop effective prevention and treatment techniques, more study is needed to explore the complex interplay between gender roles, cultural norms, and gambling behavior.

2.4 Factors influencing gambling behavior among college students and views on gambling in Iceland

Denial is a psychological defensive tactic that people use to avoid having to face the negative consequences of their actions (Rigbye, 2018, p. 53). Problem gamblers frequently use denial as a psychological defense to avoid facing the negative effects of their behavior. Those in denial may, for example, refuse to believe they have a problem, make excuses for their gambling losses, or downplay the toll it's taking on their personal and professional lives (Einarsson, n.d.).

In a study that appeared in the *Journal of Gambling Studies*, the researchers gathered data from the parents of young adults. The study aimed to explore various factors concerning gambling behavior, such as parental gambling behavior and views towards gambling, which were found to affect a young adult's gambling habits significantly. Another factor highlighted in the study was that certain personality traits correlate with gambling behavior. Traits such as impulsivity and sensation-seeking behaviors are common among young adults with gambling issues (Forrest & McHale, 2018).

An individual's social environment is another factor that tends to create gambling-related problems. Students exposed to social groups that gamble, gambling advertisements, or easy access to gambling venues are more likely to engage in gambling activities. This is especially common among college students who are often impulsive, have friends who gamble, recently started to engage in alcohol consumption, and have easy access to gambling while not having the best knowledge on managing this activity.

In the same research as above by SÁS, they asked about Icelanders' opinions on gambling regulations; 69.3% of respondents agreed that there should be restrictions on gambling advertisements. Additionally, 63.2% of respondents agreed that the government should do more to protect individuals from gambling-related harm, and 58.9% supported the idea of implementing stricter regulations on gambling operators (SÁS, 2021).

2.5 Consequences of problem gambling in college students

The UK Gambling Commission conducted a national health survey in 2018 to gather information from UK citizens. The survey aimed to measure what percentage of the population of England were low-risk, moderate-risk or problem gamblers. The results indicated that 2.7% of the nation were low-risk gamblers, 0.8% were moderate-risk and 0.5% were problem gamblers (Gambling Commission, 2020).

Problem gambling among college students has become a topic of increasing concern in recent years, as this population may be particularly vulnerable to the negative consequences of gambling behavior. Nowak and Aloe (2014) conducted research on the incidence of compulsive gambling among university students from 2005 to 2013. Over the eight-year-long study, individuals from this group were linked with several negative consequences, including mental health issues, financial instability, and problems with socializing.

It is highlighted in the research that providing colleges with information, tools, and support for students with gambling problems is important. Schools can deliver help programs and meetings for compulsive gamblers so they can manage their destructive behaviors more healthily. The report also refers to a link between gambling and other high-risk activities that need to be researched further. (Nowak, 2014)

2.6 Interventions and preventive measures

In Iceland, there are groups working to help people struggling with gambling and addiction. Two of these organizations, SÁS (Sáttmála- og áhugafélag fólks um spilafíkn) and GA samtökin play a vital role in offering interventions and preventive measures designed to help individuals struggling with problem gambling.

SÁS focuses on helping individuals with behavioral problems, including gambling addiction, through education, support, and treatment services tailored to the needs of those affected by problem gambling. The organization emphasizes the importance of early intervention and encourages individuals to seek help when they recognize signs of gambling addiction in themselves or others (SÁÁ, n.d.).

GA samtökin, on the other hand, is a service center offering various support services to individuals and families dealing with addiction-related issues, including problem gambling.

GA samtökin, aims to promote a safe and supportive environment for those in need of assistance, providing access to professional guidance and resources that can help individuals overcome their gambling addiction and improve their overall well-being (GA samtökin, n.d.).

Helping individuals and families overcome the effects of gambling addiction is a top priority for both SÁS and GA samtökin, two Icelandic organizations that provide vital services in this area.

3. Methodology

3.1 Introduction

A well-planned and rigorous research methodology is required to investigate gambling behavior and opinions among Icelandic college students. In this chapter, the methods used in this study will be explained in detail, which is aimed at exploring the prevalence and patterns of gambling among college students, as well as preferences and opinions on many gambling-based topics. The researcher will also investigate how gambling affects personal and financial well-being and the potential gender differences in gambling behavior.

This study used a quantitative research approach to gather information from the target population of college students in Iceland. This was done by utilizing an online survey collector named SurveyMonkey. The study's objectives were to gather information on various aspects of gambling, including participation in different forms of gambling, frequency, preferred venues, opinions on regulations, experiences with winning and losing, as well as negative habits that come with problem gambling, such as lying, borrowing money for gambling, and using it as a method to escape personal problems or relieve stress.

The research design, sample size and population, data collection strategies, and data analysis methodologies will all be covered in this chapter. Furthermore, there will be a discussion about the study's limitations and ethical considerations related to the survey conducted. In conclusion, the overall objective of the methodology is to confirm that the research findings are reliable, accurate, and generalizable to the broader population of college students in Iceland. The information from this study could be profitable for gambling institutions in Iceland and provide valuable insight for researchers on this topic, policymakers, and intervention programs.

3.2 Research design

In this investigation, the researcher decided to formulate a survey that implemented a cross-sectional, descriptive, and quantitative approach to describe gambling behaviors and attitudes among college students in Iceland. The quantitative approach was believed to be the best strategy available to provide the investigator with a basic idea of the situation in colleges and universities in Iceland. The cross-sectional design will be very useful when comparing the results and analyzing

different variables such as gender, preferences, or habits.

The research design used to collect data for this investigation is an online survey, which has numerous attributes above other strategies, such as being cost-effective, efficient, time-conservative, and easy to use. Using online surveys to collect data is generally done to cover large and diverse samples. The survey consists of 29 questions that touch on a variety of gambling-related topics, including participation in various gambling activities, preferred gambling locations, frequency of gambling, experiences with significant money wins and losses, opinions on gambling laws and advertising, and thoughts on borrowing money for gambling, lying about gambling habits, and using gambling to deal with personal issues. To help identify potential differences and trends among subgroups within the target population, the survey also takes demographic data on factors like gender, age, and the institution of higher education attended. This method has the benefit of obtaining findings that can be applied to Iceland's broader college student population and serve as an example for comparison with other research on gambling.

3.3 Population and Sampling

The target population for this study was determined to consist of students currently attending college in Iceland. This population was chosen due to the increased prevalence of gambling among young adults after technological advancement in venues for gambling and the ever-increasing improvement in marketing and competition among gambling industries in Iceland. Assessing the population allows the researcher to identify trends and issues specific to the age group.

The sampling method used was a non-probability, convenience sampling method. This method was used because it is an efficient way of recruiting participants who are accessible and willing to take part in the study. Given the limited resources and time available, the method was chosen because of its cost-effectiveness and practicality. The majority of the participants were recruited from Reykjavik University. Recruitment involved strategies such as posting a survey link on the researcher's Instagram story (44 / 545 followers participated), which is only 8% of the population. Hanging fliers with QR codes where the population was; all students roaming the midsection of Reykjavik University from the 26-29th of April; out of the estimated 439 people who roamed the campus, only 11 (2.5%) participated: Asking companions to carry out the survey (generating 16 more female respondents). In total, a rough estimate of 1,000 people saw this study

either online or on campus, with 71 (7.1%) participants taking part. This is considered a quite low population in comparison to other studies on this matter, and reviewers need to take this into consideration when analyzing the results. Out of the 71 participants who answered the study, 63 (82%) of them attended college in Iceland. This is a very positive ratio and that will improve the significance of the study. It is important to understand that a non-probability sampling method is not fully generalizable. However, the convenience sampling method is a valuable starting point for exploring the topic at hand and is convenient for this specific study. For future research into this subject, it can be helpful to take into consideration a more rigorous sampling method.

3.4 Data collection

The researcher used SurveyMonkey as the preferred platform to collect data for this investigation. The researcher had previously had experience with this website and was familiar with its capabilities in organizing questions and adjusting the response options to get the best response rates. The researcher opted to gain access to the premium version and invested \$20 for additional features and benefits. According to an analysis by SurveyMonkey, the survey had 29 questions on gambling attitudes and behavior, with an estimated completion rate of 86% and a predicted completion time of 3 minutes.

The target population for this survey is adults attending college or university in Iceland. The survey was conducted from April 25th to May 1st, 2023. On the first day of releasing the survey, the researcher posted a link to the survey to his Instagram story, with the majority of people following him being college students in Iceland. The post included text saying that the survey would take 3 minutes to complete and that there was a chance to win 5,000 kr by taking a screenshot after completing the survey and sending it to the researcher's email. This was in order to get honest response rates and incentivize people in the sampling to take part in the study. On the first day of collection (April 25th), 44 respondents participated in the study. On the 26–29th, the researcher left fliers on the walls of Reykjavik University with a QR code that led to the survey, which also gave participants a chance to win 5,000 kr; the fliers gained 11 respondents. After analyzing the gender difference among the participants on April 30th, the researcher decided that there were insufficient females that had taken part in the study. In order to ensure more balanced gender representation, the researcher contacted three female acquaintances who attended

Reykjavik University and persuaded them to send the survey to their friends, which resulted in 16 more responses. In total there were 71 participants who took part in the study. Amongst those 71 participants, 63 of them were college students, and the other 8 participants that did not attend university were excluded from the study.

The survey was also meant to be sent out via email to students attending Reykjavik University. However, the request was declined, and because of time constraints and an assessment that responses would give the investigation a fair insight into gambling behaviors and attitudes among college students in Iceland, the researcher closed the study on May 1st. After closing the study, the researcher randomly selected the 15 individuals who sent a confirmation after finishing the study and awarded 5/15, 5,000 kr costing the researcher a total of 27,800 kr for sampling, including the 20\$ premium benefits from SurveyMonkey.

3.5 Limitations and ethical considerations

Assessing limitations is important to create transparency for readers, increasing the study's credibility. Clarifying the scope of the study is also valuable so readers have a clear understanding of what it covers and what it doesn't cover. By addressing limitations, future researchers on the topic can identify the pros and cons of the study and build upon the work that has been done.

The study primarily compared the percentages of male and female respondents without investigating other compounding factors, such as alcohol and drug use or financial background, which can have an outstanding effect on gambling behavior. Moreover, recruitment strategies used in this study, such as posting the survey on Instagram or contacting acquaintances for participation, might introduce a selection bias. Further research into this topic could use more rigorous sampling metaphors, such as stratified or cluster sampling, to enhance the generalizability of the results.

The only ethical consideration that might affect the study would be the researcher's bias toward gambling, whereas the researcher has a lot of experience with gambling, is in favor of legalization, and has the opinion that financial restrictions on individuals should be decreased in Iceland. Otherwise, participants are well informed about consent, anonymity is protected, harm is minimized, and the handling of data is done correctly.

4. Results

4.1 Introduction

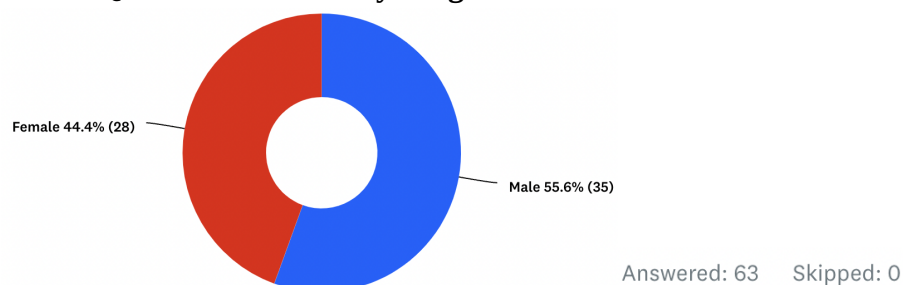
The primary purpose of this research was to examine how and why college students in Iceland gamble. A comprehensive survey was carried out to collect data on various gambling elements, such as the prevalence of different gambling behaviors, preferences, and the potential consequences encountered by participants. The survey results are presented in this chapter, broken down into categories for ease of reading and comprehension.

The study covered a wide range of gambling-related issues, including the frequency of engagement in various gambling activities, preferred gaming venues, and opinions on lotteries, slot machines, sports betting, poker, and the legality of gambling in Iceland. The study also examined how often participants lied about their gambling habits, how often they gambled to relieve stress or escape personal problems, how often they gambled with funds meant for necessities, and how often they borrowed money to gamble. The study also inquired about the participants' opinions on single-session gambling limits, advertising, and restrictions.

Male and female respondents' data were compared to see if there were any noticeable variations. In this part of the report, you will find tables and figures detailing the survey's findings for each section, figures on how many participants answered vs how many skipped, as well as a brief summary of the most important findings and a discussion of their importance.

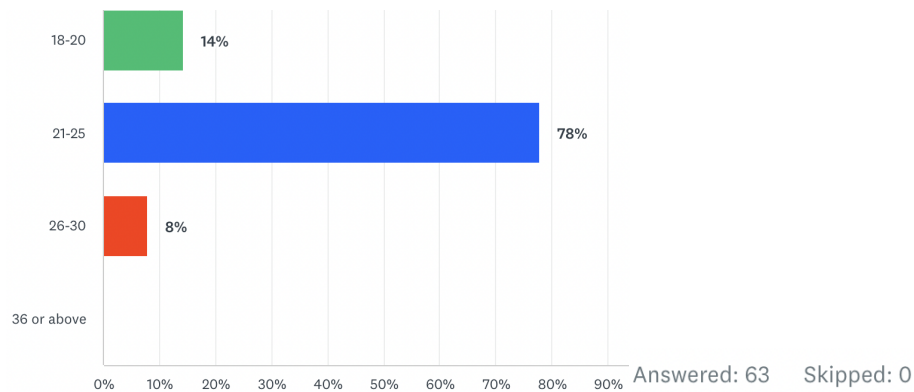
4.2 Demographics and response rates (Questions 1-3)

- **Question 1: What is your gender?**



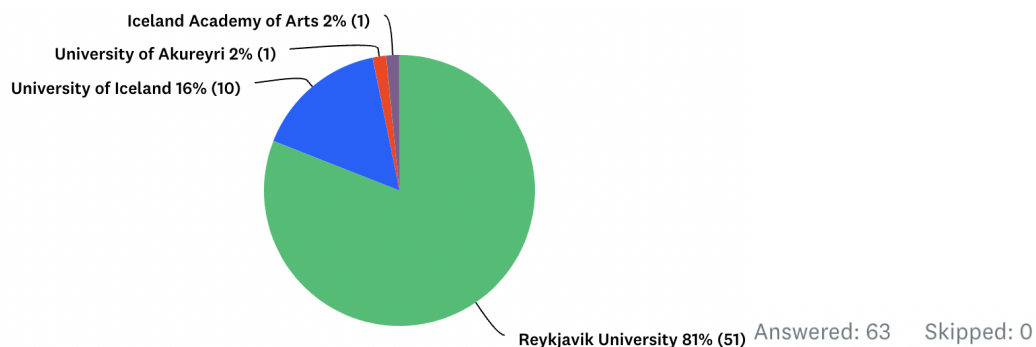
63 college students responded to the survey. The respondents were split into three categories based on gender, with 56% (n=35) identifying as men, 44% (n=28) as women, and 0 individuals identifying as other. This gender distribution made it possible to compare replies from male and female participants fairly.

● **Question 2: What is your age?**



Most of the people who took part in the study were between the ages of 21 and 25. 78% (n=47) of the responders were in this age range. There were fewer people between the ages of 18 and 20 (14%, n=9) and 26 and 30 (8%, n=5). This shows that the average age of college students in Iceland is from 21-25.

● **Question 3: Which college or university do you attend?**



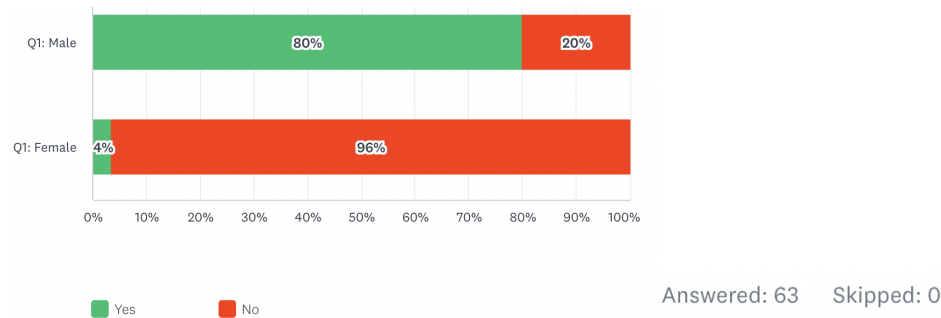
Regarding education, 8 of the respondents did not go to college, so they were excluded from the study, leaving 63 people to be studied. 81% (n=53) of these individuals went to Reykjavik University, 16% (n=8) attended the University of Iceland, and the remaining two went to the University of Akureyri and the Iceland Academy of Arts.

When analyzing a survey, the researcher must take into consideration the response rates for each question. There were two questions that could have confused participants, or they simply could not understand the question at hand. Question number 7 (do you prefer gambling alone or with friends) was skipped 14 times, which on reflection, should have had an option (I do not gamble). Question

28 (if you lost a significant amount while gambling, did it have negative consequences on your life) was skipped by 12 participants and should have had an option (I have never lost a significant amount while gambling). Overall, the survey had a really good response rate; this might be because of how easily structured the survey was or the monetary incentive given to the participants.

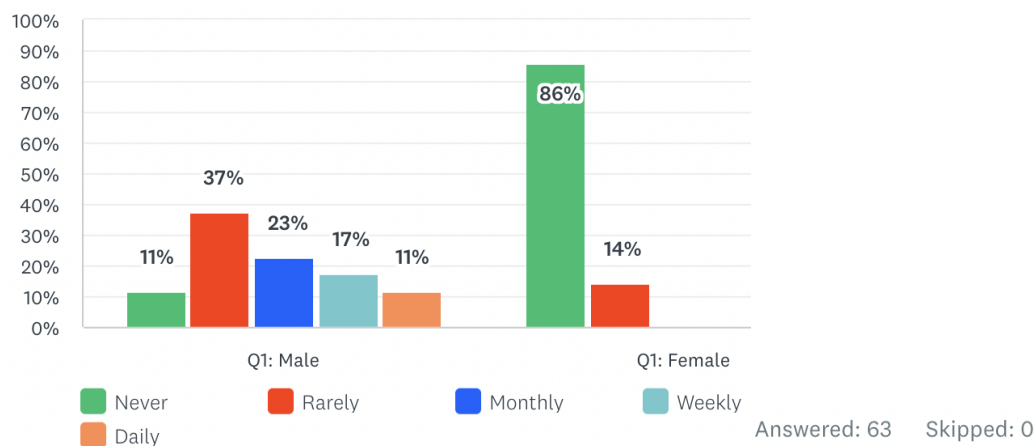
4.3 Gambling behavior and preferences (Questions 4-7)

- **Question 4: Do you gamble?**



Question 4 revealed significant differences in gambling behavior between genders. While 80% of the male participants admitted to gambling, only one female respondent (4%) confirmed engaging in gambling activities. Overall, 29 (46%) of the participants reported gambling behavior.

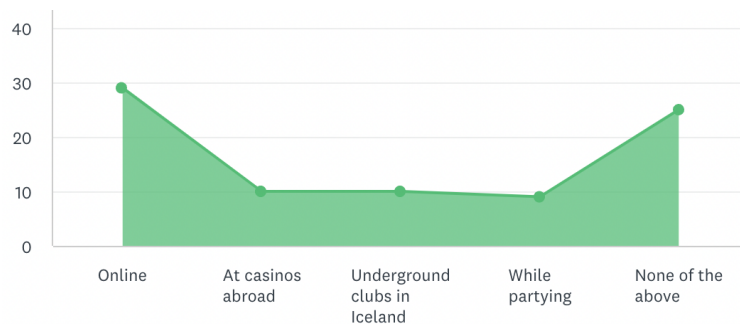
- **Question 5: How often do you gamble?**



When males were asked how often they gambled, they showed a wide range of habits. 11% said they never gambled, 37% said they gambled on occasion, 23% gambled monthly, 17% gambled weekly, and 11% said they gambled on a daily basis. In contrast, the majority of female

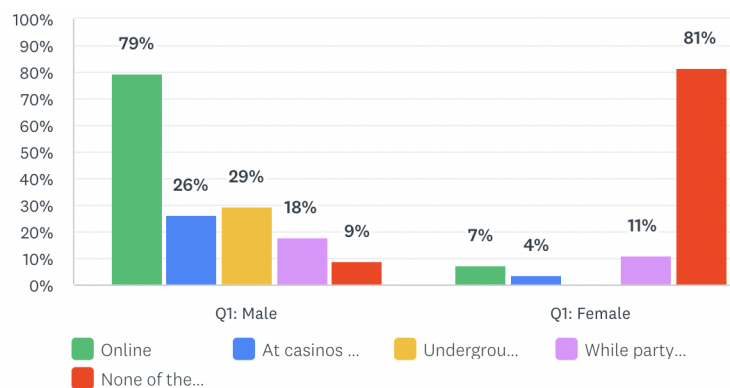
respondents (86%) claimed they never gambled, while 14% said they gambled rarely.

- **Question 6: Where do you gamble? (You can choose more than one)**



Answered: 61 Skipped: 2

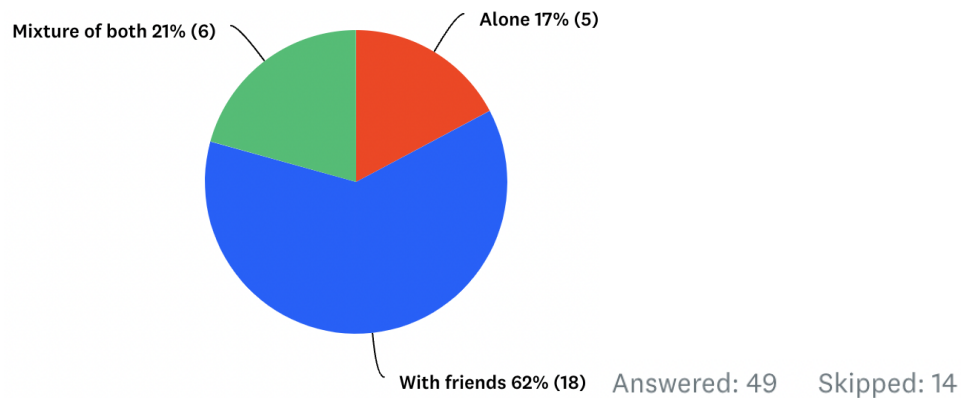
Question 6 explored the preferred gambling venues of participants, allowing them to select more than one option. Out of 61 respondents, 48% preferred to gamble online, 16% at casinos, 16% in clubs, 15% while partying, and 41% answered none of the above.



Among male respondents, 79% gambled online, 26% visited casinos abroad, 29% participated in underground clubs, 18% gambled while partying, and 8% selected none of the above. In comparison, 81% of female respondents chose none of the above, indicating a lack of engagement in gambling activities. Participants were able to choose more than one option, resulting in 82 options being clicked.

Out of the 29 participants who admitted to gambling, 51 options were chosen: 49% online, 17.6% casinos abroad, 19.6% clubs, and 13.7% partying.

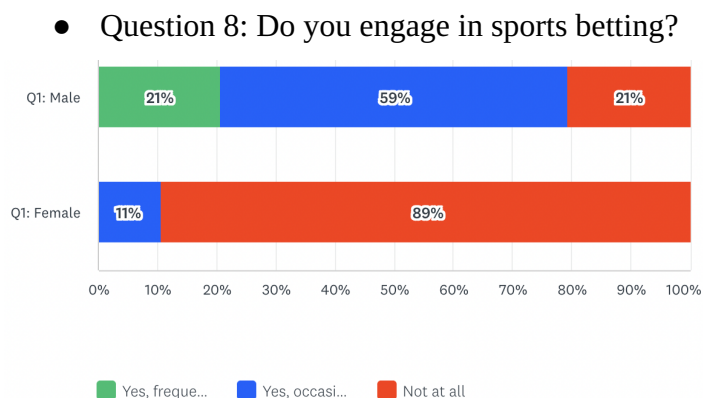
- **Question 7: Do you prefer gambling alone or with friends?**



This question provides insight into students' preferences to socializing during gambling. A majority of respondents (62%) preferred gambling with friends rather than alone. The remaining participants (18%) reported a mixture of both social and solitary gambling experiences. Out of the 29 participants who admitted to gambling: 17% alone, 62% with friends, and 21% mixture of both. It is worth noting that 14 people skipped this question, suggesting that the question could have benefited from an additional option to better accommodate the preferences of those who did not respond, as discussed in the chapter about response rates.

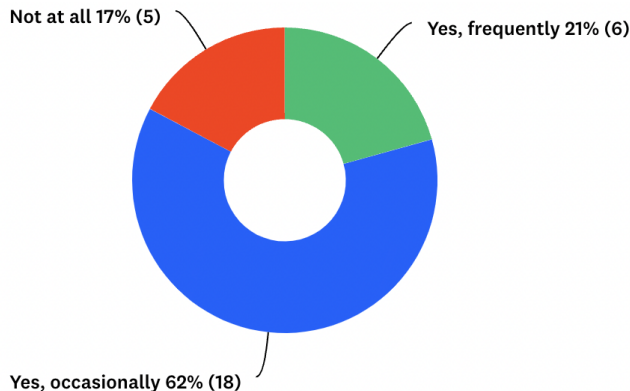
4.4 Sports betting engagement, betting site preferences, and students' opinions (Questions 8-10)

From questions 8-10, the genre of sports betting was researched. The researcher will shed light on the frequency of sports betting among male and female college students, their preferred platforms for betting, and their opinion on this popular form of gambling.



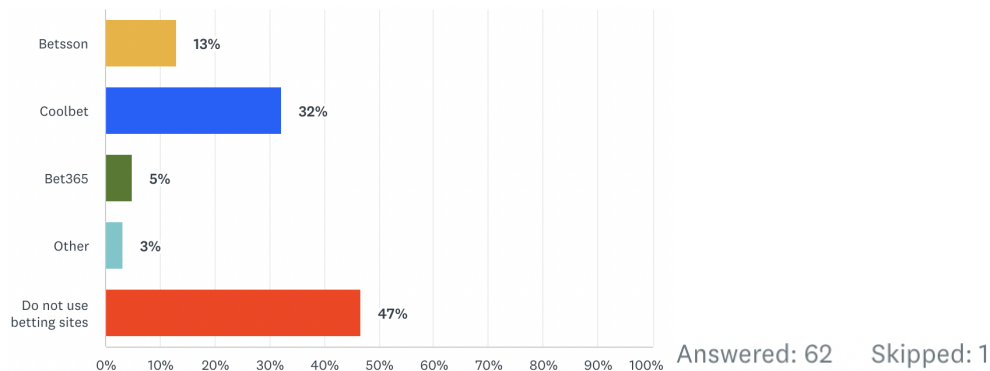
Answered: 62 Skipped: 1

Responses to question 8, reported that 51% of participants engaged in sports betting, with a considerable disparity between genders. Among male respondents, 21% frequently engage in sports betting, 59% do so occasionally, and 21% abstain entirely. In contrast, 89% of female participants do not engage in sports betting, with only 11% admitting to occasional betting.

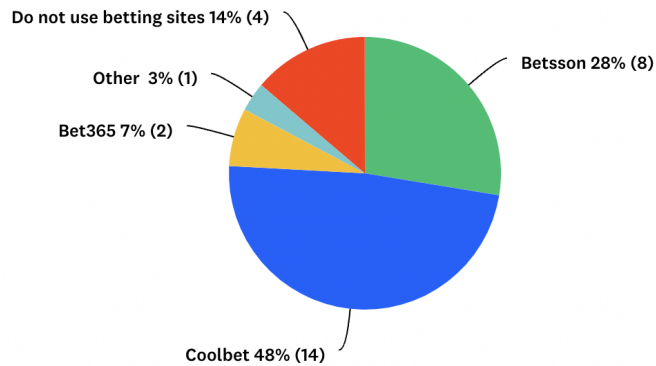


Out of the 29 participants who admitted to gambling (question 4): 21% admitted to frequent use, 62% admitted to occasional use, and 17% did not engage in sports betting at all.

● Question 9: Which betting site do you prefer?



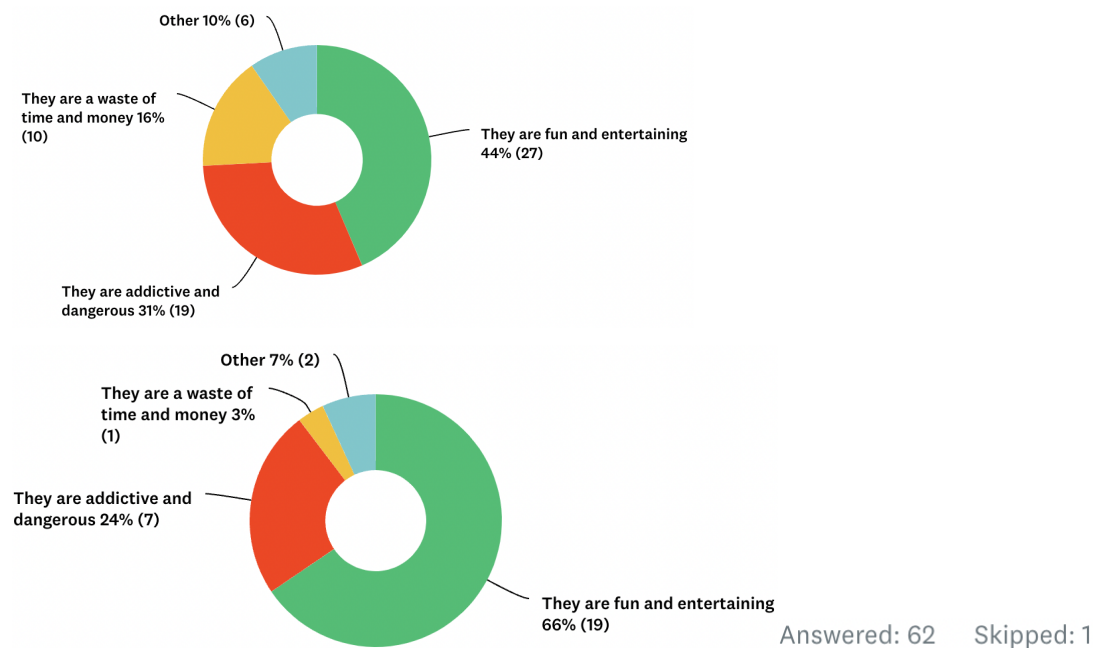
Regarding the preference for betting sites, 47% of participants claimed not to use such platforms, while 82% of male respondents reported doing so, compared to 18% of women. The most popular betting site among college students was Coolbet, with 32% of respondents admitting to using this platform for sports betting.



Out of the 29 participants who admitted to gambling (question 4): 28% preferred Betsson, 48% preferred CoolBet, 7% bet365, 3% other, and 14% did not use betting sites.

- **Question 10: What is your opinion on sports betting?**

Interestingly, when asked about students' opinions on sports betting, 44% of students considered it fun and entertaining, with 64% of these respondents being male and 17% being female. This insight into students' opinions on sports betting suggests that, despite its controversial nature, it is still viewed as an enjoyable pastime by a substantial portion of college students.



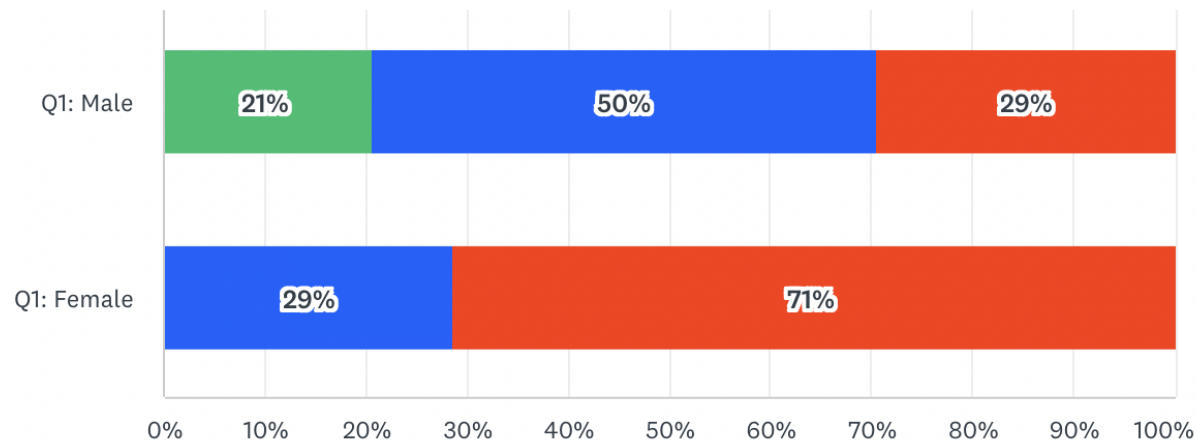
Out of the 29 participants who admitted to gambling (question 4): 66% of the gamblers view sports betting as fun and entertaining, 24% find it addictive and dangerous, 2 participants voted other,

and one found it a waste of time and money.

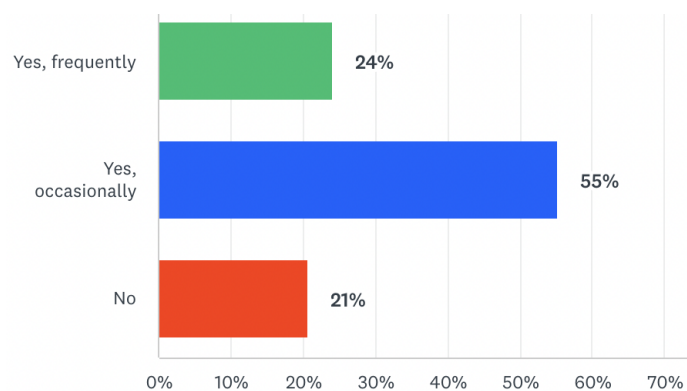
4.5 Poker engagement and students' preferred venues to play poker (Questions 11-12)

- **Question 11: Do you play poker?**

Answered: 62 Skipped: 1

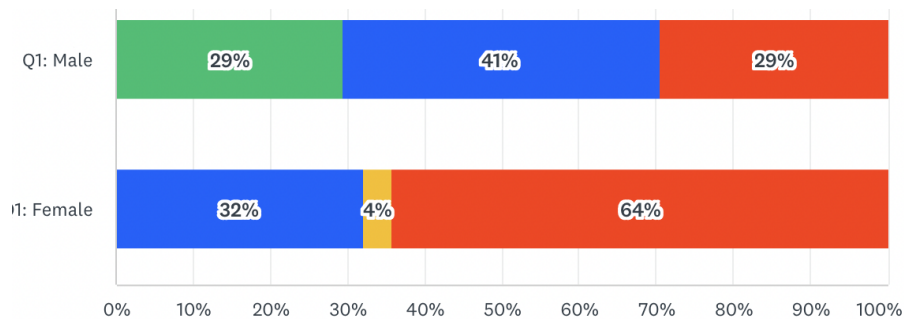


The findings from this question reveal that engagement in poker varies significantly, with 48% of participants not playing the game at all, 11% playing frequently, and 41% playing occasionally. There is a noticeable difference between male and female respondents, with 21% of males playing frequently, 50% occasionally, and 29% not at all, while 71% of females did not play and 28.6% played occasionally.



Out of the 29 participants who admitted to gambling (question 4): 24% admitted to playing frequently, 55% occasionally, and 21% did not play poker at all.

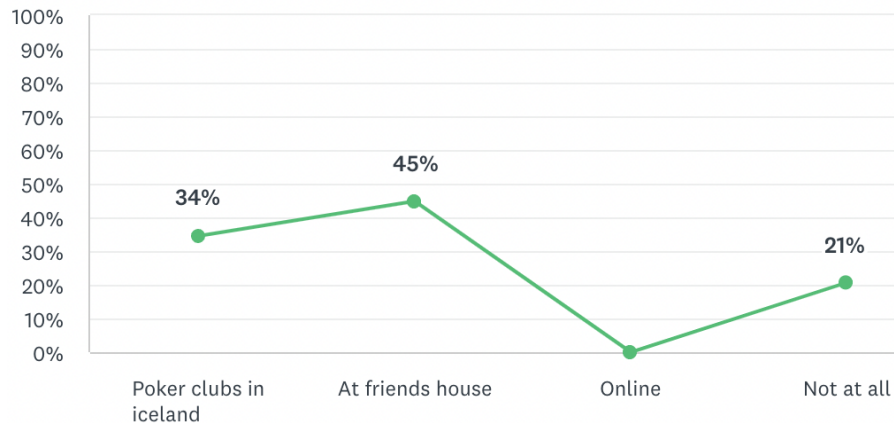
- **Question 12: Where do you prefer to play poker?**



■ Poker clubs in Iceland
 ■ At friends house
 ■ Online
 ■ Not at all

Answered: 62 Skipped: 1

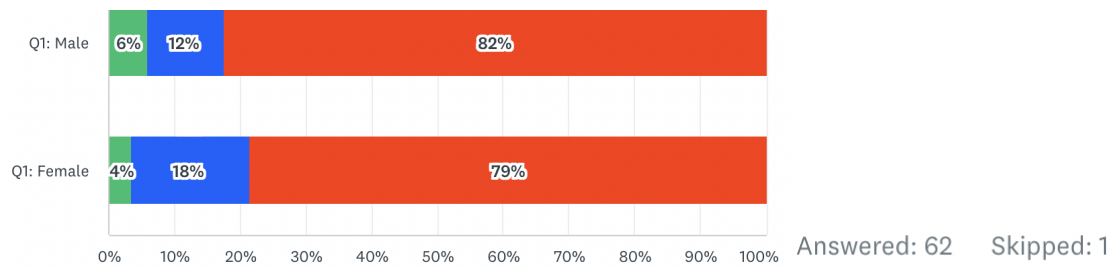
When examining the responses, 29% of males prefer poker clubs, 41% opt to play at a friend's house, and 29% do not play poker at all. Interestingly, none of the male respondents favored online poker. On the other hand, female participants demonstrated a different pattern, with 32% preferring to play at a friend's house, 64% not playing poker at all, and only one female participant opting for online poker. No female respondents preferred poker clubs. Overall, the most popular venue for playing poker among the participants was a friend's house, with 37% choosing this option.



Out of the 29 participants who admitted to gambling (question 4): 34% preferred playing in illegal clubs, 45% rather play at a friend's house and 21% did not play poker at all.

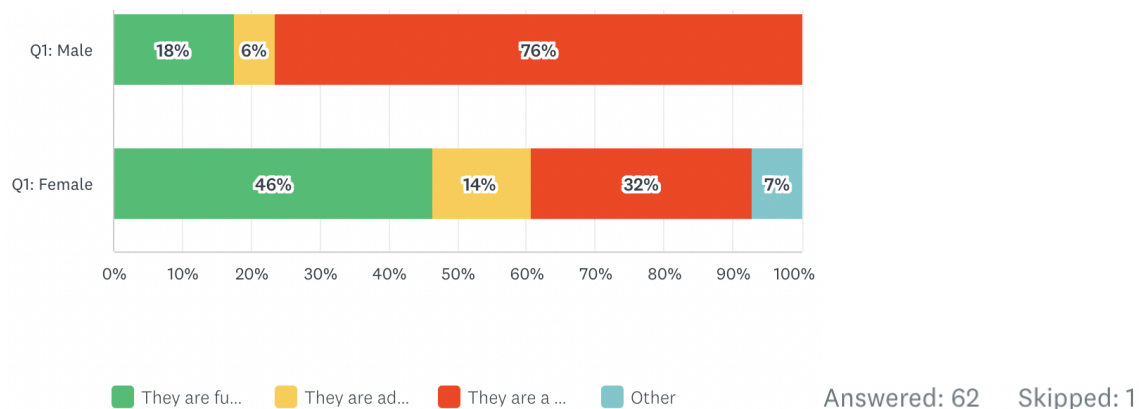
4.6 Lottery participation and students' opinions on lotteries (Questions 13-14)

- **Question 13: Do you take part in lotteries?**



According to the responses, 80.5% of the participants stated that they did not engage in lotteries, while 14.5% participated occasionally, and 5% played frequently. Interestingly, a higher percentage of female respondents (21.4%) admitted to taking part in lotteries compared to their male counterparts (17.6%).

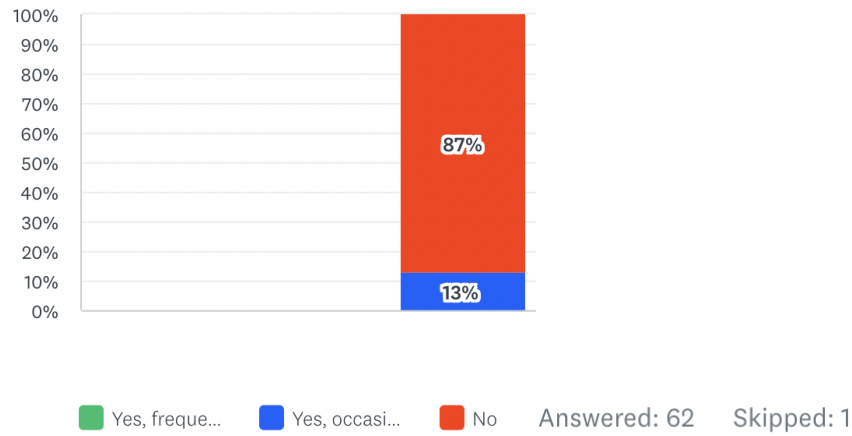
- **Question 14: What is your opinion on lotteries?**



Moving on students' perception on lotteries, there is a notable divergence between the genders. Female participants held a more positive outlook, with 46.5% considering lotteries to be fun and entertaining. In contrast, only 17.7% of male respondents shared this view, with a considerable 76% of them deeming lotteries a waste of time and money. This insight into lottery participation and attitudes among college students uncovers intriguing gender-based differences and overall perceptions of this form of gambling.

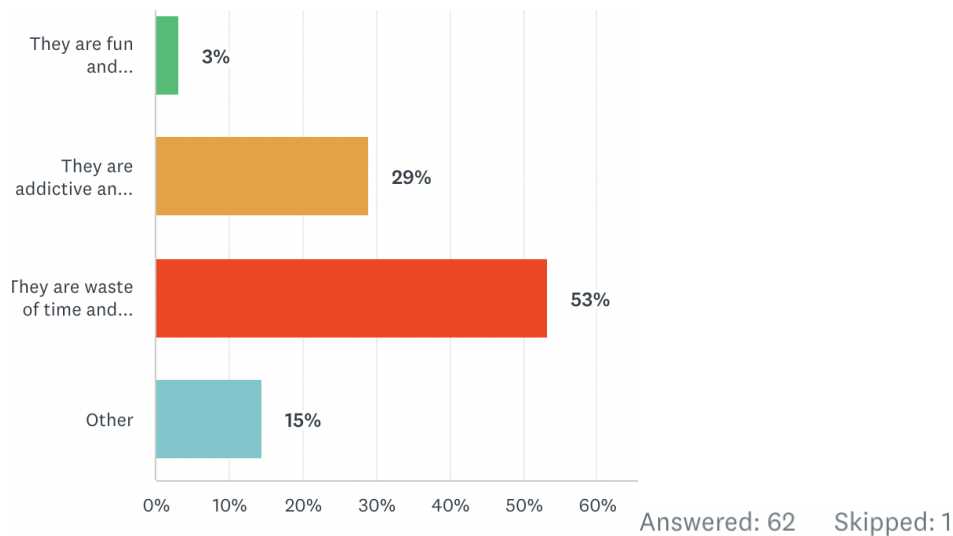
4.7 Slot machine participation and opinions on slot machine gambling (Questions 15-16)

- Question 15: Do you play slots?



As we shift our focus to slot machines, the survey results reveal that only a small percentage of participants (13%) admitted to occasionally playing slots. Interestingly, all of the slot machine players were male, with 23.5% of male respondents engaging in this activity and none of the female respondents admitting to playing slots.

- Question 16: What is your opinion on slot machines?

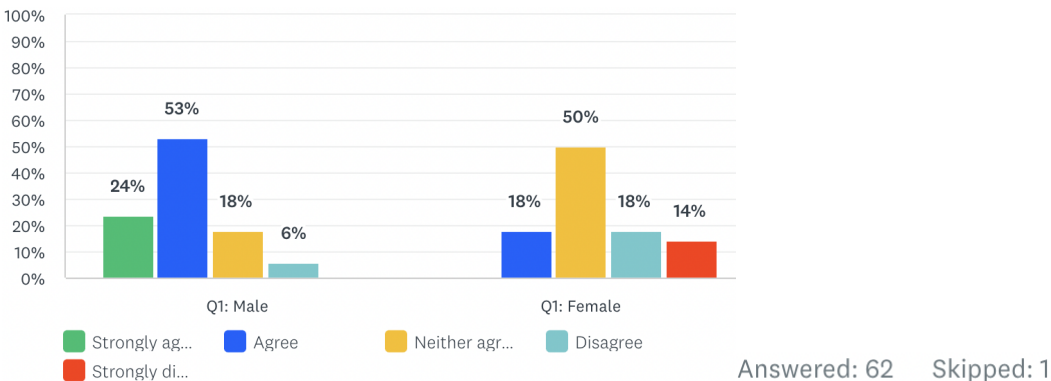


Referring to students' opinions on slot machines, only two male participants found slots to be fun and entertaining. Meanwhile, 53% of respondents viewed them as a waste of time and money, 29% considered them addictive and dangerous, and 15% provided other opinions. These findings lead the researcher to the conclusion that there is a general negative perception towards slot machine

gambling amongst college students living in Iceland, with an absence of participation in this activity amongst females.

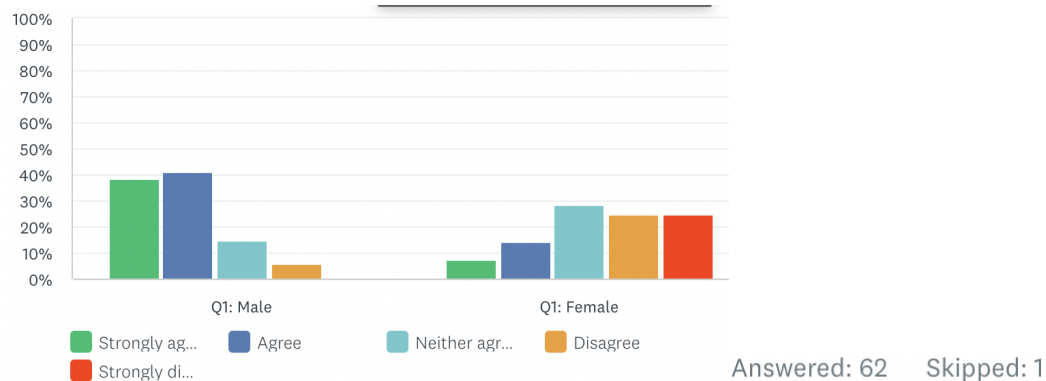
4.8 Attitudes towards gambling legality and casinos in Reykjavik (Questions 17-18)

● Question 17: What is your opinion on gambling being legal?

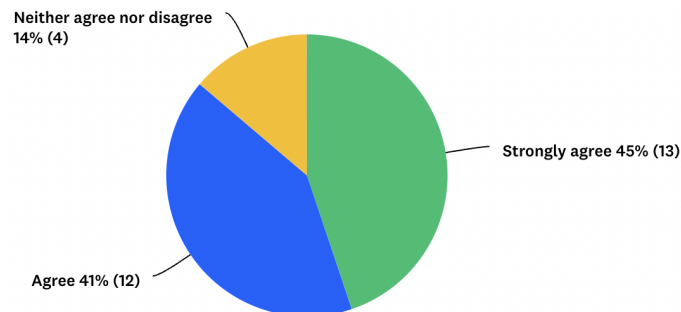


The researcher found that one of the most important questions in this survey was the legalization of gambling. When asked about participants' views on this subject, 23.5% of males strongly agreed, 53% agreed, 17.6% were neutral, and only 5.9% disagreed. On the other hand, only 17% of female respondents agreed, while 50% were neutral, 17.9% disagreed, and 14.3% strongly disagreed with the intent of the authorities to legalize gambling.

● Question 18: What is your opinion on a casino opening in downtown Reykjavik?



Regarding the potential opening of a casino in downtown Reykjavik, male respondents displayed a more positive attitude, with 38.2% strongly agreeing, 41.2% agreeing, 14.7% being neutral, and merely 5.9% disagreeing. Female respondents were less enthusiastic about the idea, as only 7.1% strongly agreed, 14.3% agreed, 28.6% were neutral, 25% disagreed, and 25% strongly disagreed.



Out of the 29 participants who admitted to gambling (question 4): 45% of participants were in strong agreement with a casino opening in downtown Reykjavik, 41% agreed, and 14% neither agreed nor disagreed. None of these participants disagreed with legalization.

When comparing these two questions with one another, the researcher found the results tend to correlate with each other. The findings reveal that there is a noticeable gender difference in perception towards the legalization of gambling and the establishment of a casino in downtown Reykjavik, with male students expressing more positive support for these ideas that could be implemented by regulators than their female counterparts.

4.9 Borrowing money, lying about gambling, gambling to escape personal problems, and gambling for funds meant for necessities (Questions 19-22)

In this part of the survey, the researcher examines various aspects of problematic gambling, which include taking loans for gambling, lying to family or friends about gambling habits, using gambling as an alternative to relieve stress or escape from personal problems or responsibilities, and gambling with money meant to pay for bills or necessities. A total of 34 males and 28 females responded to these questions. These four questions related to problematic gambling had only yes and no answer options.

- **Question 19: Have you ever borrowed money to gamble?**

	YES (1)	NO (2)	TOTAL
Q1: Male	18% 6	82% 28	55% 34
Q1: Female	4% 1	96% 27	45% 28
Total Respondents	7	55	62

Answered: 62 Skipped: 1

In this question, 18% of men admitted to borrowing money to gamble, while only 1/28 female participants reported doing the same. 21% of the participants (who admitted to gambling connected to question 4) borrowed money to gamble.

- **Question 20: Have you ever lied to family or friends about your gambling habits?**

	YES (1)	NO (2)	TOTAL	
Q1: Male	32% 11	68% 23	55% 34	
Q1: Female	4% 1	96% 27	45% 28	
Total Respondents	12	50	62	Answered: 62 Skipped: 1

When asked about lying to relatives or friends about gambling habits, 32% of men and one woman out of 28 acknowledged that they had lied to family or friends about their gambling activities. Here, 38% of the participants (who admitted to gambling connected to question 4) lied to their friends or family about their gambling habits.

- **Question 21: Have you ever gambled to escape personal problems or stress?**

	YES (1)	NO (2)	TOTAL	
Q1: Male	18% 6	82% 28	55% 34	
Q1: Female	0% 0	100% 28	45% 28	
Total Respondents	6	56	62	Answered: 62 Skipped: 1

Furthermore, 18% of men reported gambling as a means to escape personal problems, whereas no women indicated using gambling for this purpose. 21% of the participants (who admitted to gambling connected to question 4) gambled to escape personal problems.

- **Question 22: Have you ever gambled with money that was meant for bills or other necessities?**

	YES (1)	NO (2)	TOTAL	
Q1: Male	12% 4	88% 29	54% 33	
Q1: Female	0% 0	100% 28	46% 28	
Total Respondents	4	57	61	Answered: 61 Skipped: 2

Finally, 12% of male respondents admitted to gambling with funds meant for bills or necessities, while no females reported engaging in this behavior. While 4/28 participants that admitted to

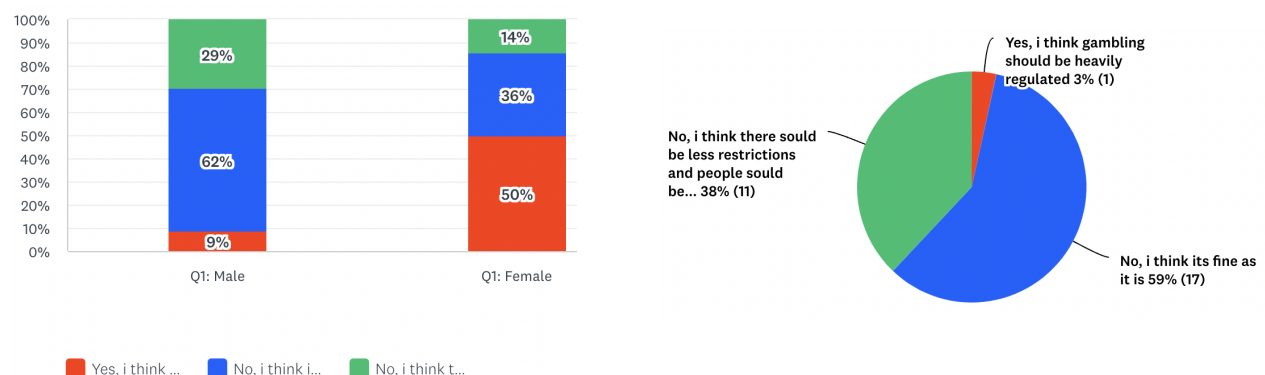
gambling also admitted to having gambled with money meant for bills or necessities.

4.10 Opinions on gambling restrictions and advertised gambling in Iceland (Questions 23-24)

- **Question 23: Do you think there should be more restrictions put on gambling?**

When examining participants' opinions on restrictions being put on gambling in Iceland, there was again a notable difference between genders. Surprisingly, 50% of female respondents expressed their willingness for gambling to be highly regulated, compared to only 9% of males. Out of those who agree with the current regulation put in place by the Icelandic government, 36% of females agree with the current situation, in contrast to 62% of males who share the same opinion. Furthermore, only 14% of women supported the idea of lowering the restriction on gambling, while this view was more positive among male respondents, with 29% opting for less regulation and freedom of individual monetary activity. *This text is in context with the figure on the left.*

Answered: 62 Skipped: 1



When comparing gamblers (participants who answered “yes” in question 4) with their views on gambling restrictions, a familiar pattern emerges. 38% of gamblers believe there should be fewer restrictions, 59% agree with the current regulations, and only one gambler argues for more regulation. These results indicate that gamblers tend to advocate for less restrictions and prefer that individuals have more monetary freedom. *This text is in context with the figure on the right.*

- **Question 24: Do you think gambling should be advertised on television?**

	YES (1)	NO (2)	TOTAL
Q1: Male	12% 4	88% 30	55% 34
Q1: Female	0% 0	100% 28	45% 28
Total Respondents	4	58	62

Answered: 62 Skipped: 1

Here we have another question that only offers “yes” and “no” response options. Again, we find a stark contrast between genders. This topic of allowing gambling advertisements on television seems to not be popular among college students, whereas only 12% of male participants agreed with this idea. In contrast, none of the females in this study supported this notion, and the results correlate with the information from questions 19 -22.

4.11 Winning a significant amount while gambling and usage of winnings (Questions 25-26)

In this section of the survey, the researcher wanted to explore how many participants believed that they had won a significant amount while gambling, how the genders differ, and uncover the usage of the money won from gambling. Question 5 was a “yes” or “no” answer.

- **Question 25: Have you ever won a significant amount while gambling?**

Answered: 62 Skipped: 1

The results state that 62% of male participants believed themselves to have won a significant amount while gambling, whereas none of the females reported the same experience. Overall, 34% of college students claimed to have won a significant amount while gambling.

- **Question 26: If you won a significant amount of money while gambling, what did you do with it?**

Answered: 60 Skipped: 3

The following question was only meant for respondents who answered “yes” to the question above, and based on an analysis among male participants who had won a significant amount, 19.5% spent it on more gambling, 14% used it to pay off debts, 47% saved it, and 19.5% spent it on something else. In conclusion, only 20% felt the need to continue gambling, while the rest opted for more conservative measures.

4.12 Losing a significant amount while gambling and negative consequences related to losing (Questions 27-29)

In this section of the survey, the researcher wanted to explore how many participants believed that they had lost a significant amount while gambling, how the genders differ, and examine if it had negative consequences on participants' lives.

- **Question 27: Have you ever lost a significant amount of money while gambling?**

Answered: 62 Skipped: 1

The results state that 38.2% of male respondents experienced losing a significant amount of money while gambling, whereas 0 women reported the same experience. Overall, 20.1% of college students experienced losing a significant amount of money while engaging in gambling activities.

- **Question 28: If you lost a significant amount of money while gambling, did it have negative consequences for your life?**

Answered: 51 Skipped: 12

This question was also solely meant for participants who had experienced significant losses while gambling; out of those, 54% of the males who experienced losses reported that it had a negative impact on their well-being. This question should be considered with the understanding that 14 participants decided to skip this question, suggesting that there should have been an option available for those who did not gamble.

- **Question 29: Do you think there should be a limit on how much someone can gamble in a single session? _____**

Answered: 50 Skipped: 13

In the final question, participants were asked to share their thoughts on whether there should be a limit on how much someone can gamble in a single session.

Out of the total participants, 50 responded to this question, while 13 chose to skip it.

Among the male respondents, the majority (20) believed that there should not be a limit on gambling amounts in a single session. Four males suggested that the limit should be based on a percentage of earnings, one male simply agreed with the idea of having a limit, and another male specifically noted that poker should be unlimited.

Female respondents had a more divided opinion on this matter. Twelve of them believed that there should be a limit on gambling amounts, while ten disagreed with imposing any limits.

This question highlights a diversity of opinions on gambling restrictions among the participants, with males generally leaning towards fewer limitations and females showing a more balanced perspective.

5. Conclusion

5.1 Main findings: Is there a gender difference in gambling behavior and attitudes?

After doing a deep and thorough analysis of the survey's findings, we can finally answer the research question that has driven this research forward. The researcher wanted to know if there was a gender difference between males and females in gambling behavior and attitudes among college students in Iceland. The research states that there is a big difference between the genders in behavior and attitudes toward gambling. Regarding prevalence between the genders, more men engage in gambling activities than women. Male gamblers also gambled more than female gamblers. Male respondents tended to have a more positive outlook on the legalization of gambling as well as the opening of casinos in Iceland, while female respondents favored more restrictions on gambling and advertisements. There was also a clear difference between genders in problematic gambling behavior. Three questions were put forward to gather information on this topic, such as participants' tendency to borrow money for gambling, lying about gambling habits, and using gambling to escape personal problems or reduce stress. The results stated that males were way more likely to engage in these destructive behaviors in all areas. Now that we have concluded that males are in all aspects more likely to take part in risky behaviors such as gambling, we can ask ourselves why and how this tends to be the case.

A conclusion has been drawn that gender norms such as men being more risk averse, not being as shameful as women when it comes to degenerative activities, men having tendencies to

be more money-driven in a short time period, and engaging in illegal activities might be more prevalent among men than women (Gustafson, 1998). A well-known theory that has been prevalent throughout the history of mankind and also tends to support the results argued in this study is; that in order for a man to be seen as a valuable individual in society, he has to be financially well-off. Many men believe that the quickest way to become rich is by taking risks and therefore gambling with financial assets. Now that the research question has been addressed by revealing a clear difference between the genders among college students in Iceland, the information can be helpful for gambling companies, policymakers, intervention organizations, and colleges (Willott & Griffin, 2004).

5.2 Findings discussed in detail

After analysis of demographics, the researcher found a fair gender response rate in this survey, with slightly more males ($n = 38$) taking part than females ($n = 28$). 78% of the respondents were between the ages of 21-25, while 80% were from the University of Reykjavik. This gives us a good idea of where the responses came from and what types of people participated. The survey had a good response rate, although questions 7 and 14 should have been better structured (on average, 13 people skipped them).

When asking the question, "Do you gamble?" We are trying to find out if the respondents consider themselves gamblers. This means that the participants find themselves gambling on occasion or more frequently than that. 29 (46%) of respondents answered "yes" to this question, with the majority being male. These results correlate with the Mint Dice article, where the research stated that 67% of college students admitted to gambling. Participants tended to favor gambling with friends rather than alone. This gives us the assumption that gambling is a social activity among college students.

The most popular venue to gamble was online, and sports betting was the most popular, with 51% having engaged in this activity. We can assume that most gambling activity among male college students occurs in social settings during sporting events, with Coolbet being the most popular betting site. There was an overall positive outlook on sports betting among students, with the majority finding it fun and entertaining. Around 60% of gamblers admitted to occasionally engaging in sports betting and poker, with the majority playing poker amongst

friends.

Interestingly, females took a better liking to lotteries than males and had greater participation rates, with more than double the number of females finding lotteries fun and entertaining. This information supports Grant and Kim's 2002 research, where females were found to be likelier to participate in non-strategic games such as lotteries and slots. When asked about students' opinions on slot machines, 97% had negative comments about the subject. This tells us that there is an overall negative perception of slot machines in Iceland because of their severe addictiveness and an overwhelming amount of negative media coverage.

When comparing attitudes towards gambling legality and the opening of a casino in Reykjavik, the researcher found the results tend to correlate with each other. The findings reveal that there is a noticeable gender difference in perception towards the legalization of gambling and the establishment of a casino in downtown Reykjavik, with male students expressing more positive support for these ideas that regulators could implement than their female counterparts. In total, this study found that 51% of participants wanted stronger regulations for gambling activities in Iceland, while research conducted by (Vandinn, 2021) asked Icelanders about their opinions on gambling regulations. 59% supported the idea of more regulation, which tells us that the average Icelandic student has slightly stronger views on gambling regulations than the average college student.

After intertwining the results from questions (19–21), which asked participants about problematic gambling behavior such as borrowing money, lying about gambling, gambling to escape personal problems, and gambling for funds meant for necessities. The researcher found it evident that males are way more likely to engage in this behavior, with only one female participant having borrowed money and lied about gambling habits.

By comparing the results from questions 25–28, the researcher has revealed that a higher percentage of participants have experienced winning a significant amount compared to those who have experienced losses while gambling. However, the impact of losses is more pronounced, as more than half of the males experience negative consequences after losing a significant amount.

5.3 Limitations and Recommendations for future practice

It is important to address the limitations of this study to better inform individuals considering future research on this topic. The sample size was relatively small (71) compared to the estimated (1,000) student population that could have seen the study; furthermore, the sample prominently consisted of students attending Reykjavik University. Interviews on this subject might give researchers a more profound understanding. Non-response bias might be a factor, whereas individuals with strong opinions might be more likely to participate in the study than those with less interest. Other factors that should be researched in gambling behavior are economic backgrounds, geographic locations, and whether participants engage in other problematic behaviors such as alcohol or substance abuse. People with lower incomes might be gambling with the hope of improving their situation, while individuals who are financially well off are more likely to gamble for entertainment. Availability and access can fluctuate depending on geographical location. For example, urban areas tend to have better access to gambling venues. Substance abuse also tends to go in hand with gambling as coping mechanism, while for others, it is just a means of entertainment.

Gambling institutions can use the results of this study to interpret which focus group would be most profitable for engaging their marketing strategies. Males between the ages of 21-25 are considered good candidates, loyal customers, and have a favorable view toward gambling. In contrast, fewer efforts should be aimed at educated females. Intervention programs and policymakers should also acknowledge the difference in gambling prevalence and attitudes between the genders in order to be able to tackle this issue correctly. Universities and colleges around Iceland also need to be informed that problem gambling is popular amongst their students, and there should be measures taken to help those who suffer from addictive activities such as problem gambling in order for students to achieve the best academic performance possible. In conclusion, investigators considering conducting further research on this topic should consider larger and more diverse sample sizes, mixed investigative methods, and collecting data on other factors that might affect gambling behavior.

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Survey:

<https://docs.google.com/document/d/1WJR723TCTj34tXkBrm73Fdo3cByjERXeCB-y4UI-9Jc/edit?usp=sharing>

