

CUSTOMER SATISFACTION, DISSATISFACTION AND COMPLAINING BEHAVIOR IN THE GAMING INDUSTRY

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ABSTRACT

The intent of this paper is threefold: (1) to demonstrate the rapidly growing supply of and the demand for gaming services and a very high level of implied satisfaction in the United States; (2) to identify the growing concern for dissatisfaction as a byproduct of growth in this particular service industry; and (3) to identify the growing evidence of complaining behavior, not only among consumers themselves, but also among representatives of industry and government.

INTRODUCTION

Several years ago the authors wrote an article on the consumption of alcohol and the implications for consumer satisfaction, dissatisfaction and complaining behavior (Pinney, Strate & Goodall 1989). The article demonstrated that in the consumption of alcohol, some consumers became involved in problem behavior, namely, drunkenness in the short run and alcohol abuse through alcohol dependency in the long run. This eventually led to anti-social as well as illegal behavior. Ultimately, it also led to complaining behavior and the search for both preventive and corrective behavior on the part of the individual (formation of Alcoholics Anonymous support groups), the institution, and society (e. g., Prohibition, etc.).

This present paper seeks to address the growing concern for another -- and often related -- consumer problem, namely, compulsive or pathological, as well as adolescent, gambling, and a parallel set of behavioral variables, namely, dissatisfaction, complaining behavior and the search for individual, institutional and societal preventions and solutions.

STATEMENT OF THE PROBLEM AND PURPOSE OF THE PAPER

As stated in the previous paper on alcohol consumption, the consumption of many

products/services begins quite innocently and with the simple intent of obtaining an anticipated level of satisfaction. Unfortunately, for some individuals, the process leads to perceived satisfaction when, in fact, what is being realized is not only real dissatisfaction but potentially terminal dissatisfaction; for selected institutions, not only bad publicity but threats of fines and penalties or even lawsuits; and, for the general public, a need for increased regulation and/or law enforcement to address these problems in the future (Thompson 1994a).

This is also becoming steadily more apparent in the case of gaming. The purpose of this paper is threefold: (1) to illustrate the fact that alternative forms of gaming are receiving nationwide acceptance, (2) to demonstrate rapidly growing levels of consumer satisfaction, and (3) to describe and analyze those limited instances where gaming (which can occur at a very unexpectedly early age) can lead to very real problems of dissatisfaction and complaining behavior. This paper will also be looking at compulsive, pathological and even lethal levels of consumption for adults, and growing problems among adolescents including addiction, indebtedness to loan sharks and other illegal or anti-social behavior. This, in turn, has led to problems for selected institutions in a variety of legal ways (Bally's 1994, Teen-age Gambling 1995). And, finally, it is already leading to perceived and real problems of dissatisfaction and complaining behavior within selected sectors of society and the need for adequate preventions and solutions (America's 1994).

LIMITED LITERATURE SEARCH

A limited literature search was conducted by the authors. However, the bulk of this paper is based upon personal observations through consulting activities and related kinds of research efforts. In order to do this effectively, certain critical concepts, expressions and working vocabulary had to be developed and agreed upon. Among the more obvious -- and more positive --

Table 2
Legalized Gambling in the United States

State	Charitable Gambling	Pari-Mutual	State Lottery	Card Rooms/Games	Casino Gambling	Slot Video Machines	Pari-Mutual Wagering on Jai-alai	Excursion Boat Gambling	Other Dominoes Checkers Chess Backgammon Darts
Alabama	x	x							
Alaska	x	x							
Arizona	x	x	x						
Arkansas		x							
California	x	x	x	x					
Colorado	x	x	x	x	x	x			
Connecticut	x	x	x				x		
Delaware	x	x	x						
District of Columbia	x		x						
Florida	x	x	x				x		
Georgia	x		x						
Hawaii									
Idaho		x	x						
Illinois	x	x	x	x		x		x	
Indiana	x	x	x						
Iowa	x	x	x	x		x		x	x
Kansas	x	x	x						
Kentucky		x	x						
Louisiana	x	x	x	x		x		x	
Maine	x	x	x						
Maryland	x	x	x			x			
Massachusetts	x	x	x						
Michigan	x	x	x						
Minnesota	x	x	x						

than the growth in National Income over the same period of time. Indeed, the evidence of both anticipated and realized satisfaction is abundantly clear.

But this was not just a local (Las Vegas) or

regional (southwestern United States) phenomenon. Rather, it reflected the growing popularity of gaming as a form of recreation and source of consumer satisfaction throughout the country. Gambling has been referred to as one of the few

Table 2 (cont.)

State	Charitable Gambling	Pari-Mutual	State Lottery	Card Rooms/Games	Casino Gambling	Slot Video Machines	Pari-Mutual Wagering on jai-alai	Excursion Boat Gambling	Other Dominoes Checkers Chess Backgammon Darts
Mississippi		x		x		x			
Missouri	x	x		x				x	
Montana	x	x	x	x		x			x
Nebraska	x	x	x						
Nevada	x	x		x	x	x		x	x
New Hampshire	x	x	x						
New Jersey	x	x	x	x	x	x			
New Mexico	x	x							
New York	x	x	x						
North Carolina	x								
North Dakota	x	x		x					
Ohio	x	x	x						
Oklahoma	x	x							
Oregon	x	x	x	x		x			
Pennsylvania	x	x	x						
Rhode Island	x	x							
South Carolina	x					x			
South Dakota	x	x	x	x	x	x			
Tennessee		x							
Texas	x	x	x						
Utah									
Vermont	x	x	x						
Washington	x	x	x					x	x
West Virginia	x	x	x		x				
Wisconsin	x	x	x						x
Wyoming	x	x							
Total	48	45	37	13	4	12	2	7	5

*Bingo, Keno, sports pools, sports tab games.

Source: Nevada State Gaming Control Board, Gaming Research, "Legalized Gambling in the United States", February, 1992.

Table 3
Gross Wagering by Gaming Industry Categories in 1993
and the Change from 1992 to 1993
(In \$ Millions)

	1993 Gross Wagering (Handle)	1992-1993 Gross Wagering Increase/(Decrease)	
		Dollars	Percent
Pari-Mutuels			
Horses			
Tracks	\$8,863.90	(\$417.90)	-5.50%
OTB	4,885.5	189.7	4.00%
Total	13,749.4	(328.3)	-2.30%
Greyhounds			
Tracks	3,168.8	(77.9)	-2.40%
OTB	94.7	35.6	60.30%
Total	3,263.5	(42.3)	-1.30%
Jai Alai	384.2	(41.7)	-9.80%
Total Pari-Mutuels	17,397.1	(412.3)	-2.30%
Lotteries			
Video Lotteries	3,878.3	1,428.0	58.30%
Other Games	26,994.3	3,896.4	16.90%
Total Lotteries	30,872.6	5,324.4	20.80%
Casinos			
Nevada/NJ Slots	102,559.8	8,002.4	8.50%
Nevada/NJ Tables	150,908.8	7,289.8	5.10%
Cruise Ships	4,494.5	214.0	5.00%
Riverboats	27,122.1	19,702.9	265.60%
Other Land Based Casinos	4,366.7	1,304.6	42.60%
Other Commercial Gambling	410.0	30.8	8.10%
Non-Casino Devices	7,413.4	3,575.1	93.10%
Total Casinos	297,275.3	40,119.6	15.60%
Legal Bookmaking			
Sports Books	2,006.3	205.5	11.40%
Horse Books	251.0	(56.5)	-18.40%
Total Bookmaking	2,257.3	149.0	7.10%
Card Rooms	8,541.1	23.0	0.30%
Charitable Bingo	4,226.1	44.1	1.10%
Charitable Games	4,886.4	182.6	3.90%
Indian Reservations			
Class II	1,450.9	20.9	1.50%
Class III	27,505.8	12,208.8	70.80%
Total Indian Reservations	28,956.7	12,229.6	73.10%
Grand Total	\$394,322.4	\$57,660.0	17.10%

Columns may not add to totals due to rounding.

Source: Gaming and Wagering Business, 5 August 1994, p. 20. U.S. Data (\$34,699.2 - See Table 3, Column 2).

services/products in the United States where demand continues to far outstrip supply as all but two states maintain or expand their respective supplies of legalized gaming services and where

gambling options are now expanding to include Indian reservation and riverboat casino-type gambling and state lotteries. TABLES 2, 3 and 4 demonstrate this rapidly growing and widely

Table 4
Trends in Gross National Gaming Revenues (Consumer Spending), 1982 - 1993
(In \$ Millions)

	Gross Revenues (Spending) <u>1982</u>	Gross Revenues (Spending) <u>1992 (Revised)</u>	Gross Revenues (Spending) <u>1993</u>	1982 - 1993 Gross Revenues Increase/(Decrease)		Average Annual Rate <u>1982-93</u>
				<u>Dollars</u>	<u>Percent</u>	
Pari-Mutuels						
Horses						
Tracks	\$1,850.0	\$1,921.3	\$1,820.0	(\$30.0)	-1.62%	-0.15%
OTB	400.0	1,007.9	1,044.6	644.6	161.15%	9.12%
Total	2,250.0	2,929.2	2,864.6	614.6	27.32%	2.22%
Greyhounds						
Tracks	430.0	679.6	676.7	246.7	57.37%	4.21%
OTB		11.9	20.1	20.1	N/A	38.77%(1)
Total	430.0	696.7	696.7	266.7	62.03%	4.49%
Jai Alai	112.0	82.7	84.7	-27.3	-24.34%	-2.50%
Total Pari-Mutuels	2,792.0	3,646.1	3,646.1	854.1	30.59%	2.46%
Lotteries						
Video Lotteries		241.4	392.7	392.7	N/A	N/A
All Other Games	2,170.0	11,191.8	12,424.7	10,254.70	472.57%	17.19%
Total Lotteries	2,170.0	11,433.2	12,817.4	10,647.40	490.66%	17.52%
Casinos						
Nevada/NJ Slots	2,000.0	5,830.6	6,178.6	4,158.60	207.93%	10.77%
Nevada/NJ Tables	2,200.0	3,120.1	3,232.0	1,032.00	46.91%	3.56%
Cruise Ships		305.4	320.7	320.7	N/A	N/A
Riverboats		417.9	1,457.0	1,457.00	N/A	N/A
Other Land-Based Casinos		220.4	303.3	303.3	N/A	N/A
Other Commercial Gambling		126.9	143.2	143.2	N/A	N/A
Non-Casino Devices		566.2	922.7	922.7	N/A	N/A
Total Casinos	4,200.0	10,587.5	12,537.5	8,337.50	198.51%	10.45%
Legal Bookmaking						
Sports Books	7.7	50.6	75.0	67.3	871.34%	22.96%
Horse Books	18.0	46.8	40.0	22	121.99%	7.52%
Total Bookmaking	25.0	97.4	115.1	89.3	346.68%	14.58%
Card Rooms	50.0	660.8	662.4	612.4	1224.77%	26.48%
Charitable Bingo	780.0	1,033.5	1,037.0	257	32.95%	2.62%
Charitable Games	396.0	1,241.0	1,288.8	892.8	225.46%	11.32%
Indian Reservations						
Class II		429.0	435.3	435.3	N/A	22.21% (2)
Class III		1,202.6	2,159.6	2,159.60	N/A	N/A
Total Indian Reservations		1,631.6	2,594.9	2,594.90	N/A	N/A
Grand Total	\$10,413.8	\$30,387.9	\$34,699.2	\$24,285.4	233.21%	11.56%

Note: Lottery revenues for 1982 are for the twelve months ending June 30th.

Columns may not add to totals due to rounding.

(1) Average rate calculated from 1984-1993.

(2) Average Rate calculated from 1985 to 1983.

Source: Gaming and Wagering Business, 5 August 1994, p. 20. U.S. Data (\$34,699.2 - See Table 3, Column 2).

diverse supply of gambling services.

TABLE 2 shows that the three most prevalent forms of gaming in the United States are charitable gambling, pari-mutual betting and state lotteries. It should be noted that much of charitable gambling is sponsored by churches whereas state lotteries, by definition, are sponsored by state governments. This combination of churches and states, as sponsors of alternative forms of gaming, constitutes an extremely broad base of growing support -- as well as societal legitimization -- of gaming throughout the entire country.

Legalized gaming is rapidly moving away from its historical status in the United States as a specialty service, with its accompanying attributes of infrequent purchases, extended search effort and higher prices, and is rapidly becoming a convenience service with its accompanying attributes of frequent purchases, limited search effort and lower prices. Evidence would suggest that the demand curve is highly price elastic. TABLE 5 shows that gross gaming revenues in the United States increased by 155 percent from 1982

through 1993, 2.3 times faster than the increase in national income (up 67.79 percent in the same period). As the nation continued to recover from the recession that began in 1991, gross gaming revenues in Clark County in September of 1994 were up 21.4 percent over the same month in 1993, as shown in TABLE 6.

Further, TABLE 5 shows that gross gaming revenues increased substantially, as a percentage of national income, moving from 0.413 percent in 1982 to 0.676 percent in 1993, an increase of 164 percent. TABLE 5 also shows that gross gaming revenues as a percentage of disposable personal income moved from 0.449 percent in 1982 to 0.740 percent in 1993, an increase of 165 percent. Not only are people spending more money on gaming services, they are spending a steadily larger portion of their disposable personal income on gaming services of one kind or another. Indeed, the evidence of consumer demand and implied satisfaction in the United States is abundantly clear.

Table 5
U.S. Gaming and Other Statistics

	\$Million	\$Billion	\$Billion	a	b	c	d	e	f	g	h
	Gross Gaming Revenues	National Income	Disposable Personal Income		% change	% change	b/c	% of National Income	% Disposable Income	b/f	% of Disposable Income
					Gross Gaming Revenues	National Income					
1982	10413.8	2522.5	2319.6	1982	-	-	-	0.413			0.449
1983	11835.5	2720.8	2493.7	1983	13.65	7.86	73.67	0.435	7.506	81.89	0.475
1984	13616.1	3058.3	2759.5	1984	15.05	12.40	21.29	0.445	10.659	41.15	0.493
1985	15399.1	3268.4	2943	1985	13.09	6.87	90.61	0.471	6.650	96.91	0.523
1986	16906.3	3437.9	3131.5	1986	9.79	12.97	-24.53	0.492	6.405	52.81	0.540
1987	18312.3	3692.3	3289.5	1987	8.32	16.43	-49.37	0.496	5.046	64.83	0.557
1988	21897.3	4002.6	3548.2	1988	19.58	15.09	29.73	0.547	7.864	148.93	0.617
1989	23959.8	4240.5	3787	1989	9.42	6.17	52.70	0.564	6.73	39.96	0.647
1990	26208.8	4491	4050.5	1990	9.39	5.68	65.17	0.584	6.958	34.90	0.647
1991	26728.8	4608.2	4236.6	1991	1.98	2.61	-23.98	0.580	4.594	-56.82	0.631
1992	30387.9	4829.5	4505.8	1992	13.69	4.80	185.07	0.629	6.354	115.45	0.674
1993	34699.2	5131.4	4688.7	1993	14.19	6.25	126.96	0.676	4.059	249.51	0.740
				93/84	154.84	67.79	128.42	-	69.911	121.48	-

Source: Data Bank, the Center for Business and Economic Research, UNLV, October 1994, Interview with Dr. Ricardo Gazel, Associate Director.

Table 6
Diagnostic Criteria for Pathological Gambling

Persistent and recurrent maladaptive gambling behavior as indicated by five (or more) of the following:	
(1)	is preoccupied with gambling (e.g., preoccupied with reliving past gambling experiences, handicapping or planning the next venture, or thinking of ways to get money with which to gamble)
(2)	needs to gamble with increasing amounts of money in order to achieve the desired excitement
(3)	has repeated unsuccessful efforts to control, cut back, or stop gambling
(4)	is restless or irritable when attempting to cut down or stop gambling
(5)	gamblers as a way of escaping from problems or of relieving a dysphoric mood (e.g., feelings of helplessness, guilt, anxiety, depression)
(6)	after losing money gambling, often returns another day to get even ("chasing" one's losses)
(7)	lies to family members, therapist, or others to conceal the extent of involvement with gambling
(8)	has committed illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling
(9)	has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling
(10)	relies on others to provide money to relieve a desperate financial situation caused by gambling

Source: Diagnostic and Statistical Manual of Mental Disorders: DSM-III-R, 3rd Edition, Revised, American Psychiatric Association, 1987, p. 618.

CLASSICAL ECONOMIC THEORY OF CONSUMER SATISFACTION AND ITS APPLICATION TO GAMBLING BEHAVIOR

Classical economic theory holds that consumers attempt to maximize satisfaction (or utility) through the consumption of a given number of units of a particular product/service in a set period of time. Regardless of the product/service in question, the theory suggests four stages through which the consumer will pass, as shown in GRAPH 1. In Stage 1, a range of units (0 through 2) of the product/service is consumed and satisfaction increases at an increasing rate. In Stage 2, additional units continue to be consumed (2 through or slightly beyond 4), however, satisfaction now increases at a decreasing rate up to the point where satisfaction is maximized at some given number of units consumed (between 4 and 5). Most consumers will terminate their consumption at this point. Beyond this point, Stage 3 demonstrates that, with the consumption of additional units, satisfaction will begin to decrease at an increasing rate down to the level of zero satisfaction (5 through 7). Finally, Stage 4 demonstrates that for some consumers, dissatisfaction below the original level of zero

satisfaction may be encountered (7 through 8 and beyond).

In the instance of gaming, typical consumers behave consistently with the theory: (1) excitement in the early stages -- with satisfaction increasing at an increasing rate -- as they begin to learn of the alternative forms of gaming and how to wager under the rules of the various games, and (2) sustaining levels of satisfaction as they win, lose or draw but still enjoy the play itself, up to and including a level of consumer satisfaction maximization. The vast majority of gamblers will have pre-defined their anticipated level of maximum satisfaction. It is interesting to note that most gamblers set aside a gaming budget as a part of and distinct from their overall entertainment budget when going to such places as Las Vegas, Nevada or Atlantic City, New Jersey and they expect that this money will have been spent in total before they return home. Any net winnings are regarded as pure windfall. When they reach the level of having spent their gaming budget (since the vast majority will spend this amount), they terminate their consumption of gaming services and seek other options which often accompany many hotel-casinos such as dining, the shows, shopping or physical recreation before returning home.

Graph 1
Total Utility Under Normal Circumstances

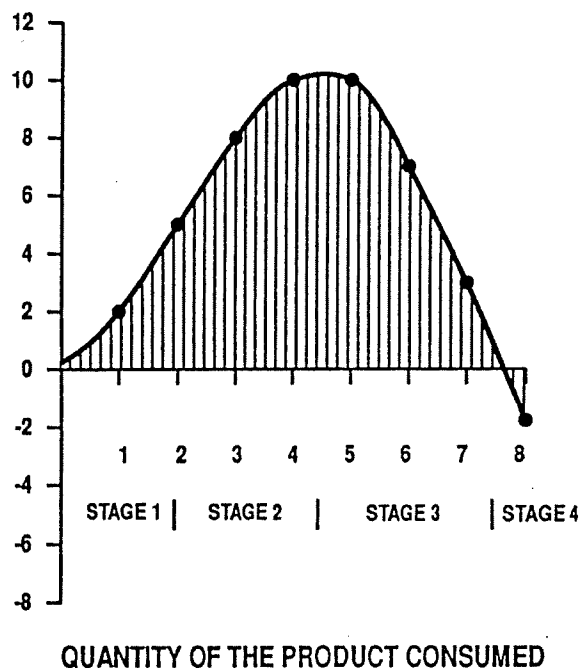


TABLE 1A

QUANT. OF THE PROD. CONSUMED	TOTAL UTILITY	INCREMENTAL UTILITY
0	0	
1	2	2
2	5	3
3	8	3
4	10	2
5	10	0
6	7	-3
7	3	-4
8	-2	-5

Paul Samuelson has suggested that gambler motives are varied: some treat their wagers as simply the price of entertainment, perhaps comparable to electronic video games or earlier pin ball machines or punch boards; still others are interested in the "big kill", regarding their wagers as high risk investments with high returns; while still others, through some dark decision process, enter into a path of economic, familial and psychological self-destruction (Samuelson 1958). In other words, gaming seems to offer a little of something for everyone, both good and bad.

Samuelson suggests that, unfortunately, income and scarce resources may be totally expended in the process of consuming a given number of units of the product/service in question. This behavior is, therefore, regarded as wasteful and should be discouraged. More unfortunately, however, is the fact that in Stage 4, satisfaction becomes negative (dissatisfaction) and results in counter-productive consumption of limited resources or products/services. This is a level of consumption that is unacceptable to the extent that

laws have been or are being introduced that *limit* the consumption of such products/services rather than permitting ever expanding supplies and resulting demands (Pinney 1976).

Integrating this basic economic theory with selected psychological aspects of consumer behavior, it is discovered that there are some people in the market place who, when exposed to one or the other form of gaming, go through Stage 1 rather quickly, increasing awareness and interest at an increasing rate of speed; but Stage 2 is not a matter of increasing interest, comprehension or action and at a decreasing rate but rather, at a constant rate; and Stages 3 and 4 in Graph 1 simply might never happen. Consumers simply become addicted or abusive at steadily higher levels of consumption and at steadily higher levels of perceived satisfaction. (See GRAPH 2.) At this point, both behavior motives and outcomes become more complex as do the analyses accompanying them. For example, somewhere about this location in the consumer utility model, some behavior becomes self- and/or other-

Graph 2
Total Utility Under Pathological Gaming Behavior

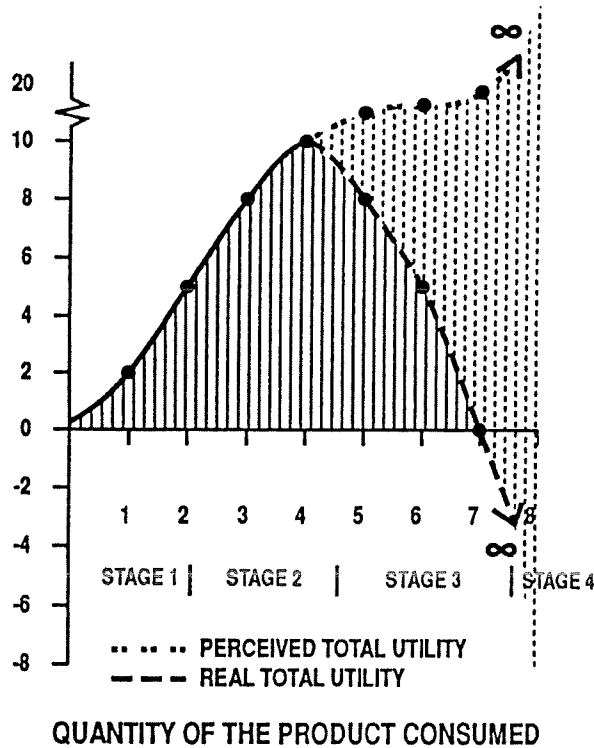


TABLE 2A

QUANT. OF THE PROD. CONSUMED	PERCEIVED TOTAL UTILITY	PERCEIVED INCREMENTAL UTILITY	REAL TOTAL UTILITY	REAL INCREMENTAL UTILITY
0	0		0	
1	2	2	2	2
2	5	3	5	3
3	8	3	8	3
4	10	2	10	2
5	12	2	8	-2
6	15	3	5	-3
7	20	5	0	-5
8	∞	∞	∞	∞

destructive. Regardless, the addictive behavior is persistent although compulsive or pathological gamblers may regard their behavior as generating still higher levels of satisfaction.

For a limited numbers of individuals who recognize their behavior as a problem rather than a promise, they have come to realize that they simply made some traumatic transition from being apparently satisfied to being potentially destructive (although not necessarily dissatisfied as reflected in their behavior), almost as if it were in a split second, from high on the satisfaction curve to below the x-axis, instantaneously.

Unfortunately, something has gone wrong between the theory and the practice. In the investor category, the desire for quick and major returns simply is not realized. Small wagers in the beginning lead to larger wagers over time. As the investment begins to increase beyond normal levels, abnormal levels are afforded through abuse, either of one's own family or of one's business. In the instance of family abuse, savings are depleted, tangible assets are liquidated and

mortgage payments fall into arrears. In the instance of employment abuse, often fraud and embezzlement are resorted to in order to find the "investment capital".

An illustrative case in point is that of Leonard Tose. "The onetime trucking magnate, Philadelphia Eagles owner. . . and all-time worst blackjack player this side of Vegas, was the highest of the high rollers in Atlantic City during the '80s . . . (who) . . . had access to limos, helicopters, even a Learjet to shuttle him to and from his own blackjack table" (Know When To Fold 'em 1993). He would reserve the entire table, playing all seven hands simultaneously and at \$5,000 a hand (\$35,000 a game, which often required less than two minutes to play). But he also loved his Dewar's and Perrier.

He would have loans from the casinos in excess of \$1 million on a given evening. Between 1981 and 1986 alone, he lost \$15 million and was forced to sell his football team, the Philadelphia Eagles. In 1990, he lost a \$1.2 million judgment to the Sands Hotel for outstanding markers. His

primary defense was that ". . . the casino knew he was drunk and let him go on betting anyway." Since the state of New Jersey tightly regulated the casino, he contended, it should have regulated the casino's tendency to spike him with liquor until he behaved irrationally. By 1993 he was almost broke. Later in 1993, Tose had to go before the same court against Merv Griffin's Resorts and Casino which tried to recover \$5 million from his gambling markers left there during the 1980s.

In March of 1993, the U.S. district court ruled "casinos were liable if they allowed a 'visibly and obviously intoxicated' bettor to continue at the table." Tying this in to the authors' previous paper on alcohol abuse, this decision ". . . dramatically extended state law, making all drinking establishments (including casinos) responsible for the acts of their intoxicated customers. Verdicts for bettors in the kind of lawsuit brought by Tose could force casinos to eliminate serving any liquor or at least make them closely regulate patrons' alcoholic intake (while gambling)" (Know When To Fold 'em). Tose would contend that less alcohol would have made him a better bettor. His case could still end up in the U.S. Supreme Court.

As this particular set of gamblers become compulsive, they resort to behavior that ripples throughout the family and the business, bringing about broken families and bankrupted businesses. For some, the emerging guilt becomes a psychological force driving the now-pathological gambler to higher levels of gaming with the subconscious intent of destroying himself or herself . . . and possibly others. As described in the modification of classical economic theory of consumer behavior, the gambler is now driven to the lowest possible level of dissatisfaction, for some resulting in death by suicide or high-stress-related heart attacks, the ultimate dissatisfaction, and, for others, imprisonment.

CONSUMER DISSATISFACTION AND COMPLAINING BEHAVIOR

Accumulating research and observations on the part of the authors of this paper suggest that there are four identifiable categories of dissatisfaction and complaining behavior in the gaming industry. The first and perhaps most obvious but least

documentable category is silent complaining in which no complaint is made with the gaming institution. Regardless, dissatisfaction exists and complaining is rendered, either to a spouse, a friend or a work colleague. Examples of complaining behavior statements might be: "The game was rigged", "They use too many decks of cards in the Blackjack", or "They probably use magnets" in the roulette wheels or the slot machines.

When dissatisfaction occurs as a result of gambling losses, it may be denied for the most part. Denied to self and to others. There is very little complaining behavior about gambling losses. If the house is an illegal establishment, there is no one to complain to, similar to alcohol consumption during Prohibition; indeed, there may be elements of fear in complaining. If the house is honest, however, there is no reason to complain ---unless.

Dissatisfaction becomes more manifest whenever there is a perception that a gaming establishment has: (1) cheated the consumers outright, (2) taken advantage of their weaknesses, or (3) exploited them. Additionally, the gambling establishment engenders dissatisfaction regarding the service when the player loses because the service delivery system breaks down and the player is subjected to rudeness. (This last factor is being eliminated in competitive markets, but can still be observed in gaming enterprises where players are in a gross abundance and the establishment lacks service capacity, e.g., a Customer Relations Department.)

The losing player may come to feel that he or she has been cheated, taken advantage of, or exploited. An important element in the equation are the attitudes of those surrounding the losing player. For example, will the family, friends, employer or co-workers feel that the losing player has been cheated, taken advantage of, or exploited (as in the Tose case mentioned earlier in this paper)?

If there is a serious question about the integrity of the games played, the word will spread that the gambling establishment cheats. This factor, more than any other, has kept illegal gambling houses somewhat within the bounds of acceptable honest gaming. For legal gaming, however, most jurisdictions will insist upon honesty in the games as a basic minimum for

licensing and permission to do business. For example, Nevada has lifted gaming licenses whenever it was proved that slot machines were manipulated not to pay out prizes. Also, negative word-of-mouth spreads quickly if a casino uses an excuse not to pay a jackpot, e.g., "the machine malfunctioned."

Gamblers and their friends and family may also feel exploited when the gambling opportunity has been placed in front of children or the poor, or senior citizens who may not realize that it is a form of entertainment where people are expected to lose regularly -- certainly more than they win. When forms of gambling are pushed upon the poor or certain sectors of senior citizens, this is perceived by some as exploitation, because these people cannot afford losses and, for these people, gambling winnings represent utilities vis-a-vis money wagered not realized by more wealthy people. A chance to win several thousands of dollars (millions in the instance of state lotteries) has more utility for the poor than for the affluent.

The second category of dissatisfaction and complaining behavior is when a formal complaint is filed with the gaming institution. The most critical are when slot machines have electronically malfunctioned and what appears to be a "jackpot" is dismissed by the institution as a "technical malfunction". In these instances, "proof" of the malfunction is presented by the slot mechanic. The customer is either awarded a smaller cash "gratuity" or is "comped" at the casino's gourmet restaurant or dinner show. This usually calms most such complaining behavior.

The third category of dissatisfaction and complaining behavior is the formal law suit filed with the civil courts. This will inevitably involve lawyers, expert witnesses and casino technicians for at least one if not both sides. Casinos will rarely pursue this avenue because of the bad publicity and public relations, but when the sums are substantial and the evidence favorable to the casino, the formal legal recourse of the consumer will be pursued. As an observation, however, the casinos seem to win the vast majority of these complaining cases.

The fourth and most complex category of dissatisfaction and complaining behavior is when the gambler has become addicted, abuses others and himself or herself in the process, has become

compulsive or pathological in the pursuit of gaming-based satisfaction, and, for some, has reached a point of dissatisfaction and guilt that warrants a permanent solution such as counselling or at least identification or bonding with a support group such as Gamblers Anonymous.

Compulsive or Pathological Gamblers

A major group of people who may be exploited by gambling opportunities are compulsive or pathological gamblers, and the perceived or real exploitation becomes a matter of discussion by friends, family and business associates. It is estimated that as much as seven to eight percent of the population will fall victim to compulsions if they are regularly or conveniently exposed to gambling opportunities. When exposed to gambling, they lose control of their behavior, wager recklessly, chasing losses with steadily larger bets, and divorce themselves from a consciousness of their surroundings and from their obligations to others. They go on binges the same as do compulsive drinkers (alcoholics) (Thompson 1994b).

A compulsive gambler costs society an estimated \$13,200 to \$30,000 a year. Sooner or later the public will want to stop paying these bills. Costs for courts, police, incarceration, social welfare, treatment or insurance for embezzlement will have to be assumed by somebody. It has been estimated that 40% of all white collar crime in the U.S. is perpetrated by people with gambling problems (Thompson & Comeau 1992).

People who perceive they have been cheated and exploited by gambling may not complain directly to gaming establishments. They may not complain to family or friends. But when their families, friends and business associates become aware of the activities and the possible exploitation, they may take their complaints to policy makers and may provide a fuel that could cause the ultimate bust for the current gambling boom. In fact, the single largest source of complaining behavior is among non-consumers, such as clergy, politicians or consumer advocacy groups, a rather unusual form of market-based complaining.

Some Unique Attributes of Consumer Satisfaction, Dissatisfaction and Complaining Behavior in the Consumption of Gambling Services

Gambling services have a rather unusual advantage over most other consumer services. It has been suggested that for most products or services, the satisfied consumers usually confine their good news to themselves or to a small group of people. On average, they tell three or four others about their good fortune or satisfaction with products and services. However, those consumers who experience dissatisfaction tell on the average nine to twelve others and as many as one in five tell over twenty others about these negative experiences (Thompson & Comeau 1992). And it is well established that negative word-of-mouth can do irreputable harm to business (Richins 1984).

However, in their observations of the Las Vegas gambling scene, the authors found the formula just described is strangely reversed. Consumers who go to casinos (or the race track or the jai alai font or the local church's bingo parlor) and win, i.e., are satisfied, will tell others about winning episodes as they brag about the jackpots they hit over an evening during which they lost money overall. They do so because they selectively remember the jackpots but they do not register the repeated times they routinely lost their wagers.

These same gamblers, even when they are aware of their losses, do not tell others about the losses. They wish to hide the losses from other family members, from friends, and from business associates. Winners (or those satisfied) tell all, while the vast majority of losers remain quiet. Even losers will tell about winning episodes, despite the fact the net result is a loss. In this regard, gambling has an ideal word-of-mouth environment not enjoyed by many other products/services.

The Individual Life Cycle and Adolescent Gamblers

What is rarely understood by the general public is that gaming behavior is introduced into society at a very young age. Somewhere in the memories of the authors lingers an observation that

90 percent of children's games (as distinct from toys, puzzles and recreational equipment such as bikes) involve one or a combination of cards, dice and spinning wheels. Hence, very early on in the consumer life cycle, instruments of gaming are already being introduced, the most popular examples of which would be the dice and cards used in Monopoly, and the many innocent card games children are taught such as Old Maid, War, Stamp and Hearts.

As children grow older, some turn to electronic games and pinball machines while others turn to card games such as Hearts, Bridge or Gin Rummy, some of which are only one step removed from casino-type table games, video Poker or slot machines. Finally, as they turn into "hardened" gamers, their attention turns to higher priced, more involved games such as Blackjack, Roulette, Baccarat, and a different type of gaming, the sports books and the opportunity to wager on boxing, horse and dog racing, and collegiate and professional games such as basketball, football or baseball. Finally, for the most sedate of consumers, there remains the gaming options of Bingo and Keno. In other words, there are gaming options for every age category available.

Some people are especially concerned about the exposure of children to gambling and, if the idea of family-oriented promotions being produced by selected casinos in Las Vegas, Nevada receives further endorsement by the casino industry, national level policy makers may well decide to move into the industry with stronger regulations of all types, up to and including the ultimate regulation of all, namely, gambling prohibition (Bad Week 1995). However, this is unlikely, given the broad base of support in, and the high level of satisfaction gaming has brought to, the U.S.

Gambling establishments should see that their self-interest is served by totally banning children from all gambling places -- casinos must make moves to get children off the casino floors -- totally off, at all times, and also out of any areas where they can observe any gambling behaviors. At a recent conference on gambling and risk behavior, a number of papers addressed their concerns that selected casinos actually compelled non-gamblers, both the old and the young, to pass directly through casinos en route to such things as

youth attractions, restaurants, etc., or had established adolescent-oriented mezzanines or arcades placed in such a way as to afford a look out onto the gaming floor below or to the side. In ongoing concerns about teenage gambling, a special report on network television as recently as Sunday, 12 March 1995, revealed that over 32,000 teenagers were evicted from casinos in Atlantic City, New Jersey in 1994. It further reported that a teenage gambling ring had been broken up in the suburban community of Hutley, New Jersey in which teens had been involved in poker and blackjack games on campus and could even dial an 800 number to place their bets on local sporting events. And, in a landmark complaint filed by the Nevada State Gaming Control Board, Bally's Hotel and Casino was fined \$29,000 resulting from three teenagers gambling at Blackjack, one of whom lost \$6,300 (Teenage Gambling 1994, Palermo 1994a, Palermo 1994b). The rapid growth of gaming among adults is simply spreading to the youth of the country. As a result, both dissatisfaction and complaining behavior within the public sector have been on the increase.

PUBLIC DISSATISFACTION AND COMPLAINING BEHAVIOR: THE SEARCH FOR BOTH PRIVATE INSTITUTIONAL AND PUBLIC POLICY SOLUTIONS

As more states turn to casino-type gaming as well as the numerous other forms of gaming as sources of revenues, some are only now beginning to discover the downside of such decisions, namely, the growing social problems of compulsive or pathological and adolescent gambling, and their impact on state economies. Hoping to compensate for the sad state of affairs, the authors have found some light at the end of the tunnel, in particular for those who recognize their dependency on or an addiction to gambling and who are willing to seek solutions to their problems through complaining behavior.

Non-Gaming Institutional Efforts

Despite the large number of probable and potential pathological gamblers, there were fewer than 10,000 members of Gamblers Anonymous and fewer than 20 treatment centers for

pathological gamblers to turn to as of 1987 (Lesieur & Blume 1987). Given the rapid increase in gambling throughout the United States, surely these numbers have increased.

Early on, Gamblers Anonymous developed a series of 20 questions that its potential members could self-administer. Further, a series of studies was begun in the latter half of the 1970s based upon a report by the national Commission on the Review of the National Policy Towards Gambling in which it was stated that over a million Americans were "probable compulsive gamblers." Subsequent studies suggested that the figure could be as high as 4.4 million with 2.5 percent of the population "probable pathological gamblers" and another 3.4 percent "potential pathological gamblers" (Lesieur & Blume 1987).

However, because of the potential for real dissatisfaction at all levels of society, a list of diagnostic criteria for pathological gambling was developed by the American Psychiatric Association, beginning in 1980, and revised more recently in 1987 (see TABLE 6) (Diagnostic 1987). This was still further modified by a team of staff members at the South Oaks Hospital in Long Island, New York which began a series of studies which resulted in the 20-item South Oaks Gambling Screen, better known as SOGS (see TABLE 7) (Lesieur & Blume 1987). The purpose of these lists was to provide ". . . a valid, reliable screening instrument for the rapid screening of alcoholic, drug-dependent, and other patients for pathological gambling" (Lesieur & Blume 1987). Although these list may be self-administered (any score of 50% or higher would suggest the need for counselling), it is better administered by a qualified person with supporting interviews following. (An interesting side note of relevance to the previous paper on alcohol consumption is that there appears to be the potential for switching as well as concurrent dependencies among alcohol, drug and gaming pathologies. This could have serious implications for gaming institutions that have a policy and practice of providing free alcoholic beverages to active gamblers at the tables and slot machines.) The present status of the SOGS instrument is the ongoing hope that it ". . . will prove useful in improving identification, intervention, and treatment for the many pathological gamblers currently unrecognized . . ."

(Lesieur & Blume).

Table 7
The South Oaks Gambling Screen

1. Please indicate which of the following types of gambling you have done in your lifetime. For each type, mark one answer: "not at all," "less than once a week," or "once a week or more."

	Not at all	Less than once a week	Once a week or more	
a.	_____	_____	_____	played cards for money
b.	_____	_____	_____	bet on horses, dogs, or other animals (in off-track betting, at the track, or with a bookie)
c.	_____	_____	_____	bet on sports (parlay cards, with a bookie, or at Jai Alai)
d.	_____	_____	_____	played dice games (including craps, over and under, or other dice games) for money
e.	_____	_____	_____	went to casino (legal or otherwise)
f.	_____	_____	_____	played the numbers or bet on lotteries
g.	_____	_____	_____	played bingo
h.	_____	_____	_____	played the stock and/or commodities market
i.	_____	_____	_____	played slot machines, poker machines or other gambling machines
j.	_____	_____	_____	bowled, shot pool, played golf, or played some other game of skill for money

2. What is the largest amount of money you have ever gambled with on any one day?

- | | |
|---|---|
| <input type="checkbox"/> never have gambled | <input type="checkbox"/> more than \$100 up to \$1,000 |
| <input type="checkbox"/> \$1 or less | <input type="checkbox"/> more than \$1,000 up to \$10,000 |
| <input type="checkbox"/> more than \$1 up to \$10 | <input type="checkbox"/> more than \$10,000 |
| <input type="checkbox"/> more than \$10 up to \$100 | |

3. Do (did) your parents have a gambling problem?

- both my father and mother gamble (or gambled) too much
- my father gambles (or gambled) too much
- my mother gambles (or gambled) too much
- neither one gambles (or gambled) too much

4. When you gamble, how often do you go back another day to win back money you lost?

- never
- some of the time (less than half of the time) I lost
- most of the time I lost
- every time I lost

5. Have you ever claimed to be winning money gambling but weren't really? In fact, you lost?

- never (or never gamble)
- yes, less than half the time I lost
- yes, most of the time

6. Do you feel you have ever had a problem with gambling?

- no
- yes, in the past, but not now
- yes

7. Did you ever gamble more than you intended to?

- Yes
- No

8. Have people criticized your gambling?

- Yes
- No

9. Have you ever felt guilty about the way you gamble or what happens when you gamble?

- Yes
- No

10. Have you ever felt like you would like to stop gambling but didn't think you could?

- Yes
- No

11. Have you ever hidden betting slips, lottery tickets, gambling money, or other signs of gambling from your spouse, children or other important people in in your life?

- Yes
- No

12. Have you ever argued with people you live with over how you handle money?

- Yes
- No

13. (If you answered yes to question 12): Have money arguments ever centered on your gambling?

- Yes
- No

14. Have you ever borrowed from someone and not paid them back as a result of your gambling?

- Yes
- No

15. Have you ever lost time from work (or school) due to gambling?

- Yes
- No

Table 7 (cont.)

	No	Yes
16. If you borrowed money to gamble or to pay gambling debts, who or where did you borrow from? (check "yes" or "no" for each)		
a. from household money	()	()
b. from your spouse	()	()
c. from other relatives or in-laws	()	()
d. from banks, loan companies, or credit unions	()	()
e. from credit cards	()	()
f. from loan sharks (Shylocks)	()	()
g. you cashed in stocks, bonds, or other securities	()	()
h. you sold personal or family property	()	()
i. you borrowed on your checking account (passed bad checks)	()	()
j. you have (had) a credit line with a bookies	()	()
k. you have (had) a credit line with a casino	()	()

Scoring

Scores on the South Oaks Gambling Screen itself are determined by adding up the number of questions that show an "at risk" response:

Questions 1, 2, and 3 are not counted.

- _____ Question 4: most of the time I lost, or every time lost
- _____ Question 5: yes, less than half the time I lost, or yes most of a the time
- _____ Question 6: yes, in the past, but not now, or yes
- _____ Question 7: yes
- _____ Question 8: yes
- _____ Question 9: yes
- _____ Question 10: yes
- _____ Question 11: yes
- Question 12 not counted.
- _____ Question 13: yes
- _____ Question 14: yes
- _____ Question 15: yes
- _____ Question 16a: yes
- _____ Question 16b: yes
- _____ Question 16c: yes
- _____ Question 16d: yes
- _____ Question 16e: yes
- _____ Question 16f: yes
- _____ Question 16g: yes
- _____ Question 16h: yes
- _____ Question 16i: yes
- Question 16j and 16k not counted.

Total = _____ (20 question are counted)
 5 or more = probable pathological gambler

This is all well and good, but it begs the issue. The issue is to prevent compulsive or pathological gambling, not encourage it and then treat it when it reaches severity requiring treatment. As in the case of alcoholism, there may be no cure for pathological or compulsive gambling, at least not entirely. Some people will find a way to feed gambling compulsions. Some people will travel until they find a gambling opportunity. However, many people who succumb to the problem could be stopped, or drastically slowed down.

Institutional and Public Policy Efforts

At the public policy level, one way to stop compulsive or pathological gambling is to not allow gambling establishments to be located so that the gambler may conveniently gamble. Historically, at least relative to casino-type gambling, one had to travel to Las Vegas or Reno, Nevada to enjoy such entertainment. However, with the growth of the popularity of gambling, every side of the state of Nevada has developed a "stateline" option, be it Laughlin, Stateline, or Jean to the south and southwest, Lake Tahoe to the west, Jackpot to the north, and Wendover, Ely or Mesquite to the east. And, as was shown earlier in TABLE 2, all but two states have one form or another of gambling. In other words, rather than a specialty service, with its limited access, extended search effort and infrequency of purchase, gambling has rapidly become in the past decade a convenience service with ease of access, low prices and frequency of purchase.

Within communities known for gambling, such as Las Vegas, gambling institutions are emerging known as "neighborhood casinos", such as Boulder Station, Sam's Town, Arizona Charlie's or the Santa Fe. Such institutions are no longer confined either to "the Strip" or the "Glitter Gulch" but can be found all along the Boulder Highway, the Tonopah Highway, and elsewhere.

The authors suggest that for communities just getting into or considering getting into the gambling industry, however, it would be strongly recommended that gambling services and gaming devices of all kinds be banned from all near-urban areas; that all retail outlets such as grocery stores, convenience stores and gas stations be banned from being available as gaming outlets for 24-hour

periods; that advertisements or any other forms of communication that might encourage gambling be banned; that credit gambling be eliminated, especially during play when players can chase losses with still bigger bets even after they have gone broke; assure that gambling is a social experience; and be aware of individuals who gamble excessively alone. Friends do not let friends drive while under the influence of alcohol; friends should not let friends go on private gambling binges. It is unlikely that two individuals would "binge" at the same time while together. Compulsive gamblers play as loners, as part of their compulsion is their divorce from social reality. Fifteen percent of compulsive gamblers who play video poker machines have testified to having "out of body experiences" during their play.

As is the case in Europe, compulsive players can be banned from casinos, tracks and similar gambling establishments. They can be banned by placing their names voluntarily on a ban list, by having family or business employers put them on the list, or by having establishments put them on a list if, by their behavior, they reveal that they are out of control. All establishments in a given vicinity, e.g., state or multi-state area, could ban such people so they cannot simply go across the street as in the case of the alcoholic who has consumed his limit in one bar only to move on to a second bar and begin anew.

Gambler identification is certainly an option, which is required in most European casinos. Compulsive or pathological gamblers do not want to be identified, especially if they are playing with other people's money or if they are on welfare. Certainly a bank teller does not want to be known as a heavy gambler. With the list of names, the establishment -- be it a lottery outlet, track, casino, or bingo parlor -- can make a reference check of regular players to make sure of their financial ability and their social obligations (Cobot, Thompson & Tottenham 1991).

To address this issue, growing numbers of gaming establishments need to make sure that their losing players are not compulsive or pathological gamblers. In their own self interest, casinos and other gambling establishments should know that it is better to "shear a sheep" and do so periodically, than to "skin a sheep" and do so only once.

At the institutional level, employees should be trained to observe signs of compulsive behavior even as steadily more institutions are training their personnel in identifying those who might abuse alcohol. Heavy play may be rewarded by comps and other benefits, but a comp should also contain a warning about compulsion; and at some point a comp should be used to wean a player away from the play. To maintain a sense of reality, gaming establishments should have both clocks and windows and lighting so that people can see people. And, there should be no 24-hour gambling establishments. Binge play demands there be no time limits.

Alcohol consumption should also be strictly controlled. Alcohol helps a compulsive gambler lose his or her sense of reality and ease into a gambling binge. Alcohol also gets players to abandon good gaming strategies and to abandon money management strategies.

Music and color combinations should be more restrained and subdued since they are typically designed to get people to play more. Finally, children should be weaned from games that use traditional gaming devices such as electronic machines, dice, cards, and spinning wheels.

CONCLUSIONS AND RECOMMENDATIONS

The authors have attempted to demonstrate beyond doubt that the rapid growth of gaming and the accompanying implied satisfaction therewith are clearly established throughout the entire country and in every sector of the world as well. The evidence is abundant that individuals and institutions at the micro level are receiving high levels of satisfaction and reward as a result of performing their respective roles in the gaming market place. The evidence is also abundant that both the church and the state have given their endorsements to this rapidly growing form of recreation, at least to the extent that they have become providers of gaming alternatives.

However, the authors have also been anxious to demonstrate that the negative ramifications are abundantly manifest themselves. On the one hand, they are concerned that society in general, and even the states and churches in particular, might want to reconsider their broad base of support and

commitment to this alternative source of recreation because of the growing evidence of gambling abuses among the pathological, the adolescent and even among senior citizens. On the other hand, however, they are anxious to establish their beliefs that consumers must become more responsible for their own behavior -- and the potential negative ramifications thereof -- in the market place. Shannon Bybee, a highly respected attorney and consultant to the gaming industry has written:

Advocates of the medical model of compulsive gambling have created a strange new disease, where individuals are viewed as not responsible for their misdeeds but as solely responsible for their own cure. The fact that some individuals have problems because of gambling does not lead to the conclusion that casinos bear the ultimate legal or moral responsibility. More research and dialogue is needed; but so is the acceptance by problem gamblers and those who study and treat them that individuals have to take responsibility for their own conduct. (Bybee)

The opportunities for research in the areas of consumer dissatisfaction and complaining behavior in the gaming industry are abundant. A review of the literature has demonstrated the long standing involvement of psychologists and psychiatrists in researching the problems and possible cures to the negative ramifications of the ever spreading phenomenon of gaming in its diverse forms. However, the involvement of marketers in general and consumer behavior specialists in particular appears somewhat wanting. The concluding charge of the authors of this paper to these disciplines is to become more involved in the numerous opportunities that exist for research in the areas of consumer satisfaction, dissatisfaction and complaining behavior in the gaming industry that are both widespread and deep. The time is now for those who deal more directly in applied research and consulting to become more involved.

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APPENDIX

LIST 1

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