

## Causal Factors Related to Underground Lottery Purchasing Behaviors of Chompoo Samakki Credit Union Cooperatives Members

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### Abstract

The study titled “Causal factors related to underground lottery purchasing behaviors of Chompoo Samakki Credit Union Cooperatives members” aimed to explore underground lottery purchasing behaviors of members of Chompoo Samakki Credit Union Cooperatives, and to investigate causal factors related to illegal lottery purchasing behaviors of members of Chompoo Samakki Credit Union Cooperatives. The study was conducted on the basis of qualitative research using document analysis technique, non-participant observation, an in-depth interview, and focus group discussion. The findings from the study showed that underground lottery purchasing behaviors of Chompoo Samakki Credit Union Cooperatives members could be divided into 13 points as follow: (1) Most of the key informants purchased both government and illegal lotteries of every draw, (2) Most of the key informants purchased underground lotteries almost every draw (3) Most of the key informants purchased illegal lotteries within a budget of 200-500 baht per draw, (4) Most of the key informants purchased underground lotteries from underground lottery hosts but some of them purchased illegal lotteries from online illegal lottery gambling, (5) payment methods were pay all promptly, pay after the draw or pay after two draws. However, purchasing underground lotteries from online underground lottery gambling, they were required to pay all promptly, (6) two types of choosing underground lottery hosts were (a) underground lottery hosts who are ordinary persons, such as friends, relatives or familiar persons, and (b) underground lottery hosts that are Applications or websites, (7) 3 models for selecting the numbers for underground lotteries were home address numbers, numbers displayed on vehicle number plates, and ages of family members, (8) Most of the key informants purchased all forms of underground lotteries in terms of “the first and last digit numbers” or “2-digit numbers up and 2-digit numbers down” and both “alternate numbers” and “exact numbers”, (9) Most of the key informants set a budget for purchasing underground lotteries at the maximum of 1,200-1,500 baht per draw; 200-500 baht per person per draw on an average, (10) Most of the key informants won the underground lottery prize very often; every other month or every other draw, but some of them once in a while won the underground lottery prize; 2-3 times per year, (11) Most of the key informants won the underground lottery prize per draw at the maximum of 5,000-6,000 baht per draw, (12) Most of the key informants were superstitious when purchasing underground lotteries, especially the belief in winning the underground lottery prize of a certain draw, (13) Most of the key informants felt indifferent towards losing the underground lottery prize as they thought they are able to win the lottery prize for the next draw. There are 3 significant factors affecting underground lottery purchasing behaviors of Chompoo Samakki Credit Union Cooperatives members, namely, (1) factor related to underground lottery itself, (2) internal factor of underground lotteries, and (3) external factor of underground lotteries. Factor related to underground lottery itself is divided into 4 minor factors as (a) easiness of choosing numbers, (b) easiness of purchasing underground lotteries, (c) they spend less money purchasing underground lotteries but receive prize money equal to or greater than purchasing government lotteries and (d) underground lotteries offer a discount or commission to buyers. Internal factor of those who purchase underground lotteries is divided into 3 minor factors, i.e. (a) knowledge about laws on gambling, (b) underground lotteries are enjoyment rather than striving for income and (c) purchasing underground lotteries is taking a chance rather than gambling. The last factor is external factor of those who purchase underground lotteries, divided into 3 minor factors as (a) influence from friends, (b) influence from media, and (c) influence of gambling they used to play in the past.

**Keywords:** Factors Affecting, Underground Lottery, Purchasing Behaviors, Credit Union Cooperatives.

### 1. Introduction

“Gambling” in Thai society – there is no clear information on how and when gambling took place in Thailand but perhaps it was influenced by India and China. The influence from India probably came from Hinduism or religious scriptures while the influence from China would be from trading during Sukhothai period (Center for Gambling Studies, 2022). Nonetheless, there were shreds of evidence in the Kingdom of

Siam Simon de La Loubere (Du Royaume de Siam) written by a French diplomat “Monsieur De La Loubère” who came to establish good relations during the reign of King Narai the Great during 1687 AD that “.....*Siamese tend to love gambling so much that they can ruin their own lives. They can sacrifice their freedom, justice, and even their children for gambling. In this city, those who can't afford to pay back the creditor have to sell their children. And, if that isn't enough, they have to sell themselves into slavery...*” (La Loubere, 2018).

Gambling was carried on to Rattanakosin period as there were pieces of evidence appearing on “Tra Sam Duang Law” (The Three Seals Law or the first Thai enacted law). The Three Seals Law is a collection of law texts compiled on the order of King Rama I the Great (Phra Phuttha Yodfa Chulaloke). Most of the texts were laws from Ayutthaya period that were revised to be used in Rattanakosin period (Supaporn Plailek, 2004). In the reign of King Rama III (King Phra Nangklao) in Rattanakosin period, trading with Chinese merchants took place. A lot of Chinese people migrated to Siam (Thailand). Most of them came from Fujian (Hokkien) province and Guangdong province. Those Chinese people had trading and accounting experience, including technological knowledge that were transferred to Siamese people (Chodkolsuek, Na Ranong, & Arranged, 2022). King Rama III granted “Jin Hong” permission to issue Chinese-style lottery (Huay) for the first time to solve the problem of empty treasury, in the second lunar month, the year of goat in 1835. It was considered the first-time issuance of “Huay” in Rattanakosin period (Silpa-Mag, 2022). From the issuance at that time, Huay was issued in every era. Prize winners would receive objects with value equivalent to the prize money. In the past, “Huay” or “Lottery” was issued periodically according to the need of money for special cases of official use only. Later, the government realized that lottery could help stimulate the circulation of currency as well as to generate national revenue. From that time, “Government lottery” was officially released (Silpa-Mag, 2022).

Nowadays, “Government lottery” is administered by the Government Lottery Office (GLO) regulated by “The Government Lottery Office Act B.E. 2517 (A.D. 1974) that came into force from 1 October 1974. “The Government Lottery Office” was established with the purpose to administer the issuance of government lottery tickets and other activities pertaining or beneficial to the operations of the Government Lottery Office (The Government Lottery Office, 2022). According to the statistics of the Government Lottery Office during 2006 – 2021, the Government Lottery Office generated revenue to the country totally more than 379,348 million baht (The Government Lottery Office, 2022).

However, there is another type of lottery in the form of “illegal lottery” or known as “underground lottery”. “Underground lottery” is the sale of illegal lottery with reference to the results of government lottery. The government lottery is drawn on the 1<sup>st</sup> and the 16<sup>th</sup> of every month. Underground lottery has gained huge popularity since it can be purchased starting from 1 baht and there is no limited amount of money for purchasing underground lottery, if hosts are able to receive customers’ request. Besides, customers can purchase underground lottery from every number without seeking from government lottery stalls. Meanwhile, the value of underground lottery prizes is higher than that of government lottery prizes. Consequently, playing underground lottery is popular among a huge number of people as they will receive more money than playing government lottery and are able to choose any number without a limited amount of money spent on purchasing underground lottery.

HealthServ (2021) prepared the project studying gambling behaviors and effects from gambling in Thailand for the year 2021. Data were collected from 6,977 people aged 15 years and above in 24 provinces during 20 February to 8 April 2021. It was found that “Playing underground lottery” was the second most popular form of gambling among Thai people, after “Playing government lottery”. In this regard, 35.5% or 19.273 million people played underground lottery, increasing from 2019 by 1.536 million people or 8.7%. “Circulating fund in the underground lottery market was as much as 149,919 million baht, 7.139 billion baht per draw (21 draws) on average, higher than purchasing government lottery almost five billion baht. People of working age, 26-29 years of age and children in the age-group of 15-18 years played underground lottery the most, followed by the elderly and adolescents aged 19-25 years.

“Chompoo Samakkhi Credit Union Cooperative”. is located in Saraphi district, Chiang Mai province. It is a credit union cooperative established according to the ministerial regulation determining types of cooperative B.E. 2548 (A.D. 2005). It is considered a type of financial institutions established in the group of people having the same relationship, such as living in the same community, or working in the same field

of job, and those people strongly desire to help each other by bringing their money to accumulate as a fund. Every member needs to deposit their money according to their ability regularly as determined by the cooperative. The money in the fund will be able to help the members according to necessity and financial trouble through borrowings for solving and reliving the problems. “Chompoo Samakkhi Credit Union Cooperative” is considered a type of credit union cooperatives with the number of members more than 10,000 persons and working capital more than 100 million baht. It is ranked number 4<sup>th</sup> of large cooperative in the north region (Chompoo Samakkhi Credit Union Cooperative, 2022).

Most members of “Chompoo Samakkhi Credit Union Cooperative” are people living in Saraphi district, Chiang Mai province, having average income 54,000 baht per person per year (Chiang Mai Provincial Administrative Office, 2022). The majority of members of Chompoo Samakkhi Credit Union Cooperative are gardeners and employees whose education levels ranged from junior high school to senior high school. They have traditional local lifestyle and play gambling from time to time, especially “Playing underground lottery” which is considered a method for seeking luck and income to feed their families, other than gardening and being employees.

To make use of guidelines for solving problems related to playing underground lottery of members of Chompoo Samakkhi Credit Union Cooperative in the future, the researcher is interested in studying “The causal factors related to underground lottery purchasing behavior of members of Chompoo Samakkhi Credit Union Cooperative” to investigate underground lottery playing behavior of members of the credit union cooperative and causal factors related to underground lottery playing behavior members of the credit union cooperative by employing criminology knowledge, especially knowledge about “Economic Crime” and to find out causal factors related to underground lottery playing behavior of members of Chompoo Samakkhi Credit Union Cooperative. Information obtained will be shared with relevant persons to make a plan for solving problems related to underground lottery playing behavior of members of Chompoo Samakkhi Credit Union Cooperative accordingly.

## **2. Objectives**

The objectives of the study are (1) to study the underground lottery purchasing behaviors among Chompoo Samakkhi’s credit union cooperative members. And (2) To study the causal factors related to underground lottery purchasing behaviors among Chompoo Samakkhi’s credit union cooperative members.

## **3. Materials and Methods**

This qualitative research used the following four research methods. (1) Documentary research was conducted by reviewing the literature and relevant research published in print media or recorded as electronic documents to survey the current state of the problem. (2) Non-Participant observation was applied to gather data. The researcher decided to collect data using this method (Non-Participant Observation) by monitoring the operation of the illegal lottery outside by not participating in or appearing in the underground lottery. So, the researcher took the time to study and collect data starting from April 2022 and ending in September 2022, including a period of no-one observation for approximately 6 months. (3) In-depth interviews were used to obtain answers to the research questions. Ten informants from Chompoo Samakkhi credit union members with more than 5 years of underground lottery experience were interviewed. (4) A focus group was used to gather the opinions of a sample group. Six informants were the Head-committee of Chompoo Samakkhi credit union; (2) the Manager of Chompoo Samakkhi credit union; (3) Three of Chompoo Samakkhi credit union members with more than 5 years of underground lottery experience and (4) the Researcher were discussed.

### **3.1 Literature Review**

#### **3.1.1 Government Lottery**

The history of “Huay” in Thailand began in the reign of King Rama III. The king granted “Chao Sua Hong” (The Millionaire Hong) permission to issue the first huay in 1835, known as “Huay Kor Khor” (Silpa-Mag, 2022). Later, in the reign of King Rama V, “The Royal Bodyguard Department” was given permission to issue the first lottery in the country on the occasion of the king’s birthday, 20,000 lottery tickets. Each lottery ticket was sold at 1 tamleng or 4 baht (Mongkolworadach, 2020). Later, King Rama VI allowed the issuance of “Sua Pa Million-Baht Lottery” to fund the purchase of guns for the Sua Pa Volunteer Unit (The

Government Lottery Office, 2019). In the reign of King Rama VII, the 1932 revolution took place. In 1933, the revolutionary group viewed that the issuance of lottery gained popularity among people. It was a method to generate revenue to the country while people were not in trouble. Therefore, the Siamese government lottery” was created to raise money for education and medication. In the meantime, the government authorized the Revenue Department to run the lottery under an arrangement related to the reduction of tax rates (The Government Lottery Office, 2019). Later the issuance of government lottery has been improved until the year 1974, “the Government Lottery Office Act B.E. 2517 was enacted. It prescribed the Government Lottery Office as a juristic person and a state enterprise affiliated to Ministry of Finance, to perform the duty of the issuance of government lottery tickets (Thai Government Gazette, 1974).

From 1 September 2017 onwards, the Government Lottery Office improved the format and size of lottery tickets, from a pair of tickets priced at 80 baht (40 baht each) to a single ticket sold at 80 baht. With regard to prizes, the 1st prize, 1 draw, is 6,000,000 baht. There are 2 consolation prizes, 100,000 baht for the six-digit winning number plus or minus one. The 2nd prize, 5 draws, is 200,000 baht. The 3rd prize, 10 draws, is 80,000 baht. The 4th prize, 50 draws, is 40,000 baht. The 5th prize, 100 draws, is 20,000 baht. The first 3 digits prize, 2 draws, is 4,000 baht. The last 3 digits prize, 2 draws, is 4,000 baht, and the last 2 digits, 1 draw, is 2,000 baht (The Government Lottery Office, 2022).

### 3.1.2 Underground lottery

“Underground lottery” or Huay Tai Din is a form of illegal gambling. Underground lotteries are based on numbers drawn in the official lottery (Suesawaluk, 2013). In other words, it is a lottery generated in various societies in which the hosts are people not the government. The issuance of underground lottery prizes is referred to or compared to the prizes of government lottery, which will be paid according to an agreement. The prizes may not be certain, depending on the prize payment rate of a host; for example, match the last 3 numbers exactly; pays 500 baht per 1 baht wagered, match the last 2 numbers; pay 90 baht per 1 baht wagered, etc. There are 3 major methods for playing underground lottery, i.e. (1) match 3 digits number, (2) match 2 digits number, (3) match a single number (Databet, 2562). Playing underground lottery is considered an illegal activity according to Section 12 of the Gambling Act B.E. 2478 (A.C. 1935) –whoever participates or gambles in a game held in violation of the provisions of this Act shall be liable to imprisonment for a term of 3 years or to a fine not exceeding 5,000 baht or to both (Thai Government Gazette, 1935).

### 3.1.3 Criminology Theories Related to Underground lottery Playing Behaviors

There are many criminological theories related to illegal lottery playing behaviors, namely,

#### (1) Imitation Theory

Gabriel Tarde, a French criminologist and sociologist. He believed that newspaper had a particularly crucial role in the dissemination of a crime. He pointed out that when a crime occurs, it does not occur alone but techniques of committing a crime are similar, contributing to an ongoing situation. Tarde studied considerable cases of crimes and noticed that crimes committed were similar. Therefore, he established the law of imitation, namely, (1) humans are more likely to imitate others’ fashion and traditions. Groups of people having similar characteristics seem to have changes in fashion and traditions gradually but if different groups make contact to each other, imitation is promoted more and more and (2) humans imitate new behaviors. Imitation is learning and some imitation causes a crime. Crimes spread the same way fashion does and the fashion of crimes is similar to the fashion of clothes and hairstyles that develop ideas and social learning. Persons commit a crime as they have known it before. That means a crime is caused by imitation (Chutinun, 2018).

#### (2) Rational Choice Theory

Gary Becker mentioned the way persons think before committing a wrongdoing that normally persons have independence to do or not to do any actions violating the laws by their rationally making their own decision. Guidelines for choosing to have illegal behaviors depend on worthiness of those actions, namely, satisfaction or maximum benefits they obtain from those actions. The satisfaction or maximum benefits are not limited only to properties but also psychological benefits or satisfaction. To commit a crime,

other than benefits humans shall receive, they consider possibility that other people shall learn about their behaviors including possibility to be arrested (Trimek, 2018).

### (3) Aker's Social Learning Theory

Aker based his learning theory on a central principle in Sutherland's theory, which has been revised in essence several times. Until it was presented as a theory in the book "Deviant Behavior: A Social Learning Approach", which Aker named "Social Learning Theory"; Aker has presented the main principles of the theory, which can be summarized as follows; (1) Criminal behavior can be learned from external circumstances "Imitation" or "Conditioning". (2) Criminal behavior can be learned either through nonsocial reinforcement or through Nonsocial Discrimination Situation or Social Interaction Learning optional. (3) The fundamental components of learning will take place within the group. (4) Future reinforcements are necessary for learning (Reinforcement Contingencies). (5) The form and frequency of learning will be determined by Norms, which are applied reinforcements. (6) Criminal behavior is a result of the division of norms. (7) Aker's theory can clearly explain adolescent deviant behavior such as cigarette smoking or alcohol consumption. Furthermore, the theory is consistent, suitable for the rational choice theory (Rational Choice Theory) because both theories can explain the decision-making process, including developing the motivations, attitudes, and techniques required to commit crimes, as well as the learning of solitary offenders on occasion (Solitary Offending) (Suebpong Siri, 2016)

### (4) Victimology in Economic Crime

Ta-in and Terdudomtham (2019) discovered a concept of "victimology" in economic crimes; for example, "Ponzi schemes". Victims of Ponzi schemes can be divided into 3 types, i.e., 1) victims who do not know they are investing in Ponzi schemes, 2) victims who know they are investing in Ponzi schemes but think they can get their money back in time, and 3) victims who are criminals. The major characteristics of the victims in (2) are that some victims in Ponzi schemes know they are investing in Ponzi schemes but invest more money in them since they think they know types and cycles of Ponzi schemes that how long Ponzi schemes will generate return for earlier investors before they will collapse. Many people have financial and investment knowledge. Victims view that if they invest in Ponzi schemes in an early stage, they are able to make profit in it at least 10-20% or more. Therefore, victims made an investment and expect they will be able to get their money back in time. In case they are unable to get their money back in time, they become victims of Ponzi schemes. The important characteristics of victim in (2) are perhaps in the same direction of types of victims of underground lottery.

### (5) Victimless Crime

A victimless crime is an illegal act that typically involves only the perpetrator or takes place between consenting adults. It is debatable whether a victim is involved because it is consensual in nature. Victimless crimes are defined differently in different parts of the world and by different legal systems. Crime operations with no victims frequently commit crimes against public morality, such as gambling offenses, homosexuality crimes, recreational drug use, prostitution and prohibited sexual behavior between consenting adults, assisted suicide, and abortion offenses. However, when compared to other types of crimes, victimless crimes pose a low level of risk to society. (Fletcher, 2019).

### (6) Maslow's Hierarchy of Needs

Abraham Maslow believed that most of human behaviors can be described by using persons' tendency to search for goals that make their lives achieve needs, desire, and things meaningful to them. He believed that humans are wanting animals and it is difficult that humans shall reach a hierarchy of needs completely. According to "Maslow's hierarchy of needs", when persons wish to be satisfied and when they receive satisfaction from one thing, they demand satisfaction from something else continually, considered characteristics of humans who wish to have something at all times. Maslow said that humans are born with an innate desire and this desire is hierarchical from the minimum to the maximum hierarchy. Maslow's hierarchy of needs starts from the lowest level that persons must receive satisfaction first before passing

to the other levels of needs, respectively. Maslow arrange the hierarchy of human needs as follow: (1) Physiological needs, (2) Safety needs, (3) Belongingness and love needs, (4) Esteem needs and (5) Self-actualization needs (Joong, 2007).

#### 3.1.4 Credit Union Cooperative

“Credit Union Cooperative” is a cooperative established in the group of people having the same relationship, such as living in the same community, or working in the same field of job, and those people strongly desire to help each other by bringing their money to accumulate as a fund. Every member needs to deposit their money according to their ability regularly as determined by the cooperative. The money in the fund will be able to help the members according to necessity and financial trouble through borrowings for solving and reliving the problems. In case there is no trouble, cumulative deposits will be higher. In this regard, credit union cooperatives are cooperatives expect members to help themselves and help each other. They are managed by members and carry out activities to ensure members gain maximum benefits (Credit Union League of Thailand, 2022).

Chompoo Samakkhi Credit Union Cooperative is located in Chompu sub-district, Saraphi district, Chiang Mai province Thailand. It was established on 5 May 1984 and registered to be a credit union cooperative on 21 November 1986. It has 10,000 members and capital in cooperative accounting system for the year 2022 at 600,000,000 baht (Chompoo Samakkhi Credit Union Cooperative, 2022).

#### 3.1.5 Related Research

Many researchers have investigated the causal factors related to illegal lottery playing behaviors. Suesawalak (2013) considered behavior in buying underground Lotteries among people living in Tambon Ang-Sila. The research found that there were factors affecting their buying decision which were found at a high level. When considering each aspect, the forms of buying underground lotteries was rated the highest, followed by the convenience, price, and compensatory awards/prize, respectively. Boonin (2018) explored illegal lottery playing behaviors among female undergraduate students in a public university. The research found that the excitement, challenges, and money making opportunity are the influencers to their behaviors. Tanboon, Tejagupta and Sabaiying (2018) studied underground lottery buying behavior and its effects of families in the local area of the southern part of Thailand. The research found that Underground lottery buying behavior can be divided into 4 types: 1) Underground lottery addiction. In this case, the subjects bought the Underground lottery every time with a trend to buy more. 2) Mental attachment. This is the case where the subjects bought Underground lottery sometime, in their perspective, buying an underground lottery is an entertainment source and allowing them to look forward to the result along with everyone else. 3) Improper way of life and wrong belief culture where the subject bought the Underground lottery because they followed some role model or the example they experienced. 4) People whose purpose is to get rich from buying underground lotteries. And Kidsumran (2018) reviewed illegal lottery buying among housewives having vocational training in Chonburi province. The research found that the highest influence factor was characteristic of illegal lottery that easy to access, followed by factor of seller; trust and temptation, motivation of purchaser, and denial of being trouble family, respectively.

### Conceptual Framework

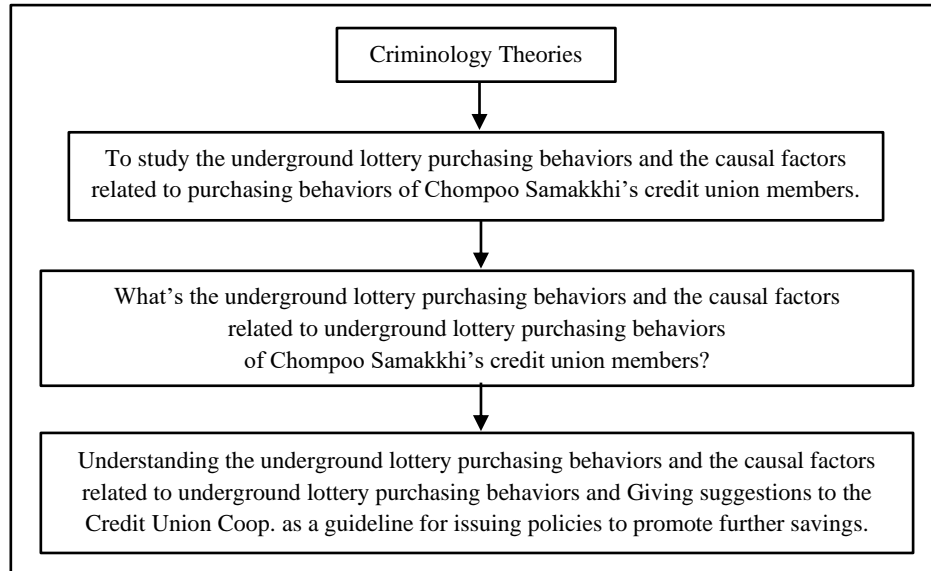


Figure 1 Conceptual framework of the study

## 4. Results and Discussions

### 4.1 The Underground lottery purchasing behaviors among Chompoo Samakkhi Credit Union Cooperative members

The qualitative documentary research, non-participant observations, in-depth interviews, and a focus group revealed the following aspects.

Chompoo Samakkhi Credit Union Cooperative members had 13 interesting underground lottery purchasing behaviors and can be divided into 4 groups follow:

#### 4.1.1 The Method of Purchasing

##### (1) Lottery purchasing behavior

Most of the key informants purchased both government and underground lotteries of every draw.

##### (2) Frequency of purchasing underground lottery

Most of the key informants purchased underground lotteries almost every draw.

##### (3) Amount of money spent on purchasing underground lottery

Most of the key informants purchased underground lotteries within a budget of 200-500 baht per draw. Most of the key informants purchased 300 baht per draw on average and purchased no greater than 500 baht per draw.

##### (4) Channels of purchasing underground lottery

Most of the key informants purchased underground lotteries from underground lottery hosts but some of the key informants purchased underground lotteries from online underground lottery gambling.

The study results are consistent with the literature review associated with underground lottery. Namely, they were consistent with a study conducted by Tanboon et al. (2018) on underground lottery purchasing behavior. According to his study, purchasing behavior is divided into underground lottery addiction, mental attachment, improper way of life and wrong belief culture, and purpose to get rich from purchasing underground lotteries. Most of the key informants had underground lottery addictive behavior and mental attachment as there were members who purchased underground lotteries every draw and some members who purchased underground lotteries in some draws since they found it was an enjoyable activity and helped relieve their stress.

#### 4.1.2 The Method of Payment

##### (5) Payment methods

The key informants had different payment methods, depending on each underground lottery host and types of underground lottery host. Underground lottery hosts who are ordinary persons provided different payment methods; for example, some hosts required customers to pay all promptly, some hosts allowed customers to pay after the draw, some hosts allowed customers to pay after two draws. For example, if customers purchase underground lottery that will be drawn on the 1<sup>st</sup> of that month, they do not need to pay at once but can pay after the 2nd draw (on the 16<sup>th</sup>) of the same month. However, purchasing underground lotteries from online underground lottery gambling, based on the Applications and websites, customers were required to deposit their money into an online account first. The deposited money shall become a credit for purchasing online underground lotteries. For example, customers deposit 100 baht, the deposited money will be a credit for purchasing underground lottery for 100 baht. If customers purchase 3-digit numbers, each digit number is 20 baht, they spend 60 baht in the system and 40 baht remain in the credit to be used for next purchase.

#### 4.1.3 Types of Choosing and Underground Lottery Hosts

##### (6) Types of underground lottery hosts

Two types of choosing underground lottery hosts were:

##### *(A) Underground lottery hosts who are ordinary persons*

Underground lottery hosts who are ordinary persons were such as friends, relatives or familiar persons. Due to trust and reliability to ensure that when they win the prizes, they will not be cheated or their money will not be taken away. Moreover, underground lottery hosts whom customers have known for a long time allowed them to purchase underground lottery easily. Customers could purchase any number just give them a phone call. Besides, the acquainted underground lottery hosts were flexible in underground lottery payment like “Buy Now Pay Later or Buy two draws Pay once”, or giving a discount; for example, paying 500 baht get 10% discount, customers pay only 450 baht but if the customers win the prize, the hosts pay the full prize of 500 baht. In some case commission was given to some agents who received purchase orders of underground lottery from customers. In addition, customers believed that purchasing underground lottery with persons they know, they will not tell the police since playing underground lottery is illegal. If underground lottery hosts can keep it confidential, they gain trust from customers for the next purchase of underground lottery. Some people thought that if they purchase underground lottery from the hosts who win the prize very often, they will be able to win the prize very often too. This is considered a secret technique for purchasing underground lottery of each person.

##### *(B) Underground lottery hosts that are applications or websites*

It was founded that underground lottery application and underground lottery gambling website were more interesting than underground lottery hosts who are ordinary persons since customers gained higher returns. For example, in case of underground lottery hosts who are ordinary persons, if customers match 3 exact numbers, they will be paid 500 baht or 550 baht per 1 baht wagered but in case customers purchase through online underground lottery, they will be paid 800, 850 or 900 baht per 1 baht wagered, depending on each draw. The payment from the online channel is higher. In additions, customers were able to purchase underground lottery immediately since it is 24 hours available. Moreover, duration of purchasing underground lottery of online underground lottery was longer than that of underground lottery hosts who are ordinary persons. Normally, the purchase closing time of underground lottery hosts would be around noon time of the date lottery results take place. But in the online underground lottery, customers can purchase until 15.30 hrs., 30 minutes before the lottery results take place. In addition, when customers won the prize, the online underground lottery transferred money to the customers’ account immediately, different from the underground lottery hosts who are ordinary persons. The important thing is cheating was rare since the popular underground lottery applications or websites have been open for service for such a long time. There were reviews from service users to guarantee reliability with a large number of downloads or confirmation of all the prizes, no matter they are in the number of thousands or millions of baht.



#### 4.1.4 The Model of Selecting Number

##### (7) Models for selecting the numbers of underground lotteries

The credit union cooperative members had the following models for selecting the numbers of underground lotteries: home address numbers, numbers displayed on vehicle number plates, and ages of family members.

##### *(A) Home address numbers*

It was found that most of Most of the key informants purchased underground lotteries based on home address numbers. For example, home address number 17, they would purchase both 17 and 71. In case of 3-digit home address numbers like 123, they would purchase 123, 132, 213, 231, 312, 321, etc. Home address numbers purchased were associated with superstition and dream. For example, if a snake crawls to a house, Thai people believe that it will be auspicious. House owners will be lucky or gain a lot of fortune. Therefore, the house owner would purchase a lottery having the house number for taking a chance to win the lottery prizes.

##### *(B) Numbers displayed on vehicle number plates*

It was found that Most of the key informants purchased “numbers displayed on vehicle number plates”, no matter they are cars or motorcycles, especially “the numbers displayed on the new vehicle number plates”. Thai people believe that anyone buys a new car, that person needs to purchase a lottery with the numbers displayed on the new vehicle number plate as the new numbers will bring luck to the vehicle owner.

##### *(C) Ages of family members*

It was found that most of Most of the key informants purchased the lottery with the number of “ages of family members”; for example, birthday anniversary for a family member who was born on 25 August 2022, that person will turn 34 years old. They would purchase the number 34 or 43. In case of the death date or death anniversary of a family member who was 78 years old, they would purchase the number 78 or 87.

Besides, it was found that the credit union cooperative members had “other types” for selecting underground lottery numbers, i.e.

##### *(D) Dream*

Some people selected numbers from their dreams, especially dreams at dawn that most likely become true. If the number in a dream is 20, they would purchase 20 or 02. This included dream interpretation. For example, dreaming of a king who paid a visit to a dreamer’s home, it is a symbol of good luck.

##### *(E) Famous numbers*

Famous numbers were such as the number of those who survived from disasters, the number of people who survived from big accidents, real age or age in monkhood of famous monk instructors who passed away or “numbers from calculation formulas” derived from “lottery calculation formula” considered as statistics that probability for winning the lottery can be calculated. Each person has his/her own lottery calculation formula that can be purchased differently.

##### *(F) Frequently seen numbers*

Sometimes there was a number of a group of number frequently seen, such as vehicle plate numbers XX 7792 and XX 4492, in such case, the number 92 or 29 is expected. Sometimes, if a person seen the number 181 and thought it was interesting, a lottery will be purchased by that number.

##### *(G) Power of the day number*

Many people believe that each day has its own power number. For example, the power of the day number of Sunday is 2, that of Monday is 3, respectively. In case lottery results take place on Monday, there will be the number 3 appearing on the six digits of the first prize. Therefore, if people purchase a lottery following the power of the day number, they would have a chance to win a prize on a certain draw.

##### (8) Models of playing underground lottery

Most of the key informants purchased all forms of underground lotteries in terms of “the first and last digit numbers” or “2-digit numbers up and 2-digit numbers down” and both “alternate numbers” (Tode) and “exact numbers” (Teng).

The study results are in harmony with a study conducted by Tantasuttikul (2015) on underground lottery purchasing behavior in terms of sources of underground lottery purchase. According to the study, it could be said that people purchased underground lotteries from 3 sources, namely, colleagues or people they are familiar with, neighbors, and close relatives. Most of the key informants purchased underground lotteries from underground lottery hosts who are ordinary persons, i.e., friends, close relatives or people they are familiar with and underground lottery hosts in the form of online underground lottery gambling like gambling websites and underground lottery applications. The results were also consistent with Tantasuttikul’s study in terms of the background of the numbers for purchasing underground lotteries since it was found that the numbers of underground lotteries were from 6 sources, i.e., dream, ages of family members, famous numbers from events, numbers from news on the internet. Most of the key informants brought the numbers for purchasing underground lotteries from home address number, number displayed on vehicle number plate, and ages of family members. Other interesting sources of numbers were dream, numbers from well-known news, frequently found numbers in daily life, and numbers from the power of the day number.

#### 4.1.5 Budget for Purchasing

##### (9) Budget for purchasing underground lotteries

Most of the key informants set a budget for purchasing underground lotteries at the maximum of 1,200-1,500 baht per draw; 200-500 baht per person per draw on an average. Sometimes they spent additionally 100-200 baht if they felt confident with those numbers or met interesting numbers. There were many of them were not interested to purchase underground lottery more than what the budget they already set.

The results of the study were inconsistent with the with a study conducted by Siriwong and Chattan (2018) on underground lottery purchasing behavior in terms of the amount of money spent. The study mentioned that people spent at least 100 to 1,000 baht to purchase underground lotteries, depending on how many special numbers they had in mind. Most of the key informants determined their budget for purchasing underground lotteries at 1,200-1,500 baht per draw at the maximum but the average amount per person per draw ranged from 200-500 baht. They also spent more than the average budget if they were confident with the numbers or they came up with some interesting numbers.

#### 4.1.6 Winning and Losing Emotion and Belief in Purchasing

##### (10) Frequent chances of winning underground lotteries

Most of the key informants won the underground lottery prize very often, every other month or every other draw on average. Some of them won the underground lottery prizes 2-3 times per year while the others, but in a small number, have never won the prizes.

##### (11) The maximum amount of money from winning underground lottery prizes

Most of the key informants won the underground lottery prize per draw at the maximum of 5,000-6,000 baht per draw.

##### (12) Superstition related to purchasing underground lotteries

Most of the key informants were superstitious when purchasing underground lotteries, especially the belief in winning the underground lottery prize of a certain draw. Some had itchy hands which is an ancient belief that that person will gain money or luck on that day. However, some of them were not superstitious, but only in a small number.

##### (13) Feelings when not winning the prizes

Most of the key informants felt indifferent towards losing the underground lottery prize as they thought they are able to win the lottery prize for the next draw. Some of them bought the same quantity, some felt sorry they did not win the prizes but they expected for the next draw, some viewed that they would purchase less because they felt they wasted some money but would like to purchase further.

A study conducted by Sanguansaksri (2017) on underground lottery purchasing behavior in terms of the highest amount of the winning prizes of underground lottery per draw. It was found that most people used to receive money from winning the prizes of underground lottery at 1,001-10,000 baht. Most of the key informants won underground lottery prizes per draw at 10,000-20,000 baht but the average amount of money from winning underground lottery prizes ranged from 5,000-6,000 baht per draw.

A study conducted by Ratawongwai (2020) on underground lottery purchasing behavior in terms of feeling when not winning the prizes found most people kept on purchasing government lottery and underground lottery though they have never won the prizes. Most of the key informants felt indifferent towards losing the underground lottery prize as they thought they are able to win the lottery prize for the next draw. They kept on purchasing the same quantity or equivalent to the quantity they used to purchase.

#### **4.2 The causal factors related to underground purchasing behaviors among Chompoo Samakkhi's credit union cooperative members**

The qualitative documentary research, non-participant observations, in-depth interviews, and a focus group revealed the following aspects.

There were 3 significant causal factors related to underground lottery purchasing behaviors of Chompoo Samakkhi Credit Union Cooperative members, namely, (1) factor related to "underground lottery itself", (2) "internal factor" of underground lotteries, and (3) "external factor" of underground lotteries.

(1) The causal factors related to underground lottery itself was divided into 4 minor factors as:

*(A) Easiness of choosing numbers*

The numbers of underground lotteries were more easily purchased than the numbers of government lotteries. If they would like to buy number 123, they perhaps could not obtain from government lottery but if they purchased underground lottery, they were able to gain the number 123 immediately. In addition, they could purchase the required numbers in different styles, such as 2-digit numbers up and down or the first three or the last 3-digit numbers.

*(B) Easiness of purchasing underground lotteries*

A purchase order of underground lotteries was made easily through telephone conversation with underground lottery hosts or through applications or websites available 24 hours.

*(C) Customers spend less money purchasing underground lotteries but receive prize money equal to or greater than purchasing government lotteries*

Government lotteries were expensive and purchasers could win the last 2-digit or 3-digits number prizes only. Compared to the money spent on purchasing underground lotteries at the same prices, underground lotteries gave the same or more returns. The rest of money could be used to purchase other numbers of underground lotteries in order to spread a chance to win a prize.

*(D) Underground lotteries offer a discount or commission to buyers*

Some underground lottery hosts offered a discount to purchasers; for example, paying 500 baht get 10% discount, customers pay only 450 baht but if the customers win the prize, the hosts pay the full prize of 500 baht. In some case commission was given to some agents who received purchase orders of underground lottery from customers.

The study results are consistent with the study conducted by Sanguansaksri (2017) on factors affecting underground lottery purchasing behavior since underground lottery offered "Buy Now Pay Later or Buy two draws Pay once", or gave a discount, followed by cheap price, easiness to purchase, and a wide variety of winning the prizes. Most of the key informants viewed that the numbers of underground lotteries were more easily purchased than the numbers of government lotteries. A purchase order of underground lotteries was made easily through telephone conversation with underground lottery hosts or through applications or websites available 24 hours Some underground lottery hosts offered a discount to purchasers. In some case commission was given to some agents who received purchase orders of underground lottery from customers, making people more interested in playing underground lottery than playing government

lottery, consistent with the rational choice theory viewing that humans have reasons for doing or not doing any action by themselves. Under these circumstances, most of the key informants viewed that they spent less money purchasing underground lottery than government lottery but returns from winning the prizes of underground lottery were bigger. Underground lotteries were more easily purchased and underground lottery hosts kept it confidential by not reporting to the police. Therefore, the credit union cooperative member turned to play more underground lotteries than government lotteries, following the rational choice theory.

(2) “Internal factor” of those who purchase underground lotteries is divided into 3 minor factors as:

*(A) Less severe punishment by governing gambling laws*

All of the key informants knew that playing underground lottery is illegal but they kept on playing as they gave the reasons that it is not severely illegal. Other people play, even those who enforce the laws also play or even become underground lottery hosts. They thought that the law prescribing underground lottery to be illegal is the law that the government named underground lottery to be illegal, actually it is not a cruel action like that. If it is wrong, government lottery is also wrong. That is why they keep on playing underground lottery though they knew it is illegal.

The study results are consistent with a study conducted by Kitsamran (2019) on factors affecting underground lottery playing behavior as it was found that the number one important factor was giving reason by refusing damage. People in the survey viewed underground lottery was taking a chance rather than gambling. They compared to government lottery that if government lottery is not illegal, underground lottery should not be illegal. This is consistent with the opinion of most of the key informants as they viewed that the law prescribing underground lottery to be illegal is the law that the government named underground lottery to be illegal, actually it is not a cruel action like that. If it is wrong, government lottery is also wrong. This is consistent with techniques of neutralization as underground lottery purchasers used their reasons to protect their deviant behavior for not to be blamed from society and to reduce shame when committing a wrongdoing. They gave reasons that persons who enforce the law or their spouse are underground lottery hosts, being hypocrites, making those who play underground lottery feel less guilty or actually they viewed that they did not do anything wrong.

*(B) Underground lotteries are enjoyment rather than striving for income*

Most of the key informants viewed playing underground lottery is an enjoyable activity and challenging. If they win the prizes, they will be happy. If they do not win the prizes, it would be fine with them as they did not expect to be rich from playing underground lottery. They played underground lottery for fun. The money they gained will be used for purchasing things they would like to have or purchasing food they prefer.

*(C) Purchasing underground lotteries is taking a chance rather than gambling*

Most of the key informants viewed underground lottery was associated with taking a chance rather than gambling because they did not bet with anyone. It is a belief whether the numbers they chose would be drawn or not. If they are not drawn, it means their belief was wrong. Some of them viewed underground lottery is gambling because some people could not refrain from purchasing it.

A study conducted by Boonin (2019) on factors affecting underground lottery playing behavior found enjoyment and challenge were factors affecting underground lottery playing behavior to some extent, consistent with the opinion of the credit union cooperative members that underground lottery playing offered enjoyment and was challenging. If they win the prizes, they will be happy, if they do not win the prizes, it would be fine with them. The money they obtained from the prizes they used to buy things they preferred or purchased food they like. It may not be consistent with Strain Theory that believes that a crime is a direct effect from low social class people who feel disappointed and are deprived of rights from economic systems and everything determined by middle social class and high social class people, making them get angry and hate social systems. Consequently, low social class people have a higher chance to commit a crime than high social class people. It can be said that people play underground lottery because they do not have financial dependence. The study results found that most of the key informants viewed playing underground lottery were enjoyment and challenging, consistent with the victimology concept of Ta-in and Terdudomtham (2019)

who discovered a concept of “Victimology” in economic crimes related to Ponzi schemes”. Victims of Ponzi schemes can be divided into 3 types, i.e., (1) victims who do not know they are investing in Ponzi schemes, (2) victims who know they are investing in Ponzi schemes but think they can get their money back in time, and (3) victims who are criminals. The major characteristics of the victims in (2) are that some victims in Ponzi schemes know they are investing in Ponzi schemes but invest more money in them since they think they know types and cycles of Ponzi schemes that how long Ponzi schemes will generate return for earlier investors before they will collapse. Many people have financial and investment knowledge. Victims view that if they invest in Ponzi schemes in an early stage, they are able to make profit in it at least 10-20% or more. Therefore, victims made an investment and expect they will be able to get their money back in time. In case they are unable to get their money back in time, they become victims of Ponzi schemes. The important characteristics of victim in (2) are perhaps in the same direction of types of victims of underground lottery. It can be described that in a case victim already knew that they played or invested in underground lottery, which is illegal, but they still bring money to invest since they thought they knew the models of how to play underground lottery. Victims may view that underground lottery gambling can make a lot of profit, compared to a small amount of money in the investment which can be accepted if returns cannot be paid. Therefore, victims agree to invest as they thought they can monitor and follow up to get returns from underground lottery hosts. In case they cannot follow up the returns from underground lottery hosts, they become victims of a case of underground lottery accordingly.

Besides that, the study results are consistent with one of Victims types which is “Victimless Crime”. Because Gambling (the Underground lottery) is a crime of self-consent or the offender is a victim of the crime at the same time as well as prostitution, illegal abortion, etc. This type of crime affects not only a small percentage of the individual, but also the larger society. Some criminologists said that even though this type of offense, the offender is the one who commits the crime and suffers the consequences of his actions. But it is morally wrong and against the norm and values of that society. Even if it's an individual right but violates social norm.

HealthServ (2015) studied perspectives about underground lottery and gambling and found that 22.3% of people surveyed viewed purchasing underground lottery was not gambling, consistent with the opinion of the credit union cooperative members that underground lottery was taking a chance rather than gambling. This is consistent with the Rational Choice Theory viewing that humans have reasons to do or not to do any action by themselves. In such case, the credit union cooperative members viewed that underground lottery was taking a chance rather than gambling, showing that they viewed returns from taking a chance were higher than being arrested from persons who enforce the law as investment in underground lottery was smaller than in government lottery but it generates more profit. They also viewed it as enjoyment. If the government sector is strict in arrest and impose of more punishment for playing underground lottery, people perhaps viewed the punishment from playing underground lottery and chance taken from playing underground lottery are greater, which can be compared to severe gambling like playing card, Hi-Lo, Baccarat that people tend to lose a larger amount of money and can be arrested more easily than playing underground lottery. Most people probably view that underground lottery is gambling according to the rational choice theory.

(3) “External factors” of people who purchase underground lottery can be divided into:

(A) *Influence from friends*

Most of the key informants viewed that friends have an influence on playing underground lottery. Sometimes friends told the numbers and that person followed their friends to purchase underground lottery. Sometimes a person is an underground lottery agent, his/her friends would like to purchase underground lottery, they purchased with that person. Some people said friends did not have an influence of playing underground lottery.

The study results are consistent with the study conducted by Boonin (2019) on factors affecting underground lottery playing behavior as it was found that influence from friends was a significant factor affecting underground lottery playing behavior to some extent. This is consistent with imitation theory viewing that humans are more likely to imitate fashion and traditions of others. Imitation is a kind of learning and some kinds of imitation cause crimes. Crimes shall spread the same way as fashion does.

*(B) Influence of media*

Most of the key informants viewed that the news associated with people who win the lottery prizes or the news about famous numbers from well-known public figures or temples had an influence on purchasing underground lottery as they would like to be the one who can win the lottery prizes. However, some viewed that the news about winning lottery prizes had no influence since it is about individual luck.

The study results are also consistent with Maslow's Hierarchy of Needs viewing that humans are born with an innate desire and this desire is hierarchical from the minimum to the maximum hierarchy. Maslow's hierarchy of needs starts from the lowest level that persons must receive satisfaction first before passing to the other levels of needs, respectively. Almost all of the credit union cooperative members once received physical needs, safety needs, belongingness and love need, the next step is esteem needs. Winning lottery prizes quite often or winning the big lottery prizes are needs consistent with the stage 4 of Maslow's hierarchy of needs.

*(C) Influence of gambling in the past*

Most of the key informants used to play other kinds of gambling with enjoyment but not much severe like bingo. It is simple gambling which can be played by people of all genders and ages. When they could make a living on their own, they changed to purchase government lottery and then underground lottery. When they feel they are lucky in gambling as they won lottery prizes quite often, they are in the cycle of underground lottery.

The study results are consistent with Aker's Social Learning Theory viewing that criminal behavior can be imitated from other people through the process of communication. The process of communication can be in the form of training, teaching, perceiving from what have been told, including imitation from different methods. Persons become criminals because they get involved with and get familiar with criminal behaviors that blend them into cultural influence of thieves; for example, having experience in being in a group of criminals during the period of childhood. Under these circumstances, a lot of credit union cooperative members used to play other kinds of gambling that give enjoyment but are not much severe like bingo which is a simple gambling played by people of all genders and ages. Later, when they could make a living on their own, they changed to purchase government lottery and underground lottery, respectively. When they feel they are lucky in gambling as they won lottery prizes quite often, they are in the cycle of underground lottery, consistent with the differential association theory that higher frequency, intensity, and length of time seeing crimes are, a greater tendency for committing a crime or getting involved with a crime shall become.

## **5. Conclusion**

Underground lottery (illegal lottery) purchasing behavior of members of Chompoo Samakkhi Credit Union Cooperative can be divided into 13 interesting points as follow: (1) Most of the key informants purchased both government and underground lotteries of every draw, (2) Most of the key informants purchased underground lotteries almost every draw (3) Most of the key informants purchased underground lotteries within a budget of 200-500 baht per draw, (4) Most of the key informants purchased underground lotteries from underground lottery hosts but some of them purchased underground lotteries from online underground lottery gambling, (5) payment methods, the key informants had different payment methods, depending on each underground lottery host and types of underground lottery host. Underground lottery hosts who are ordinary persons provided different payment methods; for example, some hosts required customers to pay all promptly, some hosts allowed customers to pay after the draw, some hosts allowed customers to pay after two draws. However, purchasing underground lotteries from online underground lottery gambling, based on the Applications and websites, customers were required to deposit their money into an online account first. The deposited money shall become a credit for purchasing online underground lotteries. (6) two types of choosing underground lottery hosts were (a) underground lottery hosts who are ordinary persons, such as friends, relatives or familiar persons, and (b) underground lottery hosts that are Applications or websites, (7) 3 models for selecting the numbers for underground lotteries were home address numbers, numbers displayed on vehicle number plates, and ages of family members, (8) Most of the key informants purchased all forms of underground lotteries in terms of "the first and last digit numbers" or "2-digit numbers up and 2-digit numbers down" and both "alternate numbers" and "exact numbers", (9) Most of the key

informants set a budget for purchasing underground lotteries at the maximum of 1,200-1,500 baht per draw; 200-500 baht per person per draw on an average, (10) Most of the key informants won the underground lottery prize very often; every other month or every other draw, but some of them once in a while won the underground lottery prize; 2-3 times per year, (11) Most of the key informants won the underground lottery prize per draw at the maximum of 5,000-6,000 baht per draw, (12) Most of the key informants were superstitious when purchasing underground lotteries, especially the belief in winning the underground lottery prize of a certain draw, (13) Most of the key informants felt indifferent towards losing the underground lottery prize as they thought they are able to win the lottery prize for the next draw.

There are 3 significant causal factors related to underground lottery purchasing behaviors of Chompoo Samakkhi Credit Union Cooperative members, namely, (1) factor related to “underground lottery itself”, (2) “internal factor” of underground lotteries, and (3) “external factor” of underground lotteries. The factor related to underground lottery itself is divided into 4 minor factors as (A) easiness of choosing numbers, (B) easiness of purchasing underground lotteries, (C) customers spend less money purchasing underground lotteries but receive prize money equal to or greater than purchasing government lotteries and (D) underground lotteries offer a discount or commission to buyers. Internal factor of those who purchase underground lotteries is divided into 3 minor factors, i.e. (A) knowledge about laws on gambling, (B) underground lotteries are enjoyment rather than striving for income and (C) purchasing underground lotteries is taking a chance rather than gambling. The last factor is external factor of those who purchase underground lotteries, divided into 3 minor factors as (A) influence from friends, (B) influence from media, and (C) influence of gambling they used to play in the past.

## 6. Recommendations

There are 3 recommendations for the research as follow:

**(1) Policy recommendation** – it is considered proper that Chompoo Samakkhi Credit Union Cooperative should implement a policy on creating “Credit Union Cooperative lottery” by submitting a proposal to relevant agencies, such as Cooperative Promotion Department, so as to give an opportunity for studying about Credit Union Cooperative lottery issuance, similar to Bank for Agriculture and Agricultural Cooperatives lottery and Government Savings Bank lottery, including increasing an opportunity to people to make their own choices on purchasing Credit Union Cooperative lottery to compete for a prize in the same way as Bank of Agriculture and Agricultural Cooperative lottery and Government Savings Bank lottery.

**(2) Practical recommendation** – it is viewed as appropriate to allow Chompoo Samakkhi Credit Union Cooperative to prepare public media in the form of infographics or video clips to publicize the comparison between bank deposits and underground lottery purchase. The comparison shall be made in terms of earnings received from 1 year bank deposits and 1-year underground lottery purchase, to see which one gives better long-term earnings. In the meantime, disadvantages of underground lottery purchase should be publicized as well.

**(3) Academic recommendation** – it is viewed as proper to revive the legalizing underground lottery scheme from the perspective of former Thaksin government since the scheme is considered being able to seriously address the underground lottery problems. Meanwhile, the revenue obtained from the sales of legalized underground lotteries can be used for country development.

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