

POVERTY, GAMBLING, AND LAW IN THE DIGITAL ECONOMY

Mingkwan Prasertsiwaporn^{*}, Thoedsak Chomtohsuwan^{**}

^{*} Faculty of Economics, Rangsit University, Pathum Thani, Thailand

^{**} Corresponding author, Faculty of Economics, Rangsit University, Pathum Thani, Thailand

Contact details: Faculty of Economics, Rangsit University, 52/347 Phahon Yothin Road, Mueang Ake, Pathum Thani 12000, Thailand



Abstract

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The dark side of the underground economy has advanced alongside the bright side of economic progress through improved communications during this digital age (Kraiwanit, 2016). Poverty and inequality are issues that all countries must address (Rachman et al., 2021). This study investigates the level of poverty and gambling along with the relationship between poverty and gambling in the digital economy and explains the law and regulations governing poverty and gambling in the digital economy. A mixed methodology approach was utilised. For the quantitative aspect, closed-ended questionnaires were administered to 400 respondents, and the resulting data were analysed using a logit model. As for the qualitative component, the documentary method was employed, and the qualitative data were analysed using content analysis. The study reveals the significant roles played by poverty, gambling, and legislation in the digital economy. It is essential for the government and relevant agencies to implement control measures to mitigate the risks associated with problem gambling. Establishing laws such as social welfare programmes, employment regulations, and consumer protection measures can alleviate the impact of poverty and gambling. These legal frameworks ensure equitable access to essential resources and opportunities for financial betterment.

Keywords: Poverty, Gambling, Law, Regulation, Digital Economy

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1. INTRODUCTION

Digital technology development and application have expanded dramatically and globally (Withupassakan et al., 2022). The digital age has ushered in a new stage of globalisation characterised by advances in information and communication technology (ICT), as well as the widespread use of the Internet and mobile communications. The computer and new ICTs play crucial roles in this phase of globalisation by creating a unified communication system and establishing an integrated financial and information space. The use of advanced technologies such as artificial intelligence (AI) and big data demonstrates the coexistence of the real and virtual worlds, making human life more comfortable and shrinking

our world (Limna et al., 2022; Jangjarat, Kraiwanit, Satityapong, et al., 2023). Digital technology development and application have expanded dramatically and globally. However, the progress in communication technology has also had a downside, with the underground economy growing in tandem with the brighter aspects of economic advancement during the digital age (Kraiwanit, 2016).

Millions of people continue to live in poverty around the world, many of whom lack access to food, clean drinking water, and sanitation (Khamken et al., 2020). Poverty and inequality are issues that must be addressed by all countries, including members of the Association of Southeast Asian Nations (ASEAN). Accelerating economic growth, according to theoretical and empirical studies, should reduce poverty due to structural changes,

though this has not always occurred. Meanwhile, corruption has hampered the economic development process and exacerbated inequity and poverty (Rachman et al., 2021). As economies around the world have contracted and the coronavirus pandemic has spread, millions of Thais have been forced into poverty. The shrinking economy has disrupted household incomes and consumption growth, while the spread of the coronavirus increased unemployment and household debt, exacerbating the poverty situation (Khamken et al., 2020).

Quality of life is a highly subjective measure of happiness that is an important factor in many financial decisions. Financial security, job satisfaction, family life, health, and safety are all factors that influence one's quality of life, and they vary according to personal preferences (Kagan et al., 2022). Low life quality denotes a lower standard of living in the absence of basic needs as well as social, cultural, emotional, and spiritual needs. A low quality of life indicates a low standard of living. With such a low standard of living, it is difficult to find work; unemployment means little or no income for the family. It promotes a low quality of life for a variety of reasons. Low income reduces one's standard of living. Poverty results from a family's low income. Because the family income is insufficient to meet the needs of the family, there is dissatisfaction. Thus, a low income could lead to a low quality of life (Nuru, 2022). Poverty is a lack of adequate financial resources, which causes individuals, households, and entire communities to be unable to subsist or acquire the necessities for a happy life. This means being so poor as to struggle to obtain food, clothing, shelter, and medicines (Chen et al., 2023).

Several studies have been conducted on poverty and gambling. For instance, Pothisiri et al. (2022) examined the association between the health worries of urban older people in Thailand and covariates related to income and non-income poverty, noncommunicable diseases, and metabolic risk factors. Scott (2017) provided a brief background to lottery practice in modern Thailand, along with the contested relationship between the lottery and the government, and investigated how various media disseminate specific lottery numbers and provide a forum for the creation of lottery lore and new religious networks for prosperity seekers. Still, few studies have been conducted on poverty and gambling, and law and regulations, in the digital economy. The purpose of this research is to investigate the level of poverty and gambling, and the relationship between poverty and gambling in the digital economy, and to explain the law and regulations governing poverty and gambling in the digital economy. A mixed methods approach was employed in this study. The quantitative part involved distributing closed-ended questionnaires to 400 participants, and the collected data were examined using a logit model. In the qualitative aspect, the documentary method was utilised, and content analysis was conducted on the qualitative data. The research findings highlight the significant roles of poverty, gambling, and legislation in the digital economy. The government and relevant organisations must implement measures to address the risks associated

with problem gambling. The enactment of laws such as social welfare programmes, employment regulations, and consumer protection measures can help mitigate the impact of poverty and gambling. These legal frameworks ensure fair access to essential resources and opportunities for financial improvement. The academic contributions of this study lie in its methodological approach, while the policy contributions focus on providing actionable recommendations for government and relevant organisations to address the identified risks and challenges associated with problem gambling in the digital economy.

The research is divided into six major sections. Section 1 is an introduction to the research. Section 2 is a review of the literature. Section 3 presents the research methodology. Section 4 contains the results. Section 5 contains the discussions of the study, while the final Section 6 includes the conclusions of the study.

2. LITERATURE REVIEW

Millions of Thais have fallen into poverty due to economic contraction and the spread of the coronavirus pandemic (Khamken et al., 2020). The shrinkage of the economy has disrupted household incomes and consumption growth, while the pandemic has led to increased unemployment and household debt, exacerbating the poverty situation. Based on Khamken et al.'s (2020) findings, the sufficiency economy philosophy advocates moderation, reasonableness, and prudence as a sustainable development approach rooted in knowledge and virtue. The principles of this philosophy are consistent with the sustainable development goals of eradicating poverty and reducing inequality to achieve sustainable development. Its application has been effective in eradicating poverty and ensuring food security, leading to long-term economic growth and sustainable consumption and production. Furthermore, Durongkaveroj and Ryu (2019) conducted a study that analysed a distinctive data set composed of labour force surveys and tariff data to investigate how Thailand's accession to the World Trade Organisation (WTO) in 1995 impacted poverty reduction. Their findings indicated that provinces with a greater number of employers in industries subject to larger tariff reductions saw higher rates of poverty reduction and income growth compared to those with fewer employers. The study further revealed that this effect was more noticeable in urban areas and could be attributed to labour mobility.

According to Ahaibwe et al. (2016), the gambling industry in Uganda has experienced a significant rise in popularity and prevalence over the past two decades. Since the year 2000, the industry has diversified and introduced new modes and facilities beyond traditional forms of gambling like casino gambling and national lotteries, such as sports betting and online betting. Unfortunately, individuals from lower-income brackets tend to spend a higher proportion of their income on gambling than their wealthier counterparts, leading to a displacement effect on household necessities and savings. Moreover, problem gambling has become a concern due to the industry's growth.

Although the gambling industry's share of total revenue is still relatively small, it is growing. However, qualitative evidence suggests that many aspects of lottery and gaming law are outdated and do not account for the industry's unprecedented growth and new modes of gambling. Additionally, the regulatory body has limited statutory powers and capacity issues, hindering its ability to regulate the industry comprehensively and effectively.

In a recent study, Sonsuphap (2022a) examined the illegal lottery businesses in several Thai provinces, including Chiang Rai, Nakhon Ratchasima, Rayong, and Phuket, from various perspectives, including economic, political, and social. The research findings showed that the illegal lottery's cash flow was equivalent to 0.91% of Thailand's gross domestic product (GDP) in 2019 and 0.93% of Thailand's GDP in 2021. It also accounted for 5.10% of the government fiscal year in 2019 and 4.56% of the government fiscal year in 2021. The Budget Bureau has been the primary source of revenue for community leaders such as politicians, government officials, and national or local authorities. Large, secretive organisations in Thailand are responsible for administering and regulating illegal lotteries. As a result, changes in policy or greater flexibility are necessary for both the domestic market mechanism and the global gambling industry. Furthermore, Sonsuphap (2022b) explored the structure of Thailand's illegal economy and the connection between money laundering and three types of illegal activity: drugs, gambling, and corruption. According to the study, strong demand and supply within Thailand and along its borders have created a significant black market in the country, with money laundering occurring through various channels. The extralegal economy in Thailand has a structural relationship with the official economy's imperfections and the degree to which the state market mechanism intervenes with various measures. Because of the complexities of the illegal economy, numerous agencies are involved, resulting in an information system that cannot easily classify atypical transactions. Consequently, it is a significant challenge and impediment to assembling the entire litigation quickly.

Limited information exists regarding the epidemiology, prevention, and treatment of gambling disorder in Nigeria, despite the country's status as the second-largest online sports gaming market in Africa. Okechukwu (2022) stressed the importance of conducting a comprehensive nationwide epidemiological study on gambling disorder resulting from compulsive sports betting in Nigeria. To effectively combat gambling disorder in Nigeria and mitigate its negative public health consequences, a nationwide surveillance effort is crucial. This initiative would enable the determination of gambling disorder's epidemiology, risk factors, as well as prevention and treatment measures within the Nigerian context. It is essential to establish stringent regulations for both legal and illegal online and offline sports betting activities, in order to exert control and minimise the associated risks. Additionally, implementing a comprehensive mental health-care delivery policy is necessary to address gambling addiction and the psychiatric comorbidities associated with

gambling disorder. This policy would facilitate accurate diagnosis, effective treatment, and relapse prevention for individuals with gambling disorder. Establishing a well-funded and functional mental health-care system, along with a robust research framework, would enable the delivery of efficient mental health care to individuals at risk of gambling disorder and those diagnosed with gambling disorder in Nigeria. By expanding access to and utilisation of mental health treatment services, the prevalence of gambling disorder and its associated comorbidities could be significantly reduced in Nigeria.

Ansari (2022) examined how cartographic and statistical registers of poverty function as geo-legal technologies within evolving visual economies, influencing the ways in which we perceive and obscure poverty in urban landscapes. By drawing on critical cartography and digital urbanism, the research investigates the aesthetic role of digital maps and data in shaping the legal geographies of urban poverty. The study begins with an exploration of the controversy surrounding Google Maps' mapping of favelas in Rio de Janeiro in 2013. It argues that the sociospatial encoding of poverty plays a pivotal role in activating responses to poverty and perpetuating correlations between poverty and criminality. This argument adopts a post-representational approach to maps, considering their inscriptional, propositional, and normative functions. The study critically examines cartography, statistics, and law as devices of global governance that aesthetically shape poverty and its manifestations in the city. These mechanisms not only document poverty but also contribute to the creation of a world where poverty is represented, simultaneously influencing spatial transformations. Thus, the study conceptualises poverty as an aesthetic category subjected to ongoing geo-legal modulations.

3. RESEARCH METHODOLOGY

Mixed methods were utilised as the research strategy. To gather quantitative data, closed-ended questionnaires were administered, which were developed based on reliable and valid research data. Additionally, the questionnaire was pre-tested on 30 respondents to refine it, as recommended by Limsangpetch et al. (2022) and Sitthipon et al. (2022). The validity of the measurement instrument was also evaluated, following the recommendations of Jangjarat, Kraiwani, Limna, et al. (2023). The Cronbach's alpha coefficient of reliability was determined to be 0.91, indicating that the items were sufficiently consistent to be reliable. The study focused on the working-age population of Thailand, aged 18 and over, who live in five different regions of Thailand (Northern, Eastern, Northeastern, Central, Southern, and Western) and have gambled at least once. The target population size was unknown. A survey with a 95% confidence level required a minimum of 385 cases to be collected using convenience sampling, with a sample error of 5% and a precision level of 95% (Limna, Kraiwani, & Siripipatthanakul, 2023). A total of 400 participants were included in the study, exceeding the required sample size. The collected data were analysed using the logit model, a statistical model that predicts the probability of an event happening by

modelling the log-odds for the event as a linear combination of one or more independent variables (Smita, 2021).

The documentary method was employed to examine the laws and regulations on poverty and gambling in the digital economy. The documentary method is a technique used to classify, investigate, interpret, and identify the limitations of physical sources, most commonly written documents in the public or private domain such as personal papers, commercial records, state archives, communications, or legislation (Payne & Payne, 2004). Document analysis is a qualitative research method that involves the examination and interpretation of data to uncover meaning, enhance understanding, and draw conclusions. This approach systematically analyses documents to extract meaning and gain insights into a particular phenomenon. Typically, document analysis is employed alongside other qualitative methods, such as interviews, to achieve a comprehensive understanding of the topic under investigation. It offers a wide range of data sources, including historical context, policy documents, and media coverage, which greatly assists in exploring intricate social phenomena (Altheide & Schneider, 2013; Lumivero, 2020). Qualitative content analysis typically begins with the systematic transformation of a large amount of text into a concise summary of key findings (Siripatthanakul et al., 2022). This method is used to explain and quantify specific phenomena comprehensively and objectively through valid inferences derived from verbal, visual, or written data; it is known as content analysis (Limna, Kraiwanit, Jangjarat, Klayklung, et al., 2023; Limna, Kraiwanit, & Jangjarat, 2023; Viphanphong et al., 2023). Therefore, content analysis was employed to analyse the qualitative data in this study.

4. RESULTS

4.1. The level of poverty and gambling along with the relationship between poverty and gambling in the digital economy

The respondents consisted of 216 females (54%), 171 males (42.75%), and 13 other genders (3.25%).

Table 3. Poverty levels and different types of gambling

Poverty level	Lottery	Underground lottery	Football betting	Boxing betting	Fighting cocks betting	Casino	Others
Quality of life	85.20%	70.80%	8.40%	3.60%	5.20%	8.80%	2.80%
Low quality of life	66.93%	70.08%	9.45%	5.51%	7.09%	13.39%	2.36%
Poor	73.91%	47.83%	13.04%	4.35%	8.70%	13.04%	0.00%

As seen in Table 4, the majority of respondents (66.40% of the quality-of-life group, 73.23% of the low-quality-of-life group, and 60.87% of the poor

Table 4. Poverty levels and causes of gambling

Poverty level	To earn more money	For debt repayment	For entertainment
Quality of life	66.40%	31.20%	50.00%
Low quality of life	73.23%	33.07%	29.92%
Poor	60.87%	13.04%	56.52%

The majority of the sample groups lack knowledge, lack planning, and over-gamble, all of which indicate problem gambling. As shown in Table 5, the majority of the quality-of-life group

The sample group's youngest member was 18 years old, and the oldest was 85 years old. The average age was 40.13 years old. The majority of the respondents (242) had education below a bachelor's degree, representing 60.50%; those with education to a bachelor's degree or higher represented 39.50%. The majority of the respondents were married (176 people, 44%), while 172 were single (43%), and 52 divorced or widowed (13%). Moreover, most of them (359) had occupations, accounting for 89.75%, while 41 had no occupation, accounting for 10.25%. The sample group had the lowest monthly income of 200 baht and a highest monthly income of 110,000 baht, with an average income of 17,278 baht per month.

As shown in Table 1, the majority of respondents (250) had a quality of life, accounting for 62.50%, while 31.75% had a low quality of life and 5.75% were poor.

Table 1. Poverty levels

Poverty level	Frequency	Percentage
Quality of life	250	62.50
Low quality of life	127	31.75
Poor	23	5.75
Total	400	100.00

As shown in Table 2, the quality-of-life group has the highest proportion of online gambling, accounting for 31.60%, followed by the poor group at 21.74% and the low quality of life group at 18.90%.

Table 2. Poverty levels and online gambling

Poverty level	Does not gamble online	Gambles online
Quality of life	68.40%	31.60%
Low quality of life	81.10%	18.90%
Poor	78.26%	21.74%

Table 3 shows that most of the quality-of-life group prefers to gamble on the lottery (85.20%). The majority of the low-quality-of-life group prefers to gamble on the underground lottery (70.08%), while most of the poor group prefers to gamble on the lottery (73.91%).

group) gambled for the same reasons. They wanted to make more money and be wealthy.

(76%) gambled more than 2% of their income; 96.85% of the low-quality-of-life group gambled more than 2% of their income; and 100% of the poor group gambled more than 2% of their income.

Table 5. Poverty levels and gambling value per income

Poverty level	Gambling \leq 2% of income	Gambling $>$ 2% of income
Quality of life	24.00%	76.00%
Low quality of life	3.15%	96.85%
Poor	0.00%	100.00%

Table 6 shows the poverty levels and income before and after gambling. Income before gambling for the quality-of-life group equaled 62.50%. Income after gambling for the quality-of-life group equaled 53.75%. Income before gambling for the low-quality-of-life group equaled 31.75%. Income after gambling for the low-quality-of-life group equaled 36.25%. Income before gambling for the poor group equaled 5.75%. Income after gambling for the poor group equaled 10.00%. The income of 33 members of the quality of life group has been reduced until they fall into the general poverty group, while the income of six people has been reduced to the point where they fall into poverty. The income of 13 people in the low-quality-of-life group has been reduced until they fall into the poor group, and there are four

generally poor gamblers who gained additional income from gambling, thus entering the quality-of-life group. Two poor gamblers made more money from gambling in the last year, elevating them from the poor group to the generally poor group. It was concluded that gambling made 39 people poorer, representing 9.75% of the sample; there were only four people, representing 1% of the sample group, whose income increased so that they were not poor.

Table 6. Poverty levels and income before and after gambling

Poverty level	Income before gambling	Income after gambling
Quality of life	62.50%	53.75%
Low quality of life	31.75%	36.25%
Poor	5.75%	10.00%
Total	100%	100%

As shown in Table 7, the analysis of factors affecting poverty using logit model confidence was between 90% and 99%, and the accuracy of the model (R-squared) was 0.6504, or 65.04%.

Table 7. Factors affecting poverty by logit model method

Factors	Coefficient	Prob.	Marginal effect
Constant	-5.0466	0.0004*	-1.43%
Internet access	-0.1779	0.8643	-0.14%
Online payment	-2.3038	0.0459**	-0.92%
Online lottery	1.4607	0.3106	0.44%
Online underground lottery	-0.1925	0.8757	-0.13%
Online football betting	0.7447	0.6109	0.21%
Online casino	1.5202	0.3276	0.41%
Lottery	-0.6407	0.4727	-0.17%
Underground lottery	0.9053	0.3688	0.31%
Football betting	0.6861	0.5198	0.15%
Casino	0.1488	0.9084	0.04%
Percentage of gambling value to income	0.0478	0.0000*	0.01%
No education	-0.5237	0.7261	-0.22%
No occupation	2.3054	0.0575***	0.66%

Note: * indicates that the confidence value is not less than 99%; ** indicates that the confidence value is not less than 95%; *** indicates that the confidence value is not less than 90%.

The factor of Internet access had no effect on poverty. People with knowledge and access to online money transfer technology are more negatively impacted by poverty than those without access to online money transfer technology when it comes to factors in accepting or paying online. However, people who have access will be able to earn more and have access to a fair loan source to expand their career opportunities than those who do not. There is no specific type of gambling that has a positive effect on poverty in either an online or an offline format: all types of gambling reduce income and can lead to poverty. When it comes to gambling cost factors, the higher the gambling-to-income ratio, the greater the impact on poverty. In terms of education, a lack of education either has no effect on poverty or causes it. Due to an unstable income, unemployed people, including students and retirees, have the opportunity to gamble and change their status from poor to extremely poor or destitute. People who have access to online accepting and paying technology are 0.92% less likely to gamble and become poor than those who do not have access to online accepting and paying technology. People who gamble have a 0.04% chance of becoming poorer.

4.2. The law and regulations governing poverty and gambling in the digital economy

Poverty, gambling, and the law are all intertwined in various ways. To begin, poverty and gambling are linked because people who live in poverty are more likely to engage in gambling as a way to escape their financial difficulties. However, gambling can exacerbate poverty because people who lose money may find themselves in even more financial trouble. Secondly, the law regulates gambling activities and protects individuals from potential gambling harm such as addiction and financial loss. Laws may also have an impact on poverty by regulating access to gambling, as poor people are more vulnerable to the negative effects of gambling and may require more protection. Finally, the law plays a role in addressing poverty by implementing social welfare programmes and policies that aim to alleviate poverty and support vulnerable individuals and communities. These policies may include programmes such as food assistance, housing subsidies, and job training, which can help individuals and families to rise out of poverty and decrease their reliance on activities such as gambling for survival.

Laws can play an important role in reducing the impact of poverty in several ways:

- **Social welfare programmes:** Governments can create laws that establish social welfare programmes designed to help those living in poverty. Such programmes may include access to healthcare, education, affordable housing, and food assistance.

- **Minimum wage laws:** Governments can enact laws that establish minimum wages that help prevent workers from falling into poverty. Minimum wage laws can help ensure that workers receive a living wage and can support themselves and their families.

- **Employment laws:** Governments can create laws that protect workers' rights and ensure that they are treated fairly by their employers. These laws may include protection against discrimination, harassment, and unfair labour practices.

- **Tax policies:** Governments can use tax policies to redistribute wealth and reduce income inequality. For example, progressive tax systems can require those with higher incomes to pay a higher percentage of their income in taxes, which can be used to fund social welfare programmes that benefit those living in poverty.

- **Consumer protection laws:** Governments can create laws that protect consumers from predatory lending practices, high-interest loans, and other financial scams that can lead to poverty.

The regulation of online gambling in developing countries can vary widely depending on the specific country and its legal system. In many developing countries, online gambling may not be explicitly regulated or may be subject to limited regulation, leaving it a legal grey area. However, some developing countries have taken steps to regulate online gambling. For example, some countries have created licensing systems that allow the legal operation of online gambling sites within their borders. These licensing systems typically require operators to meet certain standards and may include provisions aimed at protecting consumers from fraud and other forms of exploitation. Other countries have taken a more restrictive approach to online gambling, prohibiting it altogether or imposing harsh penalties for those who engage in or facilitate online gambling activities. These restrictions may be based on cultural or religious beliefs, concerns about the potential negative effects of gambling on society, or other factors. Overall, the regulation of online gambling in developing countries is a complex and evolving issue and one that requires careful consideration of the legal, social, and economic implications of different policy approaches. It is important for countries to evaluate their options carefully and to work to establish effective regulatory frameworks that balance the need to protect consumers and promote responsible gambling with the need to support economic growth and development.

5. DISCUSSION

This study has investigated the level of poverty and gambling, and the relationship between poverty and gambling in the digital economy, and has explained the laws and regulations governing poverty and gambling in the digital economy. People still lack knowledge and understanding of financial

management and debt management. As a result, people of all ages should be encouraged to gain basic financial knowledge. This may begin with the family's head, who influences family financial decisions, and then continues to disseminate knowledge to family members. Online media platforms such as Line, Facebook, and Website have an impact on people who want to get into the gambling industry. Vulnerable populations appear to be at high risk of exposure to gambling marketing. As a result, the government and relevant agencies should implement control measures to ensure gambling is conducted in a manner whereby the potential for harm associated with problem gambling is minimised. Establishing social welfare programmes, minimum wage laws, employment laws, tax policies, and consumer protection laws can help reduce the impact of poverty and gambling. These laws can help ensure that everyone has access to necessities and opportunities to improve their financial situation. Vongsinsirikul (2010) confirmed that socioeconomic and demographic data are important predictors of gambling participation and spending. Old gamblers enjoy number games such as the government lottery and the underground lottery, whereas adolescents enjoy football betting. The majority of casino customers were older gamblers, but the number of young gamblers participating in casinos has increased significantly. Amonhaemanon (2022) discovered that financial literacy, confidence, risk tolerance, and demographic characteristics were significant predictors of gambling behaviour. The older the gamblers, the more addicted they became to gambling. Furthermore, the more people perceived themselves as having a high level of financial literacy, the more they gambled. Sonsuphap (2022c) indicated that the success of gambling management in Singapore, Hong Kong, and Macau is due to the collaboration of many sectors and the allocation of adequate budgets. Thailand's government has complete control over gambling concerns, but there are no government entities specifically responsible for gambling issues, which complicates management. In addition, a lack of funds may result in poor management planning. The three countries have had success in preventing gambling by implementing strong national programmes and strategies. The goal of these programmes is to help at-risk students overcome or prepare for addiction issues. Thailand must prioritise gambling education, financial literacy, and collaboration among all relevant agencies to achieve success in gambling management and prevention.

6. CONCLUSION

This study sheds light on the intricate relationship between poverty, gambling, and the law in the digital economy. It underscores the coexistence of the dark and bright sides of economic progress in the digital age, where advancements in communication have facilitated the growth of the underground economy alongside positive developments. The study's investigation into the level of poverty and gambling, as well as their correlation in the digital economy, provides valuable insights into these complex issues. By utilising a mixed methodology approach, combining quantitative analysis through closed-

ended questionnaires and qualitative analysis through the documentary method and content analysis, the study offers a comprehensive understanding of the subject matter. The findings emphasise the significant roles played by poverty, gambling, and legislation within the digital economy. To address the risks associated with problem gambling, it is crucial for governments and relevant agencies to implement effective control measures. This includes the establishment of regulatory frameworks, such as social welfare programmes, employment regulations, and consumer protection measures. These measures are essential for mitigating the impact of poverty and gambling, ensuring equitable access to essential resources, and creating opportunities for financial improvement.

From a practical perspective, the findings emphasise the need for governments and relevant agencies to implement control measures to address the risks associated with problem gambling. This could involve developing regulations, policies, and interventions to promote responsible gambling practices and reduce the negative impacts on individuals and society. From a managerial standpoint, the study highlights the importance of organisations, particularly those in the gambling industry, to adopt responsible business practices. This includes implementing measures to detect and address problem gambling among their customers and promoting social responsibility. Academically, the study contributes to the existing knowledge by investigating the relationship between poverty and gambling in the digital economy. It provides insights into the prevalence and implications of these phenomena and offers a foundation for further research in this area. Theoretically, the study underscores the significance of poverty, gambling, and legislation in the digital economy. It supports the understanding that socioeconomic factors and regulatory frameworks play crucial roles in shaping the dynamics of gambling behaviour and its consequences in the digital context.

This study contributes to the existing knowledge base, both practically and academically, by highlighting the need for responsible practices in the gambling industry, as well as the importance of

socioeconomic factors and legal frameworks in shaping the dynamics of the digital economy. It calls for continued research and collaborative efforts to address poverty, inequality, and their interplay with gambling in the digital era.

Despite its contributions, this study has some limitations that should be acknowledged. Firstly, the sample size of 400 respondents may not fully capture the diversity and complexity of the digital economy and its relationship with poverty and gambling. Future research could consider expanding the sample size or targeting specific demographic groups to obtain a more comprehensive understanding. Secondly, the study relied on self-reported data from closed-ended questionnaires, which may be subject to response biases and limited in capturing nuanced perspectives. Incorporating more qualitative approaches, such as interviews or focus groups, could provide deeper insights into the lived experiences and motivations of individuals involved in poverty and gambling within the digital economy. Additionally, the study focused primarily on the impact of poverty and gambling in the digital economy, but other relevant factors, such as technological advancements, cultural influences, and policy contexts, may also play significant roles. Future research could explore these factors in greater detail to obtain a more holistic understanding of the subject matter. Lastly, the study primarily examined the role of government and relevant agencies in addressing poverty and gambling. Future research could explore the involvement of other stakeholders, such as non-profit organisations, educational institutions, and the private sector, in developing and implementing initiatives to mitigate the negative impacts and promote sustainable economic growth within the digital economy. Addressing these limitations and conducting further research in these areas will contribute to a more comprehensive understanding of poverty, gambling, and their implications in the digital economy, ultimately informing the development of evidence-based interventions and policies to mitigate risks and promote equitable economic opportunities.

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