

Gambling Behaviors in Armenia: Cultural Influences and the Post-Soviet Shift

By

Hasmik Asatryan

Presented to the

Department of English & Communications

in Partial Fulfillment of the

Requirements for the Degree of Bachelor of Arts

American University of Armenia

Yerevan, Armenia

May 18, 2025

## Table of Contents

<b>Abstract</b> .....	3
<b>Introduction</b> .....	4
<b>Literature review</b> .....	6
<b>Research question</b> .....	11
<b>Methodology</b> .....	11
<b>Content Analysis</b> .....	14
<b>Survey Results</b> .....	21
<b>Discussion and Analysis</b> .....	31
<b>Conclusion</b> .....	40
<b>Bibliography</b> .....	42

## Abstract

While the digital world keeps growing, so does online gambling, with so many creative and attractive options for people to engage in. Even though the idea of gambling is simple and universal, the behaviours and practices differ from country to country, and more significantly, from culture to culture. There have been a number of research studies conducted in different countries in order to reveal the correlation between the culture and the gambling behaviours of the given culture, as well as the role culture plays in shaping those behaviours and practices. However, Armenia - a country where gambling has increased rapidly and become a major phenomenon, has not been studied yet. This research aims to fill that gap, exploring the reasons why gambling became so prevalent among Armenians, as well as the cultural and societal roles in gambling behaviours in Armenia.

## Introduction

Gambling is as old as human civilization is, and people used to gamble or bet even before they were able to count numbers. Whether it was a dice game in Ancient Egypt or betting on which gladiator would survive in combat in Ancient Rome, it has always been a common practice designed to entertain people, existing in all cultures and time periods in one form or another. The psychology behind gambling is complex, but the core seems simple - the excitement of risk-taking and unpredictability mixed with the dazzling allure of the potential and effortless reward.

While gambling has always been centered around the pursuit of profit, at some point, it stopped being a form of entertainment and became a multi-billion-dollar industry. When technology advanced, a dramatic change occurred in the gambling landscape, as next to opulent and fancy casinos, equally alluring online casinos started to emerge, catching the customers' eye with flashy advertisements and vivid and captivating visuals, offering the same excitement and opportunity to win, from the comfort of their home, in the new digital era. As a result, online gambling emerged, marking the rise of what is now known as iGaming. Soon enough, iGaming became a dominant force in the gambling industry. It's huge and rapid success was mostly connected to the convenience that it had to offer - gamble from anywhere, anytime, as hundreds and thousands of live-streamed games, slots, sports betting, poker, as well as mobile apps and interactive features are just a touch away.

This change had an impact on the gaming scene everywhere, and Armenia was no exception, particularly because it had recently gained its independence from the Soviet Union in 1991. Thus, ultimately, the nation changed from a legalized gambling atmosphere to one that

allowed gambling more easily.. With all of the uncertainty and difficulties that came with this newfound freedom, the conditions were ideal for iGaming to flourish. Due to people's financial difficulties and high unemployment rates, gambling appeared to be a simple method to escape reality and try one's luck at making a sizable sum of money with little work. On top of this, the fast influx of Western influences and now a market-driven economy instead of the previous, state-controlled one fueled the gambling behaviors in Armenia and made it highly widespread and popular. Over time, the government has made steps to regulate the industry to reduce its widespread appeal and popularity. In particular, the Armenian government has imposed strict regulations on gambling advertising, outlawing advertisements for gambling, lotteries, and betting in all public areas, including streets and public transport.

However, despite all of these laws, gambling is still very common in Armenia. This raises important concerns regarding why gambling, and in particular iGaming, is still so prevalent in Armenia in spite of all the government's efforts to regulate it, as well as what causes are responsible for the high number of gamblers in the nation. When it comes to understanding these questions, research in other countries has shown that one of the variables that plays an important role in shaping gambling behaviors in a given nation is the cultural factor. Studies have examined how social norms, historical contexts, and cultural attitudes toward risk, luck, and wealth influence gambling patterns. But when it comes to Armenia, there is a clear void in the existing literature on this topic. Other than a few studies that focus on the legal aspects and the effectiveness of market controls, there is no research focusing on the factors influencing gambling behaviors in Armenia. This leaves many unanswered questions about how Armenia's unique culture, in addition to the transition from Soviet-era to independence, plays a role in the high gambling rates in the country. The following study aims to fill this gap by answering the

unanswered questions and revealing the role that culture plays in shaping the gambling landscape in Armenia.

## Literature Review

In recent years, gambling has become very popular among Armenians, and it has turned into one of the most substantial industries in the Armenian economy. Despite being regulated and usually perceived as a negative behavior, the rates of gambling are becoming higher and higher each year. According to the National Assembly of the Republic of Armenia, as presented in the *Report on the monitoring of Internet gambling*, in 2018, the monthly number of online gamblers in Armenia was 18093, and it was 44082 in 2020, which means that in 2 years, the number of online gamblers has doubled at least. Moreover, according to the report, the revenue generated by the four main companies that lead the industry in Armenia has increased by 5 times in the same timeline, making it about 32% of Armenia's gross domestic product. While the country benefits from the tax revenue generated by the industry, it still remains a high-risk industry, with the possibility of outflow of funds or money laundering.

In contrast with these high gambling rates that are seen nowadays, a few decades ago, gambling practices simply did not exist in Armenia, as gambling was banned and condemned by the Soviet Union. However, the collapse of the Soviet Union and Armenia's independence brought the legalization of gambling and its rapid expansion. In order to understand the underlying reasons for this dramatic change and why gambling behaviors have escalated in Armenia, we should take a close look at this transition. According to L. Haworth (2008), in *Russian roulette? Gambling in the post-Soviet era*, gambling was seen as a bourgeois activity by

the government of the Soviet Union, which was something against socialist values, and for this reason, it was not allowed. Haworth discusses the case of Russia, in which, similar to Armenia, the gambling landscape immediately started to shape and rapidly grow, mainly due to the shift from prohibition to widespread availability. This shift has also strongly influenced the gambling landscape in Armenia. As A. Hovhannisyan (2014) discusses in his paper *Some technologies of socio-psychological adaptation of post-Soviet transforming society*, the rapid rise of gambling in Armenia can be attributed to the socio-psychosocial adaptations and the transformations that Armenia has gone through as an independent country in the post-Soviet era. According to Hovhannisyan, this transformation is performed in three main verticals: technical-economic, property relations, and political and cultural. When the transformation in these verticals is not smooth, there are several issues that can arise in a country like Armenia trying to adapt to a new environment. One of the most important issues that Hovhannisyan discusses is the economic hardship that people in the post-Soviet era experience. As a result of the economic crisis and especially high unemployment rates, people are put in a vulnerable position where the idea of winning a large amount of money with almost no effort and in a very short period of time becomes appealing and extremely hard to resist, even if the chances are small. This is why gambling appeared as a perfect solution to the economic struggles at the beginning of the post-Soviet era (Hovhannisyan, 2014).

While the shift from being part of the Soviet Union to being an independent country has been important in the changes in gambling behavior, simply putting all the responsibility on the economic hardship would be wrong, as culture also plays an important role in shaping the gambling behaviors of a given country. As N. Raylu and T. P. Oei (2004) discuss in their paper, *the Role of Culture in Gambling and Problem Gambling. Clinical psychology review evidence*

shows that there are some cultural groups that are more likely and more vulnerable to starting to gamble. They discuss several factors that may play an important role in gambling behaviors, such as familial/genetic, sociological, and individual. They also highlight and discuss three cultural variables that are influential in the processes of gambling: cultural values and beliefs, the process of acculturation, and the influence of help-seeking behaviors that are culturally determined. While these have been examined in the Western gambling literature, they also need to be examined in other groups, as well as in Armenia. Another study that proves these cultural variables play an important role in gambling rates is *Acculturation and Gambling in Asian Americans: When Culture Meets Availability* by W. Kim. The author discusses the culture, social environment, and acculturation as decisive factors for gambling rates among Asians, which are significantly lower in Asian countries compared with Western countries, where Asians tend to gamble more. With the Asian example, this study shows valuable insights into how moving from one environment and culture where something is not easily accessible or not an approved practice to another environment where the same thing is easily accessible and normalized affects people's behaviors (Kim, 2011). The findings of this study are parallel with the gambling behaviors in Armenia since the way gambling rates go up among Asians when they are moved to another country or environment where gambling is normal or not condemned. Similarly, the gambling rates went up when Armenians were faced with their social landscape by moving from the Soviet Union to an independent state where gambling was not banned and, thus, had availability. The next source that discusses gambling in a cultural context is *Gambling Cultures: Studies in History and Interpretation* by J. McMillen. In this book, different ways in which cultural beliefs and background influence gambling behaviors are discussed. It analyzes how different cultures and different societies look at and interpret gambling, how it is integrated into

social rituals, viewed as an indicator of luck or fate, or considered a morally and ethically questionable act (McMillen, 2014). These are all great frameworks for measuring the extent of gambling behaviors being culturally defined, and research is needed to apply these insights to the case of Armenia to understand how gambling behaviors in Armenia reflect Armenians' cultural beliefs.

Since all the literature discussed so far directly or indirectly suggests that gambling rates are connected to the accessibility of gambling, we should also consider a case where two different groups of people have the same environment to see whether or not there are any differences. In his comparative study *Socio-cultural contexts of gambling: A comparative study of Finland and France*, V. Marionneau (2015) discusses the differences in gambling behaviors in two different countries, Finland and France, two countries where gambling rates are high. Both of these countries are European and have almost the same level of availability and accessibility of gambling, which suggests that any differences found would not be tied to gambling being accessible versus prohibited. According to Marionneau, even when gambling is equally accessible, cultural beliefs and societal norms play a huge role in shaping gambling behaviors. As his comparative analysis shows, while France and Finland have similar gambling accessibility, the practices and behaviors still differ based on the cultural context of each country. For example, while Finnish people find gambling as a form of social interaction or a way to spend leisure time, French people have relatively more negative perceptions of gambling (Marionneau, 2015). So, Marionneau's study further reinforces the need to take into account cultural and societal factors while analyzing gambling behavior, especially in a country like Armenia, given its multi-layered and deeply rooted culture. Another source that analyzes different cultural factors that lie under the reasons why people gamble is *Why People Gamble: A*

*Qualitative Study of Four New Zealand ethnic groups* by S. Tse et al. The study focuses on New Zealand since it is one of the most multicultural countries. Four ethnic groups - Māori, Pacific, Asian, and Pākehā/New Zealand European, were studied qualitatively, taking into account the environmental, cultural, and social factors that each one of the representatives from these ethnic groups carried. The study revealed five main themes on why people gamble, which were economic (expectation of winning money), personal (excitement or relaxation), recruitment (because of advertising), environmental (accessibility and availability), and social (influence of family and friends). It is interesting that the majority of the participants stated that they expect to win money not as a form of additional income but in order to be able to pay their bills and catch up with the rest of society (Tse et al., 2003). So, according to the study, the most mentioned reason for gambling is economic hardships, which we discussed in the case of Armenia as well. Another interesting factor discussed by S. Tse. et al. is the social factor, which ties in with the influence of people around them, such as friends or family. The influence can be in both ways - either by hearing that other people won a certain amount of money or by normalizing it even from a very young age, by playing games on bets, or by encouraging gambling behavior (Tse et al., 2003). Overall, the findings of this study are crucial and offer a valuable framework for analyzing sociocultural factors that influence gambling behaviors in Armenia.

All the sources discussed above are crucial in understanding the cultural, economic, and social factors that significantly influence gambling behaviors. These sources provide valuable insights into the shift from a gamble-free Soviet Union to an independent Armenia with gambling accessibility, along with its hardships and consequences. The reviewed literature also provides great frameworks for understanding how cultural, economic, and social contexts shape

gambling behaviors in Armenia and how those factors influenced gambling to become so prevalent in Armenia.

### **Research Question**

This research is conducted in order to answer several questions regarding the role of culture in shaping gambling behaviors in Armenia. The central research question that this study will answer is: “What factors contribute to the high rates of gambling in Armenia despite market regulation?”. This question seeks to explore the influence of any economic, historical, cultural practices and social norms on the prevalence of gambling in the country. In addition to the main research question, the following secondary research questions will also be examined: “How did the transition from Soviet-era gambling prohibition to widespread availability shape gambling behaviors in Armenia?” aiming to understand how Armenia’s political and economic shift influenced the gambling patterns in the country and “How have social attitudes and perceptions towards gambling in Armenia evolved?”, which will explore the changing cultural views and the normalization of gambling in Armenia, and help understand how these evolving attitudes may contribute to the persistence of gambling in Armenia.

### **Methodology**

In order to address the research questions, two important methods will be used. The first important part of the study will be the content analysis of some Armenian online gambling platforms. The content analysis will help us carefully examine the underlying cultural codes and elements that are integrated into the design and language of the online gambling websites. By

analyzing visual imagery, culture-specific references, terminology, we can understand how online gambling is presented and marketed in Armenia. Most often, the content is designed in a way that resonates with Armenian people by connecting gambling to Armenian cultural narratives and traditions, and thus greatly influences gambling behaviours in Armenia. The purpose of the content analysis is to identify such cases and patterns and underline how they affect the gambling behaviours in Armenia.

The next important component of the study is the use of surveys. Since there is no data or statistics on the gambling habits of the Armenians, surveys will be the main way of gathering data. The survey will give a basic understanding of gambling practices, motivations, trends, perceptions, and cultural effects in Armenia. In order to guarantee a varied database and a range of viewpoints, the survey will aim for a sample size of roughly 120 responses.

The participants will be from different age groups, and they will be from both urban and rural areas of Armenia. Yerevan, Gyumri, and Vanadzor will be the main focus, along with adjacent villages as well. This way, a wide range of participants will be included in the study, including representatives from various geographic areas and the nation's urban and rural populations.

The survey will be distributed both online and offline. Social media channels, specifically Facebook groups and group chats, Instagram stories, Telegram channels, and group chats, will be among the online platforms. Regarding offline distribution, printed copies of the survey will be given out in public spaces throughout the aforementioned cities and areas. Furthermore, I will complete most of the offline surveys to guarantee a higher rate of participation, give participants the chance to ask any questions they may have, and, if necessary, get their detailed viewpoint, all of which would be difficult to get from a self-administered survey.

The survey will be designed to be as clear and thorough as possible. It will include different kinds of questions, including Likert scale, multiple-choice, and open-ended questions. The survey will be divided into 3 sections. The first section will ask participants for demographic data, such as age, gender, education, employment status. In addition to giving us background knowledge about the participants, this data will eventually enable us to understand specific trends and correlations between demographic characteristics and gambling habits. For instance, it will enable us to determine whether gambling is more common in a given age range, gender, or education level than in others. Furthermore, the diverse data and demographic information will guarantee the representation of various population segments, hence enhancing the reliability of the study's findings. The second section will cover the participants' gambling habits. In particular, the participants will be asked how frequently they gamble (daily, weekly, monthly, rarely, or never), what types of gambling activities they partake in (casinos, sports betting, lotteries, etc.), why they gamble online (for fun, winning money, coping with stress, socializing, etc.), and how much money they usually spend on gambling each month. Understanding the characteristics, trends, and patterns of gambling in Armenia will be made easier with the help of this information.. The next section will cover the perceptions and cultural attitudes toward online gambling in Armenia, as well as how it has changed over the time. The data from these sections will provide a comprehensive understanding of the role of economic, cultural and social factors in gambling behaviors in Armenia. It will also help identify the shifts that have happened in the perceptions of gambling and the underlying reasons. Some of the questions in this section will include:

1. How do you think Armenian culture influences attitudes toward online gambling?

2. Do you think Armenians, in general, view gambling as a form of entertainment or as a way to make money?
3. Do you believe that gambling is more socially acceptable in Armenia now compared to the past?
4. What factors do you believe have contributed to the increased prevalence of gambling in Armenia in the post-Soviet era?

The last question will be an open-ended question, which will ask for any additional comments, experiences or insights regarding online gambling in Armenia that the participants might have and would like to share.

### **Cultural Codes in Armenian Online Gambling: Content Analysis**

Gambling is and has been a part of human history from very ancient times. In different sources, it is described differently and given different meanings and definitions. In some, it is explained as a social activity, in others - it is defined as a ritual, where the core mechanism is chance - through which wealth or money is distributed among the players. In fact, chance, along with probability and risk-taking, are essential notions when it comes to gambling (Reith, 2005). The earliest forms of gambling were considered as "mere" insignificant games. The thought that gambling is a game still persists. Roger Collins in his book "Man, Play and Games" differentiates 4 types of games, one of which is called alea, which in Latin means chance. These games neglect the player's skills or experience, and the winning depends solely on fate or luck. According to Collins, gambling is a form of alea games. These games have existed

among people as diverse as old Egyptians, ancient Greeks and North American Indians. To this day, gambling is practiced almost all over the world. The views and interpretations of gambling are very different. Some believe that it's an amazing way of manifestation for human nature, while others believe that it's a harmful and sinful threat to a healthy society. However, the prevalence of gambling does not mean it is in the same form. It can be significantly different from one social group to another, considering who plays them, and what the experiences that the gamblers derive from these activities are. In other words, social roles, structures, and cultural conditions play a big role in gambling practices in a given culture. According to Binde, gambling is not a universal phenomenon, it is a pattern of historical and ethnographic changes, where culture embodies these patterns firmly in human behavior (2005). Whether his definition is an exaggeration or not, it is undeniable that there is a correlation between gambling and culture. In order to understand this reciprocity between gambling and culture, a cross-cultural study has been conducted by several authors in order to crack the cultural codes in several countries that shape gambling habits. These cultural codes are values, norms and practices, that are welcomed and accepted in a given culture. Whether the country will be reinforced or be punished in a culture strongly depends on the cultural codes and cultural acceptance (LaTour, et al, 2009). This study revealed that each country has its specific mental setting or code for gambling. In the USA, for example, these codes include the American dream (the strong desire to make it big), and boredom - since they don't have much in their everyday lives, the thought of winning gives them some sort of sense of control over their own fates and lives. In

France, the cultural code identified is a mystery. The views on gambling here are more negative than in the US, as people have a more "having control" mindset instead of "anything is possible" like in the USA. This is why, the concept of mystery gives them the justification that they don't do anything morally wrong, as long as they can use their skills to control the game or unlock the mystery. Lastly, the cultural code for gambling in China is Distinctions. Even though gambling has much more negative connotations among Chinese compared to Americans or the French, gambling is practiced in almost all Chinese families - mainly by playing cards. Overall, in China, people are greater risk-takers and the pressure to win is much higher (LaTour, et al, 2009). So, as the study shows, as well as Rapaille argues, there are codes for each culture that represent how a specific culture's people view and approach gambling, and how these cultural codes affect the gambling practices in a culture. These codes are usually formed in a culture's people's childhood by the cultural environment and persist relatively stable throughout adulthood (Rapaille, 2006). This means that if these cultural codes are responsible for shaping the gambling behaviours and practices in different cultures, Armenia - having a multilayered, complex and deeply rooted culture, should also have these specific codes designed by cultural narratives and social values that shape the way gambling is perceived, experienced and practiced in Armenia. And while such studies have extensively researched this topic in Western and some Asian nations and cultures, Armenia has yet to be studied, revealing its codes and the significance of the role that culture plays in the high rates of gambling.

Since cultural codes shape how societies approach gambling, it is very important

to understand the core elements of Armenian culture in order to explain why gambling has become so widespread in Armenia. First and foremost, from very early times, Armenian culture has always placed a high importance on things like destiny, fate, and luck. There are hundreds of sayings and expressions in the Armenian language that prove this, as well as many folklore, poems, and tales that highlight the importance that Armenians give to these concepts.. For example, when something good happens to someone, whether unexpectedly or due to the person's strong efforts, people call them "բախտավոր", which, if translated literally, means someone who has good fate and luck, instead of calling them successful. Another example is the expression that is important to mention "Ռիսկը գործի կեսն է", which translates into English as taking the risk is the half of the work. Since gambling is about taking risks, as there is a big chance that you will lose the initial money that you bet or wager, this mindset might encourage the Armenian people to do it regardless of the risk. Moreover, risk-taking, especially when it comes to gambling, is more often associated with masculinity in Armenian culture. Even during family gatherings, men play some card games or backgammon, sometimes placing informal bets, which reinforces the idea that taking financial risks and being confident in one's luck is a sign of being a strong and masculine man. This idea can explain why most of the time, gambling houses or online gambling websites, particularly Armenian, are designed in a way to target male audiences.

Another important aspect to consider is the economic and financial hardships that many Armenians struggle with. Especially after Armenia gained its independence

after the USSR collapsed, this post-Soviet era was characterized by economic crisis and high unemployment rates. In these conditions, the promise of quick financial gain became even more tempting. So, gambling was usually marketed as a way out of financial struggles. While in the USA people have the American Dream mentality, filled with personal ambition, in Armenia, the motivation is economic necessity.

Considering the cultural as well as economic elements discussed, it is important to examine how these ideas are reflected in the way gambling is presented in Armenia. Since gambling advertising has been banned in Armenia since 2020, we will take a look at the cultural patterns and elements that Armenian online gambling websites incorporate in their platforms. In these platforms, gambling companies strategically integrate cultural triggers to resonate with Armenian players. To explore and analyze how these websites reflect and reinforce some cultural elements and appeals, I examined four major gambling platforms in Armenia - Vbet.am, TotoGaming.am, Adjarabet.am, and GoodWin.am, which are the main organizers of online gambling in the Republic of Armenia. In order to contextualize the findings, I have also reviewed some major European gambling websites to see the contrast better and be able to identify the cultural distinctions. The analysis focused on key aspects such as game selection, branding, linguistic choices, and promotional strategies. One important strategy that I identified, is that these websites have adapted really well-known childhood games played in Armenia, and put them into gambling contexts. For example, on Vbet.am, a game titled "Պահբռնոցի" (Pahbrnotsi) closely resembles the names of two Armenian childhood games: "Պահմոտցի" (Pahtmottsi), the local version of hide-and-

seek, and "Բռնվոցի" (Brnvotsi), a traditional catching game. If translated literally, it would mean "catching the moment". This is a clever wordplay that appeals to nostalgia and presents gambling as exciting and playful, potentially lowering resistance by associating it with childhood joy rather than financial risk. Moreover, the subtitle says "Hunt the right moment", which implies that the victory is up to the player, and it kind of challenges them to use some tricks and skills to actually catch the moment of victory, as it is up to them and totally possible. Moreover, the subtitle "Hunt the Right Moment" implies that victory is in the hands of the player, challenging them to use tricks and skills to seize the moment of success, making it entirely possible and within their control.



Another similar example that used the same tactic was the game "Սլոթկոտրուկ" (Slotkotrouk), which is the slightly altered version of the well-known game "գլուխկոտրուկ" (gloukhkotrouk), which is the Armenian version of the game puzzle. Here, they changed the first half of the word "gloukh" to "slot", and there you go - a fresh casino game title that strongly resonates with the audience, and makes them feel like they are just playing their good old games.

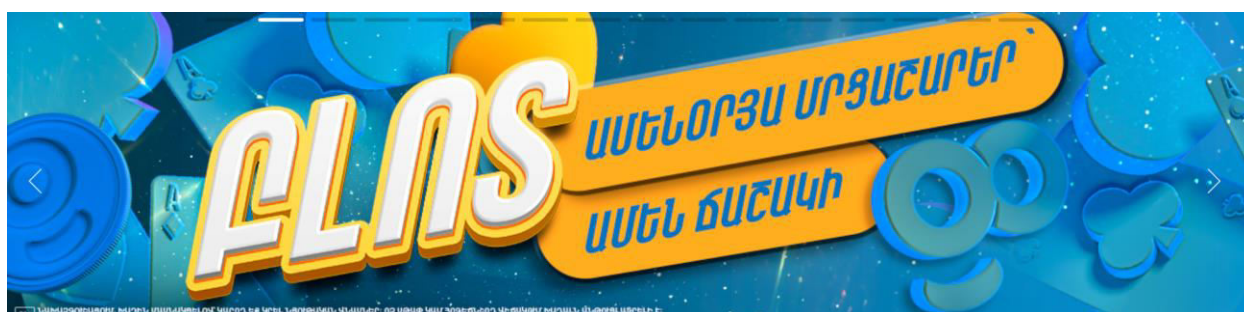


Another culturally embedded feature that I noticed is the presence of traditional Armenian games available on these online gambling websites. The first Armenian game available and widely advertised on the platform is Nardi, which is the Armenian version of Backgammon. The game is available on both Vbet.am and Adjarabet.am. Nardi is a very popular game among Armenians, and it is commonly played in family gatherings, in yards, even cafes and street corners. On Vbet.am, there is even a tournament named “Նարդի-փարթի”, meaning Nardi-Party, which is a catchy pun that markets the game as a fun social event rather than gambling. It’s also worth paying attention to the tagline - “Roll the dice and claim your winnings”, which implies that simply rolling the dice guarantees a win. This phrasing can be misleading as it suggests certainty where there is actually risk involved and winning is not guaranteed.



Last but not least, one thing that I observed and that was present on all four websites, was the game “Bazar Blot”. “Bazar Blot” is a unique Armenian version of

Belote, where, unlike the internationally very popular card game “Belote”, the players have the option to “trade” before the draw. The word “bazar” comes from the Armenian expression “բազար անել”, which means to bargain during the trade.



Even though Blot is a popular game in other countries as well, especially in Europe, none of the observed European online gambling websites had Blot in their game offerings. On the other hand, all four Armenian websites had a separate section for “Blot”. In comparison with the European gambling platforms, where the main offerings are international casino games, such as poker, roulette, and slot machines, Armenian platforms have high levels of cultural integration to reflect cultural preferences. So, as the analysis shows, these platforms blur the line between

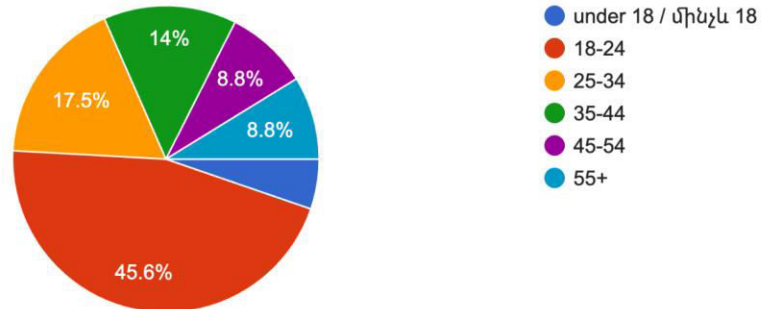
gambling and socially acceptable activities by associating gambling with popular childhood games, traditional pleasures, and Armenian linguistic characteristics. This framing probably helps normalize gambling by lowering psychological obstacles to involvement and increasing its social acceptability.

### **Survey Results**

In order to explore and better understand some patterns, motivations, and perceptions related to gambling in Armenia, a survey was conducted. The focus of the survey was to uncover the cultural influences on gambling behavior, as well as the post-Soviet shift and its effects. Since the research is focused on Armenia and the respondents are Armenians, the survey questions were available both in English and in Armenian, to ensure maximum accessibility and include as diverse demographic groups of people as possible. Overall, 114 respondents participated in the survey, representing diverse demographic details, such as age, gender, level of education and employment status. Below are the visual representations of the demographic breakdown from the survey results.

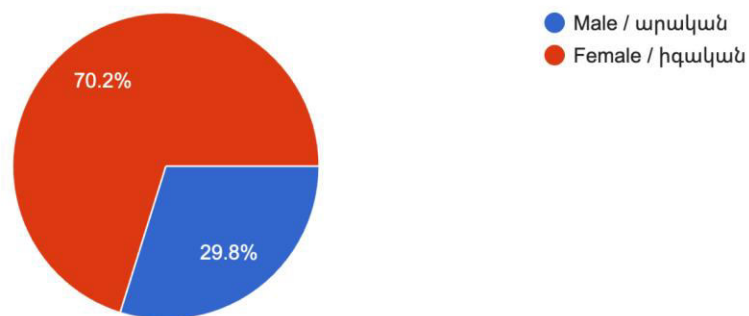
### 1. What is your age? Ձեր տարիքը

114 responses



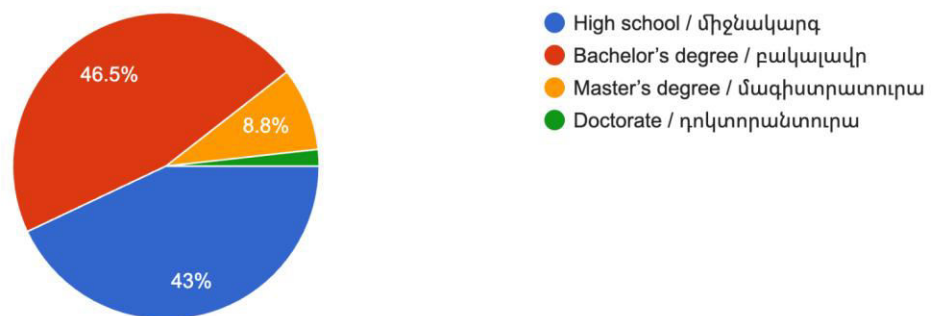
### 2. What is your gender? Ձեր սեռը

114 responses



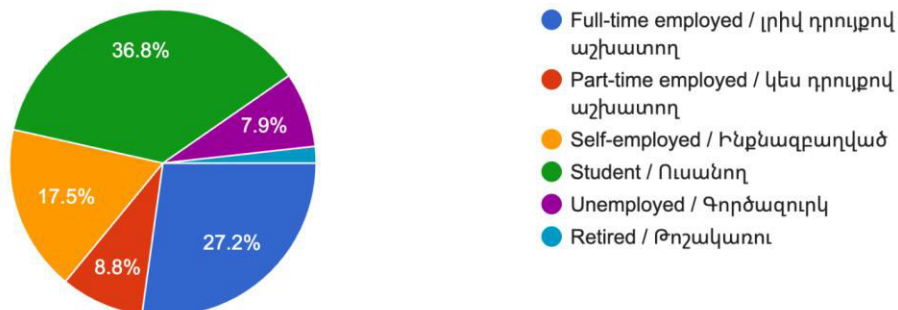
### 3. What is your highest level of education? Ձեր կրթական մակարդակը

114 responses



#### 4. What is your current employment status? Ձեր ներկայիս զբաղվածությունը

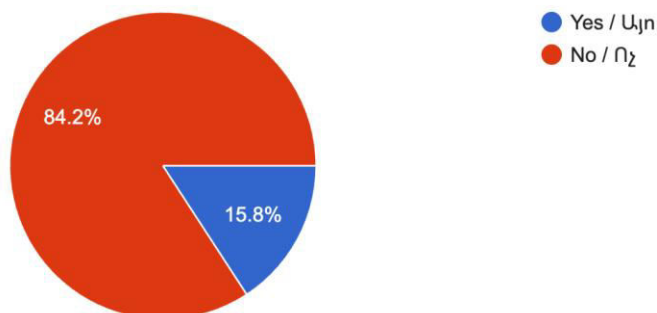
114 responses



Out of all 114 respondents, only 18 people have mentioned that they are/have been engaged in online gambling.

#### 5. Have you ever engaged in online gambling? Երբևէ զբաղվել եք առցանց դրամախաղով:

114 responses



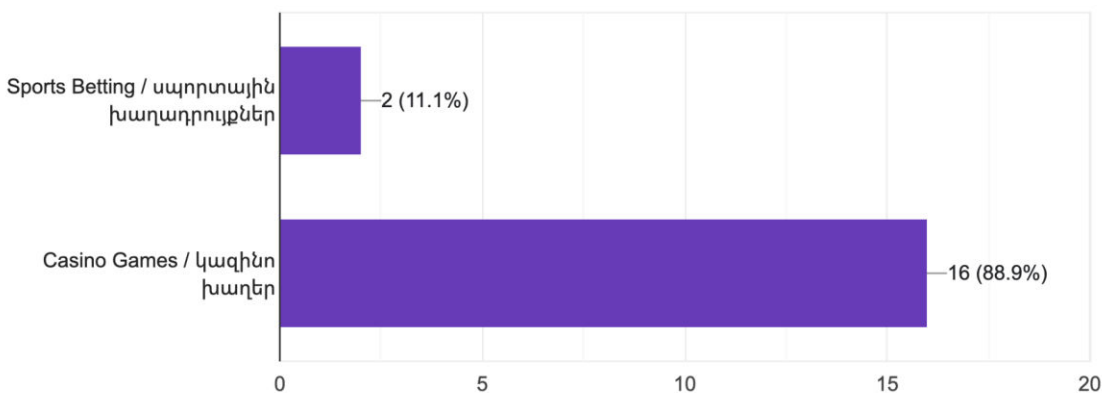
Not surprisingly, the survey revealed that the percentage of male respondents being engaged in online gambling is way more than that of female respondents. Out of the 80 female respondents, only 9 mentioned being engaged in online gambling, making it 11.25%. In comparison, out of the 34 male respondents, 9 reported being engaged in online gambling, which makes it 26.47%. The lower female participation in gambling activities reinforces the cultural

norms and attitudes toward gambling. Armenian cultural expectations toward gender roles are very prominent, which is reflected in the limited female involvement in gambling and gambling being less socially acceptable for women than men. Moreover, historically, Armenian culture has placed more pressure on men to earn more money and provide for their families, so the high level of male participation in gambling can be a reflection of that pressure as well.

Something that came as a surprise was the results that the survey revealed about the types of gambling that the respondents engaged in. Out of 18 respondents who reported to be gambling, 16 respondents mentioned that they participated in casino games, and only 2 of them mentioned that they participated in sports betting. This is possibly tied to the fact that casino games are solely about trying one's luck and chance. They are less dependent on any kind of knowledge of any type of sport, and as there are no prediction skills required, it is more accessible to a wider audience.

7. What types of online gambling do you participate in? (Select all that apply) Ինչպիսիք առցանց դրամախաղերի եք մասնակցում (նշեք բոլոր համապատասխանողները):

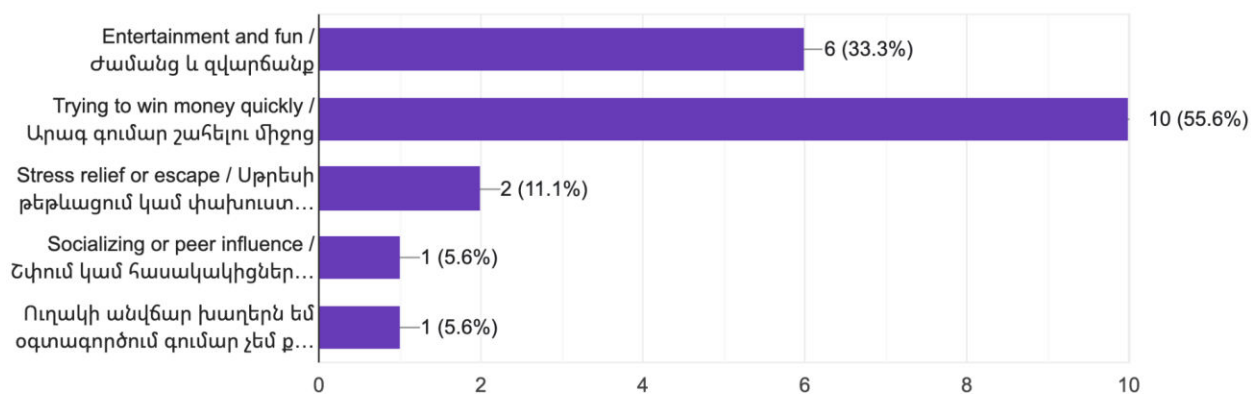
18 responses



When asked about their motivations for engaging in online gambling, the responses varied. However, it revealed that the primary driving factor is the financial incentive, as the

majority of respondents (55.6%) indicated that they gamble in order to win money. The second most common reason for gambling is that it serves as a form of leisure, as 33.3% of respondents indicated that they gamble for entertainment and fun, as opposed to financial pursuits.

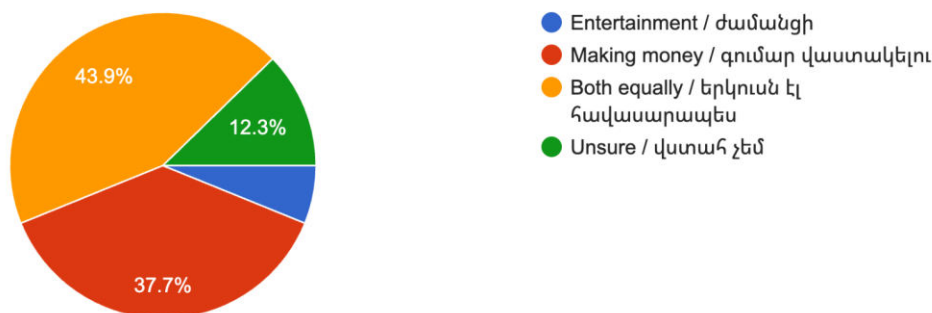
8. What motivates you to engage in online gambling? (Select all that apply) Ի՞նչն է ձեզ դրդում ներգրավվել առցանց դրամախաղի մեջ (ընտրեք բոլոր համապատասխանողները):  
18 responses



However, when asked about how they think Armenians, in general, view gambling, the majority of respondents (50) stated that it is viewed equally as both a way to make money and as a form of entertainment. The next largest group emphasized making money as the primary motivation (43), while only 6.1% or 7 respondents mentioned entertainment as the main reason.

12. Do you think Armenians, in general, view gambling as a form of entertainment or as a way to make money? Ի՞նչ եք կարծում, հայերն ընդհանր... որպես ժամանցի, թե՛ փող աշխատելու միջոց:

114 responses

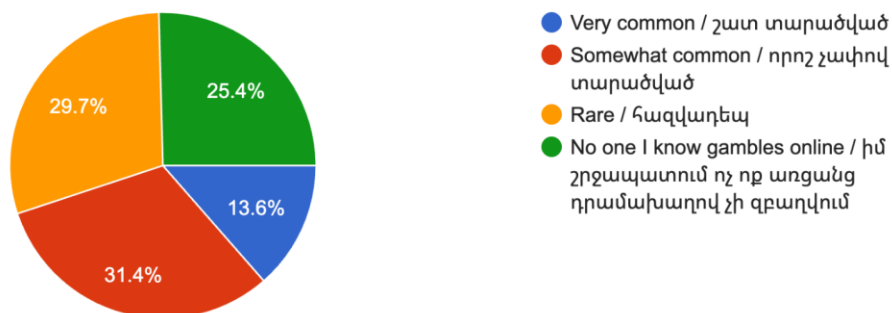


This contrast shows, that while asked about their own motivations, the respondents are more inclined to state that the reason for their gambling is entertainment and fun, as this way, it's societally more acceptable and not condemned if someone gambles for just leisure. However, when it comes to the broader societal motivations for gambling, the financial aspect is more acknowledged and admitted to be the main driving factor. This shows the complex and multilayered attitudes toward gambling in Armenia, where people tend to rationalize and justify their own participation in gambling and see it differently from broader gambling behavior as a whole.

When it comes to how common gambling is among the respondents, the most common answer was that it is somewhat common among their social circles (31.4%). This shows that gambling has a noticeable presence in Armenian society, however, it is not fully normalized and still is a social and cultural stigma.

10. In your social circles, how common is online gambling? Ձեր սոցիալական շրջապատում որքանով է տարածված առցանց դրամախաղը:

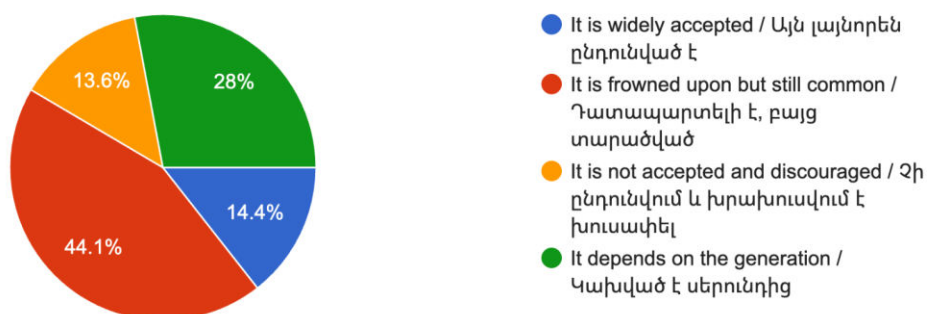
118 responses



This is being proven in the next question, which was about how Armenian culture influences attitudes toward online gambling. The predominant answer among the respondents was that it is frowned upon but still common (44,1%). This further confirms the idea that although gambling practices in Armenia are widespread, they face social disapproval to some extent.

11. How do you think Armenian culture influences attitudes toward online gambling? Ի՞նչ էք կարծում, հայկական մշակույթը ինչպե՞ս է ա... դրամախաղի նկատմամբ վերաբերմունքի վրա:

118 responses



However, in spite of the existence of social and cultural stigma, the survey also makes it clear that the perceptions, attitudes and views toward gambling have significantly changed. To

the question whether gambling is more socially acceptable in Armenia now compared to the past, almost half of the respondents, 49.2%, responded that it is much more socially acceptable now. This shift is associated with the transition from the Soviet regime to post-Soviet society, where the country opened up to Western influences, capitalism, technological advancements, as a result of which some of the traditional attitudes loosened, making gambling more normalized in recent years, especially among younger generations.

13. Do you believe that gambling is more socially acceptable in Armenia now compared to the past? Արդյո՞ք կարծում եք, որ Հայաստանում դ...պես այժմ ավելի ընդունելի է, քան նախկինում:

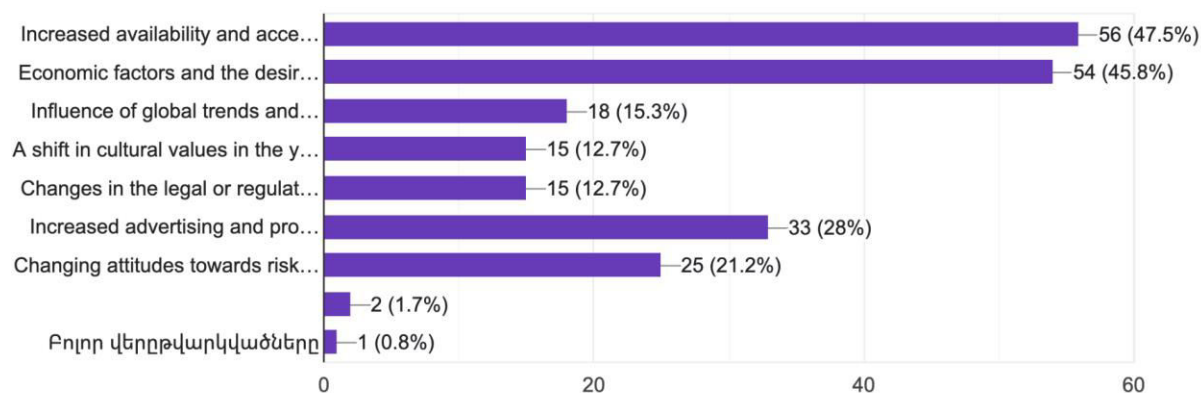
118 responses



In order to better understand this change and the reasons behind the increased prevalence of gambling among Armenians in the post-Soviet era, the survey also explored the factors that have contributed to it. As the responses reveal, the most prominent factor resulting in the increase of gambling practices is the increased availability and accessibility of online gambling platforms (47.5%). This increased accessibility removed any barriers that they were, as now, because of the internet, smartphones and online gambling platforms, people could gamble from the comfort of their home. The next most commonly mentioned factors are economic factors and the desire to earn money in a post-Soviet market (45.8%). This is directly connected to the economic hardships, such as unemployment and low salaries caused by the collapse of the Soviet

Union, that led many Armenians to gambling as a quick solution for gaining money fast and effortlessly.

14. What factors do you believe have contributed to the increased prevalence of gambling in Armenia in the post-Soviet era? Ձեր կարծ...յաստանում դրամախաղի տարածվածության աճին:  
118 responses



To conclude the survey, the respondents were asked to share any additional comments, experiences or insights they had regarding online gambling in Armenia. Here, again, two main types of responses were noted. One person mentioned that “people are desperate for money because of poverty and that’s why they gamble”. Another respondent brought up the unemployment rates as a reason for the increase in gambling behaviours in Armenia and mentioned that if more workplaces were opened in Armenia and salaries were raised, gambling behaviours would drastically decrease. In contrast to this, another respondent mentioned that gambling is treated as entertainment in Armenia, and that “nowadays people have even started to be proud of their ability to play online games and win”. They also added that it has become something that an average Armenian brags about. So, this shows that there are two distinct perspectives on why people gamble - economic desperation and cultural normalization (an

entertainment activity in which people take pride). These two “chambers” further reflect the complexity of the gambling landscape in Armenia.

Overall, the survey results give us valuable information about the gambling landscape in Armenia by reflecting the core objectives of this research. It shows how cultural and societal views and changes directly impact gambling behaviors in Armenia. The findings also confirm the changed perceptions and attitudes toward gambling, as well as the significantly reshaped and increased gambling behaviours after the collapse of the Soviet Union.

It is important to note that the survey conducted has some limitations. Many of the responders were university students, and a sizable portion of them were between the ages of 18 and 24. The data may not adequately reflect the experiences, motivations, and gambling habits of older age groups, people from more rural or marginalized communities. Consequently, the results can show a more youth-oriented view of Armenian gambling culture. In order to gain a more thorough and nuanced understanding of Armenian people’s attitudes and behaviors towards gambling, further research is recommended. Participant observation, in-depth interviews, and case studies conducted in various locales may reveal more profound cultural connotations, family dynamics, and enduring socioeconomic impacts associated with gambling. These qualitative methods would supplement the results of this study and help close any gaps that may not be fully revealed by survey data alone.

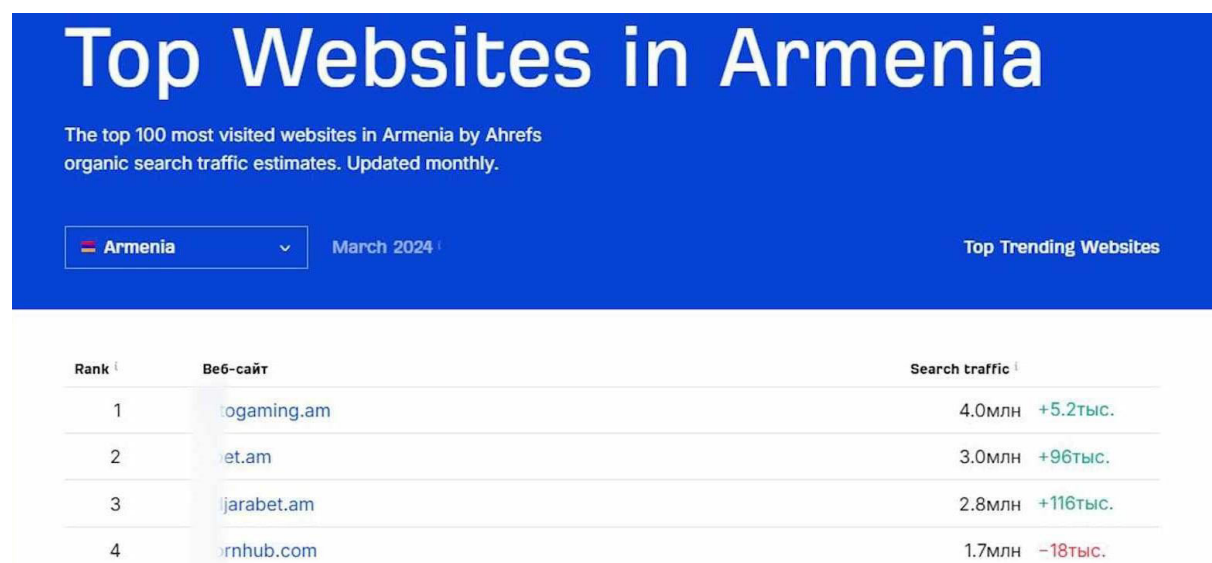
### **Discussion and Analysis**

In order to understand why this topic is important and how scaled the online gambling in Armenia is, let’s take a look at some facts. In 2020, the gross domestic product generated by four

Armenian iGaming companies - SoftConstruct LLC (Vbet.am), Digitain LLC (Totogaming.am), Cabarco LLC (Adjarabet.am), and Good Soft LLC (Goodwin.am), surpassed the revenue generated by the state budget of the Republic of Armenia (National Assembly of the RA, n.d.).

While the government is most importantly concerned about the high risks connected with the generation of such high volumes of gross domestic product by only four entities and the potential financial outflows and money laundering, there are much deeper social issues here. According to the National Assembly of the RA, in 2018 online gamblers in Armenia have purchased 333 billion drams worth of units, in 2019 - 1,115 billion drams worth of units and in the first 10 months of 2020 - 1,548 billion drams worth of units. As a result of monitoring, the government declared that the main reason for such a sharp increase in Armenians getting engaged in online gambling and the revenues generated by these online gambling companies, is the advertising of online gambling. As a result, the government made changes to the Law on Advertising, particularly banning all kinds of advertising of gambling, whether online or offline (before that, only the advertising of offline gambling was banned while the online gambling advertising was allowed). If the government was right, and if the advertising was really the main reason for such growth of online gambling in Armenia, then that would mean that by banning the advertising of online gambling would solve the problem, and the number of online gamblers and thus, the revenue generated by the abovementioned online gambling companies would significantly decrease. Now, there are not any official numbers released regarding the number of players or the revenue generated after 2020, however, there are some hints that if we pay attention to, they will suggest that in fact, there wasn't any significant decrease in online gambling behaviours. For example, according to ahrefs.com, which is an SEO software and tool that helps analyze and track digital sites, in March 2024, the top three most visited websites in Armenia were the three

major online gambling companies - totogaming.am, vbet.am, adjarabet.am. The estimated number of organic traffic of the leading bookmaker - totogaming.am was 4 million, while the one coming second - vbet.com, had 3 million organic traffic, numbers that are more than the entire population of Armenia (2,991 million).



Another fact that suggests that the high rates of engagement in online gambling still persist in Armenia after strengthening the regulations and banning the advertising, is the government's very recent decision to double the tax rates on online gambling operators, increasing it from 10% to 20%, starting from April 1st of 2025. The reason behind this amendment in the Tax Code, as member of Parliament Hayk Sargsyan stated, who was the one who proposed the amendments, was that it would bring additional significant amounts of revenue in GDP and boost the state economy. The government has made it clear not only once, that it has no intention of banning online gambling, as otherwise, the players would seek alternative ways to engage in online gambling - such as using foreign online gambling websites and platforms. It becomes clear that the economic scale of the online gambling industry in Armenia is huge, very powerful, and

pretty much unshakeable. But behind these impressive numbers, there is the dark reality which, no matter how much the economic reward is - it is not worth the cost of deeply rooted social issues. As the industry of online gambling grows, so does the negative effect of gambling on vulnerable populations, especially young men, low-income households and as well as those who already struggle with mental health or addiction. As the thousands of studies show, if traditional, offline gambling is somehow manageable as the factors of physical presence, time and place exist, in the case of online gambling those boundaries are eliminated. The players now have the opportunity to gamble online wherever they want and whenever they want, without being seen and without having any kind of limits. This, of course, makes it much harder to regulate online gambling and thus, the dangers of it increase, whether it's psychological, social or economic. These dangers can be diverse, starting from economic hardships, such as debts and homelessness, to depression, family breakdowns, and even suicide. According to Hayk Sargsyan, a member of parliament who suggested the changes in the tax code, in 2024 more than half of the suicide cases of young men in the Armenian military were because of online gambling and the losses and debts associated with it. This statement shows how deeply the issue of online gambling has been embedded in Armenian society and that now it is far from being solely an economic matter - it is a serious social problem that sometimes can be as critical as a matter of life and death. To understand how we have reached this point, it is important to uncover why online gambling has spread so much among the Armenian population in the first place.

The first reason is the most obvious and undeniable reason: people gamble to win money. The very nature of gambling is risk-taking. People "invest" money in a game the outcomes of which are unpredictable, and trust the fate that they will get it back in a bigger sum, or sometimes even in multiplied amounts, essentially, to have a financial gain. But the real problem

begins when gambling and the potential financial gain that it may give stop being an occasional thrill and become treated as a last resort. In many cases, people do not gamble because they want more money; they gamble because they need money to meet their basic needs - pay bills, support their families or pay debts. For example, a study in the multicultural country of New Zealand revealed that the main economic reason behind gambling among the four ethnic groups who were being researched was to overcome poverty, low socioeconomic status, and to “catch up” with the rest of the society. Along with other reasons such as low incomes and unemployment, one of the interviewees mentioned: “When my family has no money, sometimes I just try my luck”, and another one noted: “Winning was exciting at first, later I was trying to recoup losses, so I bet more” (Tse et al., 2012). These motivations are very parallel with Armenia’s case. As the conducted survey revealed, the primary reason why Armenians engage in online gambling is the desire to earn money quickly. Similarly, engaging in online gambling activities has been reported as a response to poverty, low salaries and unemployment. As one of the survey respondents mentioned, “people are desperate for money because of poverty and that’s why they gamble”, and another respondent noted: “The factor of lack of workplaces has a strong impact on the growth of gambling.” While these are economic struggles that many Armenians face nowadays, the roots of these hardships can be traced back to 1990s, when Armenia underwent one of its most important historical events - the transition from being part of the Soviet Union to an independent country. This transition, however, was not smooth. As Hovhannisyan discusses in his article, in such cases, where the transformation from one social environment to another is not smooth, meaning that there are not enough tools and resources to overcome any hardships and adapt the society to the new environmental changes, some pivotal problems arise. According to him, one of the problems that was manifested in the post-Soviet transforming society, was the

economic recession and high unemployment rate. The main ways to solve this problem are through restoring the economy and creating new jobs. However, as these ways require serious investments, which Armenia lacked at the time, as well as a long period of time, some alternative technologies are being used to support the social-psychological adaptation of the society. Along with two other assistive technologies, which are the establishment of employment centers and the widespread availability of TV series, the third one is the growing prevalence of gambling (Hovhannnisyán, 2014). The widespread availability of gambling was an attempt to create hope among the unemployed that there was an easy and quick way to fix the situation for the better. The attempt was a success, as many people saw gambling not only as a coping mechanism, but also as a possible way to overcome their situation and achieve financial stability. So, in the new post-Soviet reality with no stable employment, no reliable income sources, in a state where individuals had lost the sense of control over their economic futures, gambling appeared at the right place in the right time, giving people the illusion of being in control and having the possibility of quick financial improvement. Besides the created instability, another factor that had a strong impact on people's sense of security and their turn to gambling was the dramatic shift in the country's economic and social system, from a centrally planned economy to a market-based one. Before Armenia's independence in 1991, the Soviet regime was providing a sense of security to its citizens. No one had to worry about employment, housing, healthcare and their basic needs as all of these were state-guaranteed. However, after the collapse of the Soviet Union, all of the safety nets once provided by the Soviet system were suddenly gone almost overnight. The abrupt transition from a centrally planned economy to capitalism left people without jobs, without any kind of financial security or a path toward economic stability. Suddenly, people were responsible for their own personal finances and had to make their own

living without having a security pillow. Under these circumstances, gambling seemed the way out for many people.

When it comes to the transition from the Soviet era to an independent Armenia, it's important to note that the economic hardship was not the only factor responsible for the rise of gambling. Another key element to take into consideration was the sudden shift in accessibility. According to Haworth, the government of the Soviet Union considered gambling a bourgeois activity, and, as a socialist country, it did not have any place in it. Since the system discouraged the pursuit of personal wealth beyond what the state was providing and any kind of activity that would be an opportunity for individual financial gain, such as gambling, it was heavily restricted, or, entirely prohibited, with the only exception of the state-run lottery (Haworth, 2008). So, not only were people discouraged from gambling, but they also simply did not have the opportunity to do so, as it conflicted with socialist values of collective labor and equal distribution. However, after the collapse of the Soviet Union, like many other post-Soviet countries, Armenia as well, now being under a new economic reality based on capitalism and individual competition, experienced the influx of lots of new businesses and industries, which were mainly influenced by the West. One of the most prominent among them was the gambling industry. In a very short period of time, casinos, slot machines and eventually online gambling platforms took over and became widely available. So a society that was once prohibited and even considered gambling as a taboo for decades, was now surrounded by many opportunities to do so. This drastic increase in availability and accessibility, along with very deep economic uncertainty, made gambling not just tempting, but omnipresent. While during the Soviet times everyone was equal and no one even had the opportunity to have more than the others, now, in this new capitalistic reality, the idea of gaining more than others, being richer than others and being more successful than others

has become not too far from reality. Gambling, with its promise of instant and effortless wealth as well as low barrier to entry, became the perfect symbol and kind of a possible shortcut to success, and the dream of financial stability and becoming wealthier than others felt very possible and attainable to anyone who was willing to risk. The connection between the transition from a prohibited environment to the sudden availability and accessibility and rise of gambling behaviour is not unique to Armenia. Similar patterns have been noticed in other parts of the world, and the parallel is striking. A vivid example of this is discussed in “Acculturation and gambling in Asian Americans: when culture meets availability”. According to the research, gambling rates among Asians are very low in Asian countries, compared to Western countries, where the gambling rates among Asians are some of the highest in given countries. The research revealed that people who used to live in a collectivist society, in an environment where gambling was both socially unacceptable and not easily accessible, significantly changed their behaviour and engaged in gambling drastically more frequently after moving to an environment where it is widely available and accessible (Kim, 2011). It is almost like the forbidden fruit, when after being suppressed for so long, sudden exposure to it along with wide availability and accessibility, makes gambling even more tempting and even addictive. The lack of prior experience or established boundaries around it only intensifies the allure. The same goes for Armenia’s case, as during the Soviet era, gambling was practically nonexistent and culturally taboo. But with independence and the rapid shift to a capitalist system, gambling suddenly became legal, visible, and increasingly normalized, creating the perfect storm for its widespread adoption. This is also further confirmed by the survey results, since, as we saw, the vast majority of the respondents identified that the key factor that has most contributed to the increased

prevalence of gambling in Armenia in the post-Soviet era is the increased availability and accessibility of gambling platforms.

While the economic factor and the serious structural changes explain much of the rise of gambling in Armenia, another factor comes into play when it comes to understanding why gambling continues to thrive in Armenia despite the strict regulatory measures, and that is the cultural factor. By saying cultural factor, we mean the embedded everyday social practices, shared values, and collective attitudes that normalize gambling as an acceptable, even expected behavior. In Armenian culture the concepts of luck, chance, fate have always held a significant place. Moreover, the risk-taking behaviour, which is another important component for gambling, has always been associated with bravery and masculinity. That is why, it is no surprise that board games, card games that involve risk-taking are so widely common in almost every Armenian household. Even children are introduced to these games from a very young age, encouraged to “try their luck”, normalizing and reinforcing the mindset necessary for gambling. There is also an important gendered dimension here to highlight. While games of chance are present in many Armenian households, it is predominantly men who engage in them actively, as from an early age, it’s the Armenian men who are expected to display bravery, courage and risk-taking, as these are qualities that are traditionally tied to masculinity. Moreover, men in Armenian society are more often pressured to fulfill the social expectations of them and their social role as the financial providers of their families. This is why Armenian men, especially in a context of economic instability, are more likely to seek alternative ways of income and turn to gambling. This pattern is also reflected in the survey results, as it showed that proportionally, a much higher percentage of male respondents reported engaging in online gambling compared to female respondents. Another important cultural aspect that is worth exploring is the perception of

gambling not as solely a luck-based activity, but rather a challenge that requires certain skills and abilities to have, adopt or figure out in order to win. In this context, gambling is not perceived as just games of chance, but it is viewed as a test of one's cleverness, logic and strategic thinking, especially when it comes to sports betting. Similar patterns have been noticed in other cultures as well. For example, one European participant living in New Zealand and participating in the research "Why People Gamble: A qualitative Study of Four New Zealand Ethnic Groups" mentioned "I wanted to win all the time, I thought I could outsmart them" (Tse et al., 2012). Another example is the general perception of gambling in France. French people think of it as a "mystery" that requires skills to crack the code and unlock (Marionneau, 2015). Much like these examples, Armenian gamblers as well view their involvement in gambling as a way to demonstrate their skills, to "outsmart the system" or "beat the odds". Not only does this perception make them feel like they are doing something irresponsible or morally wrong, but it also gives them space to share about it as an achievement. As one of the survey respondents noted, nowadays Armenians even take pride in being able to gamble and win and that gambling among Armenians has become something that they can boast about among their friends and family. This shift in perception, where gambling is not hidden or ashamed of, but celebrated as a mark of intelligence and social status, reflects how deeply cultural narratives shape and normalize gambling behavior in Armenia.

## **Conclusion**

This research examined the underlying reasons why gambling has become so widespread in Armenia. It revealed that cultural, historical and economic factors have played a major role in

the prevalence of gambling in Armenia and have shaped the gambling behaviours in Armenia. Through an in-depth exploration of literature we saw how big of a role cultural variables can play in shaping a nation's gambling behaviours, and with the examples of other countries and the framework provided in international studies, we drew parallels and comparisons, which helped us better understand the gambling practices in Armenia. Through content analysis of Armenian online gambling platforms we were able to identify culture-specific elements, references and patterns that were used in order to make gambling seem as a culturally embedded, casual and normalized practice. Lastly, through the survey data and analysis, we had a clear picture of the gambling patterns, motivations, behaviour changes and attitudes toward gambling in Armenia. Overall, the study showed that gambling in Armenia is not just an entertaining pastime or a financial activity. The underlying reasons of high rates of gambling in Armenia are far more and deeper. The Armenian government points to advertising as the problem, but that's an oversimplification, as even after banning gambling ads, people keep playing. The high rates of gambling are a result of a complex interplay between Armenia's historic shifts, socio-economic challenges and cultural codes. The collapse of the Soviet Union left the country with a broken down system where everyone was now responsible for their own survival, and in this midst of uncertainty and instability, paired with sudden availability and accessibility of gambling after a long time of prohibition, gambling became an appealing option, offering a sense of hope and control, or at least, the illusion of it. It was perceived as a survival strategy - not only a distraction from daily struggles, but also a way out, an opportunity to secure a financial future to some extent in a system that no longer guaranteed support and where luck seemed more reliable than labor. In this context, however, it emerged not only as a way to get easy money, but as a culturally embedded practice as well. The deep-rooted cultural mindset shaped by years of

glorifying luck, risk-taking, and masculine pride plays a central role in the gambling behaviours in Armenia.

The study showed that the rise and prevalence of gambling in Armenia is not just a result of one thing; it is rather a consequence of a few changes happening at once, such as the very sudden economic insecurity, the loss of collective guarantees, and the overwhelming new accessibility to gambling. On top of these factors, deeply rooted cultural factors played a crucial role as well, such as the cultural glorification of risk-taking and the perception of gambling not only as a game of luck, but as a challenge that can be mastered or outsmarted. All of these collided and cleared a path for the rapid normalization and growth of gambling, which still continues today

Ultimately, gambling in Armenia is not just a habit or a vice, it's a reflection of the country's collective past, its economic wounds, and its cultural DNA. Understanding the real reasons takes us one step closer to cultivating more mindful, balanced gambling behaviors, rooted not in desperation or illusion, but in awareness and choice.

### **Bibliography**

Binde, P. (2005). Gambling Across Cultures: Mapping Worldwide Occurrence and Learning from Ethnographic Comparison. *International Gambling Studies*, 5(1), 1–27.

<https://doi.org/10.1080/14459790500097913>

Haworth, L. (2008). Russian roulette? Gambling in the post-Soviet era. *Gaming Law Review and Economics*, 12(5), 466-469. <https://doi.org/10.1089/gltre.2008.12508>

- Hovhannisyan, A. (2014). Some technologies of socio-psychological adaptation of post-Soviet transforming society. *Wisdom*, 1(2), 148-153
- Kim, W. (2011). Acculturation and gambling in Asian Americans: When culture meets availability. *International Gambling Studies*, 11(2), 167-179.  
<https://doi.org/10.1080/14459795.2011.616908>
- Latour, K. A., Sarrazit, F., Hendler, R., & Latour, M. S. (2009). Cracking the Cultural Code of Gambling. *Cornell Hospitality Quarterly*, 50(4), 475-497.  
<https://doi.org/10.1177/1938965509345241>
- Marionneau, V. (2015). Socio-cultural contexts of gambling: A comparative study of Finland and France. Retrieved from <https://core.ac.uk/download/pdf/77055703.pdf>
- McMillen, J. (Ed.). (2014). *Gambling cultures: Studies in history and interpretation*. Routledge.
- National Assembly of the Republic of Armenia. (n.d.). *Report on the monitoring of Internet gambling* [PDF]. Retrieved from [http://www.parliament.am/draft\\_docs8/K-045\\_himnavorum\\_teghekanq.pdf](http://www.parliament.am/draft_docs8/K-045_himnavorum_teghekanq.pdf)
- Raylu, N., & Oei, T. P. (2004). Role of culture in gambling and problem gambling. *Clinical psychology review*, 23(8), 1087–1114. <https://doi.org/10.1016/j.cpr.2003.09.005>
- Rapaille, C. (2006). *The culture code: An ingenious way to understand why people around the world buy and live as they do*. Broadway Books.
- Reith, G. (2005). *The age of chance: Gambling in Western culture*. Routledge.
- Tse, S., Dyall, L., Clarke, D., Abbott, M., Townsend, S., & Kingi, P. (2012). Why people gamble: A qualitative study of four New Zealand ethnic groups. *International Journal of Mental Health and Addiction*, 10(6), 849-861. <https://doi.org/10.1007/s11469-012-9380-7>

