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# THE IMPORTANCE OF THE CULTURE AND CLIMATE OF AN ORGANIZATION

A RESEARCH INTO AGE LIMIT COMPLIANCE WHEN  
SELLING DUTCH LOTTERY GAMES OF CHANCE

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# THE IMPORTANCE OF THE CULTURE AND CLIMATE OF AN ORGANIZATION: A RESEARCH INTO AGE LIMIT COMPLIANCE WHEN SELLING DUTCH LOTTERY GAMES OF CHANCE

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# ABSTRACT

Gambling comes with several negative issues such as addiction. Besides the fact that this will cause problems for the youth later on, such as: criminal behaviour, delinquency and depression, it is also against the Dutch legislations. It is important for Dutch lottery to meet the corporate social responsibilities and therefore to pay attention to the age limit compliance of the games of chance sellers. In this research the factors that influence age limit compliance will be examined. Earlier studies have shown that the knowledge of legislation, the ability to comply and the motivation to comply are positively related with age limit compliance in alcohol sales. In this study, a new factor was added: the support and knowledge of the culture and climate of Dutch lottery (CCO). To fill the knowledge gap about the difficulties sellers encounter in their daily sales routines of gambling products, this paper aims to explain the relation between and among the knowledge of legislation, ability to comply, motivation to comply, the support and knowledge of the culture and climate and age limit compliance. In addition this paper investigated if the support and knowledge of the culture and the climate of an organization adds explanatory value on top of the earlier investigated variables.

This study targeted 1226 tobacco and convenience shops in the Netherlands. The anonymous survey link was posted on the intranet of the chains: Convenience Concepts (Cigo, compaenen, Tabaktief), RDC (Vivant, The Readshop, Tabaronde, Techador) and Primera. Ultimately, 293 vendors filled out the online questionnaire about demographic questions (gender, age, job function and level of education) and their knowledge of legislation, ability to comply, motivation to comply, the culture and the climate and self-reported age limit compliance. The results show that all the factors have a positive effect on age limit compliance.

In general, age limit compliance was most predicted by the support and knowledge of the culture and the climate of the organization. Therefore, the conclusion can be drawn that a higher support and knowledge of the culture and climate of Dutch lottery leads to an positive effect on age limit compliance. The motivation to comply is the second best predictor, followed by the knowledge of legislation, and the ability to comply as the weakest predictor. In addition, the factors also showed coherency among each other. In general, the relation appeared to be the strongest between the support and knowledge of the culture and the climate and the motivation to comply. Furthermore, the second strongest coherence is between the culture and climate and the ability to comply. Based on the results of this research, it can be concluded that age limit compliance can be predicted by all the four factors. The support and knowledge of the culture and climate of the organization (CCO) showed the highest significant effect on age limit compliance. However, results show that the ability to comply has no strong effect on age limit compliance.

In order to achieve long-term advantages, Dutch lottery should not only pay attention to the self-reported age limit compliance, but also take the activities that have an effect into consideration. In this study, advice is given on how the knowledge of legislation, the motivation to comply, the ability to comply, the support of the culture and climate of an organization and so age limit compliance can be increased. In addition, some limitations and recommendations for future research will be discussed.

## Keywords

age limit compliance, gambling sales, minors, culture and climate, questionnaire research.

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# 1. Introduction

In 2016 the UK Gambling commission showed in their research that 450 000 children aged between 11 and 15 years old gamble each week and 1.6% are seen as problem gamblers (Pitt, 2016; Gambling commission, 2018). Underaged youth is increasingly exposed to the widespread availability of unregulated and regulated forms of gambling, causing them to succumb more and more to the temptation and pressures to engage in these activities (Messerlian, Derevensky & Gupta, 2005).

Furthermore, gambling comes with several negative issues such as addiction. Besides the fact that this will cause problems for the youth later on, such as: criminal behaviour, delinquency and depression, it is also against the Dutch legislations. But despite all these negative consequences, problem gambling among minors has emerged as a public health concern and not enough effort has made to respond to this important minor risk behaviour (Messerlian et al., 2005). To prevent underage gambling and the negative harmful effects, it is important that sellers comply with the age limit rules.

The sale of gambling products to minors can be influenced by the sellers of the gambling products (Van der Rest, 2015). In a study done by Gosselt, Neefs, Hoof and Wagteveld (2012), the researchers found that gambling products are highly available for underage customers. In this study, mystery shoppers were not only able to purchase off-premise gambling products, but they were even able to gamble on slot machines in catering locations and casinos. Furthermore, in a study done by St-Pierre, Derevensky, Gupta and Martin (2011), results showed that 60% of the vendors were compliant with the regulations. This study suggests to consider more control products to raise awareness among the vendors.

Dutch lottery is responsible for seven different games of chance and their mission statement is to make the Netherlands happier and healthier. As embedded in Dutch legislation, a fixed percentage of the total annual profits of Dutch lottery is donated to charitable organizations. Furthermore, Corporate Social Responsibility and responsible retailing are important issues. They try, together with their stakeholders, to be as transparent as possible (Nederlandse loterij, 2018; de Vries, 2015). In addition, in Dutch Lottery participant regulations they communicate that participation in all their gambling games is only open for persons who are 18 years or older. To make people more aware of these regulations they advertise with the slogan: "Speel bewust 18+" (Nederlandse loterij, 2018). But despite all these rules and actions, underaged gambling still occurs.

Earlier studies about age limit compliance in the alcohol industry showed that three factors were important to comply with the age limit rules. The factors are: (1) the knowledge of legislation, (2) the ability to comply and (3) the motivation to comply. In addition, a study done by Winter and May (2001) showed that a combination of motivation as well as awareness, so knowledge of the rules and capacity, so ability to comply, are needed to enhance compliance with regulations. In general, vendors say their knowledge of legislation is high and they are convinced that they comply with the age limit in spite of the lack of information given by the government on compliance. A major issue for the ability to comply is secondary purchasing. This means that someone else buys the product for the minor, which is merely done by parents. In addition, a negative influence on compliance is that the age of the customer needs to be estimated and crowdedness in the shop makes it extra difficult. Additionally, some vendors believe gambling is harmless or they don't have the feeling they are (the only one) responsible to comply with the rules. Furthermore, according to the vendors, it is not a good solution to punish minors by reducing the minors' access to gambling products (Gosselt, van Hoof & Jong, 2012; Van der Rest, 2015).

In addition, researchers has found that the culture and the climate of an organization is an important factor for employees to comply with the rules of an organization (Collier & Esteban, 2007). One of the internal policies of an organization is the Corporate Social Responsibility (CSR) of a company. Effective corporate social responsibility policies are a requirement for today's companies. There are two types of factors that have an impact on employees' motivation and commitment to CSR. In this study the people who work at the sales points of Dutch lottery are referred to as the employees. First, the contextual part is important. This includes that employee attitudes and behaviour are affected by the culture and the climate within the organization. Second, the factors of perceptual motivation and commitment will be affected by the extent to which the employees can align personal identity and image with the organization (Collier & Esteban, 2007). Furthermore, a study done by Seivwright and Unsworth (2016) shows that people perceive and engage in CSR differently depending on how it fits with their role and whether their role in the firm creates meaningfulness.

The objective of this research is therefore to discover to what extent age limit compliance of gambling sellers can be predicted by their knowledge of legislation, ability to comply, motivation to comply and the culture and climate of Dutch lottery. For gambling there is no specific research done about how these variables contribute to age limit compliance. To achieve this goal a main research question has been proposed:

*“To what extent is age limit compliance of gambling sellers predicted by their knowledge of legislation, ability to comply, motivation to comply and the support and knowledge of the culture and climate of Dutch lottery?”*

## 2. Theoretical review

Previous studies in alcohol sales found that the knowledge of legislations, the ability to comply and the motivation to comply were important predictors in age limit compliance. In addition, it is expected that the culture and climate of an organization has an added value on age limit compliance. In fact, research done by Gosselt, van Hoof and de Jong (2012) showed that the level of compliance with age limits in alcohol sales depends on the knowledge of the rules and the motivation and ability to follow these rules. Motivation to actively comply with the age limits is in many cases lacking and ability is also problematic. They advise to raise awareness of the importance of age limits and connect the negative consequences when violations of the regulations occur.

### 2.1 Dependent variable

#### **The importance of age limit compliance**

In 2011, a study done in Ireland showed that of the 1537 participants (students between the 13 and 18 year old), 56.6% had gambled at least once in the last 12 months (Olason, Kristjansdottir, Einarsdottir, Haraldsson, Bjarnason & Derevensky, 2011). Furthermore, a study done by the UK Gambling commission (UKGC) showed that 450 000 children aged between 11 and 15 years old gamble each week and 1.6% are seen as problem gamblers (Pitt, 2016; Gambling commission, 2018).

Additionally, there are several consequences underage gambling entails. Research reveals that, similar to adults, underage gambling can lead to several unfavorable outcomes at an older age. The consequences can be for example: tense relationships, criminal behaviour and delinquency, depression, and in the worst cases suicide. These negative outcomes do not only have short-, but also long-term effects on people in the direct environment, as well for society at large. But despite all these negative consequences, problem gambling among minors has emerged as a public health concern and not enough effort has been made to respond to this important minor risk behaviour (Messerlian et al., 2005).

Furthermore, Harvard meta-analysis concluded that, compared to adults, youth are more exposed to gambling during an age when vulnerability is high and risk-taking occurs more often. Consequently, young people have higher rates of disordered gambling (Derevensky & Gupta, 2000). A study done by Kansspelautoriteit (2017) showed that the risk products for minors are scratch cards and Toto (football sports betting). Moreover, a population survey done by Meerkerk (2017) showed that 65.3% of the people who participate in the lottery are risk and problem players and these addiction risks are exceptionally high among participants in sports competitions. In addition, there is a strong increase in the popularity of these sports competitions (Kansspelautoriteit, 2017).

## 2.2 Independent variables and the hypotheses

### 2.2.1 The knowledge of legislations

According to the rules, vendors are required to check someone's age (by IDcard) if there is any doubt about the age of the customer. Vendors state that these rules are considered vague. In addition, some vendors admit they did not have sufficient knowledge of the rules and that the information given by managers should be improved. It was stated several times that more collaboration is needed between all the relevant stakeholders such as vendors, parents, the municipality, the schools, and the police (Gosselt et al., 2012).

A study done by Winter and May (2001) showed that a combination of motivation as well as awareness, so knowledge of the rules and capacity, so ability to comply are needed to enhance compliance with regulations. This means that when there is higher knowledge of the rules, compliance also increases.

Compliance with age limit (in alcohol sales) is problematic because of knowledge of the rules (Gosselt et al., 2012; Van der Rest, 2015). Moreover, both studies showed that when the sellers had a higher knowledge of the rules, compliance also increased.

After defining this variable, the following hypothesis has been formulated:

**H1:** *“When sellers have a better knowledge of legislation, this leads to a positive effect on age limit compliance”.*

### 2.2.2 The ability to comply

A low ability to comply with the age limit legislations especially occurs when someone else bought the product for the minors. Studies showed that products with an age limit, initially used by those in their teen years, is primarily obtained from parents' stocks or were purchased by older siblings, friends or by other adults. (Hearst et al., 2007; Wagenaar et al., 1993)

Researchers has found that the ability to comply with the age limit legislation decreases when sellers have to estimate the buyers' age. Age estimation is seen as a challenging task. Using facial age estimation is associated with a lot of problems and challenges. Different approaches and methods are needed to construct a representative age indication (Lanitis, 2010; Geng et al., 2007).

Second, the ability to comply with age limit legislation in alcohol sales also decreased when sellers were scared to intervene, but also because of aggression. The biggest problem was that older friends or parents of the minors bought the age limited product for them, despite the Dutch legal regulations that the age of both the customers should be verified. The aspect fear to intervene was often the case when the personnel staff was of younger age. Also crowdedness in the store was an important factor. Also research showed that age verification and refusal of sale is particularly difficult when the staff knows someone personally or when the staff is of younger age (Gosselt et al., 2012; Van der rest, 2015; St-Pierre et al., 2011).

It is important that vendors are capable to follow the rules, because when people don't get the ability to comply, compliance with the rules will decrease (Fennell, 2001). This means that when there is a higher ability to comply, compliance with the rules also increases.

After defining this variable, the following hypothesis has been proposed:



**H2:** *"When sellers have a high ability to comply, this leads to a positive effect on age limit compliance".*

### **2.2.3 The motivation to comply**

Lack of motivation occurs mostly because the vendors didn't feel responsible and they are blaming others for the underage sales. A study done by Messelian, Derevensky and Gupta (2005) refers to the fact that vendors do not feel as the only one responsible. The study shows that other strategies are needed to make vendors feel responsible to prevent youth gambling, such as health education and communication, organizational- and policy development.

As mentioned in the ability to comply, one of the biggest problems is when older friends or parents of the minors buy the age limited product for them (Gosselt et al., 2012; Van der rest, 2015; St-Pierre et al., 2011). This refers to the fact that vendors blame others but themselves.

Most offered solutions by vendors were about motivation, they shifted the responsibility to the parents or the adolescents. Also a campaign to raise awareness and to increase compliance was mentioned (Gosselt et al., 2012).

It is important that sellers are willing to comply with the rules. In a study done by Winter and May (2001) it was concluded that normative or social motivation are needed to enhance compliance. These are motivations set by norms and values and feeling of involvement. So, different motivations can predict compliance. This means when there is higher motivation to comply, compliance with the rules increases. The most important reasons why vendors are motivated to comply with age limit legislations (in alcohol sales) where intrinsic support, law-abiding nature and for financial reasons, like fines.

Therefore the following hypothesis have been formulated:

**H3:** *"When sellers have a higher motivation to comply, this leads to a positive effect on age limit compliance".*

### **2.2.4 The climate and the culture of the organization**

An important factor that influences employees' motivation and commitment to corporate social responsibility, is the culture and the climate within the organization. Consequently, employees' attitudes and behaviour are strongly affected (Collier & Esteban, 2007). One of the key factors that influence employees' perceptions of involvement and the feeling of responsibility is the organizational climate (Shadur et al., 1999). Furthermore, research has found that organizational climate and culture factors influence individuals' knowledge sharing intentions (Bock et al., 2005).

#### *Individual decisions*

Organizational climate and cultural factors influence individuals' knowledge sharing intentions (Bock et al., 2005). This can be explained by two sources who shape individual motivations: (1) employees' personal beliefs and structures and (2) institutional structures, such as: values, norms and accepted practices (Szulanski, 1996). Hereby, the motivational factors that influence knowledge sharing behaviors of personal belief structures are individual, group and organizational benefits. In addition, the motivational factors that influence knowledge sharing in institutional structures are a climate and culture which are highly trusted, an open climate with free-flowing information, tolerant of well-reasoned failure and infused with pro-social norms (Bock et al., 2005). This means that people will be more motivated to follow and share the norms and rules of an organization when they support the culture and the climate of the organization. So, a higher support for the culture and climate of an organization leads to higher compliance with their rules.

### *Compliance behavior*

The culture and climate of the organization influences organizational commitment (Trevino, 2015). In addition, a study done by Petts, Herd, Gerrard and Horne (1999) showed that the positive culture among individuals, and so the compliance behavior with these companies differ from the climate of many small and middle enterprises (SMEs). This means that when people support the culture and climate of an organization they will also feel more committed to comply the rules an organization sets and the norms and values they find important.

After defining this variable, the following hypothesis have been formulated:

**H4:** *“A higher support and knowledge of the climate and the culture of Dutch lottery, has a positive effect on age limit compliance”.*

### **2.2.5 Relationship between the predictors**

As stated earlier, a study done by Winter and May (2001) showed that a combination of motivation, as well as knowledge of the rules and ability to comply are needed to enhance compliance with regulations. Furthermore, earlier studies showed that the climate and culture of an organization influences individuals' knowledge intentions, motivation and commitment (Bock et al., 2005; Collier & Esteban, 2007). Therefore it is expected that there will also be a relation between the culture and climate of the organization and the knowledge of legislation and motivation to comply. This means that also a relationship between the four variables is predicted to increase compliance with the rules and so age limit legislations.

Therefore an extra research question is set:

*“To what extent is there a relationship between the independent variables: the knowledge of legislation, ability to comply, motivation to comply and the support and knowledge of the culture and climate of Dutch lottery?”*

## 2.3 Research design

The defined independent variables in this research are: knowledge of legislation, ability to comply, motivation to comply and the support and knowledge of the culture and climate of Dutch lottery. The dependent variable in this research is the self-reported age limit compliance. Visualization of this research model is displayed in figure 1.

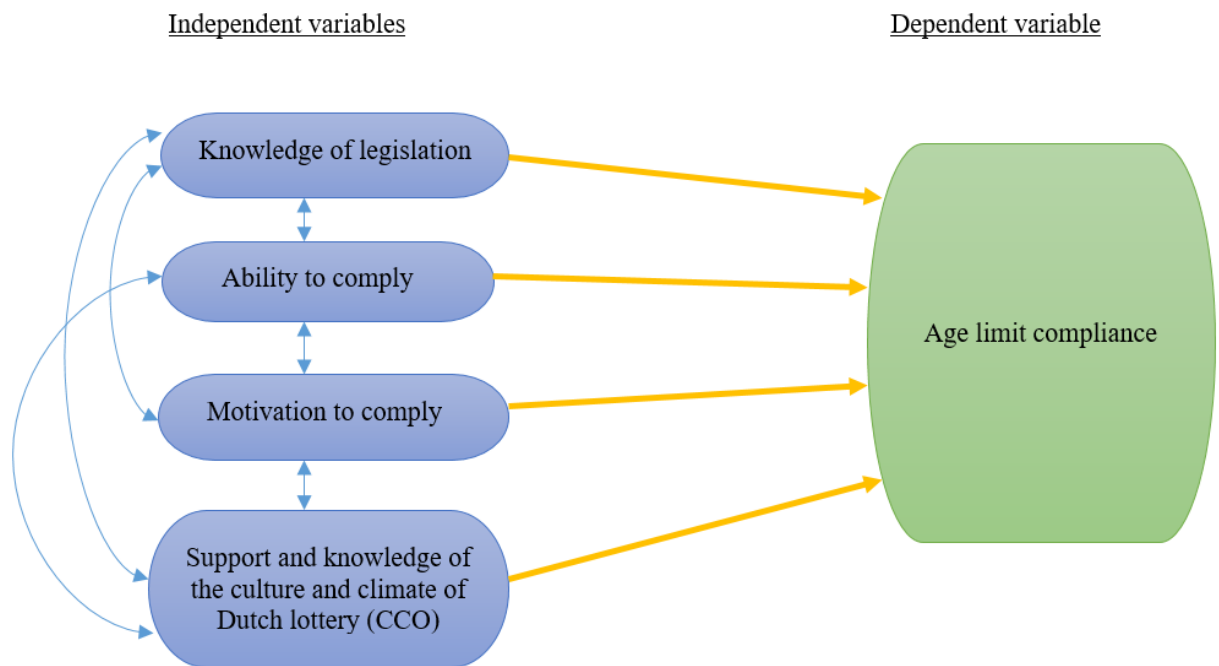


Figure 1: Research Design

### 3. Research methodology

In order to test the hypotheses, an online questionnaire study was carried out. The purpose of this study is to investigate the relationship between the motivation to comply, the ability to comply, the knowledge of legislation and the support and knowledge of the culture and the climate of Dutch lottery and how they affect the actual age limit compliance.

#### 3.1 Respondents

Dutch lottery has around 3800 sales points throughout the Netherlands and they also sell online (Loten, 2018). From the 3800 sales point, the tobacco vendors and convenience chains are selected to fill in the survey. This sample of 1226 tobacco and convenience shops is chosen because these shops are more accessible by means of a mailing list. For this research, the anonymous survey link distributed from Qualtrics was posted on the intranet of the chains: Convenience Concepts (Cigo, compaenen, Tabaktief), RDC (Vivant, The Readshop, Tabaronde, Techador) and Primera.

293 respondents were seen as a representative sample of all the 1226 sales points. After 3 weeks, this number of respondents had been reached. This study was designed for people who are 18 years or older, for different job descriptions and educational levels. In total, 61% of the respondents are man. The age differs between the 18 and 74 years old, wherein the age group 46 until 55 years old is the biggest with 39% of the respondents. In addition, 13% of the respondents are employees, followed by 9% managers and 78% are owner of the shop. The educational level of the respondents differs from VMBO to WO, wherein MBO (39%) is the most frequently obtained diploma, followed by VMBO (26%) and HBO (20%). An overview of the sample characteristics is shown in Table 1 on the next page.

Table 1. Gender, age, job function and level of education of the respondents

<i>Overview of sample characteristics (N = 293)</i>		
	N	%
<b>Gender</b>		
Women	113	39
Man	180	61
<b>Age groups</b>		
<24	18	6
25-35	24	8
36-45	64	22
46-55	114	39
56-65	69	24
60>	4	1
<b>Job function</b>		
Junior employee	4	1
Employee	29	10
Manager	25	9
Owner	228	78
Another function	7	2
<b>Level of education</b>		
Mulo/Ulo/Mavo/VMBO	76	26
Havo/VWO/Gymnasium	36	12
MBO	114	39
HBO/HBS/Bachelor	59	20
WO/master	8	3

### 3.2 Procedure and data collection

In this section, the procedure will be explained and the research methods and instruments will be discussed.

The four independent variables (knowledge of legislation, ability to comply, motivation to comply and the support of the culture and climate of the organization) were tested to see whether they are predictors of the dependent variable age limit compliance. In this research, the variables are operationalized in different measurable constructs. With the use of the survey method, these constructs were measured.

Every respondent in this study is an employee of one of the 1228 selected stores from the shop database of Dutch lottery. The survey was randomly assigned among these shops because each respondent had the choice whether they wanted to fill out the survey or not. The questionnaire was placed on the intranet of the stores with an introduction text in which the researcher presented herself. In addition, the purpose of the research was clarified.

At the start of the survey the question: “*Do you want to participate in this research?*” was asked. If the respondents answered with no, the follow-up question would be “*What is the reason you don’t want to participate?*”. However, none of the respondents answered with no on this question, so none of them reached the follow-up question.

At the end the question: “*Would you like to comment on the subject of young people and gambling games?*” was asked. Here the respondents could give their opinion about how they experience this subject. A lot of data and clear opinions have emerged from this open question and is coded in Table 11, which will be discussed in more detail in the results section. The questionnaire ended with the question: “*Your answers are processed completely anonymously. If you would like to receive an e-mail with the results afterwards, you can leave your e-mail address here. You also have the chance to win a travel voucher for € 250!*”. This option was given for the people who are interested to receive the results afterwards and to stimulate this, a travel voucher giveaway was added.

An online survey (Qualtrics) was chosen because it is a relatively quick and easy way to collect data. Also the motivation to complete a survey is much higher because it is easy and it is less time consuming. Distributing the survey is also easy and fast, allowing it to be distributed throughout the country. However, measuring behavior like motivation and ability with a survey is difficult. Real behavior can be different than how people think or say they behave. This can be solved by making the questionnaire anonymous and the use of the right survey questions and scales. The survey will consist of 6 constructs: ability, motivation, the support and knowledge of the culture and climate, knowledge legislation, vendor age and age limit compliance. The measures of these constructs will be explained in the next chapter.

### 3.3 Measures

In this section, the way in which the variables are measured will be discussed. The survey will consist of 6 constructs: ability, motivation, the support and knowledge of the culture and climate, knowledge legislation, vendor age and age limit compliance.

All the questions and statements were measured with the five-point Likert scale (Sekaran, 2003). For example: 1 = Totally disagree and 5 = Totally agree. All the questions can be found in the Online survey in Appendix B.

#### **Self-reported age limit compliance**

The dependent variable age limit compliance is measured with four statements. Questions like: “*I never sell chance games to people who are underaged*” and “*I always verify buyers age, by asking for their ID-Card*” where asked. The statements used for this variable are retrieved from an unpublished study. The reliability of the age limit compliance scale is high ( $\alpha = .84$ )

#### **Knowledge of legislation**

The knowledge of legislation is one of the independent variables. The reliability test showed that only two items were reliable enough to assess the knowledge of the rules. One of the statements in this construct was: “*I know all the rules concerning games of chance*”. The statements used for this variable are retrieved from another unpublished study. The reliability of this variable has an acceptable reliable value ( $\alpha = .65$ ) (Marrie et al., 2018).

### **The ability to comply**

The ability to comply is the second independent variable. The reliability test showed that a final set of eight items was chosen to assess the ability to comply. The reliability of this scale has an acceptable reliable value ( $\alpha = .67$ ). For example: *"I find it difficult to estimate the age of the buyers"*. The statements used for this variable are retrieved from an unpublished study.

### **Motivation to comply**

The motivation to comply is the third independent variable and is measured with seven statements. One of the statements in this construct was: *"The sales employees are responsible for selling games to underaged"*. The statements used for this variable, are retrieved from an unpublished study. The reliability of the scale is high enough ( $\alpha = .69$ ).

### **Support and knowledge of the culture and climate of Dutch lottery (CCO)**

The culture and climate of the Dutch lotteries (CCO) is the fourth independent variable and is measured with seven statements. The reliability of the scale was high ( $\alpha = .85$ ). One of the statements in this construct was: *"Dutch lottery itself sets a good example in terms of values and norms"*. These statements are retrieved from a study done by Kaptein (2007). In this study Kaptein developed and tested a measure for the Ethical Culture of Organizations.

## 4. Results

In this chapter, the main results of the study are shown. First, the general results of the measured variables are explained. Second, the correlations between the independent variables will be tested and explained. Third, the regression of every construct is shown and lastly the answers given on the open question: “*Would you like to comment on the subject of young people and gambling games?*” are divided by topic.

### 4.1 Descriptives results

In Table 2 the means and standard deviations for all the variables are shown. Knowledge of the rules ( $M = 4.46$ ,  $SD = .64$ ) and age limit compliance ( $M = 4.21$ ,  $SD = .65$ ) scored the highest of all the tested variables, followed by the ability to comply ( $M = 3.90$ ,  $SD = .59$ ), CCO ( $M = 3.79$ ,  $SD = .59$ ) and the motivation to comply ( $M = 3.76$ ,  $SD = .62$ ).

Table 2. Mean and Standard deviation of the constructs

<i>Descriptive statistics of the constructs (N = 293)</i>		
	Mean	SD
Knowledge of legislation	4.46	.64
Ability to comply	3.90	.59
Motivation to comply	3.76	.62
CCO	3.79	.59
Age limit compliance	4.21	.65

*Note. 5-point Likert scales were used for all measures.*

### 4.2 Correlations

Prior to the regression test it is important to analyze the correlations between the different variables. In particular, the correlational analyses investigated the relation between the knowledge of legislation, the ability to comply, motivation to comply, CCO and age limit compliance.

Table 3 shows that all the variables have a moderating correlational relation with each other. This means all the independent variables (knowledge of legislation, ability to comply, motivation to comply and CCO) and the dependent variable (age limit compliance) are coherent with each other (Afstudeerbegeleider, 2017).

Also, all the variables are positive related to age limit compliance. Moreover, the table provides a strong correlational relation between CCO and age limit compliance. Regarding to age limit compliance, after CCO, the motivation to comply and the knowledge of legislation seem to correlate the strongest.

Next to this, the independent variables also show some coherence and particularly with CCO. The motivation to comply and CCO show the highest moderate correlational relation, followed by the ability to comply and CCO. In addition, a small correlation is shown between the ability to comply and the motivation to comply.



Table 3. Correlations between the constructs

<i>Correlations between constructs (N = 293)</i>					
	Knowledge of legislation	Ability to comply	Motivation to comply	CCO	Age Limit compliance
Knowledge of legislation					
Ability to comply	.380**				
Motivation to comply	.339**	.422**			
CCO	.409**	.500**	.559**		
Age limit compliance	.526**	.497**	.584**	.685**	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

In general, the relation of the independent variables appeared to be the strongest between CCO and the motivation to comply on the one hand and between CCO and the ability to comply on the other. The strongest correlation between the dependent variable and a independent variable was between age limit compliance and CCO. So, all correlations are high but they are also in line with the regression. The regression of the different variables is discussed in more detail in the next section.

### 4.3 Regression analyses – the determinants for age limit compliance

An exploratory linear regression was conducted to test the four hypotheses. The regression of every construct individually is shown in Table 4.

Table 4. Regression analysis of each construct individually

<i>Regression analysis of each construct individually</i>					
	R <sup>2</sup>	Sig.	B	β	T
Knowledge of legislation	.28	.00	.54	.53	10.56
Ability to comply	.25	.00	.55	.50	9.77
Motivation to comply	.34	.00	.62	.58	12.26
CCO	.47	.00	.76	.69	16.02

After showing the regression of every construct individually, the constructs were added one by one in the regression analysis together. The analysis started with CCO, because this is the variable wherein the possibility of change is the hardest, followed by motivation to comply and ability to comply. Lastly, the easiest variable to change is the knowledge of legislation. As a result, the variance in age limit compliance of every added construct will be shown.

Table 5. Regression analysis with support of the climate and culture of Dutch lottery

<i>Regression analysis with support of the climate and culture (CCO)</i>					
	R <sup>2</sup>	Sig.	B	β	T
	.47				
CCO		.00	.76	.69	16.02

**H4:** “A higher support for the climate and the culture of Dutch lottery, has a positive effect on age limit compliance”.

As shown in table 4, CCO significantly predicts age limit compliance, with  $\beta = .69$ ,  $t(291) = 16.02$ ,  $p < .05$ .

CCO also explained a significant proportion of variance in age limit compliance, with  $R^2 = .47$ ,  $F(1, 291) = 256.78$ ,  $p < .05$ . This means that 47% of the variance in age limit compliance can be explained by support for the climate and the culture of Dutch lottery. In addition, when CCO increases with one point, age limit compliance increases with 69%. Therefore we can conclude that, a higher support for the climate and the culture of Dutch lottery, has a positive effect on age limit compliance.

Table 6. Regression analysis with CCO and the motivation to comply

<i>Regression analysis with CCO and motivation to comply</i>					
	R <sup>2</sup>	Sig.	B	$\beta$	T
	.53				
CCO		.00	.58	.52	10.71
Motivation to comply		.00	.31	.29	6.01

**H3:** “When sellers have a higher motivation to comply, this leads to a positive effect on age limit compliance”.

As shown in table 4, also the motivation to comply significantly predicts age limit compliance, with  $\beta = .58$ ,  $t(291) = 6.01$ ,  $p < .05$ .

In table 6, the variable motivation to comply was added to the regression analysis with the variable CCO. Motivation to comply also explained a significant proportion of variance in age limit compliance, with  $R^2 = .34$ ,  $F(1, 291) = 150.31$ ,  $p < .05$ . This means that 34% of the variance in age limit compliance can be explained by the motivation to comply. After adding the motivation to comply, the variance increased with 5%. As a result, 50% of the variance in age limit compliance can be explained by these two variables together. In addition, when CCO increases with one point, age limit compliance will increase with 52% and when the motivation increases with one point, age limit compliance increases with 29%. Therefore, it can be concluded that when sellers have a higher motivation to comply, this leads to a positive effect on age limit compliance.

Table 7. Regression analysis with CCO, motivation to comply and new added variable ability to comply

<i>Regression analysis with CCO, motivation to comply and ability to comply</i>					
	R <sup>2</sup>	Sig.	B	$\beta$	T
	.55				
CCO		.00	.51	.46	9.03
Motivation to comply		.00	.28	.26	5.32
Ability to comply		.00	.17	.16	3.36

**H2:** "When sellers have a high ability to comply, this leads to a positive effect on age limit compliance".

As shown in table 4, the ability to comply significantly predicted age limit compliance, with  $\beta = .50$ ,  $t(291) = 9.77$ ,  $p < .05$ .

In table 7, the variable ability to comply was added to the regression analysis with the variables: CCO and the motivation to comply. Ability to comply also explained a significant proportion of variance in age limit compliance, with  $R^2 = .25$ ,  $F(1, 291) = 95.44$ ,  $p < .05$ . This means that 25% of the variance in age limit compliance can be explained by the ability to comply. After adding the ability to comply, the variance increased with 1%. As a result, 55% of the variance in age limit compliance can be explained by these three variables together. In addition, when CCO increases with one point, age limit compliance increases with 51% and when motivation to comply increases with one point, age limit compliance will increase with 26%. When the ability to comply, increases with one point, age limit compliance will increase with 16%. Therefore, we can conclude that when sellers have a high ability to comply, this leads to a positive effect on age limit compliance. In the contrary, the variance in age limit compliance only increased with one per cent, when the ability to comply was added. This means, that when improving the ability to comply in the total picture, this will only have a small effect of 1% on age limit compliance. Therefore, it can be concluded that the ability to comply has an effect on age limit compliance, but not a huge one.

Table 8. Regression analysis with all the variables

<i>Regression analysis with all the variables</i>					
	R <sup>2</sup>	Sig.	B	$\beta$	T
	.59				
CCO		.00	.45	.40	8.13
Motivation to comply		.00	.25	.23	4.97
Ability to comply		.02	.12	.11	2.33
Knowledge of legislation		.00	.25	.24	5.71

**H1:** “When sellers have a better knowledge of legislation, this leads to a positive effect on age limit compliance”.

As shown in table 4 and table 5, Knowledge of legislation significantly predicted age limit compliance, with  $\beta = .53$ ,  $t(291) = 10.56$ ,  $p < .05$ .

In table 8, the variable knowledge of legislation is added to the regression analysis with the variables: CCO, motivation to comply and the ability to comply. The knowledge of legislation also explained a significant proportion of variance in age limit compliance, with  $R^2 = .28$ ,  $F(1, 291) = 111.60$ ,  $p < .05$ . This means that 28% of the variance in age limit compliance can be explained by the knowledge of legislation. After adding knowledge of legislation, the variance went up with 4%, so now 59% of the variance in age limit compliance can be explained by these four dependent variables together. In addition, when CCO increases with one point, age limit compliance will increase with 40% and when the motivation to comply increases with one point, age limit compliance will increase with 23%. When ability to comply will increase with one point, age limit compliance will increase with 11% and when the new added variable, knowledge of legislation, increases with one point, age limit compliance will increase with 24%. Therefore, it can be concluded that when sellers have a better knowledge of legislation, this will lead to a positive effect on age limit compliance.

To summarize, all the independent variable have an positive effect on age limit compliance. In general, the new added variable in this study CCO, contributed significantly more to the dependent variable age limit compliance. Therefore, we can conclude that a higher support for the climate and the culture of Dutch lottery has an important positive effect on the CSR commitment sellers feel concerning age limit compliance. In contrast, the ability to comply shows the least effect on age limit compliance.

#### 4.4 The results visualized in the research design

After these analyses, the earlier proposed research design in chapter 2 can be visualized with the regression and correlations between every independent variable and the dependent variable.

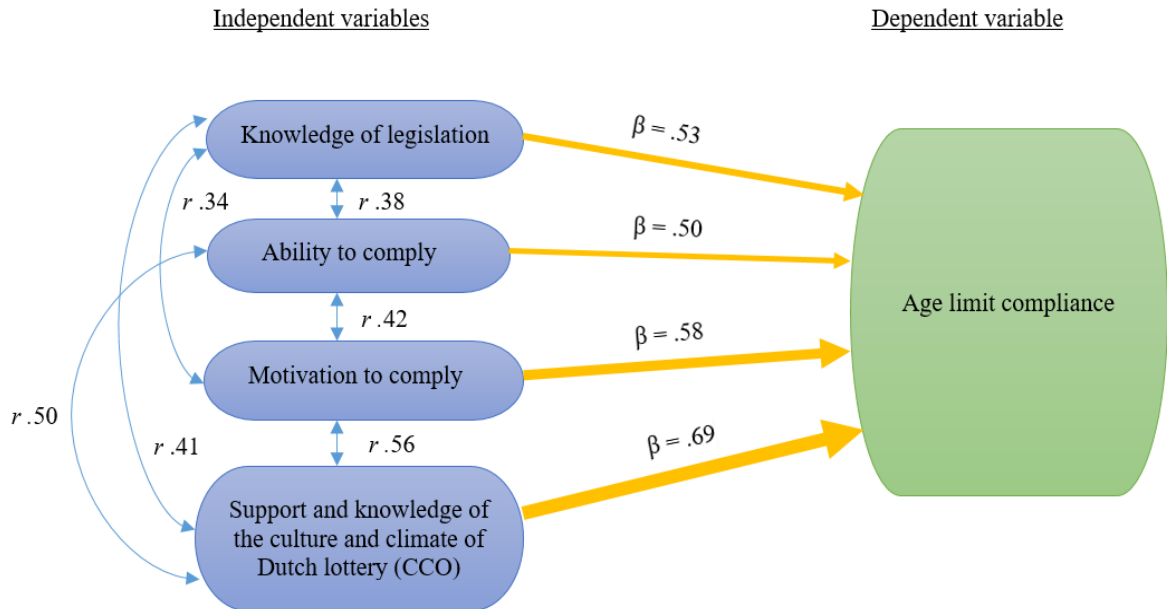


Figure 2. Research design with regressions and Beta's between each variable

As shown in figure 2, all the dependent variables are coherent with each other. Hereby, the motivation to comply and the CCO show the highest coherency. In addition, the thickness of the orange arrows shows to what extent the independent variable has an effect on age limit compliance. CCO also shows the highest effect here ( $\beta = .69$ ) independently. This means that when CCO increases by one point on the 5-point Likert scale, age limit compliance increases by 69%. Therefore, it can be concluded that CCO is the most important variable. The second most important variable is the motivation to comply. When the results on the 5-point Likert scale of motivation to comply increases by one point as independent variable, age limit compliance increases by 58% ( $\beta = .58$ ). Furthermore, the third most important variable is the knowledge of legislation. When the results of knowledge of legislation increases by one point, age limit compliance increases by 53% ( $\beta = .53$ ). And lastly, the least important variable is the ability to comply. When the results of the ability to comply increases by one point, age limit compliance increases by 50% ( $\beta = .50$ ).

#### 4.5 The differences between age groups and job functions

Table 9. Mean differences between age groups young and old and the independent and dependent variables

	Age groups young and old	
	Young	Old
Knowledge of legislation	4.45*	4.46*
Ability to comply	3.93*	3.89*
Motivation to comply	3.67*	3.78*
CCO	3.72*	3.80*
Age limit compliance	4.10*	4.23*

\* $p < .05$

A few extra comparisons have been made. In Table 9 the age groups are divided into young and old. Both groups were compared with each other looking at their knowledge of legislation, ability to comply, motivation to comply, CCO and age limit compliance. The results show no big differences are shown between the age groups in these variables. However, the only difference was shown in their motivation to comply whereby the age group old was more motivated than the age group young. This can be explained with the assumption that older people feel more responsible than younger people to comply with the rules. The one sample t-test in Table 12 appendix A shows that the differences are significant ( $p < .05$ ).

Table 10. Mean differences between job function employees and owners and the independent and dependent variables

	Job function	
	Employee	Owner
Knowledge of legislation	4.18*	4.50*
Ability to comply	3.76*	3.92*
Motivation to comply	3.61*	3.78*
CCO	3.40*	3.84*
Age limit compliance	3.84*	4.26*

\* $p < .05$

In table 10 the job functions are divided into employee or owner/manager of the shop. These two groups are compared with the dependent and independent variables to see if there is a difference between them. As a result, no big differences are shown between the job functions in knowledge of legislation, ability to comply, motivation to comply, CCO and age limit compliance. However, owners showed more knowledge of legislation, a higher ability to comply, a higher motivation to comply and a higher support for the culture and the climate of Dutch lottery. The biggest difference was in age limit compliance, owners showed a higher compliance than employees. The one sample t-test in Table 12 appendix A shows that the differences are significant ( $p < .05$ ).

Based on the findings, a number of conclusions can be drawn and advice can be given in the next chapter.

## 4.6 Important topics that emerged from the open question

Table 11. Important points of attention that the sellers gave on the subject: minors and gambling games

Topic	n	Example comments
Online competition	10	<p>"Better age control in the shops than online".</p> <p>"Online no control".</p> <p>"Unibet is unfair competition".</p> <p>"Minors can make their own account on Dutch lottery website".</p>
Minor is responsible and personally punishable	7	<p>"The minors should get the fines".</p> <p>"Minors are looking for the limits".</p> <p>"There should be a law that the minors are punishable if they are in possession of games of chance".</p>
Age estimating is difficult	1	"It's difficult to estimate the age".
Responsibility of others	6	<p>"Parents and schools have to take more responsibility in terms of information, not just letting the vendor be the only controlling party".</p>
Scratch card Design	9	<p>"Scratch card lay-out challenges young people in terms that the appearance is aimed at young people (childlike design)."</p> <p>"It is possible that the age limit can be stated more clearly/larger on the cards. Children will not receive the scratch cards.".</p> <p>"The lottery market the December scratch cards as a children's product (childish dolls and advertising) and in my opinion more than 50% are given to the minors as a gift... hopeless values and norms!".</p> <p>"The experience and character of scratch cards is experienced differently than the other lotteries and especially the December calendar is often bought by children".</p>
Parents as obstacle	7	<p>"Difficult with the parents around".</p> <p>"Parents are coming with their children to buy games of chance, exchanging the prize sometimes gives problems".</p> <p>"Parents give the December calendar as a gift".</p> <p>"Angry parents in the store because their children do not receive scratch cards".</p> <p>"December scratch cards are bought by the elderly. It is therefore frustrating that we do not pay when children with their won lot come into the store".</p>
Asking ID card	6	<p>"You are getting to know by always asking ID cards."</p> <p>"The known excuses concerning a forgotten ID happens regularly".</p> <p>"No sales without a valid ID".</p>
December calendar	17	<p>"In the holiday period is the December calendar difficult to refuse".</p> <p>"The lottery market the December scratch cards as a children's product (childish dolls and advertising) and in my opinion more than 50% are given to the minors as a gift... hopeless values and norms!".</p> <p>"The experience and character of scratch cards is experienced differently than the other lotteries and especially with the December calendar it is striking that it is often bought for children".</p> <p>"December scratch cards are great presents as surprise and Christmas gift".</p>
Rules are important	6	<p>"The law on gambling is important".</p> <p>"Much more addicted temptation for young people".</p> <p>"Adjusting rules more strictly".</p> <p>"We are keen on that area".</p>
Better communication from Dutch lottery	8	<p>"Often illegal sales of Toto are passed on to Dutch lottery but they don't do anything about it".</p> <p>"A lot of advertising and pushed through the lottery".</p> <p>"Better communication from the Dutch lottery about the age limit at the checkout".</p> <p>"Lottery itself is not clear about the rules, turnover is turnover".</p> <p>"We get a lot of information about age controls from tobacco manufacturers. The Dutch lottery doesn't give us any information".</p> <p>"Control and information from Dutch lottery is fine, if you do it yourself!".</p>
Rule compliance of other chains	1	"Suspicion that other chains like Kruidvat etc. do not comply with the rules".
Not enough media attention	2	"Too little attention on radio / TV / media, everyone knows everything about tobacco but no attention to games of chance".
Toto betting's are very inviting	8	<p>"Only Toto is played by minors".</p> <p>"Toto bettings are very inviting for minors".</p>

Some of the respondents answered to the open question (N = 88) : “*Would you like to comment on the subject of young people and gambling games?*”. In Table 11 these answers are divided by topic and each topic shows some examples of the given comments. In total, 13 topics were seen as important to pay extra attention to. Most of the comments were about the December calendar (n = 17) and online competition (n = 10). Also some comments were made about the childish design of the scratch cards (n = 9), that the sellers expect better communication of Dutch lottery about compliance (n = 8), Toto being very inviting for minors (n = 8) and the parents being an obstacle in complying with the age limits (n = 7). Furthermore, they find the minor personally liable and punishable (n = 7). Some gave some extra attention to the fact that the rules are important (n = 6), that the responsibility of compliance also lies with others (n = 6), asking ID card (n = 6), media attention (n = 2), other chains (n = 1) and that age estimation is difficult (n = 1). Some of the more detailed descriptions about these topics will be discussed in the next chapter: the discussion section.



## 5. Discussion

Based on the results in the previous chapters conclusions can be drawn. In order to draw a reliable conclusion afterwards, the following discussion section displays the findings of this research in detail. Within this section, the main findings will be discussed, followed by the advised management implications, the limitations within this research, recommendations for future research and the conclusion on the basis of the central research questions.

### 5.1 Main findings

The objective of this research was to discover the effect of knowledge of legislation, ability to comply and the motivation to comply on age limit compliance when selling gambling games. To examine this question, four hypotheses were proposed. In the results section all the four hypotheses were confirmed.

As expected, the knowledge of legislation has an influence on age limit compliance. This can be derived from the fact that you only can comply with the rules when you have knowledge of them. In addition, compliance with age limit (in alcohol sales) is problematic because of lack in knowledge of the rules (Gosselt et al., 2012; Van der Rest, 2015). In this study, the knowledge of legislation is the third strongest predictor of age limit compliance.

In addition, the knowledge of legislation showed coherency with the ability to comply and the motivation to comply. This can be derived from the fact that when you don't know the rules you are not able or motivated to comply with them. Furthermore, the results show coherency with the support for the culture and climate of Dutch lottery. This can be derived from the fact that organizational climate and cultural factors influence individuals' knowledge sharing intentions (Brock et al., 2005; Collier & Esteban, 2007).

Some employees in this study indicated that they do not have sufficient knowledge of the rules and that the information given by Dutch lottery should be improved. The same fact was given by the employees in the study done by Gosselt et al. (2012). But the employees in the study done by Gosselt et al. (2012), said the communication from the managers should be improved. The employees in this study indicated that there should be a better communication about age limit compliance from Dutch lottery about their products at the cash desk. Moreover, some say that the only instructions they get about age limit compliance is from the tobacco manufactures. From Dutch lottery they hear nothing. In addition, some find that Dutch lottery is not clear about the rules and that they feel that they only have to handle by the mission: turnover is turnover.

The ability to comply also has an influence on age limit compliance. It is important that vendors are capable to follow the rules. Because when people do not get the ability to comply, compliance with the rules will decrease (Fennell, 2001). The ability to comply is the least predictive factor for age compliance in this study.

The ability to comply also shows coherency with the motivation to comply. This situation can be derived from the fact that you can only be motivated when you are able to comply. When people do not have any opportunity to comply with the rules than this will have a demotivating effect. Furthermore, results show coherency with the support for the culture and climate of Dutch lottery. This can be derived from the fact that when you don't get support of the organization itself or you feel you don't get it. The ability to comply will also be a lot less (Winter & May, 2001).

That the ability to comply has an influence on age limit compliance can be explained by the earlier mentioned factors: that it is difficult to estimate buyers age, aggression or secondary purchasing by family (Gosselt et al., 2012; Van der rest, 2015; St-Pierre et al., 2011). Table 11 reported that some employees find it difficult to estimate the age. Also the famous excuses that people forgot their ID card often comes along. Furthermore, sellers find it hard to refuse when there are parents around. A lot of parents give the Dutch lottery December calendar (scratch card) as Christmas present to their children. The scratch cards also have the price and design of a children (Christmas) present. A lot of respondents talked about the layout of the scratch cards. They stated that the design looks like it is aimed to younger people. The cards are experienced as a childlike design and appearance. As a result, a lot of minors come and collect their prizes like money or a new scratch card. Consequently, the problems then occur for the employees because legally they can't give the minors their prizes. The employees therefore experience a lot of angry parents or other family members in their shops. Additionally, Toto betting is also very inviting and young people will always look for the limits. Some also add that the rules need to be a lot stricter concerning this part.

The motivation to comply has an influence on age limit compliance. Normative and social motivations are needed to enhance compliance. So motivations set by norms, values and feeling of involvement can predict compliance with the rules (Winter and May, 2001). In this study, the motivation to comply is the second most predictive factor for age compliance.

The motivation to comply showed the highest coherency with the support of the culture and climate of Dutch lottery. This can be derived from the fact that when you do not feel one with the values or norms of an organization, employees are not motivated to carry out their rules, values and norms (Brock et al., 2005).

That the motivation to comply has an effect on age limit compliance can be derived from the fact that the vendors do not feel responsible and that they shift this responsibility to the parents or the minors themselves (Gosselt et al., 2012). The vendors in this study indicated in Table 11 the same facts. Moreover, most of the respondents stated that they find that the minors are responsible themselves. They feel that the minors also should be the ones that get the fines and are prosecutable when they try to buy this kind of games or when they have a game of chance in their possession. In addition, they find that the parents are responsible for giving their children information about the negative consequences and that the check on age limit compliance also lies in their hands. In addition, some respondents talked about the online competition like Unibet and that they cannot compete with this platforms. They have the feeling that online there is no check on age limit compliance so they also do not feel the need to do so. They also have the feeling that other chains, such as Kruidvat, do not comply with these age-compliance rules. In the contrast, there were also some respondents that talked about that they are very motivated to be compliant with all the age limit compliance rules and that in their environment they are known by the fact that they always ask for ID cards.

The support and the knowledge of the culture and climate of Dutch Lottery (CCO) have the biggest influence on age limit compliance. When people support the culture and climate of an organization, they will also feel more committed to comply with the rules an organization sets and the norms and values they find important (Petts et al., 1999). The culture and climate of Dutch lottery is the strongest predictor for age limit compliance in this study.

The culture and climate of Dutch lottery also shows the highest coherency with the knowledge of legislation, ability to comply and motivation to comply. Earlier studies showed that the climate and culture of an organization influence individuals' knowledge intentions, motivation and commitment (Brock et al., 2005; Collier & Esteban, 2007).

That the culture and climate of Dutch lottery has the biggest effect on age limit compliance can be explained by the fact that the culture and climate within an organization is an important factor that influences employees' motivation and commitment to corporate social responsibility. Consequently, employees' attitudes and behavior are strongly affected (Trevino, 2015; Collier & Esteban, 2007). In addition, one of the key factors that influence employees' perceptions of involvement and the feeling of responsibility is the organizational climate (Shadur et al., 1999). Furthermore, organizational climate and cultural factors influence individuals' knowledge sharing intentions (Bock et al., 2005). Motivation and commitment are affected by the extent to which employees can align personal identity and image with that of the organization. Perceptions of justice and fairness, how CSR performance is rewarded and by their impressions concerning the attitude of the management towards CSR issues are taken into account (Collier & Esteban, 2007). The same facts were reported by the employees in this study. They support the rules, norms and values of Dutch lottery and most vendors find that Dutch lottery gives a good example of ethical behavior. A study done by Mikic Little and Dean (2006) showed that the service climate in an organization is positively related to the service quality capability (SQC) employees reflect on the customers. In addition, employee commitment, so motivation was related with SQC. The three most important factors in this study were managerial practices, customer feedback and human resource management.

The self-reported age limit compliance scored very high as shown in Table 2 ( $M = 4.21$ ,  $SD = .65$ ), especially among the owners and managers of the shop in contrast with their employees. Table 10 showed that the owner or manager of the shop scored higher on all the variables. They have a higher knowledge of legislation, are more motivated to comply, feel they have a higher ability to comply and they have higher support for the culture and climate of Dutch lottery. This can be explained firstly by the fact that owners always feel more responsible because it is their shop. Secondly, they have more knowledge of the things they sell and therefore have a higher ability to comply. In addition, they have more personal contact with the suppliers of the products they sell. Therefore they show a higher support of the culture and climate of the Dutch lottery. Lastly, they show a higher age limit compliance. This can be derived from the fact that they have a higher financial interest. They receive the fines if there is no compliance with the rules. As a matter of fact, some participants indicate that their store is known for always asking ID cards and when they doubt the validity of the ID card, no game of chance is given to them.

## 5.2 Management implications

Firstly, the knowledge of rules is important because otherwise people would not be able or motivated to comply with them anyway. Therefore, it is advised to refresh the knowledge of the vendors at least once a year through, for example, a (online) course or (online) training. Keep it top of mind. As indicated in Table 11, the sellers say that they only receive information about age limit compliance from tobacco manufacturers. It is therefore very important that Dutch lottery also contributes to this.

Secondly, the ability to comply is important because otherwise people are not motivated to comply with them. Therefore, it is advised to pay more attention to the way in which games of chance are presented in the store and make the design of the games less attractive for children. At the moment, the games contain bright colors, animals and other triggers that attract young people (Table 11). By giving the games a more mature appearance, this will also be experienced as a game for adults. In addition, it is perhaps an idea, just like in supermarkets, to put a fixed ID check in the cash register system when a game of chance is being scanned. As a result, vendors can only proceed to the payment screen if a date of birth has been filled in and thus have asked for an ID card.

Third, the motivation to comply is important because when people do not feel responsible to comply with the rules they will not follow them. Many sellers indicated that they lost their motivation because they came into conflict with the parents (Table 11). This gave them the feeling that they were less responsible for age limit compliance and put this responsibility on the parents. As a result, it is advised to give the parents more information about the rules concerning age limit compliance, but also about the risks that such games can cause at a young age. Perhaps, it is an idea to set up a meeting per province for parents who are interested and communicated this through schools. In addition, it can also be communicated through a set up campaign. By designing a brochure or flyer especially for parents and giving it along with a purchase of games of chance, a lot of information can be given. Furthermore, the vendors compliance about the online purchases of the games of chance. They indicate that they cannot compete with this because almost no age control is done here. Despite of this fact, checking age online is and remains a difficult case that still requires a lot of research on how to maintain this. On 19 February 2019, the Senate adopted the law on gambling games in distance. This law means more online control and no more advertising for games of chance in 2020 (Emerce, 2019). So, the first steps in the right direction are taken.

Fourth, the support of the climate and culture of Dutch lottery shows the largest influence on age limit compliance. To be more precise, the culture and climate showed a relation with all the other predictors. This can be explained by the fact that organizational climate and cultural factors influence employees' attitude and behavior by the motivation and commitment they feel (Trevino, 2015; Collier & Esteban, 2007). In addition, these factors influence individuals' knowledge sharing intentions (Brock et al., 2005) and therefore their knowledge of the rules and ability and motivation to comply with them. As a result, it is advised to be as transparent as possible to the vendors. Show what your organization is doing for society, invite the vendors for special open days so that they see more of what is happening in the company. Eventually, they feel more connected with the company and so more motivated and committed. In addition to good customer service, the company must also have a good vendor service. Show the vendors that the company is always there for them and listens. Show them that they are needed to achieve the desired result together.

Lastly, Table 10 showed that age limit compliance was higher among the owners of the shops. This can be derived from the fact that they feel more responsible for their shop and they have a financial interest. They get the fines when there is a lack of compliance of the rules. Perhaps the regulations need to be adjusted and every employee gets the fine himself if they don't comply with the rules. Or like the vendors stated themselves, the minors are responsible and so personally punishable. The vendors in this study proposed to hand out the fines to the minor when they are caught in possession of games of chance.

### 5.3 Theoretical implications

Now that this research has shown that the culture and climate of an organization has an effect on age limit compliance, it is recommended that other studies are reviewed carefully. Earlier studies on age compliance in alcohol sales did not take into account the influence of the culture and climate of an organization (Gosselt, Hoof & de Jong, 2012). The results showed that compliance with age limits when selling alcohol depends on the knowledge of the rules and the ability and motivation to follow the rules. The ability aspect seemed to be most problematic, but in many cases, the motivation to actively comply with the age limits is lacking. In this new research into games of chance, it occurred that the ability to comply had the least effect on age limit compliance. Furthermore, the support and knowledge of the culture and climate showed the highest coherency with motivation. So also in this study, this factor could play a role in increasing motivation. The conclusion in the study done by Gosselt et al. (2012) was in line with the conclusion done in an earlier study done by St-Pierre, Derevensky and Gupta (2011). In this study, it was concluded that to enhance compliance, it is important to raise the awareness of the importance of age limits and to connect possible violations of the regulations to negative consequences. Raising this awareness of the importance of age limits can be done by the organization itself and so the culture and climate of the organization can be an important factor in this conclusion. In addition, in the study done by van der Rest (2015) it was stated that the vendors' motivation was mostly based on avoiding fines, but only half of the vendors had an enforcement check while on average the vendors were already selling gambling products for 18 years. This indicates that the perceived risk is low and more enforcement checks and feedback should be implemented in order to prevent non-compliance in the future because of the low risk of getting caught. This risk and feeling of getting "caught" must be increased by the organization itself. Most coherencies were found between the support and knowledge of the culture and climate and the motivation to comply. This means when the seller feels a higher support and has higher knowledge of the culture and the climate of an organization this can increase the motivation to comply. So also in this study, the culture and climate of the company is therefore an important added value.

The study done by Hearst and Fulkerson (2007) emphasized that greater attention for reducing social access to alcohol, particularly among parents, is needed for alcohol prevention efforts. This came also forward in this research, but then related to gambling. The responsibility of parents is therefore important for compliance with age laws in both alcohol and gambling sales.

### 5.4 Limitations

Next to the results of this study, the limitations have to be taken into account. Although findings seem to confirm all the hypotheses, results have to be interpreted carefully. Firstly, as shown in table 1, this study only collected data mostly from the owners (78%) of the shops. Therefore, this can give a different picture than when data is only collected from employees. In addition, 39% of the respondents are between the age of 46 and 55 years old. This can also give a different picture than when the distribution of age was more balanced among the respondents. Secondly, the survey was sent by Dutch lottery itself, which could have had an effect on the answers given by the respondents. Although the survey was anonymous, they might have reacted a bit more positive. Finally, the age limit compliance was measured as self-reported age limit compliance. This means that this variable may have turned out to be more positive than in the actual situation. This can be explained by the fact that people are inclined to judge themselves better than they sometimes are.

## 5.5 Future research

The conclusions drawn in the previous chapter are showing similarities with the research results from earlier performed studies. The limitations and results of this study provide insights into the relation between the self-reported age limit compliance and the knowledge of the rules, the ability to comply, the motivation to comply and the culture and climate of Dutch lottery. However, more research is needed to fulfill the advised management implications. Additional research about the design of the games of chance is needed. In this research it is important to focus on what is the best lay-out and the correct appearance. Also additional research must be done on the shop interior. There must be a more detailed insight about how the sellers have the least obstacles, how could an organization make the sales as smooth as possible. Third, more research needs to be done about the online games of chance. There must be more information and ideas about how to better monitor age and how the rules on these platforms can be better followed and observed. Future research must also be conducted into how minors can be punished in an easy way if they are caught in the possession of games of chance and how this can be put into practice.

It is important that the expectations of the parents are sorted out in additional research. Questions like: *“How do they experience this problem?”*, *“What do they think of the policy’s?”*, *“To what extent are they aware of the rules and the dangers?”*, *“What do they want Dutch lottery to do about this and to what extend do they feel responsible or who do they think is responsible for the age limit compliance?”* have to be asked.

Research must also be conducted into how minors can be punished in an easy way if they are caught in the possession of games of chance and how this can be put into practice.

As mentioned in the limitations above, 39 % of the respondents are between the age of 46 and 55. In future research it is interesting to find out more about the effect of the age of the vendor. In this study, a young adult feels less responsible to comply with the age limit. Perhaps they are afraid to ask for an ID card to every customer and future research is needed to find out how to increase this responsibility.

## 5.6 General conclusion on the central research questions

*“To what extent is age limit compliance of gambling sellers predicted by the knowledge of legislation, ability to comply, motivation to comply and the culture and climate of Dutch lottery?”*

Based on the results of this research, it can be concluded that age limit compliance can be predicted by all the four variables. However, one more than another variable. The role of the culture and climate of the organization (CCO) showed the highest significant effect on age limit compliance. Moreover, table 4 to 8 shows that in all the analysis, when the support of the culture and climate of Dutch lottery increases with one point (on the 5-point Likert scale), age limit compliances increases the most in comparison with the other predictors. In contrast, results showed that the ability to comply has the least predicting effect on age limit compliance.

*“To what extent is there a relationship between the independent variables: the knowledge of legislation, ability to comply, motivation to comply and the culture and climate of Dutch lottery?”*

It can be concluded that all the variables show a relationship with each other. The culture and climate of the organization showed the highest relationship with all the other predictors. Secondly, showed the motivation to comply has the highest coherency with all the other predictors. Followed by the ability to comply and the knowledge of legislation.

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## 7. Appendices

### Appendix A – Extra data

Table 12 One-sample t-test of the means

<i>One-Sample Test</i>						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Knowledge of legislation	119,96	292	,00	4,46075	4,3876	4,5339
Motivation to comply	104,65	292	,00	3,76012	3,6894	3,8308
Ability to comply	113,79	292	,00	3,89566	3,8283	3,9630
CCO	110,92	292	,00	3,79083	3,7236	3,8581
Age groups young and old	90,54	292	,00	1,85666	1,8163	1,8970
Job function employee or owner	99,59	285	,00	1,88462	1,8474	1,9219

### Appendix B – Online survey (Qualtrics)

#### Survey Naleving van de leeftijdsgrens bij kansspelen

Beste meneer/mevrouw,

Gokken komt met verschillende negatieve problemen, zoals verslaving. Daarom is het belangrijk om aandacht te besteden aan de leeftijdsgrens naleving bij het verkoop van kansspelen. Los van het feit dat dit later problemen voor de jeugd zal veroorzaken, zoals: crimineel gedrag, criminaliteit en depressie, is het ook tegen de Nederlandse wetgeving. De Nederlandse loterij vindt het belangrijk te voldoen aan de maatschappelijke verantwoordelijkheden van het bedrijf. Voor mijn afstudeerthesis doe ik onderzoek naar de leeftijdsgrens naleving en situaties waar verkooppunten tegenaan lopen in de praktijk.

De volgende vragen gaan over jongeren en kansspelen. De meest interessante kansspelen onder de jongeren zijn krasloten en TOTO. Graag naar waarheid invullen aangezien dit een waardevol inzicht geeft in de huidige situatie. Er zal betrouwbaar met de gegevens om worden gegaan en de resultaten worden geheel anoniem verwerkt.

Bedankt voor uw deelname aan mijn onderzoek.

Het invullen van de enquête zal ongeveer 5 minuten van uw tijd in beslag nemen.

Met vriendelijke groet,

Joyce Roelofsen

Communicatie student Universiteit Twente

Q1 Wilt u meewerken aan dit onderzoek?

- ☐ Ja (1)
- ☐ Nee (2)

*Skip To: Q2 If Wilt u meewerken aan dit onderzoek? = Nee*

---

*Display This Question:*

*If Wilt u meewerken aan dit onderzoek? = Nee*

Q2 Waarom wilt u niet meedoen aan dit onderzoek?

---

*Skip To: End of Survey If Waarom wilt u niet meedoen aan dit onderzoek? Is Displayed*

**End of Block: Default Question Block**

---

**Start of Block: Block 1**

De enquête zal beginnen met wat algemene vragen over u zelf.  
Deze vragen kunnen niet persoonlijk naar u worden teruggeleid.

---

DV1 Wat is uw geslacht?

- ☐ Man (1)
- ☐ Vrouw (2)

DV2 Wat is uw leeftijd?

---

DV3 Wat is de hoogst genoten opleiding waar u een diploma van heeft?

- ☐ Mulo/Ulo/Mavo/Vmbo (1)
  - ☐ Havo/VWO/Gymnasium (2)
  - ☐ MBO (3)
  - ☐ HBO/HBS/Bachelor (4)
  - ☐ WO/master (5)
- 

DV4 Wat is uw functie?

- ☐ Junior verkoopmedewerker (1)
  - ☐ Verkoopmedewerker (2)
  - ☐ Manager (3)
  - ☐ Eigenaar (4)
  - ☐ Anders namelijk: (5) \_\_\_\_\_
- 

DV5 Hoeveel uur werkt u gemiddeld per week?

(wanneer u meerdere banen heeft, vul dan alleen het aantal uren in voor de functie die u nu vervult)

\_\_\_\_\_

Nu volgen er vier onderwerpen, per onderwerp worden er een aantal stellingen gegeven.  
Geef aan in hoeverre u het hiermee eens bent.

## KOL Kennis van de regels

	helemaal mee oneens (1)	mee oneens (2)	neutraal (3)	mee eens (4)	helemaal mee eens (5)
Ik ken alle regels betreffende kansspelen (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De verkoopmedewerkers zijn strafbaar als ze kansspelen verkopen aan minderjarigen (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kansspelen mogen niet worden verkocht aan minderjarigen (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mijn collega's weten te weinig af van de wetgeving die gaat over verkoop van kansspelen (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik vind dat er meer aandacht en uitleg moet worden gegeven aan het informereren over de leeftijdsgrens (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## ATC Mogelijkheid tot naleving

	Helemaal mee oneens (1)	Mee oneens (2)	Neutraal (3)	Mee eens (4)	Helemaal mee eens (5)
Toen ik begon bij mijn huidige werk, heb ik instructies gekregen over de naleving van de minimumleeftijd bij verkoop van kansspelen (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Er zijn instructies gegeven over hoe te handelen wanneer een minderjarige de leeftijdsgrens wil overtreden (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik vind het moeilijk om als verkoper de leeftijd van een jongere te controleren (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik ben bang om verkoop te weigeren vanwege mogelijke agressie van een klant (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wanneer het erg druk is in de winkel heb ik geen tijd om de leeftijd en ID-bewijs te controleren. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik heb wel eens het gevoel dat andere mensen kansspelen voor minderjarigen kopen (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Als er meerdere personen bij de aankoop aanwezig zijn vraag ik alle aanwezigen om ID-bewijs (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Ik heb wel eens  
het gevoel dat  
kopers een vals  
ID-bewijs  
gebruiken (8)

☐☐☐☐☐

In de winkel is  
voldoende  
ondersteuning  
aanwezig om me  
te helpen bij de  
naleving van de  
wetten en regels  
(9)

☐☐☐☐☐

MTC Motivatie tot naleving

	Helemaal mee oneens (1)	mee oneens (2)	neutraal (3)	Mee eens (4)	Helemaal mee eens (5)
Een reden om toch kansspelen te verkoop aan jongeren is omdat dat de winkel geld oplevert (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De kans is groot dat de winkel een boete krijgt bij het overtreden van de leeftijdsgrens (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De kans is groot dat de verkoopmedewerker een boete krijgt bij het overtreeden van de leeftijdsgrens (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De kans dat een controleur onze winkel bezoekt is klein (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik vind dat de minimumleeftijd bij het verkoop van kansspelen terecht is. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De ouders zijn verantwoordelijk als hun kinderen kansspelen kopen (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Verkoopmedewerkers zijn verantwoordelijk als minderjarigen kansspelen kopen (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De winkels zijn verantwoordelijk als minderjarigen kansspelen kopen (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Een jongere zelf is verantwoordelijke voor de aankoop van kansspelen (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Als ik een kansspel aan een minderjarige zou verkopen dan is de kans groot dat een collega mij hierop aan zal spreken (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

De risico's van  
kansspelen voor  
jongeren zijn ernstig  
(11)





	Helemaal mee oneens (1)	Mee oneens (2)	neutraal (3)	mee eens (4)	Helemaal mee eens (5)
De Nederlandse loterij maakt voldoende duidelijk hoe wij kansspelen op een verantwoorde wijze kunnen verkopen (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De Nederlandse loterij geeft een goed voorbeeld in termen van normen over wat goed en slecht is (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
De Nederlandse loterij zal nooit onethisch of onwettig gedrag goedkeuren om zakelijke doelen te bereiken (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Om de regels na te leven van de Nederlandse loterij moet ik soms mijn persoonlijke normen en waarden opgeven. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik heb het gevoel dat de Nederlandse loterij erg toegewijd is om een deel van de winst te gebruiken om maatschappelijke organisaties te helpen (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

In mijn werkomgeving is iedereen volledig toegewijd aan de (vastgelegde) normen en waarden van de Nederlandse loterij bij het verkopen van hun producten (6)

☐☐☐☐☐

In mijn werkomgeving worden door de Nederlandse loterij controles uitgevoerd om overtredingen en onethisch gedrag te ontdekken (7)

☐☐☐☐☐

Als ik feedback geef over de naleving van de regels word dit snel opgepikt door de Nederlandse loterij (8)

☐☐☐☐☐

Ik heb het gevoel dat de Nederlandse loterij de naleving van leeftijdsgebonden wetten belangrijk vindt. (9)

☐☐☐☐☐

## ALC Leeftijdsgrens naleving

	Helemaal mee oneens (1)	mee oneens (2)	neutraal (3)	mee eens (4)	helemaal mee eens (5)
De normen en de waarden van de Nederlandse loterij passen bij mij (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik vraag jonge klanten altijd om ID-bewijs (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik verkoop geen kansspelen aan minderjarigen (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik vind dat sommige spelen van de Nederlandse loterij ook toegankelijk zijn voor minderjarigen (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik handel altijd volgens de wet (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

OV1 Wilt u verder nog iets kwijt over het onderwerp jongeren en kansspelen?

---

OV2

Uw antwoorden worden volstrekt anoniem verwerkt.

Wilt u inzicht in de resultaten dan kunt u hier uw e-mail adres achterlaten.

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