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HABITS AND FREQUENCY OF (ONLINE) GAMBLING AMONG YOUNG PEOPLE IN BOSNIA AND HERZEGOVINA

Resume

Gambling of young people as a risky behavior is an increasingly current social problem, but also the subject of numerous researches. The gambling industry is one of the fastest-growing industries in the world, and a significant increase in availability has taken place in the Bosnian and Herzegovinan society. Young people in BiH are entering the world of gambling more often and easier. Bad economic situation, social unrest, high poverty and unemployment rates contribute to this situation. World statistics show that the increase in gambling was significantly affected by the COVID-19 pandemic. Omnipresent digitalization during the pandemic, movement restrictions, but also existential uncertainty have opened a new path to online gambling. Therefore, an research was conducted in which the habits of young people (N=174) and their frequency of (online) gambling were examined. The questionnaire results showed that 70.5% of respondents had played games of chance at least once in their lives. Young people usually play one-time tickets and sports betting. Of particular concern is the fact that individuals play online games of chance on a daily basis. They usually invest a smaller amount of money and more than half of the respondents have lost money on betting at least once. The data show that gambling is most often out of boredom, fun and socializing, and they do not consider such behavior to be problematic. According to self-assessment, only 5.9% of respondents believe that their gambling is somewhat or completely problematic,

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while 3.7% state that the degree of gambling addiction is so high that they need professional help. On the other hand, Bosnia and Herzegovina lacks prevention programs aimed at problematic youth gambling, which is why they remain deprived of professional support. All of this suggests that serious investment in public health and social policies is needed to offer quality prevention and psychoeducational programs.

Keywords: (online) gambling, young people, habits, gambling frequency, Bosnia and Herzegovina.

INTRODUCTION

Gambling is a social phenomenon that has been present since the beginning of human civilization. Although the social attitude towards gambling varied from culture to culture, it was generally considered a legal and permissible form of entertainment. Historically speaking, gambling artifacts have been found in ancient China, India, and even in written traces in the pyramids of Egypt. All of this suggests that gambling was actually the favorite form of entertainment of great civilizations. Preoccupation with gambling has come a long way from being a “leisure activity” to the “most severe behavioral addiction” (DSM-V, 2013). Gambling addiction has become one of the leading social problems worldwide: almost all countries are experiencing an enormous increase in the number of individuals, even minors, who cannot resist gambling. Many indicators show that gambling has become a serious problem in the BiH society, so the media headlines such as: “*Gambling and betting are the third biggest risk for the BiH society*”¹, or “*Every eighth inhabitant of BiH gambles*”² are not rare. Particularly devastating are the statistics showing that there are about 4,000 bookmakers in Bosnia and Herzegovina, which, in terms of population, puts it in first place in the world in terms of the number of betting shops³. The poor economic situation in the country, social unrest, high poverty and unemployment rates certainly contribute to this situation (National Human Development Report, 2020)⁴. The problem is becoming more complicated by

1 See more: <https://www.aa.com.tr/ba/balkan/rijaset-iz-u-bih-kockanje-i-kla%C4%91enje-tre%C4%87i-najve%C4%87i-rizik-po-bh-dru%C5%A1tvo/1571231>, accessed 15 Aug, 2021

2 See more: <https://ba.n1info.com/vijesti/a376211-svaki-osmi-stanovnik-bih-bavi-se-kockanjem/>, accessed 15 Aug, 2021

3 See more: <https://index.ba/porzna-statistika-bih-prva-po-broju-kladionica-50-000-patolokih-kockara/>, accessed 15 Aug, 2021

4 See more: https://www1.undp.org/content/dam/bosnia_and_herzegovina/Publications/NHDR2021/Summary_NHDR_2020_BSC.pdf, accessed 15 Aug, 2021

the fact that there are sports betting shops near most high schools, which contributes to greater dependence of youth on gambling. The situation worsened in 2020 and 2021, when, due to the COVID-19 pandemic, uncertainty, existential dread, limited movement, health, and economic crisis (Assessment of the consequences of COVID-19 on society in BiH, 2020⁵ and Assessment of the consequences of COVID-19 on society in BiH 2021⁶), paved the way for the expansion of online gambling and increased the number of “corona gamblers”.

According to estimates by the Club of Treated Gambling Addicts (KLOK) in BiH, there are between 35,000 and 50,000 pathological gamblers.⁷ That the problem of addiction became pronounced during the pandemic is also indicated by the data of the Tax Administration of the Federation of Bosnia and Herzegovina, according to which in 2020 citizens spent 1.3 billion KM on bookmakers.⁸

However, the prevalence of gambling has led to the situation where gambling is seen as one of the legal, socially acceptable, and increasingly popular ways of recreation and leisure for the current generations of youth. Research examining attitudes about gambling has shown that gambling is perceived not only as an acceptable activity, but also as a personal right (Vukšić, 2013). Therefore, the aim of this research was to examine the habits of young people gambling in the BiH society. This research also sought to examine the types and frequency of gambling in COVID-19 pandemic, with special reference to online gambling. Several key questions were asked in this research: *Do young peoples in the BiH play games of chance? What are the reasons they play games of chance? How much money do they usually invest in gambling? Does winning encourage them to gamble more? When they lose money, do they continue gambling? Did youth play games of chance during the COVID-19 pandemic more often than usual? How attractive is online betting to young peoples? Do they prefer online or in-person gambling? How problematic is their gambling, according to self-assessment?* The research started from the following assumption: Young people in Bosnia and Herzegovina often play (online) games of chance, and do not consider their gambling habits problematic.

5 See more: https://www.ba.undp.org/content/dam/bosnia_and_herzegovina/Publications/SIA_II_bhs.pdf, accessed 15 Aug, 2021

6 See more: <https://www.unicef.org/bih/izvje%C5%A1taji/procjena-posljedica-covid-19-na-dru%C5%A1tvo-u-bosni-i-hercegovini-0>, accessed 15 Aug, 2021

7 See more: <https://www.slobodnaevropa.org/a/kockanje-zavisnost-bih-mostar-klok/29919089.html>, accessed 15 Aug, 2021

8 See more: <http://www.pufbih.ba/v1/>, accessed 15 Aug, 2021

ONLINE GAMBLING - A PROBLEM OR FUN?

Numerous studies worldwide (such as Volberg 1996, Korn & Shaffer, 1999; Messerlian, Derevensky, & Gupta, 2004; Grinois, 2004; Petry 2005; Adams, 2007; Shaffer, Peller, LaPlante, Nelson & LaBrie, 2010; Montes 2013; Reilly, N., 2017; Mandić, Lamešić and Ricijaš, 2020; Håkansson, Fernández-Aranda Menchón & Jiménez-Murcia, 2020; Hodgins & Stevens, 2021) indicate the seriousness and implications of gambling and the fact that gambling prevalence rates have been increasing since 1990.

On the other hand, prevention programs, especially in underdeveloped societies, are still scarce and incomplete (Chóliz and Saiz-Ruiz, 2016). Due to the widespread availability and abuse of gambling in modern society, the Diagnostic and Statistical Manual of Mental Disorders (DSM-V, 2013) categorizes gambling as an “addictive disorder” instead of the earlier categorization as a “control disorder” (DSM-IV, 1999). The problem of online gambling, which has recently become more relevant and widespread, certainly contributed to a different view of gambling. Namely, more and more everyday activities have moved to the online space in modern society. The world we live in has been called networked and digital for a long time now, but what we are not fully aware of are the risks we are exposed to in the vast digital space. Therefore, increased attention has been paid to the addictions to information and communication technologies (the Internet, video games, social networks and mobile phones) in the literature and research in the last few years. Survey Silajdžić and Dudić (2020) confirmed that young people in Bosnia and Herzegovina are almost constantly connected and preoccupied with the internet, social networks and mobile phones. This leaves serious consequences on their health and life.

There are more opportunities for gambling in today’s digital and networked world than before. The first gambling website was created in 1995 (Wong, 2010, as cited in Foote, 2018), and today it is not possible to count or systematize them precisely, considering the enormous amount and speed of creating new sites, platforms, and applications on the Web. The global online gambling market is estimated to be worth \$ 53.7 billion in 2019, and is expected to reach \$ 127.3 billion by 2027 (Grand View Research, 2020). There is, therefore, a large amount of money circulating in this market, and such estimates and forecasts of market growth indicate that the number of those who gamble online is growing from year to year. What makes online gambling so appealing but also potentially dangerous is the anonymity, convenience, accessi-

bility, interactivity, connectivity, and distancing offered by the Internet (Griffiths, 2003).

In early 2000., Volberg (2004) warned that the increase in the number of opportunities for gambling in the online environment could lead to the prevalence rate of pathological gambling reaching unprecedented levels. Also, some researchers (Shead, Derevensky, Fong & Gupta, 2012; McCormack, Shorter, Griffiths, 2013; Montes 2013, Bányai et al., 2019; Griffiths, 2017; Marelić & Vukušić, 2019; Varga Szépné et al., 2019, Bányai et al., 2019) found that people who gamble online are more likely to develop problematic behaviors and harmful lifestyles than those who gamble in-person (in casinos or bookmakers).

A study by Montes (2013) showed that people who gamble online play more times and make more mistakes. Also, a study by Shaffer et al. (2010) found that 5% of surveyed online gamblers overspend money and/or time on online betting. Among the risk factors of online gambling addiction, apart from the features of online games themselves, researchers mentioned lower education, male gender, unemployment, and not being in a relationship (Effertz et al., 2018 according to Lelonek-Kuleta Bartczuk, 2021). Others pointed to the type and number of online gambling and the frequency of gambling, as related to problem online gambling (Gainsbury et al., 2015; McCormack et al., 2013 according to Lelonek-Kuleta Bartczuk, 2021). These factors distinguished offline and online gamblers and were more pronounced in the second group (Petry & Gonzalez-Ibanez, 2015 according to Lelonek-Kuleta Bartczuk, 2021).

Young people are especially vulnerable: they are most often unaware of the dangers and believe that gambling is less risky than alcohol and cigarettes, and they prefer it because it is more available than other addict like drugs. Moreover, online platforms and betting applications are increasingly available to young people today. At the same time, social norms associated with gambling are more acceptable and less restrictive. Hume and Mort (2011) conducted a survey among young people, examining how they define gambling (both in-person and online) in general, and came to the conclusion that they greatly underestimate the possible dangers of gambling and define gambling as „entertainment and play“. A study conducted among students in the UK (Griffiths, Parke, Wood & Rigbye, 2010) showed that an online gambling problem could be identified in about half of the respondents, and the results of a study conducted among students in Canada (McBride and Derevensky, 2012) showed that people who gamble online are more likely to take risks than offline gamblers.

Given that 2020 and 2021 were marked by the COVID-19 global pandemic, which caused restrictions on movement and work in physical space, and maximized the use of digital technologies for learning, working and spending free time, researchers began to question what consequences this has for health and socialization. The results of the study by Håkansson et al. (2020) showed that the COVID-19 pandemic increased gambling-related problems. The UK Gambling Commission (2020) conducted a survey and found that around 64% of online gamblers intensified online betting in 2020: players spent either more time or spent more money gambling online last year than in previous years. Hodgins and Stevens (2021) warn that while it is still difficult to assess the long-term consequences of COVID-19 pandemic on gambling, online gamblers should be recognized as a vulnerable group in need of professional support. All of the above indicates that (online) gambling cannot be viewed as a harmless social activity whose primary purpose is entertainment. Moreover, gambling activities bring risks and difficulties more often than they bring fun and entertainment.

METHODOLOGICAL FRAMEWORK

Sample

Sample of this survey was N=174 young people from Bosnia and Herzegovina. According to the Law on Youth of the Federation of Bosnia and Herzegovina (Article 4)⁹ and Law on Youth of District Brčko¹⁰ (Article 2) “young people” are persons aged 15 to 30. In Republic of Srpska, according to the Law on Youth Organization (Article 2), “young people” are persons aged 16 to 30.¹¹ In this study, all participants were over 18 years of age (50.9% women and 49.1% men). The largest number of respondents were between the ages of 18 and 25 (52.6%), followed by respondents aging between 25 and 30 years (22%), while 15.6% of respondents were between 30 and 35 years old. These groups were especially important because previous research (Welte et al., 2002 according to Vukšić, 2013) showed that the highest risk for developing gambling addiction is in the age group of 18 to 25 years, and gambling-related problems reach their age peak in a range from 20 to 35 years of age. The smallest number of respondents in the study (9.2%) were over 35

9 Available at: <http://mladi.org/v2/dokumenti/zakoni-o-mladima/zakon%20o%20mladima%20sl%20novine%20fbih%2036-10.pdf>, accessed 15 Aug, 2021

10 Available at: <http://mladi.org/v2/phocadownload/Zakon%20o%20mladima%20Brcko%20distrikta%20BiH.pdf>, accessed 15 Aug, 2021

11 Available at: <http://mladi.org/v2/phocadownload/Zakon-o-omladinskom-organizovanju-RS.pdf>, accessed 15 Aug, 2021

years old. Respondents most often have secondary education completed (41.6%), followed by graduate studies (37.6%) and master studies (18.5%). The smallest number of respondents (2.7%) have completed a PhD study. The structure of respondents consisted mostly of students (47.4%), employed (42.2%) and 10.4% of respondents were unemployed.

Instrument

The research consisted of the following parts: (1) Questionnaire on basic socio-demographic characteristics. The questionnaire on basic socio-demographic characteristics collected the following data: gender, age, level of education and employment status. (2) Gambling Habits Questionnaire (Dodig and Ricijaš, 2011). The Gambling Habits Questionnaire (Dodig and Ricijaš, 2011) contains questions about the types and frequency of gambling. 10 different types of games of chance are included. The task of the participants was to indicate for each game whether they had ever played it (yes/no), and if so, how often they did so (daily, several times a week, approximately once a week, approximately once a month and once a year or less). Also, we were interested how much money the respondents invested the most in gambling, how much they gained and how much they lost. The last part of the questionnaire consisted of (3) Online Gambling Habits Questionnaire. The questionnaire was designed for this research. The habits of gambling during the COVID-19 pandemic were examined, as well as the frequency of online gambling among the young people. The aim of this questionnaire was also to gain insight into young people's perceptions of the advantages (if they think they exist) of online gambling over traditional gambling. Finally, through the research wanted to gain insight into the reasons why respondents play games of chance. On the Likert scale, they expressed the degree of agreement about the offered reasons (for fun, because it relaxes them, because others do it too, to get away from home, to make me feel better, to be as good at it as possible, from boredom). In the end, on the Likert scale participants stated how much they think their gambling is problematic (1- it's not problematic at all, 2- it's a bit problematic, 3- it's problematic, 4- it's very problematic, 5- it's so problematic that I need professional help).

Procedure

The research was conducted in July 2021 through an online questionnaire. Conducting the online questionnaire was prompted by the fact

that an increasing number of scientists today accept the advantages of the Internet as a tool for conducting research. An increasing number of published professional and scientific articles use this approach to research (Maliković, 2015), what testifies to its growing popularity. Also, the results of numerous studies and reports (such as Global Digital Report 2019; Kemp 2020 according to Silajdžić and Dudić, 2020) show that the number of internet users in BiH is growing and that most citizens use internet (in 2019, 86% of the population used the Internet). The online survey questionnaire was created using Google Forms¹². This online tool for data collection allows respondents to directly and simply send responses to the researcher after completing the questionnaire. A request for anonymous participation with an explanation of the scientific and social goals of the research were submitted to respondents before they started filling out online questionnaire. The application also provided a link to the questionnaire, which was previously published on the web platform. The sample in the study included respondents who use Facebook. The justification lies in the fact that earlier research (such as the Global Digital Report, 2020) has shown great interest among citizens for social networks (eg number of social network users in Bosnia and Herzegovina on at the beginning of 2020 it was 52% of the total population). The survey questionnaire was anonymous and respondents could withdraw from the survey any time. Those interested could leave an e-mail address to be provided with the research results. The SPSS (Statistical Package for Social Sciences) software program was used to organize, process, and analyze the data. Descriptive statistical analysis was used in data processing, i.e. univariate (distribution of answers) analysis of collected data was performed.

RESEARCH RESULTS AND DISCUSSION

To understand the phenomenon of gambling among young people, it is of great importance to gain insight into the characteristics of gambling such as gambling habits and frequency. Data analysis showed that 70.5% of respondents had played games of chance at least once in their lives, while 28.9% of them stated that they had never played games of chance and 0.6% did not want to answer the question (*Table 1*).

12 Available at: https://docs.google.com/forms/d/e/1FAIpQLSfH2CwlbP57jqOr_njJabWJdA-zW-zLd25RzBp0ZDecsFV0h0A/viewform , accessed 15 Aug, 2021

Table 1: Experience in playing games of chance

Have you ever played some form of games of chance before? N=174	(%)
Yes	70.5
No	28.9
I prefer not to answer	0.6

The obtained results correspond with international studies (Volberg, 2002; Fisher, 1993; Ricijaš, Dodig Hundrić, Duić i Kranželić, 2016; Bijedić, Kuralić-Čišić, Kovačević i Vardo, 2015; Ricijaš, 2020, etc.), which also confirms the high prevalence of gambling activities among young people. Moreover, the results of previous research (such as Skoko et al., 2016; Glavak Tkalić et al., 2017; Volberg et al., 2010; Williams et al., 2012, Mandić et al., 2020) suggest a higher prevalence of problem gambling among youth in relation to the adult population.

Table 2: The frequency of (online) gambling

Games of chance (%)	Once a year or less	About once a month	About once a week	Several times a week	Every day
Playing cards for money	58	5	3	3	3
Sports betting	56	11	9	11	8
Lotto	66	8	4	2	1
TV Bingo	68	13	6	9	21
Scratch-offs	64	4	1	2	2
Slot machines	57	4	8	4	3
Online gambling	50	10	4	2	6

Research (such as Vagga, 1996; as cited in Shaffer, Hall and Vander Bilt, 2003, Vukšić, 2013, Kim & Thomas, 2015; Abanazir, 2019; Frias & Triviño, 2016; Karhulahti, 2017; Llorens, 2017; Bányai et al.,

2019; Griffiths, 2017; Marelić & Vukušić, 2019; Varga Szépné et al., 2019, Adamus, 2012; Kane & Spradley, 2017; Vik-Hansen, 2020; Brodeur et al., 2021, Lopez- Gonzalez, 2021, Auer & Griffiths, 2021) shows that most youth start gambling through sports betting, playing cards or lottery games. This is also supported by the results of our research: *Table 2* shows that respondents who said they play games of chance most often play TV Bingo (21% of respondents every day, 9% of them several times a week, 6% about once a week, 13% about once a month and 68% once a year) and sports betting (8% of them daily, 11% several times a week, 9% at least once a week, 11% at least once a month and 56% once a year play in sports bookmakers). Similar data were obtained in a survey conducted by a group of researchers (Bijedić et al., 2015). They showed that 70% of high school students in urban areas of Bosnia and Herzegovina gamble at least once in their lives (most often playing scratch-offs (41.9%), sports betting of Lottery of BiH (36.1%), other sports bookmakers (34%), and TV Bingo (29.5%)). The results of this and our research, clearly indicate the prevalence of this phenomenon and the accessibility and availability of gambling among young people in Bosnia and Herzegovina.

In addition to playing games of chance in-person, young people are also attracted to online games of chance. Moreover, in our survey, 27.2% of respondents state that they play online games of chance for a longer period of time. It is not surprising that respondents in our survey play online games of chance several times a week or every day (10% of respondents play online betting at least once a week, 7% of them said they prefer gambling on social networks, 5 % of respondents play online poker about once a week, and 4% play online bingo). Of particular concern are the data that some respondents play online games of chance on a daily basis, most often online betting (4%), online poker (4%), online casino (3%), and gambling on social networks without investing money (3%) (*Table 3*).

Table 3: The frequency of commonly played online games of chance

Online games of chance (%)	Once a year or less	About once a month	About once a week	Several times a week	Every day
Online casino	29	5	3	1	3
Online betting	22	8	10	5	4
Online poker	26	5	5	2	4
Online bingo	28	4	4	5	1
Gambling games on social networks	23	9	7	7	3

Most young people invest relatively small amounts of money in gambling. Thus, 32.9% of respondents invest so little in gambling that they do not even remember the amount. Although these activities seem harmless, they still represent the first step in the world of gambling. About 10% of respondents stated that they normally invest up to 10 BAM¹³ in gambling, 8.8% usually invest between 10 and 50 BAM, 2.4% between 50 and 100 BAM. Almost 2% of respondents invest above 100 BAM and 0.6% between 100 and 500 BAM. The group of young people who invest money in gambling but have never made a profit (2.9%) is of particular interest. Other respondents (41.2%) stated that they do not play games of chance. About 24% of respondents state that winning a larger amount of money at games of chance encourages them to continue gambling. Young people are especially at risk if they have the experience of a big win, which encourages them to continue the game because the illusion of control grows (Kovačić, 2019). Respondents in our study reported that they generally get smaller amounts at games of chance, and about 15% of them received a larger amount (8.2% received between 500 and 1000 BAM, and 6.5% received more than 1000 BAM).

13 1BAM=0.51 euro on day 15 Aug, 2021

Table 4: Ratio of winnings on games of chance

What was the biggest amount of money that you _____ on games of chance? (%)	A very small amount, I do not remember	Up to 10 BAM	10-50 BAM	50-100 BAM	100-500 BAM	500- 1000 BAM	More than 1000 BAM	I never won any money	I do not play games of chance
Invested	32.9	10.6	8.8	2.4	1.8	0.6	1.8	-	41.2
Won	-	16.5	10.6	6.5	14.7	8.2	6.5	2.9	34.1
Lost	22.5	11.8	15.4	3.0	5.9	1.2	3.6	-	36.6

Analyzing the ratio of winnings and losses on games of chance, 53.3% of respondents stated that they had lost money on betting at least once. It seems especially important to note that there were youth who lost a larger amount of money on betting among the respondents: about 6% lost between 100 and 500 BAM, 1.2% of them lost between 500 and 1000 BAM and 3.6 % of respondents lost more than 1000 BAM. About 20% of youth stated that despite the loss of money, they continue with gambling activities. On the other hand, about 36% of them stated that they lose interest after losing money invested in gambling.

Although young people prefer to play games of chance in-person, the global COVID-19 pandemic contributed to the frequency of online gambling. Emond et al. (2021) examined the gambling of young adults in the United Kingdom during isolation due to COVID-19. Results on a sample of 2632 young adults showed that the frequency of gambling was reduced during isolation for both men and women, but online gambling (e.g., online poker, bingo, casino games) was more common. Omni-present digitalization in the pandemic, movement restrictions, but also existential dread, have opened a new path to online gambling.

The COVID-19 pandemic has provided an additional impulse for online gambling as an alternative to the restrictions applied to land-based gambling venues (Brodeur et al., 2021, according to Lopez- Gon-

zalez, 2021). Many individuals have seen their free time (and time at home) increased during the lockdowns and some have resorted to online gambling as a means to cope with boredom, social isolation, and psychological distress (Wardle et al., 2021, according to Lopez- Gonzalez, 2021). Although the actual impact of the COVID-19 outbreak on problem gambling remains to be determined (Gainsbury et al., 2020; Hodgins & Stevens, 2021; Zamboni et al., 2021, according to Lopez- Gonzalez, 2021), the evidence suggests that there are more active online gamblers than before the pandemic (Auer & Griffiths, 2021, according to Lopez- Gonzalez, 2021).

Research shows gender and age differences when it comes to online gambling, especially in the COVID-19 pandemic. The Avon Longitudinal Study of Parents and Children (ALSPAC), a three generation cohort based in England was able to collect data during lockdown using an existing infrastructure for online data collection (Northstone et al., 2020, according to Emond et al., 2021). The young people in ALSPAC had previously been asked about their gambling activities at the age of 24 years as part of a longitudinal investigation of gambling in the transition from adolescence to young adulthood (Hollén et al., 2020, according to Emond et al., 2021). Aged 24 years, 66% reported gambling in the last year, with a heavy male bias in the 17% of participants admitting regular weekly gambling. The same gambling questions were asked of the young adults (mean age 27.8 years) in the online questionnaire during lockdown. Previous research suggests that young adult men are a group particularly likely to use the internet for gambling (Calado et al 2017; Emond et al., 2021), and those young men that gamble regularly have a higher rate of mental health problems (Petry & Weinstock, 2007, according to Emond et al., 2021) and of abusing alcohol (French et al., 2008, according to Emond et al., 2021).

Aggressive advertising of online gambling, a wide range of games, the ability to access games from the comfort of home, permanent bonuses and other benefits attract many young people to the world of online gambling. It is therefore not surprising that 10% of respondents in the survey stated that they played games of chance during the pandemic more than before, and 17% of them have a gaming application installed on their smartphone. Young people are increasingly using online games of chance and find a number of advantages in it over in-person betting. Thus, 41.1% of respondents think that it is faster, easier and simpler to play online than in-person, 35% of them think that the biggest advantage is that there is no space or time limit online (can be played anytime, anywhere), 24.8% of respondents think that online betting has advan-

tages because it guarantees anonymity, independence, and directness, unlike in-person betting. About 16% of respondents believe that bonuses, gifts, and promotions on the Internet attract more players and thus bring benefits, while 7% cite a combination of different sports as the biggest advantage. The other 41.9% of respondents do not believe that online betting has advantages over in-person betting. The anonymity, directness, vastness, and independence that draws young people into the world of online gambling are, in fact, some of the biggest pitfalls of online gambling that create an apparent sense of self-control and lead to a serious social problem. Given the rapid digitalization and ubiquity of young people's Internet use, it is expected that in the coming period the number of young people who prefer online gambling will increase. This could complicate the problem of gambling in society, especially if we consider that such content is available to all age groups without restrictions and prohibitions.

Analyzing the reasons why young people play games of chance, we came to the following results: respondents gamble for fun (74%) and for profit (52%). The data that show that they start gambling because of socializing (44%), and as many as 14% said that they gamble because others do the same are particularly worrying. A high percentage of youth gamble to relax (21%), cheer themselves up (18%), and make themselves feel better (14%). According to these results, it can be concluded that youth often use gambling as an unsuccessful way to solve other problems. Gambling often represents an escape to the alternative world by suppressing real feelings and problems. Of the listed indicators, the most serious is the fact that there is a group of youth who repeat gambling activities because they want to become better at it (19%). If the free time and habits of this group of youth do not change, there is a fear that gambling activities will continue in the future, which will potentially become addictive. Looking for the reasons why gambling has become an attractive activity, the largest number of respondents (69%) stated that they gamble out of boredom. Many youth have a distorted perception and view gambling as a fun and recreational activity, which speaks to their unawareness of the seriousness of potential consequences and problems. Namely, numerous studies show that gambling, which begins most often with boredom and fun, can eventually lead to severe addiction (Frank, Lester, & Wexler, 1991; Lesieur and Rosenthal, 1991; Jacobs et al., 1989 according to Ricijaš, 2020). Despite that, the majority of youth in the conducted research (80.9%) believe that their gambling is not problematic. According to self-assessment, only 5.9% of respondents believe that their gambling is somewhat or completely problematic, while 3.7% state

that the degree of gambling addiction is so high that they need professional help. On the other hand, Bosnia and Herzegovina lacks prevention programs aimed at problem youth gambling. Despite the self-awareness of individuals, young people remain deprived of professional support. All of this suggests that serious investment in public health and social policies is needed in order to offer good psychoeducational programs.

CONCLUSION

Most youth in Bosnia and Herzegovina have experienced playing games of chance. Despite the harmful consequences more than 70% of young people have played some form of gambling at least once in their lives. They gamble the most in sports betting, followed by lottery, while the number of youth playing online games of chance has been increasing. A significant number of them have a gambling application installed on their smartphones, which speaks of the increasing availability and presence of gambling activities among the young population. They invest a lot of money in games of chance very often, and the apparent sense of winning encourages them to continue gambling, thus losing control of their activities. Despite that, they do not think that their gambling is problematic or that they need professional help.

The results of the research show that urgent measures are needed in the BiH society, which would include: (1) sensitizing the public about the presence and the seriousness of gambling problems, especially about the negative consequences of gambling activities among youth, (2) media coverage of harmful complex gambling issues, (3) creation of comprehensive prevention strategies in the field of youth gambling, (4) systematic and comprehensive research of youth gambling habits in order to gain insight into the prevalence of the problem, (5) creating guidelines for socially responsible gambling

Considering that the survey included respondents' self-assessment of online gambling habits and the frequency of gambling, as well as the consequences it leaves on the overall functioning of young people, it is important to systematically monitor the prevalence of gambling addiction indicators with a focus on online activities. This is important in order to identify difficulties and comorbidities with other problematic behaviors in a timely manner. Although the research sought to examine the habits and frequency of (online) gambling among young people it is necessary to conduct more extensive research on a larger sample of respondents, in order to get a clearer picture of the level and consequences of problem (online) gambling in the BiH society.

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NAVIKE I UČESTALOST (ONLINE) KOCKANJA MEĐU MLADIMA U BOSNI I HERCEGOVINI

Kockanje mladih kao rizično ponašanje je sve aktuelniji društveni problem, ali i predmet mnogobrojnih istraživanja. Industrija kockanja jedna je od najbrže rastućih industrija na svijetu, te se značajan porast dostupnosti manifestirao i u bosanskohercegovačkom društvu. Mladi u Bosni i Hercegovini sve češće i sve lakše ulaze u svijet kocke. Ovakvoj situaciji doprinosi loša ekonomska situacija, socijalna previranja i visoke stope siromaštva i nezaposlenosti. Svjetska statistika govori da je na porast kockanja značajno utjecala i pandemija COVID-19. Sveopća digitalizacija tokom pandemije, zabrane kretanja, ali i egzistencijalna neizvesnost, otvorili su novi put ka online kockanju. Stoga je provedeno istraživanje u kojem su se ispitivale navike mladih (N=174) i njihova učestalost (online) kockanja. Rezultati anketnog upitnika su pokazali da je 70,5% ispitanika barem jednom u životu igralo igre na sreću. Mladi najčešće igraju jednokratne srećke i sportske kladionice. Posebno su zabrinjavajući podaci da pojedinci svakodnevno igraju online igre na sreću. Ispitanici najčešće ulažu manji iznos novca, a više od polovine njih su barem jednom izgubili novac na kockanje. Podaci govore da se najčešće kockaju iz dosade, zabave i zbog druženja, te ne smatraju da je takvo ponašanje problematično. Prema samoproceni, samo 5,9% ispitanika smatra da je njihovo kockanje pomalo ili u potpunosti problematično, dok 3,7% navodi da je stepen ovisnosti o kocki toliki da im je potrebna stručna pomoć. S druge strane, u Bosni i Hercegovini izostaju preventivni programi usmereni ka problematičnom kockanju mladih zbog čega ostaju uskraćeni za stručnu podršku. Sve ovo ukazuje na to da su nužna ozbiljna ulaganja u javnozdravstvene i socijalne politike kako bi se ponudili kvalitetni preventivni i psihoedukativni programi.

Ključne riječi: (online) kockanje, mladi, navike, učestalost kockanja, Bosna i Hercegovina.

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