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CONSUMPTION PATTERNS OF REAL MONEY GAMING IN INDIA AND THEIR IMPLICATION ON GAMBLING REGULATIONS

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Abstract

This research examines prevalence of gambling and consumption in India to substantiate the need for legislative reform. Analysing a sample of 23 active gamblers, the research explores demographics, preferences, and attitudes toward both online and offline gambling.

The findings highlight a diverse activity range, with sports betting and card games being most popular. While spending patterns vary, participants expressed mixed perceptions regarding online security, citing concerns over fraud and unfair treatment. Conversely, offline gambling faced minimal interference. Public perception remains split between viewing gambling as entertainment versus a source of social harm. Notably, respondents voiced significant concern over high GST rates, advocating for reduced or zero taxation.

Ultimately, the study highlights a disconnect between current regulations and stakeholder mindsets. It calls for an overhaul of India's gambling laws to address evolving consumption patterns and mitigate risks, ensuring a safer environment for both online and offline participants.

Keywords: Online Money Gaming, Consumer Behaviour, GST, Gambling Law, Consumption Patterns.

Introduction

Gambling has ancient origins, traceable to early civilizations worldwide. Evidence shows gambling in China around 4000 BC and in India by 1000 BC.

¹ The earliest form of gambling, discovered through Astragali (dice-like objects from

¹ Jan McMillen, "Understanding Gambling: History, Concepts and Theories" in Jan McMillen (ed.), *Gambling Cultures: Studies in History and Interpretation* 6 (Routledge, London, 2005).

animal bones), dates back 40,000 years in ancient Europe.² Early societies regulated gambling for revenue, with England in the 16th-17th centuries using lotteries for public projects, and colonial America funding universities like Harvard and Yale similarly.³

The commercialization of gambling allowed individuals or groups to profit. The first legal casino opened in Baden, Austria in 1765. In the 1960s, many modern states liberalized gambling, viewing it as a source of revenue and a way to control illegal operations. However, gambling's meaning has varied across societies and historical periods.

Despite its widespread legalization over the past 60 years, many states still struggle with creating effective regulatory policies. A balanced approach to regulation, beyond mere financial considerations, is crucial. The evolution of legalized gambling typically passes through four phases: emergence, regulation, liberalization, and normalization.

The legal approach towards gambling has been inclined towards prohibition to a large extent. This historical tendency can be traced in various ancient texts, including the *Katyayana Smriti* and Kautilya's *Arthashastra*. The prohibitory control can be said to have emerged from the mindset of the society towards these activities having elements of immorality attached to them.

This approach has continued in the Indian legislative process upon gambling acts ranging from the pre-independence to post-independence era. It was the British government that introduced the Public Gambling Act in 1867 to India. This piece of legislation further emphasized and supported the prohibitory mindset towards gambling activities. The Indian Contract Act, 1872 too declares all wagering agreements to be void ab initio.⁴ Thereafter, during the process of drafting of the Indian Constitution, a similar intent was observed by the constituent assembly while adding it to the second list of the seventh schedule, as the focus was still on continuing the illegal treatment of these activities while leaving it to the respective state governments to decide the quantum of prohibition based on their demography. Against such an attitude of the law towards gambling, it is difficult to denote it as a source of trade and commerce. This led to most of the states adopting the Public Gambling Act, 1867, while very few of the states such as Sikkim, Goa, and Meghalaya chose to frame a more liberal law that permitted casino gaming. To add to the prohibitive approach a bit more, an offence with effect to criminalization of any form of unauthorized betting or gambling has been created under the

² *Id*

³ *Id.*

⁴ The Indian Contract Act, 1872. S. 30.

Bhartiya Nyaya Sanhita, 2023.⁵

With the technological advancements, having brought in waves of changes in the landscape of consumers of the gaming sector through the internet, most of the laws date back to the pre-internet era and are not able to govern gambling activities outside of the physical arenas, by intervening in the digital world. While some respite has been brought forth with the aid of the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Amendment Rules, 2023, which requires the appointment of self-regulatory authorities to recognize specific games to be permitted online, amongst other important rules to minimize alleged harms caused by the gambling acts, most states, having specifically outdated gambling laws, have left a room for underground activities to flourish. Furthermore, following the recommendations of the 50th GST Council has implemented a GST at the rate of 28% on the Contest Entry Amount, i.e. the full bet value for online gambling, horse racing, and casino games from 1st October 2023.⁶ This GST implementation has brought offline and online gaming games of skill on the same platform despite differences in investment values and execution. It is pertinent to note that as per the earlier norm, only 18% GST was attracted upon the Gross Gaming Revenue when it came to games of skill played online.⁷ This lack of holistic governance, mixed with loopholes in otherwise stringent laws, has paved the way for gambling to be associated with multiple kinds of organized crimes including money laundering, drug peddling, tax evasion, etc.

The complex nature of gambling regulation in India and the urgent need for updating in the policy framework regulating it, the present study is aimed to explore the consumption patterns of Gambling as well as Real Money Gaming (RMG), on both online platforms as well as offline platforms. The nature of the study only being a pilot, the sample size is only limited to 23 respondents.

Research Objectives

The objectives of the study were exploratory and they focused on generating preliminary insights into the consumer behaviour and approach towards gambling in general.

⁵ Bhartiya Nyaya Sanhita, 2023. s. 112.

⁶ Vikas Dhoot, "GST Council Sticks to its Guns, Imposes 28% Tax on Online Gaming", *The Hindu*, Aug. 3, 2023, available at: <https://www.thehindu.com/business/Economy/gst-council-meeting-28-tax-on-online-gaming-to-be-implemented-from-october-1-sitharaman/article67150852.ece> (last visited on Feb. 8, 2024).

⁷ Deloitte, *GST on online gaming: Analysing the effect of the tax rate and value of supply on tax revenues 14* (2023), available at: <https://www2.deloitte.com/in/en/pages/tax/articles/gst-on-online-gaming.html> (last visited on Feb. 8, 2024).

The present study aims to:

- I. Describe the demography of individuals participating in gambling/ RMG.
- II. Identify the modes preferred and the types of activities engaged in by the participants.
- III. Explore the level of monetary investment and the frequency of participation.
- IV. Assess the familiarity of participants with laws and regulations governing gambling/ RMG.
- V. Identify the factors influencing participants' decisions to take up gambling.
- VI. Understand the participants' perceptions regarding safety and security while engaging in gambling activities.
- VII. Gather qualitative data on issues experienced by participants while gambling while also exploring the attitudes towards the present and future GST implications.

Research Methodology

The data for the present study was collected through an online survey questionnaire in the form of a Google Form shared with potential participants. The questionnaire was structured into three different sections. The first section consisted of a qualifier question to filter out the respondents who had never participated in any form of gambling activity. The second section collected the demographic information of the participants, including gender, age group, residence, marital status, education, employment status, and income group. The study was aimed only at Indian residents to understand their consumption patterns of gambling. The third section was made to focus on gambling behavior, preferences, habits of spending, awareness of the law, factors influencing participation, safety and security perceptions, attitudes toward the regulatory framework, and indirect tax implications. Since the online nature of the survey was limited to those with internet access, it may not fully represent the broader population of gamblers. A skepticism was perceived by the researcher from the queries raised by the respondents towards the questionnaire due to the criminal nature and serious consequences of the subject of gambling. A small sample size of 23 active respondents was ultimately collected out of a total of 77 respondents to the questionnaire.

Data Analysis & Findings

The data analysis, for ease of reference, is being divided into three parts based on the different nature of questions contained in the questionnaire:

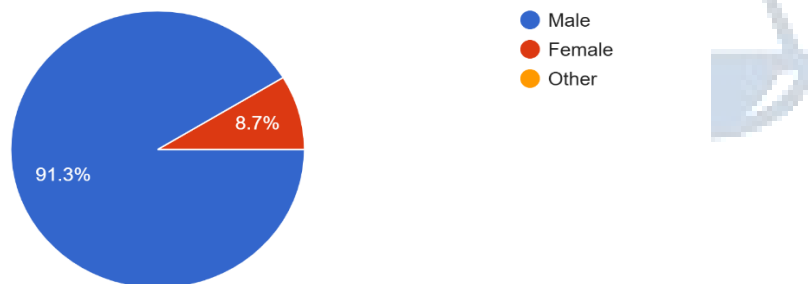
- A. Demographics and Background
- B. Gambling Behaviour and Perceptions
- C. Perceptions, Attitudes, and Issues

A. Demographics and Background

This part analyzes the demographic details of the respondents based on the questions in the second section of the questionnaire, i.e. Question numbers 2 to 9. This section analyses the data of the 23 active respondents who have actively participated in gambling/ RMG, either online or offline.

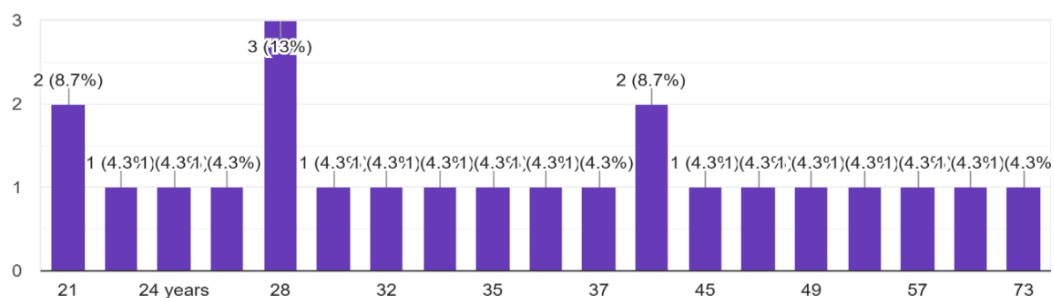
1. **Gender:** As per the responses received, a total of 21 out of 23 respondents who have participated in gambling or RMG are males, while only 02 of them are females. As per the available data, males are predominantly active in gambling.

Figure 1



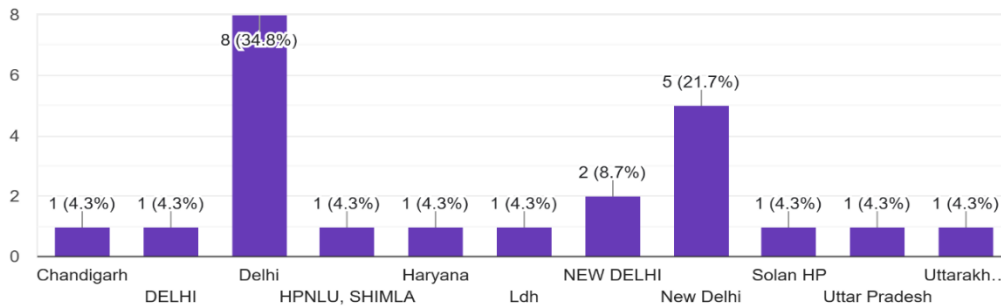
2. **Age:** The question for age was left open-ended to identify the exact age of respondents. The distribution of age shows a concentration of the majority of participants in the 20 to 40 years age range.

Figure 2



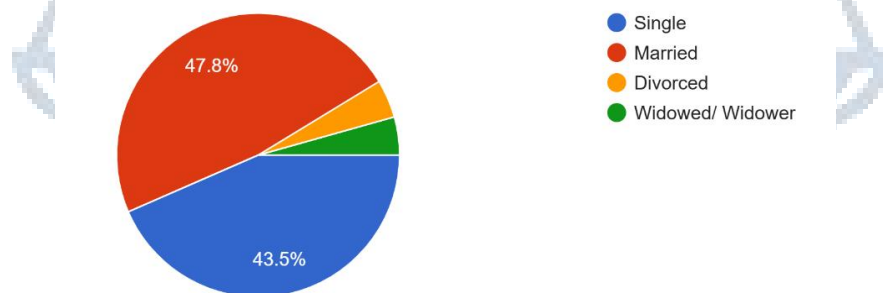
3. **State of Residence:** The question of state of residence, aimed only at Indian States, was left open-ended to identify the participation range from individual states. A total of 16 out of 23 respondents reside in Delhi State, which is approximately 69.5 percent of the sample.

Figure 3



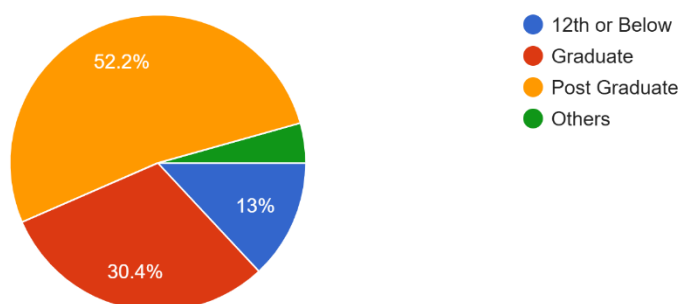
4. **Marital Status:** The data was collected to identify the marital status of the respondents to understand the levels of their responsibilities in the familial structure. The data collected shows a mix of marital status of the respondents, with 11 being married and 10 being single of the total 23.

Figure 4



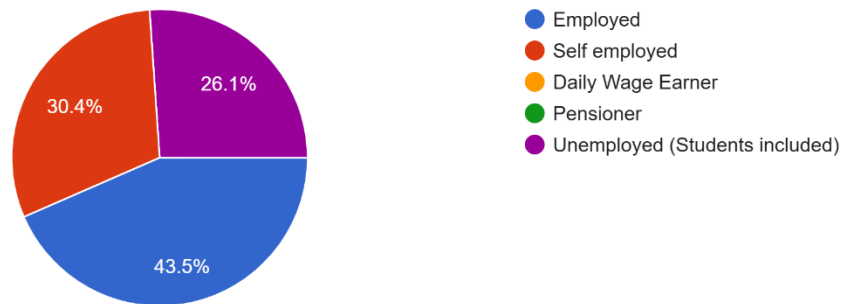
5. **Educational Qualification:** The data was collected to gauge the level of education of respondents, which in turn can reflect upon their degrees of awareness of the nature of gambling. 12 out of 23 respondents have a post-graduate degree, while 7 have a graduate degree showing a majority of gambling participants being sufficiently educated.

Figure 5



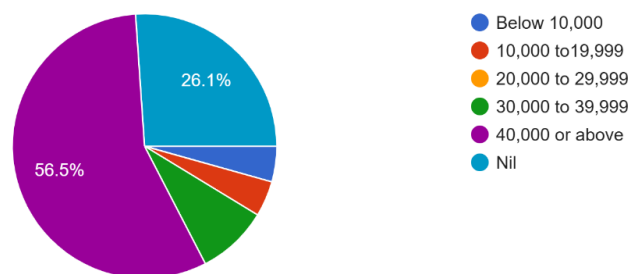
6. Employment Status: 17 of the total respondents are employed either by way of self-employment or by way of employment otherwise. This shows that the majority of the participants have an independent source of income. As depicted in the chart below, none of the participants were daily wage earners or pensioners and only 6 were unemployed:

Figure 6



7. Income: The income was grouped in such a manner that will aid in identifying the purchasing power of the respondents and their levels of disposable income. A total of 13 respondents are earning above INR 40,000 per month independently, while a total of 15 are earning above INR 30,000 per month. 6 of the respondents have no independent income whatsoever.

Figure 7



8. Primary Source of Gaming Money: The data collected aimed towards understanding further the source of income particularly used for gaming by the respondents to determine their disposability capacity. The data shows a mix of income sources with a majority of it being self-earned income through salaries, businesses, and other ventures. While a substantial number of respondents also depend upon pocket money/allowance for the same.

B. Gambling Behaviour and Perceptions

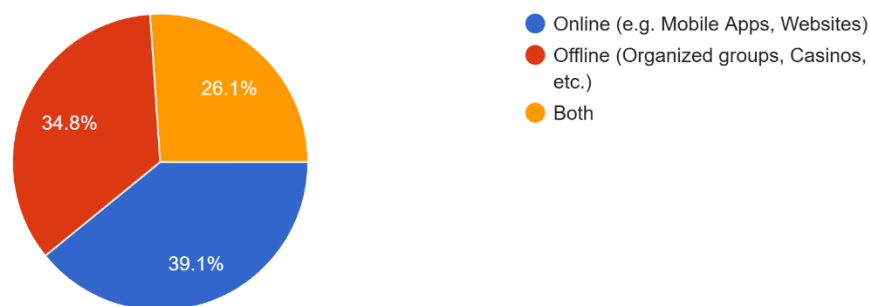
This part analyses the behavioural patterns and engagement levels of individuals participating in gambling activities, both online and offline. This analysis is aimed at providing a comprehensive understanding of how individuals interact with gambling/ RMG, giving us an

overview of the consumption patterns and identifying potential areas of interest for regulatory practices relating to gambling. Reference is being made to Questions 1, 10 to 13, and 16 to 18 for this part. While the total number of respondents for Question 1 is 77, for the rest of the questions under this part, the total number of respondents to be considered for the sample is 23.

1. Participation in Gambling: Question 1 of the questionnaire is a qualifier question to filter out the active participants of gambling since this survey was targeted to a specific sample of people who have gambled at least once in life. It helps in weeding those respondents who have participated in the survey but have never participated in gambling in any form. Only those respondents who have participated in gambling were permitted to move to the main section of the survey with the help of this qualifier question. As mentioned earlier, 23 out of 77 respondents were qualified to participate in the main survey through this questionnaire owing to their active participation in gambling. Approximately 29.9 percent (23) of the total respondents (77) have actively participated.

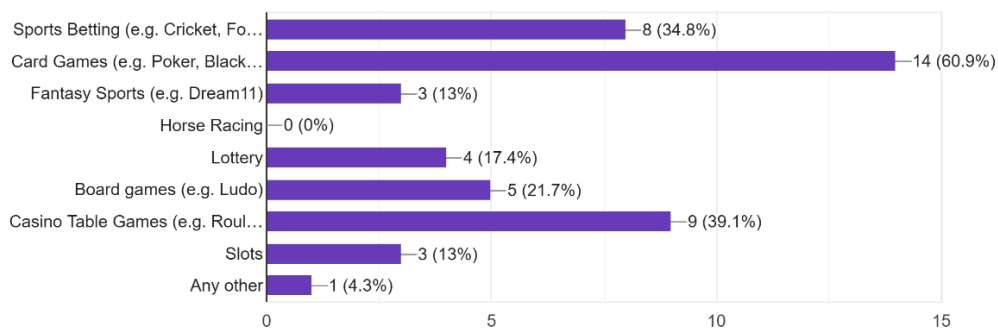
2. Preferred Mode of Gaming: The data shows a near equal preference for both the modes of gambling, online as well as offline. While 9 out of 23 respondents prefer the online mode, 8 people prefer offline gambling, and 06 are unbiased towards any specific mode.

Figure 8



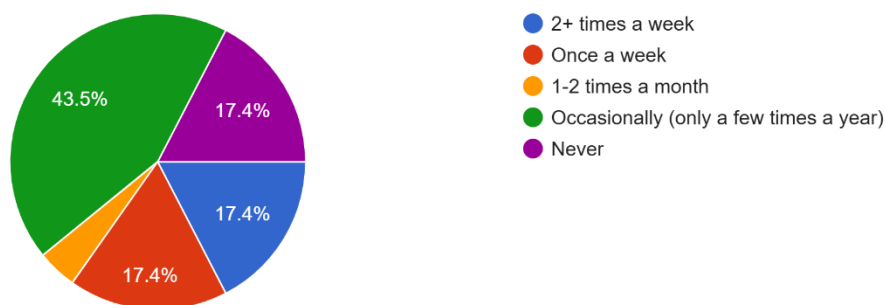
3. Types of Gambling Activities Preferred: The data was collected to determine the frequency of participation in different gambling activities to visualize their popularity. From the data available, it is evident that Card Games tend to be the most popularly preferred, trailing with Casino table games and sports betting. It is pertinent to note that none of the participants prefer horse racing. The following graph is reflective of the above analysis:

Figure 9



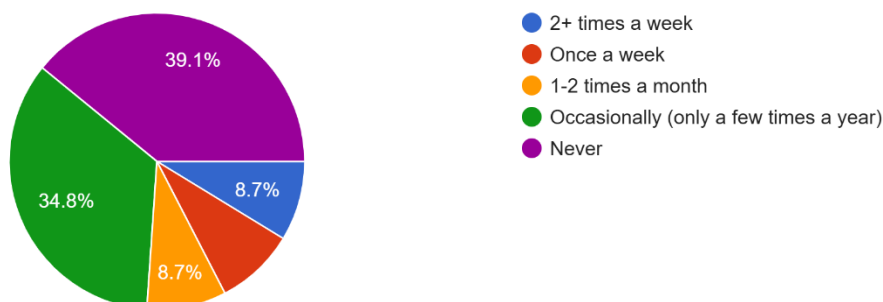
4. Frequency of Offline Gambling: The data was collected to identify how frequently the respondents who participate in offline gambling do so. As per the available data, only 6 out of 23 respondents participate in gambling activities once a week or more. The majority of the respondents (10 out of 23) only occasionally participate, i.e. a few times a year.

Figure 10



5. Frequency of Online Gambling: The data was collected to identify how frequently the respondents who participate in online gambling, i.e. through mobile applications and websites do so. The data suggests that majority of the respondents either occasionally participate in online gambling, i.e. only a few times a year or not at all. Only 6 out of 23 respondents gamble online on a regular monthly basis or more.

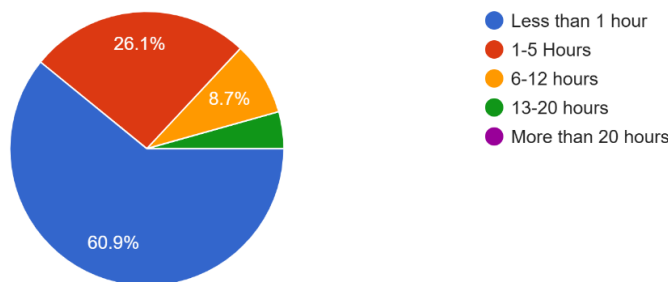
Figure 11



6. Time spent gambling: The data was collected to identify the time spent gambling

per week. While majority of the respondents spend less than one hour per week gambling, some participants (05) were shown to have been spending between 1 to 5 hours per week.

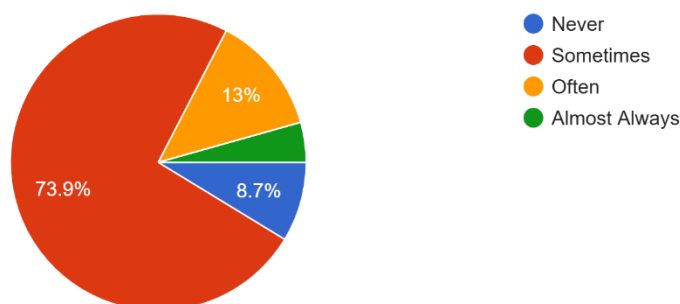
Figure 12



7. Money Spent per occasion: The data was collected to identify the distribution of spending per occasion. This question will help us understand the respondents' spending patterns. The trend reflects that the respondents are spending a meager amount of less than INR 500 per occasion. Only 3 respondents were shown to have been spending more than INR 20,000 on each occasion they participated in gambling.

8. Frequency of winning: The data aids in determining how often people win. It also will assist in understanding whether winning or losing is a determinative factor in their participation. 17 out of 23 respondents have reported winning only sometimes. This reflects that winning may not only be the sole reason to decide towards or against gambling.

Figure 13



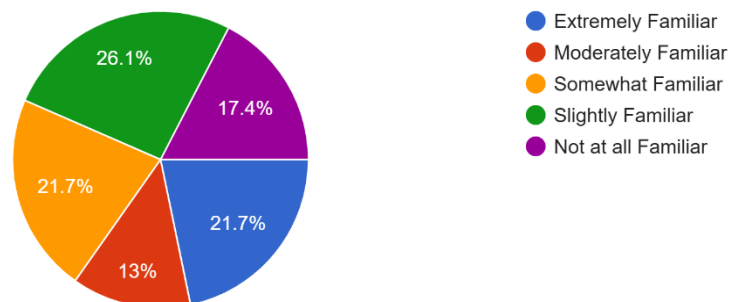
C. Perceptions, Attitudes, and Issues

This part analyses individuals' subjective experiences, beliefs, and opinions regarding gambling and its regulation, as well as their potential impact. Questions 14, 15, 19 to 27 explore the socio-cultural context of gambling, identify areas of concern, and gather valuable qualitative insights that can inform regulatory policies.

1. Familiarity with Gambling Laws: The data collected was aimed at finding out the

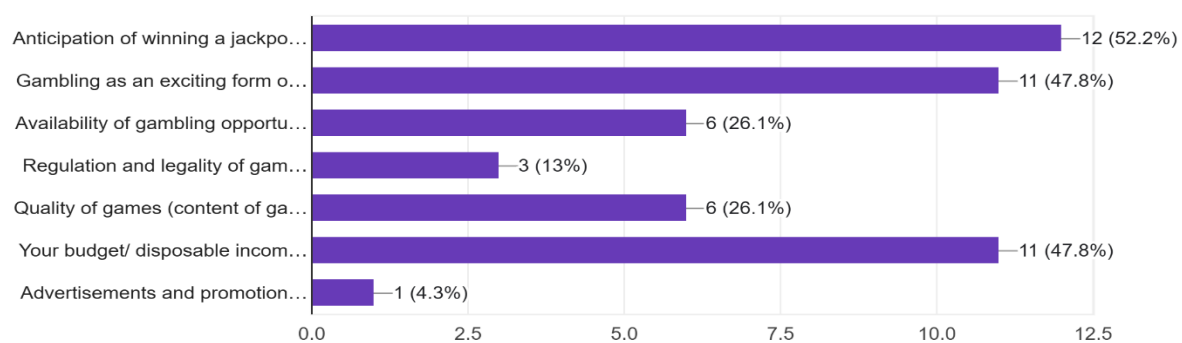
level of familiarity with gambling laws. This is essential to understand the awareness and potential compliance. The response varies between familiarity levels and is almost equally split between ranges from extreme familiarity to none at all.

Figure 14



2. Factors influencing Gambling Decisions: The question aims to collect data on insights into motivation to gamble by analyzing various factors that influence the decision of respondents to gamble. The largest factors contributing to gambling decisions include anticipation of winning, excitement derived from gambling and disposability of income/budgetary factors.

Figure 15



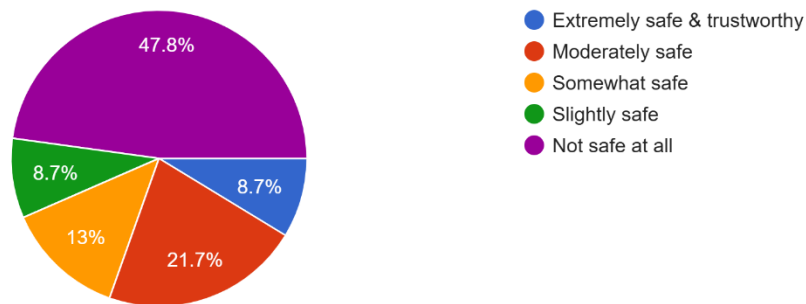
3. Issues with Offline Gambling: The data aims to identify the problems faced by the respondents while participating in gambling via offline mode. The question was left open-ended for qualitative responses toward individual experiences. While the majority of the respondents did not face any issues whatsoever, some reported having faced harassment by the police.

4. Issues with Online Gambling: The data aims to identify the problems faced by the respondents while participating in gambling via online mode. Questions 20-21 were left open-ended for qualitative responses toward individual experiences. Responses include technical issues and online frauds/scams.

5. Safety and Security in Online Gambling: The data collected was to identify the

perceptions of respondents towards online gambling services. The reports suggest that approximately half the respondents do not feel safe gambling online.

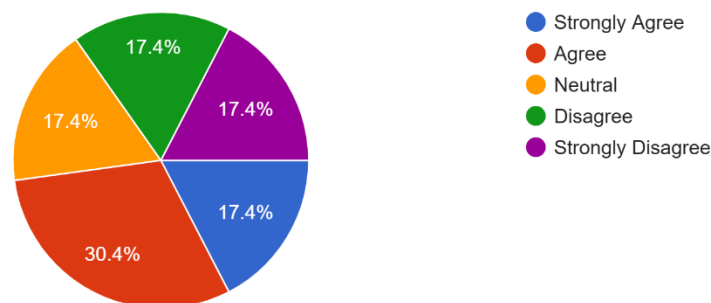
Figure 16



6. Gambling as an Entertainment: The data was collected to analyze the perception of the public towards the entertainment value of gambling as a source of leisure. The respondents reported having mixed opinions regarding the same, with 11 out of 23 agreeing or strongly agreeing towards its entertainment value while 8 disagreed with it having any entertainment value.

Figure 17

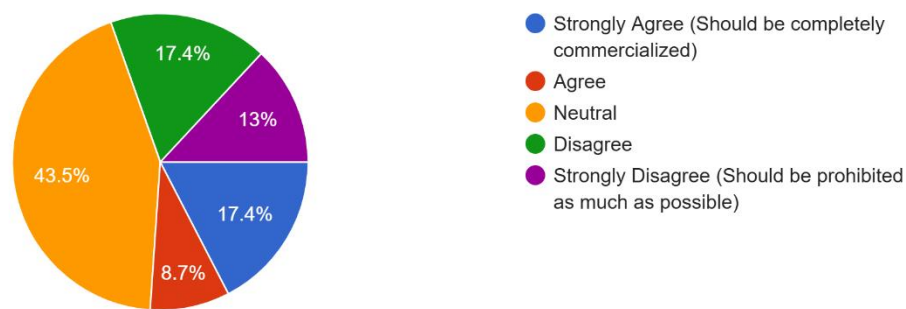
23. Do you agree that gambling is a good form of entertainment?
23 responses



7. Gambling as a Problematic issue: The data collected was aimed to determine the moralistic ideology/perception of the public towards gambling. It helps in understanding whether, despite participation, do the participants treat gambling as a vice or not. While a large majority of the respondents agreed with the idea that it is socially problematic, given the above analysis, it is clear that their participation is not influenced by the potentiality of gambling being socially or personally problematic.

8. Liberal Treatment of Gambling: The question aimed at understanding the perception of respondents towards liberalization and commercialization of gambling like other entertainment activities. The response is largely neutral, meaning thereby that most people are indifferent towards its commercialization.

Figure 18



9. **GST on Gambling:** The data was collected to determine the view of participants regarding the latest GST implications on online and offline gambling up to 28 percent on entry fees instead of profits. The question will help us in gauging the relevant regulatory discussions. The opinions seemed mixed with nearly half the respondents agreeing to pay the GST while more than half disagreeing with the current taxation policy on gambling. Suggestions sought on the GST implications did highlight a larger demand for lesser to no tax on entry fees. Some suggestions also pertained to the formalization and legalization of gambling on all platforms.

Conclusion

The present study, though limited to only 23 respondents, highlights many important trends in consumption patterns of gambling in India. It can be seen that participants engage in both online and offline platforms with card games, casinos, and sports betting getting the highest traffic. Online modes of gambling through mobile applications and gaming websites are showing significant presence, but their frequency is merely occasional. The financial investment in gambling seems to vary widely. The perceptions of security and safety around gambling are more skeptical due to the criminal activities attached to it as well as technical difficulties. The factors influencing participation in gambling on all platforms largely relate to the potentiality of victory as well as entertainment value. It also is dependent largely on the spending capacity of individuals. The consensus regarding tax implication is lacking in the majority with some willing to pay the higher luxury GST with others refusing to pay any on the entry fees as well as income earned through it. Qualitative data suggests harassment of participants at the hands of enforcement officers.

Based on the above analysis, the need is arising for a nuanced regulatory approach that categorizes online and offline gambling into different parts of the regulation. The prioritization of a robust consumer protection mechanism, particularly for online platforms can be deemed necessary from this analysis to tackle fraudulent and technical problems. Police harassment is

evidence enough to highlight the gaps in current regulations in offline settings and varied perceptions of online safety need to also be handled with stronger enforcement and clearer guidelines. The varying opinions on tax implications also highlight the importance of a comprehensive analysis of its impact on the industry and consumer willingness to participate, which can potentially lead to tax policy adjustments.

Finally, It is pertinent to note that the data was collected in 2024, when the GST rate on real money gaming was at 28 per cent. The GST on online gaming has now been increased to 40 per cent after the 56th GST Council Recommendations.⁸ However, the finding of the research remains valid in this particular context, due to the overall increase in the rate of “sin tax” which was earlier at 28 per cent and now at 40 per cent. It is essential to also note, that vide the enactment of the Promotion and Regulation of Online Gaming Act, 2025, all online money gaming, whereby stakes are placed in monetary or alike form towards an event, irrespective of its skill or chance spectrum, has been prohibited by the Parliament.⁹ However, the same is still taxed under the GST norms as per the 56th GST council recommendations. The move has resulted in a serious blow to the gaming industry leading to a 7,000 crore write down of assets by the stakeholders within a span of only three months and a 42 per cent surge in the illegal offshore online gambling further strengthening the black market.¹⁰

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⁸ Ministry of Finance, “Recommendations of the 56th meeting of the GST Council held at New Delhi”, *Press Information Bureau*, Sept. 3, 2025, available at: <https://pib.gov.in/PressReleasePage.aspx?PRID=2163555> (last visited on March 12, 2026).

⁹ The Promotion and Regulation of Online Gaming Act, 2025, s. 5.

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ANNEXURE

Questionnaire on Consumption Patterns of Gambling / Real Money Gaming (RMG) in India

Things you need to know before proceeding with your response:

- The survey aims to collect data as part of academic research on consumer behaviour towards Gambling activities, also called "Real Money Gaming" (Both online and offline) for the present purpose.
- Please note that the surveyor has taken utmost care to ensure participant anonymity and confidential use of data for educational and analytical purposes only.
- Participation in this survey is voluntary.
- Questions marked with a Star (*) are mandatory.

1. Have you ever participated in any form of Gambling Activity (online or offline)?*

(Gambling loosely means events, including games, involving the staking of money in anticipation of a larger return.)


- Yes
- No

Section 2 (Please select the relevant option)

2. Gender*

- Male
- Female
- Other

3. Age*



4. State of Residence*

5. Marital Status*

- Single
- Married
- Divorced
- Widowed/ Widower

6. Educational

Qualification*

- 12th or Below
- Graduate
- Post Graduate
- Others

7. Employment Status*

- Employed
- Self-employed
- Daily Wage Earner
- Pensioner
- Unemployed (Students included)

8. Monthly Income (In Rupees)*

- Below 10,000
- 10,000 to 19,999
- 20,000 to 29,999
- 30,000 to 39,999
- 40,000 or above

Nil

9. Please specify your primary source of Gaming Money (e.g. Pocket Money, Salary, Daily Wages, Business Income or any other):

WHITE BLACK

Section 3 (Please select the relevant option)

10. Which is your preferred mode of Gaming/ Gambling? *

- Online (e.g. Mobile Apps, Websites)
- Offline (Organized groups, Casinos, etc.)
- Both

11. What types of gambling activities do you participate in most frequently?* *(You may select as many options as you want)*

- | | | |
|--|--|---|
| <input type="checkbox"/> Sports Betting (e.g. Cricket, Football etc.) | <input type="checkbox"/> Horse Racing | <input type="checkbox"/> Casino Table Games (e.g. Roulette) |
| <input type="checkbox"/> Card Games (e.g. Poker, Blackjack, Rummy, Teen Patti) | <input type="checkbox"/> Lottery | <input type="checkbox"/> Slots |
| <input type="checkbox"/> Fantasy Sports (e.g. Dream11) | <input type="checkbox"/> Board games (e.g. Ludo) | <input type="checkbox"/> Any other |

12. How frequently do you gamble Offline? (E.g. Clubs, Casinos etc.)*

- 2+ times a week
- Once a week
- 1-2 times a month
- Occasionally (only a few times a year)
- Never

13. How frequently do you gamble Online?*(Mobile Apps, websites, etc.)

- Once a week
- 1-2 times a month
- Occasionally (only a few times a year)
- Never

14. How familiar are you with Indian Gambling Laws & Regulations?*

- Extremely Familiar
- Moderately Familiar
- Somewhat Familiar
- Slightly Familiar
- Not at all Familiar

15. What factors influence your decision to gamble or not?* (You may select as many options as you want)

- | | | |
|---|--|---|
| <input type="checkbox"/> Anticipation of winning a jackpot/ prize/ large sum | <input type="checkbox"/> Gambling as an exciting form of entertainment | <input type="checkbox"/> Availability of gambling opportunities (Offline, online or both) |
| <input type="checkbox"/> Regulation and legality of gambling/ Real Money Gaming | <input type="checkbox"/> Quality of games (content of games available) | <input type="checkbox"/> Your budget/ disposable income/ spending capacity |
| <input type="checkbox"/> Advertisements and promotions that you come across | | |

16. How much time do you spend, per week, on gambling/gaming?*

- Less than 1 hour
- 1-5 Hours
- 6-12 hours
- 13-20 hours
- More than 20 hours

17. How much money do you usually spend on one occasion while gambling? (In Rupees)*

- Less than 500
- 500 - 999
- 1,000 - 1,999
- 2,000 - 4,999
- 5,000 - 9,999
- 10,000 - 19,999
- 20,000 or above

18. How often do you win while gambling?*

- Never
- Sometimes
- Often
- Almost Always

19. Have you ever experienced any issues with offline gambling? (such as harassment by police or other officials, fraud, or any other issue). Please explain. Mention "NA" if you have never participated in offline gambling activities.

20. Have you ever experienced any issues with Online gambling?*

- | | |
|---|--|
| <input type="checkbox"/> Fraud/ Scam | <input type="checkbox"/> Difficulties in withdrawal of |
| <input type="checkbox"/> Identity Theft | <input type="checkbox"/> Money from your gambling account |
| <input type="checkbox"/> Unauthorized Transaction | <input type="checkbox"/> Any other |
| <input type="checkbox"/> Unfair Treatment | <input type="checkbox"/> Not applicable (inclusive of no issues) |

21. Please provide details, if any, in case you have selected the "Any other" option in the previous question.

22. What are your perceptions of the safety and security of gambling online in India?*

- Extremely safe & trustworthy
- Moderately safe
- Somewhat safe
- Slightly safe
- Not safe at all

23. Do you agree that gambling is a good form of entertainment?*

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

24. Do you agree that gambling can be potentially problematic personally and/or socially?*

- Strongly Agree (Extremely Problematic)
- Agree
- Neutral
- Disagree
- Strongly Disagree (Not at all problematic, if done safely)

25. Do you agree that gambling activities should be given liberal treatment in law similar to other commercial entertainment activities?*

- Strongly Agree (Should be completely commercialized)
- Agree
- Neutral
- Disagree
- Strongly Disagree (Should be prohibited as

26. As per the 50th GST Council decision, 28% GST is being levied from October 2023 on Total Game Value for Online Gaming, Horse Racing, and Casinos. Do you agree with this implementation of the highest GST rate on gambling activities?*

- Strongly Agree (Complete willingness to pay 28% GST on Total Game Value)
- Agree

much as possible)

- Neutral
- Disagree
- Strongly Disagree (Not willing to pay such a high rate of GST on an entertainment activity)

27. Do you have any suggestions regarding the above?

