# Bridging the "Selves": Exploring Gambling Motivations Using SelfCongruence Theory 

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#### Abstract

The theory of self-congruence or how our self-concept matches with reality has been shown to affect customer satisfaction (Hosany and Martin 2012) as well as the compulsiveness in buying a product and the manner of consumption (Japutra, Ekinci, and Simkin 2019; Graeff 1996). Research on self-congruence in marketing has primarily looked at its association with physical products, services or brands, yet few have explored its applicability in the context of gambling. This apparent lacking deserves further scrutiny. While usually categorised under the same umbrella, a gambler's role may differentiate depending on the form of gambling he participates in. This, among other things, has led to a number of studies discussing problematic gambling, however very few where motivations behind problem-free gambling is addressed (Binde, 2013). This paper is an attempt to discuss the relevance of the concept of self-congruence in explaining gambling behaviour, with the specific research question arrived at as 'how does gambling act as a bridge between consumers' actual and ideal selves?' The paper extends Binde's five-dimensional model of gambling motives with self-congruence dimensions.


The concept of self in this paper is taken as the cognitive and affective understanding of who and what we are, the two forms of the actual self and the ideal self are considered (Malär et al. 2011). Binde (2013)'s five factors model, comprising of the dream of hitting the jackpot, intellectual challenge, social rewards, mood change as motivators toward an increased perception of chance of winning is adopted as a bridge that facilitates consumers' move from oneself to the other. The discussion conceptualizes that the expectation system in the biopsychological domain induces feelings associated with ideal selfcongruence, while the sociocultural domain is argued to have a connection to self-congruence in accordance with the asymmetry of gambling and customer satisfaction. In addition, coupled with the motivations, a larger gap in self-congruence is propositioned to be more prevalent among lower income groups in the context of gambling. Further research is suggested to empirically test its veracity.

Keywords: Self-congruence, gambling motivations, actual and ideal selves

## 1 Introduction

Up until this point in time, research on self-congruence in marketing has looked into and examined the theory in association with physical products, services or brands. Yet few have discussed or analysed it in light of the irrationality and the emotional unstableness inherent with that of a gambler. The theory
of self-congruence has become an asset in many forms of marketing and has also shown that aspects of it could affect customer satisfaction (Hosany and Martin 2012). Connection has also been drawn between self-congruence and compulsiveness in how it affects buying a product and the manner of consumption (Japutra, Ekinci, and Simkin 2019; Graeff 1996). Yet, both empirical and conceptional studies on self-congruence are lacking the association with arguably the most unique and interesting consumption behaviour of all, gambling. Although often considered under the same umbrella term, a gambler's role may differentiate depending on the form of gambling he participates in. This, among other things, has led to a great number of articles discussing problem gambling, however very few where non-problematic gambling is included (Binde 2013; 2009).

The purpose of this paper is to discuss the relevance of self-congruence in gambling behaviour. Specifically, a discussion will be held associating Binde's five-dimensional model of gambling motives and self-congruence to answer a specific research question: how does gambling act as a bridge between the actual and ideal self? The structure of this discussion is focused on Binde's framework, where arguments are made under each dimension of gambling behaviour, as well as a brief theoretical discourse on self-congruence. Whilst not introducing a new theory to gambling, the goal of this paper is not a radical change of Binde's model, instead exploring the applicability of self-congruence in the model in better explaining non-addictive gambling behaviour.

## 2 Literature review

### 2.1 On self-congruence

Self-congruence is the description of how our self-concept matches with reality. "The selfconcept is defined as the cognitive and affective understanding of who and what we are and can take two forms: the actual self and the ideal self" (Malär et al. 2011). The actual self-congruence is how we see ourselves at the moment and identifying what qualities we have or lack, while the ideal self is how we aspire to be, which is often a response to the qualities we currently do not have (Solomon, Askegaard, and Hogg 2019). With this in mind, the two different perspectives of the self are generated by the person it concerns. In other words, a person who society sees as attractive might look himself in the mirror and see only esthetical faults, these faults are then a part of the actual self even though the society's view is different. Furthermore, the bridge between the selves is how the person sees a way to move from the actual to ideal. Like before, the bridge is also conjured up by the person it concerns and therefore not only differs in action or object, but in length for each individual as well. This bridge, as described by Solomon et al., (2019, p. 121), is often a work of fiction in the person's mind where he often escapes from real world problems. Building on this, one could think that even if the solution the bridge builds upon were to be realised, the ideal self would still exist, hence a new gap and a new bridge.

Binde (2013)'s constructed conceptual framework explored the question, why do people gamble? Binde proposed the concept of a gambler itself is irrational, because the gambler is most likely to lose money in the long run. Based upon the supposition, Binde explored underlying motives for gambling that sets aside rationality. The model consists of five motivational constructs which he suggests is coherent with the gambler's state of mind. The framework has one universal motive construct that is present in the gambler's mind in all forms of betting and gambling, i.e. chance of winning, while the other four constructs are tied to the individual gambler personality traits. These four motives are independent with regards to each other and may or may not be present according to the person or situation. Binde (2013) lists these four other motivational constructs as the i) dream of hitting the jackpot, ii) intellectual challenge, iii) social rewards, and iv) mood change.

### 2.2 Expectation system and self-congruence

The core of gambling, according to Binde, is the chance of winning and what gambling essentially is all about. There must be a chance for the gambler to win more than he has at stake of losing. This vision as Binde (2013) states "is charged with emotional and symbolical power from two domains, the (bio)psychological and the sociocultural." The psychological domain is the inducement of positive feelings in the brain once the person anticipates he or she will receive something good (Cohn et al. 2009). In other words, the gambler's anticipation for winning makes him feel pleasure, excitement, or satisfaction. Binde (2013) propositions expectation to have a stronger reaction than reward, and thus proposes an expectation system as a more suitable term than the reward system used by academics today (Volkow et al. 2010). To be noted the material reward the gambler seeks is money to buy products in the future, products that reflects the gambler's ideal self. As Yu, Xu, and Emery (2020) identified, a product that carries a personality trait that reflects those in the consumer's ideal self, can give them a feeling of getting closer to ideal self-realisation. In this case the consumer is the gambler as he is buying an agreement that involve money and risks, and the product is the agreement itself. This could suggest that the positive feeling the biopsycholocial domain induces includes the feeling of achieving one's ideal self. Therefore, it could suggest that the expectation system includes self-congruence as one of the feelings that may be experienced.

### 2.3 Winning and chances of happiness

The sociocultural domain in gambling is related to the asymmetry of getting more value back than what you pay, unlike an exchange in the typical societies, where it exists a somewhat balance between what you get and what you pay for. An empirical study conducted by (Hosany and Martin 2012) showed that cruise ship passengers' self-congruence affects the passengers experience and indirectly influences satisfaction levels. Therefore, it is not unreasonable to suggest that self-congruence indirectly influences the pleasantness Binde refers to when describing the gambler's sociocultural domain. Furthermore, winning is associated in today's western societies with factors like success, satisfaction, and happiness (Binde 2009; Binde, Romild, and Volberg 2017; Binde 2013). One tends to see this in gambling commercials where they advertise a scenario where the gambler succeeded and found satisfaction and happiness with their product; e.g. the Norwegian lottery company Norsk Tipping had several advertisements that suggested the gambler should give the dream a chance. This degree of materialism and attachment to it are not confined to western societies either, as affluence and affordability becomes more common with rising middle classes in most nations. Building on this, it would not be unreasonable to assume that factors like success, satisfaction, and happiness are common factors for the ideal self. Individuals with a large difference between the actual and ideal self, tend to be good targets for advertisements which builds on such fantasy appeals (Solomon, Askegaard, and Hogg 2019). With a larger distance in his self-congruence, a gambler could then be especially attracted to the chance of winning so that he may bridge the gap between the selves.

The chance of winning has money implied in its meaning, so when gamblers say they gamble to win money, they are talking about the fuel that drives their core motive and the only tangible object one receives from winning in gambling (Binde 2013). One's consumption in economic theory is generally a function of one's income. Therefore, one could view consumption as a part of the fuel that drives the core motive. The evaluation when purchasing a publicly consumed product is more affected by their ideal than actual self (Graeff 1996). As Binde (2013) writes "Many forms of gambling, such as roulette and slot machines, would become boring if nothing of value were at stake; money makes gambling involving, exciting and consequential." The excitement money creates could therefore be argued as driven by the products one consumes, which is affected by the ideal self.

This view of money as a dominating symbol implies people tend to view money in a powerful symbolic manner. Rose and Orr (2007) highlighted that the symbolic meanings attributed to money acts as motivators toward individual purchase behaviour, as well as defining a cultural identity and influencing aggregate spending preferences. Taken at its symbolical import, money could create a bigger desire to the gambler than its tangible or tradable value. As with the Norsk Tipping example mentioned earlier, winning is equated with not just winning money but with achieving a dream. This dream quotient is represented in money's symbolical attributes. An important note in this regard is money's symbolical attributes varies from one to another, and therefore it may not be the same dream that one's after; security, freedom, or power could all be the end goal one is after. Yet, self-congruence theory may still apply assuming security, freedom, or power is something the gambler do not possess, and therefore is a part of the ideal self.

Games where there is a chance to win big sums of money, such as lotteries, have brought reflection and discussions around the concept in consideration of morality, ethics and even metaphysics (Binde 2005). In other words, raising the question of the morality behind the luck, and whether it truly brings happiness (Binde 2005). Another study in the Swedish gambling environment showed an interesting outcome of an increase in gambling, where the discussion itself around the concept of luck and money increased the participation to gambling while its morality was being discussed (Binde 2014). "People wish to become involved in the world of gambling in which the chance of winning gives rise to so many remarkable and thought provoking events" (Binde 2014). This could suggest that when the gambler sees a gateway to the ideal self, the real chance of success tends to be ignored because the consumer may consider himself lucky; it only has to happen once. This suggestion is relying on how gambling, as mentioned, is seen as irrational. A completely/perfect objective person, if such a person exists, may ignore gambling all together, knowing the chances are not on his side. Yet, the irrational gamblers real chance may only be second to the persons wants and needs.

### 2.4 The dream of hitting the jackpot

Binde (2013) proposed the dream of hitting the jackpot to be the main motive for participating in lotteries and similar games in which a small stake gives the chance to win large sums of money. Winning a large sum of money is imagined having the power to transform one's life. This image of life changing money comprises not only becoming free of economic troubles and having the possibility to increase the volume and quality of personal consumption, but primarily the realization of one's true self. This is a process of self-fulfilment that includes personal development and living up to the ideals of generosity and sociability (Ivtzan et al. 2013). The pay-out ratio for lotteries tend to be around $50 \%$, compared to $74 \%$ in bingo, $81 \%$ in horseracing, $89 \%$ in slot machines, and $98 \%$ in blackjack (Ariyabuddhiphongs 2011). In other words, purchasing a lottery ticket will give you a negative expected value, evidently a losing proposition.

Ariyabuddhiphongs (2011) describes the theory of demand for gambles. This theory is based on the premises that individuals choose to gamble to obtain more for less. Thus, the gambling motivation involves not only the utility gained from the winnings, but also the utility costs that are saved by not having to work to earn them. The theory suggests that economical vulnerable populations are more likely to engage in recreational gambling . A survey was used to test this theory, and it was found that recreational gambling was more prevalent among those who engaged in service occupations, were nonwhite, and lived in a census block group with a higher percentage of unemployment (Ariyabuddhiphongs 2011). Blalock, Just, and Simon (2007) describe findings that indicate the poor are more likely to view the lottery as an effective financial investment tool. When the participants in the study were asked what were their "best chance to obtain half a million dollars or more in your lifetime", $27 \%$ of all respondents answered, "to win a lottery or sweepstakes" (Blalock, Just, and Simon 2007). It appears that lower income individuals are more likely to engage in recreational gambling, especially in form of lotteries,
the form of gambling that usually offers the highest pay-out (Blalock, Just, and Simon 2007). The dream of hitting the jackpot and life-changing money seems to be the motivation both for recreational gambling as well as the choice of game.

As Binde (2013) suggests, "hitting the jackpot is not just about having the possibility to increase personal consumption and becoming free of economic troubles, but primarily the realization of one's true self". Although true self would naturally associate with the real self, Binde's description and usage of the term is coherent with the ideal-self congruence and may be misleading to the reader. As mentioned earlier in the paper, the bigger the distance gap in a consumer's self-congruence, the bigger targets they become to advertisement. This may suggest that the bigger the gap, the bigger is the need for filling the gap, hence gambling would act as a bridge.

### 2.5 Social rewards

The possible social rewards may act as another motivating factor for gambling. While gambling is often a solitary activity, the social dimensions is present and important for many, and may make one gamble more (Binde 2009; 2013). Self-congruence plays a major factor in this context, but it is also one of three where the potential economical winnings are secondary to the social gains. If the social rewards of gambling are the main reason as to why the individual decides to gamble, it is fair to assume the individual's need or desire for social stimulus. If one's perception of his or her actual self lacks the social aspects in order to achieve the ideal self, the social rewards of gambling will contribute to achieving this. Moreover, to explain the importance of a social setting in accordance with selfcongruence and increased gambling we must include the effect of reference groups. The term reference group indicates that an individual is expected to be a part of that a group or aspires to belong to, assumes the perspectives of the group and behave accordingly to fit in (Slama and Singley 1996). Given the shared interest in gambling, VERGs also known as value expressive reference groups can be taken to be the more relevant type in this context (Fernandes and Panda 2019). Value expressive reference group influence is based on the individual's identification process, where the individual is motivated and makes decisions to support their perception of themselves, associating themselves with positive references or dissociating themselves from the negative (Fernandes and Panda 2019). The changed behavior of the individual varies depending on its familiarity with the current social setting, seeing as it can either be with a group of friends, a group of unknowns or a mix of the two. Each setting has the individual act differently.

If an individual is in an unknown environment with an unknown group of people with shared interest, the basic instinct can be to conform to the expectations and act in accordance with the rest of the group. Gambling environments typically include specific "norms, vocabularies, cultural codes and player identities, and the settings have characteristic sounds, smells, architecture, and activity rhythms" (Binde 2013). There is also the possibility of increased gambling of individuals who are curious and occasionally introduced to gambling environments which proves to be accurate according to behavioural science.

### 2.6 Intellectual challenge

Some consumers of gambling services choose to only play a specific type of games. Some games offer the consumer the chance to influence the outcome, such as poker or blackjack, while other types of gambling, like horseracing or sports betting, lets the consumer try to handicap the games, which means trying to estimate the chances of a particular horse to win a race, or a particular sports team to win their game (Binde, Romild, and Volberg 2017). Consumers that enjoy this intellectual aspect of gambling can spend several hours a week on what they consider a hobby, similar to solving crossword puzzles, or playing chess (Binde, Romild, and Volberg 2017). A gambler can view the game of choice as an
intellectual challenge to beat the system. Being able to predict an outcome of a sports game or playing the perfect hand of poker can enhance the self-esteem of the gambler, and fulfil a desire of intellectual competitiveness of beating the opponent they are playing against (Binde, Romild, and Volberg 2017; Binde 2013).

A consumer of gambling that enjoys the intellectual challenge might consider trying to make a living of the game, for example poker. Since poker is a game where the gambler can influence the outcome, there will be participants of all skill levels. The better the gambler gets, the chance of winning increases. Someone who is invested in the game, who wants to achieve a high level of knowledge and understanding of the game, might feel strong negative feelings if the events of the game is not heading in their favour. In other studies, poker players have reported about the phenomena of tilting, which usually occurred after a financial loss that led to strong negative emotions, which in turn resulted in the players making detrimental decisions (Dufour et al. 2018; Palomäki, Laakasuo, and Salmela 2014). What causes this tilt phenomenon after a loss is uncertain (Dufour et al. 2018). Whether the congruence between actual and ideal self plays a part in this phenomenon is uncertain.

### 2.7 Mood change

Many games have the power to change the affective and emotional mood of the gambler. The level of excitement rises when the possibility of winning increases and you get a sense of high when you win. However, gambling may also work as a relaxation method for many, similar to solving a crossword puzzle (Binde, Romild, and Volberg 2017). Both the highs and lows connected to gambling can be seen as extremal points on a mood specter, whereas the state of relaxation can be found in the middle. A state of mind where one may disconnect losing oneself in the game, ignoring the outside world and creating a calm atmosphere for selfhas been mentioned as a reason as to why some choose to gamble (Binde and Romild 2019; Binde, Romild, and Volberg 2017). For many, having a stressless life can be seen as the ideal life, and therefore, achieving a temporarily stress-free state of mind might push one away from the actual self for the time being. Studies conducted by (Japutra, Ekinci, and Simkin 2019) concluded that individuals with lower actual selfcongruence has a higher propensity to conduct impulsive buying behavior. With gambling as a consumption, we can draw the similarities between the motives of compulsive buying and mood change. This is however not a permanent state, and thus make it hard for us to argue that gambling on the sole basis of mood change can pull the individual closer to its ideal self.

## 3 Conclusion

When considering the core motive of gambling chance of winning arguments to include self-congruence is drawn with some basic assumptions. The expectation system in the psychological domain induces feelings associated with ideal self-congruence, while the sociocultural domain is argued to have a connection to self-congruence in accordance with the asymmetry of gambling and customer satisfaction. The discussion also shows that a larger gap in self-congruence could affect the gamblers participation in gambling. With money as the only tangible object the gambler receives, the general product consumption caused by a potential win could be seen as a representation of ideal self. As a symbolic power, money differs in attributes between individuals, yet self-congruence theory suggests that the symbolical representation pictures the ideal self, even in the lower hierarchy of needs and wants. The last argument depicting the chance of winning relies on the irrationality of the gambler and describes how the ideal self may be superior to the real chance of winning. Having the chance of hitting the jackpot and winning life changing money is a strong motivation factor for gambling, especially among lowincome persons. It suggests that the larger the gap between actual and ideal self is, the more likely it is for participating in gambling, in particular forms of gambling that allows a gambler to hit the jackpot, like the lottery or sweepstakes. As for the helices, intellectual challenge, social reward and mood change,
the potential of economic winnings is secondary to the emotional gains that leads to self-congruence.
Since there is a lack of research in self-congruence associated with gambling, an empirical study would increase the validity and reliability of the subject. Conceptual articles, as well as empirical studies, could try and focus on some of the assumptions made in this paper e.g. identifying a connection between gap in the self in marketing the gap in the self and need for bridging the gap. Further research of what causes a gambler to emotional tilt may be suggested.

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