


Personality defined by five-factors model: Economic sustainability and gambling study on Pakistan stock exchange gamblers

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Abstract

Purpose: Because personality qualities have consistent and substantial components in a variety of expressive behaviors such as antisocial behavior, addiction, and violence, this research intends to further the prior knowledge and provide light on the relationship between PGSI and big fiver personality traits.

Design/methodology/approach: The Ten-Item Personality Inventory (TIPI) was used in this study to collect and analyze data, and the PGSI was used to measure the intentions of online stock exchange gamblers to their reactions to their web-based betting. Two models, an adjusted model, and an unadjusted model, were run to examine the influence of personality traits on PGSI.

Findings: Results disclose that personality traits were more minor for emotional stability and agreeableness and stronger for conscientiousness. The strongest category, according to this study's findings, is moderate problem gambling.

Originality/value: This research extends the scope of literature and analyzes on Pakistan stock exchange gamblers using (TIPI).

Keywords: Gambling, five-factor model, Canadian problem gambling index.

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1. Introduction

"Gambling can be defined as placing something of value at risk in the hopes of gaining something of greater value" ([Potenza et al., 2002](#)). According to ([Wildman, 1997](#)) proposes, the essential object to recollect about betting is "a conscious, thoughtful push to stake resources, more often than not however not generally cash, on how some occasion happens to turn out ([Abaalzat et al. 2021](#); [Al-Sulaiti 2022](#); [Al-Sulaiti et al. 2021](#)). "likewise "semi gambling" exercises, for example, stock market and land ventures which can be utilized as chances to bet, thus should be checked in any review of betting movement. How frequently a man is included and the entirety of cash included may be utilized as a harsh measure for thinking about action as "gambling ([Al-Sulaiti & Almwajeh 2007](#); [Ismail et al. 2009](#); [Sulaiti et al. 2006](#)). "It has also been proposed that unless there is a type of energy or excitement associated with the quest for an action, it likely is not betting ([Al-Sulaiti 2007](#); [Al-Sulaiti & Baker 1998](#); [Khalid et al. 2005](#)). A few people, for example, do not think about purchasing raffle tickets or pool receipts for magnanimous purposes as betting, but then there is some reckoning or, on the other hand, fervor associated with the buy of these tickets, regardless of whether a lot of cash or time is put resources into their buy ([Khalid & Baker 1997](#); [Khalid & Fontenot 2004](#)).

A blend of fervor and inclusion level may be the best resources to figure out what is or is not betting ([Abachi & Iorember 2017](#); [Goshit & Iorember 2020](#); [Goshit et al. 2020](#)). The points of confinement of measured "betting" conduct have molded the meanings of "issue" betting cast off and how problem gambling is estimated. ([Wildman, 1997](#)) Given a valuable rundown of the concepts that clarify why individuals bet [Table 1]. These explanations are applied to the treatment of gamblers with problem behavior ([Iorember & Jelilov 2018](#); [Iorember et al. 2021](#); [Jelilov et al. 2020](#)). For the individuals who trust that betting is vital to conduct in human advancement, and also for those who take a gander at betting as a producer of fervor and incitement, the organic school of belief on issue betting proposes that there are hereditary inclinations near betting — problem gambling specifically ([Dabwor et al. 2020](#); [Iorember et al. 2019](#); [Iorember et al. 2020](#); [Iorember & Jelilov 2018](#)). A more behavioral way to deal with betting and problem gambling is trust these practices get from social adapting, a focal point of socialization or an outcome of protection.

Table 1: Explanatory theories for gambling behavior

"Vestiges of a behavior pattern that had some advantages for the evolution of the species
A continuation of primitive magical or religious ceremonies
Behavior shaped and perpetuated by intermittent reinforcement and other learning phenomena
For-profit
Gambling as play
A symptom of psychodynamic conflict
A focus on socialization and a "social lubricant."
A generator of excitement and stimulation."

"Gambling difficulties have grown daily as a result of the accessibility and availability of gaming opportunities, though the impact is tempered using several elements ([Al Halbusi et al.](#)

[2022](#); Jaffar et al. [2022](#); Jaffar et al. [2021](#); Mansourian et al. [2019](#)). Betting issues were substantially more common among men than ladies and extra pervasive among the individuals who live alone, people without tertiary training, what is more, among those who are jobless or on handicap benefits ([Reith, 2012](#)). Gambling has become a problem for some because, according to ([Smith et al., 2011](#)), depressive relationships, family conflict, and financial distress can contribute to problem gambling ([Balsalobre-Lorente et al. 2023](#); [Li et al. 2022](#); [Shah et al. 2023](#); [Zhuang et al. 2022](#)). Behavioral Finance provides us clarification on why individuals make irrational financial decisions ([Ali et al. 2015](#); [Jaffar 2020](#); [Jaffar 2020](#); [Jaffar et al. 2019](#)). A relatively emerging area called behavioral finance mixes conventional financial concepts with social and academic mental theory ([Jaffar et al. 2019](#); [Jawad et al. 2023](#); [Jiakui et al. 2023](#); [Mohammadi et al. 2021](#)). The purpose of the study is to figure out the relationship between the PGSI and the big five personality characteristics ([Iorember et al. 2022](#); [Lebni et al. 2021](#); [Mubeen et al. 2021](#); [Shoib et al. 2022](#); [Soroush et al. 2021](#)). Moreover, he wants to explore more understanding of online gambling in Pakistan to get meaningful future outcomes.

Examining the effects of personality qualities (extraversion, agreeableness, openness, consciousness, and emotional stability) on the problem gambling severity index (PGSI) is the primary goal of this study. H1: The problem gambling severity index and extraversion will have a strong positive association. H2: There will be a strong correlation between the problem gambling severity index and agreeableness. H3: There will be a strong positive correlation between the problem gambling severity index and openness. H4: Conscientiousness will significantly inversely correlate with the problem gambling severity index. H5: The relationship between emotional stability and the problem gambling severity index will be significantly unfavorable. "Personality is the dynamic association inside the person of those psychophysical frameworks that decide his attributes conduct and thought" ([Allport, 1961](#)). In the fashion of ([Weinberg & Gould, 1999](#)) "The attributes or mix of qualities that make a man exceptional." In the American Psychological Association (APA) expressions, identity personality is "individual differences in characteristic patterns of thinking, feeling, and behaving" personality has been initiating highly correlated with life satisfaction ([Hafeez et al. 2023](#); [Local Burden of Disease 2021](#); [Micah et al. 2023](#); [Moradi et al. 2021](#); [Peter et al. 2017](#)). It is situated that personality has a vast effect on our life ([Boyce et al., 2013](#)). Lewis Goldberg might be the utmost unique scientist in the arena of personality psychology ([Farzadfar et al. 2022](#); [Hussain et al. 2017](#); [Liu et al. 2021](#); [Yu et al. 2022](#); [Zafar et al. 2022](#)). His momentous effort shaped Raymond Cattell's 16 "fundamental factors" of personality into five essential elements, like those founded by other research analysts in the 1960s.

Extraversion has two well-known ends of the field: introversion and extroversion ([Aqeel et al. 2022](#); [Ge et al. 2022](#); [Schmidt et al. 2022](#); [Zhang et al. 2022](#)). It concerns how people interact with each other and where they spend their energy ([Asad et al. 2017](#); [Azadi et al. 2021](#); [Li et al. 2022](#); [Mubeen et al. 2021](#); [Shuja et al. 2020](#)). Extroverts' magnet energy or "recharge" from collaborating with others, whereas introvert people get worn out from associating with others and renew their vitality from isolation ([Aqeel et al. 2021](#); [Azhar et al. 2018](#); [Geng et al. 2022](#); [NeJhaddadgar et al. 2022](#); [Zeidabadi et al. 2022](#)). People with high extroversion pursue ([Reith, 2012](#)) more opportunities, gregarious comfortable and social interaction with other people and disposed to action rather inspection and people with low extroversion pursue introspective, thoughtful and reserved with other people ([Lebowitz, 2016](#)).

Agreeableness's factors demonstrate how a healthy person lives with others (Aman et al. [2022](#); Aqeel et al. [2021](#); Li et al. [2021](#); Paulson et al. [2021](#); Toqeer et al. [2021](#)). In contrast, extroversion anxiety seeks out social relationships and sources of energy (Mamirkulova et al. [2022](#); Rahmat et al. [2022](#); Wang et al. [2021](#); Yao et al. [2022](#); Zhou et al. [2021](#)). In agreeableness, you have introduced yourself to others. It is a concept that tells us how to interact with people (Aman et al. [2019](#); Fattahi et al. [2020](#); Khazaie et al. [2021](#); Pouresmaeil et al. [2019](#); Yoosefi Lebni et al. [2021](#)). People with high agreeableness tend to be sensitive, respected, sympathetic, and affectionate and have a few enemies, and people with low agreeableness are inclined to be ill-tempered sarcastic, abrasive, and not trusted by other people ([Lebowitz, 2016](#)).

Openness has been defined as the profundity and intricacy of a person's mental life and skills ([John & Srivastava, 1999](#)). It is similarly named judgment or creative energy. The capacity to be helpless, try new things, and be open to new possibilities are all aspects of being open (Aman et al. [2019](#)). People with high openness are acknowledged articulations of the human experience, part in an innovative business or recreation movement, and inclinations to meet new people (Azizi et al. [2021](#); Hussain et al. [2021](#); Hussain et al. [2019](#); Mamirkulova et al. [2020](#); Mubeen et al. [2020](#)). People with low openness most likely inclines toward routine over assortment favors less conceptual expressions and amusement ([Lebowitz, 2016](#)).

An attribute known as conscientiousness is the propensity to regulate driving forces and behave in socially acceptable ways, skills that fuel objectively composed leads. ([John & Srivastava, 1999](#)). Dedicated individuals are better than wishes in their capacity to accept enchantment, work within the parameters, and sufficiently prepare and arrange (Lebni et al. [2020](#); Maqsood et al. [2021](#); Moradi et al. [2020](#); NeJhaddadgar et al. [2020](#); Shuja et al. [2020](#); Yoosefi Lebni et al. [2020](#)). People with high conscientiousness are successful in their career and school and resolutely seek after their objectives with assurance and planning and a man with low conscientiousness is significantly more prone to dawdle, impulsive, imperious, and flighty ([Lebowitz, 2016](#)).

If emotional stability or Neuroticism factors show high scores, it means extra negative attributes. Neuroticism is not a sign of unitability or ineptitude, but rather of self-assurance and friendliness in one's unique personality (Abbas [2021](#); Anjum et al. [2017](#)). It encircles one's enthusiastic security and overall displeasure. People with high emotional stability are inclining with sadness, anxiety, worry, easily angered, self-conscious, and unsure by themselves, and people with low emotional stability feel confident adventure and sure about themselves ([Lebowitz, 2016](#)).

Previous investigations of the connection between the five-factor model of identity and betting issues depended on a small sample and did not generalize it on Pakistan stock exchange gamblers, and This research aims to generalize it on Pakistan stock exchange gamblers. [Bandura \(1977\)](#) Traithypotheses of personality infer that individuality is logically built, though state hypotheses, for example, Underline the importance of tolerance and environmental impact in the Social Learning Theory. ([Eysenck, 1967](#)) Proposed a personality hypothesis in perspective of common segments, battling that individuals get a kind of tangible framework that impacts their ability to learn and acclimate to the earth. He exploited a strategy named factor examination. This procedure reduces a number of components that can be grouped together and created under distinct headings, such as measurements. ([Eysenck, 1967](#)) Explain how their conduct could be described by two dimensions: neuroticism/stability and introversion/extroversion (E) (N). These second-arranged identity qualities are what Eysenck named them. Extraversion, neuroticism, and

psychoticism are all components of identity that can be traced back to a different organic cause. Identity is dependent on the balance between the autonomic nervous system's excitation and inhibition processes (ANS).

Yet, there is a gap in the understanding of how PGSI relates to personality traits that needs to be investigated. ([Brunborg et al., 2016](#)) Such screening procedures have become crucial due to the increase in gaming accessibility; The Problem Gambling Severity Index (PGSI) allows us to measure the severity and gambling behavior and its results. The results of this investigation are extremely polished for Pakistani stock exchange gamblers, therefore it has both practical and theoretical value. It provides information about the relationship between PGSI and personality attributes.

2. Review of Relevant Literature

Here, we assess the important writing in the PGSI indicators idea (personality traits). As previously stated, the goal of this study is to examine the distinct relationship between the big five personality traits (extraversion, agreeableness, openness, conscientiousness, and emotional stability) and PGSI. Additionally, a hypothesis is developed with the aid of the literature, and at the conclusion of the chapter, a theoretical framework is developed.

In the fashion of ([Brunborg et al., 2016](#)) Foundation and points Knowledge of the identity qualities of people who create betting issues is critical for planning focused on avoidance endeavors. Past investigations of the connection between the five-factor model of identity and betting issues depended on little examples not representative of the allinclusive community. We assessed contrasts in neuroticism, extroversion, judgment, suitability, and good faith between non-issue card sharks and people with low, direct, and extreme betting issues. Configuration Cross-sectional survey. Setting Norway. Measures, the The Mini-International Personality Item Pool, the Problem Gambling Severity Index, and statistical variables. Variances between gatherings of card sharks were examined by common minimum cubes relapse replicas independently for every identity quality modifying for sexual orientation, age, living together, level of instruction, and work status. Decisions According to all reports, a greater degree of problem gambling seriousness is correlated with higher neuroticism scores and a decline in good faith and agreeableness scores on the Mini-International Personality Item Pool.

[Brunborg et al. \(2016\)](#) Information on the personality qualities of people who create betting issues is essential for planning focused on aversion endeavors. Past investigations of the connection between the five factors model of identity and betting issues depended on little examples not illustrative of the all-inclusive community. We assessed contrasts in "Neuroticism, Extroversion, Intellect, Agreeableness, and Conscientiousness between non-issue players and people with low, moderate, and extreme betting issues."

In a similar study conducted in [Brunborg et al. \(2016\)](#) Foundation and points, Knowledge of the personality attributes of people who create betting issues is imperative for outlining focused on anticipation endeavors. Past investigations of the connection between the five-figure model of identity and betting issues depended on little examples not illustrative of the all-inclusive community. We assessed contrasts in neuroticism, extroversion, keenness, pleasantness, and honesty between non-issue gamblers and people with low, moderate, and serious betting issues— configuration Cross-sectional overview. In Norway, gambling problems were more prevalent among males than women, those who live alone, lack university education, are jobless, or are receiving a disability pension.

A small scale ponders have researched the components incorporated into the five factors model of identity (otherwise called the Big 5), which is likely the most examined structure for portraying identity; however, observe ([Block, 2010](#)) for feedback of the model. As per the model, identity can be depicted as comprising of five areas: "neuroticism (emotional instability), extroversion (sociability and assertiveness), intellect (openness and imagination), agreeableness (being warm, kind and trusting), and conscientiousness (being reliable and organized)" ([Costa, 1992](#)). The greatest study conclusion has been raised marks on neuroticism and lesser marks on principles in obsessive players (serious issue gamblers who may require treatment for betting issue) contrasted with non-issue speculators ([Bagby et al., 2007](#); [Myrseth, 2009](#)). Neuroticism might be connected to betting issues in that people who often encounter antagonistic feelings bet, keeping in mind the end goal to change their state of mind and escape from adverse feelings. Principles are connected to betting issues since people low in good faith may experience issues opposing inclinations, particularly amid constructive or adverse disposition states ([Smith et al., 2011](#)). The connections between agreeableness, intellect, and betting issues have demonstrated less reliable outcomes.

Two investigations have detailed low mind in people with betting issues ([Bagby et al., 2007](#)) while different examinations have not ([Kaare et al., 2009](#); [Maclaren, 2011](#)). Likewise, two investigations have revealed a connection between low pleasantness and betting issues ([Miller et al., 2013](#)) while different examinations have not. None ([Patrick et al., 2002](#)) of these investigations detailed a connection between extroversion and betting issues. Studies have additionally examined the identity characteristics of constructive emotionality, pessimistic emotionality, and imperative evaluated with the Multi-dimensional Personality Survey. "Negative emotionality has been found to connect positively with the degree of betting issues. Also, one examination found that high scores on negative emotionality and low scores on limitation at age 18years were related to issue betting at age 21years. This is pertinent for the present examination, as negative emotionality has been observed to be connected firmly to neuroticism, while the constraint is connected reasonably to principles."

[Slutske et al. \(2005\)](#) Singular contrasts in measurements of identity may assume a critical part in clarifying danger for scattered betting conduct and, in addition, the comorbidity between confused betting conduct and other material-connected habits issues. To distinguish the identity associates of issue betting in a delegate non-treatment-chasing test and decide if these are like the identity connects of other material connected habits issue and singular contrasts in identity may represent the comorbidity between scattered betting conduct other material connected habits issue. Longitudinal populace founded examination. An entire birth associate of youthful grownups conceived in Dunedin, New Zealand, amongst April 1, 1972, and March 31, 1973 (N = 939; 475 men, 464 ladies). Multi-dimensional Personality Questionnaire evaluations of identity were acquired at age 18 years; organized meeting-based conclusions of past-year issue betting and liquor were gotten at age 21 years. Issue betting at age 21 years was related with advanced marks on the advanced position identity measurement of contrary emotionality ($d = 0.90$) and with bringing down marks on the identity measurement of limitation ($d = -0.72$) restrained at age 18 years contrasted and regulatory topics which did not have a previous time habits confusion at age 21 years. Issue betting was additionally connected with Multi-dimensional Personality Questionnaire markers of hazard captivating ($d = 0.50$) and impulsivity ($d = 0.56$). The identity outline related to issue betting was like the profiles related to liquor reliance. The relatives amongst issue betting and the material connected habits issue (chances proportions = 3.32-3.61) were decreased in the wake of controlling for singular contrasts in

identity (chances proportions = 1.90-2.32). From the viewpoint of identity, issue betting has much just the same as the addictive issue, and additionally with the bigger class of "externalizing" or "disinhibitory" disarranges. Learning picked up from the investigation of normal identity underpinnings might be useful in figuring out where cluttered betting conduct ought to dwell in our indicative order framework.

[Van der Linden et al. \(2011\)](#) In two vast examples (N1=44,971, N2=7793) we tried the General Factor of Personality (GFP) in the Big Five, restrained amid choice and appraisal. A GFP could plainly be recognized in the information, clarifying around half of the Big Five change. We discovered signs for socially alluring reaction propensities in a subcategory that was tried for determination determinations. However, this propensity did not influence the identity figure structure or the GFP attributes. In addition, in the determination test, the GFP was reasonably identified with the General Valuation Score. The discoveries affirm the GFP in a connected setting and bolster the GFP not only reproduce procedural ancient rarities but are rather practical.

Extreme issue betting is frequently identified with wage delivering offenses, for example, theft and misappropriation. Also, the great degree of backsliding to betting issues and the connection between betting obligations and wrongdoing have logical, measurable, and prison suggestions ([Pastwa-Wojciechowska, 2011](#)) Seeing the information from the writing exhibited here, I chose to frame and observationally check a theory that detained men with a finding of obsessive betting are described by psychopathic identity issue, liquor issues and guiltiness. The gatherings of members included 90 men 26-52 years old, allocation a felonious verdict. All members needed to satisfy the accompanying scientific philosophies: a) be met by a therapist and determined to have obsessive betting and reserved identity issue b) get an outcome in the PCL-R test; c) assess the connection amongst betting issues and wrongdoing.

Thinking about the previously mentioned standards, three enduring test bunches were shaped: Group 1, which incorporated those for whom betting, had prompted wrongdoing; Group 2, where betting was a piece of a criminal way of life; and Group 3, in which the common connection amongst betting and wrongdoing were vague. The members were analyzed as neurotic players (DSM-IV-TR, ICD-10) and mental cases (PCL-R). Those tries varied concerning the escalation of the identity unsettling influence tried, the co-event of different aggravations, especially psychoactive habits, the inspirations for attractive up betting, and the kind of illegal activity. Ends: The speculation affirmed that detained men with a finding of obsessive betting are portrayed by psychopathic identity issues, liquor issues, and guilt.

3. Methodology

We used practical sampling strategies in this study since it is difficult to collect data from all stock market gamblers by using By surveying businesses or organizations and asking stock exchange gamblers, 2 Pakistan agencies (AKD Securities, Zafar Securities) or other gamblers who are conveniently accessible from various sources can generalize it to the entire population and fill out a questionnaire.. So our objective populace is Pakistan stock exchange gamblers. Comparable studies have led in Norway on the internet betting, yet this exploration needs to check the effect of personality traits on PGSI ([Brunborg et al., 2016](#)).it's a more extensive research point that why I verdict this population.

3.1 Data

We start with the collection of relevant data through questionnaires. Questionnaires Divided in to 3 portion, the First portion identifies with demographic data including age, gender, qualification, experience, and designation second, about PGSI containing nine items with four points Likert scale is utilized to measure the problem gambling severity index score and order "0 =never, 1=sometime,2 =most of the time,3 = almost always".Based on gamblers responses, the scores are attained in the subsequent arrangements of "0 = 'Non-problem group'; a score of 1 or 2 = 'Low problem group'; score of 3 to 7 = 'Moderate problem group' and score of 8 or more = Problem group". The third portion is based on personality traits, for which we used Ten-Item Personality Inventory-(TIPI). This portion tells us about the personality of gamblers which type of game they want to play at which time? They like games or not or play games for enjoyment; some questions related to gamblers personalities about their motive on a seven-point Likert – scale "whereby 1 = strongly disagree and 7 = strongly agree," and question contains.

3.2 Measures

Normally, we receive the responses of 10 respondents every ten days, and we finish collecting information in a half-year. Nevertheless, some respondents choose not to provide us with their personal information, so we will use a convenient sample instead.

Data collection was very difficult because most of the respondents reluctant to give personal information.

"There were 412 surveys sent to Pakistani stock market gamblers, of which 300 were reliable (72.81% response rate), and the last instances for women are 103 (35%), for men it's 197 (66%), and their average ages range from 28 to 36. The diversion's event is four interims each week. The PGSI problem is organized as a 21 (7%) no problem gambling group: Group with mild issue gambling at 45 (15%); group with moderate problem gambling at 169 (57%) High problem gambling group of 65 (21%). We conducted our data analysis in three steps.

3.3 Reliability of the instruments. "Reliability has been critical for any analyst. As per the ([Shook et al., 2004](#)) respondents must ensure that they had given genuine data about the investigation. The reliability has been eluded to gauge the consistency. It had not a factual test while it has been a Reliability method. The ideal estimation of Cronbach's alpha is "1" as depicted by the ([Sekaran, 2003](#)) Therefore, the unwavering quality of the instruments was registered from SPSS (Statistical Packages for Social Science) programming. The consequences of the unwavering quality test have been given underneath."

Table 2

The measurement model of the personality traits

Description	Variables Name	Reliability value	No. of items
Dependent variable	PGSI	.93	9
Independent variable	Extraversion	.87	2
Independent variable	Agreeableness	.90	2
Independent variable	Consciousness	.91	2
Independent variable	Emotional stability	.91	2
Independent variable	Openness	.90	2

Table 2 indicates the reliability of all personality trait variables and PGSI; PGSI, extroversion, agreeableness, consciousness, emotional stability, and openness. "The demonstrations from the above table that the reliability value of a first dependent variable, PGSI, is 0.935. At the same time, the problem gambling severity index has been ascertained through 9 items. The other self-determining variables are; extroversion has the reliability value of .879, agreeableness has .906, consciousness has 0.915, emotional stability, has a .915, and openness has a .901, and all these variables have been measured 2 times.

3.2 Analysis and interpretation

For data analysis, we employed regression models (unadjusted and adjusted model) to examine the effects of motivational factors, behavioral factors, and personality traits on PGSI. We used SPSS21 software (Statistical package for social sciences) for descriptive analysis.

3.2.1 Descriptive analysis

The primary goal of the descriptive analysis is to offer a profile that will depict the important aspects of the study as ([Razali & Wah, 2011](#)). In other arguments, it was the fundamental difference in the entire data. "Frequency distribution is a series when several observations with similar or closely related values are put in separate bunches or groups, each group being in the order of magnitude in a series. It is simply a table in which the data are grouped into classes, and the numbers of cases that fall in each class are recorded. It shows the frequency of occurrence of different values of a single Phenomenon".

Table 3. Frequency distribution of age of the respondents (N=300)

	F	%Age	VP	CP
Age	20-25	90	25.6	30.0
	25-above	210	59.7	70.0
	Total	300	85.2	100.0

Table 3 indicates the "frequency distribution" of the age of a particular respondent. This table additionally demonstrates the aggregate percent of each age group. "First column shows the age groups of the respondents. That is; from age 20 to25, 25 to 30 and 30–above". The aggregate sum of respondents is 300. The recurrence of first age assemble 66, and it has a level of 18.8, second group frequency is 177 and has a 50.3 percent from the whole 100 percent, third group frequency is 57 and has a 16.2 percent from the whole 100 percent. "The valid percent of the first group is 22, the second is 59, and the third is 19. The extracted result of this table shows a high frequency of the second age group, which means most employees working in the organizations are from the age of 25 to 30. Moreover, the third group has the lowest frequency, which means fewer people are working in the organization with the age range of 30 to above".

Table 4. Frequency distribution of gender of the respondents (N=300)

	F	%age	VP	CP
Gender	male	197	56.0	65.7
	female	103	29.3	34.3

"Table 4 shows the frequency distribution of gender of the respondents; male and female. The table shows that the number of males working in the organizations is 197, and the frequency of females is 103. The percentage of a male is 56 and female are 29 percent. The valid percentile is; male 65.7 percent and female 34.3 percent. That shows that the number of males working in the organizations is much more than females. This table represents the huge difference between the number of males and females. Fewer females are working in the organization of public and private sectors".

Table 5. Frequency distribution of education of the respondents (N=300)

		f	%age	VP	CP
Education	Inter	170	48.3	56.7	56.7
	Graduation	91	25.9	30.3	87.0
	post-graduation	39	11.1	13.0	100.0

"Table 5 shows the education of the respondents. The first column shows the education group. The frequency of inter is 170. So, its percentile is 48.3 out of 100. The frequency of graduation Education is 91. It has a 25.9 percentile. The third education group, post-graduation, has a frequency of 39. That percentile is 11.1. The other columns show the valid and cumulative percentile of the respective education group. It is clear from all above that most of the employees are from the first education group; inter. Because its frequency and percentile are very high from other two groups".

Table 7 shows the means and standard deviation of each personality item with each PGSI categories No problem, low problem, moderate problem, and high problem because "Frequency distribution is an arrangement when various perceptions with comparative or firmly related qualities are placed in isolated packs or gatherings, each gathering being arranged by size in an arrangement. It is a table in which the information is assembled into classes, and the number of cases that fall in each class is recorded. It demonstrates the recurrence of an event of various estimations of a solitary Phenomenon".

3.3.2 Regression models

We may be interested in estimating (predicting) the value of one variable given the value of another after we are aware of the link between two variables. The predicted variable is also known as the "dependent" or "explained" variable, and other is also known as the "independent" or "predicting" variable. We may be interested in estimating (predicting) the value of one variable given the value of another after we are aware of the link between two variables. The predicted variable is referred to as the "dependent" or "explained" variable, and the other is referred to as the "independent" or "predicting" variable. If we are aware of the relationship between two variables, we may be interested in estimating (predicting) the value of one variable given the value of another. The "dependent" or "explained" variable is the predicted variable, while the "independent" or "predicting" variable is the other. Unadjusted models 1

$$\begin{aligned}
 PGSI &= \alpha + E\beta_1 + e_i & PGSI &= \\
 \alpha + A\beta_2 + e_i & & PGSI &= \alpha + C\beta_3 \\
 & & & + e_i \\
 PGSI &= \alpha + ES\beta_4 + e_i
 \end{aligned}$$

$$PGSI = \alpha + OE\beta_5 + e_i$$

In this regression 1, we used PGSI scores as predictors and personality traits as criterion variables and checked the effect of each personality item on PGSI. Where α informs us of the change in predictors when there is one unit, intercept counts the mean of the responses when the dependent variables are 0 (zero), and Change in independent variables; E refers for extroversion and PGSI stands for problem gambling severity index; A shows agreeableness; C shows conscientiousness; ES shows emotional stability and OE represents openness to experiences, and e_i signifies error term in the model.

Adjusted model 2

$$PGSI = \alpha + E\beta_1 + A\beta_2 + C\beta_3 + ES\beta_4 + OE\beta_5 + e_i$$

In this regression 1, we used PGSI scores as predictors and personality traits as criterion variables to check the combined effect of personality traits on PGSI. Where α refers to intercept which count the mean of the replies when dependent variables are 0 (zero); β delta tells us about the change in predictors when there is one unit

Change in independent variables; PGSI stands for problem gambling severity index, and E denotes extroversion; a shows agreeableness; C shows conscientiousness; ES shows emotional stability, and OE represents openness to experiences and e_i signifies error term in the model.

Table 6 shows the estimation of regression models (unadjusted and adjusted models). In the unadjusted model, separate ordinary least square regression has been applied; results show extroversion, agreeableness, conscientiousness, and emotional stability was greater with the increase in problem gambling severity and are were statistically significant. openness to experience was low and statistically significant with the high problem gambling severity that indicates gamblers are less interest in entertainment and arts and sticks yourself for routine variety. In the adjusted model, the smooth level of extroversion was greater and highly statistically insignificant with lower problem gambling severity shows gamblers of the Pakistan stock exchange are very gregarious and feel comfortable with people, more interaction with people. Emotional stability and agreeableness were lower with a low problem gambling severity index, and both were highly insignificant, indicating gamblers are blunts, callous, ill tempered, rude with other people, and feel sadness and self-consciousness about themselves. Conscientiousness was greater and statistically highly significant with greater problem gambling severity. Results show that gamblers of the Pakistan stock exchange use their strength to achieve their goals, too, best of their ability. The relationship between problem gambling severity and personality traits was smaller for emotional stability and agreeableness and stronger for conscientiousness. Compared to the age score, younger age was connected with a higher score in extroversion, conscientiousness, and openness to experiences and a lower score in agreeableness and emotion stability. In contrast, age was statistically significant for agreeableness and conscientiousness for postgraduate gamblers and was not statistically significant for extroversion, emotional stability, and openness to experiences. A level of education was connected with higher extroversion, agreeableness, and emotional stability and lower conscientiousness and openness to experience. In contrast, education level was statically significant for both graduate and postgraduate conscientiousness, but agreeableness is for postgraduate, emotional stability and openness to experiences are postgraduate.

3.3 Discussion

Reliability of all personality traits lies between (.90-.99), indicating the reliability of all personality trait variables and PGSI; PGSI, extroversion, agreeableness, conscientiousness, emotional stability, and openness. By applying simple regression, all the personality traits are statistically significant at 95% confidence interval. Two models have been run to check the impact of personality traits on PGSI. adjusted model (apply regression to check the combined effect of all the personality traits on problem gambling) and the unadjusted model (apply the separately ordinary least square model on each personality trait). In the unadjusted model, separate ordinary least square regression has been applied; results show extroversion, agreeableness, conscientiousness, and emotional stability was greater with the increase in problem gambling severity and are were statistically significant. openness to experience was low and statistically significant with the high problem gambling severity that indicates gamblers are less interest in entertainment and arts and sticks yourself for routine variety. In the adjusted model, the smooth level of extroversion was greater and highly statistically insignificant with lower problem gambling severity shows gamblers of Pakistan stock exchange are very gregarious and feel comfortable with people, more interaction with people. Emotional stability and agreeableness were lower with a low problem gambling severity index, and both were highly insignificant, indicating gamblers are blunts, callous, ill temped, rude with other people, and feel sadness and self-consciousness about themselves. Conscientiousness was greater and statistically highly significant with greater problem gambling severity. Results show that the Pakistan stock exchange gamblers use their strength to achieve their goals to the best of their ability. Relationship between problem gambling severity and personality traits was smaller for emotional stability and agreeableness and stronger for conscientiousness.

3.4 Limitations and recommendations for future research

It was a cross-sectional research, thus exact causal inferences should be drawn in light of the results. It is theoretically possible that personality and problem gambling are related because personality eventually gives off the image of being very stable ([Specht et al., 2014](#)) But since bad life events can alter personality, It's also probable that gambling issues cause excessive neuroticism, low appropriateness, and honesty. A value-based relationship is additionally possible where identity causes betting issues, which this way regulates personality. Experimental contemplates that control the personality of people or that instigate betting issues are both eccentric and deceptive. Longitudinal investigations of personality and betting issues would be an appreciated expansion to the field, as they allow examination of directionality. Such examinations could likewise explore if the longitudinal affiliations are distinctive for various kinds of betting. Future examinations should research if Pakistan stock exchange gamblers (e.g., treatment looking for versus not treatment chasing, speculators with versus without comorbidity) contrast as personality attributes. It would likewise be of enthusiasm for future research to explore whether personality qualities reliably foresee distinctive addictions or if such affiliations are more particular.

But since bad life events can alter personality, it's also possible that gambling problems contribute to high neuroticism and low honesty and appropriateness. Yet, since negative life experiences have the power to change a person's personality, it's also plausible that addiction to gambling causes high neuroticism and low honesty and appropriateness. The third area for future research is to use multiple regression and multinomial logistic regression to shed light on the relationship between behavioral characteristics recognized and PGSI classifications. There has been criticism of the five-factor model of personality ([Block, 1995](#)). Some contend for the

presence of a General Factor of Personality mirroring a blend of various characteristics (persevering, friendliness, and enthusiastic security) ([Van der Linden et al., 2011](#)).

Future examinations ought to explore how 15 this characteristic identifies with betting conduct. We did not consider psychological well-being and substance use in the present investigation because such data was not gathered. It is fascinating to examine whether substance use and emotional well-being may direct or intercede the connection between identity and betting.

4. Conclusion

The goal of speculators is to make money, but this approach guideline is particularly relevant to problem gamblers who, according to our survey, are more likely to place bets in an effort to gain money than those who place bets as a kind of entertainment. An outcome shows that the relationship between problem gambling severity and personality traits was smaller for emotional stability and agreeableness and stronger for conscientiousness. This research recommended that moderate problem gambling is the strongest category.

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Table 6 The five personality factors regressed separately on the level of gambling problems and demographic covariates.

p	Emotional Stability		Openness to expenses		p
	b (95% CI)	p	b (95% CI)	p	
<0.001	Ref		Ref		
<0.001	.286(.080,22.204)	0.842	-12.266	<0.001	
<0.001	2.438(.715,183.275)	0.085	-6.864	<0.001	
<0.001	3.087(1.344,357.513)	0.03	-4.29	<0.001	
<0.001	E		E		
<0.001	Ref		Ref		
<0.001	12.596(1.075, -06,1.067E+157)	0.93	15.284(1.410, -156,1.338E+169)	0.78	
<0.001	12.58(1.072, -156,1.089E+157)	0.92	17.064(8.315, -156,7.983E+169)	0.9	
<0.001	13.795(3.199, -169,3.258E+156)	0.94	22.730(2.389, -153,2.315E+172)	0.9	
0.536	Ref		Ref		
0.042	.079(.682,1.252)	0.61	.310(.957,1.941)	0.045	
	.300(.493,1.113)	0.149	.300(.867,2.102)	0.185	
0.042	Ref		Ref		
0.007	.273(.989,1.744)	0.05	.287(-.540,1.042)	0.078	
	.093(-.764,1.575)	0.616	.125(-.555,1.405)	0.598	

Extroversion	Agreeableness		Conscientiousness	
	b (95% CI)	p	b (95% CI)	p
Ref	Ref	Ref	Ref	Ref
18.632(482728,316371)	<0.001	11.664(61601,219650)	<0.001	16.809(569295,6999270)
27.513(6036728,130788)	<0.001	12.961(272154,665699)	<0.001	19.730(3703984,75495839)
28.846(3371516,3371516)	<0.001	14.474(1931677,1931677)	<0.001	21.722(27141187,2714118)
Ref	Ref	Ref	Ref	Ref
1.503(0.10, 0.23)	0.997	3.489(0.22, 0.45)	0.9	20.083(377988,377988)
10.957(0.000,0.07)	0.80	3.892(0.000,0.006)	0.93	22.921(2796270,2902270)
10.469(0.000,0.000)	0.80	2.910(0.000,0.000)	0.99	23.869(23244460,23244460)
Ref	Ref	Ref	Ref	Ref
.109(.747,1664)	0.594	.134(.517,1.481)	0.618	.142(.554,1.360)
.164(.714,1.944)	0.521	.656(.265,1.014)	0.055	.710(1.026,4.036)
Ref	Ref	Ref	Ref	Ref
.194(.829,1.777)	0.319	.110(.690,1.807)	.654	.383(.449,1.034)
.323(.444,1.181)	0.195	.834(1.189,4.455)	0.013	.716(.292,.819)

Gambling problem status

- No problems
- Low level of problems
- Moderate problems
- Severe problems

Adjusted model

Gambling problem status

- No problems
- Low level of problems
- Moderate problems
- Severe problems

Age*

- 20-25
- 25-30
- 30-above

Education

- inter
 - graduate
 - post graduate
-

Appendix 2:

Table 7. (mean (SD) / proportion) for the study variables for the total sample and within each problem gambling category.

sample (N=45)	Total No problems (N=66)	problems	Low level of problems	Moderate (N=300)	Severe (N=8)	(N=)
Personality:						
Extroversion	4.4983 (1.5686)	2.5000 (0.001)	2.5222(.10420)	4.4613 (.4184)	(1.3483)	6.1894
Agreeableness	4.6300 1.6067)	2.5000 (0.001)	2.8556(.48409)	4.5497 (.5308)	(1.4454)	6.3182
Conscientiousness	4.7817 (1.4016)	2.5000 (0.001)	2.9000(.4954)	4.8812 (.7172)	(1.1333)	6.0682
Emotional stability	4.6200 (1.5981)	2.5000 (0.001)	2.5222(.2120)	4.8343 (.9771)	(1.4482)	5.7197
Openness to experiences	4.4300 (1.4475)	1.5000 (0.001)	2.8000(.5877)	4.3177 (.5260)	(1.0407)	6.2045
Gender:						
Female	56.0%	75%	68.9%	65.2%		63.6%
Male	29.3%	25%	31.1%	43.8%		36.4%
Age						
	25.6 (59.7)	46.57 (15.85)	45.98 (15.38)	40.56 (14.79)		44.68 (15.72)
Level of education						
inter	48.3%	25%	55.6%	57.5%		59.1%
graduation	25.9%	25%	26.7%	33.7%		24.2%
post-graduation	11.1%	50%	17.8%	8.8%		16.7%
Work Experience						
1-5year	37.2%	75%	40%	44.2%		40.9%
6-10	34.1%	0%	35.6%	40.3%		47.0%
11-above year	13.9%	25%	24.4%	15.5%		12.1%

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