

SHOULD THAI GOVERNMENT ALLOW LEGALIZED FOOTBALL BETTING?

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Page | 1

Despite the highly control of illegal gambling, there are still a lot of underground football betting in almost every area in Thailand. In each year, the government loses huge amount of revenue due to the illegalization. However, this fundamental policy has been debated for years as it violates the Buddhism doctrine. Using the secondary data from The United Kingdom and Australia together with interviewing bookmakers, this paper is to deeply compare cost and benefit of legalization of football betting and explore what typical roles and actions that the government should take and perform. One of the findings is that Thai people may not be ready to transform from illegalization to legalization; consequently, Thai government should seriously explore and publicize through research review. This becomes the significant tools to build up the awareness and make Thai people realize the change.

I. INTRODUCTION

“Among ten people around you, there are at least seven people who bet before.” stated Paul Krungman. Can you believe it? You may not believe that, in Thailand, the lowest age of players in this era is just seven years old. What did you do when you were seven? We nowadays have to admit that due to the advance of technology, we are able to easily get access to many betting channels through online websites. If you are not one of the players, you will be surprised that the underground money circulation in this industry accounts for almost one hundred billion baht each year and football betting is in the third place that people are joining. This seems to be one of huge problems occurring in our society whereas other countries such as The United State of America, The United Kingdom, Australia, or even our neighbor Laos have stepped up

and ready for the legalization of all type of gambling. This certain issue has been being debated and still far from the final decision.

Therefore, this paper is conducted to provide evidences through deeply elaborating the cost and benefit from legalized gambling focusing on football betting industry together with discussing the roles of government by taking The United Kingdom, Australia, and Laos as specimen. The purpose of this study is not to encourage the legalization of sport betting or even against Buddhist doctrine but to explore and analyze whether this legalized gambling would become possible for Thai society or not also attempt to find the most effective ways to handle all the social cost.

II. BACKGROUND OF FOOTBALL BETTING INDUSTRY

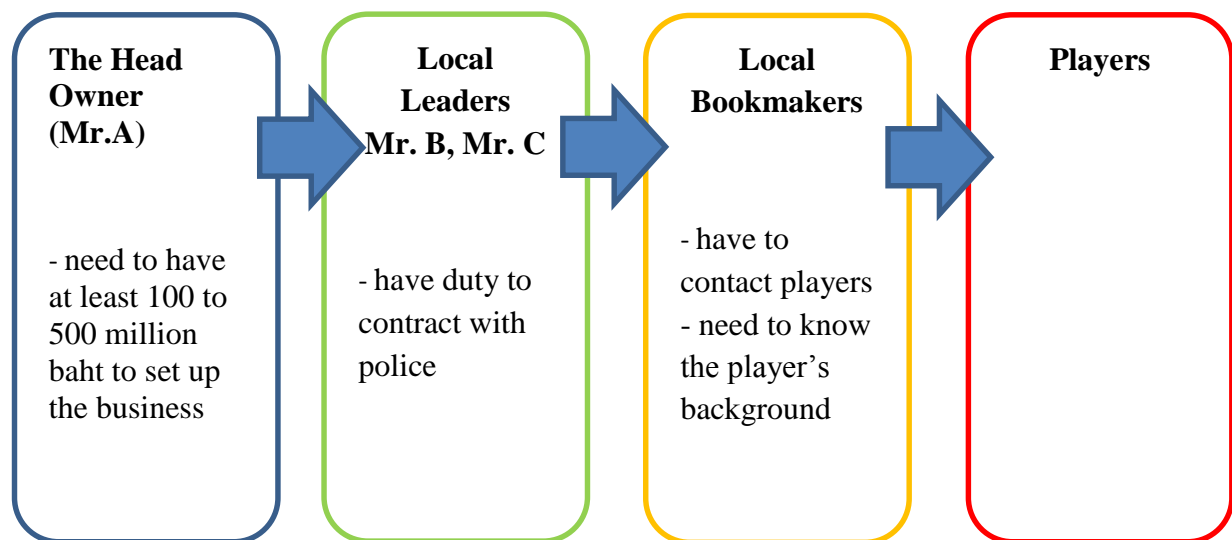
According to the Friedman-Savage utility model, it recognizes the important point for betting players that, while most people tend to be risk-averse, there are those who are risk-preferring over certain income ranges (Patrick Basham and Karen White,2002). Therefore, it is normal that some people may love to gamble because are risk-averse type. However, betting too much causes problems to individuals and later on comes to social cost. Therefore, some countries allow legalization for their own reasons, others including Thailand do not. Football betting or in another term is grey industry has been a long history in Thailand and has been controlled up to the present time. The primary law that regulates gambling in Thailand is The Gambling Act, B.E. 2478(1935). Total details stated in this law can be summarized that doing anything that may appear to be gambling and actual gambling will have penalties ranging from a one thousand baht fine to one year in prison. However, we still can see that football betting

is widespread everywhere not only in local areas but also in middle and high income communities. We, as Thai citizens, have often acknowledged via medias like newspaper, television, radio etc... about the arresting of players or the table owners. Nevertheless, due to the Prachachart newspaper, those are accounted just nine to ten percent of total industry (Criminal team, 2014). This means there are more than ninety percent outside that can operate business without concerning about the law. Before going through deeper detail, I would like to introduce you about the supply chain of football betting industry which in this case I will focus on the most two popular channels which are betting table and online betting to understand how they work in Thailand where gambling is illegal.

First of all, because of the limitation of secondary data, I, instead, chose to interview three bookmakers around Bang-Sue area to explore the inside system of football betting industry. All of them stated in similar way that most of the bookmakers in local areas are branches of the head owner whose anonymous name Mr. A. He, perhaps, settles in different countries like Myanmar, Cambodia, and Malaysia, etc... Mr.A needs to have cash flow at least one hundred to five million baht to set up the business. Then, he will set branches in local areas as much as possible regarding to the budget limitation, team, together with the relationship between the owners and polices. After distributing and embedding local branches, the leaders of each branch assumed name Mr. B and Mr. C have to do contract, having good relationship with local police to get access to do the business. Most of the cases, polices ask for briberies. Mr. B and Mr. C have to send the requested bribe back to Mr. A to see whether he accepts to pay or not. Normally, it is common that they can cooperate without any problems and both sides are better off. However, sometimes they may face with straightforward polices in some strict areas, Mr. A then has his own way to manage this problem or sometimes move the branch to other areas. After dealing with local officials, Mr. B and Mr. C are the keys who make the business run. They start to contact their target players. They have to know the player's

background including their profile, accommodation, also the ability to pay back. They become middlemen who can contact the players twenty four hours and also know and give the basic knowledge to players when they need the information about the football team. Although this information depends on each player's interest, the bookmakers at least have to know basic analysis or background of each match. However, due to the limitation of accessing the data, how each player earn is unclear.

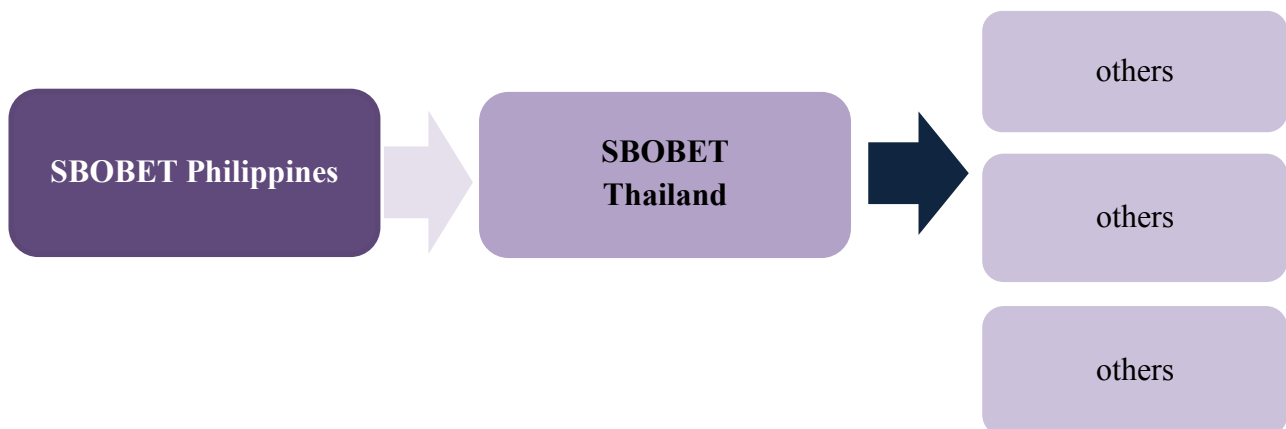
Supply Chain of Football Table Game



Another channel that is wellknown and tends to become more popular is betting via online website. The most used one is called SBOBET (S-BO-BET), the online bookmakers. SBOBET has operations in Asia licensed by the Philippines and operation in Europe licensed by the Isle of Man as an international sport (White Duncun, 2009). This online website is legalized in other countries to avoid the underground gamblings. On the contrary, in Thailand, although the government tries to block betting website as much as they can, according to MGR online, SBOBET can perform so well. Furthermore, we still can easily find the way to bet just

one click. If you type the word online betting, there are websites claiming they are legal pop up on your screen. Most of those online betting websites are directly branches of SBOBET and the franchise owner in Thailand is Mr. Chai Funlhek who has been in Hong Kong since the big arresting in 2007 (Matichon online, June 2012). SBOBET is one of major sources that increase the number of betting players since they can easily access to the website and on time receive the analysis of each match that help players bet with more confidence and have higher chance to win the prize.

Supply Chain of Online Football Betting



III. GROWTH IN FOOTBALL BETTING INDUSTRY

If you are curious and want to know the reasons behind why many people choose to bet Page | 6
without concerning about the law, I did the interview through the four players from different
age level to find you the answers.

“I have bet for almost a year because I saw many of my seniors bet and my family does not know. It makes me feel like I have friends who are interested in same thing. Normally I will bet fifty baht but if I have enough information, I will bet more to with better prize. The highest amount I ever bet is around one thousand baht. Normally, I bet among friends and seniors just for fun since I do not have to worry about losing money.”

Twelve-year-old interviewee

“My first bet occurred when I was twelve. I bet just one hundred baht and it became more and more since I wanted to win higher prize until now I bet almost one thousand baht per match. I choose to bet because it seems normal among friends in my school. Most of male students start football betting because they love football. At first, I bet among friends just for fun. After I know more information together with technology, nowadays, I bet via online websites since they have more sources. The money I bet for each match is around thirteen thousand baht.”

Twenty-year-old interviewee

“Football betting in my point of view is not bad at all. I bet since I was young and it never ruins my life. I bet because I enjoy taking risk but I limit and bet as what I plan. Because of the technological advance, no one can stop people from betting. There are so many channels nowadays. Therefore, if I still have money, I will bet no matter what people say”

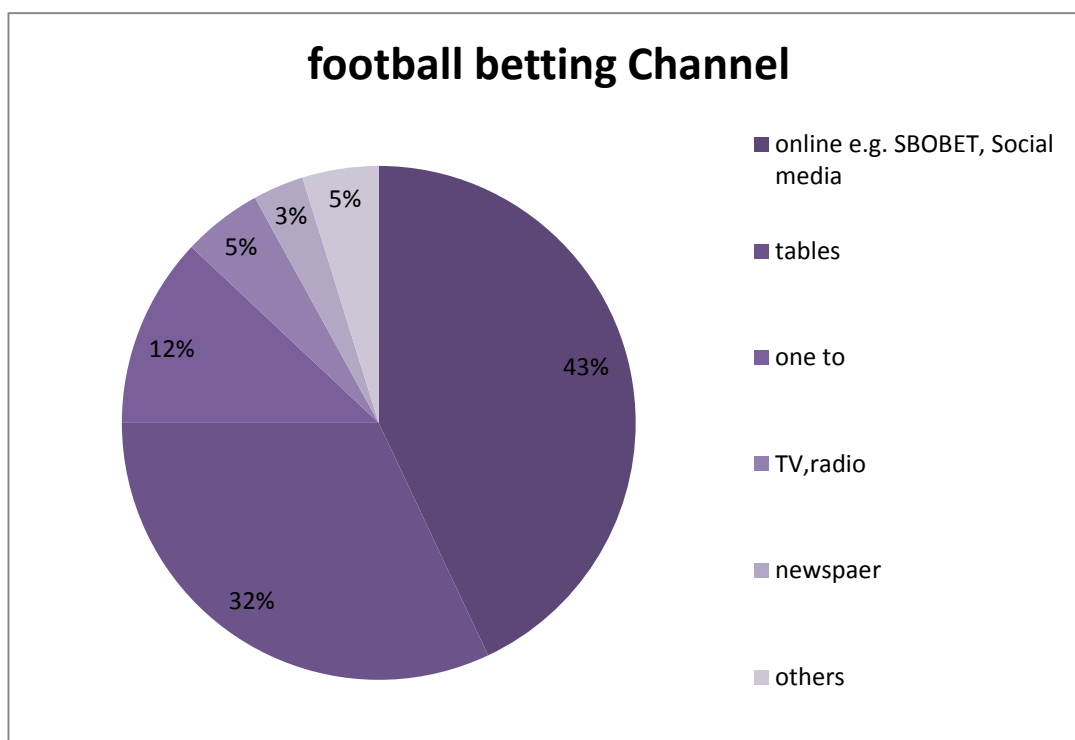
Thirty-year-old interviewee

“Betting is similar to lottery but more enjoyable. However, the players need to control themselves not to over bet. This becomes difficult for those who addict. I was a bookmaker before and I can confirm that betting is dangerous if you cannot control your limitation. I bet because I love to watch football so I enjoy and make money at the same time. Nowadays, there are too many channels. But I also disagree with the legalization.”

Fifty-three-year-old interviewee

As you can see from the interviews, football betting is widespread to all age levels. The main reason that makes them go to betting is they all love football. So they begin with the little amount of money and tend to bet more to win better prize when they get more information. The major channels are betting among friends, online website, and via tables.

These answers come in the similar way as the research from Chulalongkorn professor of economics Dr. Pasuk Phongpaichit who is famous for his book *Utsahakam Kan Phanan* (The Gambling Industry). She estimated that seventy percent of Thai people aging between twenty to fifty years old are regular gamblers. Furthermore, the research indicates that forty-three percent of players bet via online channels such as online website or social media, thirty-two percent of players play via football table, following by betting among friends at twelve percent, three percent from radio or television, and five percent through other channels.



Mr Pasuk Phongpaichip, The Gambling Industry

Therefore, it is time to realize that technology plays a significant role to our society and it is one of main reasons that raises the level of gambling in Thailand. There are other proves that can support the expansion of football betting industry in Thailand. To make the paper become stronger, I did searched deeper information during current decade from the old newspaper. As nowadays we can obviously see the changes in football situation from few to full stadium fan clubs from every region, the cost of money injection from the football club has been performing to get stronger players even local or foreigner players to appeal more attention. Therefore, higher fans lead to larger number of betting players.

According to the research from The University of the Thai Chamber of Commerce, total money circulation in this industry tends to increase every year and reaches a hundred billion baht during the past five years. As you can see from the table below which I have mainly collected the data via past newspapers. Due to the limitation of data of each year, I choose to compare the money circulation every four years under the FIFA World Cup Season.

You can see that the total extra amount of money keeps increasing every four years until 2014. In 2002, the amount of circulated money during the season is 10,050 million (University of the Thai Chamber of Commerce, 2002) following by 19,500 baht in 2006 (University of the Thai Chamber of Commerce, 2006), 25,715 million baht in 2010 (University of the Thai Chamber of Commerce, 2010), and 43,520 million baht in 2014 (University of the Thai Chamber of Commerce, 2014). The total money circulation in 2014 is accounted for around 80,000 million baht which 43,520 million goes to the circulation within two-month World Cup period. The second aspect is average budget per person which is in decreasing trend beginning from 10,000 baht to 5,072 baht in 2014. This seems to be good. However, it can be interpreted in another way that there are a lot more players coming into football betting industry. Then, we come to the number of betting channels both online and offline sites. According to the newspaper, in 2014, there were more than five hundred betting tables that are arrested and be closed which account just nine to ten percent of total betting tables (Prachachart, 2013). Therefore, there are a lot more betting tables expanding every area. The last indicator that is the most interesting factor is the percentage of young kids coming into betting industry, the newspaper review that nowadays people aging below fifteen can easily get access to online betting due to the fast development of technology. Therefore, the percentage highly rises from twelve percent in 2010 to eighteen percent in 2014

	2002	2006	2010	2014
Money Circulation	10,050 million	19,500 million	25,715 million	43,520 million
Average budget per person	-	>10,000 baht	>6,070 baht	>5,072 baht
Number of gambling channel (online&offline)	-	-	-	>500 tables
Percent of young kid (<15)	-	-	12%	18%

source : University of the Thai Chamber of Commerce, 2002
University of the Thai Chamber of Commerce, 2004
University of the Thai Chamber of Commerce, 2006
University of the Thai Chamber of Commerce, 2010
University of the Thai Chamber of Commerce, 2014

IV. FUTILE CONTROL

The summarized information from the table above can be indirectly implied that the limitation of football betting in Thailand is over control. Even though, Thai government tries to block every gambling channel as much as they can together with forcing police to work harder, we still can see a rapid growth in this industry as mentioned. Unfortunately, Thai government cannot get any part of underground circulation to raise their revenue. Or in another word, that huge money disappears from the money system and cannot be counted in Gross Domestic Product (GDP) as other countries do. As football betting is illegal in Thailand, the government has to accept that they have lost at least three big areas which are 1) extra revenue from corporate income tax 2) extra revenue from personal income tax and 3) cost of monitoring society to be in control.

Due to the National Bank of Thailand, every business has to pay corporate income tax (CIT) which is a direct tax levied on a juristic company or partnership carrying on business in Thailand or not carrying on business in Thailand but deriving certain types of income from Thailand at rate twenty percent.

IV.I CORPORATE INCOME TAX



Source: www.TRADINGECONOMICS.COM, The REVENUE DEPARTMENT, GOVERNMENT OF THAILAND

However, the non-legal betting companies until now do not have to pay corporate income tax since they operate underground business causing the government cannot gain extra revenue. Therefore, if we roughly estimate the forgone income of each year, unsurprisingly, it is a huge amount. For example, Based on 2014 World Cup Season, the money circulation in this year from Matichon newspaper was around 80,000 baht separated into two sections. First part is from circulation during World Cup period amounted 43,530 million baht and from

normal period around 40,000 million baht. If estimated 50% was going to the companies, the forgone revenue for government on corporate income tax is 20% times 40,000 million baht which equals to **8,000 million baht per year and tend to be increase further.**

IV.I PERSONAL INCOME TAX

Another type is forgone revenue from the personal income tax. According to the Revenue Department, personal income tax (PIT) is a direct tax levied on income of a person. A person means an individual, an ordinary partnership, a non-juristic body of person and an undivided estate. In general, a person liable to PIT has to compute his tax liability, file tax return and pay tax, if any, accordingly on a calendar year basis. Under legalization, government cannot charge personal income tax to players who win the large prize.

Taxable income (Baht)	Tax rate %
1-150,000	Exempt
150,001-300,000	5%
300,001-500,000	10%
500,001-750,000	15%
750,001-1,000,000	20%
1,000,001-2,000,000	25%
2,000,001-4,000,000	30%
4,000,001 and Over	35%

SOURCE: <http://www.mazars.co.th/Home/Doing-Business-in-Thailand/Payroll/Personal-Income-Tax>

If we approximately estimate that in one thousand players, there is only one player (0.01 percent) who can earn 150,000 baht per year from football betting. However, nowadays in Thailand we have around seventy percent playing football betting or around 45 million people

who are betting. Therefore, there are 450,000 players who can earn 150,000 baht per year from football betting with the total amount equals to 6,750 million baht. Consequently, the government loses the extra revenue for 5% * (6,750 million) which equals to **3,375 million**

baht

IV. III MONITORING COST

On the other hand, trying to keep society without football betting not only incurs the forgone government revenue but also creates the cost of monitoring society. In this case the cost can be the cost of hiring more police to control society and programmers to block betting websites etc...In summary, in 2014, The government lost more than 10,000 million baht because of the illegal of football betting. Do you think this is worthy? The answer here is...Maybe not. If all these cost are used efficiently, we will not see the expansion of gambling this much. Even the police himself, sometimes we can see that he is also a betting player or even worse he may be a bookmaker as mentioned in supply chain part. For the programmers, of course they can block all illegal websites but... Do you think it can exist again? Definitely “YES”. Some costs may be useful in some ways but the outcome is that we still can see the rapid growth of football betting and the worst thing is that nowadays the seven-year old kid also can easily get access to this industry. As I mentioned above, do you think the restriction of football betting is useful? Now let’s see how other countries run this certain area in the following section.

V. FOOTBALL BETTING INDUSTRY

Case of Australia

The interesting case is the legalization of gambling in Australia. Gambling is a popular and prevalent entertainment and leisure activity among Australians. Over 80% of Australian adults engage in gambling of some kind, which is the highest rate of gambling in the world. Among Western industrialized nations, Australia has a relatively long history of legalized gambling and one of the highest levels of per-capita spending on gambling (Dickinson and Baron, 1998). According to Dickerson and Baron (1998), Australians spend over AUS\$10 billion each year on gambling, about three percent of household disposable income.), approximately 0.5 percent of the adult Australian population has a severe gambling problem, while another 0.6 percent are described as “at risk” for gambling problems. Culturally, Australians are more tolerant of gambling and, therefore, less likely to view gambling as an immoral activity than are many other societies (the Australian Medical Association, 1998). When broken down into income quintile, the proportion of average household spending on recreation that is devoted to gambling is relatively low. For example, households within the lowest income quintile spend 23 percent of their average weekly expenditures on entertainment and other recreational services, compared to 16 percent of expenditures on gambling. Another interesting outcome in the data is that lower-income households allocate a higher percentage of their weekly recreation spending to gambling than do higher-income households as presented in the table below.

	Lowest quintile	2nd quintile	3rd quintile	4th quintile	Highest quintile
Television, other AV equipment	19%	22%	25%	26%	24%
Books, newspapers, magazines, etc.	16%	15%	13%	13%	13%
Other recreational equipment	15%	13%	18%	15%	19%
Gambling	16%	14%	10%	8%	6%
Animal charges, expenses	11%	11%	11%	10%	9%
Entertainment, recreational services	23%	25%	23%	29%	29%

Source : Bryant, Nick "Australia in thrall of gambling mania", BBC, 30 January 2000

In order to generate benefit from legalization of gambling, Australian government charges corporate income to tax to the companies at rate ranging from 14.25% to 35% depending on each state. However, unlike other countries, Australian government does not charge personal income tax on winning gamblers. They stated that gambling is not considered a profession and, for Australian people, it is treated as a hobby or recreational activity. Furthermore, the Australian government views gains from gambling activities not as income, but as a result of good luck. Even if someone wins big, they also lose a lot in other gambling sessions so the government chooses to tax gambling operators instead (Patrick Basham and Karen White, 2002). In 2007-2008 the states collected about three billion dollars from sport betting, and four point nine billion dollars from all forms of gambling which can be accounted for nine point one percent of their total revenue. Together with, The NSW government receives about one billion dollar from sport betting, and one point six billion dollars from all forms of gambling. Therefore, the total Australian gambling revenue for government in 2008-09 was over \$19 billion and the share of household consumption was 3.1% (Bryan and Nick, 2007)

However, despite gambling's widespread acceptance throughout Australia, there are groups, such as the Inter-Church Gambling Task Force, argued that, if one accepts that one percent of the population has a problem with gambling, each problem gambler potentially affects seven other people, one is dealing with a significant problem in numerical terms. Furthermore, gambling is a significant public health issue, with around 80,000 to 160,000 accounting around point five to one percent of Australian adults experiencing significant problems from gambling and a further 250,000 to 350,000 or one point four to two point one percent experiencing moderate risks that may make them vulnerable to problem gambling. The social cost of problem gambling to the community is estimated to be at least \$4.7 billion each year (Patrick Basham and Karen White,2002). Therefore, Australian government has to play a role to solve the social cost. The government introduced new gambling services including online gambling and regulated the gambling industry by State and Territory authorities such as ACT Gambling and Racing Commission for Australian Capital Territory, Office of Liquor and Gaming Regulation for Queensland, Victorian Commission for Gambling and Liquor Regulation for Victoria etc...

V. FOOTBALL BETTING INDUSTRY CASE OF THE UNITED KINGDOM

Sport gambling has a long history in the United Kingdom and has been controlled for many decades. Until 1960, sport betting become more relaxed and The 1960 Act legalized off-course bookmakers (Robert G., 2013). There is a large market in the United Kingdom for gambling on competitive sports at bookmakers or licensed websites, particularly for horse, greyhound racing and football. Football betting also has an associated form of gambling known as the football pools, in which players win by correctly predicting the outcome of each week's matches. The online sports betting market in the United Kingdom is estimated to be worth £650

million which has seen a compounding annual growth rate from 2009 to 12 of approximately seven percent and the total online gambling population in the UK is estimated at 2.1 million customers (Herbert A.P, 2012). All forms of gambling in the United Kingdom are licensed by the Gambling Commission and therefore can be provided in the country under a license from the commission. The Commission's site has details of both licensed operators and applicants (Robert G.,2013). There are three famous bookmakers in the United Kingdoms named Betfair, Ladbrokes, and William Hill.

Legalization of gambling affects the economy in positive ways in the United Kingdom. The betting duty at 6.7% was applied to sport bets until 2001 and was replaced by 15% tax on gross profit. The betting industry alone is reported to contribute six billion pound as of January 2010 or in another word is accounted for 0.5% of gross domestic product. Furthermore, it employs over a hundred thousand people generates seven million pound in tax revenue. However, to protect the society, British government, due to the Gambling Act 2005 part 4, impose the policy named "Protection of children and young person" to limit the age of football betting players at sixteen years old.

VI. FOOTBALL BETTING INDUSTRY CASE OF LAOS

If you have questions how we can have those two developed countries as our specimen, Hear is another, our neighboring country—LAOS, in the past Lao PDR, even though gambling is widespread, it is technically not legal with the penalty being a fine of 200,000 Kip to 2,000,000 Kip. The penalty is even stricter for owning or operating a betting website. In February 2014, Laos's government announced the legalization of gambling including football betting which government themselves acts as the operators since the government view that Lao people love watching football together with the expansion of underground football betting. Although, the government state that they do not wish to be seen to encourage gambling among the populations which predominantly are poor and Buddhist. Consequently, Lao nationals are not permitted to Lao gamble(Matichon online, 2013).

Consequently, legal football betting is very popular among people since they can see the differences between legal and illegal organizations. The main differences can be summarized as following; for legal football betting, players can start betting with small amount of budget at 10,000 kip. Second, it provides players clearer information with better system so they do not have to worry about unpaid money. Third, there are many characteristic to play depending on individual's preference. Fourth, players get documents to check their status via internet and application. Last, they do not have to fear and encounter other influential persons when they win large prize.

According to the statistic of Laos' Ministry of Finance, legalization of gambling in 2013 can generate extra government revenue for more than 100,000 kip or around four hundred million baht. Furthermore, in the beginning of 2014, the Loa government employed more than one thousand workers who are disabled to work in gambling organizations.

VII. RESULTS

As mentioned above, those three countries which are the United Kingdom, Australia, and Laos allow legalization of gambling and can generate profit to government revenue. In this section, I will summarize what those countries have done until now together with the benefit and cost of each country and see whether it can apply to Thailand or not.

Issue	The United Kingdom	Australia	Laos
When do they legalize gambling?	1960	1972	2013
Benefit to society	- Government can generate more revenue - lower level of young players	- Government can generate more revenue	- Government can generate more revenue
Benefit to players	Not mentioned	Not mentioned	- Players get clearer information with better system. - There are many characteristic to bet - - Players get document to check their status - Players do not have to fear and face with other influential persons when they win large prize
Cost	Not mentioned	- Health problem from too much online betting	Not mentioned
Role of government	- impose the law to limit the age level of players at 16.	- introduce new gambling services to solve the problems of each state	- be the owner of legal gambling

From the table above, you can see that the common benefit is that the government of each country can generate higher revenue from legalization of gambling while having different

cost depending on the country's background. These countries have legitimate government-approved gambling commissions that test to make sure the companies they give licenses to are offering fair games to their customers. In this case, the closest case to Thailand is the situation in Laos since we are quite similar in many aspects for example region, characteristic of people. However, to apply their methods to our country, we still have to look back to our people whether they are ready or not.

Looking closely to the characteristics of gambling problem occurred in Thailand from interviewing bookmakers, the major reason is about the purpose to bet. According to the research from London School of Economics , western people view gambling as a leisure or in other word western players prefer to spend money on gambling to going to cinema or concert. That is the reason why they do not bet more than what they earn. Furthermore, the legal gambling system also forces them to control themselves not to bet too much. Consequently, there are not many social problems for government to solve. On the other hand, in Thailand, we can see from the news very often about the crime because of losing money from too much betting. These players may start betting as entertainment but later on they start to bet more as they want more. Sometimes they bet more the recover the amount they lost. Therefore under illegal system, the players have to face with the influential person when they cannot pay back what they lost. Therefore, these cause Thai people to face with many social costs such as higher level of crimes, the increasing in amount of underground circulation.

VIII. CONCLUSION

Throughout the research, I discussed about the growth in football betting industry, the players and the supply chain, what government lose for inefficient control, how other countries perform with legalized gambling, and the difference between Thais and others. Therefore, if we ask the question “Should Thai government allow legalized football betting?”, the answer will be **YES**. As discuss along the paper, every country can generate benefit from this industry right away after allowing betting freely. On the contrary, Thai government loses at least 30,000 million baht with for inefficient control. However, most of Thai betting players still have problems of wrong purpose that may cause to bet too much and lead to social cost. Therefore, it is the right time for the government to take serious action giving more advice to Thai people to view betting as leisure instead under the limitation of age and budget level of players to reduce the numbers of young players.

VIII. LIMITATION AND SUGGESTION

Since football betting industry in Thailand is conducted under hidden and illegalized, little secondary data is known and accessed. Therefore, some areas I hypothesize and may probably not realistic calculation. However, most parts of this research can be used as a basic trend that already occurred in Thailand. It would be better if further information could be found and used as the mainstream for the government to start the legalization of football gambling in the Thai society.

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