



CORRELATION BETWEEN GAMBLING, TOURISM AND SOCIO-ECONOMIC DEVELOPMENT

Abstract: The scientific report aims to explore the role of gambling industry for the gambling tourism and its social, economic and ecologic influence. The attention is paid to the specific features of this type of alternative tourism. The opportunities for enhancing the prosperity of the local economy are highlighted. The importance of territorial location for preserving the identity as a gambling destination is indicated. The regional development through attracting foreign investments and implementation of technologies, innovations and digitalization is discussed. Special emphasis is put on gambling tourists motivation. The author defends the thesis the gambling industry has a great importance for the social, economic and environmental development of the county.

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Introduction

As early as the 17th century, gambling was recognized as a tourist attraction and very quickly it becomes one of the most desired and attractive tourist experiences. Thanks to the technological innovations and the digitalization of services, the gaming industry is gaining more and more popularity among different age groups. The **object** of study in the scientific report is the gambling tourism in Bulgaria. The **subject** of this study is its social, economic and environmental impact on the country. The scientific report aims to examine the role of regional development and geography in the implementation of this type of alternative tourism. To achieve this **goal**, the following research problems are solved:

- analysis of the main features of gambling tourism;
- examination of the role of regional development and geographical location for the development of gambling tourism and the impact on the country's economy;
- determining the social, economic and environmental impact of gambling tourism on the country.

Main features of gambling tourism

The term gambling has Arabic origins. The word "al zahr" in translation is "dice". From it derives the English word "hazard", which means risk, danger, chance [1]. **Gambling** is the betting amount of money on a result of a future event with an unclear outcome for the purpose of profit, advantage or with the possibility of losing the bet [2]. Gambling or games of chance have existed since ancient times. The oldest known form for of gambling is dice games. They are among the favorite entertainments of the ancient Greeks and Romans. During the late Middle Ages, gambling became more diverse and spread rapidly in European countries. France became a kingdom of gambling, through the palace of Louis XIII (1601 – 1643), where for the first time, the "French roulette", which later gained enormous popularity, spawned. The first gambling casino is considered to be the Ridoto,

opened in Venice in 1638 for the purpose of gambling during the city's carnival festival [3]. Today, gambling is a large international industry with a total annual revenue of nearly \$ 500 billion [4].

Depending on the legislation of the countries concerned, **betting** ranges from fully legalized to partially permitted or completely prohibited. Today, various types of gambling are known, such as lotteries and raffles, numerical betting (lotto, totalizator, bingo and keno), slot machines, casino betting tables (poker, blackjack, baccarat and other types of card games), various types of roulettes, dice [4]. With proper management and correct gaming, the casino earns between 0.2 and 10% of the bets bettors place in the games, depending on the game and legal restrictions. For example, poker is a card game in which a person bets according to the strength of his/her cards. Unlike most gambling games, where everyone plays "against" the casino, poker players pay a rake fee and play against each other. Unlike most games that are designed to benefit the casino, poker allows better players to win. After the great boom in America, in recent years it has rapidly spread in Europe. The combination of a game, with a complexity comparable to that of chess, integrated with elements of gambling, makes the poker a favorite game of more and more people today. Gambling bets can also be arranged for guessing the outcome of sports competitions, horse races or any random event with the competition. When the games are held, a jackpot is accumulated periodically. **Casinos** are part of the third sector of the leisure industry – the private sector 1 [10]. It, in turn, is defined by Prof. Medlik as follows: "Organizations, forms and institutions with public functions that provide services and goods intended for leisure consumption. In economic terms, the industry serves the markets during leisure time and attracts funds from the disposable income of consumers" [5].

Gambling tourism is a combination of travelling and the desire to gamble and win. It includes those tourists who are motivated to visit places, especially for gambling, as well as industries that enable this trip and provide the infrastructure and facilities for its implementation. This type of travels dates back from a long time, but only during the 90s in the last century gained large-scale development. The main reason for this phenomenon is that it ensures profit for the state, organizers and players. All this leads to the liberalization of gambling tourism, while the opinion of the local population is also changing. World gambling capitals are Las Vegas, Macau, Atlantic City, Monte Carlo, Singapore, Mexico [13].

From a very early age, people love to play, to compete, to win. Gambling provides the thrill from risk taking, the thrill of the desire to win a quick and big prize. The game takes away a person into another parallel reality. He loses sight of the place, day and time. This is exactly also the aim of the large gaming hotel complexes – to create a magical and fabulous world, to immerse the client in a world of wealth and luxury, to bring him/her closer to the unattainable and daydreaming. Among the main **motivations of the tourist** to visit the gambling destinations are:

- visiting gaming events, attractions and spectacles;
- interest in individual bonus programs, prizes and complimentary services;
- changing the playing environment or looking for a new experience, different from the one known to each player;
- opportunity to try new games with higher bets, higher winnings and jackpots, which respectively increases the thrill, thus increasing the adrenaline. It reflects the interest in the game and profit as a form of "free time" management [10];
- desire to try different games, unknown or prohibited in their own region or country.

In many countries such as Turkey, Israel, North Korea, Cambodia, the United Arab Emirates, Qatar, Brunei, Algeria, the Vatican, Pakistan and many US states gambling is completely banned, thus it is not available. If a person wishes to participate in such games, he/she will have to travel to a place where they are legal. These "**gambling tourists**" are an important part of the local tourism and economy. They visit the place from a foreign territory (Great Britain to Vegas; France to Monte Carlo; Greece, Macedonia, Romania, Serbia to Bulgaria). There are locations that benefit more from

domestic gambling tourism. Players from the inland of Italy visit Nova Gorica, at the border area with Slovenia, to play. Bulgarians from all over the country travel to Svilengrad. In Macau, many players are moving to play from mainland China because gambling is prohibited in there.

The role of the regional development and geographic location of Bulgaria for the emerging of gambling tourism and its impact on the country's economy

In **Bulgaria**, the **legalization of gambling** begins in 1892 with the adopted back then Law on Obligations and Contracts. The beginning of the modern gambling business in the country was set in 1979 with the opening of the first casino in Sofia's Vitosha New Otani Hotel. Very soon after casinos were opened in the major resorts on the Bulgarian Black Sea coast, which are entirely oriented towards international tourists. Gambling was officially regulated for the first time by a state ordinance in 1993, which legalizes the activities of casinos, bingo halls, state lotteries and state lotto. Gambling machines have been legalized, with certain restrictions and a limit on the number of winnings paid out. Slot machines are becoming a popular entertainment, offered in gambling halls, cafes and restaurants. The Law for Gambling passes in mid – 1999. With its adoption, further is developed the legal framework affects the activities of casinos and hall operators. A licensing system is introduced, new taxes are set, the definition and requirements for gaming equipment is changed, the regulatory body and its structure, as well as the sanctioning procedures and measures are clearly defined. The 1998 law also removes the limit on the number of winnings paid. All gambling machines that have been tested and successfully passed through specialized laboratories can be used after mandatory registration. The jackpot system is also enabled. In Bulgaria, advertising of casinos in public places and in the media is allowed, if the advertising does not directly encourage gambling. In 1999, the Gambling Law is amended to introduce licensing requirements for manufacturers, service centers and distributors of gaming equipment.

The **modern Bulgarian law** is a good practice in terms of the regulation of the gambling business and has been operating for more than 27 years without being significantly changed. It has a number of **advantages** over leading European standards in the industry and this is highlighted not only internally but also externally from other countries. The lack of restrictions on players' bets, the lack of restrictions on the amount of one-time winnings and the size of jackpots, round-the-clock working hours make Bulgaria one of the most competitive markets in the casino industry.

The first and largest licensed Bulgarian online **casino operator** with land based venues is EFBET. It offers nationwide casinos, gambling halls, land sports bars and a sports betting website. For several years, Efbet expanded its international business, entering the Spanish, Italian, Romanian and Serbian markets, as well as Curacao. Among the big Bulgarian brands are also WINBET, PALMSBET, SEASAM, MAGIC, WILD and others. Along with them, there are foreign operators on the market such as BWIN, BET365, the Turkish chain PRINCESS, etc. Many of the casinos are located in large five stars hotels such as EFBET *Hotel and Casino* in the cities of Svilengrad and Varna, PRINCESS in Ramada Hotel in Sofia and Trimontium Hotel in Plovdiv, PALMSBET in the newly opened hotel skyscraper Grand Hotel Milenium in the city of Sofia.

Tourism in **Bulgaria** has been evolving for decades in two key market segments with a strong seasonality in tourist demand – seaside and mountain holiday tourism. The climate of Bulgaria with its infrastructural and superstructural characteristics makes it a less competitive destination compared to the Mediterranean countries developing holiday and recreational tourism. On the other hand, in recent years there has been a change in the structure of tourism usage. The number and relative share of short-term, multiple tourist trips with a specific purpose and with a higher average cost per day is increasing. These trends in tourists demand are the reason to turn our attention to a modern type of tourism, which is not significantly affected by climate conditions and corresponds to the changing motivation of modern tourists. Such a form of tourism is gambling or so-called "gaming" [11]. Gambling tourism continues to be a way to increase the well-being of cities and the country as a whole.

The favorable geographic location of the country contributes to its transformation into an **attractive gambling destination**. It is located in nearby countries where there is a complete or partial ban on gambling (Turkey, Israel, the Middle East, etc.). The land border with Romania, Turkey, Greece, Serbia and Macedonia eases daily visits to the capital, as well as to the country's border towns with the purpose to play (Svilengrad, Kulata, Ruse). The availability of fast and direct flights from countries in the Middle East helps the development of industry in the country. Bulgaria is the country with the largest number of casinos and gambling halls per capita (over 950). Svilengrad is the gambling capital of Eastern Europe, Las Vegas of America, and Macau of Asia [11].

Gambling tourism is perennial. It has no seasonality. *According to the method of its implementation*, it can be considered as:

- individual and group, depending on the number of travelers;
- with own transport or organized by the casino or tour operator, depending on the type of transportation;
- domestic and international according to state borders;
- gambling tourism in gambling sites on land and gambling tourism in gambling sites on water.

Social, economic and environmental impact of gambling tourism

Tourism, as a sizable form of human activity, can have a major impact. It is very tangible in the region of the destination, where tourists interact with the local environment, economy, culture and society. It is therefore common to examine the impact of tourism in the context of socio-cultural, economic and environmental impacts [12].

The **social impact** of tourism on society is primarily reflected in changes in the quality of living of residents of tourist destinations, which are known as social influences [6, p.285]. They have the following *possible positive aspects* [12]:

- improving the quality of life;
- stopping migration with an objective to earn a living;
- facilitating contacts with the rest of the world;
- formation and development of the local community;
- increasing job security and year-round employment;
- influence on the professional structure of the local population, increasing the level of education, qualification and standard of living;
- Gambling can also be used for altruistic purposes. One such example is Casino Helsinki in Finland, a country with a developed gambling culture. The place is one of the few of its kind due to the fact that it donates from its income to charity. Such is the online casino operator "Paf", located again in the Scandinavian country. The funds go to various projects related to health, culture, education, youth and sports [12].
- Operating companies also actively support sports. The first Bulgarian bookmaker EUROFOOTBALL in 2019 financed the training and preparation for competitions of 32 athletes under the age of 27, as well as a student from the Faculty of Computer Systems and Technologies at the Technical University, Sofia. EFBET is a sponsor of the First Professional Football League in Bulgaria (renamed later to Efbet League) and a general sponsor of sports such as football, basketball, volleyball, canoeing, as well as children's and youth schools. WINBET is a major sponsor of many teams, as well as an official sponsor of major international forums such as the ATP Garanti Koza Sofia Open and the European Taekwondo Championships. PALMSBET also presented the unique for the Bulgarian market product Fantasy League, where you can bet real money in the fantasy league of the Bulgarian Football Championship.

Influences can also be from *negative character* [6]:

- the emergence of resentment in the local population due to the need to share a number of common facilities and infrastructure with tourists;
- changes in living values and lifestyle;
- overcrowding and migrations;
- emergence of social inequality;
- commercialization in social relations;
- increase in crime, diseases, etc.;
- the use of the common infrastructure with tourists leads to overcrowding, traffic jams;
- changes in the family structure of the population – reducing the number of children in families, increasing the number and share of working women, increasing in the number of marriages with foreigners, increasing in divorces, etc [12].

The economic influence is very significant. The gambling industry in Bulgaria is a predictable and well-regulated economic sector, which for another year reports good results at the national level. The financial incomes to the treasury, the provision of jobs in regions with lower employment, the connection with tourism and the contribution to the diversification of the mix of services in it, strengthens the role of the gambling industry as a reliable economic element in the country [6, p.287]. The practice of this type of tourism is combined with other types, such as urban, sea, mountain, shopping, Mice, spa and wellness, culinary and wine. Through the taxation of the gaming industry, part of the profits go to the state treasury. In our country, the laws for gambling taxation are always a topic of discussion in the government. Currently, the tax rate amounts to 15%. This is a figure much lower than the tax rate in other European countries. In countries such as Germany, France, Luxembourg and Austria, betting is rated with a tax exceeding 80 per 100.

In recent years, the gaming sector in Bulgaria is developing harmoniously. The gambling industry has a **significant contribution to the country's economy** and proof of this is that the gambling tax revenues for 2019 have increased by almost 30% per year compared to 2014. Revenues in the treasury exceed BGN 200 million, which is a significant source of income in the government's revenue. This business has provided jobs to more than 200,000 people in various cities in the country, in particular in the border areas with Romania, Greece and Turkey, including such in some more remote and underdeveloped areas. On average, 70% of those employed in this sector have received additional training and professional qualifications.

Bulgaria is in the top 5 in Europe and top 10 in the world with regards to the technology sector in the gaming industry [7]. It has many notable **manufacturers of gaming equipment and technologies** that are implementing their products not only locally but also around the world. Bulgarian manufacturers of gaming equipment are not only competitive but also leaders in the technology sector. Among them are Euro Games Technology (EGT), Casino Technology (Casino Technology), GP (JPL), MAGIC COIN, PROXIMA – 3, Casino Game Innovation, Casino and Gaming Industry, Redfoil Engineering, Gaming Technologies, VIPCOUNT and etc.

According to **statistics** provided by the State Commission for Gambling at the end of September 2019, there are 942 gambling halls and 22 casinos in the country. The number of installed gaming facilities is growing steadily and as of September 30, 2019 their number is about 7% more compared to the statistics from September 2018. According to the chairman of BTAPOI Angel Iribozov, "Revenues generated by the gaming industry in the State Budget for 2018 amount to BGN 221.6 million, which is 10.5% more than in 2017" [8]. There is a significant increase in the taxes collected by the state. In particular, the so-called two-component tax payable by each online operator. It includes a lump sum of BGN 100,000 and a variable part, accrued on a 20% basis of the difference between the value of the received bets and the paid out winnings. It now accounts for 35%, instead of 25% for the previous year, of all fees collected by the SCG. For the first nine months of 2018 the revenues in the state budget from this fee amounted to BGN 111.5 million, while for the same period

in 2019 they amounted to over BGN 120 million [4]. According to Iribozov, "this is an indicator of an increase in the share of online betting" [8]. They marked an extremely high growth, which is measured at 43% compared to the previous 2017. Traditional bets in the betting points marked a serious decline for the period of the year with the highest revenues in 2015. Online betting has an absolute growth of 64% more than in 2015. Registered online organizers remain unchanged, licensed online websites increase by one, as of September 30, 2017 there are 11 organizers and 12 sites. Online gambling brings in over BGN 125 million a year to the state budget. All companies in the industry also make annual contributions under Article 10a of the Gambling Act – for socially responsible behavior in the gaming industry [18].

The **new extraordinary epidemic situation** in the last year has provided many challenges to the gaming industry around the world, which reflected as well on the Bulgarian industry [3]. Revenues began to decline slowly due to the ban on casino visits, a reduction in the purchasing power of Bulgarians and the suspension of most international flights.

According to the former Minister of Finance Kiril Ananiev, "Over BGN 257 million are the budget revenues from taxes and fees from the gambling sector for 2020 shown in the preliminary reporting data. BGN 127.645 million are the revenues from taxes, BGN 129.490 million from installments, and BGN 2.225 million are the revenues from annual contributions from the organizers of gambling games. In 2019, the treasury received BGN 308.686 million from the gambling sector. BGN 138.165 million from taxes and BGN 170.521 million from fees". Based on this data, the percentage ratio of revenues in 2020 compared to revenues in 2019 was 83 percent, or showing a decline of 17%. For taxes, this ratio is 92 percent (down 8%), and for installments it is 75 percent (down 25%). The decline in revenues from taxes and fees from the gambling sector in the period 2019 – 2020 is due to the amendments to the Gambling Act made in February and the introduction of a state monopoly on the organization of instant lottery games, which led to the termination of licenses of several gambling operators. The state of emergency in the country and related measures to limit the spread of the infection also have an impact. Following the adoption of the amendments to the Gambling Act, the licensing, servicing, control and collection of public receivables passed under the jurisdiction of the National Revenue Agency (NRA)" [19].

Several studies show that casino businesses produce many **environmental effects**. The *positive local environmental results* are [6, p.288]:

- protection of the natural environment and ecologic resources;
- protection of historic buildings and cultural heritage;
- improving public transportation;
- improvement of electrical equipment;
- higher medical standards;
- revitalization of the city and the landscapes and increase of the entertainment grounds.

Regarding the *negative impact of gambling on the environment*, researchers usually mention the following aspects [6]:

- traffic jams and parking difficulties;
- escalation of garbage, soil erosion, poor air quality;
- decline of picturesque beauty, destruction of public infrastructure;
- large tourist gatherings.

Trends

There are two major *streams for increasing the competitiveness* of Bulgarian gambling tourism:

- **attracting foreign investors** (hotel chains and gambling operators);

Gambling tourism was included in the "National Strategy for Sustainable Development of Tourism in the Republic of Bulgaria for the period 2017 – 2020." The results are already reflected in

the stated investment intentions for the implementation of significant in size and scope entertainment complexes. The main interests are in the area of the border with Turkey, as well as in the capital Sofia [14]. Around Svilengrad, an intention has been announced for the construction of two luxury tourism and entertainment complexes worth about BGN 200 million. They will include hotels, casinos, spas and a retail area. The total built-up area of one of them is 61 thousand square meters with three gaming halls. The hotel will be the second largest in Bulgaria with 624 rooms, and the planned new jobs openings for people from the region is about 800. The other complex will be on an area of 151 acres, planned hotel with over 300 rooms, large gambling facilities, an amusement area and retail space. A large luxury facility will be opened in the capital. The planned projects will become an attraction for local and cross-border guests from Turkey, Greece and the Middle East. These are countries among which Bulgaria is a famous gaming tourist destination. The interest in gambling services is also expressed in the increase in the number of gambling halls in certain regions of the country [14].

According to the State Commission for Gambling (SCG), the total number of licensed gambling halls as of October 2019 is 942, and the casinos are 22. During the same period in the previous year, there were 876 gambling halls and 27 casinos [18]. The biggest growth in new openings is registered in Plovdiv where from 72 the halls became 87 for one year, in Blagoevgrad – from 36 to 42, in Smolyan – from 8 to 12 halls, in Shumen there are already 19 compared to 16 halls in the previous year. In Pleven the number of halls has increased from 19 to 23, in Burgas – from 96 to 100, by 4 the number of halls grew in in Veliko Tarnovo. In Varna, Haskovo, Sofia and Sofia districts there is no change, and in Kyustendil, Pernik, Ruse, Kardzhali Montana, Vratsa the increase is no more than two halls. According to the SCG, there are a total of 26,271 single slot machines in the gaming halls, 438 electronic roulettes with 2,411 seats, and 18 bingo with 729 seats. The casinos have a total of 308 gaming tables [14].

• following **global trends, digitalization, innovations, introduction of new technologies** and techniques. Tourists in the 21st century are very mobile and highly dependent on the speed and convenience they provide [15, p. 255].

In land casinos and gambling halls there is increasing *penetration of innovations and technologies* such as:

- installation of a ticket in / ticket out system in gaming halls and casinos, which allows fast and anonymous use of vouchers during the game and machine payouts without the interaction with a cashier or a croupier;
- implementation of the casino management system and in particular usage of the player tracking system software, which allows real-time tracking of client's game, bonuses and rewards after fulfilling specific preliminary set criteria;
- new generation slot machines, which at the time of play allow watching sports games, broadcasted events (streaming) from a specific part of the casino (without the need of moving the customer from the slot machine), displaying advertisements to encourage the player to try other games or involving him/her in raffles and competitions;
- connectivity between land halls and casinos and online websites, which allows the quick and uninterrupted move of the game from the hall to the hotel room, in an example, as the player may continue playing the same game, transferring it to a mobile device;
- connectivity between different casinos and gaming halls in order to generate and show a larger prize amount or jackpot and to allow participation of more customers with greater opportunities for profit;
- the availability of technologically innovative bars in addition to the halls, offering food, drinks and various events to engage and satisfy the client, his/her needs and requirements, without the need for him/her to leave the venue.

-over the last decade, many hoteliers have discovered the benefits of integrating digital aids into their workflow. Mazars was one of the first to conduct a study on automation that affects the hotel industry. Several key innovations have been identified [9, p. 11].

During the last years, more and more a business model that combines both types of gambling (online and traditional) is entering the market with a common goal - to attract more and more diverse users and customers. Traditional gambling has a constant customer base, and industry innovations and online sites are attracting in a relevant way more and more young people looking for other types of entertainment. They want to compete, win, play.

In the online part innovations include:

- since 2016, the British regulator allows payments with cryptocurrencies in online gambling [10];
- virtual reality is penetrating more and more and the role of social networks increases, which enables the so-called social games "social gaming". It is attractive because it can be played with friends, users can compete, participate in tournaments;
- live game streaming – the use of a dedicated studio with live game (croupiers, tables and chips in real time). This gives participants a new sense of participation, which is typical of a traditional casino. There is growth in online bets placed through mobile devices and tablets.
- virtual sports are becoming more and more popular. These are sports such as football, tennis, basketball, volleyball, which are live-streamed and can be bet on at any time of day. They are highly demanded especially during the pandemic, when many live games are not allowed.
- electronic sports (e-sports) - betting on familiar electronic games such as Fifa, Counter strike, etc. The target group of these games is Generation X and Millennials.
- online operators are flexible, offering an increasingly wide portfolio on line with the ever-changing market requirements. Targeted products are created, orienter towards wide range of people from different ages.
- mobile technologies are also actively entering the gaming industry. Special mobile applications inform customers about casino promotions [20].

Results

- Traditional gambling in Bulgaria continues to be sustainable. The trend, which has been observed for several years, is the successful consolidation of the two business models – traditional and online gambling, under one brand. This enables the attraction of variety of users and customers from wide range of age groups.
- In the environment of digitalization, the usage of information and communication technologies to promote gambling tourism and reach every potential customer is inevitable.
- Thanks to the strategic geographical location of Bulgaria, the long-term production and managerial experience in the gaming industry, together with the more liberal regulations, this type of alternative tourism can transform the country into a tourist destination, competitive with the largest and most famous gambling tourist destinations in the world.
- Gambling tourism contributes to the development of the local economy, increasing the number of jobs, attracting large investments and improving social satisfaction.

Conclusion

The gambling business is included in the National Strategy for Tourism Development. As a stable economic sector, it is a factor for economic development in different regions of the country. It provides permanent employment, contributes to the diversification of tourist services at the national level and contributes to the process of attracting foreign investments. There are favorable conditions for its development, including the fact that gambling is banned in neighboring countries and nearby

destinations. This favors the development of gambling tourism in the country. In the 21st century, digitalization takes part in everyone's daily life. Gambling tourism is no exception and despite its specifics, it communicates with tourists electronically. The digitalization of the gambling service increases the loyalty of the tourist, allowing him or her to continue using the offered gaming opportunities even after leaving the tourist venues and getting back home.

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