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# THE POTENTIAL EFFECT OF THE "TOBACCONIST LAW" ON ENTREPRENEURS

On 11 September 2012, the Hungarian Parliament adopted a new Act that regulates the conditions of selling tobacco products, according to which only traders operating under a concession agreement may distribute cigarettes from the middle of 2013. According to the original concession tender you could not buy anything else just tobacco products in tobacco stores. Then, a few amendments to the petition slightly loosened the rule, and between October 2012 and March 2013 we tried to assess the acceptance and the expected impact of this. In Hungary 2,100 contractors are currently selling gambling products (Toto, lottery ticket, keno, instant ticket, etc) within the framework of the co-operation with Szerencsejáték Zrt. (The Hungarian National Lottery Company). They were assessed three times on their preliminary expectations and plans. As it turned out, more than half of the retailers distribute cigarettes currently, so the above mentioned law have more or less influences on them. We applied crosstab analysis and chi-square tests to examine how consistently the respondents insist on their prior thoughts differ from those as a result of time and new information. Our aim was to prove dynamic inconsistencies and present those through practical cases, from which we could draw appropriate conclusions after the third step of the research. With the survey made three consecutive times in the same group, we were able to confirm the phenomenon of dynamic inconsistency and partial inconsistency. We cannot say that the respondent's decisions or their original intent was changed just because of the change of the information. As shown in the cases above, retailers who were intended to submit the application when they had less information, finally did not submit their application.

It is a well-known fact that every third person smokes in Hungary. From year to year approximately 30,000 people die due to diseases related to smoking, regarding deaths as the consequence of indirect effect or passive smoking statistical data are not consistent<sup>1</sup>.

Within the European Union, Ireland was the first to limit smoking in 2004, which action was followed by almost every member state since. This limitation however, refers to the location of smoking, which means that it is forbidden to smoke in public spaces, public institutions, workplaces. The severity goes much further and limits the locations of distributing tobacco products. The basis of the notion is that if one there is cigarette in less places – and with more effort – and in stricter circumstances, less people will become addicted to smoking, some will

abandon their harmful passion and last but not least the youth will not gain access to this product.

"In Central and Eastern Europe tobacco taxes and cigarette prices are much lower than in Northern and Western Europe. In a European ranking according to tobacco price increase by taxes, smoking restrictions at work and in public places, consumer information, tobacco advertising bans, health warnings and access to smoking cessation therapy, Austria and Greece had the poorest score, followed by Luxembourg, Czech Republic, Hungary and Germany. Recently the tobacco laws of Hungary, Greece, Luxembourg, and parts of Germany were improved and the Czech minister of health announced to ban smoking in restaurants and bars, while Austria seems set to become the ash-tray of Europe." (Neuberger, 2013, p.1.)

Based on the actuality of the smoking habits and the change in tobacconist law in our country we would like to examine the effects of the new law on the behaviour of entrepreneurs. There were continuous changes in the planned tobacconist law; therefore we are curious whether the changed law-plans can cause indifferent selling intentions? Finding an answer to this question in the first unit of our study we take a look at the theories related to the background of the theme, in the second unit we introduce the results of our primary study related to the tobacconist law<sup>2</sup>.

<sup>&</sup>lt;sup>1</sup> "It was attempted to estimate the number of smokers in Hungary in the 1990's several times with national representative sample taking. On the basis of these sample takings with approximate estimations we can say that 34–46 percent of the adult males, and 18–28 percent of the adult females smoke. With this data we belong to the world's and Europe's midrange. In the population older than 15 years almost every third person smokes and among them 1.3 million person die to the consequences of smoking eventually. Half of premature fatalities die in their most productive life years (35–69 years), on the average seven, but even 20–25 years earlier than their non-smoker counterparts. The studies show that while among males the frequency of smoking is decreasing or at least stagnates, among women and the youth it is increasing. According to Global Youth Tobacco Survey's Hungarian result, which was performed in 2003, 33 percent of the 16-33 age class smokes with more or less regularity..." Source: http://color.oefi.hu/adat.htm (accessed 27 May 2013).

<sup>&</sup>lt;sup>2</sup> Looking forward to the political aspect is not affected. Smoking restrictions – in other countries - rather limited in terms of location: and not for sale, but the places of consumption are limited. A good example could be the limit of sale of the Russian casino industry and the U.S.A:'s alcohol consumption limits in the 1920s. The latter case is too old, and nobody has been prepared impact studies for the Russian situation.

#### Background

The XLII Act of 1999 regarding the protection of non-smokers and the special rules of tobacco products' consumption and distribution declares that "Tobacco products cannot be distributed in a public educational institution, in a social institution offering personal care, child welfare, child protection institution and health institution. It is forbidden to sell tobacco products or to serve a person who is under aged. In order to validate this restriction, the enterprise or its representative in case of a doubt would call the consumer to credibly certify his or her age. Lack of a proper certification of age means that sales of the product or the service must be denied."

Year and law number	Item	Comment	
16th June 2003	The Framework Convention on Tobacco Control	WHO	
CXXVII Act of 2003	law on excise duty and special rules regarding the distribution of excise goods	taxation	
XLII Act of 1999	on the protection of non- smokers and the special rules of consumption, distribution of tobacco products	On the rules related to locations designated for smoking	
Act LVIII of 1997 on business advertising		legal restrictions on advertising	
LXXVII Act of 2005	About the modification of Act LVIII of 1977 on business advertising.		
CXXXIV Act of 2012	on suppressing underage smoking and the retailing of tobacco products		

Table 1. Legislation governing smoking and the marketing of tobacco products Source: own editing

"If we disregard from the elaboration of the high number of publications in the tobacconist case – which largely contain opinions and conclusions – and we pay attention only to

reports or news, the frequency of short-tempered communication, statements is still striking, along with the treatment of beliefs as facts" (Laki, 2014, p.15.).

Grucza et al (2012) examined the association between policies governing access to tobacco during adolescence and subsequent adult smoking and they found that the restrictions on youth access to tobacco might lead to reduction in smoking prevalence later in adulthood. The effect might be limited to women.

### Dynamic inconsistencies<sup>3</sup>

In the past, several economists and psychologists attempted to model different behavioural anomalies or for example projection biases concerning the prediction of future usefulness (Rabin, 1998),

Our primary study examines entrepreneurial plans and decisions in a dynamic environment and the concrete (later) behaviour as well. Such biases, even including emotional effects and the result of cognitive processes, may occur in our behaviour which would result in differences between the preplanned and the subsequently discernible, actual behaviour. In the scientific literature these phenomena would be called dynamic inconsistencies (Barkan and Busmeyer, 2003, Barkan et al., 2005).

"People underestimate the effect regarding their own behaviour and the future usefulness of external factors and in this way they overestimate the amount of similarity concerning their future and present preferences" – say Loewenstein et al (2003) in their work on Projection distortion regarding the prediction of future utilities which well summarizes the economic essence of differences between planned and factual behaviour.

Impatience modelling has been around for such a long time in economics, that the standard models are usually stuck in the utilities exponential temporal discounting perspective.

However, the standard economic models are consistent with the utility function which can be represented by time preference, that is, the individual's preference at an earlier date to a later one is the same, whenever you ask for it. The introspection and psychological researches both indicate that this assumption is not always true, because in many cases there

<sup>&</sup>lt;sup>3</sup> The basic article on time consistency's (dynamic inconsistency) problems appeared more than a quarter of a century ago from Finn E. Kydland and Edward C. Prescott's pen (1977). Rules Rather Than Discretion: The Inconsistency of Optimal Plans. The problem of time consistency is attached to economic policy credibility: to take an optimal decision at a particular time, only with the passage of time, the process dynamics may become suboptimal, as the leaders temptations may become too strong and alter the decision (Jankovics, 2003).

are self-control problems: we love to bring forward the prizes and to postpone the losses (Selei, 2012).

Uncertainty is an essential factor of dynamic inconsistencies, with regards to the unpredictability of the environment and to the future consequences of behaviour as well. Among the economic phenomena economists first took note of temporal inconsistencies due to stock market uncertainties (Tessényi, 2011).

Ford et al. (2012) study the impact of informational ambiguity on behalf of informed traders on history-dependent price behaviour in a model of sequential trading in financial markets. Following Chateauneuf et al. (2008), they use neo-additive capacities to model ambiguity. Such ambiguity and attitudes to it can engender herd and contrarian behaviour, and also cause the market to break down.

#### Primary research related to the tobacconist law

2,100 private entrepreneurs sell gambling products in the country at present within the frameworks of the cooperation with the Szerencsejáték ZRT (football pool, lottery, keno, lottery ticket, etc.), among whom we measured the preliminary expectations and plans in three rounds. Before the tobacconist law these entrepreneurs were allowed to sell tobacco products, but according to the tobacconist law they can sell tobacco products only after a submitted and accepted application. In this section the objective of the study, the questionnaire design and data analysis methods, the sample and the results will be described.

## The objective of study

Beyond the survey of intended activity our study's objective is to compare the present situation and future actions to examine consistency. Due to our assumptions, there is a detectable connection between the present situation and the future intent; in the case of the three surveys, the inconsistency of answers can be observed.

## Questionnaire design and data analysis methodology

Between September 17th and 26th in 2012, the first questionnaire attached in Appendix 1 was sent to those entrepreneurial sales partners whose e-mail address was in our possession<sup>4</sup>. From the sales regions of Szerencsejáték Zrt., 524 partners returned completed questionnaires.

<sup>&</sup>lt;sup>4</sup> The number of sales points is 2,140 on a national level, but the number of live (incasso) entrepreneurial partners is 1903.

Following the ministerial invitation and the publication of the concession tender material (December 18th, 2012), some new products (soft drinks, mineral water, newspapers) were added to the law which had been prohibited in the original law. Based on this new information we sent out another questionnaire attached in Appendix 2 to the address of the same 1967 entrepreneurs<sup>5</sup>. During the time of the second survey 488 answers arrived.

At the time of the tenders' submission deadline (February 22nd, 2013), we repeatedly asked our partners if they had really handed in their application. Within the 3rd questionnaire survey, on February 22nd, 2013 we sent out another questionnaire, attached in Appendix 3, to the email addresses<sup>6</sup> of the very same 1503 entrepreneurs. Among them 581 persons answered our questions.

Since our object is to compare the present situation and future plan, and in the questionnaires there are only categorical variables, we applied crosstabs analysis and Chi-square tests, by using the SPSS 20.0 program.

#### The presentation of the sample

From the first survey we can highlight that more than half of the respondents distribute tobacco products, but this proportion varies from region to region, it is most significant in the region of Pécs. Regarding the application of tobacco marketing opportunity we can draw a distinct picture region by region (Table 2).

<sup>&</sup>lt;sup>5</sup> 36 were undeliverable, because of inaccurate or non-existent address

<sup>&</sup>lt;sup>6</sup> 22 of them were undeliverable, the number of interview distinct from the first two survey is added from the expansion of contact list, but the original scope is fully covered.

	F	First survey		Second survey			Third survey	
Region	Number of valid			Number Proposition o sons app-				
	answers, person	Yes	I don't know yet	answers, person	Yes	I don't know yet	a tender,	applying for a ten- der, %
Central	202	34.7	33.2	177	67.2	17.5	234	55.1
Miskolc	114	34.2	36.8	126	61.9	25.4	131	48.1
Pécs	93	38.7	25.8	76	64.5	25.0	93	53.8
Szeged	114	47.4	22.8	95	64.2	24.2	117	62.4
Total	523	38	30.4	474	64.8	22.2	575	54.8

Table 2. The distribution of application intent (application submission) by region Source: own editing

Our survey demonstrated that 38 percent of the respondents intended to apply the tobacco marketing opportunity, however 30.4 percent had not decided at that time (since the implementing regulation and the application conditions—at the time of interrogation—had been unknown). The survey was too early in the sense that considering the lack of knowledge regarding the application conditions, there are a high number of entrepreneurs responding hesitantly, many people had not decided if they would hand in an application.

From Table 2, by comparing the results of the three surveys it can be stated that with the expansion of information (results after the 2nd survey) about the application intent, we could expect to meet higher proportions, but when compared to the intent proclaimed in the second survey, the proportion of actually submitted tenders was lower in all regions. Among regions with regard to willingness and submitting proportion numbers, the Sales Region of Szeged is outstanding. Given the knowledge of the concession tender: 64.8 percent of the respondents giving a valid answered (474 persons in the case of the question – 14 persons did not answer to this question from the total of 488 responses) desired to apply for the tobacco marketing right. Unfortunately, at that time, 22.22 percent of the respondents still had not decided if they wanted to apply or not. Of the second interrogations results it can be highlighted that regarding the majority of the applicants (60.7 percent) everything goes on in the original business course even if they would not gain a concession right.

Answer	Number of answers, person	Distribution, %
every goes on in the existing course of business	281	60.7
I close the shop	7	1.5
I will not apply	38	8.2
I am thinking about the formation of a new product, service	102	22.0
I don't know	35	7.6

Table 3. What is the applicant's plan if a concession right is not acquired?  $(n=463)^7$  Source: own editing

The number of persons thinking about ceasing their activity and in this way their contracts is minimal. Many of them rely on their suppliers in this question as well, or think about the introduction of new products and services which would make their enterprise more profitable. Summarizing the January (2nd) survey, the respondents uncertainty deriving from the lack of information was still great. They were trying to get answers primarily informally. They were counting on the cooperation of the SZRT as well, and that their gambling game sales experience would mean an advantage (at least during the evaluation of their business plan).

The respondents of the 3rd survey in the regional distribution are seen in Table 4.

Actually 54.8 percent of the respondents applied for tobacco marketing rights. Since we can argue that the willingness to respond largely depends on involvement (meaning that those who applied are involved regarding the theme), the above shown proportion would not appear to reflect the application proportion referring to the full entrepreneurial sphere. Of the 488 partners answering within the previous round, 64.8 percent planned that will apply and another 22.2 percent did not know if they would hand in an application. Compared to this the number of actual applicants is modest.

<sup>&</sup>lt;sup>7</sup> 25 persons did not answer this question.

Region	Distribution, %	Number of respondents, person
Szeged	21.2	123
Miskolc	22.5	131
Pécs	16	93
Central	40.3	234
Total	100	581

Table 4. The distribution of respondents according to regions Source: own editing

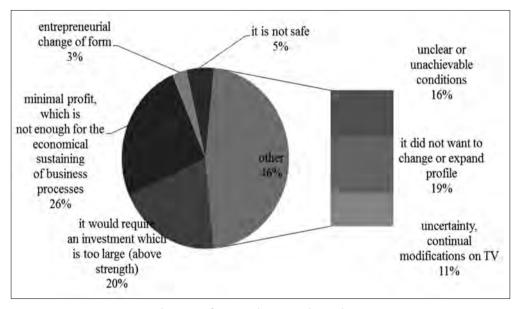


Figure 1. The causes for not submitting the application n=581

After submitting the application we became curious why the non-applying persons did not apply. By categorizing textual answers we distinguished the following groups (Figure 1).

As compared to their original plans, less have applied, the earlier undecided hesitants rather stepped away from this. A part of the respondents want to apply later in a "second round", after they have seen the appearance of the terms and conditions, the concrete

operations of the tobacconists and having received the initial experiences (they are not aware that no second round is to be organized).

#### Results

In this section the current activities and the future plans will be compared, and then we try to identify respondent groups based on the consistent or inconsistent answers between our questionnaires.

#### The comparison of current activity and future plans

Regarding the comparison of current activity and future plans, the connection between the variables related to the present distribution of tobacco products and the intent of tobacco marketing was examined with the help of crosstabs analysis and Chi-square test. In the case of the first questionnaire between the two variables, a detectable significant (p<0.05,  $\chi$ 2=80.284, df=4, Appendix 4 Table 2) connection can be found.

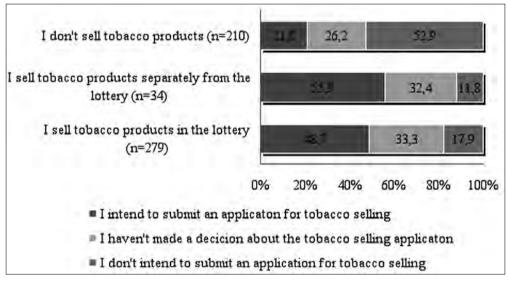


Figure 2. The application intent and the current sale of tobacco products (first survey)

Source: own editing

The proportion of persons intending to apply tobacco marketing opportunity is highest (55.9 percent) among those who sell tobacco products separately from lottery even now. At present, application intent is significant among retails who sell tobacco products in lottery shops as well, 48.7 percent of the group wants to apply a tender. Of those who do not sell tobacco products presently, application intent is only 21, but the completely isolated form 52.9 percent of the group (Figure 2 Appendix 4 Table 1).

In the case of the second questionnaire, a significant connection can be detected between the present sale and the intent (p<0.05,  $\chi$ 2=10.612, df=4, Appendix 4 Table 4).

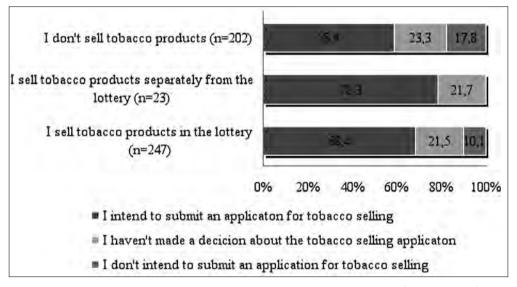


Figure 3. The application intent and the current sale of tobacco products (second survey)

Source: own editing

Given the knowledge of the concession tender's conditions, the application intent can be considered higher compared to the first survey's results. The proportion of persons intending to apply for the tobacco marketing opportunity is repeatedly highest among those (78.3 percent), who already distribute tobacco products separately from lottery. The proportion of persons intending to apply among retailers distributing tobacco products presently is 68.4 percent. The same ratio is significant among retailers who do not distribute tobacco products presently, 58.9 percent of them intend to apply for a tobacco marketing

opportunity (Figure 3 Appendix 4 Table 3). In the case of the third survey, only the tender's submission was questioned, 54.8% percent of the 575 respondents answered that a tender was applied.

#### The study of consistency

In the first and the second questionnaire we posed the question if the person had the intention of applying for the tobacco marketing opportunity, in the first questionnaire we asked if the respondent applied for a tender. Because of the temporal traceability of some answers, in the analysis only those respondents were taken into account who completed all three questionnaires and were identifiable. The identification was performed on the basis of a consignment code, which is possessed by the partners of Szerencsejáték Zrt., and the respondents had to provide their own codes in all three surveys. Regarding the individual provision, filling mistakes have appeared regarding incorrectly typed or missing codes, so only those respondents were analysed, where a fully equivalent code was submitted, character by character, this meant a final total of 81 respondents.

If the respondent gave a "yes" answer on the basis of the first survey, in our second questionnaire—in the knowledge of the concession tender as well—desires to apply for the to-bacco marketing right, we can regard the person as consistent in their decision (meaning that the person decided in favour of the application intent in the case of the first and second questionnaires). By continuing this sequence of logic (in the third questionnaire the question was posed accurately whether the person submitted a tender for the tobacco marketing concession) if the tender was truly submitted a month later. We consider fully consistent those, who would answer with a positive answer for this question as well. From the perspective of categorizing the following outcomes and classification is possible:

Consistency with the consideration of the third questionnaire's results and the occurring answer combinations show a more complex picture, so a further shading of the concept was performed (Table 5).

Intent during the first survey	Intent during the second survey	Application submission	Number of respondents, person	Behaviour
Yes	Yes	Yes	27	Consistent
No	No	No	5	Consistent
I don't know yet	Yes	Yes	11	Lack of informa-
I don't know yet	No	No	2	tion consistent
Yes	I still don't know	Yes	1	
I don't know yet	Yes	No	6	
I don't know yet	No	Yes	1	Indeterminate
I don't know yet	I still don't know	Yes	2	indeterminate
I don't know yet	I still don't know	No	4	
No	I still don't know	No	9	
Yes	Yes	No	4	
Yes	No	No	1	
No	Yes	Yes	5	Inconsistent
No	Yes	No	2	
No	No	Yes	1	

Table 5. The categories of consistency Source: own editing

The consistent category also includes those respondents who gave three unified "no" answers to the questions. Those respondents, who in the first round (when there was lack of information about the tender) marked the "I don't know yet" possibility, but afterwards followed the "apply" or the "does not apply" opinion or behaviour, can be considered as consistent, but in the first round they presumably decided due to lack of information: they form the sphere of consistent with lack of information.

Those respondents, who marked the "I don't know" answer in one of the interrogations and to that different answers were associated in the other two surveys or the "I don't know" answer possibility appeared twice, form the sphere of indeterminate persons. Those respondents who performed opinion change once or twice during this time can be considered factually inconsistent (16 percent).

39.5 percent are consistent regarding the 81 respondents, but the indeterminate and the inconsistent together form 44 percent in the sample, so opinion and behaviour changes can be observed in time regarding the entrepreneurial behaviour related to the tobacconist law.

#### **Summary**

This study aimed to find out about the changes of the laws - which are reducing the possibilities of selling tobacco products significantly - and how this would effect the people who have already dealt and sold tobacco products.

The main research question was: what are the perceptions among the respondents, and what are the planned behaviours, by the well-known and described changes in terms of sales.

We have tried to demonstrate the expected impacts of the tobacconist-law, and we tried to exclude political views. We found convincing evidence among the respondents - with information uncertainty and deviations from the original plan - during a half year, a completely different application rate was formed and the number of candidates changed for the tobacco sales.

The dynamic inconsistencies can be traced in the time to express the behavioural inconsistencies and in specific studies this kind of inconsistency was traced mainly in the time/by the temporal. It was hypothesized that those entrepreneurs who had planned in October that they would definitely continue selling tobacco, but by the end of April they had not even tried to obtain the appropriate license.

At three consecutive times, our surveys for the same round succeeded in certifying the existence of dynamic inconsistencies and partial inconsistency. We cannot state that the responding entrepreneurs' decision changed due only to the change of information, since in the above shown case the persons who intended to apply, in the possession of less information, did not submit their applications in the end. Further research and more detailed analysis could be performed along with textual analysis and with the examination of answers given to the textual questions which are to be completed. We could perform a further study and a more detailed investigation with text analysis and with the examination of the answers given to mini essay close questions. Other valuable conclusions could have been drawn from repeatedly asking our respondents who were qualified as "inconsistent", during which we could have already elaborated on the real causes (motivations and attitudes) regarding the decision and the causes of the actually attested actions. Another research direction could be if we would examine the effects of the tobacconist law *in the long term* and also extended to other

economic implications. In our thesis, we did not deal with the role of price changes (Table 1) and we willingly omitted political aspects. At the same time *the limit of our research* was due to that with our sample, we only addressed lottery entrepreneurs actually possessing a business premise, who were earlier already involved in retail trade, so we could not offer a picture about the new characters, about fresh start-up entrepreneurs and about decision making mechanisms either.

During the study of consistency, we concluded that those responding entrepreneurs are in the highest proportion which answered systematically yes and systematically no, but uncertainty is a strikingly detectable feature of the interviewed circle as well. We found significant points of contact between inconsistency and uncertainty, consistency and information deficiency.

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Responder's data:8
Do you distribute at the present tobacco products in your lottery store?  O Yes O No
O I distribute tobacco products separated from my lottery store
Do you want to apply to tobacco distributing right?  O Yes
O No
O I still don't know
Questions:
1. If you win the concession right, will you cancel your sales contract with Szerencsejáték Zrt
O Yes, because I have just one business premise
O No, I will separate the tobacco store O I don't know it yet
O I will continue distributing lottery games
2. What percentage of your current income comes from distributing tobacco?
O under 10 %
O 10-25 %
O 26–49 %
O 50-60 % O 61-80 %
O more than 80 %

<sup>&</sup>lt;sup>8</sup> The questionnaires were in Hungarian.

3. If you won't win concession right (so you won't be allowed to distribute tobacco products) hou
will you substitute your lost income?
O I don't sell tobacco products right now, so Traffic Act won't have influence on my business
O I have to close my shop, because it won't be rentable without distributing tobacco products O I have alternative ideas
O I will go on with the current business, without distributing tobacco products
4. At the present time what kind of other products (services) do you have in your lottery store?
5. Do you want to get feedback about the integrated results of the survey?  O Yes O No
6. Other comments
7. Agent code

Responder's data
Agent code
Sales Region
Questions
In view of the concession tender: do you want to apply to tobacco distributing right?
O Yes
O No
O I still don't know
Do you sell tobacco products now?
O Yes
O No
O Yes, but not in my lottery store.
Do you have a proper business premises as prescribed?
O Yes
O No
O I'm just looking for one
O It will be separated from my lottery store
O I don't know if my lottery store is suitable
In the case of winning tobacco marketing rights are you planning to hire new employee to the new
tobacco store?
O Yes
O No
O I don't know it yet
O Only if she is young mother or if he/she is unemployed
Who will write your tender?

What are your plans if you won't win concession right?
O everything is going on in the current way
O I will close my shop
O I won't apply to the tender
O I'm thinking about selling new products / services
O I don't know
7. What is the population of your city?
8. Do you have other questions concerned with the law on tobacco products?
9. Other comments, the comments to SzZRT leadership:

Responder's data:
Agent code
2. Sales Region
Questions:
1. Did you submit a tender for tobacco distribution concessions?
O Yes
O No
2. If the answer of the above question is yes, how many tenders did you submit for tobacco distri
bution concessions?
O 1
O 2
O 3
O 4
O 5
3. If the answer of the above question is no, what is the reason why you didn't submit for tobacco
distribution concessions?
4. Have you already get feedback from National Tobacco Trading Company?
O Yes
O Not yet
5. Who did your tender?
O I wrote it myself
O I wrote it with my accountant
O I have had done it with a tender writing company
Other:

<ul> <li>6. If you win the right of distributing tobacco products when will you open your tobacco-store?</li> <li>○ From 1st May 2013</li> <li>○ From 1st July 2013</li> <li>○ I don'tknow it yet</li> <li>Other:</li></ul>
7. Are you planning moving your on-line terminal for this year or are you planning a store makeover?
O Yes
O No O I don't know
8. Is it necessary to change the type of your company (Ltd., individual entrepreneurship, etc)?
O Yes
O No
O I don't know
Other:
9. Will you have presumably educational needs this year (terminal operator training, because of your new employee)?
O Yes
O No
O I don't know it yet
10 for how many person?
11. Other questions, suggestions, remarks:

Do you sell tobacco products in the lottery? and Do you intend to submit an application for tobacco selling? Cross tabulation						
			Do you intend to submit an application for tobacco selling?			
			Yes	I haven't made a decision yet	No	Total
		% within	136	93	50	279
icts in the	Yes	Do you sell tobacco products in the lottery?	48,7%	33,3%	17,9%	100,0%
lpo:	I sell	% within	19	11	4	34
Yes  I sell tobacco products separately from the lottery	Do you sell tobacco products in the lottery?	55,9%	32,4%	11,8%	100,0%	
o yc		% within	44	55	111	210
Ω	No tobacc product	Do you sell tobacco products in the lottery?	21,0%	26,2%	52,9%	100,0%
Total sell tobac products		% Do you	199	159	165	523
		sell tobacco products in the lottery?	38,0%	30,4%	31,5%	100,0%

Table 1.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	80,284a	4	0,000
Likelihood Ratio	81,691	4	0,000
Linear-by-Linear Association	66,314	1	0,000
N of Valid Cases	523		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 10,34.

Table 2. Chi-Square Tests

Do you sell tobacco products in the lottery? and Do you intend to submit an						
	applicatio	on for tobacco selling? Cross tabulation  Do you intend to submit an application for tobacco selling?				
		Yes	I haven't made a deci- sion yet	No	Total	
<i>h</i>	Yes	169	53	25	247	
		68,4%	21,5%	10,1%	100,0%	
cco	I sell tobacco products separately from the lottery	18	5	0	23	
Do you sell tobacco products in the lottery		78,3%	21,7%	0,0%	100,0%	
Do	No	119	47	36	202	
		58,9%	23,3%	17,8%	100,0%	
Total		306	105	61	472	
		64,8%	22,2%	12,9%	100,0%	

Table 3.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10,612a	4	0,031
Likelihood Ratio	13,292	4	0,010
Linear-by-Linear Association	7,252	1	0,007
N of Valid Cases	472		

a. 1 cells (11,1%) have expected count less than 5. The minimum expected count is 2,97.

Table 4. Chi-Square Tests

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Judit Tessényi was born in Szeged, Hungary, in 1969. She finished her studies at the University of Economics in Budapest in 1991 as a freight specialist. During these years she spent a summer semester at Wiener Universität as a student with scholarship. In 1995 she got secondary post-graduate degree in law, later in 2002 she finished her studies at Budapest Business School Faculty of International Management and Business Studies (post-graduate course on Public Relations). Between 2005 and 2007 she successfully completed MBA studies at University of Szeged.



Since 1997 she has been working for Szerencsejáték Zrt (Na-

tional Lottery Co.). In the last 8 years she worked as region director, so her job meets with her interests. In 2008 she started PhD studies at University of Szeged, and in 2014 she defended her theses with summa cum laude. These years she presented 3 international and 9 Hungarian scientific papers in well-known journals, like e.g. Statisztikai Szemle; Vezetéstudomány; Társadalomkutatás; Recreationassociation.eu; Köz-Gazdaság.