A pilot study of the Takuutoivo program for people facing gambling-related debts: A Gaimcontrol × Takuusäätiö collaboration

What this report is about

An increasing number of mobile applications have been created to help people manage gambling-related harms. Toivo is a mobile app, created by Gaimcontrol Ltd, that was designed to help people take control of their gambling and financial issues. Currently, it includes an Artificial Intelligence chatbot therapist, cognitive training games, and 'just in time' adaptive interventions (JITAI). Future features may include finance education and banking restrictions for gambling deposits. The app is meant to provide support to people who gamble, rather than as a standalone intervention.

People who are experiencing problem gambling (PG) often have financial debts. This makes it difficult for them to be approved for debt-consolidation loans. Given this, Gaimcontrol collaborated with Takuusäätiö, a Finnish not-for-profit financial institution, to carry out a 12-week pilot program in 2025. The pilot program gave people access to debt-consolidation options as well as the Toivo app. It had of the following aims:

- To provide support for people experiencing PG by integrating psychology support and financial interventions.
- To investigate if embedding support within the lending process can improve financial inclusion for people experiencing PG.
- To examine if this type of intervention is feasible and effective in promoting healthier financial behaviours.

Why is this report important?

This report was prepared on behalf of Gaimcontrol Ltd, to assess the feasibility and effectiveness of Toivo, a mobile app designed to help people experiencing gambling harms and facing gambling-related debts. The aim of the pilot program was to help people to reduce gambling and improve their financial situation, to qualify for debt-consolidation loans.

A total of 8 participants living in Finland took part in the pilot program. All participants had applied for a debt-consolidation loan with Takuusäätiö, a Finnish not-for-profit financial institution. The pilot program took place over 12 weeks, and participants were asked to abstain from gambling and interact with the app a minimum of 3 times per week. A survey was completed toward the end of the study.

Six of the eight participants actively engaged with the app during the study. Using the app was associated with reductions in gambling and gambling urges, improvements in well-being, and greater confidence in dealing with finances. The researchers made several recommendations to improve the program and its future assessments.

What was done?

The pilot program, named Takuutoivo, was carried out by Gamcontrol and Takuusäätiö in Finland, between September 2025 and January 2026. A total of 8 participants (7 male, 1 female) were enrolled. All participants had applied for a debt-consolidation loan with Takuusäätiö. They were referred to the program because they listed gambling as a source of their debt on the loan application.

All participants underwent Takuusäätiö's usual screening process for loans (with a maximum loan of €34,000), which required them to have a permanent place of residence and the means of repaying the loan within the 7-year guarantee period. As such, all 8 participants in the pilot program were employed full-time, and all expressed a desire to quit gambling. The average age of the participants was 30 years old. The average total debt, excluding mortgages and student loans, was €23,375.

Participants were provided with instructions on how to use the app. It was explained how information on their use of the app would be sent to Takuusäätiö to build their profile. Each participant was asked to complete app activities at least 3 times per week, to self-exclude from gambling, and to build a support network with friends/family. Participants were also asked to complete a follow-up survey toward the end of the study in January 2026. The survey included questions on their experiences with the program as well as gambling, gambling urges, and well-being following the program.

What you need to know

Log-in data was recorded on a website and manually extracted by the research team. This was used to examine compliance with the study requirements. Of the 8 participants, 6 consistently engaged with the app and completed the follow-up survey.

Usage and opinions of the Toivo app

First, the researchers assessed app usage patterns and opinions. Most participants generally had positive opinions of the app, but there were some technical issues early in the program. Just over two-thirds of the participants would recommend the app to other people who wish to quit gambling, but no one was against recommending it.

The average number of days being active with the app was 2.58 across all 8 participants, and 3.29 days for the 6 engaged participants. The average number of sessions per week was 3.52 for all 8 participants, and 4.51 for the 6 engaged participants. Usage of the app appeared to peak at week 6 and decline afterwards. The researchers suggest that this might be due to fatigue or reduced novelty from using the app. Additionally, only one participant used the app more than 3 times per week for the entire duration of the program.

Participants were asked their opinions on the most useful features of the app. Chatbot conversations and daily tracking were mentioned by 83.3% of participants. This was followed by goal setting and task lists (50%), therapy exercises (33.3%), and forming a routine of using the app (16.7%). However, participants engaged poorly with the in-app cognitive training games.

Gambling habits

Next, the researchers examined participants' gambling habits. Takuutoivo provided participants with access to a Gamban license or Veikkaus block, to assist with abstaining from gambling. Only 4 participants used these services. When asked about how their gambling habits had changed, 2 participants reported gambling in the past 4 weeks while 3 participants stopped gambling completely, 2 had gambled significantly less, and 1 had gambled slightly less. In addition, 6 participants reported that their urges to gamble had reduced compared to before the program. On average, participants were confident they could abstain from gambling after completing the program.

Gambling behaviours were assessed using data from the follow-up survey, bank statements, and other checks related to loan applications. It was confirmed that all 6 engaged participants had no gambling spending. Thus, they were all approved for a debt-consolidation loan. These results are promising and indicate that high engagement with the program may have longer-term effectiveness.

Gambling and well-being

The researchers next examined mental health and well-being using the follow-up survey data. The overall self-reported well-being was quite high. Low scores were found for anxiety (66.7% of participants reported very rarely or not at all), depression (83.3%), or feeling overwhelmed with problems (66.7%). Most participants reported that they were confident in their ability to cope and were hopeful about the future. While this might indicate that the program contributed toward well-being, it is important to note that baseline data was not collected before the program started. Therefore, it was not possible to determine if the positive change in mental health was meaningful or could be attributed to the program itself.

Gambling and the effect on daily lives

In the follow-up survey, participants were asked about how their gambling had affected their lives and the lives of other people around them. First, most participants indicated that their gambling had a negative effect on their life. The most significant area was finances, with half of participants stating that gambling had 'very much' negatively impacted their financial situation. This was followed by negative impact on household situations and relationships. There was also a moderate influence of gambling on work life.

Participants were asked to compare their current financial situation to where it was before the study. Most participants (83.3%) stated that it had improved, with 66.7% reporting the improvement was significant. However, it could not be determined if using the app itself or abstaining from gambling through the use of other services (e.g., Gamban) had improved finances. Moreover, the pilot program had a short timeframe, and longer time is likely needed to assess the app's effects on improving relationships and finances.

Who is it intended for?

This report can inform Gaimcontrol Ltd, Takuusäätiö, policy makers, and other stakeholders, such as people experiencing PG as well as their friends and family. The app shows promise in helping people who are experiencing PG to limit their gambling and improve financial situation. Financial institutions, treatment providers, researchers, and public health institutions may also see benefits from the findings of the report.

What does the report recommend?

The researchers made several recommendations to improve the program.

Methodological considerations

The researchers outlined some considerations that could improve future assessments of the program. These include outlining the intended outcomes clearly and aligning survey questions to measure these outcomes. Additional considerations should be given to how data will be handled, especially for participants who do not complete the program. While participants in the pilot were asked to engage with the app at least 3 times a week, it was not made clear if this meant 3 different sessions (all possibly on 1 day) or 3 different days (regardless of how many sessions). More clarity is needed on this aspect.

In-app cognitive training games

The cognitive training games featured in the Toivo app were not well received by participants. The app developers may need to reexamine the current games and possibly consider replacements. In addition, more direction is required regarding how these in-app games should be used. For example, participants could be instructed to play the cognitive games at least 3 times per week for 20 minutes each time. Engagement with cognitive games also needs to continue for months to be effective. This would also require ongoing notifications to users over time. Lastly, the app could integrate measures of impulsive tendency and inhibition to assess these influences on app engagement patterns.

Pre- and post-study surveys

The pilot program only included a follow-up survey toward the end of the 12 weeks of app use. Greater insight could be gained from including both a baseline survey before the program begins and a post-program survey upon completion. This would permit a more nuanced examination of the effects on well-being, gambling cravings, and behaviours.

Number of participants

A larger number of participants, possibly as many as 30 to 50, would be required for more robust data analysis. This would allow researchers to account for dropout, better identify meaningful trends, and compare survey responses to other objective data such as bank records.

Financial incentives, demand characteristics, and long-term evaluation

Although the key goal is to help reduce PG, another important aspect of the program is to support debt-consolidation loan applications. One possible concern with survey responses is demand characteristics, where people provide responses that they think Takuusäätiö may have been looking for. The influence of this financial incentive on program effectiveness should be considered. Finally, five participants were still using the app past the end of the 12-week pilot program. Given this, it would be beneficial if long-term use of the app could be permitted and assessed for effectiveness.

About the researchers

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About Greo Evidence Insights

Greo Evidence Insights is an independent, non-profit organization specializing in research, knowledge mobilization, and evaluation in the health and well-being sectors. Greo transforms research and insights into actionable strategies to prevent and reduce harm related to gambling, gaming, technology use, and substance use. To learn more about funding for Research Snapshots visit our website.