# How likely are people in Australia to use account-based systems for electronic gambling machines?

## What this research is about

Electronic gaming machines (EGMs) contribute the most to gambling-related harms in Australia. To address these harms, some regulators are exploring the use of account-based systems for EGMs. These systems would require people to verify their identity before using an EGM and offer various voluntary harm reduction tools. These would also allow people to directly transfer money between their bank accounts and EGMs to gamble, but still have the option of depositing cash into their accounts to gamble.

Attitudes and engagement will influence how successful account-based systems are at reducing gambling-related harms. In this study, the researchers applied the technology acceptance model to understand people's perceptions of and intent to use account-based systems. According to this model, intent to use a specific technology is influenced by its perceived usefulness, ease of use, and external factors like individual characteristics.

## What you need to know

In this study, the researchers explored people's perceptions of account-based (i.e., cashless) systems for electronic gaming machines (EGMs). Data was collected from 133 people at a large gambling venue in Western Sydney, Australia, between December 2023 and February 2024. Participants completed a survey about their perceptions of account-based systems, technology literacy, financial wellbeing, and problem gambling.

Most participants indicated that they would be more likely to use account-based systems if incentives were offered, like additional membership points. Higher perceived usefulness and ease of use of account-based systems were associated with higher intent to use them. Moreover, higher perceived ease of use was associated with higher perceived usefulness. Likelihood of having problem gambling and financial wellbeing were not associated with perceived usefulness of account-based systems. The findings can inform the development of gambling harm-reduction systems that are aligned with consumer usability and perceived value, improving uptake and sustained use.

## What the researchers did

The researchers collected data from 133 people at a large gambling venue in Western Sydney, Australia. The venue hosts 720 EGMs. Participants had to have gambled at least once at the venue in the past 30 days, not be currently self-excluded from gambling, and have available contact information. Data was collected between December 2023 and February 2024.

Participants completed a survey that contained the following measures:

- Questions about perceived usefulness, ease of use, benefits, and intent to use account-based systems.
- Questions about technology literacy, including use of smartphones, digital banking, and digital wallet.

- Questions about financial wellbeing.
- The Problem Gambling Severity Index (PGSI) to assess problem gambling.

## What the researchers found

Participants ranged from 19 to 82 years of age, with an average age of 50 years. There were 77 female participants (57.9%), 52 male participants (39.1%), and 4 who identified as another gender (3%).

Participants were more likely to perceive features like the ability to track gambling spending, set spending limits, temporarily lock accounts, and set time limits as advantages of account-based systems. On the other hand, they were more likely to perceive the ability to connect personal details to their accounts, the lack of need for cash, and the ability to transfer funds as disadvantages. About 20–30% of participants appeared to not understand the proposed features of account-based systems, as they indicated that they were undecided about these features' value.

Just over a third of participants said they would be likely to use an account-based system only if they received points while doing so, if it became required to gamble at the venue, and if it became required to stay at their venue membership status level. About half said they would be likely to use such a system if they received additional membership points for signing up or for using the system. Only 29.3% of participants said they would be likely to use account-based systems without any incentive.

Consistent with the technology acceptance model, higher perceived usefulness of account-based systems and higher perceived ease of use were associated with higher intent to use them. Moreover, higher perceived ease of use was associated with higher perceived usefulness. In terms of individual characteristics, women were 58% less likely than men to express intent to use account-based systems. People from non-English-speaking backgrounds were more likely than those from English-speaking backgrounds to perceive account-based systems as useful. Financial wellbeing and likelihood of having problem gambling were not significantly associated with perceived usefulness of account-based systems.

Regarding technology literacy, digital wallet use was associated with higher perceived ease of use of account-based systems. On the other hand, use of smartphones and digital banking were not significantly associated with perceived ease of use.

## How you can use this research

The findings can inform the development of gambling harm-reduction systems that are aligned with consumer usability and perceived value, improving uptake and sustained use.

## About the researchers

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## About Greo Evidence Insights

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