

## How impulsive tendency may relate to using instant cash-out in online sports betting

### What this research is about

Many online sports betting products have features that can encourage impulsive and risky gambling. One of these features is instant cash-out, which allows people to cancel a bet during a sports event and immediately receive a payout. People may use instant cash-out to avoid further losses in bets that are losing or to lock in potential gains in bets that are winning. However, instant cash-out offers typically include a margin of profit for the bookmaker. Thus, people who accept these offers frequently will lose out more in the long term.

Past studies with people who regularly bet on sports have found that using instant cash-out is more frequently linked to experiencing more gambling-related harms. This may be because instant cash-out encourages longer betting sessions by freeing up money that can be used immediately to make the next bet.

In this study, the researchers looked at how the personality trait of impulsivity might be related to using instant cash-out. Impulsivity refers to a tendency to act without thinking about the consequences. It has been proposed that impulsivity is a broad “umbrella” term with many dimensions.

### What the researchers did

The researchers recruited 145 adults through Prolific, an online crowdsourcing platform. Participants were adults who lived in either Australia, Canada, Ireland, New Zealand, the United Kingdom, or the United States. They were required to speak English fluently and have no uncorrected vision problems.

### What you need to know

Instant cash-out allows people to cancel an online sports bet and immediately receive a payout. In this study, the researchers looked at how impulsivity might relate to using instant cash-out. Participants were 145 adults living in Australia, Canada, Ireland, New Zealand, the United Kingdom, or the United States. They completed online questionnaires that assessed impulsivity and risk of problem gambling. They also completed a card-betting task to assess how often they used the cash-out feature.

Participants with more severe problem gambling accepted cash-out offers less often than those with lower-risk gambling. Participants who were less impulsive also tended to accept cash-out offers less often. Specific dimensions of impulsivity were related to a lower tendency to accept cash-out offers. The findings suggest that instant cash-out appeals more to people who are less impulsive and have lower risk of problem gambling.

Participants filled out the Problem Gambling Severity Index (PGSI) to assess hazardous gambling behaviour. They also filled out five questionnaires to assess various dimensions of impulsivity, including the SUPPS-P scale, the Dickman Impulsivity Inventory, the BIS/BAS scales, and the EDFLIX General Flexibility subscale.

Participants then completed a card-betting task in which they predicted whether a red or blue card would be drawn in a set of 10 cards. They won points if their prediction was correct and lost points if it was

not. After seeing the cards in the set, they decided whether to accept a cash-out offer during a delay period. Participants were given 3000 points to start, and the final payment they received was tied to their total points earned. Across 80 trials, the researchers experimentally manipulated the probability of winning, the number of cards that were facedown, and the generosity and timing of the cash-out offer. The main outcome was how often participants accepted cash-out offers.

### What the researchers found

Participants ranged from 18 to 65 years of age. On average, they were about 36 years old. There were 69 men, 66 women, and 10 people who did not identify with a binary gender.

Participants with more severe problem gambling (i.e., higher PGSI scores) accepted cash-out offers less often than those with lower risk of problem gambling. Participants who were more impulsive also tended to accept cash-out offers less often. Certain dimensions of impulsivity were linked to a lower tendency to accept cash-out offers. These included fun seeking, dysfunctional impulsivity (i.e., a tendency to take impulsive actions that lead to negative consequences), positive urgency (i.e., a tendency to act impulsively when experiencing intense positive emotions), lack of premeditation (i.e., a tendency to act without thinking about future consequences), and sensation seeking.

The relationship between several dimensions of impulsivity and use of instant cash-out depended on a bet's probability of winning. In other words, how often participants accepted cash-out offers varied depending on how likely the bet was to win.

Finally, the researchers looked at patterns of how participants answered the questionnaires that assessed impulsivity to identify the underlying "factors". These factors included dysfunctional impulsivity, inhibition and inflexibility, reward responsiveness, and adaptability. Participants with greater dysfunctional impulsivity were less likely to accept cash-out offers. Those who were more inhibited and inflexible tended to accept cash-out offers more often, but only when the chance of winning a bet was low. Overall, instant cash-out

seemed to appeal most to people who were less impulsive and had lower risk of problem gambling.

### How you can use this research

The findings provide insight into how individual differences in impulsivity relate to the use of instant cash-out in online sports betting.

### About the researchers

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