RESEARCH SNAPSHOT

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Misunderstanding of financial gambling inducements among people who gamble in the UK

What this research is about

In recent years, gambling marketing has increased in many countries. Gambling marketing practices have also become more sophisticated and diverse. Moreover, the industry has been using financial inducements to attract new customers and retain current ones. Financial inducements are promotional offers such as free bets, deposit matches, and welcome bonuses. Some people view inducements as providing value. However, research has found that inducements can increase the risk for gambling harms. Inducements can make people feel like they are not betting with their own money, gamble more frequently, and place riskier bets.

Research also suggests that inducements are poorly understood. The wagering requirements of these offers are often confusing and hard to understand. It is often the case that important details can only be found within a set of complex terms and conditions posted on the gambling operator's website. As such, people may not fully understand the cost when they accept a financial inducement to gamble.

To date, few studies have examined how people view financial gambling inducements. In the UK, the Gambling Commission has mandated the wagering requirements of inducements to be capped at x10 from January 2026 onwards. The present study aimed to (1) examine people's understanding of the cost linked to an inducement; (2) analyze if understanding differs according to gambling severity; (3) assess if the inducement's attractiveness changes after a clear worked example showing the cost is provided; and (4) explore people's opinions toward inducements in general.

What you need to know

Financial inducements are promotional offers used by the gambling industry to attract and encourage people to gamble. However, it is often not transparent what is required of people if they accept a financial inducement. As such, people may not fully understand the true costs. In this study, the researchers examined people's understanding of a financial inducement and whether providing a worked example explaining the wagering requirement would make a difference. A total of 585 adults took part in an online experiment. It was found that most people underestimated the cost associated with accepting the inducement. This underestimation was seen across all levels of gambling risk. Providing a worked example reduced the inducement's attractiveness. In general, people expressed negative views towards financial inducements, seeing them as manipulative and of little value, and called for stricter regulation or complete ban.

What the researchers did

The researchers conducted an online experiment with two conditions:

- A control condition showing an inducement in a format that complied with the Gambling Commission's regulations. The inducement was modelled on a real-world offer by an operator, offering a 150% bonus bet with x10 wagering.
- A worked example condition showing the same inducement, but with an example explaining its wagering requirement (i.e., "If you deposit £50

and receive a £75 bonus, your total balance is £125. To meet the 10x wagering requirement, you must wager £750 (10 x £75 bonus) before any bonus winnings become withdrawable").

All participants were recruited in 2025 through Prolific, an online crowdsourcing platform. Participants must be adults aged 18 or older living in the UK, be fluent in English, and have gambled on activities other than lottery in the past 12 months.

A total of 585 people were randomly assigned to the control or worked example condition. After being presented with the inducement, participants in the control condition estimated how much money they would have to wager to withdraw any bonus winnings if they deposited £50. Their responses were compared to the correct amount of £750. In both conditions, participants were asked to rate the attractiveness of the inducement and complete the Problem Gambling Severity Index (PGSI). They were also asked to provide their opinions towards inducements in general in a text box.

What the researchers found

There were 348 male participants (59.5%) and 235 female participants (40.2%). The average age was 42 years old. Around 36.6% of participants gambled weekly and 7.2% gambled daily. According to the PGSI, 18.5% of participants had moderate risk and 10.4% had high risk of problem gambling.

Most participants in the control condition (92.4%) underestimated the amount of money they would have to wager to meet the inducement's wagering requirement. Only 16 participants (5.5%) provided a correct estimate. No significant differences were found based on the PGSI categories, suggesting that underestimation of the cost occurred across all levels of gambling risk. When the two conditions were compared on ratings of attractiveness, it was found that people rated the inducement as less attractive when they were given the worked example.

Next, the researchers analyzed the free-text responses regarding inducements. Three main themes emerged. First, financial inducements were seen as manipulative and deceptive, hiding key conditions, and being designed to lure people. Second, they were viewed as economically worthless. Participants believed that inducements ensure that the operator has the advantage. Third, many participants called for stricter regulation or complete prohibition of inducements.

How you can use this research

The findings reveal that people underestimate the costs associated with financial inducements, and a worked example can reduce their mistaken attractiveness. These findings could be of interest to policy makers and gambling regulators.

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.