



## Biases in self-reported deposits compared to actual deposits in online gambling

### What this research is about

Many studies on gambling use self-reported data. Self-reported data may not be accurate reflections of actual gambling behaviour. For example, previous research has found that people tend to underestimate the amount of money they lose.

The purpose of this study was to compare the self-reported amount of money deposited with the actual amount of money deposited. The amount deposited is the amount of money that is transferred into a person's online gambling account. The current study also examined whether feedback about the actual money deposited had an impact on any further monetary deposits.

### What the researchers did

The researchers were provided access to an anonymized dataset by a European online gambling operator. The dataset contained records about people who gambled online. Only data from people who had deposited money into their account at least once during the past 30 days were used. These people also estimated how much money that they deposited over the past 30 days. They completed this estimate by navigating to a specific section of the online gambling site. After they estimated the amount of money that they deposited, they were informed about how much they had actually deposited. There were 693 records that included information from 674 people.

The dataset also included information about the age and gender of each person. As well, the dataset included information about these people's gambling behaviour from March 2021 to February 2023. This information included actual amount of money

### What you need to know

People may be inaccurate when reporting their gambling behaviour. The purpose of this study was to compare the self-reported amount of money deposited with the actual amount deposited. The researchers also examined whether feedback about the actual amount deposited had an impact on any further monetary deposits. The researchers analyzed the data of 639 people who gambled online. This dataset was provided by a European online gambling operator. It included self-reported estimates of how much money one deposited. It also included information about actual gambling behaviour, such as how much was deposited, number of active gambling days, and how much money was withdrawn.

The findings showed that most people estimated how much they deposited in the last 30 days fairly accurately. People who deposited higher amounts of money were more likely to underestimate how much they deposited. There were no significant differences between men and women in their accuracy. Younger people were more likely to overestimate their deposits than older people. After receiving feedback about how much money they deposited, people reduced their subsequent deposits. This happened regardless of whether they underestimated, overestimated, or correctly estimated the amount of money they deposited.

deposited, actual amount of money withdrawn, and actual number of gambling days.

The researchers calculated the difference between the actual and estimated monetary deposits. The

researchers excluded records of people who estimated that their deposit was \$0. They also excluded people who were in the top 5% of people who overestimated their monetary deposit. This left 658 self-assessments from 639 people. This meant that some people had assessed the amount of money they deposited multiple times.

## What the researchers found

The average age of the 639 people was 40 years old. About 43% were women. The estimated median amount of money deposited was €230, but the median amount that was actually deposited was €226. The median is the middle value that separates the top half from the bottom half. Out of the 658 self-assessments, 115 people (17.5%) correctly estimated how much they deposited. About 40% underestimated, while 43% overestimated how much they deposited.

The researchers noted no significant differences between men and women in terms of their accuracy. About 37% of men and 43% of women underestimated the amount of money they deposited. About 16% of men and 19% of women correctly estimated their monetary deposits. About 46% of men and 38% of women overestimated their monetary deposits. People who overestimated tended to be younger than those who underestimated their monetary deposits.

People who accurately estimated their deposit amount deposited the least amount of money. This was followed by those who overestimated. People who underestimated their deposits had deposited the highest amount of money in the past 30 days.

People who deposited a larger amount of money had more active gambling days. They were also more likely to underestimate their monetary deposits. People who withdrew larger amounts of money and had more active gambling days were more likely to overestimate their monetary deposits.

After receiving feedback following the self-assessment, people deposited significantly less money. This happened regardless of how accurately they estimated their deposits.

## How you can use this research

This study can inform research and interventions. For example, responsible gambling interventions might want to include a self-assessment and feedback about actual gambling behaviour. Improving the visual presentation of feedback might also lead to a greater impact on gambling behaviour.

## About the researchers

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