



Does gamblers' payment behaviour predict future self-exclusion?

What this research is about

It could be argued that online gambling is as addictive as land-based gambling. Some researchers even claim that online gambling increases access and can lead to more serious, negative outcomes. Many studies have started to investigate players' behaviour patterns in order to come up with certain indicators for problematic gambling. For example, previous research attempted to understand gambler's self-exclusion behaviour. Self-exclusion is a preventative option that allows gamblers to bar themselves from participating in any further gambling activities in a casino. In online gambling, self-exclusion often means closing the gambling account. Self-exclusion is used as an indicator of problem gambling since many gamblers who choose to self-exclude are those with gambling problems. Gamblers may also choose to self-exclude for other reasons, such as not being satisfied with the gambling website. Another behaviour pattern is related to payment. Research has started to explore players' payment data (for example, the number of times they withdraw or deposit money) to see whether it is indicative of problematic gambling. These studies often show that problem gamblers have distinctive payment behaviours before they choose to self-exclude (e.g., spending more money or making larger bets). Thus, this study tested if payment behaviours could predict self-exclusion. It also investigated whether differences existed between active players (controls who do not self-exclude) and self-excluders in their payment behaviours.

What the researcher did

This researcher examined the gambling accounts of 2696 gamblers from the online gambling label bwin.com. All participants had to be active gamblers throughout the year of 2014, which meant that they deposited some sum of money during their customer lifecycle, up to January 2015 (where self-exclusion prevention took place). The researcher used their gambling history (throughout 2014) to split participants into two groups (self-excluders and controls). Self-excluders (a total of 1348) included people who chose to self-exclude from gambling. The controls included the active players (a total of

What you need to know

Self-exclusion occurs when gamblers choose to bar themselves from any further gambling participation. Tracking self-exclusion online may be hard given that some gamblers choose to self-exclude for reasons other than having problems with gambling. On the other hand, tracking online gamblers' payment behaviours before they self-exclude may be an important tool to detect players at risk of problem gambling. This study examined payment behaviours of 2696 online gamblers. Results showed that self-excluders had different payment behaviours before they chose to self-exclude as compared to gamblers who did not self-exclude. A few payment behaviours predicted self-exclusion. Self-excluders made more deposits, withdrawals, and mobile phone billing than controls. Self-excluders also used electronic wallets and prepaid cards less often than controls. These findings can be further categorized into risk and protective factors. Risk factors included making greater and more frequent deposits, withdrawals, and reversals, all of which predicted self-exclusion. The use of mobile phone billing was more risky as opposed to other payment methods, such as electronic wallets and prepaid cards, which were seen as protective factors. This is because these methods limit the ability to access additional funds right away. Surprisingly, self-excluders gambled less during the months prior to self-exclusion. There was a greater risk of self-exclusion for younger and older adults.

1348, chosen randomly from all the active players on the website). To see which payment behaviours predicted self-exclusion, the researcher examined gamblers' activity (the number of month they gambled actively during 2014), as well as the gamblers' number of deposits and withdrawals. He also measured the number and amount of reversals (when gamblers changed their minds about withdrawing money) and chargebacks (when the gamblers cancelled payments after deposits took place). Finally, the researcher also measured

gamblers' number of payment methods (or types) during 2014. These included customers' usage of electronic wallets, credit cards, debit cards, mobile phone billing, and prepaid cards.

What the researcher found

The researcher found that self-exclusion was positively related to deposits, withdrawals, reversals, and use of mobile phone billing. This meant that players who deposited and withdrew more money, who made more reversed withdrawals, and who were more likely pay by mobile phone billing were more likely to self-exclude. The use of electronic wallets and prepaid cards could have protected players by limiting their access to additional funds right away. However, self-exclusion was negatively related to these methods. This meant that that self-excluders were less likely to use electronic wallets and prepaid cards. It was also found that self-exclusion was negatively related to gamblers' activity, which meant that players who gambled for a shorter time span (in months) were more likely to self-exclude. In other words, self-excluders gambled less during the months prior to self-exclusion. Self-exclusion was also related to one's age. Players who were younger and older than the average age (in this study, early to mid-30s) were more likely to self-exclude and thus be at-risk of problem gambling. Thus, results showed that there were some risk and protective factors to self-exclusion. Payment behaviours such as withdrawals and reversals acted as risk factors. Out of all the payment methods, electronic wallets and prepaid cards were seen as protective factors. Finally, the researcher examined the extent to which certain payment behaviours predicted self-exclusion. The model that was based on payment behaviours was not strong to detect problem gambling on its own. The researcher recommended using this model with other methods when investigating what behaviours predict problem gambling.

How you can use this research

This research can be used to inform player protection initiatives and responsible gambling policies. Knowing which behaviours, specifically those related to money, predict problem gambling may allow for more individualized interventions. Prevention providers should make players aware of the benefits of using e-wallets and pre-paid cards as a way to set money limits. In contrast, mobile phone billing should be limited given its risky nature. Future research should attempt to replicate these findings to create a list of all the behaviours and/or signs that predict problematic gambling behaviour. This information can then be shared with casino employees. Specifically, casino employees can be trained to

look for payment behaviours that indicate signs of problem gambling.

About the Researcher

Joachim Haeusler is the head of corporate responsibility for bwin.party digital entertainment plc. He is an employee who is responsible to develop player protection tools and policies. He has a Master's degree in psychology. Questions about this research can be directed to Joachim at joachim.haeusler@bwinparty.com

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