Cashless gambling refers to the ability to gamble without using cash. This term is also used more broadly to describe an integrated set of systems, including harm reduction measures. Cashless gambling is attracting regulatory attention due to its potential for preventing gambling harm. For example, gambling behaviour can be tracked with digital payments, which can help people monitor their spending. At the same time, there are concerns that people may overspend as digital payments feel less tangible than cash payments. Other concerns include privacy and security risks. There are policy debates in New South Wales, Australia, about cashless gambling systems. This study explored the viewpoints of people who regularly played electronic gaming machines (EGMs) in land-based venues on this matter.

What the researchers did
The researchers recruited Australian adults who played EGMs in land-based venues at least once a month. In total, 26 people participated in four focus groups. Most of the participants were men (61.5%). The focus groups took place online between September and November 2022 using Zoom. During the focus group, participants were told that the New South Wales Government was proposing to transition from a cash-based to a card-based cashless system for EGMs. Participants were asked to discuss the risks and benefits of such a system; factors that influenced their uptake of the system; and potential harm reduction features to be incorporated into the system.

After the focus group, participants completed a brief questionnaire hosted on Qualtrics. The questionnaire asked about their demographics and typical gambling patterns and payments. Participants also rank their preferences of potential harm reduction features for the cashless system. The Problem Gambling Severity Index (PGSI) was used to assess gambling problems in the past year. Based on the PGSI, most participants showed at least some level of risk for problem gambling (scores of 1 or higher). Two-fifths (42.3%) experienced problem gambling (scores of 8 or higher).

What the researchers found
Benefits and risks of a cashless gambling system
Overall, participants thought a cashless system would offer little value to people who gamble without experiencing harms. Many participants did not see potential harm reduction features as being relevant to themselves. In terms of benefits, participants most often discussed the potential of a cashless system to include harm reduction features. Such features could be used to track users’ gambling activity and help
them be in control of their spending. They could also help verify users’ identity and prevent money laundering. Some participants thought a cashless system could offer a convenient payment option.

At the same time, participants raised concerns about the appropriateness of a cashless system as a public health approach to address gambling harms. They mentioned that people might overspend because of the intangible nature of digital payments. Participants also expressed concerns about over-regulation and excessive control and monitoring. They thought that a mandatory system could hinder freedom of choice. Other concerns were related to privacy and security of personal information. Some participants thought that a cashless system was a hassle to use rather than a convenient option. A few suggested that a cashless system might lead to greater online gambling.

Factors influencing uptake and harm reduction features
Participants stated that they would be more or less willing to use a cashless system depending on certain conditions. Many were reluctant to use a mandatory cashless system, although some participants argued that a mandatory cashless system would be more effective at reducing harm. Willingness to use depended on the flexibility of the cashless system’s harm reduction features. Participants recommended allowing users to set their own money and time limits. Many viewed hard time limits, mandatory breaks, and enforced waiting periods as being “very frustrating”.

Participants recommended that the cashless system should provide regular and meaningful feedback to users. Graphical representations could be used to help users understand their wins and losses over time. Participants were supportive of interventions that provide feedback, such as activity statements and on-screen alerts, only if users could decide how they should respond. There should be consistency (e.g., a card that is acceptable across venues) for the cashless system to be convenient and effective. Participants also raised issues regarding the process of loading and withdrawing funds; whether the account could be used for non-gambling transactions; and whether users would be charged transaction fees.

How you can use this research
This study provides insights into the design and implementation of cashless gambling systems.

About the researchers
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