

EVIDENCE EXCHANGE BRIEF – MARCH 2021

ONLINE PROTECTIONS FOR SAFER GAMBLING

PURPOSE

The purpose of this brief is to answer the following questions:

1. What online protections exist and what is the evidence for their effectiveness?
2. What aspects of online game design contribute to greater (or lower) risk?
3. How could online player data be used to support safer gambling on a universal or targeted basis?

BACKGROUND AND SOURCES

This brief draws on work completed as part of the Prevention and Education review as well as an Evidence Brief on responsible gambling on regulated and unregulated online gambling websites. In addition, GREO conducted a search of the primary academic literature and grey literature from the GREO Evidence Centre. These searches looked for relevant research on online protections, online gambling, online game design, and the use of player data.

ONLINE GAMBLING

Many people who gamble choose to gamble online. One study found that about 70% of people who gamble preferred online gambling to gambling in person.¹ Another study found that 82% of sports bettors have gambled online.² Online gambling shares many similarities with in-person gambling but also has distinct features. As a result, many regulations and policies for online gambling differ from those for in-person gambling.³ So, it is important for researchers, policymakers, and consumers to understand the risks associated with online gambling as well as the protections that could mitigate these risks.

WHAT ONLINE PROTECTIONS EXIST AND WHAT IS THE EVIDENCE FOR THEIR EFFECTIVENESS?

Protections for online gambling can be placed into two broad categories. The first category includes online tools and information provided to people who gamble online. The second category includes policies and regulations that online gambling operators must follow. The effectiveness of protections in each category are summarized below.

ONLINE GAMBLING TOOLS

Many online gambling sites provide tools and information to promote responsible or safer gambling.⁴ Sztainert examined 19 government-regulated and 36 unregulated online gambling websites to see what tools and information they provided. Both regulated and unregulated websites often provided the following responsible gambling tools:

- Self-exclusion programs (with time-limited or indefinite bans)
- Information about where to find help, such as gambling helpline contact information
- Monetary limits (most commonly deposit limits, but sometimes daily spending limits or individual betting limits)
- Cooling-off periods for a short-term, temporary break
- Voluntary time limits for gambling sessions
- Tips for safer gambling
- Tips for parents about how to minimize their children's exposure to gambling
- Activity statements and account history (e.g., the amounts wagered, lost, and won)

One of the most common protections available was voluntary self-exclusion. This allows users to exclude themselves from a gambling website either temporarily or permanently. In fact, all regulated websites allowed for self-exclusions, and most unregulated ones did as well. Interestingly, a few unregulated websites also allowed for third-party exclusions. This is where a third party (e.g., a family member or friend) can initiate an exclusion for someone who is gambling online so that they cannot access the gambling website.

Overall, there are many responsible gambling tools available online. However, many of them have not been well-studied. Below we provide evidence on the effectiveness of online tools that have been studied.

VOLUNTARY SELF-EXCLUSIONS

Self-exclusion tools are widely available on gambling websites.⁴ In France, the Regulatory Authority for Online Gambling (ARJEL) requires gambling operators to offer voluntary self-exclusions that last at least 7 days.⁵ Caillon and colleagues tested the effect of these 7-day exclusions on gambling behaviour. Their results showed that a voluntary self-exclusion of 7 days did not have an impact on gambling behaviours in the two weeks after the exclusion period ended. However, it did appear to have some longer-term effects on participants' gambling beliefs and cravings. For example, participants showed a decrease in the 'illusion of control' two months after the end of the exclusion period. The illusion of control is the feeling that you can control the likelihood you that will win a game of chance, such as a lottery. Participants also had a reduced desire to gamble two months after the exclusion period. So, even short exclusions from gambling may help reduce gambling cravings and distorted thoughts about gambling.

Another study surveyed people who gamble online to ask about their experiences with voluntary temporary self-exclusions.⁶ These temporary self-exclusions were less than 6 months in duration. Only about 8% of participants who chose to complete the survey had used a voluntary self-exclusion. However, the majority of participants who had used it felt that it changed their gambling behaviour. Many felt it helped them spend less time and/or money on gambling. Some participants also found it helped them feel more in control of their gambling.

Thus, temporary self-exclusions may help people control their gambling behaviour. However, one weakness of self-exclusion programs is that they do not prevent people from gambling on other websites.⁵

MONETARY LIMITS

Monetary limit-setting tools allow people to set limits on the amount of money they can deposit, wager, or lose in a certain period of time. The majority of gambling websites offer some type of monetary limit-setting tool.^{4,7} Some gambling operators impose limits on users and some allow users to set their own limits.

Bwin Interactive Entertainment, AG (*bwin*) is an online gambling operator that has default deposit limits that it imposes on users. *Bwin* limits deposits to at most €1000 in a day and €5000 over a month.^{8,9} However, it is unclear if this deposit limit reduces the amount people actually deposit or gamble, since the limit is fairly high. One study found that only 0.3% of *bwin* users ever tried to exceed the deposit limits.⁸ Additionally, 95% of gamblers never reached more than half of the daily deposit limit or even a fifth of the monthly limit. So, these limits are

not affecting the gambling behaviour of most *bwin* users. The authors suggest that setting lower default limits could help some people reduce their spending.

Bwin also allows its users to set their own voluntary deposit limits which are lower than these maximum limits.⁹ There is some evidence that these voluntary self-limits may help people reduce spending. For example, Nelson and colleagues found that *bwin* users who used the voluntary self-limiting tool reduced the number of bets they placed. So, voluntary deposit limits may help people reduce their gambling if they choose to use them.

Bet365, a major British gambling operator, also offers a deposit limit-setting tool. However, *bet365*'s tool provides users with a list of deposit limit options that they can choose from, rather than letting them write in their own limit.¹⁰ These deposit limit options range from £1,000 to £100,000. When users see such high limit options, it can actually encourage them to choose a higher limit than they would have otherwise. A study by The Behavioural Insights Team demonstrated that giving users lower limit options to choose from can reduce the value of the deposit limit they choose.¹⁰ So, in order to make deposit limits more effective, users should be able to set their own limits or choose from a list of low limit options.

One weakness of voluntary deposit limits is that very few gamblers opt to use them. For example, only 1.3% of *bwin*⁹ and only 8.3% of *Kindred* users¹¹ set deposit limits. So, the reach of this tool is not very broad. However, people who placed more bets or spent more money gambling were also more likely to use these self-limiting tools.^{9,11} People who gamble frequently and spend large amounts may be at higher risk of experiencing harm from gambling. So, voluntary deposit limits may help these people in particular. In fact, one study found that participants who spent the most money gambling did decrease their spending when using a deposit limit tool.¹²

Although monetary limit-setting tools are often available, few websites set a default limit or require users to set their own limit.⁷ They also rarely promote the use of these tools. As a result, many people may not be aware of them. Those who are aware often feel these tools are aimed at people with problem gambling and that they would not be useful to themselves.¹³ However, even people who are not experiencing harm from gambling can benefit from these tools, as they encourage people to reflect on the amount of money they have spent.⁷ So, gambling operators should encourage all users to use monetary limit-setting tools.

TIME LIMITS

Time limits allow people to set a limit on the amount of time they gamble on a specific website. When the time limit is reached, a pop-up can appear to remind them of the time limit.⁴ There is little research on the effects of time limits. However, one study interviewed

people who gamble online and asked their opinions about time limits.¹⁴ Overall, participants liked the idea of gambling operators setting time limits. Some participants reported gambling for over 8 hours and feeling like they couldn't stop until they won. In such cases, an enforced time limit could help protect them from excessive gambling.

ACTIVITY STATEMENTS

Activity statements are summaries of a person's gambling behaviour. The statements can include their wins, losses, withdrawals, deposits, and current balance.⁶ This information can be written out or portrayed visually using graphs or infographics. Few studies have directly tested the effectiveness of activity statements. However, one study found that people reduced their gambling after viewing a graph that showed their losses over the past 6 months.¹⁵ Additionally, a self-report study found that 23% of people who viewed their activity statements felt that they changed their gambling activity.⁶ For those who found the statements helpful, the majority felt they helped them have more control over their gambling.

PERSONALIZED FEEDBACK (MESSAGES AND RISK-ASSESSMENTS)

When people gamble online, they typically use an account that records their gambling activity. This provides the opportunity for people to receive feedback on their own gambling behaviour.

ComeOn Group is a Swedish gambling operator that provides users with different messages based on their gambling habits. These messages can be warnings about high losses, deposits, playing frequency, and playing duration. They can also warn users that they have recently increased their bets, deposits, play frequency, or play duration. A recent study recorded the gambling behaviour of 7134 people who gamble with *ComeOn Group*.¹⁶ They found that 65% of people reduced their gambling on the day that they received one of these messages. Additionally, 60% continued to have reduced gambling for 7 days after they received the message. They also specifically measured the effect on people who were at a high-risk of problem gambling. About half of high-risk individuals reduced their gambling on the day they received the message as well as for the week after.

Another way to provide feedback is through a personal gambling risk assessment. This informs people of their gambling risk level based on their recent gambling activity. There is some evidence that these risk assessments may encourage people to gamble less.¹⁷ In particular, users who received feedback that they were 'at-risk' of gambling harms reduced the amount of money they deposited and wagered after receiving feedback. This reduction was still present even 24 weeks after receiving the personalized feedback.

Based on Sztainert's evidence brief, it appears that personalized messages and risk-assessments are not common.⁴ However, they may be effective in reducing gambling for at-risk individuals. Thus, more online gambling operators should provide them to their users.

ONLINE GAMBLING POLICIES AND REGULATIONS

Many jurisdictions have specific policies for regulating online gambling.³ For example, France has a regulatory authority that is specific to online gambling.¹⁸ Most online gambling operators in France follow the required regulations, which include providing responsible gambling tools.¹⁹ Regulations can also include age restrictions and restrictions on gambling advertisements. There is currently little research on the effectiveness of these regulations.

AGE RESTRICTIONS

A recent paper reviewed studies on age restrictions and online gambling.²⁰ They note that few studies tested the effectiveness of age restrictions. However, those that did show that legally restricting youth from gambling may reduce the amount of youth gambling. In turn, this can reduce the risk of youth experiencing gambling harms. In particular, requiring users to verify their age with personal identification could help prevent underage gambling. However, the authors caution that simply labelling something as "age-restricted" may not deter young people from gambling. It could even make gambling more appealing.

ADVERTISING RESTRICTIONS

Policies that restrict online gambling advertisements may be linked to lower rates of problem gambling.³ In particular, jurisdictions that had stricter advertising policies for online gambling had lower rates of sub-clinical disordered gambling. However, more studies are needed to support this link.

GAMBLING ON REGULATED VERSUS UNREGULATED WEBSITES

One concern with regulations for online gambling is that users may dislike the regulations or the presence of responsible gambling tools. If this is true, they may turn to unregulated gambling websites which could have fewer protections. A recent study found that most people would not abandon an online gambling site because it had too many responsible gambling tools.²¹ Another study examined Australian gamblers' preferences for online gambling sites.²² It found that most people preferred sites that were easy to use. So, to protect consumers and keep them on regulated sites, gambling operators should focus on ease of use.

WHAT ASPECTS OF ONLINE GAME DESIGN CONTRIBUTE TO GREATER (OR LOWER) RISK?

Online gambling may present several risks for experiencing gambling harms. Some of these risks may be related to the constant accessibility of online gambling. For example, many gambling apps are almost constantly available to people through their mobile phones.² However, specific features of online game design could also contribute to increased risk. For example, speed of play, bet sizes, or jackpot sizes could differ from in-person gambling. Overall, few studies have directly examined the risks of these features. The research that has been done focuses on the risks linked to speed of play, in-play sports betting, and the ease of spending money online.

SPEED OF PLAY

Gambling activities with faster play speeds may encourage people to make more wagers or gamble for longer periods of time.²³ Studies show that people who suffer from gambling problems often gamble on activities that have fast play speeds. Play speeds for some online gambling activities can be faster than in-person gambling. However, few studies have looked at the effects of such fast play speeds.²³ So, more research is needed to understand how the play speeds of online gambling activities contribute to gambling risks.

IN-PLAY SPORTS BETTING

In-play sports betting is when someone wagers money on an event that has already started. For example, someone could bet money on the outcome of a football match partway through. They may also be able to change their bet depending on how the match is going. Using the internet allows people to change their wagers instantly from any location. So, online gambling has become a popular method for in-play sports betting. About one-quarter of online gambling websites offer in-play betting features.²⁴

A survey of people who bet on sports found that in-play betting was linked to problem gambling severity.²⁵ In particular, people who bet more frequently during a sports match than before the match started were more likely to experience problem gambling. This may be because people who bet during sports matches tend to place bets more frequently overall. This could increase the risk of experiencing gambling harms as higher betting frequencies have been linked to problem gambling.²⁴

Other types of in-play gambling are micro-event betting and 'cash out' functions. Micro-event betting is when people bet on events that occur within a sports match. Based on research interviews, people who bet on sports feel that micro-event betting makes online sports betting more intensive than in-person sports betting.²⁶ Cash out functions allow people to

take money out of a bet before the event they bet on has finished. Some people who bet on sports find that cash out options encourage them to continue gambling.²⁶ The use of cash out functions has also been linked to problem gambling.²⁵

Overall, people who use in-play betting features are more likely to experience gambling problems.²⁴ However, more research is needed to understand if in-play betting directly contributes to problem gambling.

EASE OF SPENDING

One reason online gambling may be riskier is because it may be easier to spend money online than in person. Online gambling can provide options for 'instant deposits'. These allow users to instantly replenish funds in their account as soon as they spend them, even when they are currently gambling. Two studies found that people who gamble online feel that the 'instant deposit' functions make it more difficult for them to stop or control their gambling.^{26, 27}

Many people report that when they gamble online it doesn't feel like they are spending "real money."^{2, 27} Instead, some describe it as feeling like they are spending "monopoly money" or just seeing "numbers on a screen". A recent survey found that 26% of people who gamble online feel like they are not spending real money.²⁷ So, the virtual nature of online gambling may also contribute to the risk of financial harm.

HOW COULD ONLINE PLAYER DATA BE USED TO SUPPORT SAFER GAMBLING ON A UNIVERSAL OR TARGETED BASIS?

When people gamble online, they often gamble through a specific account that collects and stores their data. Online player data can include general information about people, such as their age and gender. It can also include their gambling activity data. This can include information about the amount of money they deposit, wager, and lose. It can also track what types of gambling activities they engage in and how much time they spend gambling.

This player data can be used to support safer gambling in a few different ways. First, gambling operators can use it to identify people who are at risk of experiencing problem gambling. Gambling operators can also use this data to provide personalized feedback to people on their gambling behaviour. Finally, researchers can use this data to better understand online gambling behaviour and gambling harms.

IDENTIFYING PEOPLE AT RISK OF PROBLEM GAMBLING

Online gambling operators have access to a wealth of data about their users. This data can be used to categorize people based on their gambling activity and indicators of gambling problems. For example, one study tracked data from 1152 people who gamble on the French national online lottery.²⁸ They looked at how many wagers they made, their net losses, and the number of different gambling activities they engaged in. They also looked at whether people 'chased losses'. Chasing losses is when someone gambles more after experiencing multiple losses to try to win back the money they lost. The researchers found that people who had high gambling activity, played many different types of games, and chased losses were at higher risk of experiencing harm.

Another study tracked online poker players' game data to identify people at risk of problem gambling.²⁹ The researchers tracked players' average losses per poker session, their total losses, their total stakes, and how frequently they made deposits. They also measured whether people played at multiple online poker tables simultaneously. They combined this information with other account data, such as the player's age and gender. They used this information to create a tracking instrument to identify poker players who had problem gambling. Their instrument was able to identify 80% of players with problem gambling.

Player data from different types of gambling activities can also be used to understand the risk factors of those specific activities. For example, a study compared the player data of people who gamble on online casino games to people who bet on sports online.³⁰ They found that different factors were linked to increased risks of harm for each gambling activity. For example, people who were at risk of harm from playing online casino games were best identified by the amount of money they spent. In contrast, people who were at risk of harm from betting on sports were best identified by the number of bets they placed per day.

Another form of 'player data' that could be used to promote safer gambling is users' interactions with gambling operators. In online gambling, the majority of communication between users and gambling operators is written. For example, users may email or communicate via text chats with customer service representatives. Haefeli and colleagues analyzed emails sent by people who gamble to online gambling operators.³¹ They used a text analysis tool that looked for words that expressed anger, urgency, or justifications for gambling behaviour. This tool automatically analyzed the emails based on the presence of these words and detected 95% of people who were experiencing problem gambling. Note that it did flag many people who did not have problem gambling as being at-risk. However, it could be used as an initial screen to detect people who may be at risk of problem gambling. Then, a trained professional could review the flagged emails to verify if someone appears at-risk.

Overall, there are several ways player data can be used to identify people who may be at risk of problem gambling. These methods can also be fine-tuned to detect problematic gambling patterns for different types of gambling activities. Once people who are at-risk of problem gambling have been identified, they could be offered advice or therapeutic interventions.

PERSONALIZED FEEDBACK

One way to promote safer gambling is to provide people with feedback on their gambling behaviour. This feedback can help people make more informed choices about their gambling. Online gambling operators can use player data to generate personalized feedback.

Personalized feedback can come in the form of warning messages, such as those provided by the gambling operator *ComeOn Group*.¹⁶ It can also come in the form of information about the amount people spent or lost gambling.¹⁵ It could also come in the form of visualizations of people's gambling spending or other behaviours over time.¹⁵ There is some evidence for each of these methods that they may help people reduce gambling.

Personalized feedback could also tell people about the risk level of their gambling behaviour. For example, a responsible gambling tool called *PlayScan*, provides users with feedback on their gambling risk level.³² It also provides suggestions for how to limit gambling for those who are at-risk. However, more studies are needed to understand how this affects users' gambling behaviour.

RESEARCH ON ONLINE GAMBLING

Information about people's online gambling behaviour can help researchers understand risky gambling patterns. Researchers could use this information to create better responsible gambling tools. Recently, some online gambling websites have made their player data available to researchers. These websites include *bwin*, *PokerStars*, and *win2day*. Already, many research studies have used player data from these websites.³³ Using online player data is an inexpensive way to study the gambling behaviour of large groups of individuals.

Another benefit of using player data is it allows researchers to directly measure someone's gambling behaviour. In contrast, surveys about online gambling rely on people to remember and report their own behaviour and can sometimes be inaccurate. However, surveys and other self-report measures do capture information that player data does not, such as people's opinions or motivations for gambling. Some researchers use player data in combination with survey data to better understand online gambling behaviour.³⁴

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