Online trust and internet gambling

There are a number of features which can identify an outstanding brand, with consumer trust being highly-prized, particularly in the online gambling sector. In this article, Dr. Mark Griffiths, Professor of Gambling Studies at Nottingham Trent University, examines the challenges facing the gambling industry in gaining trust, the results of respected surveys on what is required to create trust and provides key considerations for operators in earning user trust.

| Every great brand has an outstanding feature at its heart. A product also needs time to be promoted and communicated consistently to become a brand. Repetition has appeared to be one of the keys to establishing brand success. However, what really determines a brand - and this is especially important in the online gambling arena - is trust. Trust is critical in e-commerce. Without trust, the spending of money online is unlikely. The risk for online commercial sites is that they could obtain a bad reputation - a reputation as an unsafe, risky place. Negative press and enough negative feedback from online users could bring the brand into disrepute. For many internet gambling operators and other online commercial organisations, the mechanism for establishing trust has been to pursue a 'clicks and mortar' approach of combining an offline presence (and brand recognition) with online presence. Trust is of paramount importance in getting people to gamble online. Players will be more likely to gamble online with those companies that are well established than a little known company operating out of the Caribbean. Successful brands have a 'trustmark' rather than a trademark. With the embedding of regulatory and problem gambling regimes, a 'trustmark' is an apt gauge for social acceptability and social responsibility. However, getting transferability and connections across brands in the 'mainstream' is probably the key issue. |
| 'Trustmarks'

'Trustmarks' are now becoming one of the major reasons why consumers prefer one particular product to other non-familiar ones. They communicate that customers have not been let down by the product and they can reduce anxiety by using it. Again, this is especially important in the gambling business, where the primary aim of operators is to relieve players of their money. At the heart of gambling there will always be the underlying fact that in the long run, most players lose. Whichever way the gaming industry plays out this truism, the general situation of players mostly losing represents an underlying negativity that competes with the wit and innovation of demonstrating that the minority of real long-term winners are the central focus and purpose of participating. This is one of the main reasons why trust becomes so important.  

Establishing trust

So, how do these services establish trust? Initially, it was argued that the internet would provide a level playing field for small and large retailer alike. However, given the need to establish trust, it would seem that organisations with an existing reputation are at an advantage. Research into online book purchases and flight bookings found that the perceived size and reputation of the company determined consumers' likelihood of purchasing from it (Jarvenpaa, Tractinsky, and Vitale, 2000). The reason for this is that increased size and reputation led to higher trust, which in turn influenced the perception of risk and the willingness to buy.

Recent psychological thinking proposes a three stage model for understanding how people assess the trustworthiness of a website (Sillence, Briggs, Harris & Fishwick, 2006). The first stage assumes that people are faced with a large number of potential websites and thus engage in rapid, heuristic based analysis based on
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the design of the site, rather than the content. During the second stage, people engage in a more systematic analysis of the content of the site, and it is during this stage that people are influenced by the apparent integrity, benevolence and expertise demonstrated. The third stage is a relationship development and integration stage — that is, people's continued use of a site, personalisation and the integration of experience.

A critical part of the first stage of assessing trustworthiness relies on the design of the website. Studies have found that people can judge the visual attractiveness of a website within 50 milliseconds (Lindgaard, Fernandes, Dudek, & Brown, 2006). Furthermore, there have been a number of studies that have identified the critical design elements during this early stage. These findings of the elements found in trustworthy and untrustworthy sites are summarised in Table 1.

However, the effectiveness of certain 'trust cues' is somewhat equivocal. For instance, the impact of trust's 'seals' (e.g., TRUSTe) is uncertain, with some studies finding them to be ineffective. Similarly, the impact of photographs on websites has been found to have positive, neutral and negative impacts in different studies (Joinson & Whitty, 2008).

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People may also adopt different techniques in assessing trust according to their experience of using the internet and their own expertise. For instance, one study reported that experts assessed websites using reputation and their analysis of the information quality, while consumers were more swayed by the attractiveness of the website design (e.g., Stanford et al., 2002).

### Conclusion

Trust is a historical concept because customers need repeated interactions coupled with good feelings to build it. Branding experts claim it takes at least three years to establish the feeling of goodwill among consumers. The good news for companies — including the gaming industry — is that customers do not have to have experienced the product. Customers might engage in things because others have used or engaged in the product for years.

Although little studied in empirical gambling investigations, trust is thought to be an important variable in both the initial decision to gamble and the maintenance of the behaviour. In a recent study carried out by the International Gaming Research Unit (2007), four-fifths of internet gamblers (79%) considered the internet a trustworthy medium of gambling.

However, most internet gamblers preferred to gamble on websites of well-known and trusted 'high street' bookmakers (90%).

One of the most important things about brands for the gaming industry is that they help consumers define their self-image and who they are — at least on some psychological level. For some people, this 'personal branding' may be more important than their social identities within a community. For example, the car they drive or the newspaper they read are particularly strong cultural indicators of what sort of person they are. Where they gamble and on what games can be an extension of this. However, total trust acceptance may also lead to an uncritical assessment of acceptability by the punter.

As mentioned above, 'trustmarks' are likely to be important in relation to social responsibility and...
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the perception of it by players. In recent studies that the International Gaming Research Unit conducted with online gamblers around the world (IGRU, 2007; Wood & Griffiths, 2007b), we found that many of them feel that responsible gaming practises demonstrate that a gaming operator has integrity, and that they care about their customers' wellbeing. Many of the players did not want their winnings to come from players who could not afford to lose it. They reported that responsible gaming practises allowed them to feel comfortable that their winnings had not come from people with gambling problems. Given that one of the biggest obstacles that prevent people playing online is a lack of trust of operators, this is a significant and important finding that gaming operators should take note of.

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References


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