

# SOCIAL RESPONSIBILITY, PLAYER PROTECTION, AND HARM MINIMISATION: HOW ARE ONLINE GAMBLING OPERATORS DOING?



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**T**he number of people gambling online has steadily increased over the last 15 years. Concern has been raised about online gambling especially with regards to specific issues that are associated with this activity including availability, accessibility, anonymity, dissociation and disinhibition (Griffiths, 2003; McCormack & Griffiths, 2013). Online gambling has also been perceived as a safer and more acceptable gambling by specific groups of people such as female gamblers as the online environment is gender-neutral (Griffiths, 2001; Corney & Davis, 2010). Other positive aspects include the fact that the virtual environment can provide short-term comfort, fun and/or excitement and a haven for distraction (Kuss & Griffiths, 2012; Reith, 2007).

Research has also demonstrated that problem gamblers are more likely to gamble online (Kuss & Griffiths, 2012). However, because of the way that online companies can collect data on their clientele via behavioural tracking, internet gambling may in turn offer possibilities for utilizing responsible gambling (RG) tools (e.g., temporary self-exclusions, personalized behavioural feedback, limit setting tools, pop-up reminders, etc.) that might be difficult in a land-based setting unless player cards are used to track the totality of a gambler's behaviour (Wood & Griffiths, 2014).

The regulation of gambling has always been concerned with its social risks with a primary role of consumer protection (Vileneuve, 2010). Consumer protection is also something that concerns online gambling operators in a commercial manner to protect the company's brand (Carran, 2013). This has resulted in a topic of great interest in how to engage corporate social responsibility in controversial activities such as online

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gambling (Cai, et al., 2012). In order to provide safe environments for gamblers (both online and offline), policies need be based on a tripartite model that includes the government, the gambling operators, and those advocating individual harm minimisation (Blaszczynski, et al., 2011). Responsible gambling refers to a duty of care including consumer education, playing within limits, information to allow informed choice that includes resources for help, information about games, and information to combat misconceptions and gambling fallacies (Blaszczynski, et al., 2011).

Research examining the RG practices used by gambling operators has been relatively sparse. One of the first studies by Smeaton and Griffiths (2004) examined the RG practices of 30 UK-owned online gambling websites. The results (based on data collected in 2003) showed that there was a lack of RG initiatives at the time. Arguably, online gambling needs more consideration, because in this field of study, geographical boundaries become non-existent and technology may facilitate competition between the gambling providers and regulators (Vileneuve, 2010), although this might put off some gamblers because the gambling provider is not locally licensed. This lack of geographical boundary and the lack of a strong regulation of online gambling has led to third-party organisations attempting to identify what consumer protection practices are available and what RG practices should be ensured (Gainsbury, et al., 2013).

More recently, Wiebe and Philander (2012) reviewed RG practices of internet gambling sites. The results were collected via a literature review, an evaluation of 50 online gambling sites, and player interviews. They found that monetary limit-setting tools are generally positively viewed because they encourage gamblers to reflect on the amount of time they spend gambling. However, usage is often low because operators are falling short of properly promoting the tools. They found deposit limits to be most common on online gambling sites.

Due to the relative lack of research on the topic, we recently carried out a study (i.e., Bonello & Griffiths, 2017) examining the RG practices concerning 50 of the world's

biggest online gambling operators. Each online gambling operator's website was examined in further detail by checking for a wide range of RG practices including whether the operator provided (i) dedicated RG page, (ii) warning(s) that gambling can be harmful, (iii) reference or referral to a problem gambling help organisation and/or self-help groups, (iv) a self-assessment test for problem gambling, (v) information about the RG tools offered by the operator, (vi) links to gambling filtering software such as GamBlock and/or Betfilter, (vii) initial age checks during the account registration phase, and (viii) availability RG tools (e.g., limit setting facilities, cooling off periods, self-exclusion periods, etc.)

Of the 50 online gambling operators, all had a statement on their commitment to RG and all had a warning that gambling could be harmful. Most operators referenced an organisation where players could get help for a gambling problem (84%), and approximately two-thirds of the gambling operators displayed a self-assessment test for problem gambling (64%). Many of the operators displayed information about the RG tools that they offered on their website (84%). A large majority of the operators displayed commercial promotion on the RG page (88%). Approximately two-thirds of the gambling operators mentioned or provided links to gambling filtering software to block access from online gambling websites (60%).

When gamblers registered for an account with an online gambling operator, approximately two-thirds of them had prominently displayed that the gambling service provided is for individuals who are 18 years of age or above (68%). In no instance were registrants required to provide any identity documents that they were 18 years of age or over (i.e., no age verification checks were carried out by any of the 50 gambling operators).

Most operators had RG tools such as at least one type of limit-setting (such as deposit limits, spending money limits, spending time limits, and loss limits: 90%), a cooling-off period (such as daily, weekly, or monthly breaks: 72%), and voluntary self-exclusion (exclusion from the site for six months or more: 86%). In some cases, self-exclusion was not immediate. For instance, 12 operators mentioned that in order to self-exclude,

the gambler had to contact customer services and/or fill in a form to send via email (24%). In some cases, the information about the RG tools was not encouraging RG practice. For example, in one instance, the following sentence was present when accessing the self-exclusion option: "Customers who block their account will no longer be able to deposit funds into their account or take advantage of our offers."

We also assessed how RG-oriented the online gambling operators were by contacting customer service representatives. More specifically, all 50 online gambling operators were asked if they had any information on how we could control our gambling. Customer services were also informed that we felt our gambling was becoming an addiction and that we could not control our gambling. These issues were explored via live chat or via email correspondence (if there was no live chat facility).

Almost three-quarters of the operators' customer services offered the option of live chat (70%), with the remaining operators being contacted via email (30%). With regards to controlling gambling, 30 out of 35 operators on the live chat facility (86%) suggested or provided links to limit setting information. When they were informed that we may be addicted to gambling, 17 operators of the 35 operators (49%) suggested an RG measure including checking information on RG, voluntary self-exclusion, and doing a problem gambling self-assessment test. Eight of the 35 gambling operators (23%) performed a specific action (e.g., closing of the account). Ten operators of the 35 engaged in bad practice (29%). In three cases, the information given was irrelevant for someone who was going through a problem. In six cases, the remark was completely ignored and the online interaction was ceased by the gambling operator. In one case, a bonus was offered to us to continue gambling. After the live online chat interaction, seven operators contacted us with more information about RG tools via email, while six of the operators closed the account.

For the other 15 operators where emails were sent informing them of a possible gambling problem, six of them closed the account, five gave generic information about RG tools, and four operators did not provide a reply – just an acknowledgement of the email sent. The number of gambling operators that allowed access to the account after the information about having a possible gambling addiction was given to the customer service representative was also recorded. Over half of the operators still allowed account access to the gambling account (56%) whereas the remainder did not (44%).

Overall, our findings demonstrated that RG information is consistent across most of the online gambling operators examined. An area that appeared to be consistent with most of the gambling operators was the information available in the designated RG page. This page contained information about the operator's commitment to RG, a warning that gambling can be harmful, and a reference to a problem gambling help organisation. The self-assessment test for problem gambling was present in nearly two-thirds of the operators' RG page (64%). However, among 88% of the gambling operators examined, there was some type of commercial advertisement (typically promoting some type of bonus) on the RG page.

Another area that seemingly needs improvement is age verification of the registered players. The only evidence that the gambling operators took age restriction seriously was in providing a message upon registration that players needed to be aged over 18 years to gamble. In our study it was difficult to determine whether an age verification check had been carried out by the operator because age verification can take a variety of forms without the knowledge of the consumer, such as cross-referencing the customer details with official data sources.

The main concern in our findings was what happened after we informed customer services that we may have a gambling problem. Despite having disclosed this information, 26% of the gambling operators still sent promotional and marketing communication. Although the percentage was modest, the impact of sending marketing communication to a consumer who specifically tells the gambling operator that they have a gambling problem may have an increased negative impact on the individual.

One RG tool that appears to be popular amongst gamblers is the temporary self-exclusion option, where consumers can choose to temporarily remove access to their online gambling account. In research by Griffiths, et al. (2009), 46% of their participants (in over 2500 online gamblers) reported that the 7-day self-exclusion was a useful RG tool. This was followed by the 1-month self-exclusion, and the daily self-exclusion option. Among the 50 online operators evaluated in the present study, 72% of the operators had an option for a self-exclusion that was less than six months, and 86% offered six-month self-exclusion. Online self-exclusion has its advantages when compared to land-based self-exclusion as it only requires a few clicks with low access barriers (Hayer & Meyer, 2011), and when provided online. More importance should be given in order to make sure that all online operators provide such an important and popular RG tool.

Although our study was beneficial in examining which RG initiatives are being offered across different online operators, it had a number of limitations. The main shortcomings were that only a limited number of online gambling websites were examined (n=50) and that RG-oriented communication was based on only one customer service interaction. While some online gambling operators appear to be socially responsible, there are a number of areas where further improvement is needed (e.g., age verification, customer service feedback, direct marketing to players).

Based on our findings as well as those of others, we would argue that RG practices are critical in order to ensure consumer protection. Thus, a strategic framework is needed to establish responsible gambling oriented policies based on empirical studies that in turn will reduce any possible socio-political influences (Blaszczynski, et al., 2004). This is also in the interest of the gaming operators because a lack in trust and credibility will in turn create a commercial disadvantage in the long-term (Wood & Griffiths, 2008).

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