

EXECUTIVE SUMMARY

BACKGROUND

The Remote Gambling Act (Wet KOA) requires online gambling providers to allow consumers to set limits (time limit, deposit limit, and balance limit) when registering on a gambling website. Despite these limits, it is evident that some consumers still lose significant amounts of money in online gambling, partly because they set their limits too high. One possible reason for this could be that consumers encounter persuasive techniques during the registration process, leading them to set higher limits than they would have without such influences. To prevent gambling problems, it is essential that the design of the limits pages is free from such influences. Therefore, the ministry has asked us to identify the types of influence consumers currently encounter when setting limits and to provide a list of suggestions and improvements to ensure that consumers set more appropriate limits.

RESEARCH DESIGN

To identify the types of influence consumers may encounter in current practice when setting their limits, we conducted literature research and a customer journey analysis with nine licensed online gambling providers. In this analysis, our researchers went through and analyzed the steps a consumer takes when registering as a new customer on gambling websites and when setting online gambling limits. Additionally, they gambled on each website until the set limits were reached to investigate the type of communication received by the consumer.

There are many opportunities for providers and policy to improve the duty of care towards consumers. We describe the main recommendations below. The report contains additional promising recommendations.

FINDINGS AND ADVICE

SETTING LIMITS

Standardize limit setting processes.

Gambling providers each have their own limit-setting process: terminology and explanations vary, and sometimes even the implementation of limits varies. For clarity for consumers, we advise establishing a standardized limit-setting procedure, with clear, understandable terminology and explanations for consumers.

Remove steering elements from the choice architecture.

The choice architecture (the online environment of limit setting) of many gambling providers contains steering elements, such as multiple-choice options, drop-down menus, anchors, and default options. Since it is important for consumers to think for themselves about the level of limits, we advise making the use of open text fields mandatory. Previous research has already shown the effect of this.

Require a minimum limit of 0 minutes or euros for gambling providers.

On various gambling websites, consumers cannot enter a time duration or amount from 0 euros in the limit-setting process. On one website, the minimum time limit to set was 4 hours per day.

Ask consumers for a loss limit.

Currently, a maximum duration, deposits, and balance are asked for. This differs from the amount the consumer can lose. There is no obligation to ask for a loss limit at this moment. Some providers offer the option to set a loss limit in the dashboard after registration. We advise including the loss limit in the standard limits.

ADJUSTING LIMITS

Encourage periodic review of limits.

As personal situations can change over time, we advise encouraging periodic review of limits. In addition, we advise positively reinforcing limit reductions and asking reflective questions during limit increases to promote awareness and self-reflection.

REACHING LIMITS

Log players out after reaching their time limit. This already happens on most websites, but on some, consumers still have access to their account to adjust limits. To prevent consumers from increasing limits out of emotion, we advise a policy where consumers are automatically logged out of the website when they reach their time limit.

Prevent encouragement to increase limits. On various websites, consumers are encouraged to increase their limits upon reaching them. This occurs both on websites and in emails. We advise prohibiting this.