



Player limits in online gambling

A study on players' experiences and needs

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Summary

A. Introduction

Policy context

The Remote Betting and Gaming Decree (*Besluit kansspelen op afstand*) came into effect on the 1st of April 2021. This made it possible for adults aged 18 and above to legally gamble online at providers licensed by the Netherlands Gaming Authority (Kansspelautoriteit, Ksa). This new law introduced measures aimed at preventing immoderate gambling behaviour, gambling addiction and other harm caused by online gambling (e.g. financial or social harm). One of these measures provides that players must set certain personal ‘player limits’ before being able to access an online gaming platform.

The Dutch legislator's aim is to make players take responsibility by forcing them to set these limits. The limits are intended to encourage players to regulate their gambling behaviour and to prevent them from spending too much time or money on online gambling. The idea is that players are less likely to become problem gamblers and are less at risk of developing a gambling addiction if they are forced to think about their limits beforehand and receive a warning if they exceed them. These player limits are generic in the sense that they apply to all players: both recreational gamblers and gamblers at an increased risk of addiction. It is assumed that gamblers will take the information on player limits into account, understand it and consider this information when setting their limits and in their further playing behaviour.

However, the social and political debate have raised the concern that player limits are insufficiently effective. In a letter to the House of Representatives dated 1 June 2023, the Minister for Legal Protection expressed the expectation that the outlines of new regulations for the purpose of preventing addiction and combating high-risk or problematic gambling behaviour would be ready by the end of 2023. This will firstly require greater insight into the current practice of online gambling and the role of player limits in this context. For this reason, the Minister of Justice and Security asked the Research and Documentation Centre (WODC) to conduct research into the player limits in online gambling.

Focus of the study: gamblers' experiences

The WODC decided to conduct a quantitative survey of online gambling participants due to the short time available. Although a broader fact-finding study is considered useful, it was decided not to conduct such a study (for example on the issue of player limits, such as an in-depth analysis of the scientific literature on self-regulation, an international comparison of the application of player limits, and qualitative research among recreational, high-risk and problem gamblers and addiction experts).

I&O Research was commissioned by the WODC to conduct this exploratory study into the experiences of online gamblers. The research ran from the end of September 2023 up to and including the first week of November 2023. The aim of the research was to gain insight into:

1. how participants in online gambling experience and make use of the current practice of setting player limits.



2. the wishes and needs of participants in online gambling in setting and monitoring player limits.
3. the value which participants in online gambling attach to current ideas for adjusting the current practice of setting and monitoring player limits.

Research method and scope of the outcomes

The results are based on a survey of 1,698 Dutch citizens aged 18 and over who have one or more online gambling accounts. The results were weighted for gender, age, education level, number of accounts and frequency of online gambling. Because of this weighting, the results can be considered representative of all Dutch citizens aged 18 and over who have one or more online gambling accounts. The box on the next page shows the profile of the online gamblers surveyed.

One limitation of this study is that the results are based on self-report. This means, among other things, that the answers to the questions depend in part on the extent to which respondents remember things. Another factor is that respondents may have wanted to answer in a socially acceptable way, particularly in relation to their own behaviour. In addition, it is not clear from the answers whether respondents are giving a realistic picture of their own behaviour or, for example, over- or underestimating themselves.¹

Despite these limitations, the results provide valuable insight into the experiences of online players with player limits. They provide insight into the players' subjective experiences and perceptions of the player limits and how they view potential adjustments to the rules in this area.

¹ The so-called Dunning-Kruger effect (where especially less competent individuals overestimate their own skills) is an example of the divergence between self-perception and reality. Reference: Kruger & Dunning (1999) en Mazar, M., & Fleming, S. M. (2021). The Dunning-Kruger effect revisited. *Nature Human Behaviour*, 5(6), 677-678.



Profile of the online gamblers surveyed

General characteristics

More men than women take part in online gambling. On average, the players are younger than the Dutch population as a whole: 45% are younger than 35.

The majority (53%) confine themselves to one account on one online gambling website, while the others have several.

Gender		Level of education	
Male	73%	Lower	12%
Female	27%	Intermediate	41%
Other	0,4%	Higher	47%
Age		Number of accounts	
18-23	13%	One	53%
24-34	32%	Two	15%
35-49	29%	Three or more	30%
50-64	17%	Don't know	2%
65+	8%		

High risk gambling

The Problem Gambling Severity Index (PGSI) is a validated screening instrument and among the most frequently used to measure high-risk gambling behaviour. The PGSI is explicitly not an instrument for diagnosing 'gambling disorder' (DSM-V). The index reflects a degree of problem gambling, with categories running from 'non-problem gambler' to 'high-risk gambler'. More than two thirds of the online gamblers fall into the categories 'non-problem gambler' or 'low-risk gambler'. 15% meet the criteria for a 'moderate-risk' gambler and 16% fall into the category 'high-risk gambler'.

PGSI categories	
Non-problem gambler	51%
Low-risk gambler	18%
Moderate-risk gambler	15%
High-risk gambler	16%

The instrument was used in this study to distinguish between various types of gamblers. We notably found a larger share of 'high-risk gamblers' compared to an earlier Dutch study into online gamblers (from 2015, see section 7.3). However, this study was carried out in 2015, before online gambling became legal in the Netherlands. In other studies, the degree of high-risk gambling was measured among 'off-line' gamblers. Several studies have shown that there are more 'high-risk gamblers' among online gamblers than among off-line gamblers. See section 7.3 for the full details.



B. Main outcomes

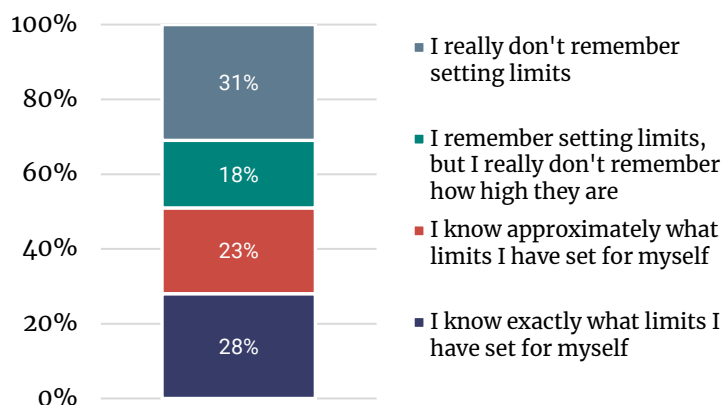
Setting player limits

Half of the online gamblers remember what player limits they set

Less than half (47%) of the online gamblers spontaneously remember that they had to set player limits when creating an account on a legal online gambling website. Some other aspects can be remembered more clearly. For example, more than half (54%) remember having to upload an identity document when first registering on the gambling website, while nearly three quarters (72%) remember entering their age. After the survey briefly explained what player limits were, three in ten players (31%) still cannot remember setting the limits. Around half remembers exactly (28%) or approximately (23%) what limits they have set (Figure 0.1).

Figuur 0. Fout! Geen tekst met de opgegeven stijl in het document. - **Can you remember what player limits you set?**

Basis: Dutch nationals aged 18+ with one or several legal online gambling accounts (n=1,654).



Daily deposit limits and wallet limits are the most common limits

Each gambling website offers a range of player limits. They may relate to the amounts that players can deposit into the account (per day, week or month), the amount they can hold in the account, also called wallet limit, and the maximum amount of playing time they can spend per day, week or month. Of the persons who remember having set player limits, two thirds (66%) state that they have set limits for the maximum amount they can deposit per day, while an almost equally large group (65%) state that they have set a maximum for the amount they can hold in the account. Another frequently set limit is a daily time limit (58%). Setting weekly and monthly time limits is less common, as is setting (non-mandatory) loss limits. It is not clear to what extent the most frequently chosen limits are actually the players' preferred limits, or whether these are the limits which the gaming providers tend to offer as standard.

More than half of the players who set a weekly or monthly time limit, choose a limit that is not or hardly restricting

Earlier it already appeared that nearly half of the players cannot remember whether they have set player limits, or the amount of this limit. Of the players who remember setting a daily time limit, 39 percent have set it at more than 8 hours per day. More than half (57%) of the persons setting a weekly limit have set it at 7 days per week.



Of the persons setting a monthly limit, 50 percent opt for a limit of 29, 30 or 31 days. On average, players who have accounts at multiple gambling sites tend to set wider limits.

Tabel 0.1 – Time limits set

Basis: Participants in online gambling who set the limit in question

Daily limit (n=381)		Weekly limit (n=159)		Monthly limit (n=132)	
<i>maximum login time per day</i>		<i>maximum login time per week</i>		<i>Maximum login time per month</i>	
Less than 2 hours	17%	1 or 2 days	19%	1 to 7 days	17%
2 to 4 hours	25%	3 or 4 days	9%	8 to 14 days	15%
4 to 8 hours	19%	5 or 6 days	15%	15 to 21 days	16%
8 to 16 hours	34%	7 days	57%	22 to 28 days	2%
More than 16 hours	6%			29, 30 or 31 days	50%

With regard to the wallet limit, the picture is highly varied. One in six have a limit of €50, but an equally large number have a limit of more than €1,000. Where the daily deposit limit is concerned, 47% choose an amount under €50, which means that the others set a higher amount. Nearly half (46%) choose an amount under €50 also for the daily loss limit.

Half of the players who remembered setting time limits said that they thought carefully about these limits

Half (48%) of the online gamblers who set time limits agree to the statement: ‘I thought carefully about the maximum amount of time I want to spend on gambling’, while 29% disagree. More than one in three (35%) of the online gamblers who remember setting limits state that they have deliberately set a high time limit so that ‘it would not cause any bother’. This share is higher among those who can be regarded as high-risk gamblers according to the PGSI. Another third (35%) say that they have entered a random limit because ‘they were keen to start playing’. Nearly one in three (29%) find it difficult to choose the right time limit. These are often the ‘high-risk gamblers’.

More players think about monetary limits than about time limits

On average, players give more thought to setting money-related limits than to time limits. When it comes to the monetary limit, nearly two thirds (63%) of the group setting limits have carefully considered beforehand how much money they were prepared to spend. This is therefore a larger group than that thinking about a time limit. On this occasion, six in ten (58%) have (also) considered how much money they could afford on a weekly or monthly basis. Nearly half (49%) have deliberately entered a low amount to prevent themselves from spending too much money on gambling. One quarter (25%) have entered a random amount because ‘they were keen to start gambling’.



Most players do not look for information on (appropriate) player limits

When setting up their account, seven in ten players (69%) have noticed some form of information about player limits on the gaming provider's website. This primarily concerns general information (54%). One third also state that they have been offered a preset standard limit, which they could adjust themselves (32%). Most have confined themselves to the information offered by the gaming provider. Three quarters have not looked for (additional) information before setting the player limits.

Use of personal player limits

Two thirds did not adjust limits after first registration

Two thirds of the players who set limits neither raised nor lowered the limits after setting them the first time (66%). One in seven (14%) lowered as well as raised their limits. The others only raised (8%) or lowered (13%) them. Limit adjustment is related to age, the number of accounts, online gambling frequency and PGSI score. Among young people (aged 18-23), gamblers with more than three accounts and frequent gamblers, the group that adjusts limits is relatively large. As the PSGI score goes up, the group that has adjusted the limits increases as well.

Majority monitor their player limits

Slightly more than half always or generally check whether they are approaching the set limits. Players state that they are reminded of this by pop-ups or when they review their settings. According to online gamblers, some providers display the limits on screen all the time. Other players state that they know this 'instinctively' or 'by heart'. Young adults aged 18 to 23 know less often than the older players whether they are approaching their limits. The same applies to the high-risk gamblers in comparison with the non-problem and low-risk gamblers.

Less than half of the players reached a limit one or several times in the past year, responses vary on this point

40 percent of the players who have set limits reached those limits one or more times in the past year. More than half (57%) did not have this experience, and 3% cannot remember.

The players' responses when reaching the limits vary greatly and may be different for each situation in which this happens. Among those who reached their limits, more than half (53%) say they stopped gambling temporarily on at least one occasion on all websites on which they have an account. One in three (34%) say they have stopped playing altogether at the provider where they reached the limit. In those instances, reaching the limit may have had an inhibiting effect on playing. On the other hand, slightly less than half (44%) state that they have occasionally switched to another website, while 30% have increased their limit in response to reaching that limit. As well as the player, the gaming provider may also act when a limit is reached. According to players, however, this does not always happen: a group of 28% state that reaching a player limit had not triggered any action from the provider.



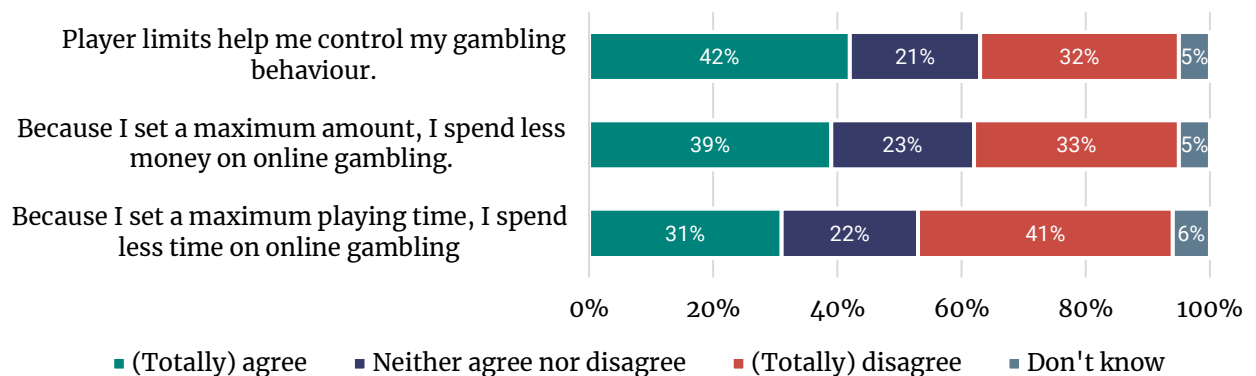
Attitude and perception

Players generally take a positive view of playing limits, but a majority state they do not need limits themselves

A majority (76%) take a positive view of the obligation to set player limits. High-risk gamblers are more inclined to look negatively on the mandatory limits and take setting limits less seriously than gamblers in lower risk categories.

Figuur 0.3 - To what extent do you agree with the following statements?

Basis: Dutch nationals (aged 18+) with one or more legal online gambling accounts who remember having set limits (n=1,112)



Less than half (42%) of the players believe that playing limits help them stay in control of their own gambling behaviour. A slightly smaller group of 39 percent state that setting a maximum amount makes them spend less money. The players say that they are less affected by time limits: 31% state that this limit has made them spend less time on online gambling. The moderate-risk gamblers are more positive about the extent to which limits help them stay in control of their gambling. This certainly applies in comparison with non-problem and low-risk gamblers. High-risk gamblers, on the other hand, experience fewer positive effects of the limits on controlling their own playing behaviour.

A majority (57%) also say they are in control of their gambling behaviour and therefore do not need limits. One in five disagree with this statement. This perceived self-efficacy is not the same for all types of players. For example, players with one (60%) or two (68%) accounts are more likely to feel that they do not need limits because they are in control of their gambling than players with three or more accounts (51%). In addition, 76 percent of non-problem gamblers feel they do not need limits, as opposed to only 38 percent and 36 percent of moderate- and high-risk gamblers respectively.

The majority have no need for information or assistance in setting playing limits

Slightly less than a quarter (22%) of the players feel they need information or assistance in setting the limits. The group that would like extra information includes relatively many young people aged between 18 and 23, players with three or more accounts and/or a high PGSI score.



Online gamblers take a positive view of additional ways to stay in control of their own behaviour

In addition to player limits, there are several other ways that online gamblers can limit their losses and the time they spend playing online. Ideas have been developed and ten of these ideas have been presented to online gamblers. For all the ideas presented, the group that thought they could help was larger than the group that thought they would not be effective. The idea most favoured by online gamblers is that of displaying the amount of money they have played on the site, their winnings and losses (e.g. via a pop-up or dashboard). In addition, a majority believe that the ability to set an overall limit for all gambling sites used can help reduce playing time and/or losses.

C. Conclusion and discussion

This study of the practical effects of playing limits is based on the experiences and perceptions of online gamblers themselves. As such, it reflects their perspectives and impressions on the use of player limits.

The study showed that online gamblers have different views on setting player limits and react differently when these limits are reached. There is certainly a group that does not spend much time and attention on the limits. These players do not remember setting limits, or they remember setting limits but are unable to say how high they are. There are also players who set the limits in such a way that they cause the least possible inconvenience. On the other hand, there are others who think carefully about what limits are appropriate for them to stay in control of their own gambling behaviour.

Most players feel that they are in control of their own gambling and therefore do not need limits. However, the majority of players have a generally positive view of mandatory player limits. This group states that limits can help prevent gambling problems for themselves or others. About a third feel that the limits do not help them to control their own gambling and/or to spend less time and money on online gambling.

It is difficult to quantify the net effect of this wide range of responses. First of all this is because players behave differently in different situations. A significant number of players use more than one site to gamble, and their reactions to reaching a limit are not always the same. In addition, player behaviour as measured in this research is based on self-reporting and may differ from actual behaviour. Therefore, the study does not aim to show the effectiveness of playing limits from different perspectives. This would ideally involve looking at actual behaviour as well as self-report. Nevertheless, the research has produced findings that provide some insight into the matter.

About half of the players are not exactly aware of the limits they have set. One in three cannot even remember setting a limit. In these cases, there is unlikely to be an effect on self-regulatory capacity. A similar conclusion can be drawn from players' responses to reaching a player limit. Just under half of players say this has happened to them in the last year. The most common response (53%) is that they have stopped gambling on all the websites where they have accounts. One in three (35%) say they have stopped gambling altogether on the specific site where they reached a limit. In both cases, the player limits may have had an inhibiting effect on gambling behaviour. On the other hand, almost three in ten players occasionally raised their limit when



they reached it, while 44 percent switched to another site when they reached a limit on the original site. In these cases, there seems to be no self-regulating or inhibiting effect.

In order to gain a clear insight into the effects of player limits, additional analysis is required. To capture the actual behaviour of players when using player limits, a further analysis of the gaming providers' data could be carried out. For example, by linking anonymised information from gaming operators at player level. This would provide insight into what players actually do when they reach a limit. Do they switch to another provider, or do they play less?



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