

MANAGEMENT SUMMARY

D&B conducted a study on behalf of the WODC to investigate the impact of the design of limit-setting pages on gambling sites on the limits set by consumers. This report, the second part of a broader study, focuses on the development and evaluation of interventions that encourage consumers to set more responsible gambling limits.

Background

Since the introduction of the Remote Gambling Act (Koa) in 2021, online gambling has been regulated in the Netherlands. A key preventive measure within this law is the mandatory setting of gambling limits (for playtime, deposits, and account balances) by consumers. However, it has been found that these limits are often set too high, which fails to effectively prevent problematic gambling behavior. Part 1 of this study (D&B, 2023) showed that the choice architecture on gambling sites influences consumers, often leading them to set higher limits.

Current Study

In this study, D&B developed and tested three interventions aimed at helping consumers set more responsible limits. The amount of the set limits was used as a measure of the effectiveness of these interventions.

Results

- **Effect of interventions:** Consumers in the intervention conditions set significantly lower deposit limits compared to the control condition. In the most effective intervention condition, consumers set an average limit of 11,471 euros per month, while in the control condition, the average was 22,146 euros. The median limit in the most effective intervention condition was 1,000 euros per month, compared to 4,500 euros in the control condition.
- Although the interventions led to significantly lower limits, the limits remained very high.
- The large gap between the average and the median can be explained by a small group of consumers who set extremely high limits. This suggests the presence of a group that may need specific attention.
- The effect seems to arise mainly through setting limits over a different time range. Respondents in the control condition often set only a daily limit. Respondents in the intervention conditions also set a weekly or monthly limit in addition to a daily limit. The set daily limit itself was not lower.
- **No Impact on Gambling Behavior:** Although the limits were set lower through the interventions, actual gambling behavior did not change. Consumers deposited the same amount of money and spent the same amount of time on the gambling websites in all conditions. The amount of the set limits had no relation to actual gambling behavior.

Conclusions

- Self-set limits are not effective enough to regulate excessive gambling behavior.
- Many consumers do not play up to their set limit, indicating that either the limits are set too high or that consumers play responsibly. Both groups are likely represented in the study.

Recommendations

1. Legal Maximum Limits

- Introduce legal maximum limits that are also safe for vulnerable groups.

2. Cumulative Maximum Limits

- Introduce a cumulative limit for all gambling websites combined to prevent consumers from gambling large amounts across multiple platforms.

3. Website Adjustments

- Ensure that the legally set maximum limits do not act as anchors for setting high amounts (e.g., 350 euros).
- Follow the recommendations for the choice architecture that guides consumers toward more responsible limits. The interventions have shown that this can be effective.
- Consider designing a standard limit-setting page that takes into account:
 - The use of open input fields
 - The mandatory setting of limits for daily, weekly, and monthly (not linked) amounts
 - Clear, preventive, and activating language
 - Displaying euro symbols
 - Avoiding high anchors

Impact

This study highlights the need for stricter regulation and improved choice architecture to better protect consumers from excessive gambling. Interventions on limit-setting pages have potential, but additional measures are necessary to effectively protect consumers.

