

Press release

Gamblers reduce their online gambling spending limits by almost half once operator defined options are removed from view

LONDON, 20 JANUARY 2021 – New research from the Behavioural Insights Team (BIT) has found that by removing industry-set options for deposit limits, online gamblers reduce the amount they set for themselves by up to 46%.

Deposit limit tools are a common feature of gambling sites in Great Britain. Customers are typically required to scroll through a dropdown menu of pre-defined options, such as £10,000, £5,000, £1,000 and £5, to find the value that they wish to set as their personal limit. The options usually begin with the largest deposit limit available, which in some cases can be as high as £100,000.

Insights from behavioural science suggest that the way deposit limit tools are typically presented could influence the limits that people set for themselves. The psychological phenomenon of "anchoring" in particular means peoples' choices can be over-reliant on prior information.

This research trial, funded by GambleAware, an independent national charity commissioning treatment, research and education in gambling, set out to determine whether the current design of deposit limits influences gambling behaviours. It found that the high values commonly found in dropdown menus do indeed anchor people to select higher deposit limits. Additionally, the research observed that customers exposed to the industry-standard deposit limit dropdown options deposited more money into their accounts over 30 days: however, a larger sample of customers would be needed to confirm these observations.

In a trial involving more than 1,700 online gambling customers, participants were asked to set deposit limits using either the 'business as usual' options or one of two new methods:

- A dropdown menu, which displayed low value deposit options and an upper limit of £250. A blank text box also allowed customers to enter in a higher limit should they wish.
- No displayed deposit options; instead *only* a blank text box for customers to choose their desired deposit limit.

When compared against a control group, researchers found that the absence of high deposit limit options almost halved the average daily deposit limit players set. Of the two deposit

interventions, researchers found that deposit limits were 46% lower with just the free text box option and 45% lower when presented with lower deposit suggestions.

The research recommends that deposit limit tools should not present any values at all. Instead, customers should be presented with a free text box with no visible or suggested minimum or maximum monetary amounts on display. The researchers argue that this would likely improve the harm-reduction efficacy of deposit limit tools, without constraining choices for the consumer.

Rosanna Barry, Principal Advisor, Consumer Markets and Business team, from the Behavioural Insights Team said: *“This report is the culmination of a huge amount of detailed work by the team at BIT. It shows how seemingly superficial changes to the way that gambling sites offer deposit tools, if implemented across the industry and for all customers, will deliver large benefits to individuals who gamble and society as a whole, without constraining customer choice.”*

Tim Miller, Executive Director of Research and Policy at the Gambling Commission said: *“This is an important study that uses experiences from real consumers to find what actually works to reduce the harms that can come from gambling. Importantly, it provides practical options for how gambling operators can strengthen the tools they provide to protect consumers from harm. These are also issues we are seeking responses on through our remote customer interaction consultation and call for evidence, which closes next month.”*

The report is available to [download here](#).

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About the research

- The research team ran a trial inviting 45,000 existing bet365 customers to set deposit limits, with 4% (1,731) of those invited doing so.
- Recruitment for the project took place between March and April 2020, with the intervention and observation period running from April to May 2020.
- Participants were randomly allocated into one of three trial groups. Each group was presented with one of three versions of a deposit limit tool:
 - The business as usual version, with the current deposit limit setting tool.
 - A dropdown menu which displayed low value deposit suggestions, with an upper limit of £250 and a text box for customers to freely type a higher amount.
 - No suggested deposit amount and only provided with a text box, to freely type their desired deposit limit.

About the Behavioural Insights Team

The Behavioural Insights Team (BIT) is one of the world's leading behavioural science organisations, working around the world to improve people's lives.

Through its teams in the UK, US, Australia, Canada, France, New Zealand and Singapore BIT works in partnership with governments, local authorities, businesses and NGOs in over

30 countries, often using simple changes to tackle major policy problems and deliver improved public services and social outcomes.

BIT was established by the UK government in 2010 and in 2014 became an independent social purpose company, owned by the Cabinet Office, innovation charity Nesta, and BIT employees.

For more information on our work and our team visit www.bi.team and follow us on [Twitter](#), [Instagram](#), [YouTube](#), [LinkedIn](#) and [Medium](#).

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