

# Redesign gambling websites to reduce harm

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Five recommendations for immediate action - 11/2022

## Executive summary

The gambling space, and the way people gamble, has changed dramatically over the past decade. The industry has invested heavily in technology resulting in a huge increase in online gambling. Consumers now have access to an open-all-hours casino in their pocket and regulation has struggled to keep pace.

This note summarises policy recommendations for immediate action based on the findings from a comprehensive [Behavioural Risk Audit](#) of 10 of the top UK gambling operators. The audit identified over 25 design features of operator sites which put consumers at risk of making poor choices or which introduce artificial barriers to more beneficial choices. These recommendations were developed through deliberation with industry, gambling support services and policy makers, who support change in these areas. Each recommendation was chosen based on its **clear potential benefits** to consumers, the **existing evidence** for what works to reduce gambling harm, and its **ability to be implemented quickly**.

## Five recommendations for immediate action

### **1. Customers should be able to unsubscribe from marketing in one click and not be signed up to additional products or sister companies.**

Customers should be empowered to make an active choice about the marketing material they receive; be free to unsubscribe in one click and not be automatically signed up to other product or sister company communications. We recommend that the Gambling Commission requires all operators to ask customers to actively choose what brands they are signed up to and what types of marketing information they would like to receive, and to ensure that customers can unsubscribe from marketing in one click. This is in line with practices in other consumer markets such as the recent [FCA consumer duty](#) announcement and can be actioned under [code of practice provision 5.1.11](#) in the LCCP.

### **2. Customers should be kept informed of their account activity to reduce the risk of fraud.**

Our researchers did not receive any emails alerting them to their account activity, including

receipts or unusual login activity (e.g. login from another device). This can create unnecessary barriers to fraud prevention and it is in stark contrast to [increased public demand and scrutiny](#) of the possibilities of online fraud and increasingly not the norm. We recommend that the Gambling Commission with support from the Department for Digital, Culture, Media and Sport (DCMS), introduce a requirement for operators to keep their customers informed of their account activity via receipts and security updates.

### **3. All gambling management tools should be easy to locate, evidence based, and without visibility of adverts.**

Consumers face unnecessary barriers to setting up gambling management tools. For example, half of the operators audited did not provide free text boxes to users when changing or setting up a deposit limit, despite [strong evidence](#) that people set lower limits when not exposed to higher value drop down options. Remarkably, we found that promotional adverts are visible to customers even while setting up gambling management tools. We recommend that the Gambling Commission requires all operators to implement tools on site in a frictionless, evidence-based way, with minimal steps required to set them up. We also recommend that no promotions or offers be visible whilst reading about, or setting up a tool. This can be actioned under [code of practice provision 5.1.10](#) in the LCCP.

### **4. It should be as easy to close an account as it is to open one.**

Added [frictions](#) to closing an account create artificial barriers to consumer choice and decrease the likelihood of consumers completing the account closure process, potentially putting consumers who wish to restrict their gambling at risk. We recommend that the Gambling Commission and DCMS work together to introduce a requirement for all operators to minimise the frictions associated with account closure by making information on account closure readily available and salient; minimising the steps taken to closing an account; removing the minimum account balance for withdrawal and banning ‘immortal accounts’.

### **5. Operators should be required to contribute to testing what works, and sharing their results publicly.**

Experimentation and evidence building ensures policymaking is driven by valid and robust evidence that promotes best practice across the market. Both operators and the regulator should routinely run experiments and monitor data to 1) identify where changes need to happen, and 2) evaluate the impact and cost-effectiveness of potential remedies. We recommend that the Gambling Commission and DCMS work together to ensure operators empirically test ways to reduce gambling harm, much like is standard practice in online markets where testing is used to enhance market share and commercial offerings, and to share the results on what works to reduce harm to inform best practice across the market.

## **Next steps**

We will share this note with a range of stakeholders in the gambling sector to focus on implementing these changes.

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## About BIT and the GPRU

Founded in 2010, the [Behavioural Insights Team's](#) mission is to create and apply behavioural insights to drive positive change and help people, communities and organisations thrive. We do this by developing better systems, policies, products and services. We apply an evidence-based understanding of human behaviour and find out what works, for whom, and when.

The [Gambling Policy and Research Unit \(GPRU\)](#), is a dedicated team of specialists within BIT, funded via regulatory settlements from the Gambling Commission. Building on the gambling related work conducted by BIT since 2017, **our mission is to discover, test and scale ways to minimise gambling related harm.** We are dedicated to working with policymakers, operators and many other stakeholders to make the UK gambling market the most safely regulated in the world.

Since our launch, we have published work on [deposit limits](#), [odds comprehension](#), [industry transparency](#) and [safer gambling guidelines](#).

To get in touch, email [gambling@bi.team](mailto:gambling@bi.team).

# Background

The gambling space, and the way people gamble, has changed dramatically over the past decade. The industry has invested heavily in technology resulting in a huge increase in online gambling. Consumers now have access to an open-all-hours casino in their pocket and regulation has struggled to keep pace. Regulators and policymakers across many government departments are now grappling to [balance consumer protection alongside boosting competition](#) across digital markets. Consequently, gambling practices and regulatory frameworks require updating - [something that has been on the cards since the proposed review of the Gambling Act, first announced in 2019](#). This note sets out changes that are needed immediately to begin to rebalance the market for consumers.

Online choice architecture substantially affects consumer choices. Earlier this year, we carried out a [Behavioural Risk Audit](#) on gambling operator websites, to identify design features that may harm consumers. Drawing from well-established behavioural frameworks, such as the [Online Choice Architecture](#) report (CMA), [dark patterns](#) taxonomies and [sludge audits](#), we designed an audit, and conducted it across 10 of the top UK gambling operator websites selected using [YouGov](#) data.

All of these reports set out how context impacts consumer choice positively and negatively. The way a choice is presented by a company to a consumer can lead people to make choices they never intended to, spend more than they would like, and ultimately regret their choices. For example, [our research](#) found that minute, near-zero cost changes, such as changing a dropdown menu to a free text box almost halved the deposit limits people set. This did not demonstrate a change in their preferences, but rather it demonstrated that current designs constrain consumers from making the choices they want to make.

The Behavioural Risk Audit followed the typical user journey of someone who is thinking about gambling, from landing on the homepage through to cancelling an account, and included analysis of email and text communications received.

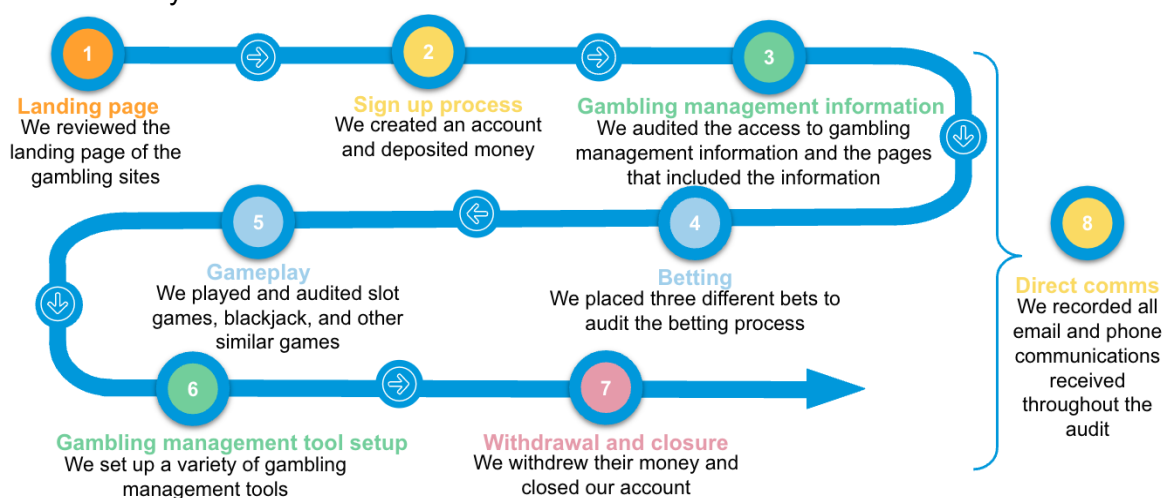


Figure 1: Screenshot from the [Behavioural Risk Audit report](#)

Our [final report](#) contained over 25 key findings, highlighting examples of features across the gambling market that may harm users by leveraging behavioural biases.

Following publication of our findings, we held workshops with several stakeholder groups: operators and industry; gambling harm support services; and policy makers. These workshops provided an opportunity for attendees to share their feedback on our findings, challenge our approach and to share their view on which findings from those presented to attendees should be prioritised to address. We collated this feedback to create a shortlist of policy recommendations. All the recommendations set out in this note were rated by workshop attendees as areas of high impact, feasible to change, and as an area of priority to address. Each recommendation was chosen based on the following criteria:

- **A clear example of poor user experience that needs amending.** We observed several examples of design and process choices on sites, which create a potentially harmful experience for users and should be addressed immediately e.g. barriers to account closure
- **Evidence already exists to support changes.** Previous research on gambling practices supports our recommendations. These are likely to reduce harm, enhance the consumer experience and have limited risks to implementation
- **Proposed areas to change are straightforward to implement.** Many of the recommendations involve the re-framing or re-phrasing of language, and simple design tweaks, rather than a full overhaul of processes

## Five recommendations for immediate action

### 1. Customers should be able to unsubscribe from marketing in one click and not be signed up to additional products or sister companies

Customers receive multiple updates everyday from operators - and sister operators - in the form of emails, texts and app notifications. This [stream of communication](#) can increase the chances of a customer spending more money on gambling than they may have intended to. This is because more frequent reminders effectively ensure that the person does not disengage from the possibility of the “next win” and the affective experience associated with this image. By allowing customers to choose which brands and products to subscribe to receive marketing from, and having the option to easily unsubscribe from this marketing, customers could reduce their risk of experiencing gambling related harm by being cross-sold brands and products they didn’t intend to use. These recommendations can be actioned under [code of practice provision 5.1.11](#) in the LCCP which outlines conditions surrounding providing explicit consent and offering the right to withdraw consent.

#### 1.1. Customers need to actively consent to being signed up to sister brands and to receiving marketing for different products and brands

During the audit, researchers were automatically signed up to receive marketing material for products that they had not played on their account (for example, they received offers for casino games without having played any games) as well as marketing material from other brands of the same parent company, which they’d been automatically signed up to. This

could result in a customer who signed up with the intention to place sports bets being targeted with adverts and offers related to casino or arcade-type games.

Playing a [greater number of gambling activities](#) (e.g. sports betting, lottery, casino, slots) is associated with greater risks of harm, so too are certain gambling products riskier than others. For example, due to the higher levels of risks associated with slots games, the [rules of play are stricter](#) than other products. Sounds or imagery that gives the illusion of a win when the return to player is in fact equal to, or below stake value are banned - something that has not been banned in other casino games.

We recommend that the Gambling Commission should require operators to ask customers to make an active choice as to what brands they are signed up to and what types of marketing information they would like to receive, and to ensure that it is simple and quick to change their preferences.

## 1.2. Unnecessary frictions should be removed from the unsubscribe process

The unsubscribe process is one example of an artificial barrier operators have introduced to customers. After selecting to unsubscribe from emails, several operators displayed pop up messages highlighting the offers customers would lose out on. Customers who are at a [higher risk of experiencing gambling harm](#) tend to engage more with offers and promotions, so are more likely to be affected by such messaging, encouraging them to remain subscribed to marketing.

The use of messages like “you’ll be missing out on great offers” utilises the concept of loss aversion, whereby a customer may be fearful of missing out on future opportunities to win more money. This, coupled with added frictions of having to double click in order to unsubscribe, may make it harder for a customer to follow through with their intention to unsubscribe.

We recommend that the Gambling Commission requires operators to minimise all frictions associated with unsubscribing and remove any offers or promotions from this process. This, along with recommendation 1.1, would build on the electronic marketing [guidance by the Information Commissioner's Office \(ICO\)](#) which states that a customer who buys a similar product or service from a service provider must either give explicit consent to receive electronic marketing about similar products or services, or be offered a simple way to opt out in every message sent.

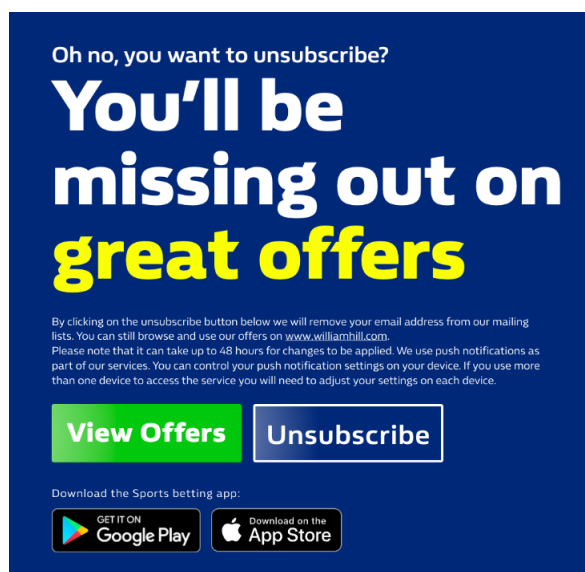


Figure 2: Screenshot from [William Hill](#) email

**We recommend that the Gambling Commission requires all operators to make communications less harmful to customers in the following ways:**

- Ask customers for their active consent to be signed up to other brands/products of the same parent company and to receive marketing information about these brands/products
- Minimise the frictions associated with unsubscribing and remove offers/promotions from this process which are used to discourage unsubscribing

These recommendations can be actioned under [code of practice provision 5.1.11](#) in the LCCP.

## 2. Customers should be kept informed of their account activity to reduce the risk of fraud

Despite the large number of marketing emails received from operators, our researchers did not receive emails alerting them of their account activity, such as receipts or unusual login activity (e.g. login from another device). There is [increasing demand for this](#) across sectors, and the gambling sector should be required to comply in-line with other online service providers.

### 2.1. Customers should receive email receipts for transactions and withdrawals, and security updates, to reduce the risk of fraud

Gambling operator websites are rare in the online space, in that customers are not sent any receipts after making a transaction or withdrawing funds on site. During the audit, we received no receipts of deposits, withdrawals or security updates when logging in from a new device.

This can create unnecessary barriers to fraud prevention and it is in stark contrast to [increased public demand and scrutiny](#) of the possibilities of online fraud and increasingly not the norm.

We recommend that the Gambling Commission, with support from DCMS, introduce a requirement that operators must keep their customers informed of their account activity via receipts and security updates and other measures such as two-factor authentication should also be taken into consideration.

**We recommend that the Gambling Commission requires all operators to keep their customers informed of their account activity:**

- Notify customers of financial transactions (deposits and withdrawals, at a minimum) and unusual account logins (e.g. when logging in from another device)



### 3. All gambling management tools should be easy to locate, evidence based, and without visibility of adverts

We know from our [own work](#) that the way gambling management tools and their setup process are presented to consumers is important. After redesigning [deposit limits](#) to make them simpler, by replacing a drop down option with a free text box, we found that the limits that people set almost halved - their design matters. Tools are more effective when they are easy to find, easy to implement, and free from distractions. If they are not designed optimally, they may either not be used, or used in a way that is not in line with consumer preferences and their broader welfare. The audit found several barriers to gambling management tools being used effectively.

#### 3.1. Customers should not see promotions or offers when setting up tools

Across multiple operators, the gambling management pages contained promotions and offers, or loaded as a pop-up window with promotions visible in the background, making these visible for customers who are trying to set up tools. Research suggests that customers who are at [higher risk of experiencing gambling harm](#) are more likely to use promotions and therefore may be disproportionately affected by seeing these offers whilst trying to set up a tool. This could result in them failing to set up a tool they had intended to implement.

We recommend that operators are required to ensure that it is not possible for a customer to see any promotions or offers whilst reading about or setting up a safer gambling tool, for example, by making gambling management pages full screen with no visible promotions. This can be actioned under [code of practice provision 5.1.10](#) in the LCCP, which outlines good practice related to the proximity of online marketing to information on gambling management.

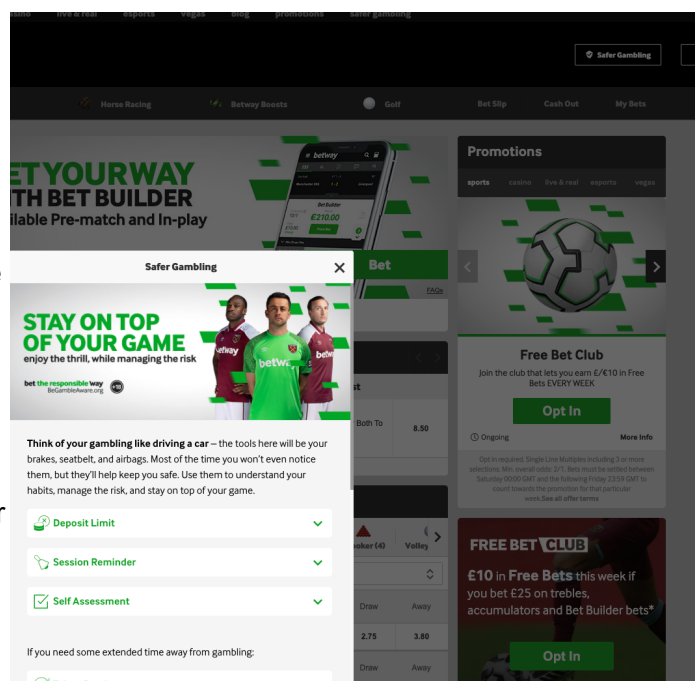


Figure 3: Screenshot from [Betway](#)

#### 3.2. Gambling management information and tools should be accessible through a user's account settings, and communicated in a clear and concise way

The tool set up process is one example of an unequal customer journey, whereby the steps required to set up a tool, at the benefit of the customer, contains several examples of unnecessary frictions. This can be contrasted with the relative ease of placing a bet, an activity which benefits the operator.



The first barrier we identified was locating the relevant gambling management webpages. The pages were often difficult to find due to the discreet links to the webpages, which reduced the likelihood of customers being able to locate any information about tools.

The gambling management pages themselves contained vast amounts of information. When compared to the betting and gambling pages, the gambling management pages were less salient and despite the vast amount of information, there were limited instructions. This form of [information overload](#) can be harmful to consumers who may struggle to process the large amount of information in order to find and access the most important elements. Too much information could therefore actually dissuade people from setting up a tool that they could benefit from.

We recommend that the Gambling Commission requires operators to follow a best practice guidance, as set out below, in relation to gambling management information and set up. All information should be in clear, bold font, located in an intuitive, salient section(s) of the website, including the user's account settings and should be framed as a normal part of gambling that is easily accessible. This could be actioned under [code of practice provision 3.3.10](#) in the LCCP, which highlights that gambling management information should be readily available to customers.

### **3.3. Gambling management tools related to setting limits should be presented during account set up and use free text boxes for users to input their limit**

Half of the operators audited did not provide free text boxes to users when changing or setting up a deposit limit, despite [evidence](#) showing this is most effective at reducing gambling harm. Operators using [high anchors](#) in gambling management tools may skew people's perception of what is an appropriate limit. Replacing the drop down with a free text box removes the high anchor and encourages users to reflect on what an appropriate limit would be for themselves. This could result in limits being set that are more meaningful to customers.

Operators present customers with [default settings that are likely to be ineffective](#). For example, for reality checks - a tool that helps people to set time limits on their gambling - several operators used defaults that were the highest lengths of time offered. People tend to stick to the [default option](#), which could result in ineffective settings being selected on tools.

#### **Deposit Limit**

Set a limit on the amount you can deposit for a period you choose. This will reset at the end of each frequency limit.

Frequency limit  
Daily

✓ 10000  
1000  
500  
200  
100  
50  
20  
10  
5

Figure 4: Screenshot from [Betfair](#)

We recommend that operators are required to use free text box designs when presenting customers with the opportunity to set up tools and that customers should be prompted to set a deposit or loss limit during account setup.

**We recommend that the Gambling Commission requires all operators to utilise tools in a frictionless, evidence-based way. To achieve this they need to:**

- Ensure a customer can never see a promotion or offer whilst reading about, or setting up a gambling management tool. This can be actioned under [code of practice provision 5.1.10](#) in the LCCP
- Minimise the number of steps taken to locate gambling management information and make the information more accessible, for example by locating the information in an intuitive, salient section(s) of the website, including the user's account settings. It should be framed as a normal part of gambling that's easily accessible. Operators could follow guidance from other sectors on prominence of information. This could be actioned under [code of practice provision 3.3.10](#) in the LCCP
- Simplify the information about a tool to increase its accessibility
- Minimise the number of steps required to set up a tool to increase the likelihood of a customer setting one up
- Ensure all opportunities to set up a gambling management tool are designed using free text boxes as the default as opposed to a drop down and that customers are prompted to set up a deposit or loss limit during account set up

#### 4. It should be as easy to close an account as it is to open one

Added [frictions](#) to closing an account create artificial barriers to consumer choice. By making the process more challenging, consumers may be less likely to go through with the process despite it being in their best interest, ultimately increasing the probability of engaging in more gambling than they intended to.

The addition of extra barriers to account closure also creates a wider issue of concern around the [metrics used by operators](#) to identify gamblers at risk of harm. Self exclusion is a tool aimed at customers who are actively experiencing gambling harm and wanting to restrict access to their account, by blocking access for at least 6 months. However, the frictions associated with account closure results in many consumers, [estimated 37%](#), self-excluding due to a reason other than experiencing gambling harm. Operators [have been reported to](#) use self exclusion data to capture information about their customers' risk profiles. There is [little evidence](#) to support the effectiveness of using voluntary self exclusion data as proxy for problem gambling numbers, therefore any decisions made on the basis of this data are likely to be imprecise.

In our audit we observed several barriers to account closure. This creates an unequal customer journey, whereby activities which benefit the consumer are inversely more difficult

than activities which benefit the operator.

#### 4.1. Guidance on how to close an account should be easily available

For several operators, there were substantial barriers to finding information on the account closure process. The search function to locate the account closure information was limited, requiring you to type in specific terms. For example, searching 'cancellation' would not bring up results, whereas 'closure' would for some operators. The information pages were typically not easily accessible from the homepage, requiring unnecessary clicks and strong commitment to get through to the correct page.

We recommend that operators are required to make the information on account closure more readily available, for example including 'cancel' and 'close' in the search function, and making this information more salient. The option to cancel your account should also be made accessible via account settings. Operators could also follow guidance from other sectors on [prominence of information](#) such as displaying information in clear, bold font, with the most important information surrounded by a border and in larger text. This can, in part, be actioned under the [code of practice provisions 3.3.1 in the LCCP](#) which outlines best practice regarding accessing information related to responsible gambling.

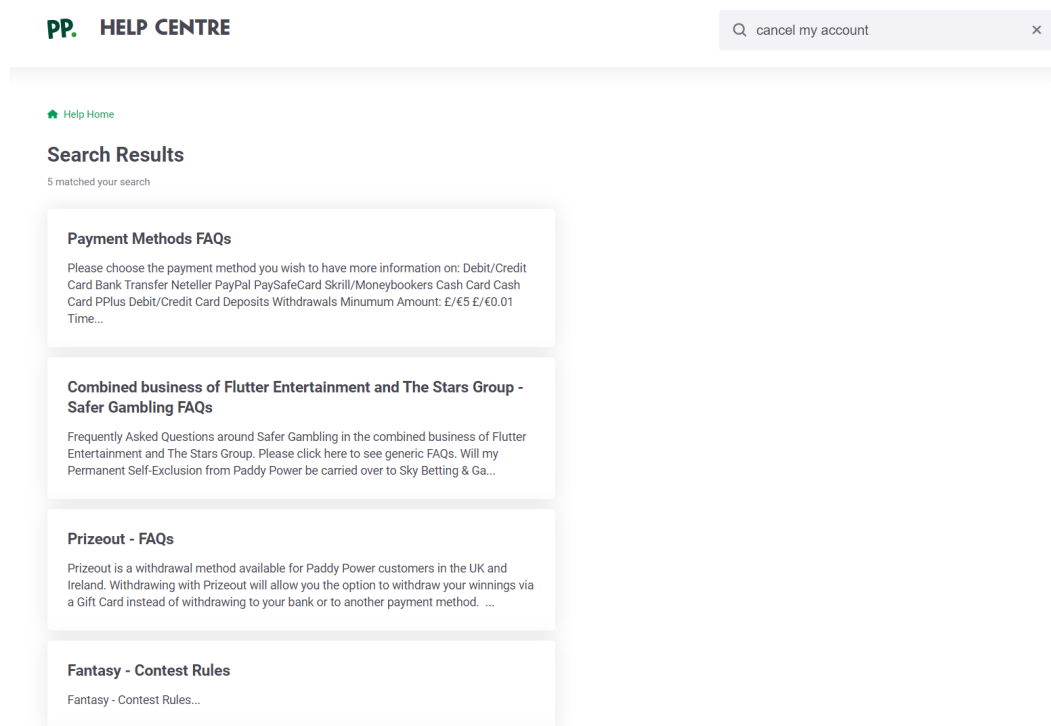


Figure 5: Screenshot from [Paddy Power](#)

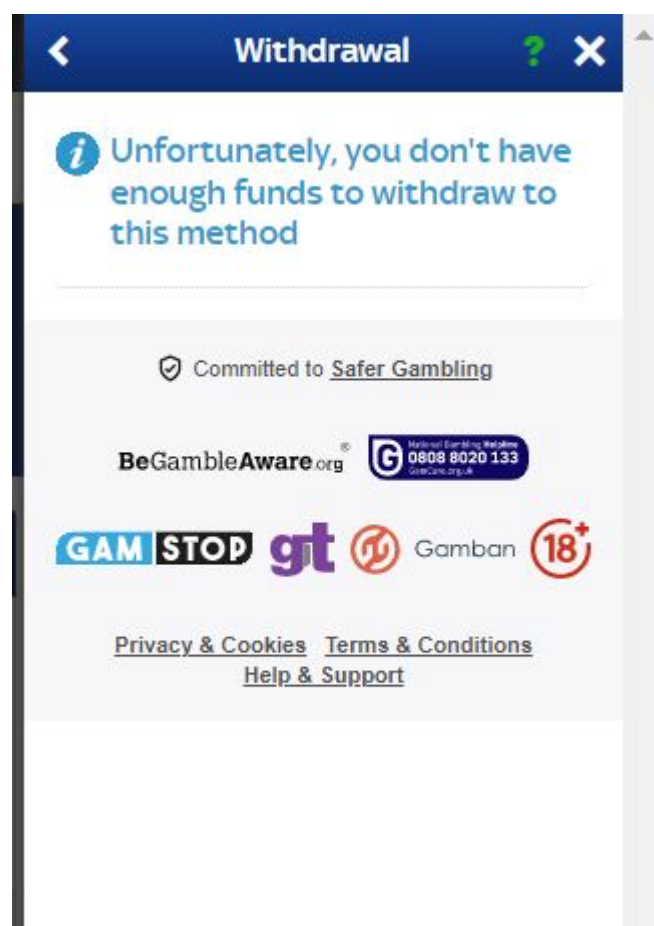
#### 4.2. The number of steps required to close an account should be minimised

Several operators required users to contact customer services, for example via a live chat, to start the account closure process. Users were asked to confirm the closure multiple times before it was finalised. This level of friction is in stark contrast to the ease of commercially beneficial processes such as account set up.

We recommend that operators are required to minimise the number of steps taken to close an account.

### 4.3. The minimum account balance for withdrawal should be removed, or lowered to cover transaction costs

The majority of operators had a minimum account balance required to withdraw funds, creating an additional barrier to account closure. Whilst withdrawal was possible for several operators by either contacting customer services, or closing your account, this information was not made clear by the operator, as highlighted in figure 6. It was also not made clear to our researchers whether closing an account prior to withdrawing funds could result in loss of those funds. The concern over loss of funds could be enough of a barrier to stop users from closing their accounts.



As a first step, we recommend that operators provide salient instructions to customers regarding all options for withdrawal. However, we would strongly recommend that operators are required to remove the minimum account balance for withdrawal, or lower it to cover transactional costs alone, in line with the [Consumer Rights Act](#) whereby businesses can only pass on charges, which reflect their genuine costs.

Figure 6: Screenshot from [Sky Betting and Gaming](#)

### 4.4. Customers should be able to fully close accounts

Several operators had 'immortal accounts' which were either not possible to close or which required minimal steps to be reopened post-closure that were made salient during the closure process. By preventing account closure or making the account reopening process frictionless, customers who could benefit from account closure may be more likely to continue to use their account, and engage in more gambling than they intended to. There is also a consumer fairness point here that they should have the right to close their account if they so wish. We recommend that operators be required to allow all customers to fully close their account with no 'immortal account' options.

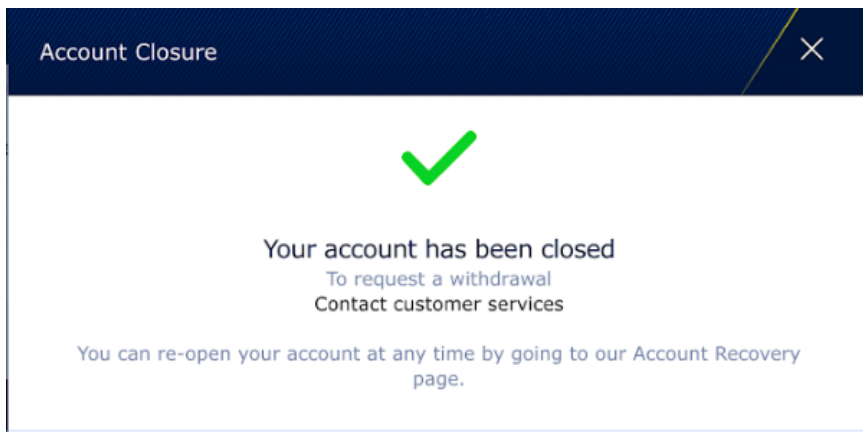


Figure 7: Screenshot from [William Hill](#)

**We recommend that the Gambling Commission requires all operators to minimise the frictions associated with account closure in the following ways:**

- Make the information on account closure more readily available, for example including terms like 'cancel' and 'close' in the search function, and making this information more salient. Operators could follow guidance from other sectors on [prominence of information](#). This can, in part, be actioned under the [code of practice provisions 3.3.1 in the LCCP](#)
- Minimise the number of steps taken to close an account in line with commercially beneficial processes such as account setup
- Remove the requirement to contact customer services to close an account
- Remove the minimum account balance for withdrawal, or lower it to cover transactional costs alone, in line with the Consumer Rights Act
- Allow all customers to fully close their account with no 'immortal account' options

## 5. Operators should be required to contribute to testing what works, and sharing their results publicly

Experimentation and evidence building ensures policymaking is driven by valid and robust evidence that promotes best practice across the market. For example, both operators and the regulator should routinely run experiments and monitor data to 1) identify where changes need to happen, and 2) evaluate the impact and cost-effectiveness of potential remedies.

Alongside our four recommendations above, our audit and subsequent workshops also identified several features that could be causing harm and that require testing to determine the extent of harm and the most appropriate solution. For example, it was common for the

online casino games to frame losing a proportion of your stake - but not your full stake amount - as a win, when in fact you had lost money. Testing is required to determine the impact this framing could have on gambling harms, and what an alternative solution could look like.

A market-wide requirement would level the playing field across operators, ensuring that efforts to test what works are spread out amongst operators, and implementation of results is consistent across the industry. This would allow us to continue to identify areas where change needs to happen, and evaluate the impact and cost-effectiveness of potential remedies. An [FCA-style consumer duty](#), which would place a duty on operators to demonstrate that they are delivering positive outcomes for consumers, could be one way to implement this with operators.

We recommend that the Gambling Commission, with support from DCMS, introduce a requirement for operators to test ways to reduce gambling harm, much like they do to enhance their market share and commercial offering, and to share the results to inform best practice across the market.

## **Next steps**

We will share this note with a range of stakeholders in the gambling sector to focus on implementing these changes.