

Gambling support via financial services firms

May 2024





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Introduction

This report summarises the Behavioural Insight Team's (BIT) Gambling Policy & Research Unit's work during September 2022 to December 2023 on how financial services firms can help to provide support to their customers who gamble.



What were our aims?

Banks are well positioned to support their customers at timely moments, but gambling management tools are limited, and often not optimally designed.

We wanted to develop a prototype for a new gambling management tool, or an iteration of an existing tool, to test whether it could help to reduce gambling-related harm.



How did we do it?

Our prototype was informed by:

- Rapid evidence scan
- Expert interviews
- User journey mapping
- Surveys
- In-depth interviews with people who gamble
- Co-design workshops with banks and people with lived experience of gambling harm.



What did we achieve?

At the end of 2023, we tested our spending limit tool prototype using our online policy lab, Predictiv, to see whether any behaviourally-informed variations are effective at reducing gambling-related harm.

We also identified key recommendations for banks and future areas of research.

Recommendations



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Recommendations

Five key recommendations for banks

1. Improve information surrounding and communication of tools.

Raising awareness and promoting tool adoption is critical for evaluating effectiveness and [a key priority for banks](#).

2. Add / remove frictions.

Across many banks, [support pages are not easy to find](#) and the [only positive friction is the cooling-off period](#). Therefore, removing frictions to accessing gambling support and adding positive frictions (processes or interventions that are designed to slow people down and make them consider their actions more carefully) for disabling tools could help people to access tools and support and keep tools enabled.

3. Develop a comprehensive toolkit for customers.

[92% of survey respondents](#) reported that they are likely to use multiple tools at a time. Therefore, we suggest banks implement functionality to allow people to combine tools. There is no one size fits all in terms of tool preference, therefore, it is important to ensure personalisation of support for customers.

4. Develop a spending limit tool.

Spending limits are a promising preventative tool, which could help customers manage their gambling spend, however, design and access needs further research (see [next page](#)).

5. Use transactional data to proactively offer support.

[8 in 10 people](#) agree that banks should offer gambling support to individuals identified as being at risk, therefore, we recommend banks use transaction data to proactively offer support to people at risk of experiencing gambling-related harm.



Recommendations

Five key recommendations for future research

1. Increase our understanding of the effectiveness of tools.

Evidence on the effectiveness of tools is scarce. Future research should focus on understanding how effective tools are at reducing gambling-related harm.

2. Test how to increase uptake of tools (e.g. via placement of the tool).

Awareness and uptake of existing tools are low. Future research should focus on understanding how to increase uptake.

3. Test new and existing features of tools.

Empirical evidence on the effectiveness of new tool features, such as personalised cooling-off period, is minimal. Future research should focus on the impact of tool features.

4. Test proactive communication with people who gamble.

Improving communication is important in increasing awareness of tools and support. Future research should design and test customer communications to reduce or prevent gambling-related harm.

5. Test different designs of the spending limit.

Spending limits are a promising preventive tool. The next step is to test different variations of the spending limit default design interface in the field.

When developing interventions, be specific about effects on different groups.

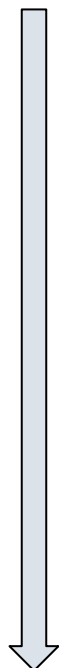
For example, you could consider how to design spending limits for those who are at lower risk, and ensure other tools are available to those at higher risk.





Research activities





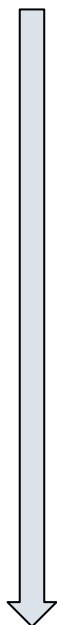
Findings from each research activity helped to inform the design of the next activity, all ultimately building our evidence base for gambling management tools.






Activity	Description	Purpose
 Rapid evidence scan	A review of the availability and effectiveness of gambling management tools via financial services firms.	To identify research gaps and clarify our research questions.
 Expert interviews	Interviews with a range of key stakeholders, including banks, research organisations and academia.	To understand current work being done in the space and feasibility constraints.
 User journey mapping	A review of the gambling management tools available via major retail banks.	To learn more about the customer journey to accessing tools and support.
 Surveys	Survey to understand awareness and appetite of tools, as well as trust in banks offering support.	To learn which tools those who gamble may use and the barriers to accessing support.



Findings from each research activity helped to inform the design of the next activity, all ultimately building our evidence base for gambling management tools.



Research activity	Description	Purpose
 In-depth interviews	Interviews with those who gamble.	To understand personal experience of using gambling management tools and identify behavioural barriers to using tools.
 Co-design workshop	Two separate workshops for each stakeholder group: financial institutions and Lived Experience.	Gather feedback on our prototype designs from experts in the field, and those with lived experience of gambling-related harm, to help inform changes to their design.
 Online trial	An online experiment to test the impact of the spending limit tool on participants' gambling management tool use, as well as their comprehension of, and sentiment towards spending limit tools.	To measure the impact of different designs of spending limits on gambling behaviour.

Rapid evidence scan



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We conducted a rapid evidence scan of existing research on gambling management tools.



Why did we conduct a rapid evidence scan?

To create a shortlist of priority tools to investigate further.



What did we do?

We reviewed existing academic and grey literature on gambling management tools, focused on three research questions:

- **RQ1:** What **tools** are available to prevent gambling-related harm? *We considered both tools offered by operators that could apply to banks, as well as tools offered by banks that could be applied to gambling.*
- **RQ2:** How **aware** are people of the gambling block tool?
- **RQ3:** How **effective** is the gambling block tool?



How did we analyse results?

We prioritised tools to explore further based on: i) whether we thought there was potential for the tool to improve financial outcomes for those who gamble, ii) effectiveness, as determined by available evidence, and iii) feasibility of implementation.



We looked at tools that could be adapted to gambling across operators and banks as well as those already available via banks.

RQ1: What **tools** are available to prevent gambling-related harm? *We considered both tools offered by operators that could apply to banks, as well as tools offered by banks that could be applied to gambling.*

Tools available via banks that could be adapted to gambling:

- Spending pots
- Debt tools
- Round-ups

Gambling tools available via operators that could be adapted to banks:

- Spending insights
- Deposit limits
- Reality checks
- Time outs
- Account closure
- Cooling-off periods

Gambling tools already available via banks:

- Gambling block
- Spending limits

Quality evidence on impact is scarce for most of these tools. However, we think that the gambling block, spending limits, spending insights and reality checks are the most promising tools.



Awareness and uptake of the gambling block is low, particularly for older groups.

RQ2: How aware are people of the gambling block tool?

Current awareness levels

Representative surveys of UK adults indicate that **awareness of the block is low**, ranging from [33%](#) to [40%](#). However, [awareness of the gambling block is higher](#) than other traditional gambling management tools like software blocks or operator self-exclusion.

- *Surveys do not examine potential reasons for low awareness of blocks, or why, despite awareness, there is low uptake of the tool.*
- *The evidence does not indicate whether individuals know how to enable a block – just that they are aware of their existence.*
- *Surveys do not indicate whether there is higher awareness of blocks being offered by certain banks like Monzo or Lloyds compared to others.*

Adults under 34 who gamble are [more likely](#) to have used the gambling block (12%) than older groups (4%).

Current uptake levels

Even where people are aware of the block, there is low uptake. One [representative survey](#) found that 38% were aware of the block but had not used it, compared to 2% that were aware and had used it.

How could awareness and uptake of the block be improved?

- Communication campaigns
- Signposting tools
- Changing the choice architecture of the tools, e.g. introducing them to people upon sign-up



There is some evidence that enabling the block reduces gambling transactions, though findings lack specificity.

RQ3: How effective is the gambling block tool?

A [GambleAware study](#) measured the effectiveness of the gambling block based on two key criteria:

1. Whether customers try to gamble when the block is on
2. Whether they can gamble when the block is on (i.e. the number of gambling transactions blocked per customer per month)

They found evidence that the block was effective:



11 out of 26 block users in the survey **tried to gamble once the block was enabled**, and based on the data shared by **one** bank, an average of 2-3 gambling transactions were blocked per customer per month. Across all its customers with a block, this represented **390,000-585,000 blocked transactions per month**.

The authors note that as these are average figures, they do not know whether blocked transactions are distributed evenly across the bank's customer base or whether it is a subset of block users who attempt gambling transactions.



A **very small fraction of gambling transactions go through** once the block is enabled and this is largely due to gambling operators using the incorrect Merchant Category Codes (MCCs).

No specific data on the number of unblocked gambling transactions are detailed.



There is some evidence that most people who gamble keep the block on and do not use cash as a workaround.

RQ3: How effective is the gambling block tool?

BIT's Monzo study assessed the effectiveness of the block based on i) number of users who enabled the block, ii) whether the block was lifted after enabling, iii) proportion of those who gambled in the week after the block was activated, iv) usage of cash as a workaround.



Only 1% of people who do not gamble had lifted the block at least once, compared to 36% of those who gamble (43% of above-average people who gamble compared to 33% of below-average people who gamble);

- A third of above-average people who gamble lifted the gambling block for longer than 30 days compared to a quarter of below-average people who gamble
- Above-average people who gamble spent an average of 34% of days with the block on



The proportion of people who gamble betting in the week after block activation dropped from 58% to 5%.

The data indicates that **block users are not subverting the block by withdrawing cash** for gambling.



Summary of the rapid evidence scan

Key findings

1. Evidence on effectiveness is scarce. The most promising tools that emerged from the rapid evidence scan were:
 - a) The gambling block
 - b) Spending limits
 - c) Spending insights ¹
 - d) Reality checks
2. Awareness and uptake of the gambling block is low.
3. The gambling block reduces gambling transactions. In one study, this was estimated to be 390,000 - 585,000 blocked transactions per month.
4. Most people who gamble keep the block on once enabled.

¹ Spending insights and reality checks are not currently implemented by banks, but are by operators and could be adapted for the banking context.

Takeaways



More research is needed on the effectiveness of tools.



Increasing awareness and uptake of tools is critical for their effectiveness.

How did our findings inform future phases?

Our rapid evidence scan provided a starting point for our research, giving us a long-list of tools. Existing tools were then researched in user journey mapping, to understand the barriers to their effectiveness. Both new and existing tools were taken forward to survey and user interview questions to understand appetite for them.

Expert interviews



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We spoke to a range of experts about what could be done to improve gambling support via financial service firms.



Why did we consult experts?

We consulted experts to understand what is feasible to implement with banks and to help prioritise the tool we chose to test.



What did we do?

We conducted semi-structured interviews with a range of stakeholders:



Research organisations and support services x3



Academics x2



Banks x5



How did we analyse results?

We drew out key themes from the interviews, grouping findings into either comments on perceptions of tools by those that gamble, or feasibility constraints for banks.



Findings from expert interviews

Key findings

1. Support should be tailored for different groups.
2. Banks should aim to proactively communicate with those who gamble, particularly those at low risk of gambling-related harm.
3. Banks can find it difficult to identify those at-risk.
4. Awareness of available support remains low.
5. Spending insights and reality checks show promise, particularly if targeted at spikes in gambling spend.
6. Banks require significant lead times for implementing new tools.
7. People who gamble are not averse to their bank contacting them to offer support.

Takeaways



Identification, awareness and communication remain critically important for banks.



We should not be limited to pursuing the gambling block and spending limit tools alone. Other tools could be effective.



When developing interventions, we should be specific about effects on different groups.

How did our findings inform future phases?

Expert interviews were critical in understanding the gambling ecosystem within banks. The findings regarding low awareness and uptake fed into our future project plans and encourages us to aim to analyse intervention impact by subgroup.

User journey mapping





We mapped the user journey to understand how people who gamble may access support via their bank.



Why create a user journey?

The goal was to better understand how people who gamble may access gambling support and use gambling management tools. In doing so, our aim was to identify steps that banks can take to improve the experience for people who gamble and best reduce gambling-related harm, which helped to inform our prototyping.



What did we do?

We mapped the customer journey across six major retail banks, including two online-only providers. We created a framework for recording our findings, to ensure we captured the necessary information and transferred this to Google Forms. Both bank apps and websites were explored.



How did we analyse results?

When analysing the data, we looked out for:



Behavioural barriers, which reduce the effectiveness of support offered.



Opportunities for behaviourally-informed interventions, which might improve the effectiveness of support offered.

Based on our observations and behavioural touchpoints, we developed **recommendations**: “high potential ideas” with existing evidence, and “new ideas”.



These are the typical areas a customer will encounter when looking for support with gambling.





Across banks, support pages are not easy to find and have inconsistent language and content.

1. **Some banks do not provide any information for general gambling support outside of the tools they offer**, especially on their apps. For banks that do, this information is largely found using the search function – but with some limitations: e.g. for one bank, searching for ‘gambling’ did not bring up all results containing gambling information.
2. **Gambling support pages are more likely to be present on the website than the app.**
3. **Support offered is not consistent across banks.** Some banks offer detailed information, with references to both in-house gambling support as well as external support, such as signposting GamCare. Others only describe the safer gambling tools offered by the bank.



Friction costs: Gambling support pages are not easy/ are a hassle to find.



Salience: Information is either too detailed or not detailed enough in providing clear next steps for the customer.

Recommendations

High Potential Ideas:



EASY

Make it Easy: Removing frictions is effective. We recommend:

1) Gambling support pages should be placed in an intuitive location, which is consistent across banks;

2) All banks should have **search functions** within their apps and websites to find support with one search.

New Ideas:



Make advice consistent:

Signposting customers to the same external resources, regardless of the bank they use, could increase salience of support options and reduce information overload.

For most banks, gambling tools are located only in the app and largely found using the search function.

1. The **gambling block** (also called 'freeze' or 'restriction') was the **main gambling management tool** offered by almost all banks, with only one bank also offering the additional tool of the spending limit.
2. Gambling tools are **only available on bank apps** – which can be found in a few steps or via the search function. [Research](#) shows that a third of people (35%) in the UK do not use mobile banking to interact with their main provider.
3. For most banks, the tools are available within a 'card management' section of the app. However, the **tools could also be placed in very unintuitive locations** – e.g. one bank placed the block under 'security & privacy'.



Ambiguity: Gambling tools have inconsistent naming conventions, which can be confusing. Unknowns are less likely to be chosen, as people dislike uncertainty.



Friction costs: Gambling management tools are not easy/ are a hassle to find.



Recommendations

High Potential Ideas:



Offer better search functionality: Customers should be able to search for gambling tools to ensure **easy** access.

New Ideas:



Use consistent naming conventions: The same tool having different names across banks can be confusing for customers – banks should adopt a standard naming convention for all their gambling tools.



Gambling tools can only be enabled via the app, but the process is simple with limited friction.

1. The gambling tools can **only be enabled via the app for all banks**. Website information only directs customers to use their app.
2. For most banks, the gambling block appears as a toggle – it is **instantly confirmed when the toggle is switched ‘on’** and there is no need to contact anyone.
3. **Most banks offer further information** about the block, including a description of the cooling-off period.
4. The bank that offers a **spending limit** designed it with a **free text box** for inputting the desired limit value which is then immediately confirmed. This design aligns with our recommendation, based on [our work with deposit limit tools](#).



Friction costs: The gambling block can only be enabled via the app, which increases the obstacles for web-users / non-internet banking users to enable gambling support tools.



Prompts: Enabling tools is a well-timed moment in the customer journey to give users reminders that can help them take further action.



Commitment contracts: When users actively commit to achieve a particular goal, they are more likely to achieve it. This is a timely moment to use such a contract.

Recommendations

High Potential Ideas:



Reduce friction: Allow tools to be enabled via multiple mechanisms including the website, in-branch, or over the telephone.



Reassure customers about credit ratings: This is a timely moment to share information e.g. that this will not affect their credit score.

New Ideas:



Prompt additional support: When a gambling tool is enabled, this is a timely moment to send a pop-up message signposting support.



Use commitments: Banks can ask users to commit to their block (or limit). This has been shown to be effective in other contexts such as encouraging savings.



Once enabled tools do not require any additional management but banks do not communicate any further support or information.

1. The gambling block **did not require any additional management** or effort on part of customers after it was enabled – it remained indefinitely active unless the user intervened to disable it.
2. The management of the **spending limit** offered by one bank has a **workaround**: when the limit value is adjusted (e.g. from £40 to £50) after a certain amount is already spent (e.g. £30), this **spent amount is not counted towards the new limit**. This reduces the effectiveness of the tool.
3. **Banks did not send any communication or offer any further support/information to customers after they enabled the block/limit.**
Banks are, therefore, losing out on a timely moment to reach out to customers who are likely to be receptive towards additional gambling management actions that could reduce current and future harms even further.



Messenger effect: Banks are likely to be viewed as trustworthy and reliable sources of information – thus, communication from them about gambling support is likely to be received positively.



Foot-in-the-door effect: By enabling one gambling management tool, users might be more likely to enable additional tools.

Recommendations

New Ideas:



Increase communication:

Banks should periodically communicate or signpost additional support to customers who have enabled gambling management tools, in line with our recommendations [here](#).



Prompt further action: Banks should encourage users who have already enabled at least one gambling tool to enable others, reduce their gambling spend further, or seek additional support. Evidence [suggests](#) personalised messages can be effective in supporting people who gamble to reduce gambling.



For most banks, the only positive friction in disabling the block is the cooling-off period.

1. The block can be disabled via turning 'off' the toggle. Once this is done, the **cooling-off period** – between 48 to 72 hours – becomes activated.
2. **Most banks utilise this cooling-off period as a friction** in the disabling process. Only one bank required users to contact customer service to turn off the block – [survey evidence](#) indicates that people who gamble support this positive friction.
3. The **spending limit**, offered by one bank, **did not have any cooling-off period**.



Positive Frictions: By increasing the hassles associated with a process, users may be disincentivized to engage in a harmful behaviour.



Prompts: This is a timely moment to remind users of the possible negative effects of their actions. Such prompts can also make use of **messenger** and **framing effects** (e.g. using loss frames in the message).

Recommendations

High Potential Ideas:



Increase positive frictions:

Additional frictions should be introduced in the disabling process for both the block and limit, starting with a cooling-off period for the spending limit. [There is strong evidence](#) behind the importance of positive frictions.

New Ideas:



Signpost support: Banks should communicate the additional support offered when an individual disables the tool – the impact of which can be increased by using framing effects in the message (e.g. [loss frames](#) have been found to be effective in preventing people from stopping their saving actions).



We believe that some recommendations should be adopted by banks immediately, whereas others require further testing.

Recommendations for banks

We believe these should be implemented immediately



Remove frictions for people to access gambling support, making it easy to search for support and allowing tools to be managed on websites as well as apps.



Add positive frictions for disabling tools, such as requiring customers to call customer services.

Recommendations to test further

We believe these need further testing



Develop and test **consistent messaging**.



Test the **optimal cooling-off period** for tools. Banks use varying cooling-off periods (typically between 48-72 hours) but there is no robust evidence on what period is most effective.



Test **proactive communication** with people who gamble, prompting them to use tools and updating them once tools are in place.








Summary of user journey mapping

Key findings

1. Across banks, support pages are not easy to find, both in apps and websites, and are inconsistent in content.
2. For most banks, gambling tools were located only in the app and were largely found using the search function. Most banks only offered the gambling block.
3. Whilst gambling tools can only be enabled via the app, the process is simple with limited friction.
4. Once a tool was enabled, there was no further communication or information from banks.
5. For most banks, the only positive friction in disabling the block is the cooling-off period.

Takeaways

-  Remove frictions for people to access gambling support.
-  Add and test positive frictions for disabling tools.
-  Develop and test consistent messaging.
-  Test the optimal cooling-off period.
-  Test proactive communication with people who gamble.

How did our findings inform future phases?

User journey mapping helped uncover possible behavioural interventions that could be tested to make existing tools more effective and be taken to the co-design workshops.

Gambling management tool survey



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We surveyed 2,201 people who gamble frequently online in the UK to understand their use and appetite for gambling management tools via their bank.



Why did we conduct a survey?

To understand awareness and appetite for tools.



What did we do?

We recruited a sample of 2,201 people who currently gamble in the UK, are representative of the UK gambling population, and surveyed them using our online experiment platform, Predictiv. We had three research questions:



RQ1: How do people who gamble use banks to deposit funds into gambling accounts? *To ensure that bank tools are the correct target and to understand the use of multiple accounts*



RQ2: Are they aware of tools available via banks? *To understand whether awareness is an issue or whether the tools themselves need to change.*



RQ3: How do they feel about banks offering them support? *To ensure there is appetite for intervention from those who gamble.*



How did we analyse results?

Quantitative analysis was used to analyse answers and present results. Segmentation analysis was conducted, primarily to identify variations in answers based on the level of problem gambling severity.



We recruited a sample of 2,201 people who gamble frequently online in the UK, representative of the UK gambling population.

The Behavioural Insight Team's Gambling Policy & Research Unit (GPRU) worked with Predictiv, our policy-testing lab, to survey 2,201 people who gamble frequently online in the UK¹. The survey was open between the 19th to 29th of January, 2023. The median time spent completing the survey was 11 minutes 52 seconds.

The aim of the survey was to further understand people's awareness, use and attitude towards safer gambling tools.

	Gambling risk ²	
Level of risk experienced, per Problem Gambling Severity Index (PGSI) score	No risk	39%
	Low risk	12%
	Moderate risk	21%
	High risk	28%

Region	
South & East	34%
North	24%
Midlands	17%
Scot/NI/Wales	13%
London	13%

Gender	
Women	47%

Ethnicity	
White	78%
Asian	9%
Black	6%
Mixed / other	8%

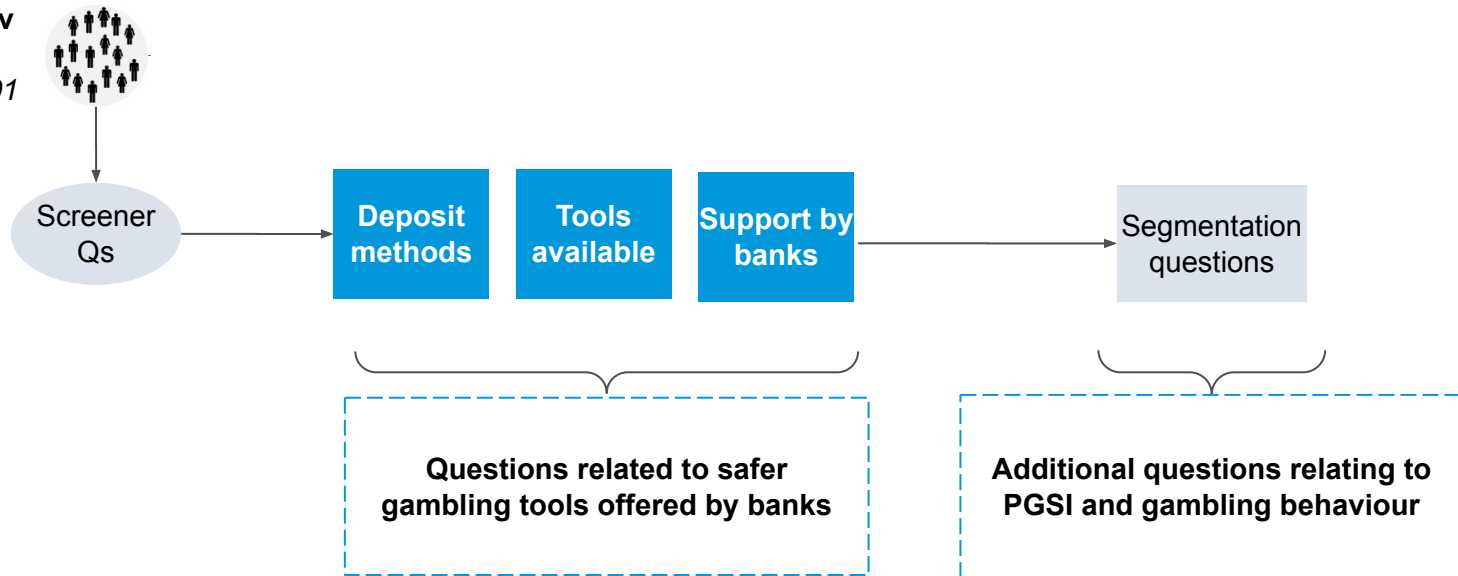
Age	
18-24	14%
25-54	68%
55+	18%

¹ Adults gambling on any type of gambling activity, excluding the National Lottery, at least once per month; ² Based on short-form PGSI.



Participants answered questions on how they deposit funds to gambling accounts, whether they would use tools and what level of support they wanted from their bank.

Predictiv
sample
 $N = 2,201$

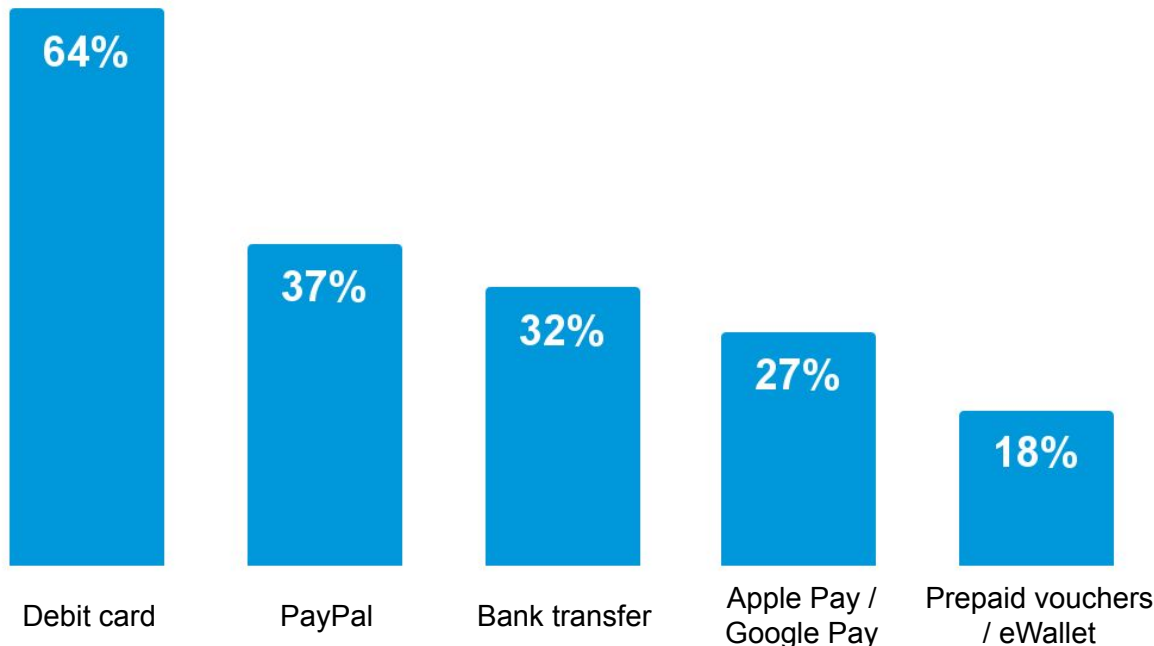




Debit cards are used most often when depositing gambling funds. A significant minority use PayPal.

“How regularly do you use these payment methods to deposit funds when gambling online?”

(% who say they often or always use this payment method, n = 2,201)





6 in 10 deposit funds from a single account. Use of multiple banks increases with risk of experiencing gambling-related harm.

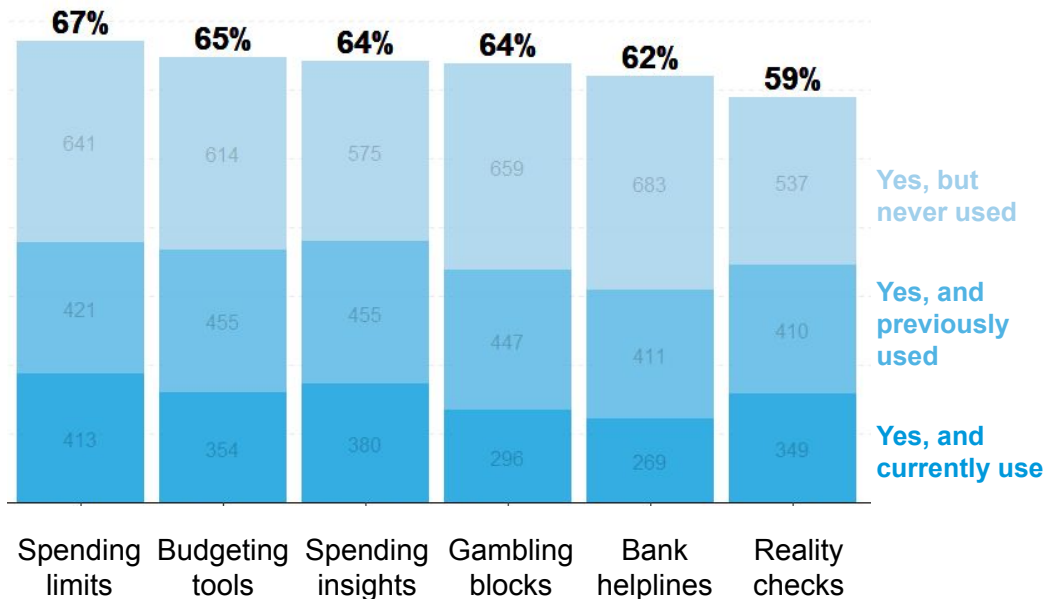
	Overall (n=2,185*)	Level of risk experienced, per PGSI score			
		No risk (n = 261)	Low risk (n = 461)	Moderate risk (n = 456)	High risk (n = 611)
Average number	1.4	0.9	1.0	1.4	2.1
None (cash or e-wallets only)	11%	18%	15%	8%	2%
1 account	64%	73%	74%	61%	47%
2 accounts	14%	7%	10%	18%	22%
3 accounts	6%	1%	2%	7%	14%
4 accounts	2%	<1%	0%	2%	6%
5 or more accounts	2%	<1%	0%	4%	9%

*N=2,185 from those who use who use a debit card, Apple Pay / Google Pay, PayPal or a Bank transfer at least sometimes to deposit funds.
 Descriptives only, not tested for significant differences.
 Data collected by BIT on 19 - 29 January 2022.



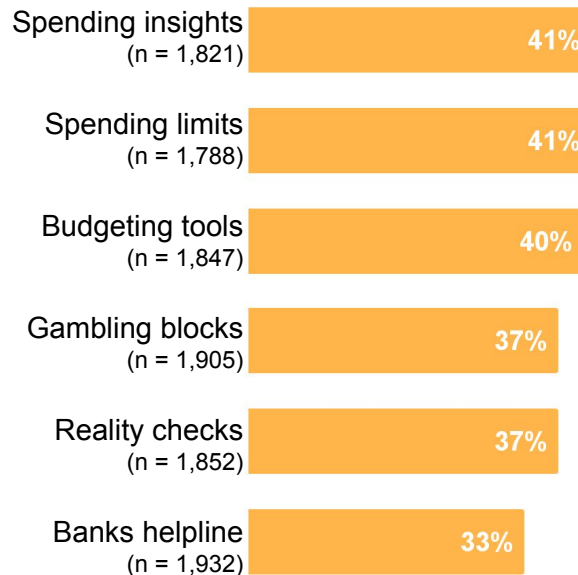
Most people are aware of bank support, with little variance between tools. Of those who do not use them, 4 in 10 say they are likely to use them in the future.

“Are you aware of any of the following support services bank(s) can offer?”



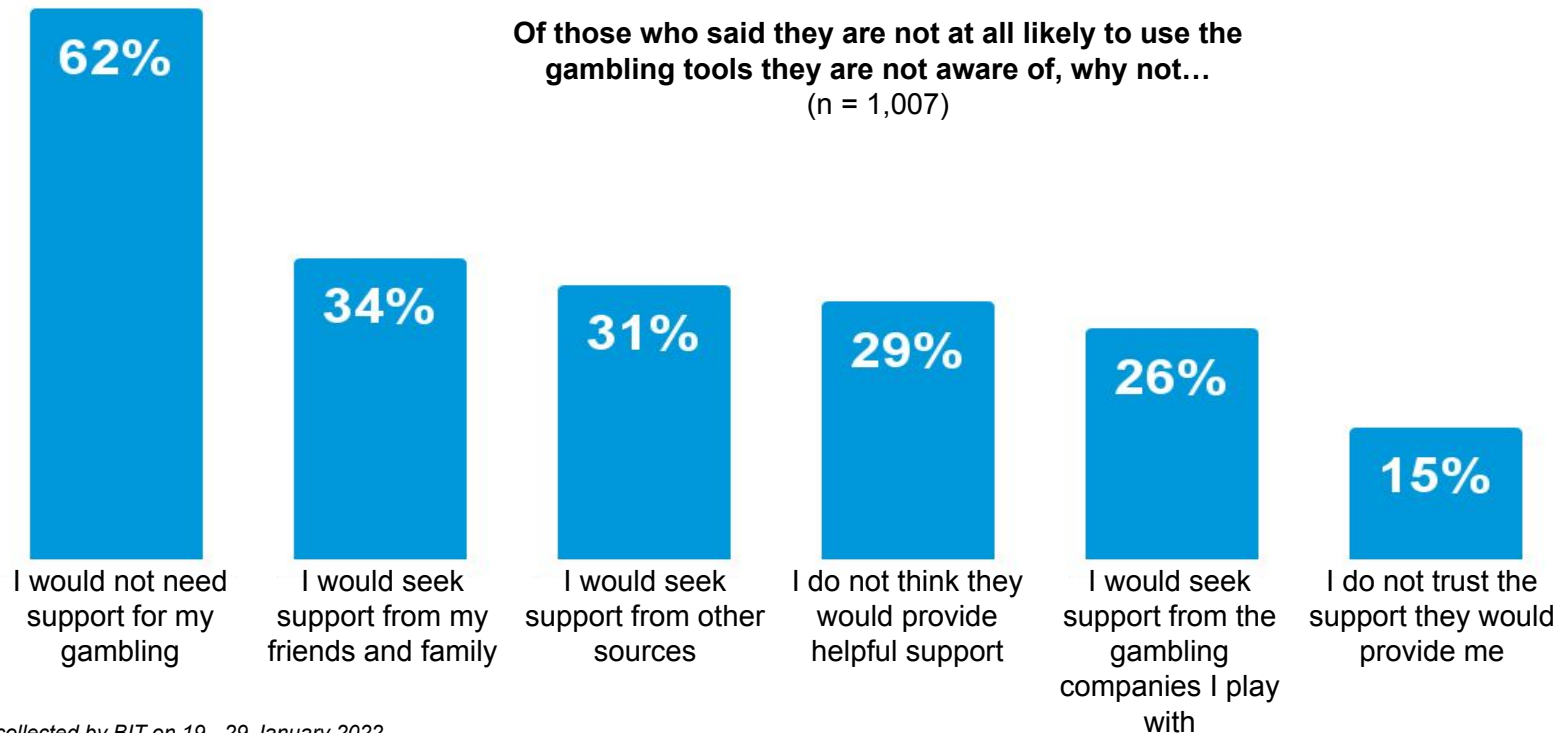
Data collected by BIT on 19 - 29 January 2022.

Of those who do not currently use the following support services banks can offer, % who are moderately or very likely to use...





The main reason for not using the tools offered by banks was not needing them. Only 1 in 10 do not trust the support but 3 in 10 do not think it would be helpful.



Data collected by BIT on 19 - 29 January 2022.



Four of the top five two-tool combinations included a spending limit.

Which of the tools offered by banks would you use at the same time as each other? (Participants could select a minimum of two tools)

92% selected two tools
6% selected three tools
2% selected four or more tools

Most popular two-tool combinations (n = 2,021)	
Spending limit + Budgeting tools	13%
Spending limit + spending insights	12%
Spending limit + gambling block	11%
Spending limit + reality check	11%
Spending insights + budgeting tools	10%
Spending insights + reality checks	10%



8 in 10 think that banks should offer tools to those they identify as at-risk, and 6 in 10 think that banks should automatically sign up individuals for tools.

To what extent does your bank contacting you seem...

Overall positive sentiment score (average percentage of people who think it's useful, supportive and encouraging)	54%
Overall negative sentiment score (average percentage of people who think it's patronising, irritating and stressful)	29%

		Level of risk experienced, per PGSI score			
% who agree that...	Overall	No risk (n = 868)	Low risk (n = 261)	Moderate risk (n = 461)	High risk (n = 611)
banks should offer gambling support if they identify that you are at risk of gambling harm based on your transaction data	78%	78%	80%	73%	79%
banks should automatically sign you up for gambling management tools if they identify that you may be at risk of gambling harm using transaction data	62%	54%	57%	64%	73%

Descriptives only, not tested for significant differences. Data collected by BIT on 19 - 29 January 2022.

Summary of gambling management tools survey

Key findings

1. 6 in 10 (64%) use a debit card to deposit gambling funds. A significant minority (37%) use PayPal.
2. 6 in 10 (64%) use a single bank account to deposit funds. People who gamble more intensely use more accounts.
3. 4 in 10 people who do not currently use a gambling management tool via their bank say that they would use one in the future. There was little variation in appetite for different tools.
4. "I would not need support for my gambling" was the main reason given (62%) for not wanting to use a tool.
5. The vast majority (92%) would use more than one tool at a time. Combining the spending limit tool with another tool was most popular.
6. Almost 8 in 10 people (78%) agree that banks should offer gambling support if they identify you are at risk, with little variance between those who gamble.



Takeaways



Banks should use transaction data to proactively offer support to people at risk of experiencing gambling-related harm.



Banks should implement multiple tools to allow people to combine tools.



PayPal remains a concerning workaround.

How did our findings inform future phases?

The survey did not provide a conclusive recommendation on which tool to focus on. It therefore helped inform the focus of user interviews, which we used to try to uncover relative preferences.

User interviews



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We conducted 8 in-depth interviews with people in the UK who gamble to provide depth to our survey findings.



Why did we conduct interviews?

To understand personal experience of using gambling management tools, identify barriers to using tools and develop solutions.



Who did we interview?

We interviewed 8 people in the UK who currently gamble, 3 women and 5 men. All interviewees engaged in similar levels of gambling/ betting (typically a few times a week). All interviewees were recruited via an external research agency in line with set criteria.



What did we ask?

- We asked participants about their experiences of using existing gambling management tools (**gambling block, spending limit**), including perceived barriers and suggestions for improvement.
- We also introduced new tool ideas (**spending insights, reality checks and budgeting tools**) and asked participants for their reflections on potential use and barriers, as well as any suggestions.



We conducted interview analysis using the framework approach, which made it easier to recognise trends and patterns in the data.

The [framework approach](#) is a method for structuring and analysing qualitative data in a systematic and transparent way.

- First, specific themes are determined based on research questions and objectives.
- Then, a matrix is created to organise all collected data according to these themes. This allows for accurate coding of data and makes it easier to identify patterns and themes.

Overall, the framework approach provides structured and rigorous qualitative data analysis that can yield meaningful insights.

The key themes explored in this research included:



***Experiences of/
reflections on a
tool***



***Barriers to using
a tool***



***Suggestions to
improve a tool***

Interview findings



User interviews- Gambling block findings

Interviewees felt that the **gambling block** would be a useful tool for people who are unable to control their gambling, but did not believe it was relevant for themselves.

Overall reflections on the tool

- Only one interviewee had used the block after locating it by chance. This interviewee felt it would stop them from spending on bank accounts they did not want to use for gambling.
- Participants expressed that they liked the design of the gambling block, specifically the on/off toggle functionality.

Barriers associated with the tool

Framing of the tool: Most felt like it was designed for people experiencing issues with gambling, rather than a 'typical gambler'.

Stigma: Interviewees felt that people who need it the most will not sign up for it because of the associated stigma with admitting they may have a problem.

Finding workarounds: The cooling-off period felt restrictive to interviewees and could result in the following workarounds:

- People who want to bypass the block could ask friends to borrow their account or cards to continue to gamble.
- Individuals could still withdraw money to use in person.

Interviewee suggestions to increase uptake

1. Incorporate supportive information alongside the block.
2. Rename the block to a break to help reduce stigma associated with it.
3. Increase flexibility by including a temporary block option for certain days/ time of day, for someone who considers themselves a 'typical gambler'.
4. Encourage banks to do more with the data they have access to.

"If no one knows that you're putting a gambling block on, I could just easily go to my girlfriend and say "can you just take your card on here for a second? Or can you use a different bank account? There's no real accountability around it"



User interviews- Spending limit

Although the **spending limit** was only known to a few interviewees, almost all were enthusiastic after hearing about it, stating they would use it if offered by their bank.

Overall reflections on the tool

- One interviewee had come across the spending limit, but had not used it, implying they unaware what its functionality was.
- There was lots of enthusiasm for the tool across interviewees after it had been explained to them, with several saying they would use it.

Barriers associated with the tool

Relevance: Interviewees felt tools were designed for individuals experiencing gambling-related harm and therefore less relevant to themselves.

Setting effective limits: Interviewees felt it could be difficult for people to choose the most appropriate limit and to stick to it.

Cooling-off periods: Long cooling-off periods were off-putting to some interviewees in case they wanted to change their limit later.

Lack of communication between banks: As banks are not linked up, people can work around the spending limit by using multiple bank accounts.

Interviewee suggestions to increase uptake

1. Allow users to set limits and choose time periods.
2. Increase awareness of the tool, e.g. they could share it alongside a summary of losses.
3. Incorporate notifications into the tool to keep users aware of their spending relative to their limits (*this may need testing to ensure no backfire effects*).

"I think it's brilliant, because when someone's not in the red mist stage where they would spend anything to get that win, when you're not in that mode and you've got your sensible head on, you can think, right, I'm only going to spend X number of pounds, and that's very good"



User interviews- Spending insights

The main perceived benefit of bank-sent **spending insights** was that it would increase awareness of how much individuals had spent on gambling.

Overall reflections on the tool

- Interviewees referenced traditional bank statements they receive, noting how useful they find the interactive and visual summaries banks, such as Monzo, provide.
- A number of metrics to include were suggested, such as trends over time, use of visuals and personalised feedback.

Barriers associated with the tool

Concerns over privacy: Interviewees felt careful consideration was needed to ensure insights were kept private e.g. letters may not be private as they could be read by family members.

Lack of engagement: Interviewees noted that it would be easy for an individual to ignore emails or letters from banks.

Other forms of spending: Insight statements would not be able to capture all forms of spend on gambling.

Backfires: Some interviewees were concerned with the impact a bad month could have on an individual, such as encouraging loss chasing.

Interviewee suggestions to increase uptake

1. Incorporate more information about support options within the statement to ensure users are fully informed of support available.
2. Offer personalisation in terms of delivery method (in app notifications, letters, email).

“Having something there that... gives people a bit of an overview if they're interested in what they have spent”



Interviewees liked the idea of receiving notifications regarding their gambling spending in the form of **reality checks**, however there was concern regarding privacy.

Overall reflections on the tool

- Interviewees felt reality checks could be used as a way to highlight when they may be spending too much money gambling.
- Reality checks could also act as a prompt for individuals to reflect on their behaviour and to change it going forward e.g. applying or adjusting limits.

Barriers associated with the tool

Privacy: Some interviewees felt negatively about having more notifications set up, especially if they appeared in such a way that were visible to others.

Interviewee suggestions to increase uptake

1. Consider the best way to communicate reality checks. There was variation in how people wanted to receive the reality check. Interviewees like the idea of receiving it as a notification or text message, due to it being more discreet.
2. Integrate with spending limits. This could include a summary of gambling behaviour and a prompt to set up a notification reminder.

"If somebody could have popped up and said, you've just credited £50, are you sure you want another? I would've probably stopped in my tracks. I can see how it can run away. If you didn't have little pop-ups... I was quite shocked at how much I'd put in."



A budgeting tool was the most familiar tool to interviewees, with several individuals noting that some banks already offer a version which could be adapted for gambling.

Overall reflections on the tool

- Interviewees noted that they already made use of some budgeting tools available within banking apps and found them very useful in relation to visualising their available spend (budgeting pots).
- Some interviewees already used spreadsheets to track their gambling (including deposits, wins and losses), but preferred the idea of having it accessible in one place.
- Interviewees had very few barriers in relation to this tool idea, highlighting its popularity as an idea.

Barriers associated with the tool

Adherence to limits: Interviewees who already used budgeting pots for other spending noted that it can be challenging at times to stick to set limits.

Interviewee suggestions to increase uptake

1. Introduce a delay or cooling-off period if individuals reach their budgeting limits.
2. Have separate pots for different types of gambling.
3. Provide guidance on what budget to set or the amount to put in their pots.
4. Automate budgeting pots each month rather than users adding money.

"For me, personally, if it was on there, then yes, I think the whole categorising your spend, doing that on your statement would be a really good tool. As I say, I do it on my spreadsheet, but if TSB did it, I wouldn't need to do my spreadsheet."



The interviewees shared their thoughts regarding the approach banks should take in terms of **responsibility for people who gamble** and **their communication**.

Multiple tools

- General consensus was that spending insights would work well alongside either the budgeting tools or spending limit tool.
- Auto-enrollment of tools was also seen as a positive action for banks to take, however it was acknowledged that this could be dependent on the individual.

"I would love it. I wouldn't mind because that would actually save my money, would save my life maybe, but some people might not like it because they will say this, 'Where's the freedom? I'm free to make my own choices'."

Trust in banks

- All interviewees felt they trusted their bank more than gambling operators to support them, however there was a sense that operators could still do more.
- Several interviewees referenced the idea of a single customer view for banks.

"I don't think [operator] is going to throw that much out about gambling awareness because it's a betting company. They want you to bet... They want you to spend the money. Maybe a bank they're more likely to help you because that's your bank, and they don't want to see you in financial hardship."

Communication approach

- Most individuals felt they did not need any support from their bank but would appreciate them reaching out if their behaviour changed.
- An unexpected call from the bank could cause an individual distress.
- Interviewees had varied preferences regarding communication, showing the importance of personalisation.

"If it was becoming a problem, I'd be really relieved and thankful and think, maybe this is all getting out of hand. I wouldn't take offence of it, because I'd be thinking, they're trying to help me, they don't want me to lose all my money."



Summary of user interviews

Key findings

1. Interviewees felt that the **gambling block** would be a useful tool for people who are unable to control their gambling, but did not believe it was relevant for themselves.
2. Although the **spending limit** was only known to a few interviewees, almost all were enthusiastic after hearing about it, stating they would use it if offered by their bank.
3. **Spending insights** were seen as a useful tools, whereby the main benefit was increasing people's awareness of what they spend on gambling.
4. Interviewees liked the idea of receiving notifications regarding their gambling spending in the form of **reality checks**, however, there was concern regarding privacy.
5. A **budgeting tool** was the most familiar tool to interviewees. Several individuals noted features some banks already offer which could be adapted for gambling.

Takeaways



Banks should look at ways to improve awareness of tools available and how they are shared with customers.



There is no one size fits all in terms of tool preference therefore, it is important to ensure personalisation of support for customers.



Banks should implement multiple tools to allow people who gamble to combine tools.

How did our findings inform future phases?

Although the interviews did not identify a leading tool banks should focus on, they gave us more insight about the general barriers to tool uptake. We focussed on addressing in our workshops with banks.

Co-design workshops



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We held co-design workshops with financial services providers and individuals with lived experience of gambling-related harm, to get feedback on our prototypes.



Why did we conduct co-design workshops?

To gather feedback on our prototype designs from experts in the field and those with lived experience of gambling-related harm, to help inform changes to their design, collate data on which designs are the most popular to take forward to trial and understand more about the feasibility of implementing the prototypes within banking environments.



What did we do?

We held two separate workshops for each stakeholder group. The workshops included i) an introduction to the spending limit tool, ii) an introduction to the prototypes and an exercise asking for reflections and suggestions, iii) a final exercise focused either on feasibility (financial services group) or an exercise to generate new ideas to prototype (lived experience group).



How did we analyse results?

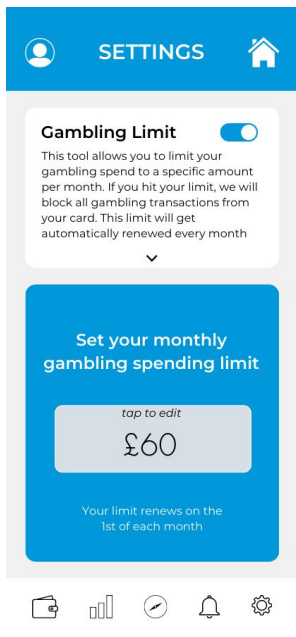
We consolidated all the data from workbooks into a comprehensive summary and categorised the feedback for each prototype into specific themes. To determine the popularity, we reviewed the outputs of the voting exercise to prioritise prototypes for future testing.



We showed participants three new spending limit tool prototypes. Workshop activities focused on feedback on design elements and the feasibility to implement.

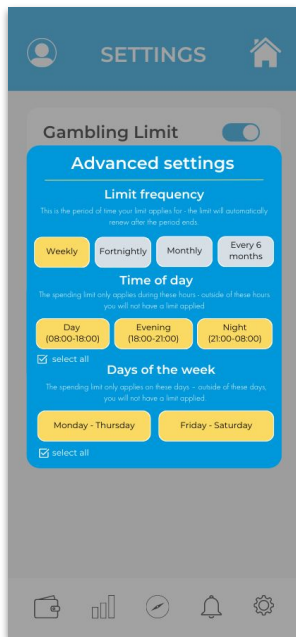
Original

Replica of current spending limit available in industry



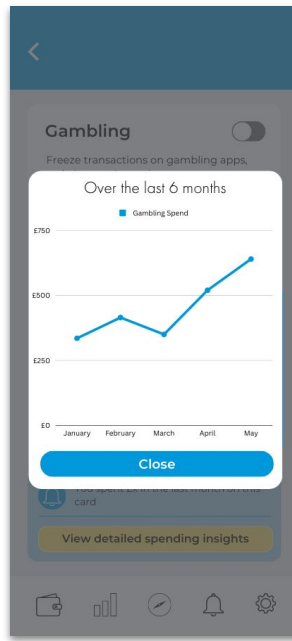
Personalised

Includes additional ability to customise the limit



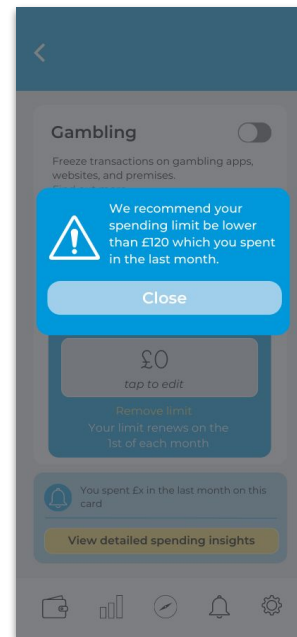
Spending insights

Contains additional insights on gambling activity over time



Targeted communication

Contains additional personalised spending alerts



Key findings



Workshop attendees were broadly positive about the spending limit prototypes, however, they felt that the tool was geared more towards low-risk gamblers.

Broader reflections across all three prototypes included:



Attendees questioned whether the limit would be set at an account or card level.



Attendees suggested ensuring that links and guidance for further support are included in all prototypes.



There was some confusion over whether it would be possible for someone to use both the blocking tool and the spending limit tool simultaneously.



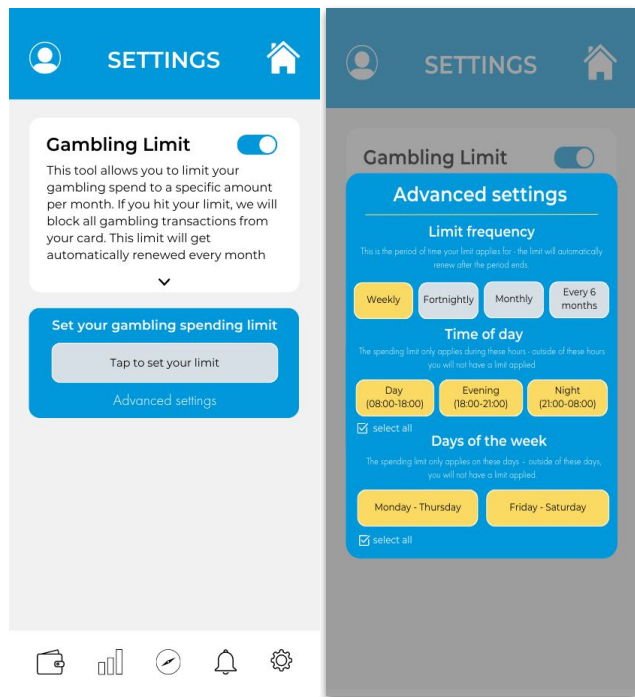
Attendees also discussed implementation, specifically thinking about how best to improve engagement. One suggestion included incorporating the tool into an email.



Attendees suggested adding frictions to make it more difficult to remove a limit once set e.g. embed the edit options within an advanced setting page rather than placing it on the main page.



Personalised prototype: Attendees liked the customisable aspect of the tool, but felt it could be overwhelming for some, creating added friction to setting up.



Reflections:

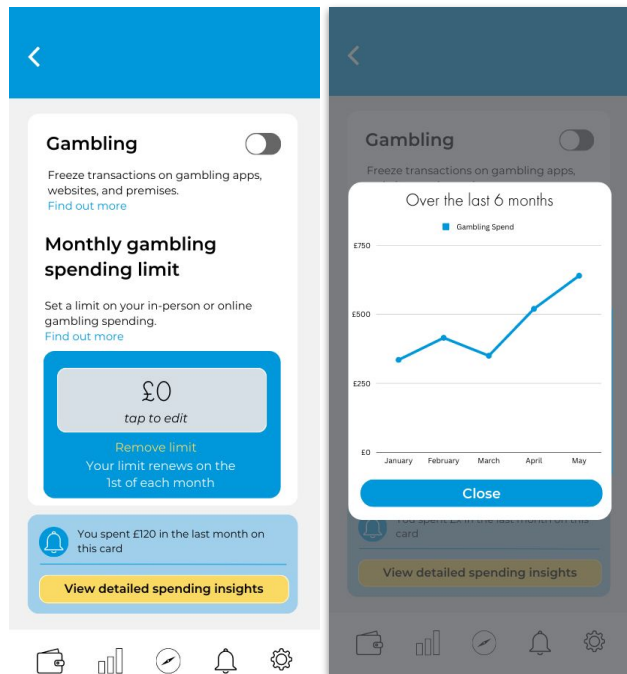
- Attendees liked the agency given to customers to make decisions and customise their options, however, felt that the advanced setting page was very detailed and could be overwhelming or off-putting to some.
- Some felt that the option to personalise day and time would be more appropriate to the gambling block tool.
- It was unclear how a combination limits would work in this scenario e.g. if you wanted to block during the evening on some days and during the day on others.

Suggestions:

- Attendees suggested that the advanced settings should be made mandatory.
- Attendees were also uncertain how the cooling-off period would work if someone wanted to change their limit, suggesting that information needs to be added regarding what happens if changes are made.



Spending Insights prototype: Attendees liked the inclusion of spending insights within the tool, but felt more could be done to ensure they were easy to understand.



Reflections:

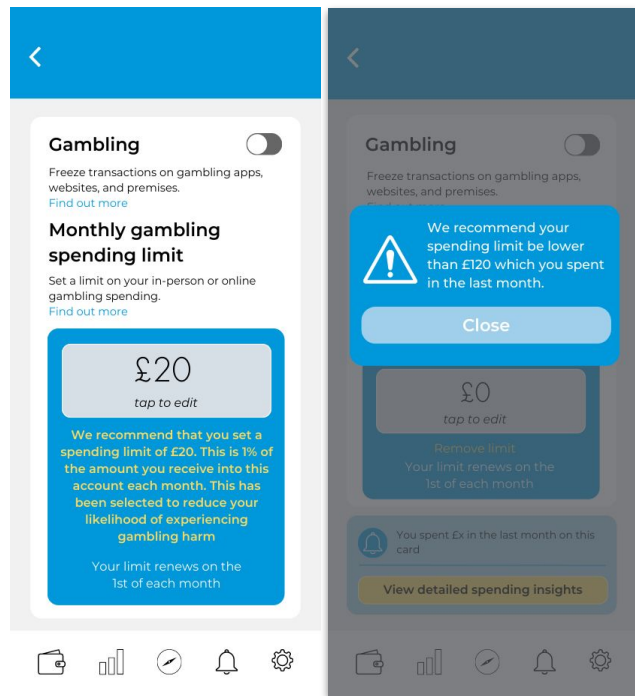
- Attendees praised the spending insights design for its comprehensive information and its ability to prompt customer reflection.
- There was a mixed response to the graph with some preferring the simplicity of the summary message in the box on the landing page.
- Some attendees raised concerns that the graph could encourage loss chasing or stress to customers but appreciated that the graph was a powerful way to display spend over time.

Suggestions:

- Include prompts to encourage reflections on the amount of time spent gambling as well as customers' monetary spend.
- Ensure the graph is easy to understand by adding interpretation guidance
- Include more granular details (day of spend, time of day, number of transactions).
- Incorporate % of income into the graph and use colour on the spend line to indicate harmful spending.
- Compare with spending across other categories to give more context.



Targeted Communication prototype: Attendees liked the idea of personalised messaging, but had questions regarding how limit guidance would be calculated.



Reflections:

- Attendees liked the messaging, feeling it could help prompt people to start thinking about their gambling spend.
- Some attendees felt this tool could be categorised as financial advice, which requires additional regulations.
- Some attendees suggested there was too much text within the page
- There was some concern that it may appear judgemental to customers, others disliked the use of the term 'gambling harm'.
- Attendees reflected on how accurate the suggested limit would be depending on the account's age, account type and users having multiple accounts.

Suggestions:

- Use a three month time period rather than one month to create the spending limit suggestion. This could help smooth out account income variations.
- Increase frictions to change the suggested limit e.g. users need to click an addition button to increase their limit rather than simply typing a new limit.
- Frame the suggested limit differently e.g. include a 'help me set a limit' button with guidance.
- Use an opt-out default limit based on a set calculation e.g. % of income.



Workshop attendees came up with several new ideas to include within the spending limit tool, some of which could be feasible to incorporate into further trialling.

Idea Description		Feasibility for trial
1	Combine elements of all three tools	High feasibility
2	Apply automatic spending limits, which send alerts if you spend over X% of income. Can only be changed by a conversation with bank staff or further proof of income	Medium feasibility
3	Track the frequency of changes to any spend limits as a marker of harm and offer extra support to these customers (signpost to support services)	Low feasibility
4	Include a 'book a call with a bank advisor' button within the tool setup options	High feasibility
5	Incorporate semi-regular PGSI screening questions into the tool to monitor harm levels e.g. when the tool is first set up and then periodically afterwards	Low feasibility
6	The difference between the limit and what is spent automatically transfers to a savings pot	Medium feasibility
7	More proactive communication from banks e.g. send out comms before payday, incorporate PGSI questions into comms "Are you missing time with your family?"	High feasibility

■ High feasibility
 ■ Medium feasibility
 ■ Low feasibility
 (Feasibility was assessed internally after both workshops and is based on the appropriateness of an idea for trialling within our in-house online testing platform [Predictiv](#))



Attendees were asked to vote on their preferred prototype. Overall, the most popular option was the **Spending Insights** prototype.

Intervention	Description	Financial Services	Lived Experience	Total
Spending Insights	Tool includes a clickable pop up that shows a graph with gambling spend over the previous 6 months	7	4	11
Targeted communications	Tool contains a message with a recommended amount to set limit at: <i>"We recommend that you set a spending limit of £20. This is 1% of the amount you receive into this account each month. This has been selected to reduce your likelihood of experiencing gambling-related harm"</i>	3	5	8
Combination	Tool would be a combination of all three tools		8	8
Personalised	Tool includes advanced settings that allow user to personalise i) the limit frequency, ii) Time of day, iii) Days of the week	3	3	6
Savings pot	The difference between the limit and what is spent automatically transfers to a savings pot		4	4



Financial services attendees felt that the prototypes would be feasible to implement but emphasised the importance of evidence to secure buy-in from senior staff.

General considerations for feasibility:

- Needs to align with customer appetite and requirements, with a focus on usability and accessibility for vulnerable groups.
- Broader question around business logistics e.g. resources available and overall responsibility.
- Need to conduct further testing around language and framing of the tool.

Prototype	Feasibility comments
<i>Personalised</i>	<ul style="list-style-type: none">• Feasible to implement as it can be done internally with less reliance on external support.
<i>Spending insights</i>	<ul style="list-style-type: none">• Option to extend this tool to cover other spending (alcohol, food, tobacco), which could help broaden its use case, increasing buy-in.• This tool would be reliant on external organisations, such as VISA. Such projects can become tricky to manage as complexity increases.
<i>Targeted communications</i>	<ul style="list-style-type: none">• Outstanding questions regarding how best to decide the appropriate % of spend for an individual.• Further discussions required around the legal stance regarding 'recommended spend' to ensure this is not perceived as banking advice.



Summary of co-design workshops

Key findings

1. **Personalised prototype:** Attendees like the customisable aspect of this tool, but felt it could be overwhelming for some, creating added frictions to setting up.
2. **Spending insights prototype:** Attendees liked the inclusion of spending insights within the tool, but felt more could be done to ensure they were easy to understand.
3. **Targeted communication prototype:** Attendees liked the idea of personalised messaging, but had questions regarding how limit guidance would be calculated.
4. The spending insights prototype was the most popular prototype, followed by targeted communication and a suggestion to combine elements from all three.
5. Bank representatives were positive about the feasibility of implementing prototypes, but stressed the importance of high quality evidence.

Takeaways



Ensure to incorporate easily accessible links and signposts to further gambling support within the tool.



Attendees liked the extra information alongside the tool, such as the spending insights.



Usability and accessibility is key for ensuring customers engage with the tool.

How did our findings inform future phases?

We used the findings from the co-design workshop to help decide which versions of the spending limit to test in [our spending limit trial](#) and inform their design.

What did we do next?



We tested five versions of gambling management tools: the gambling block as the control and four treatment arms with an additional spending limit tool.



Why did we run an online trial?

We ran an online randomised control trial to measure the impact of different designs of spending limits on gambling behaviour.



What did we do?

We tested five versions of gambling management tools to answer the following research questions:

- **RQ1:** Do spending limit tools, when layered on top of gambling blocks, have the potential to decrease gambling-related harm?
- **RQ2:** Which variation of the gambling spending limit tool is most effective at encouraging people to (a) set a limit and (b) set an appropriate limit?

N.B. For other exploratory research questions please see our [full report](#).



How did we analyse results?

Quantitative analysis was used to analyse answers and present results. For RQ1 and RQ2 we compared findings across treatment arms and the control to identify any statistically significant results.



Executive summary from our [spending limits online experiment](#)

Experimental design

Spending limits are monetary limits on how much you can spend on gambling through your bank account or card. BIT ran an online lab experiment with 6,049 UK adults who gamble, **testing how four different versions of spending limit tools impact gambling management tool use behaviour.**

Participants were randomised into seeing **five versions of a gambling management tool page in a banking app.** All five versions included a gambling block, and four additionally had different designs of the spending limit:

Control: Gambling block only.

Arm 1: Simple spending limit tool.

Arm 2: Spending limit with a pre-selected £30/month default limit (1% of median UK household income).

Arm 3: Spending limit with £30 default and a message showing what individuals could save based on limit set.

Arm 4: Spending limit with £30 default, and a graph showing previous gambling spend information.

Findings

Offering a spending limit in addition to a block **increased gambling management tool use amongst those who experience no to a low risk of gambling-related harm.**

3 in 4 participants would like to see their banks introduce such tools.

The most common reason for using the spending limit tool was to **set a budget.**

There may be a risk of spending limits backfiring for at-risk groups – introducing the tool could lead to those **experiencing moderate or higher levels of gambling-related harm setting a limit rather than a block.**

Spending limits with a **default limit amount led to individuals setting lower limits on average.**

Comprehension and usability of the spending limit tool was **lower than the gambling block.**

Recommendations

1. Spending limits are a promising preventative tool which could help customers manage their gambling spend.

2. We need to consider how to offer spending limits for those who are lower risk and ensure that other tools are available to those at higher risk. Testing different placement of the tool (e.g. the budget section) could help to figure this out.

3. Improve and test different designs of the default spending limit interface.

You can find the full results from our spending limit experiment [here](#).

We are looking to work with financial institutions to test these ideas in the field. If you would like to explore working together to reduce gambling-related harm, please do get in touch at gambling@bi.team.



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