



making  
responsibility  
real

# Managing a Research Collaborative: Challenges and Outcomes

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Responsible Gaming Manager

# bwin.party

- **Largest** publicly listed **online gambling operator**
- Listed among the **FTSE 250** of London Stock Exchange
- **3,000 employees** on **3 continents**
- Major player in all **regulated European online gambling markets**
- More than **3 million unique active players per year**
- Online gaming **licenses in 8 jurisdictions**
- **Compliant** with **public player protection standards**  
(CWA 16259, eCOGRA, eGAP)
- **E-money license** and **IT process safety** comparable to a bank institute  
(ISO27001, PCI DSS)
- **Network of cooperation** with **research institutes** and **counseling providers** in all European core markets

# What do we actually know?



What do we actually know about the slot machine? What do we actually know about the slot machine? What do we actually know about the slot machine? What do we actually know about the slot machine?

# Account-based gambling

The technology of the Internet enables us to **monitor and save all gambling transactions** in real time and link them with a player account, which again is linked to an ID verified person.

- Gambling **frequency** and **volume, gradient** and **patterns**  
(based on 10,000 financial transactions per second)
- Customer **correspondence** in written form  
(based on 250,000 customer contacts per month)
- Navigation on our **websites**
- Usage of **responsible gaming tools**
- Usage of **payment methods**, patterns in **deposit and withdrawal behavior**

And we wanted to know, how we could use this plethora of data to **guide our consumer protection**.

# Collaborative with the Division on Addiction

The collaborative **set off in 2005** and since then produced **18 peer reviewed publications**, leading to a **paradigm shift in online gambling research** and which allowed us to establish an **evidence-based consumer protection concept**.

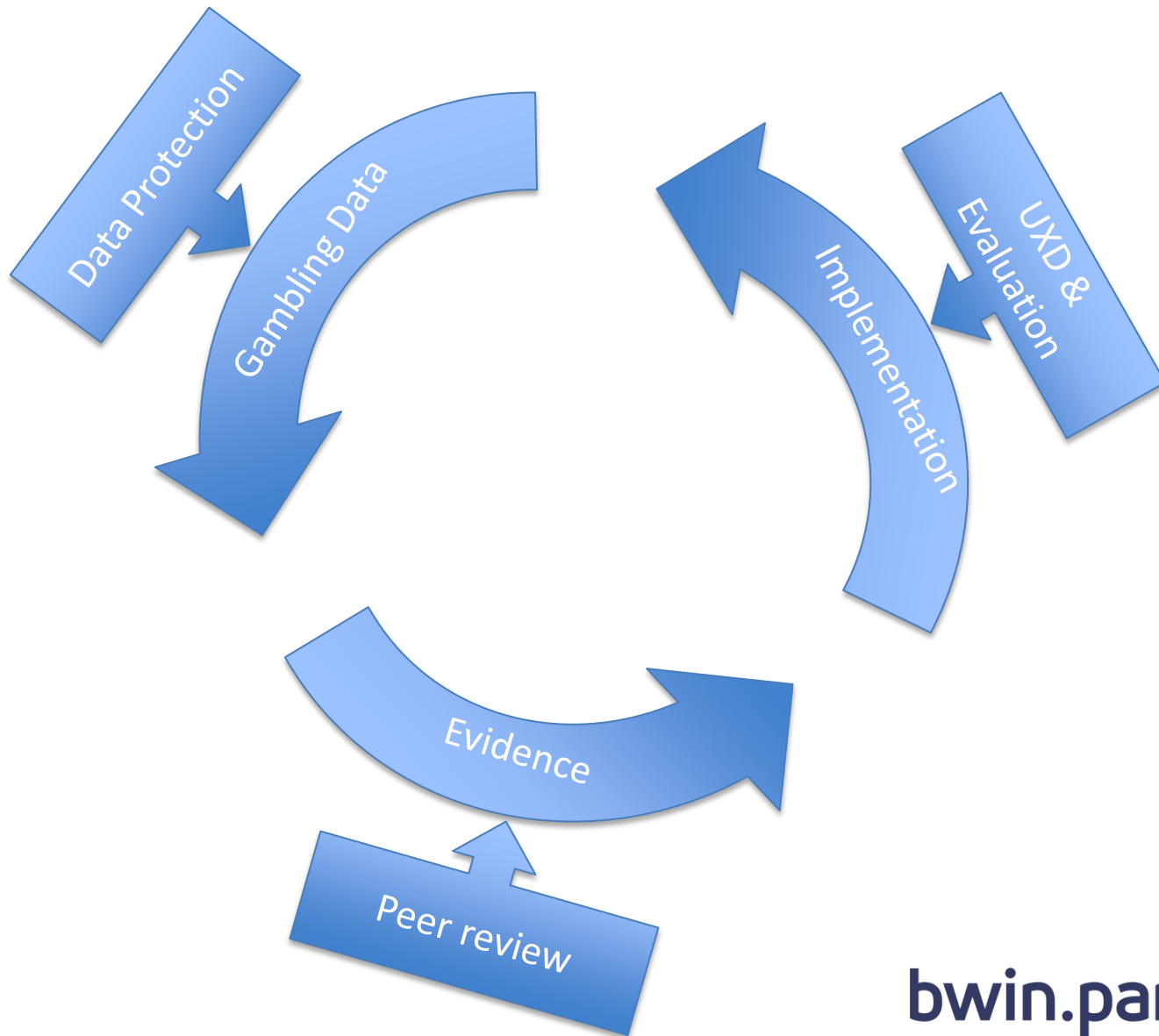
## Goals:

- Creating a **scientific evidence base** about actual online gambling behavior, relying on behavioral data
- **Continuously evaluating** games and player protection measures and designing a **consumer protection** concept based on this **evidence**
- Creating an early-detection model for the **identification of customers at-risk of developing problems**

## Transparency:

- **Full access** to de-identified **gambling transaction data** of large samples (up to 100,000 customers), monitored over several years
- **Datasets** are **made available to the global research community** by means of the [Transparency Project](#).

# Collaborative with the Division on Addiction



# Approaches to consumer protection

	Self-responsibility model	Imposed protection model
Relies on ...	informed choice	imposed protection
Example ... (Player limits)	Players must be informed and pre-committment tools must be offered.	Uniform safe gambling limits are imposed on all players.
Shortcomings ...	Players, who are unable to take protective measures themselves, are unprotected.	The majority of players is overprotected.

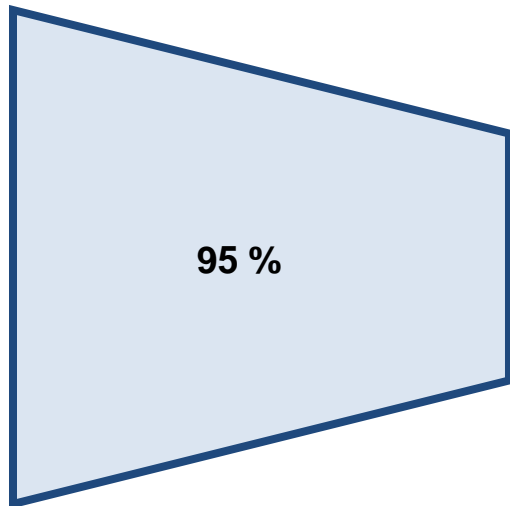


Necessity for individualized player protection



# Individualized consumer protection based on a Public Health model

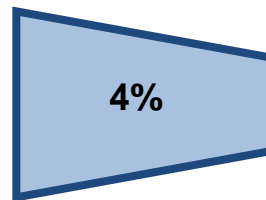
**moderate gamblers**



**Universal Prevention:**  
Informed Choice

Responsible Marketing  
Information & Awareness  
Self-assessment  
Transparency & reality checks

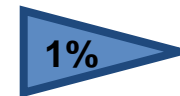
**at-risk gamblers**



**Selective Prevention:**  
Supporting Control

Time &- expenditure limits  
Monitoring  
Partial self-exclusion  
Self-help tools

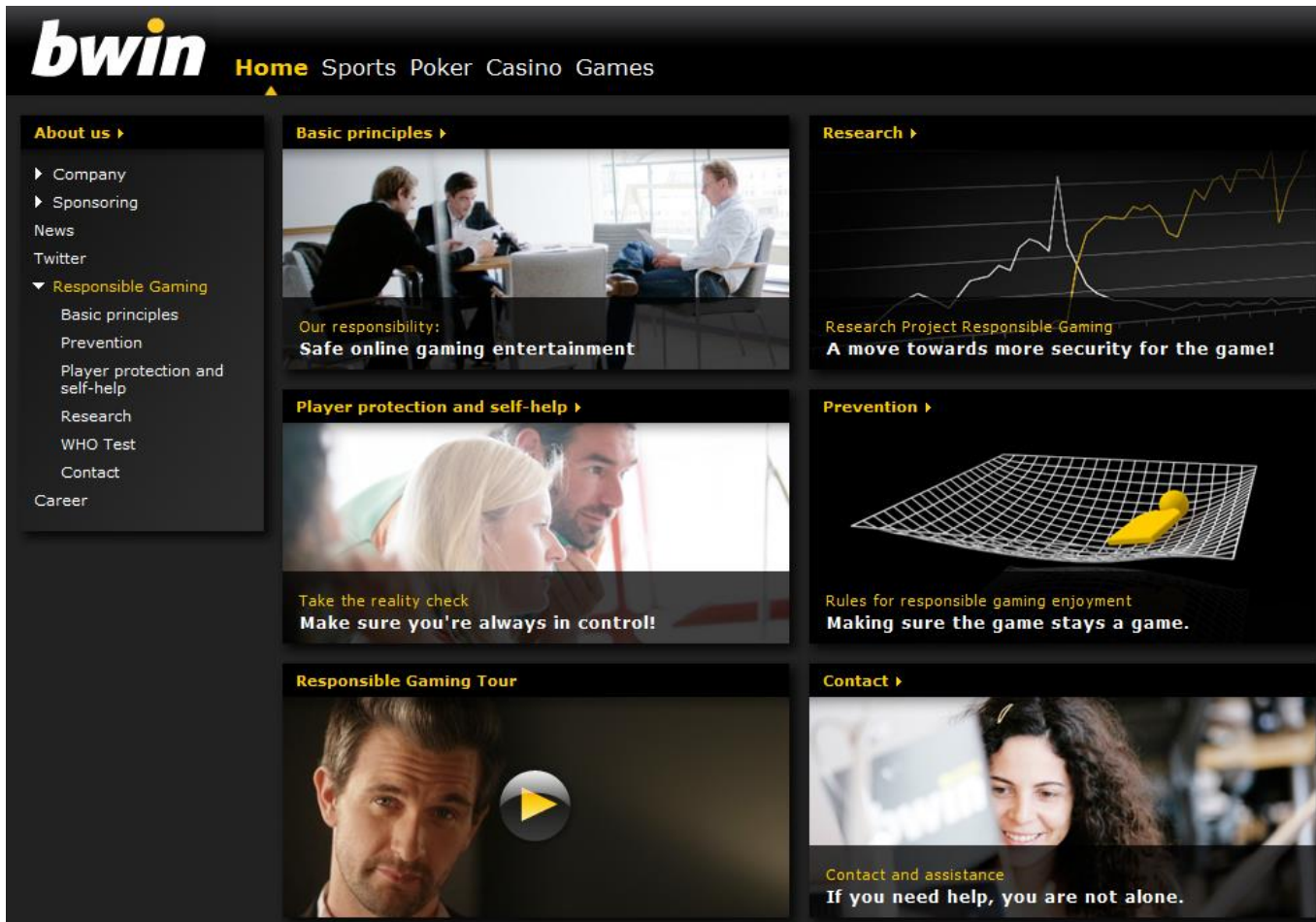
**problem gamblers**



**Indicated Prevention:**  
Protection

(Self-)exclusion  
Referral to healthcare

# Informed Choice: Information & Awareness

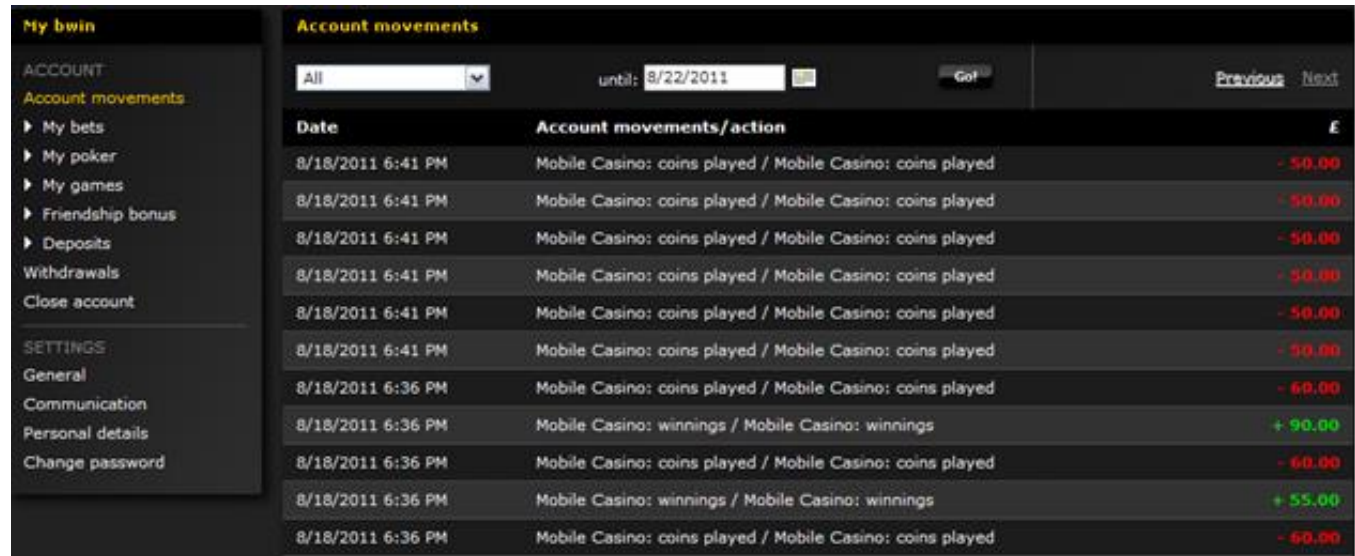


Responsible Gambling website, directly on the gambling portal.  
Always just one click away.

# Informed Choice: Reality Checks

Due to the account-based nature of online gambling, we provide players with:

- their account balance in real currency denomination on the header of the gambling website
- a comprehensive transaction overview (“bank account statement”)
- server timer

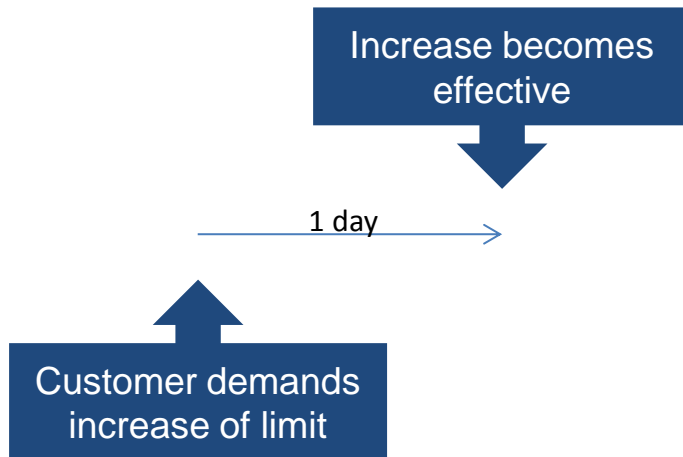


My bwin		Account movements		
ACCOUNT		All	until: 8/22/2011	Go
Account movements			Previous	Next
▶ My bets		Date	Account movements/action	€
▶ My poker		8/18/2011 6:41 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 50.00
▶ My games		8/18/2011 6:41 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 50.00
▶ Friendship bonus		8/18/2011 6:41 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 50.00
▶ Deposits		8/18/2011 6:41 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 50.00
Withdrawals		8/18/2011 6:41 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 50.00
Close account		8/18/2011 6:41 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 50.00
SETTINGS		8/18/2011 6:41 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 50.00
General		8/18/2011 6:36 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 60.00
Communication		8/18/2011 6:36 PM	Mobile Casino: winnings / Mobile Casino: winnings	+ 90.00
Personal details		8/18/2011 6:36 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 60.00
Change password		8/18/2011 6:36 PM	Mobile Casino: winnings / Mobile Casino: winnings	+ 55.00
		8/18/2011 6:36 PM	Mobile Casino: coins played / Mobile Casino: coins played	- 60.00

# Supporting Control: (Self-)limitation

The purpose of pre-commitment measures like self-limitation is to remove expenditure decisions from the point-of-sale.

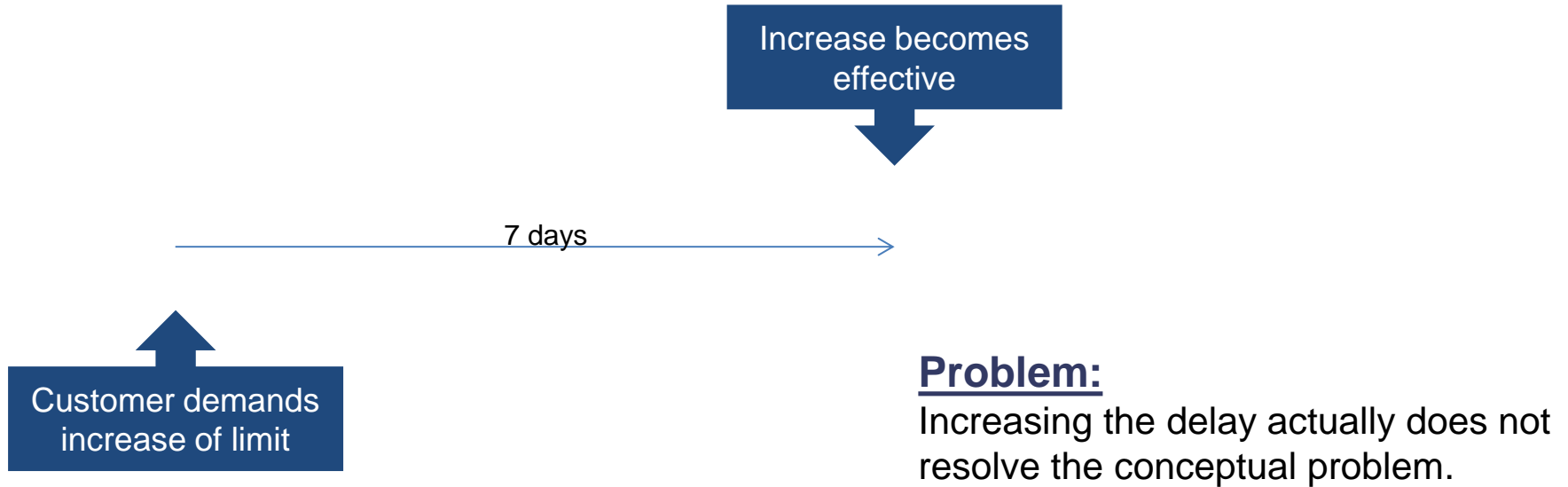
To do so, players can in advance impose daily, weekly or monthly deposit limits – any deposit in excess of the limit will be rejected.



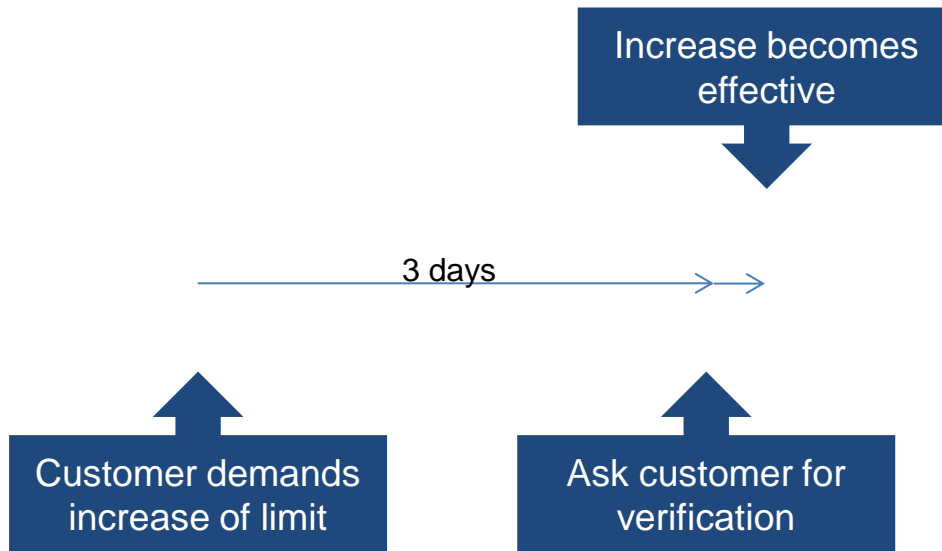
## Problem:

Players increase their limits during a hot phase, and even though they can not use the increased limit during the hot phase, it remains at a level which is potentially too high for the player.

# Self-limitation functionality



# Self-limitation functionality



Other self-limitation approaches do not hold true to the goal of removing expenditure decisions from the point-of-sale.

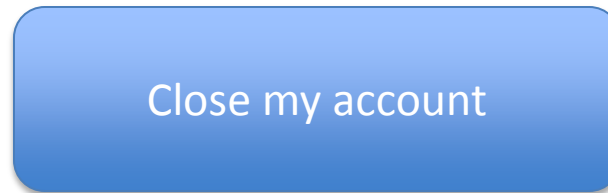
This goal can only be attained if there is a **secondary delayed confirmation step**.

As a consequence **88% of all limits remain at the level initially imposed by the player**.

# Protection: (Self-)exclusion

Self-exclusion in the Internet is often assumed to be perceived by players as less daunting and therefore often used as a measure to prevent future problems.

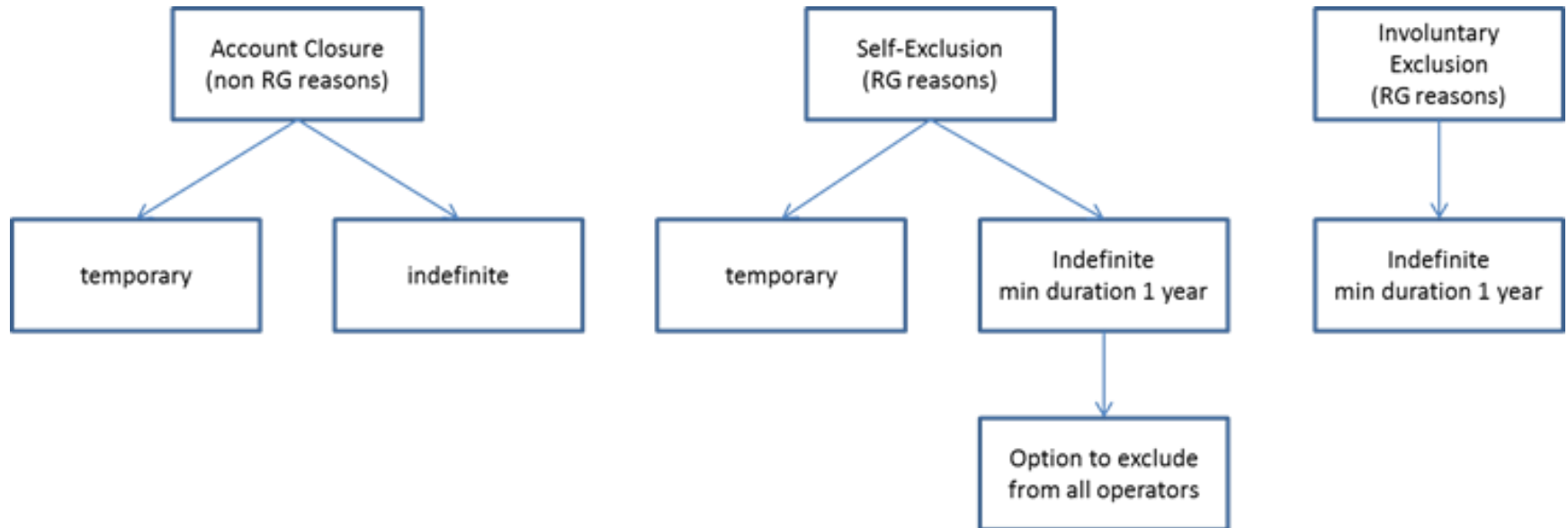
However this is how it often looks like in practice:



If you click this button, you will **lose all privileges...**  
...and we will **never ever accept you back as a player...**  
... and you will be put on a **national blacklist...**

# Protection: Self-exclusion

Based on the findings that players in the process of self-exclusion are often able to rationally decide, we intended to provide players with choice of options to select the most appropriate, **maximizing protection while minimizing the threshold.**









## Service Closure

If you want to stop playing for a while or indefinitely on any or all products we offer, you may do so using the options below. If you want to self-exclude yourself because of problematic gambling behaviour, please visit our [Self Exclusion pages](#).

Once you close a product,

- you will no longer be able to play with real money on the products you choose to close.
- you will no longer be able to collect Market Points on the products you choose to close.
- you will no longer be able to access our Market from the products you choose to close.
- you will no longer be able to make deposits in case you close all available products (withdrawals are still possible).
- your closed product will be reopened automatically as soon as the time period you set for the closure expires.
- you still have an option to reopen the products before the date you specify as closure end, given the minimum duration of 24 hours is expired.

In order to finalise the closure of your selected product(s), please select the duration and the main reason for closure.

Product	Current status	Closed until	Earliest date to open	Modify status
Casino	open	-	-	
Poker	closed	4/26/2013 12:00 AM	4/20/2013 8:19 AM	
Race bets	open	-	-	
Sports bets	open	-	-	

Open all

Close all

### Self-exclusion

Select the period you wish to exclude yourself for:

- ☐ 1 week
- ☐ 1 month
- ☐ 3 months
- ☐ 6 months
- ☐ until
- ☐ indefinite self-exclusion (minimum duration 1 year)

Please select one or more reasons for the self-exclusion:

- ☐ I spend too much time playing
- ☐ I gave away too much money
- ☐ My playing has negative impact on my family and friends
- ☐ My playing has affected my work
- ☐ My playing has negatively affected my physical health
- ☐ My playing has negatively affected my mental health
- ☐ I do not wish to provide an answer

Exclude me

Cancel

# Creating an early detection model

Tracking and analysis of behavioral indicators for early detection of gambling-related problems allows for an **individualized pro-active consumer protection**. The earlier emerging problems can be detected, the smaller the resulting harm.

## Pre-Conditions:

- Account based gambling (Identification of the player)
- Database, recording all transactions of the player in real-time
- Scientifically generated prediction algorithm, validated for multiple criteria for gambling problems

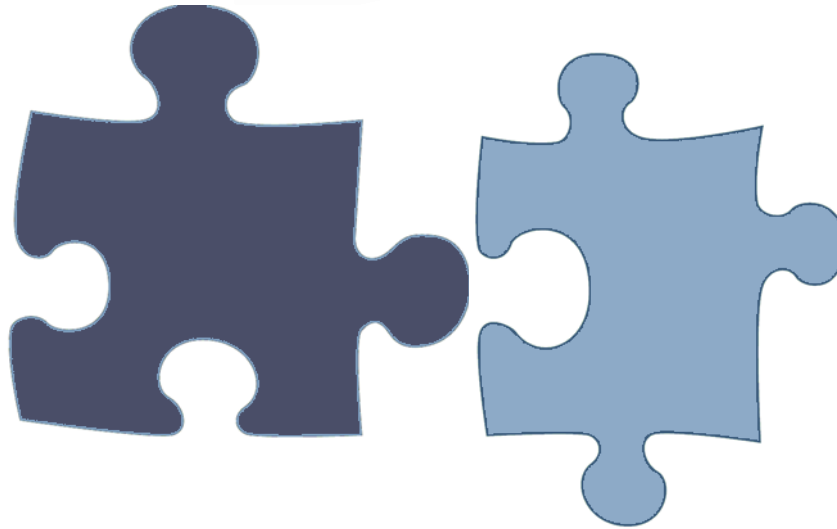
# Creating an early detection model



## Gambling behavior

Braverman & Shaffer (2010)  
LaBrie & Shaffer (2010)  
Gray, LaPlante & Shaffer (2012)

Sensitivity: 74%  
Specificity: 78%



## Communication behavior

Häfeli, Lischer & Schwarz (2011)

Sensitivity: 78%  
Specificity: 75%

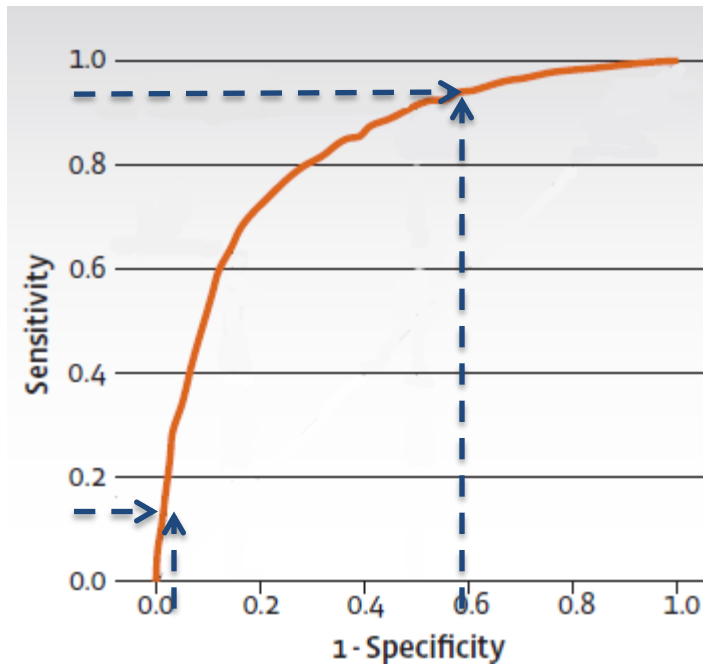
# Intervention Protocols

All cases of suspicious communication behavior are escalated and investigated by a dedicated team. If indication of gambling related problems is found, the player is excluded from gambling.

	risk level		
	green	yellow	red
Indication	Increased involvement without further indication of risk	Indication of risk behavior	Indication of manifest gambling related problems
Intervention	Creating problem awareness	Restricting rights and possibilities of the player: * deposit restrictions * exemption from marketing and promotions	* Arranging self-exclusion or imposing exclusion * Establishing contact to counselling providers

# Behavioral Prediction

Every prediction is subject to errors. By setting the threshold for triggering an intervention, these errors are managed.



## Highly sensitive model:

- \* will intervene for the highest majority of potential problem gamblers
- \* will however miss the majority of potential problem regional gamblers
- \* is therefore limited to non-invasive measures

# Behavioral Prediction: Intervention

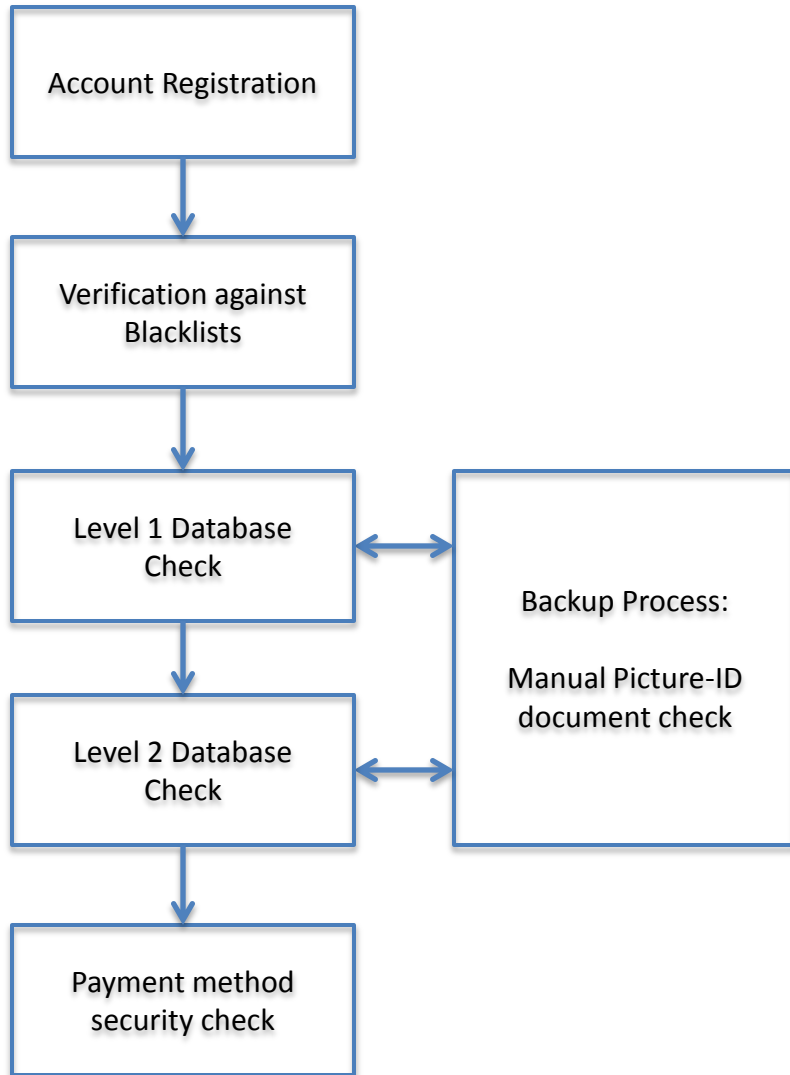
- Responsible Gaming mailer: Increasing problem awareness  
Sensitivity ~ 90%  
Specificity ~ 50%
- Pop-up: Interrupt the course of gameplay for self-reflection feedback  
Sensitivity ~ 65%  
Specificity ~ 85%
- Responsible Gaming team: Detailed investigation of the case  
Sensitivity ~ 15%  
Specificity ~ 99%



making  
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real



# ID verification and minor protection



Is the customer allowed to gamble if his registration data were correct?

Is the customer on a list of players who have excluded themselves from gambling?

Is there a person with that registration data at all?

Can the customer identify himself as this person?

Are payment methods linked to the person the customer claims to be?