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ORIGINAL PAPER

(Mis)Comprehension and (Mistaken) Attractiveness of Financial Gambling Inducements among UK Bettors

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Abstract
Financial gambling inducements such as 'free' bets and welcome bonuses involve complex wagering requirements that many consumers miscomprehend. UK regulations cap these wagering requirements at x10 (i.e., users must wager x10 the bonus before withdrawal) but don't require worked examples to aid comprehension. This study assessed UK bettors' comprehension of inducement wagering requirements, whether comprehension varied by gambling severity, whether perceived attractiveness differed when worked examples were displayed, and bettors' broader perceptions of inducements. A between-subjects, mixed-methods online experiment randomised UK bettors (n = 585) to view a welcome bonus inducement either with or without (control) a worked example detailing its wagering requirement. Participants completed measures of comprehension, perceived attractiveness, gambling severity, and qualitative questioning. Participants in the control condition significantly underestimated the inducement's wagering requirements (p<.001, r=.94), with a median estimate of £500 versus the correct value of £750. Underestimation did not differ by gambling severity. The inducement was rated significantly less attractive (p<.001, η^2=.18) when the worked example was displayed (M = 2.39, SD = 1.46) compared to the control (M = 3.75, SD = 1.48). However, this effect was moderated by gambling severity (B=-0.112, p=.005), with the reduction in perceived attractiveness associated with the worked example becoming smaller as gambling severity scores increased. Qualitative analysis identified three overarching perceptions of inducements: as manipulative, economically worthless, and requiring better regulation. UK bettors significantly underestimate inducements' wagering requirements, while worked examples significantly reduce their mistaken attractiveness. These findings demonstrate how informed choice can be enhanced via worked examples.

Keywords Gambling · Advertising · Inducements · Incentives · Sports betting

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Introduction

Gambling marketing has become ubiquitous across liberalised gambling markets worldwide, including Australia (Hing et al., 2025), North America (Wheaton et al., 2025), Africa (Bunn et al., 2020; Sichali et al., 2023), and many European jurisdictions (De Jans et al. 2024; McGrane et al. 2023; Torrance et al. 2021a, b). Over the past two decades, the gambling industry's marketing practices have diversified significantly, mirroring the sophistication and expanding availability of gambling products themselves. These practices include television advertisements (Håkansson & Widinghoff, 2019), sports sponsorship (McGrane et al., 2025; Torrance et al., 2023), direct SMS and email campaigns (Hing et al., 2025; Russell et al., 2018), social media marketing (Dighton et al., 2025; Rossi & Nairn, 2025), and partnerships with commercially affiliated influencers and live streamers (Hing et al., 2026; Hughes et al., 2025). Financial inducements are central to this diversified marketing ecosystem. Financial inducements operate as promotional incentives and can take multiple forms such as 'free' bets, deposit matches, and 'welcome' bonuses (Hing et al. 2017a, b). Financial inducements operate on the same fundamental economic principles as any incentivised product promotion, aiming to acquire new customers and to retain existing ones through sustained engagement (Newall et al., 2025). From a consumer perspective, such inducements may be perceived as useful or valuable, offering enhanced entertainment value, extended playing time, or opportunities to explore new games (Torrance et al. 2021a, b). However, a growing body of evidence has indicated that financial inducements can encourage a range of harmful gambling behaviours, especially among individuals who report higher gambling severity (Hing et al., 2025). These harms include increased gambling frequency and intensity (Behavioural Insight Team 2022a; Browne et al. 2019), the placing of riskier and more impulsive bets (Ceallaigh et al., 2025; Rockloff et al., 2019), and loss-chasing behaviours (Balem et al., 2021; Challet-Bouju et al., 2020).

Several authors have proposed various mechanisms through which gambling inducements may facilitate these harms. For example, both Ceallaigh et al. (2025) and Browne et al. (2019) suggested that 'free' bets may not be perceived as one's own money, leading to reduced risk aversion when gambling. Rockloff et al. (2019) explain that inducements can systematically alter risk-taking behaviour by encouraging bettors to select longer odds. This increases volatility and creates more losses over time. More broadly, Delfabbro et al. (2023) propose that inducements could have enduring impacts through two mechanisms: reinforcing behaviours via operant conditioning and raising participants' baseline expectations for typical reward levels. However, ethical concerns can stem not only from the behavioural influence of inducements, but also from their strict and complex wagering requirements. These primarily involve consumers having to wager their bonus funds, matched deposits, or any winnings from bonus bets multiple times over before they can withdraw any winnings associated with the offer (Hing et al., 2017b; Newall, 2025; Newall et al., 2025). For example, consider a 'welcome bonus' that offers 150% on an initial deposit, subject to x50 wagering requirements. A consumer who deposits £20 would receive a £30 bonus. However, they would be required to wager £1,500 (calculated as 50 x £30 bonus amount) to withdraw this £30 bonus. Typically, this wagering requirement must be completed within a limited and prespecified timeframe, such as 30 days.

Wagering requirements are difficult for consumers to understand correctly (Hing et al., 2019; Newall et al., 2025; Ceallaigh et al. 2025; Torrance et al. 2021a, b). Inducement

advertisements typically present abbreviated summaries of these requirements, with more detailed terms and conditions relegated to operator websites where they are often presented in extensive, legalistic language (Hing et al. 2017a, b; Lole et al. 2020). In the UK, the Gambling Commission, who oversee the regulation of gambling, introduced several changes to the structure and wording of financial gambling inducements from January 2026 onwards (Gambling Commission, 2025). Specifically, the wagering requirements of inducements is now capped at a multiple of 10 (requirements were previously as high as x50), and must set out terms and conditions which are clear, transparent, and readily accessible. While the x10 wagering requirement cap represents a welcome improvement, the updated regulations stop short of requiring operators to provide fully transparent, worked examples within the inducement advertisements themselves. Such examples would illustrate the actual monetary costs involved in meeting wagering requirements, enabling bettors to make more informed judgements about the true value of these offers.

Experimental research from Australia, where financial inducements have been banned for new users, suggests that the absence of worked example requirements in the Gambling Commission's forthcoming regulations would likely still fall short of the standards needed for informed consumer choice (Hing et al., 2019). In this example, participants who viewed an inducement with only abbreviated terms and conditions significantly miscalculated the wagering requirement; that is, how much of their own money they would need to stake before being able to withdraw any winnings. Additionally, when participants saw the same inducement with a clear worked example included, they perceived it to be significantly less attractive compared to the industry-favoured abbreviated format.

Despite the widespread use of gambling inducements in UK markets, no research has examined UK bettors' comprehension of these offers or their perceived attractiveness. This gap is particularly significant given the recent regulatory developments by the Gambling Commission (2025). A conceptual replication of the research conducted in Australia is therefore warranted to determine whether UK bettors overestimate the attractiveness of inducements that comply with these new regulations, and miscalculate their wagering requirements when worked examples are absent. These findings would provide valuable insights to inform future policy and practice.

Furthermore, supplementing the study with a qualitative component would help to add context and nuance to our findings. Specifically, qualitative methods would allow us to explore bettors' perceptions of inducements once the true costs and wagering requirements are fully explained to them. Understanding whether full disclosure diminishes the perceived attractiveness of inducements, and how bettors rationalise their responses, would offer valuable insights for designing more effective consumer protection measures.

This study therefore aimed to assess: (1) UK bettors' comprehension of the true inducement cost when presented with an inducement in the typical industry format (with x10 wagering requirements, compliant with the Gamble Commission's changes); (2) whether UK bettors' comprehension of their wagering requirement varies according to gambling severity; (3) whether the perceived attractiveness of inducements varies based on the provision of a clear worked example; and (4) the perceptions and opinions of UK bettors towards inducements. Subsequently, we aimed to test three corresponding and preregistered hypotheses among UK bettors:

H_1: Participants will significantly underestimate the true wagering requirement necessary to withdraw bonus winnings when presented with an inducement in the typical industry format (wagering requirement not displayed).
H_2: The degree of this underestimation will not differ significantly according to gambling severity.
H_3: Compared to the typical industry format (wagering requirement not displayed), the perceived attractiveness of inducements decreases significantly when the true wagering cost is revealed to participants.

Methods

Design

This was a between-subjects, mixed-methods online randomised experiment with two Conditions: (1) a control condition compliant with the Gambling Commission's 2026 regulations; and (2) a treatment condition which adds a worked example to this previous condition to better explain the inducement's wagering requirement. The preregistration can be found here: https://osf.io/uvn6d/, and all data and materials can be found here: https://osf.io/rpynh/overview. Ethical approval was obtained from Swansea University Human Research Ethics Committee.

Participants and Recruitment

Participants were recruited via the online crowdsourcing platform Prolific and directed to a Qualtrics survey in October 2025. Eligible participants were UK residents aged 18 or older, fluent in English, and had gambled on something other than exclusively lottery in the past 12-months. Participants received £0.75 (mean study duration = 5.9 min, £7.63 per-hour pro-rata). An a priori power analysis indicated that 350 participants would be required to detect a between-condition difference with 95% power at $\alpha = 0.05$ (effect size $f = 0.10$). However, because the study also included a qualitative component, we aimed to recruit 600 participants to ensure a sufficiently large corpus for meaningful analysis. This target also accounted for anticipated exclusions, as Prolific automatically flags responses deemed unusually fast. After 15 such responses were excluded (all under one minute), the final sample comprised 585 participants. Demographic characteristics and self-reported gambling behaviours are presented in Table 1.

Inducement Stimuli

Participants in the control condition were shown a UK financial inducement (150% bonus bet with x10 wagering) in the typical industry-favoured format (see Fig. 1, Panel A). This inducement was modelled on a real offer distributed to UK consumers in 2025 from a major gambling operator and is also representative of sign-up bonuses commonly provided by other UK gambling operators (see OSF materials for additional examples). A x10 wagering requirement was used based on the Gambling Commission's 2026 cap.

Table 1 Demographic characteristics and gambling behaviour split by condition

Attribute	No (%)		
	Control condition ($n=291$)	Worked example condition ($n=294$)	Total ($n=585$)
Age: mean (SD)	42 (12.2)	41.8 (11.8)	42.2 (12.1)
Sex			
Male	165 (56.7)	183 (62.2)	348 (59.5)
Female	125 (43.0)	110 (37.4)	235 (40.2)
Prefer not to say	1 (0.3)	1 (0.3)	2 (0.3)
Ethnicity			
White	258 (88.7)	259 (88.1)	517 (88.4)
Black	12 (4.1)	13 (4.4)	25 (4.3)
Asian	8 (2.7)	15 (5.1)	23 (3.9)
Mixed-race	11 (3.8)	6 (2.0)	17 (2.9)
Other	2 (0.7)	1 (0.3)	3 (0.5)
Gambling frequency			
Hardly ever	74 (25.4)	79 (26.9)	153 (26.2)
Monthly	83 (28.5)	93 (31.6)	176 (30.1)
Weekly	115 (39.5)	99 (33.7)	214 (36.6)
Everyday	19 (6.5)	23 (7.8)	42 (7.2)
Past-year gambling engagement [a]			
Online:			
Sports betting	209 (71.8)	205 (69.7)	414 (70.8)
Slots	135 (46.4)	127 (43.2)	262 (44.8)
Lottery	156 (53.6)	174 (59.2)	330 (56.4)
Poker	47 (16.2)	53 (18.0)	100 (17.1)
Blackjack	68 (23.4)	70 (23.8)	138 (23.6)
Roulette	67 (23.0)	80 (27.2)	147 (25.1)
Scratch cards	91 (31.3)	87 (29.6)	178 (30.4)
Bingo	84 (28.9)	77 (26.2)	161 (27.5)
Other	41 (14.1)	37 (12.6)	78 (13.3)
In-person/venue:			
Sports betting	49 (16.8)	54 (18.4)	103 (17.6)
Slots	62 (21.3)	55 (18.7)	117 (20.0)
Lottery	88 (30.2)	88 (29.9)	176 (30.1)
Poker	52 (17.9)	46 (15.6)	98 (16.8)
Blackjack	42 (14.4)	41 (13.9)	83 (14.2)
Roulette	42 (14.4)	41 (13.9)	83 (14.2)
Scratch cards	114 (39.2)	119 (40.5)	233 (39.8)
Bingo	64 (22.0)	56 (19.0)	120 (20.5)
Other	47 (16.2)	42 (14.3)	89 (15.2)

[a] :Participants could choose more than one answer

Participants in the worked example condition were shown the same inducement but with additional detail explaining the wagering requirements (edited by the lead author): "*If you deposit £50 and receive a £75 bonus*, *your total balance is £125. To meet the 10x wagering requirement*, *you must wager £750 (10 x £75 bonus) before any bonus winnings become withdrawable*" (see Fig. 1, Panel B).

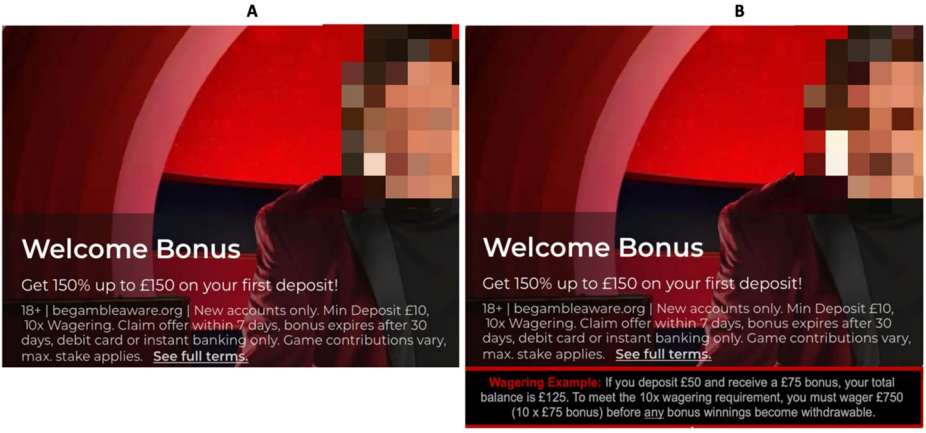

Fig. 1 Inducement stimuli utilised in each condition. Panel **A** was used in the control condition and Panel **B** in the worked example condition. The operator logo was cropped out of the original stimuli, and the actor portrayed in the inducement has been pixelated here to ensure anonymity

Comprehension of Inducement Wagering Requirement

Inducement comprehension was measured in the control condition only, and involved asking participants to estimate the wagering requirement of the respective inducement if a hypothetical £50 were to be initially staked: "*If you deposit £50 using this offer*, *how much money are you required to wager before any bonus winnings can be withdrawn?*" Responses were compared against the correct value of £750.

Perceived Attractiveness of Inducements

In both conditions, participants rated the perceived attractiveness of the inducements on a 6-point Likert scale from 1 (*very unattractive*) to 6 (*very attractive*), consistent with prior research (Hing et al., 2019). The item read: "*Using the scale below*, *please indicate how attractive you find this offer*."

Gambling Severity

Gambling severity was assessed using the Problem Gambling Severity Index (PGSI). The PGSI is a standardised tool for assessing at-risk gambling in community samples (Ferris & Wynne, 2001), and contains 9 items rated on a 4-point Likert-scale ranging from 0 (never) to 3 (almost always). Internal consistency for the PGSI in the present study was excellent (Cronbach's $\alpha = 0.92$). Participants had a mean PGSI score of 2.32 ($SD = 3.73$), and based on PGSI categories, 275 participants (47.0%) were classified as no-risk, 141 (24.1%) as low-risk, 108 (18.5%) as moderate-risk and 61 (10.4%) as high-risk bettors[1].

[1] The PGSI categories associated with the lowest and highest gambling-risk have previously been represented via the labels 'non-problem' and 'problem gambler' respectively. However, to avoid stigmatising language, they will here be referred to as 'no-risk' and 'high-risk'.

Perceptions towards Gambling Inducements

Following inducement exposure, all participants were provided with the worked example and asked to provide their perceptions and opinions towards this example. Participants were also required to provide their thoughts on inducements more broadly. In line with recent mixed-methods gambling research (Palmer et al., 2025), the following question was utilised within the experiment: "*Using the text-box below*, *please provide your opinions towards these types of offers*, *how fair you think they are*, *and what (if anything) could be done to improve them (or anything else you want to share about them)*."

Procedure

After providing written consent, participants were randomly assigned (1:1) to the control or worked example condition using the randomisation function via Qualtrics. Random allocation worked as intended, as no significant differences were observed between conditions in relation to age ($t(583) = 0.16$, $p = .871$), gender ($\chi^2(2) = 1.87$, $p = .392$), ethnicity ($\chi^2(4) = 3.96$, $p = .411$), gambling frequency ($\chi^2(3) = 2.29$, $p = .514$), or PGSI score ($t(583) = 0.92$, $p = .359$). In the control condition, participants viewed the gambling inducement in the typical industry format (without worked example) and then completed measures of inducement wagering requirement comprehension and perceived attractiveness. In the worked example condition, participants viewed the same inducement but were also presented with a worked example before rating its attractiveness. Finally, all participants provided qualitative data, completed the PGSI, and measures of gambling frequency/behaviour.

Analysis

All analyses were conducted in SPSS (version 30.0.0) with an alpha level of 0.05 for statistical tests. For H1, inducement wagering requirement comprehension in the control condition was analysed against the correct value of £750 using a one-sample Wilcoxon signed-rank test. The rank-biserial correlation was calculated as the effect size measure. To examine differences in comprehension accuracy across PGSI categories (H2) in the control condition, wagering requirement estimates were operationalised as absolute deviations from £750 (e.g., responses of £500 or £1000 both corresponded to a deviation of £250). These data were evaluated using the Kruskal-Wallis rank-sum test. Normality was assessed for both variables using Shapiro-Wilk tests. Offer estimates ($W = 0.738$, $p < .001$) and absolute deviations ($W = 0.718$, $p < .001$) both significantly departed from normality, confirming the use of non-parametric tests for H_1 and H_2 as specified in the preregistration. Mean attractiveness ratings (H_3) were compared across both conditions using one-way ANOVA. Shapiro-Wilk tests indicated that attractiveness ratings departed from normality in both the control ($W = 0.900$, $p < .001$) and worked example ($W = 0.827$, $p < .001$) conditions. However, ANOVA is robust to violations of normality with large, approximately equal sample sizes ($n = 291$ and $n = 294$; Glass et al., 1972), and homogeneity of variances was assessed using Levene's test. As an additional exploratory analysis not specified in the preregistration, we conducted an ordinal logistic regression to test whether gambling severity moderated the effect of condition on attractiveness ratings. Unlike H_2 which used PGSI categories, this analysis employed PGSI total scores as a continuous covariate to maximise statistical power for

detecting moderation effects. The ordinal regression model therefore included condition (control vs. worked example) as a fixed factor, PGSI total score as a covariate, and their two-way interaction term as predictors of the six-point attractiveness rating outcome.

Qualitative responses from participants were examined using semantic thematic analysis (Braun & Clarke, 2006). This method was selected due to the large volume of responses collected, most of which were relatively short (typically just a few sentences). Semantic thematic analysis is particularly appropriate for brief texts, as it operates at the manifest level of meaning, identifying patterns in the explicit content of participants' responses rather than interpreting latent or underlying meanings (Terry et al., 2017). Because coding at the semantic level is concerned with summarising and organising what participants have overtly stated, it involves less interpretive inference than latent-level analysis, and the case for inter-rater reliability testing is correspondingly weaker. Indeed, Braun and Clarke (2019, 2021) have cautioned against the routine application of quantitative coding agreement measures in semantic thematic analysis, noting that such measures are not a necessary indicator of analytical quality. This approach is consistent with recent gambling research that has utilised semantic thematic analysis without inter-rater reliability testing (Newall et al., 2026; Palmer et al., 2025; Spicer et al., 2025). We first employed an inductive coding strategy to examine individual responses. These responses were organised according to shared characteristics and were subsequently coded. These initial groupings were then consolidated into overarching themes. Throughout the analysis, the research team met regularly to verify theme applicability and to maintain alignment with the study's aims.

Results

Inducement Comprehension and Perceived Attractiveness

Of the 291 participants in the control condition, 269 (92.4%) underestimated the inducement's wagering requirement, with a median estimate of £500, exactly two-thirds below the correct value of £750. Only 16 participants (5.5%) estimated the wagering requirement correctly, while six participants (2.1%) overestimated it. Estimates ranged from £0 to £1500. Supporting H_1, participants' estimates differed significantly from the correct value of £750 ($W = 1317.00$, $z = -13.97$, $p < .001$, $r = .94$), confirming significant underestimation of the inducement's wagering requirement with a very large effect size.

No significant differences in wagering requirement comprehension emerged between PGSI categories ($H(3) = 3.98$, $p = .264$) in the control condition. To support this analysis, control group participants were dichotomised by PGSI < 2 ($n = 175$) and PGSI ≥ 2 ($n = 116$) to examine whether inducement comprehension differed between these groups. Rates of underestimation were similar (PGSI < 2: 92.6% vs. PGSI ≥ 2: 92.2%), with both groups estimating a median of £500. A Mann-Whitney U test revealed no significant difference in absolute deviation from the correct value between groups, $U = 10{,}578.50$, $p = .473$, $r = .04$. Supporting H_2, our findings therefore indicated that gambling severity was unrelated to the underestimation of the inducement's wagering requirement.

Prior to conducting the one-way ANOVA on inducement attractiveness, the assumption of homogeneity of variances was met (Levene's test: $F(1, 583) = 0.032$, $p = .857$). Subsequently, the analysis revealed a significant difference in perceived attractiveness between

conditions ($F(1, 583) = 125.97$, $p < .001$, $\eta^2 = 0.18$). Supporting Hypothesis 3, participants rated the inducement as significantly less attractive when the true wagering requirement was displayed ($M = 2.39$, SD = 1.46, 95% *CI* [2.22, 2.56]) compared to when it was not displayed ($M = 3.75$, SD = 1.48, 95% *CI* [3.58, 3.92]).

As an exploratory analysis, an ordinal logistic regression was conducted to examine whether the effect of the worked example varied by gambling severity, with perceived attractiveness ratings as the outcome variable and condition, PGSI score, and their interaction as predictors. The test of parallel lines confirmed that the proportional odds assumption was met ($\chi^2(12) = 11.82$, $p = .460$). The model provided a significantly better fit than the intercept-only model ($\chi^2(3) = 118.03$, $p < .001$; Nagelkerke $R^2 = 0.189$) and goodness-of-fit tests indicated adequate model fit (Pearson $\chi^2(182) = 182.74$, $p = .471$; Deviance $\chi^2(182) = 170.95$, $p = .711$). The control condition was associated with significantly higher perceived attractiveness ratings ($B = 1.88$, $SE = 0.19$, $p < .001$; $OR = 6.55$, 95% *CI* [4.53, 9.49]), and higher PGSI scores predicted greater perceived attractiveness ($B = 0.073$, $SE = 0.029$, $p = .013$; $OR = 1.08$, 95% *CI* [1.02, 1.14]). There was a significant interaction ($B = -0.112$, $SE = 0.040$, $p = .005$; $OR = 0.89$, 95% *CI* [0.83, 0.97]), indicating that the worked example's impact varied by gambling severity. Specifically, the worked example was less effective in reducing attractiveness among individuals with higher gambling severity, suggesting that higher-risk bettors may be relatively less deterred by explicit cost disclosure.

Perceptions of Financial Inducements

Before provision of the qualitative question, all participants were shown the wagering requirement of the financial inducement used in the experiment. Our analysis resulted in the identification of three main perceptions of financial inducements: (1) as manipulative (500 responses), (2) as economically worthless (355 responses), and (3) as in need of prohibition or better regulation (346 responses). While Themes 1 and 2 capture participants' evaluative judgements about the character and economics of inducements respectively, Theme 3 is distinguished by its forward-looking orientation, reflecting participants' views on what regulatory or policy action should follow from those judgements. All three themes were expressed by participants across the full spectrum of gambling severity and in both experimental conditions, with the distribution of PGSI categories within each theme closely mirroring the overall sample composition. This consistency suggests that once wagering requirements are made transparent, negative perceptions of inducements emerge regardless of individual gambling risk or prior exposure to the worked example.

Theme 1: Financial Inducements as Manipulative

Participants overwhelmingly characterised financial gambling inducements as "*predatory*", "*manipulative*", and fundamentally "*dishonest*" marketing tools designed to exploit consumer vulnerability. A pervasive sense emerged that gambling companies intentionally "*hide*" and "*bury*" critical information, creating conditions where consumers cannot make genuinely informed decisions. This characterisation was not confined to those with direct experience of gambling harm. Participants classified as no-risk were just as likely to use language such as "*deceptive*" and "*misleading*" as those classified as high-risk, and the theme was expressed in near-equal proportions across both experimental conditions. Over

half of participants in every PGSI category contributed responses coded under this theme, indicating that the perception of inducements as deliberately opaque is widely shared across the gambling risk spectrum.

Central to this theme was the notion that inducements function as psychological "*traps*" or "*hooks*" designed to "*lure*", "*rope in*", and "*suck in*" unsuspecting consumers. Participants noted that attractive headline figures serve as "*bait*" while substantive conditions remain "*buried*" on separate pages. One moderate-risk participant described these offers as "*designed to appear advantageous but actually function as psychological traps*", while a no-risk participant noted that they "*can be very misleading…especially for vulnerable people as they are not very clear*". A high-risk participant similarly stated that "*these offers are misleading and unfair to the consumer…this is deceptive*". That participants at both ends of the risk spectrum articulated the same core concern, using similar language, suggests that the perceived manipulativeness of inducements is recognisable even to those who may not have personally experienced their consequences.

"*These offers are pernicious and misleading. It's almost impossible to effectively profit from the bonus funds*" (55-year-old male, gambles weekly, low-risk bettor).

Theme 2: Financial Inducements as Economically Worthless

A second prominent theme concerned the fundamental economic "*futility*" of these promotional offers. Participants consistently argued that wagering requirements render promised bonuses essentially "*pointless*", "*worthless*", and "*unobtainable*". The offers were described as a "*con*", a "*scam*", and a "*rip off*". This assessment was shared across all risk categories and both conditions, though the reasoning differed subtly in tone if not in substance. Lower-risk participants tended to frame the futility in more abstract or analytical terms. One no-risk participant observed that the wagering requirement "*seems like an impossible task and so the money would always stay with the operator*", while a low-risk participant described the offers as "*a waste of time*" with "*vague wording*" that does "*a good job of enticing people to sign up*". Higher-risk participants, by contrast, drew more directly on personal experience and appeared more resigned to the economics of the situation. A high-risk participant who gambled every day stated that "*the wagering requirement is just not worth doing…the chance of safely withdrawing your bonus will be slim*". The conclusion, however, was the same across all groups: the offers are designed so that the house retains the advantage.

Participants expressed that even requirements to wager ten times the bonus (rather than x50) still create conditions where "*99% of people will fail to benefit*". The consensus was that consumers will "*almost certainly*" lose deposits before satisfying requirements, making the bonus nothing more than a mechanism to extract additional expenditure.

"*The wagering requirement is nearly always impossible to meet. They take excessive time to complete and are greatly favoured towards the provider*" (34-year-old female, gambles every day, high-risk bettor).

Theme 3: Financial Inducements in Need of Prohibition or better Regulation

Whereas Themes 1 and 2 captured participants' evaluations of inducements themselves, the third theme was distinct in its focus on what should be done about them. Participants moved beyond characterising inducements to articulating specific regulatory and policy responses

they believed were necessary. At minimum, participants argued that "*worked examples*" showing actual monetary "*implications*" should be "*mandatory*" and displayed "*prominently in the same print size*" as headline offers. Rather than conditions being located on separate pages, consumers needed to see "*precisely*" how much they would need to wager before withdrawal is possible. Several participants drew explicit parallels with disclosure requirements in other financial sectors, arguing that inducements should be subject to the same standards as credit products or loans.

This theme was expressed across all PGSI categories, with a broadly consistent proportion of each risk group calling for regulatory reform. It was, however, somewhat more prevalent among control condition participants (55.3%) than worked example participants (44.7%). This may reflect greater frustration among those who had first encountered the inducement in its standard industry format before being shown, via the subsequent worked example, what had been withheld from them. Having experienced the gap between what the offer appeared to promise and what it actually required may have sharpened the sense that current disclosure practices are inadequate.

Other perspectives went further, calling for complete "*prohibition*" of wagering requirements, noting that "*other jurisdictions have already eliminated them*". Some participants argued that gambling advertising should be treated with the same restrictions as tobacco marketing, with all incentivised offers banned outright. The underlying principle articulated across these responses was that individual "*responsibility*" cannot address "*structural imbalances*" created by industry marketing practices, and that protective "*intervention*" at the policy level is therefore necessary. One low-risk participant who gambled weekly argued that inducements constitute "*false advertising and should be regulated far heavier than they currently are*", while a moderate-risk participant noted that "*the important information is in the fine print*" and that this alone warranted stronger regulatory oversight. These calls for intervention spanned the full range of gambling involvement, from those who gambled hardly ever to those who gambled daily, underscoring that the demand for regulatory reform is not driven solely by personal vulnerability but by a broader consensus that current frameworks are insufficient.

"*These [wagering requirements] need to be made much clearer and presented with the figures on the actual advert itself, similar to how interest rates need to be shown clearly on sites offering loans*" (23-year-old male, gambles weekly, moderate-risk bettor).

Discussion

This study assessed UK bettors' comprehension of financial inducement wagering requirements, whether comprehension varied by gambling severity, whether perceived attractiveness differed based on the inclusion of a worked example, and explored broader perceptions of these promotional offers. Our findings provide support for all three of our preregistered hypotheses. Participants significantly underestimated the wagering requirements of a financial inducement presented in its typical industry format (H_1), with a median estimate of £500 compared to the correct value of £750. This underestimation did not differ according to gambling severity (H_2). When a worked example was provided, the perceived attractiveness of the inducement decreased significantly (H_3), though this reduction becoming smaller as gambling severity scores increased. Qualitative data supplemented quantitative findings,

with participants characterising inducements as manipulative, economically worthless, and in need of stronger regulatory intervention.

The magnitude of participants' miscomprehension warrants attention. Over 92% of control group participants underestimated how much they would need to wager before any bonus winnings could be withdrawn, with the typical estimate falling exactly one-third below the correct value. This systematic underestimation occurred despite the inducement in our study being compliant with the UK Gambling Commission's 2026 regulations, which cap wagering requirements at a multiple of x10 (Gambling Commission, 2025). The persistence of consumer miscomprehension under these reduced requirements suggests that simply lowering wagering multiples remains insufficient to enable informed choice. Informed choice frameworks emphasise that optimal decision-making depends not only on the availability of relevant information but on its comprehensibility and the format in which it is delivered (Blaszczynski et al., 2008; Parke et al., 2014). A reduced multiplier still requires consumers to identify the correct base amount, apply the multiplier, and interpret the result in monetary terms, a multi-step calculation that existing disclosure formats do little to support (Newall et al., 2025). The issue, therefore, may not merely be the magnitude of the wagering requirement but instead the cognitive demand imposed by how it is communicated.

Importantly, this comprehension barrier was not confined to any particular subgroup based on gambling severity. While higher-risk bettors are disproportionately attracted to financial inducements and more likely to take them up (Hing et al., 2025; Ceallaigh et al., 2025), our findings suggest that the comprehension deficit itself is not concentrated among this group. The complexity of wagering requirements appears to present a barrier to informed choice across the entire spectrum of gambling harm severity, and negative qualitative perceptions of inducements were expressed uniformly across risk categories once wagering requirements were made clear. The issue is therefore one of structural product complexity rather than individual cognitive vulnerability (Hing et al. 2017a, b).

It is worth noting that participants' median estimate of £500 corresponded to the correct application of the 10x wagering multiplier to the £50 deposit alone, suggesting that many participants understood the re-stake mechanism but failed to account for the 150% match component. Matched bonus structures are among the most common inducement formats in the UK market (see OSF materials for examples), and the coupling of percentage-based match language with wagering multipliers may function not as an incidental source of confusion but as a structural feature that obscures the true cost of redemption. Regardless of whether miscomprehension originates in the multiplier, the match percentage, or their interaction, the effect on consumer comprehension is likely to be similar, and the case for clearer upfront disclosure remains. Other inducement formats with different structural configurations may of course give rise to distinct comprehension challenges of their own (Ceallaigh et al., 2025).

Participants who viewed the inducement with a worked example rated it as significantly less attractive than those who viewed it without. Given that 92.4% of control group participants underestimated the wagering requirement, the higher attractiveness ratings in this condition likely reflect, at least in part, evaluations made in the absence of accurate comprehension. We therefore characterise this elevated attractiveness as potentially 'mistaken'. However, the reduction in perceived attractiveness associated with the worked example became smaller as gambling severity scores increased. This mirrors research on safer gambling messaging, where some communications often prove less effective for those at great-

est risk (Newall et al., 2026; Spicer et al., 2025), suggesting that alternative cost disclosure methods may be needed for these individuals. In their qualitative responses, participants frequently framed their initial miscomprehension as a consequence of how inducements are designed and presented. Specifically, many viewed the absence of a worked example as a deliberate feature of inducement design, consistent with the argument that the presentation format itself is engineered to discourage accurate evaluation and, consequently, preserve this mistaken attractiveness (Newall, 2025).

The current UK regulatory approach to disclosure does little to address this problem. While licensed operators disclose wagering requirements, this information is located on separate web/app pages that consumers must actively seek out (Behavioural Insight Team, 2022b; Hing et al. 2017a, b). Research shows that consumers generally do not read terms of service even when they are easy to access (Bakos et al., 2014), viewing them as too lengthy, too numerous, and too time-consuming to review (Obar & Oeldorf-Hirsch, 2020). Several researchers have concluded that this approach to information disclosure is inherently flawed, providing no practical means for consumers to protect themselves (Cranor, 2012; Reidenberg et al., 2015; Rothchild, 2017). By contrast, jurisdictions outside the UK have adopted more restrictive approaches: Australia, Spain, Belgium, and Italy have implemented outright prohibitions on inducements to new customers (GambleAware, 2024), while Denmark requires essential conditions including clearer wagering requirements to be displayed directly alongside inducement offers (Spillemyndigheden, 2020). Similar disclosure requirements exist for mortgages, credit cards, and other financial products where the true cost to consumers may not be immediately apparent from headline offers (Bar-Gill, 2012). The Annual Percentage Rate (APR), for instance, was introduced in the UK precisely because consumers struggled to compare loan products when costs were expressed in different formats (Disney & Gathergood, 2013). Financial inducements in gambling present an analogous situation; consumers cannot meaningfully evaluate offers when wagering requirements are expressed as abstract multiples without clear monetary examples. The UK regulatory environment has moved more slowly (DCMS, 2023), and while a prohibition on financial inducements appears unlikely in the near term, the provision of worked examples within gambling inducement advertisements would represent a warranted addition to current UK policy.

This study has some limitations. First, we employed a single-shot hypothetical vignette task without actual financial stakes, and while such designs are common in gambling research, they cannot fully capture real-world decision-making. A randomised controlled trial conducted in partnership with gambling operators (Heirene & Gainsbury, 2021; Newall & Swanton, 2024), using player account data to examine actual inducement redemption behaviour (Balem et al., 2021), would provide stronger ecological validity. Second, data were collected via a crowdsourcing platform (Prolific) and are limited to a single jurisdiction, so replication across different recruitment methods and countries would strengthen generalisability. Third, the comprehension measure was collected only in the control condition, meaning we cannot determine what proportion of participants correctly understood the wagering requirement when a worked example was displayed. Future research should assess comprehension in both conditions to establish the extent to which worked examples improve accurate understanding. Fourth, our study tested only one method of improving inducement comprehension; other presentation formats such as standardised summary boxes or graphical displays warrant investigation (Newall et al., 2025). Future research might

also employ incentivised choice paradigms in which participants select between multiple inducements with varying wagering requirements, with performance compared between those who receive worked examples and those who do not. Such designs would test whether improved comprehension translates into better decision-making when navigating a competitive marketplace of promotional offers. Additionally, future research should systematically disentangle the relative contributions of individual inducement components to consumer miscomprehension. Studies might, for example, vary match percentages, wagering multipliers, and cap structures independently to determine which elements, or which combinations, present the greatest barriers to accurate comprehension. Such work would help to identify whether regulatory intervention should prioritise the simplification of specific inducement features or mandate clearer disclosure of the inducement as a whole.

Conclusion

This study demonstrates that UK bettors significantly underestimate the wagering requirements of financial inducements, even when those inducements comply with the Gambling Commission's 2026 regulatory cap. This miscomprehension affects bettors across all levels of gambling harm severity, indicating that the issue lies in structural product complexity rather than individual vulnerability. When a worked example is provided, the perceived attractiveness of the inducement decreases significantly, suggesting that the industry-favoured presentation format generates a mistaken attractiveness that is corrected once consumers understand what the offer actually requires. The current UK regulatory approach, which mandates clearer website-based disclosures but does not require worked examples within advertisements, is insufficient to enable informed consumer choice. These findings support the inclusion of clear worked examples within financial inducement advertisements as a means of enhancing informed choice in UK gambling markets.

Author Contributions JT was responsible for conceptualisation, methodology, software, data curation, formal analysis, and writing (original draft and review/editing). SW was responsible for formal analysis and writing (original draft and review/editing). PN was responsible for writing (original draft and review/editing). TC was responsible for formal analysis and writing (original draft and review/editing). MQ was responsible for writing (original draft and review/editing). SD was responsible for funding acquisition and writing (original draft and review/editing).

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Data Availability All data and materials associated with this study have been uploaded to OSF and are accessible via direct links within the manuscript.

Declarations

Competing interests None of the authors have any conflicts of interest to declare. JT has received, in the last three years: (1) Open access publication funding from Gambling Research Exchange Ontario (GREO), (2) Conference travel and accommodation funding from the Academic Forum for the Study of Gambling (AFSG), (3) A minor exploratory research grant from the ASFG and GREO, 4) Seed Grant funding from the International Centre for Responsible Gambling (ICRG), 5) Studentship funding from the Economic and Social Research Council (ESRC), 6) Rapid evidence review (RER) funding from UK Research and Innovation (UKRI), 7) Policy Fellowship funding from UKRI. SW has no disclosures to report. PN was a member

of the Advisory Board for Safer Gambling from 2021 to 2025, which was an advisory group of the Gambling Commission in Great Britain. In the last three years, PN has been a named researcher on projects funded by the Academic Forum for the Study of Gambling, Alberta Gambling Research Institute, BA/Leverhulme, Canadian Institute for Health Research, Clean Up Gambling, Gambling Research Australia, and the Victorian Responsible Gambling Foundation. PN has received honoraria for reviewing from the Academic Forum for the Study of Gambling and the Belgium Ministry of Justice, travel and accommodation funding from the Alberta Gambling Research Institute and the Economic and Social Research Institute, and open access fee funding from the Academic Forum for the Study of Gambling and Greo Evidence Insights. TC has no disclosures to report. MQ has received, in the last three years: (1) Seed Grant funding from the International Centre for Responsible Gambling (ICRG), (2) Impact grant funding from the Bristol Hub for Gambling Harms, (3), Seed Grant funding from the Bristol Hub for Gambling Harms, (4) Studentship funding from the Economic and Social Research Council (ESRC). In the last three years, SD has received funding from Health and Care Research Wales (HCRW), Gambling Commission (regulatory settlements), Greo Evidence Insights, Bristol Hub for Gambling Harms Research, UK Cabinet Office/Office of Veterans Affairs, Armed Forces Covenant Fund Trust, and The British Academy/Leverhulme Trust. He is the Director of the Gambling Research, Education and Treatment (GREAT) Centre at Swansea University, which was set up with infrastructure funding from Welsh Government through HCRW - the views expressed are those of the author and not necessarily those of HCRW or Welsh Government - and Director of the Centre for Military Gambling Research, which is funded by way of regulatory settlements.

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