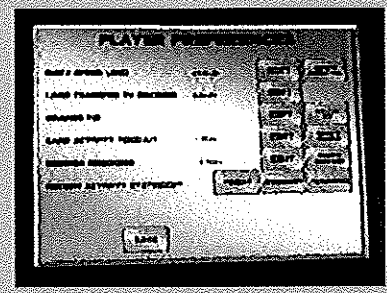# schottler consulting

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Major findings of a trial of a card-based gaming product at the Redcliffe RSL

SIMPLAY

Card-based trial evaluation - August 2008 to February 2009

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Executive summary

Overview

The current report summarises key trends and themes relating to implementation of the Redcliffe RSL card-based gaming trial. Given that the product implementation trial officially reached the six month mark during February 2009, the evaluation commenced March 2009.

This was also important to avoid situations where the research process influenced player views of the system (as observed during the first trial in 2004). Conduct of the evaluation at the end of the trial thus ensures that there has been no 'experimenter' bias or player acquiescence and trial findings can be considered representative of true patron experiences.

In summary, the trial evaluation has included the following methodologies:

- •• Conduct of N=52 x 35 minute telephone surveys with card-based players (including provision of a $50 voucher incentive to players)
- •• Conduct of three focus groups with Redcliffe RSL card-based players (including provision of a $50 voucher incentive to players)
- •• Interviews with Redcliffe RSL staff involved in the card-based gaming (staff were also given voucher incentives to recruit players)
- •• Interviews with staff of the card-based gaming implementation company (MaxGaming)
- •• Behavioural EGM analysis of system data supplied by MaxGaming for the six month trial period

Caveats

In reviewing findings of the current card-based gaming trial evaluation, several caveats should be considered including:

- •• player views represent perceptions ONLY and hence may not have a factual basis
- •• there can often be disconnects between player attitudes and behaviours
- •• the current evaluation is not a systems, technical or compliance evaluation and is primarily based on a human factors style evaluation of the system and its impacts (particularly a gaming harm-minimisation perspective)
- •• the limitations of the evaluation need to be considered in the context of a relatively small sample of trial participants and the self-selection nature of the evaluation (ie. only players who gave consent to contact were able to be included)
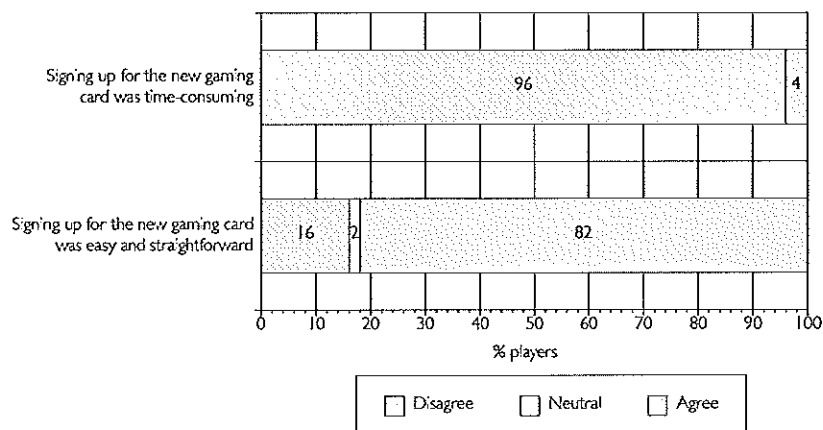
SIMPLAY

The product under evaluation was the MaxGaming SIMPLAY system. The MaxGaming System is a cashless, card-based precommitment system implemented at the Redcliffe RSL Club during August 2008.

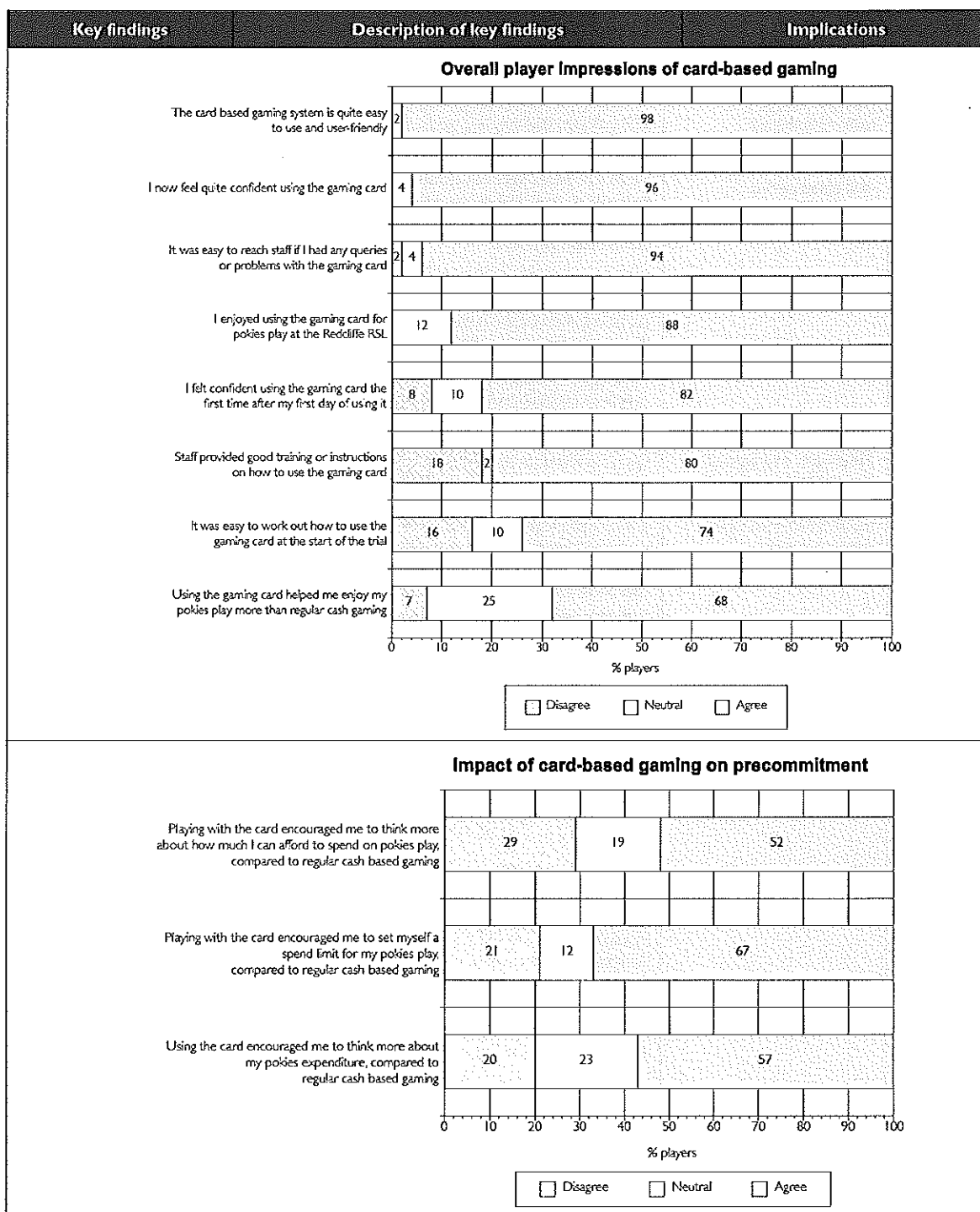schottler consulting
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KEY FINDINGS

Key findings of the evaluation of the card-based system at the Redcliffe RSL are summarised below. Findings primarily focus on harm-minimisation aspects of card-based gaming, along with general findings relating to system uptake and acceptance.

Key findings	Description of key findings	Implications
Finding 1. Findings showed that uptake of card-based gaming required around three-four months to peak and level out.	Similar to previous trials, uptake of card-based gaming was by no means immediate and a number of promotional processes were needed to stimulate uptake of card-based gaming in players. Approximately, 341 players had taken up the system between August 2008 and early March 2009, with only 13% of players opting for a daily spend limit (and the rest opting for just cashless gaming alone). Methods used by the venue to promote SIMPLAY included: • offering a $20 sign-on incentive in SIMPLAY points (a Redcliffe RSL incentive) • MaxGaming offered to SIMPLAY users the chance to win in a $500 weekly draw (which was limited to SIM-PLAY users and ran for 10 weeks during the trial) • MaxGaming placed 6 staff on site to sign-up players during the trial (an early phase) • Redcliffe RSL promoted the availability of card-based gaming through a written letter/promotion to club members. Analysis of product uptake showed that, following implementation in August 2008, 79% of SIMPLAY players had already taken up SIMPLAY by November 2008 (within four months). In contrast, roughly only 20% had taken up SIMPLAY in the later months of the trial. Interestingly, reports from the venue tended to suggest that the $500 weekly draw was not a major incentive for participation, however, some success was achieved through the offer of $20 in SIMPLAY points to players.	The current trial has shown that, even in spite of quite aggressive promotions, uptake of card-based gaming will not be universal or immediate in the early stages of market adoption. While this is likely to change as card-based gaming and precommitment become more commonplace, early trials will require significant effort to encourage adoption to achieve the objectives of precommitment as a gambling harm-minimisation measure. In particular, with only 13% of all players opting for precommitment, the trial has also shown that cashless gaming is seen to offer greater benefit to players, compared to precommitment alone.
Finding 2. The relatively automatic card set-up process for SIMPLAY was seen as very easy and user-friendly for players.	Unlike past trials, where card-based gaming required a form to be completed by patrons, SIMPLAY merely required a card-swipe and button press (at a kiosk) to set up the card for cashless gaming (ie. an existing club membership card). As that this required less than 30 seconds (and was performed at the SIMPLAY kiosk, with which players were already familiar), it was very positively regarded and received by players. Indeed, most saw the sign-up process as negligible in time investment and very consumer-friendly.	Future precommitment systems which incorporate more automated sign-up processes such as the kiosk for SIMPLAY are likely to be well-received by players. An automated sign-up process appears to be significantly more acceptable than form completion by players and should be encouraged as a potential mechanism to encourage players to sign-up for card-based gaming and precommitment.

Sign-up process for card-based gaming

Signing up for the new gaming card was time-consuming: 96, 4

Signing up for the new gaming card was easy and straightforward: 16, 2, 82

% players

☐ Disagree   ☐ Neutral   ☐ Agree

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Key findings	Description of key findings	Implications
Finding 3. There is potential to further improve the level of harm-minimisation information supplied in written format to support card-based gaming.	Findings of the SIMPLAY survey showed that 69% of players in the trial indicated that they read most of the supplied written information on card-based gaming (ie. a SIMPLAY brochure), 25% indicated that they had read a little of the information and 6% read none of the information. While differences were not statistically significant, a slight trend appeared to show that higher risk groups may have been less likely to read most of the written information, compared to non-problem gamblers. However, while information contained much content on card-based gaming functionality, very limited information was available to help inform players about the choice of limits or the benefits for setting limits. Accordingly, investigating ways to ensure that consumers both review and consider written materials will be important in the future delivery of successful precommitment implementations.	Future policy should consider imposing a requirement for card-based gaming providers to supply compulsory information on the benefit of precommitment and information to assist players to select affordable and appropriate EGM limits. This information has generally not been included on previous card-based gaming brochures and would assist in achieving the broader objective of harm-minimisation. Further research should also investigate ways to ensure that all players read materials and consider information, which may assist players to set and keep to affordable limits (particularly with regards to higher risk players).
Finding 4. At a general level, SIMPLAY card users were relatively positive about the SIMPLAY card-based gaming product.	Discussions and surveys with EGM players who trialled the SIMPLAY card-based gaming product highlighted that the product was generally seen as user-friendly and convenient by players. As with most past trials, by far the most significant perceived benefit related to the availability of cashless gaming and the associated convenience of not having to wait for hand-pays and the ease of moving from EGM to EGM. Reflecting positive overall sentiment, 98% of players considered the product as easy to use and user-friendly, 96% felt confident in using the card and 88% enjoyed using the card for their gaming. Example player comments included: • *Using SIMPLAY just makes it easier to play. The money just gets transferred onto on your card. It's easy.* • *I can just collect my winnings directly with SIMPLAY.* • *SIMPLAY is better as I do not like waiting for a collection.* • *SIMPLAY is easier for me, as I have to go collect my children and I save time this way.* In addition, while some players had a few 'teething issues' with the card during the early stages of the trial, the card system was generally seen to be now working effectively in the venue. In addition, similar to other trials, precommitment was not seen to be a key benefit to players and generally only attracted interest of a small number of players. However, some players reported that having cashless gaming itself helps facilitate improved tracking and control over gaming expenditure. For instance, example player comments included: • *If I come in and still have $15 on the card, I put another $20 limit on it (ie. the card was a vehicle for precommitment, rather than the limit)* • *My limit in my mind is $50. It (the card) does help you keep track of it better.* • *My psychological limit is $100-150. If you have a card, it can help you keep track of your spending.* Accordingly, similar to the previous trial, cashless gaming itself may offer some potential harm-minimisation benefits to players over and above regular cash-based gaming. In addition, players also support the concept of broader roll-out of card-based gaming to allow play at multiple venues and voluntary use of cards at a player level.	The Redcliffe RSL trial further highlights the clear benefits seen in card-based gaming and particularly in cashless gaming from a consumer perspective. Once again, findings re-emphasise (as with past trials) that precommitment is not seen as the major benefit of card-based gaming, however, cashless gaming may assist in facilitating improved monitoring and control over gaming expenditure.

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Overall player impressions of card-based gaming

Statement	Disagree	Neutral	Agree
The card based gaming system is quite easy to use and user-friendly	2		98
I now feel quite confident using the gaming card	4		96
It was easy to reach staff if I had any queries or problems with the gaming card	2	4	94
I enjoyed using the gaming card for pokies play at the Redcliffe RSL		12	88
I felt confident using the gaming card the first time after my first day of using it	8	10	82
Staff provided good training or instructions on how to use the gaming card	18	2	80
It was easy to work out how to use the gaming card at the start of the trial	16	10	74
Using the gaming card helped me enjoy my pokies play more than regular cash gaming	7	25	68

% players

☐ Disagree   ☐ Neutral   ☐ Agree

Impact of card-based gaming on precommitment

Statement	Disagree	Neutral	Agree
Playing with the card encouraged me to think more about how much I can afford to spend on pokies play, compared to regular cash based gaming	29	19	52
Playing with the card encouraged me to set myself a spend limit for my pokies play, compared to regular cash based gaming	21	12	67
Using the card encouraged me to think more about my pokies expenditure, compared to regular cash based gaming	20	23	57

% players

☐ Disagree   ☐ Neutral   ☐ Agree

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Key findings	Description of key findings	Implications
Finding 5. While SIMPLAY was well-regarded by players, research identified a range of system design issues with potential to undermine the harm-minimisation objectives and potential of card-based gaming.	Focus groups, surveys and usability testing of the SIMPLAY card-based gaming system highlighted a number of system design issues with potential to undermine the harm-minimisation objectives of card-based gaming. In particular, findings of the evaluation revealed that there needs to be greater salience of the 'balance check' button to facilitate easy player checking of card balances while using cashless gaming at the EGM (some players were unaware that this was available on the EGM, while others only thought they could check balances at the kiosk). This could either be achieved through improved player training to identify and use the existing button or alternatively, through more obvious identification of the balance check button on the EGM interface (eg. brighter labelling etc.). In addition, clearer instructions need to be presented on the kiosk to assist players to check balances (eg. Hold button for 2sec to show your card balance, as this button has a different functionality compared to the other 'press and release' buttons on the kiosk). Similarly, players need to be able to alter their transfer amounts <u>at the EGM interface</u> to allow informed consent for each transfer from their card to the EGM. In this respect, the automatic transfer amount of $20 (as default) should <u>not be permitted</u>, as it has potential to encourage players to continue EGM play without making an informed decision to do so. Illustrative comments by players included: • *I would like to be able to transfer another $5 without having to take the card out.* • *It is tempting to keep playing, if the card transfers $20 and you want to use only $5.* • *It's annoying how it's always $20. How about it you only want $10? You're just being tempted to spend money you may not want to spend.* From this perspective, keypad implementation to allow players to change transfer limits at the EGM interface should be a compulsory requirement (At the moment, transfer amount changes can only be done at the kiosk and leaving the EGM is a disincentive for players). Other design issues identified with SIMPLAY included: • the need for a 'splash screen' (or similar) to be presented when players initially set up their card to assist in the choice of each individual limit and card parameters – For instance, instead of daily spend limits just being available as a button, on initial set-up, players should be explained both the (1) Benefits of setting a daily limit and (2) Basic tips on how to select an affordable limit • the need for players themselves – rather than staff – to select limits and other amounts on their card – In this respect, while staff intend to be helpful, some players reported that staff had set values on their behalf, thus limiting the level of informed consent in precommitment and other card parameter decisions • the term 'session limit' is confusing to players and should be relabelled to reflect it's meaning as a time limit with an explanation of the meaning and benefits of setting such a limit • when players reach their limit, there is current no warning on the EGM screen and a message is displayed which does not show the player that a limit has been reached (currently, the limit exceeded warning is ONLY on the very tiny GMI screen)	Policy for future card-based gaming system approval should consider requiring the need for systems to: • not permit <u>any default values</u> to be set for daily spend limits, time limits or transfer amounts from the card to EGM (However, it may be appropriate for card balance limits to have defaults - eg. max of $1000 on card) • prohibit automatic transfers from card to EGM, as this is inconsistent with the principles of informed consent during EGM play • incorporate design features to enable players to check their card balance at the point of the EGM interface and be clearly visible to players *(perhaps as established through independent system usability testing)* • allow players to easily change the amounts transferred from the card to machine at the EGM interface - such as through incorporation of a keypad • incorporate information 'splashscreens' as part of system design to help players understand the limits and parameters they are setting • consider prohibiting venue staff from making decisions about player card limits/parameters (thus requiring players to set-up their own cards, although this could still be supported by staff, where players need assistance) • limits need to be clearly labelled to ensure that players can understand their purpose and benefits (eg. the term 'session limit' - in effect a time limit on SIMPLAY - is unclear to players) • limit warnings should, where possible, be displayed on the EGM screen as this area is more visible to players than the small GMI screen.

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Key findings	Description of key findings	Implications
Finding 6. While SIMPLAY has potentially very useful print-outs of player expenditure, current statement labelling and presentation undermines the potential of statements to support consumer awareness of gambling expenditure.	Findings of the current evaluation highlighted that most players cannot interpret the design of expenditure statements accessible from the SIMPLAY kiosk or from venue staff behind the counter. In particular, labelling is confusing and terms such as 'draw up' and 'draw down' have no or limited meaning to players. Many players who viewed statements generated from the SIMPLAY kiosk highlighted that they cannot understand the supplied information. In addition, the menu system for accessing statements could be made clearer, as could the ability of players to be able to access more detailed statements behind the counter (eg. players and even most venue staff were unaware of this). In addition, the presentation of the statement behind the counter on three separate fragmented pieces of thermal roll makes it difficult for players to interpret their gaming expenditure. Accordingly, the design and implementation of player statements needs to be considered from a harm-minimisation perspective.	SIMPLAY design in relation to expenditure statements needs to improve to enable expenditure information to be more readily accessible to players. In particular: • labelling needs to clearly identify expenditure both on the kiosk screen and on paper • players and staff need to be more well-informed about the benefits of expenditure statements • detailed statements available from counter staff need to be presented on a single piece of paper to improve player understanding of the information (rather than on three separate fragmented pieces of paper)

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Key findings	Description of key findings	Implications
Finding 8. Venue staff reported positive experiences with the SIMPLAY card-based gaming and the support provided by the system supplier. However, benefits of the system to the venue from an operational perspective were uncertain.	From a staff and venue perspective, the Redcliffe RSL generally had positive experiences of the SIMPLAY card-based gaming system and implementation. However, it was also apparent, as with all trials, that a range of bugs and technical implementation issues were experienced during the early phases of the trial. These were reported as having led to some player frustration during the trial, including some players 'giving up' on the system during the early post-implementation phase. However, since most early issues had been resolved, the venue believed that the system was now working reasonably effectively. In addition, staff were reasonably satisfied with the training provided and commended the system provider with the level of technical system support offered during the trial. The venue was surprised, however, that only a small proportion of players had taken up card-based gaming and it was apparent that the venue had expectations of higher levels of system adoption by patrons. Staff reports of limited time-savings afforded by the system and minimal uptake also led to venue management being uncertain about the value of the system at a venue level. Staff believed that limited uptake was in part related to the older age demographic of the venue and that system adoption was less likely in older players.	The current trial highlights that, even venues very committed to gambling harm-minimisation, need to carefully evaluate the potential of the system to improve venue productivity. Consideration should be given by OLGR to possible incentives to venues to adopt card-based gaming for the delivery of precommitment.

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Key findings	Description of key findings	Implications
Finding 10. Behavioural EGM data analysis highlights some interesting new trends relating to the SIMPLAY card-based gaming system.	Findings examining gaming behaviours associated with the SIMPLAY card-based gaming system revealed that: • an average of 175 sessions for female players and 200 sessions for male players occurred during the trial - older age groups were the biggest users and males 65 years and over were the group recording the highest number of card-based gaming sessions. In contrast, younger age groups had much less use of the card • females spent an average of 13.8 days using SIMPLAY and males spent an average of 18.0 days • mean transfers <u>from card to credit meter</u> were $3,169.60 for females and $3,354.10 for males and mean transfers <u>from credit meter to card</u> were $3837.10 for females and $3927.80 for males • 12% females and 15% of males set a card limit - analysis also showed that uptake was higher in females 50-64 years (14%) and in males 35-49 years (23%) • most players set fairly conservative limits with the maximum limit set of $100 and $100 was the most popular limit for both genders (6%) • 30 players (of the total of 45 who set limits - ie. 67%) received 'limit exceeded' warnings during use of their SIMPLAY card (1 to 48 total warnings per player) • While one of the limit parameters that could be set on SIMPLAY allowed time-based gaming limits (termed 'session reminders'), not a single player elected to set this limit during the trial • 41 players adjusted their transfer amount during the card-based gaming trial (ie. from the $20 default) • older females and males had the largest number of total kiosk uses across the trial (probably because they were more frequent players). However, when mean gaming sessions per kiosk use was examined, females were found to have used the kiosk less than males and older people (both males and females) also used the kiosk less. This may be due to less comfort with technology (although it is difficult to be certain) • findings showed that SIMPLAY player expenditure overall <u>increased</u> 4.44% comparing the trial to the same months in the previous year. In contrast, non-SIMPLAY players increased only 1.35% (although average daily turnover increased 6.47% for Redcliffe, 5.67% for Brisbane North and 6.18% for Qld since 2007/08) (based on same months of the trial)	Findings provide some interesting new evidence to suggest that higher risk groups may be more likely to adopt precommitment and that precommitment may be associated with a decrease in spending (ie. not card-based gaming itself, but actually setting a limit on a card). Given the value of such a trend in the context of gambling harm-mimimisation policy, this is worthy of further research investigation in future trials.

Summary

The current trial of a card-based gaming product at the Redcliffe RSL delivers further converging evidence to highlight the value of card-based gaming to consumers. In addition, it also highlights a range of other insights about card-based gaming with respect to ways to ensure that system design delivers clear harm-minimisation benefits.

From this perspective, the third trial of card-based gaming in Queensland has added further knowledge and understanding about the benefits and impacts of card-based gaming and precommitment and can assist in informing future policy and strategy relating to card-based gaming on a broader-scale.

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Introduction

Overview

The current report summarises key trends and themes relating to implementation of the Redcliffe RSL card-based gaming trial. Given that the product implementation trial officially reached the six month mark during February 2009, the evaluation commenced March 2009.

This was also important to avoid situations where the research process influenced player views of the system (as observed during the first trial in 2004). Conduct of the evaluation at the end of the trial thus ensures that there has been no 'experimenter' bias or player acquiescence and trial findings can be considered representative of true patron experiences.

In summary, the trial evaluation has included the following methodologies:

- • Conduct of N=52 x 35 minute telephone surveys with card-based players
- • Conduct of three focus groups with Redcliffe RSL card-based players
- • Interviews with Redcliffe RSL staff involved in the card-based gaming
- • Interviews with staff of the card-based gaming implementation company (MaxGaming)
- • Behavioural EGM analysis of system data supplied by MaxGaming for the six month trial period

Caveats

In reviewing findings of the current card-based gaming trial evaluation, several caveats should be considered including:

- • player views represent perceptions ONLY and hence may not have a factual basis
- • there can often be disconnects between player attitudes and behaviours
- • the current evaluation is not a systems, technical or compliance evaluation and is primarily based on a human factors style evaluation of the system and its impacts
- • the limitations of the evaluation need to be considered in the context of a relatively small sample of trial participants and the self-selection nature of the evaluation (ie. only players who gave consent to contact were able to be included)

SIMPLAY

The product under evaluation was the SIMPLAY card-based gaming system, developed by MaxGaming. This is a card-based gaming and precommitment system which allows players to set a daily spend limit, a 'session reminder' (which in effect is a time limit on gaming), a maximum card balance and a transfer amount (an automated amount that transfers from the card to EGM credit meter).

SIMPLAY works in conjunction with a 'kiosk' (see below) where player preferences are set and established. The sign-up process was also via the kiosk facility and was based on an existing loyalty card system already available at the venue. Players were merely required to swipe their membership cards and press a button to join SIMPLAY. Activity statements could also be printed from the kiosk or more detailed statements obtained from the venue cashier. A photo of the kiosk is presented below.

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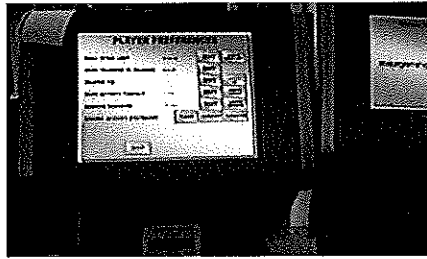
Report structure

Within this context, the current report summarises key findings of the card-based gaming trial as follows:

•• **Uptake of card-based gaming**

•• **Player feedback on card-based gaming**

•• **Key findings of usability testing of the SIMPLAY card-based gaming product**

•• **Venue and supplier experiences with card-based gaming trial**

•• **Player behavioural analysis using EGM system data**

•• **Appendix**

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Uptake of card-based gaming

This section reports on uptake of card-based gaming by venue patrons and describes basic demographics of players who elected to use the SIMPLAY card-based gaming system. This also includes the date of uptake and the volume of players at different points throughout the trial.

Analysis of uptake of card-based gaming

Context

The card based system was implemented by MaxGaming in the Redcliffe RSL during August 2008 and during early February 2009, had been in operation for just over six months. In total, 351 players had taken up the card system by mid March 2009.

The Redcliffe RSL also reports that roughly 17000 people are members of the venue with 2000-2500 members regularly taking part in gaming. This represents a membership uptake of card-based gaming of roughly 13-17% (assuming that approximately 330 players were using card-based gaming at the six month mark[1]). It should be noted, however, that this is ONLY an estimate and it is difficult to be precise given that some players may not use their gaming cards during play.

Incentives for uptake

A number of methodologies were reported to have been used to drive uptake of card-based gaming at the venue. Methodologies for promotion included:

- offering a $20 sign-on incentive in SIMPLAY points (a Redcliffe RSL incentive)
- MaxGaming offered to SIMPLAY users the chance to win in a $500 weekly draw (which was limited to SIMPLAY users and ran for 10 weeks during the trial)
- MaxGaming placed 6 staff on site to sign-up players during the trial (an early phase)
- Redcliffe RSL promoted the availability of card-based gaming through a written letter/promotion to club members.

The uptake of the card-based gaming system at the Redcliffe RSL is shown in Table 1 and is presented graphically in Figure 1. Similar to the previous trial, this shows that market uptake requires approximately three to four months to peak. Reflecting this, 79% of SIMPLAY players had already taken up SIMPLAY by November 2008. In contrast, roughly only 20% had taken up SIMPLAY in the later months of the trial.

Table 1. Percent of players uptaking card-based gaming at Redcliffe RSL by month (August 2008 to March 2009) - UPTAKE ANALYSIS[a]
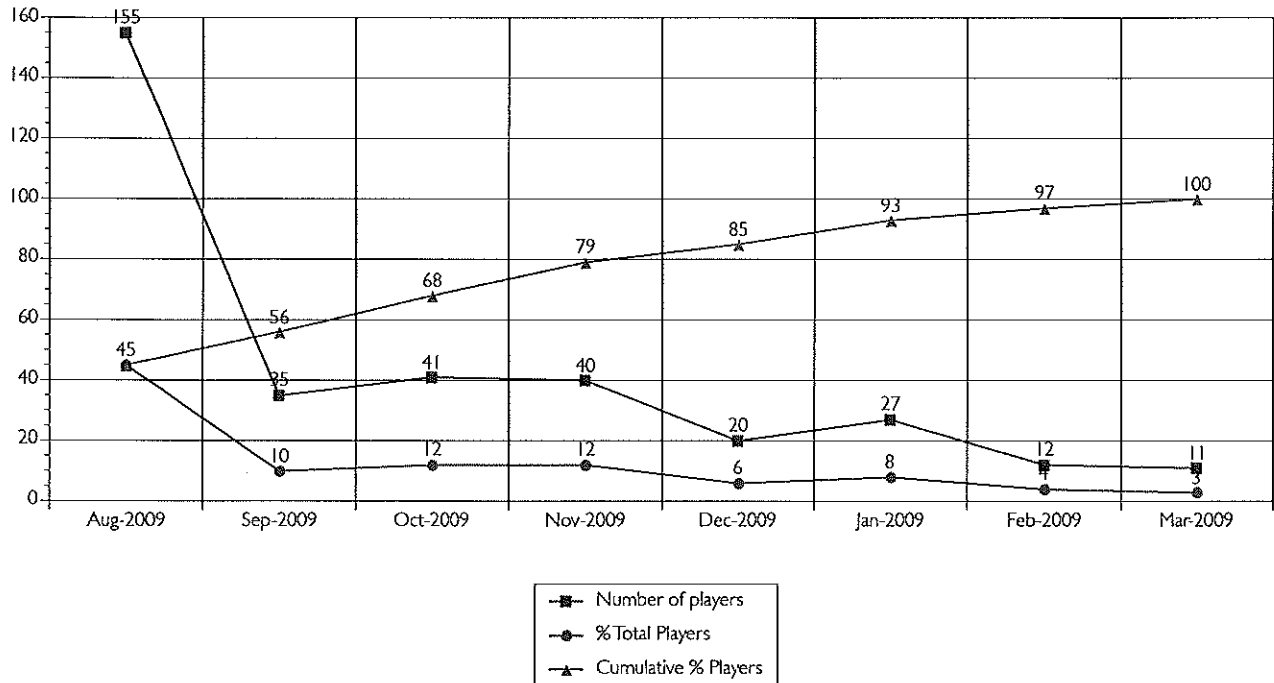
Month of uptake of card-based gaming system at Redcliffe RSL	Number taking-up SIMPLAY	Percent of total players	Cumulative percent of players
August	155	45	45
September	35	10	56
October	41	12	68
November	40	12	79
December	20	6	85
January	27	8	93
February	12	4	97
March	11	3	100
Totals	341	100	-

a. Based on analysis of SIMPLAY EGM system data (Source: Raw data supplied by MaxGaming)

1. Note that the six month period was in the middle of March and figures presented in the table and for the full month of March 2009.

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Uptake analysis of SIMPLAY at Redcliffe RSL

Legend	
—■—	Number of players
—●—	% Total Players
—▲—	Cumulative % Players

Demographics

Analysis of available demographics of players uptaking SIMPLAY showed that 53% were females and 47% were males. The average age of players taking up SIMPLAY was 57.05 years. The average age for females was 57.7 years and the average age for males was 56.3 years. This was based on de-identified data analysed from the player loyalty card system at the RSL, however, missing gender data was not included in the analysis (for roughly 14 players). The older age demographic was also reflected in staff comments to account for why some players elected not to take-up the SIMPLAY card.

1. Based on analysis of SIMPLAY EGM system data (Source: Raw data supplied by MaxGaming)

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Player feedback
on card-based gaming

In total, N=52 players participated in a 35 minute telephone survey about card-based gaming and a sample of this same group of players participated in three separate qualitative focus groups. Focus groups assisted in building an understanding of how players experienced and used card-based gaming during the trial, while the survey helped build an understanding of overall trends and themes across players.

Players participating in the quantitative survey included 11 non-problem gamblers (average age 59.9 years, 5 males/6 females - 21% of sample), 15 low risk gamblers (average age 60.6 years - 7 males/8 females - 29% of the sample), 22 moderate risk gamblers (53.8 years - 7 males/15 females - 42% of the sample) and 4 problem gamblers (61.8 years - 1 male/3 females - 8% of the sample).

To ensure that Redcliffe RSL players were not contacted without informed consent (in line with Commonwealth privacy legislation), the RSL Club asked SIMPLAY card holders to participate in the survey. This ensured that private contact details were not supplied without clear consent. A $50 shopper voucher was offered as the incentive for completing the telephone survey and a further $50 voucher was offered for participation in a qualitative focus group.

The structure of this section of the report includes:

•• **Overall perceived benefits of SIMPLAY**
•• **Setting up SIMPLAY cards and preferences**
•• **Reactions to SIMPLAY product features**
•• **Ability of card to encourage precommitment**
•• **Player-reported problems with SIMPLAY**
•• **Player views on the future of SIMPLAY**

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Overall perceived benefits of SIMPLAY

Perceived benefits

Focus group discussions generally showed that most players were quite happy with the benefits and ease of use of the SIMPLAY gaming card. Reflecting positive overall sentiment towards the card, most players saw some level of benefit in SIMPLAY and particularly liked the convenience of cashless gaming. Indeed, as with past trials, cashless gaming was viewed overall as the single major benefit of card-based play.

Apart from 'cashless convenience', other features admired by players included an ability to move around from machine to machine more efficiently, being able to transfer small amounts back to the card and the benefit of not having to wait for hand-pays as a result of larger wins. Not having to wait for staff was also seen as particularly useful in helping players plan their time and other activities. For instance, many players would report frustration at having to wait for pay-outs when they had to go home or be at another location.

While a small number of players raised the potential value of limits on SIMPLAY, it was quite apparent that few players saw this as a major benefit of the product. This is also undoubtedly a reflection of the current market value of precommitment as a emerging 'product' in gaming. A couple of female players also mentioned the benefit of not having to handle 'dirty' coins.

Illustrative comments from focus groups highlighting the perceived benefits of the SIMPLAY gaming card from an EGM player perspective included:

- *Using SIMPLAY just makes it easier to play. The money just gets transferred onto on your card. It's easy.*
- *I can just collect my winnings directly with SIMPLAY.*
- *SIMPLAY is better as I do not like waiting for a collection.*
- *Sometimes you can be sitting at the machine for ten minutes if you use cash. The staff are very busy.*
- *SIMPLAY is easier for me, as I have to go collect my children and I save time this way.*
- *SIMPLAY is just simpler and easier. SIMPLAY is really good for me. The machine transfers $20 to play and then shows the remaining as your balance.*
- *To me the card wasn't much different than putting money in the machine.*
- *I found it a lot better than having to use money. I did not have to worry about changing $50 notes while using the card.*
- *I did not have to worry about pressing the button for the coins.*
- *Using the card helped me, as I did not have to get my hands dirty from the coins (female)*
- *It's terrific. I can put $40 on the card and if I don't get anything back, I ask my wife for more money.*
- *I can press collect, take the card out, get a beer and I still have the money on the card. If I did not have that, I would have to go get more money.*
- *Waiting 15 minutes to get my money is a waste. With SIMPLAY, you press a button and the money goes directly on your card.*
- *My wife often comes up to me and asks me for money and I can just say its on the card.*
- *I don't have to wait 20 minutes for the money to come out.*
- *The biggest advantage I find, is that you are not looking for cash cups and your pants don't fall down (from the weight of the coins). It happens to some of us with slim waists (male)*

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- •• *It is easy to collect your big win. Photo ID is not a problem (the membership card included a photo of the player)*
- •• *If I use cash, I sometimes drop my money. This doesn't happen with SIMPLAY.*
- •• *I think it is just handy to collect money on your card and not have to carry coins around.*
- •• *I once found a bucket of money lying around and no one claimed it. With SIMPLAY, you never lose your money.*
- •• *If you get a $50 win, you don't have to wait. You just press collect and go - especially late at night, unless you get a big win.*
- •• *The money goes onto your card and if you don't want to spend it that day, you have it for another day.*
- •• *SIMPLAY is convenient mainly because I don't have to go to the cash counter to start off.*
- •• *When you are leaving, its convenient to just pull the card out.*
- •• *If you win, the money goes on your card directly. Your money also does not drop out.*
- •• *If you are busting for a leak, you can just press the EZYbreak button and pull your card out.*
- •• *If I want to go out for a cigarette, I can just take the card out and go.*
- •• *It is easy to lose money if you forget to take it out of the tray.*
- •• *I like the fact that I don't have to carry the little packet of coins around.*
- •• *I don't know how many coins I have dropped on the carpet before using SIMPLAY. The coins just blend into the carpet. You can never find them!*
- •• *Sometimes while playing my balance gets down to 14 cents. If I am playing with cash, I keep putting more in. When my balance on my card is done, I just pull it out.*
- •• *You can transfer the last bit of balance and get three games on it.*
- •• *I can transfer small amounts of money onto the card.*
- •• *I still use the card, even on the last few cents. But usually you just spent those cents.*
- •• *It is handy to transfer your money back onto the card.*
- •• *The card is smoother to move around, rather than hitting the collect button.*

Players were also asked to comment about whether use of the gaming card affected their pokies play in the context of the quantitative player survey. Findings are in Table 2. This question was the first unprompted question in the survey to avoid player influence. Survey findings revealed that the most common response was that the card did not affect play (12 responses), followed by the card assisting players to better manage expenditure (8 responses), general convenience (8 responses), easy moving from EGM to EGM (6 responses) and not having to wait for hand-pays (5 responses). Interestingly, availability of precommitment was only mentioned by two players.

Table 2. Overall reactions to card-based gaming without prompting -
QUANTITATIVE SURVEY (N=52, March 2009)[a]

Overall reaction to card-based gaming	Responses mentioned in survey (UNPROMPTED)
No effect at all on play (N=12)	• *No effect at all (x5).* • *It's made no difference at all (x2).* • *There is no improvement or change.* • *There was no effect. It's a good idea though.* • *It hasn't changed it.* • *There was not much difference.* • *It hasn't had any effect on my gambling. I only gamble when bored or out with the wife. I don't go out of my way to gamble.*

**Table 2. Overall reactions to card-based gaming without prompting -
QUANTITATIVE SURVEY (N=52, March 2009)[a]**

Overall reaction to card-based gaming	Responses mentioned in survey (UNPROMPTED)
Expenditure more conservative/ better tracking of money (N=8)	• It cut it down. I spend less after using the card. • It's good to help to monitor spending. • Gives a better idea of spending. • It has curbed how much I spent my winnings. • It helps me to keep better track of my total spending. I have more control over my spending. • The card makes it easier to save money. • It's convenient, but a bit annoying to use sometimes. • It's a good idea because you can take the card out when you have some winnings left so you don't lose it all.
Convenience/easier/better (non-specific) (N=8)	• It's convenient (x3) • It's easier. • I find that it's good, better than cash. • It's just much easier. • It's convenient, but a bit annoying to use sometimes (due to ad hoc system errors).
Easy moving from EGM to EGM (N=6)	• It's a good way to sit on my points. I can see how much I've won and it's good for moving around. • It makes it easier to go to the next machine. • It makes it very easy going from machine to machine. • It doesn't stop anyone from gambling more. You have more time to gamble, as no one needs to come and give you money. • It is easier. It's a smart thing. I can move between machines and limit my time moving around. • It's good because winnings go straight across to the card and you can go to the next machine with no problem.
Lack of having to wait for hand-pays (N=5)	• There is no improvement or change. But not waiting for pay-outs is a benefit. • It made it easier. I don't have to wait for payouts. • The card is handy, it's good that you don't have to wait for someone to come and serve you. • It's good for collecting your winnings. • I don't have to wait to collect my winnings.
Lack of cash handling (N=4)	• It's better than collecting $1 coins. • I find it handy that I don't have to handle cash while playing • It's easier to not carry the cash around. • Yes, it has affected my playing. Like not having a handful of coins. Love the cashless system, it's convenient.
Improved safety (N=2)	• Much better than cash, it's safer. • It's a good idea because you can take the card out when you have some winnings left so you don't lose it all.
Availability of precommitment (N=2)	• I can put myself on a limit and always stick to it. • It's a good idea, as you can have a set limit.
Increased play (N=1)	• It increased the play.
Tracking bonus points (N=1)	• It's a good way to sit on my points. I can see how much I've won.

a. If at all, how do you believe that using the gaming card at Redcliffe RSL affected your pokies play? (describe) (Base: All survey respondents) (N refers to total survey responses, allowing multiple responses per player)

Incentives to
sign-up

From discussions with players, it was apparent that the incentives offered by the venue to uptake SIMPLAY had only a very marginal and possibly negligible impact on player motivation to sign-up to SIMPLAY. In other cases, players had heard through word-of-mouth about the benefits of card-based gaming. For instance, one player saw another patron receiving hand-pays and recommended the card to the player to avoid having to wait for the pay-out. The $500 draw sponsored by MaxGaming was similarly not a major incentive for players to adopt SIMPLAY. Indeed, it was apparent that few players were even aware of the draw.

Comments highlighting player views of the effects of incentives offered to entice players to use SIMPLAY included:
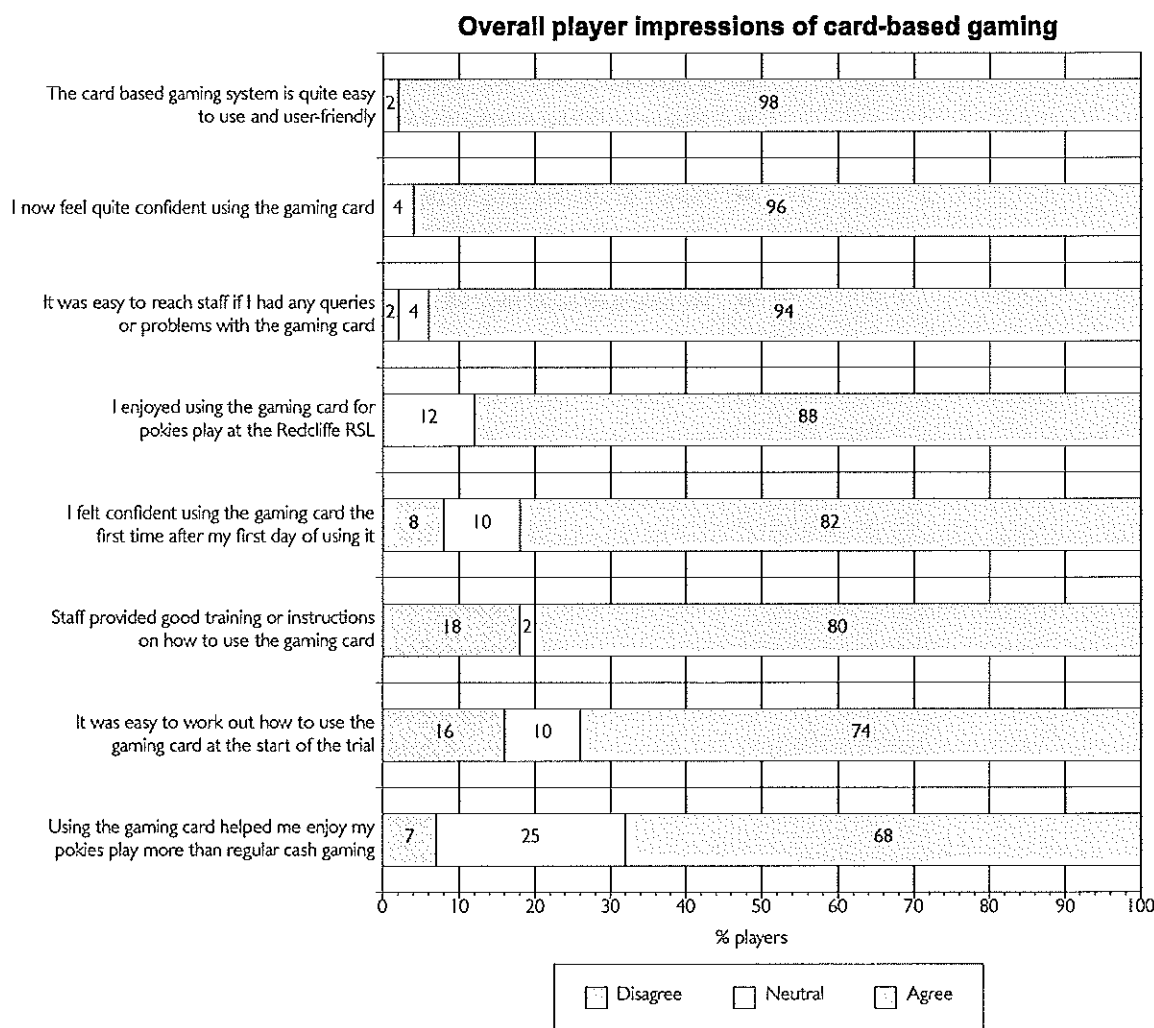
- *For me, the $20 incentive was not the reason I signed up.*
- *A $500 draw. I never knew about that. Are they still doing the $500 draw for SIMPLAY card users?*
- *I signed up because of the convenience. It just looked like something to try.*
- *It was something new. That's what led me to sign-up.*
- *The guy on the next machine told me about SIMPLAY and I wanted to try it.*
- *There was SIMPLAY staff that came and explained the card.*
- *I tried it, as I had the option of stopping whenever I wanted to.*
- *The week after I signed-up, SIMPLAY staff were handing out free stuff to everyone and I did not get anything (another player - I won the $500 draw!).*
- *We never even heard about who won the draw. It wasn't that important to us.*

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Overall impressions

Overall player impressions of SIMPLAY are presented in Figure 2 and Figure 3. Findings highlight that overall impressions of the SIMPLAY product were very positive, with most players agreeing that the product was user-friendly (98% agreed), agreeing that they felt confident using the product (96%) and also agreeing that they enjoyed the product (88%).

There were lower ratings, however, for measures such as support given by staff on how to use the gaming card (only 80% agreed) and it was also apparent that some players had early difficulties using the card at the commencement of the trial (only 74% agreed that it was easy to work out how to use the card at the start of the trial).
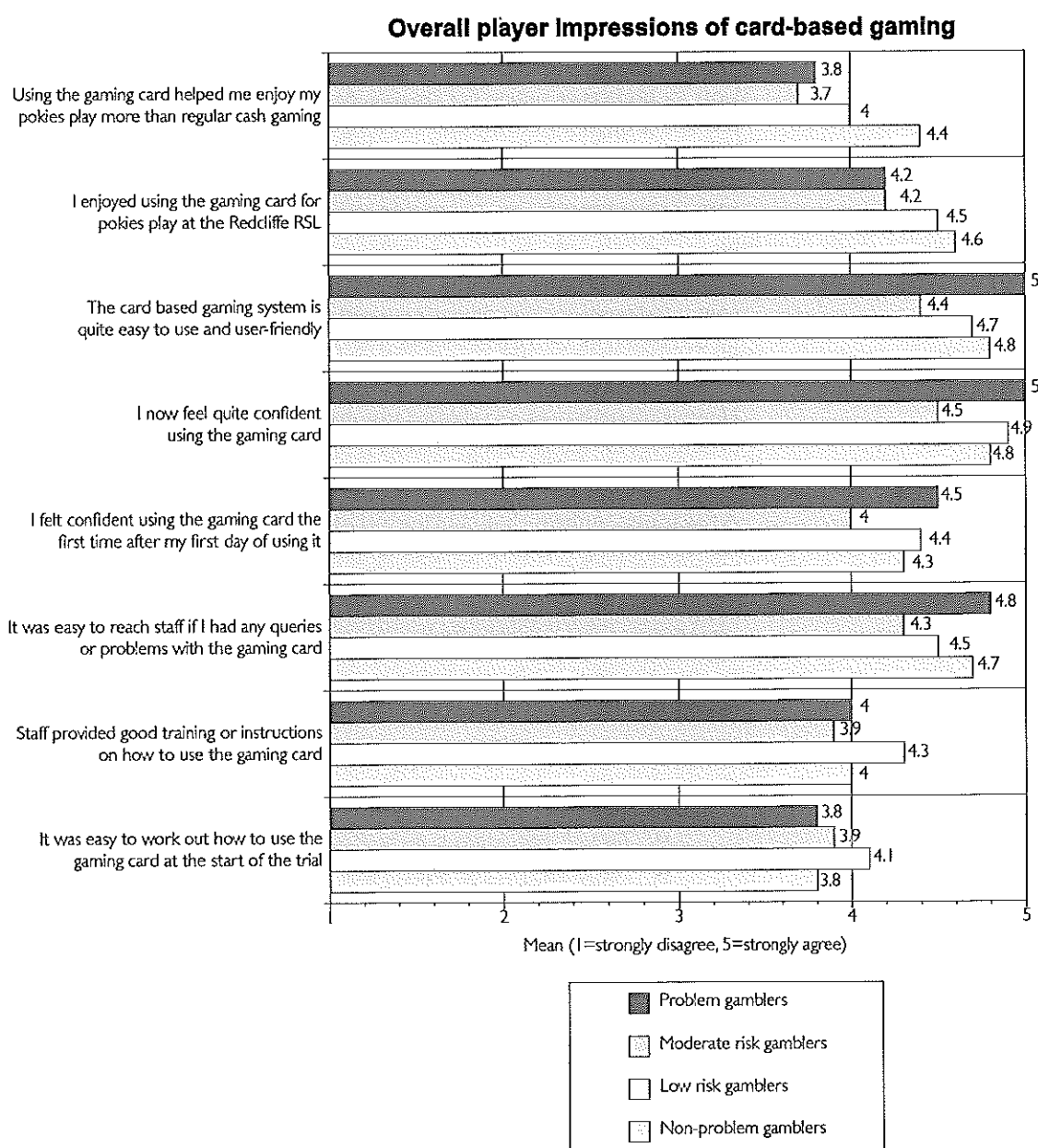
Figure 2. Overall player impressions of SIMPLAY card-based gaming - QUANTITATIVE SURVEY (N=52, March 2009)[a]

Overall player impressions of card-based gaming

Statement	Disagree	Neutral	Agree
The card based gaming system is quite easy to use and user-friendly	2		98
I now feel quite confident using the gaming card	4		96
It was easy to reach staff if I had any queries or problems with the gaming card	2	4	94
I enjoyed using the gaming card for pokies play at the Redcliffe RSL	12		88
I felt confident using the gaming card the first time after my first day of using it	8	10	82
Staff provided good training or instructions on how to use the gaming card	18	2	80
It was easy to work out how to use the gaming card at the start of the trial	16	10	74
Using the gaming card helped me enjoy my pokies play more than regular cash gaming	7	25	68

% players

a. Question - Using a 5 point scale, where 1=strongly disagree and 5=strongly agree, please indicate to what extent you agree or disagree with the following statements about the gaming card..? (Base: All survey participants)

Comparisons across the problem gambling risk segments also showed that, compared to non-problem gamblers, moderate risk gamblers were more likely to rate ease of use lower (p<.05). It is also interesting that ratings across some measures were lower for the higher risk segments (although differences were not statistically significant).

Figure 3. Overall player impressions of SIMPLAY card-based gaming - QUANTITATIVE SURVEY (N=52, March 2009)[a]

Overall player impressions of card-based gaming

Mean (1=strongly disagree, 5=strongly agree)

- Problem gamblers
- Moderate risk gamblers
- Low risk gamblers
- Non-problem gamblers

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Set-up

The MaxGaming SIMPLAY card-based gaming system is quite unique in that it has a very straightforward 'sign-up' and set-up process, which does not require any forms to be completed by players for the purpose of establishing a cashless account. The set-up is actually performed by players swiping their card at a kiosk and pressing a single button. This process also complies with Austrac requirements, given that SIMPLAY users were required to be members of the club to participate.

Given that the kiosk is remote from the gaming machines, venue staff are essentially required to actively recruit players to SIMPLAY to set-up cards. According to venue reports, most members approached for SIMPLAY were ushered through the set-up process with support of a staff member.

This was also seen as important to assist patrons to understand how to operate the kiosk for preference setting. For instance, on the kiosk preferences screen, a number of preference options were available including setting of spend limits, default transfer amounts from the card to the credit meter, PIN time-out length, 'session length' for gaming time limits, PIN changes and there were also buttons to allow players to print balances and transactional data relating to EGM play.

Due to the simplicity of the set-up process, player feedback highlighted that establishment of cashless gaming accounts using the kiosk was very straightforward and contrasted positively with other card-based gaming systems which required forms to be completed for card establishment. The overall player feedback about card set-up indicated that the set-up process was not onerous.

However, focus groups also showed that many players were quite confused about the preferences for set-up during the initial card set-up process and most were <u>not</u> cognisant of the preferences and limits they had selected.

A few players at the early part of the trial had also inadvertently signed-up to SIMPLAY without knowing. A software change prompting players to confirm they were signing up intentionally then corrected this design issue (undertaken mid-trial).

Most players reported that they would have still signed-up had form completion been required, although there was mention of the proviso *'as long as it wasn't a long form'*. Several players also commented that staff had not supported their set-up and for this reason, they had found the process quite difficult.

Specific comments about the set-up process associated with SIMPLAY included:

●● *I gave staff my card and they put it in the machine and showed me the process.*

●● *The staff took me over to the kiosk and did the settings on my card.*

●● *I would still sign-up for SIMPLAY even if there was a form to fill, as long as it is not 20 pages long.*

●● *The set-up was easy for me, but I did not know about of the functions of the card.*

●● *My husband signed me up and did not explain the card to me and when I first played I thought all my money was gone.*

●● *At first, I signed-up by accident.*

●● *The staff did not explain the set-up at all.*

●● *The card was simple to set-up.*

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Despite some difficulties in understanding preference settings, the SIMPLAY kiosk itself was generally seen as user-friendly. However, some players saw the kiosk as lacking privacy, given the close proximity of two kiosks to each other and the general proximity of two of the three kiosks to the gaming area.

Comments highlighting the experiences of players with the SIMPLAY kiosk include:
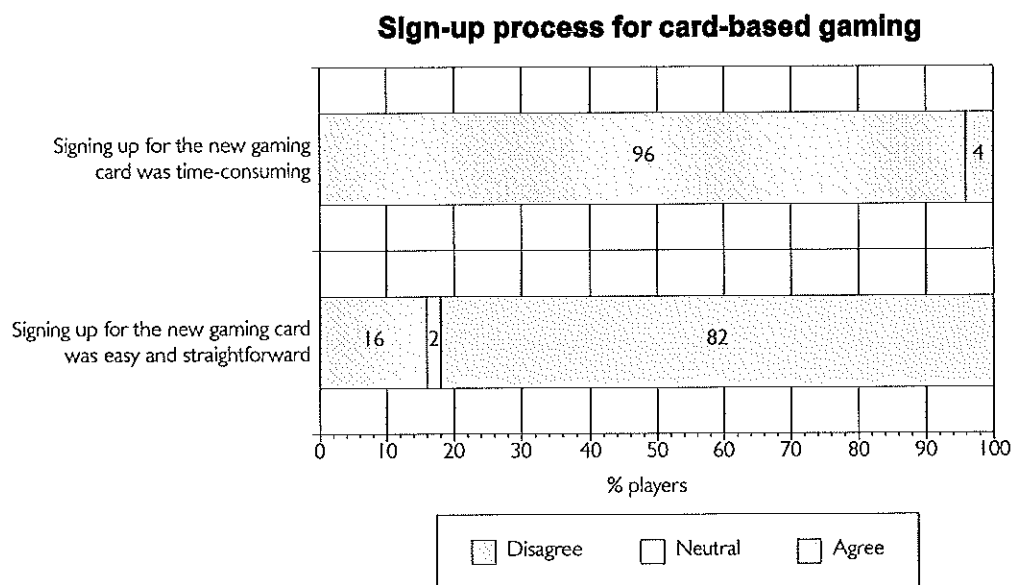
•• *I like using the kiosk as it has a bigger screen.*

•• *Someone might see your PIN number while you are entering it at the kiosk as the screen is big.*

•• *I just check my balance at the kiosk. It's easy to use.*

•• *I can see my balance on the poker machine. I don't really need to go there other than to activate my card.*

•• *I check my balance by getting a printout from the machine.*

•• *It takes too long to get my balance from the staff. I use the kiosk.*

Sign-up

Player ratings of the sign-up process associated with card-based gaming, as measured in the survey, are presented in Figure 4 and Figure 5. Interestingly, only 4% of patrons found the sign-up process time-consuming and 82% agreed that the sign-up process was easy and straightforward.

While no significant differences were apparent between non-problem and higher risk gamblers, it is interesting to anecdotally observe that the four problem gamblers in the sample rated the sign-up process as very easy (mean=4.8).

Figure 4. Player feedback on card sign-up process for card-based gaming - QUANTITATIVE SURVEY (N=52, March 2009)[a]

Sign-up process for card-based gaming

Signing up for the new gaming card was time-consuming: 96 | 4

Signing up for the new gaming card was easy and straightforward: 16 | 2 | 82

% players

Disagree   Neutral   Agree

a. Question - Using a 5 point scale, where 1=strongly disagree and 5=strongly agree, please indicate to what extent you agree or disagree with the following statements about the gaming card...? (Base: All survey participants)

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Figure 5. Player feedback on card sign-up process for card-based gaming - QUANTITATIVE SURVEY (N=52, March 2009)[a]

Sign-up process for card-based gaming

Mean (1=strongly disagree, 5=strongly agree)

- Problem gamblers
- Moderate risk gamblers
- Low risk gamblers
- Non-problem gamblers

a. Question – Using a 5 point scale, where 1=strongly disagree and 5=strongly agree, please indicate to what extent you agree or disagree with the following statements about the gaming card..? (Base: All survey participants)

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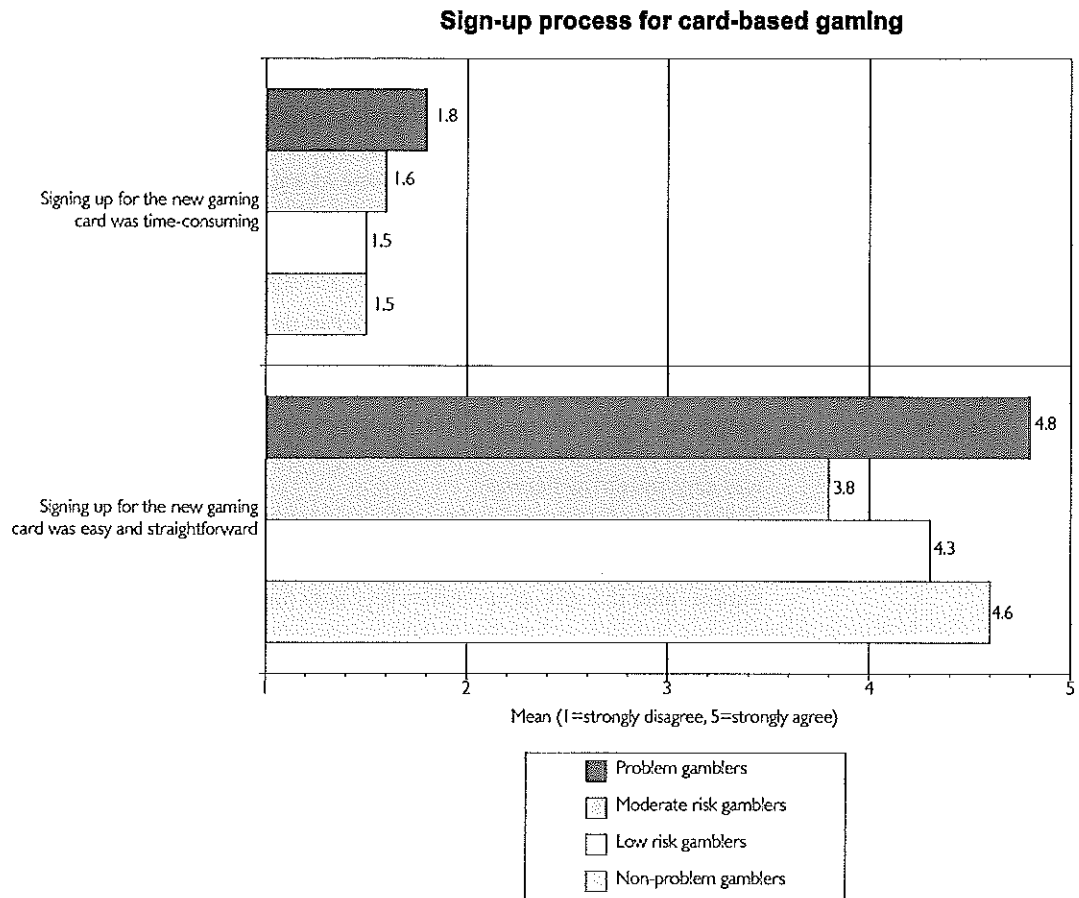
Whether written information was read

Approximately 72% of players indicated that they were supplied with written information on card-based gaming during the sign-up phase. Findings highlighting whether written information supplied on sign-up was read by players is shown in Figure 6. Overall, 69% of players indicated that they read most of the written information, 25% indicated that they had read a little of the information and 6% read none of the information. While differences were not statistically significant, a slight trend appeared to show that higher risk groups may have been less likely to read most of the written information compared to non-problem gamblers. In this context, it should be noted that the written information consisted of a SIMPLAY brochure (based on a folder A4 page) and two SIMPLAY promotional flyers with basic information.

Figure 6. Player feedback on whether written information on card-based gaming was read - QUANTITATIVE SURVEY (N=32, March 2009)[a]
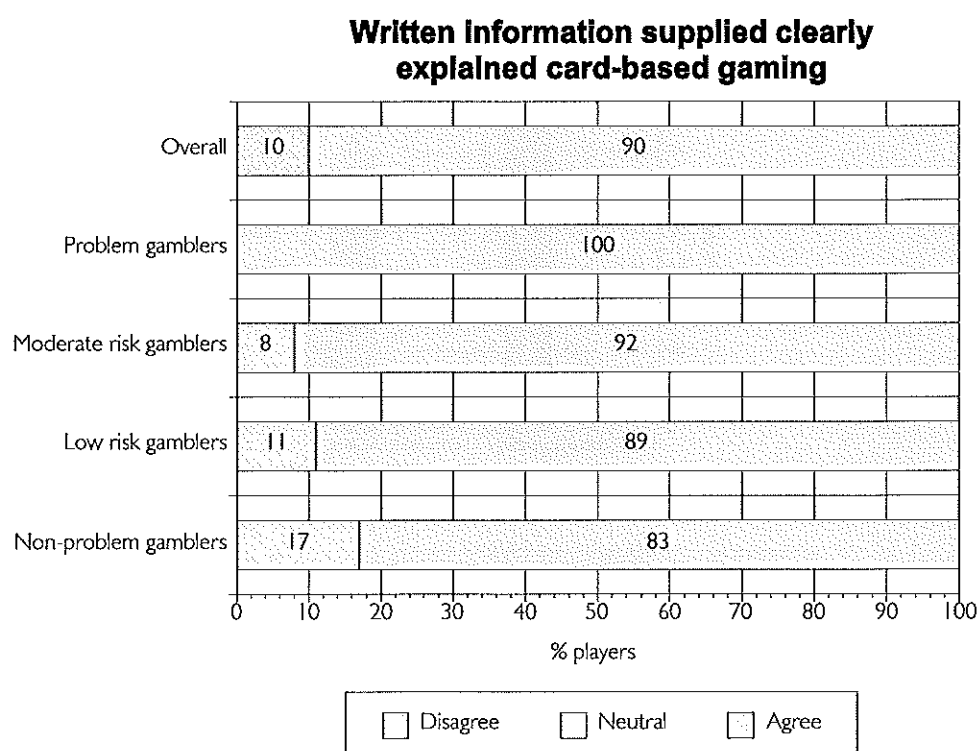

Whether written information about card-based gaming was read
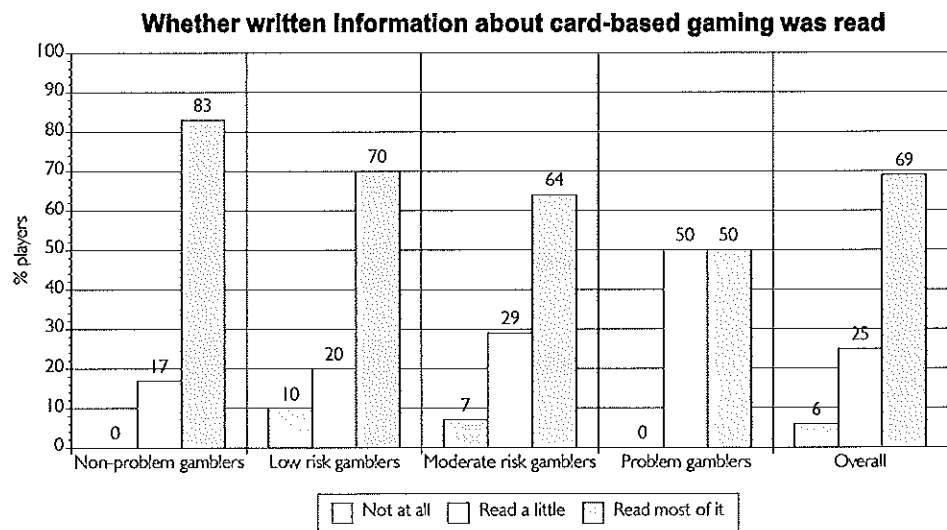
a. Question - Did you read the written information supplied on sign-up? (Base: All survey participants receiving written information)

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Clarity of written information

The rated clarity of written information supplied for card-based gaming is shown in Figure 7. As shown, 90% of players rated the provided information as clear. It should be considered in this context, however, that many players did not have a good understanding of certain aspects of the system such as preference parameters for transfer amounts and the like. Upon inspection, the SIMPLAY brochure did cover such information, but only in a couple of lines.

While not statistically significant, it is also interesting that non-problem gamblers were slightly more likely to disagree that the written brochure was clear (17% of players). This may also be because such players were more likely to read the information in detail (hence were more able to make an evaluation).

**Figure 7. Written Information supplied clearly explained card-based gaming -
QUANTITATIVE SURVEY (N=30, March 2009)[a]**

**Written information supplied clearly
explained card-based gaming**

	Disagree	Agree
Overall	10	90
Problem gamblers		100
Moderate risk gamblers	8	92
Low risk gamblers	11	89
Non-problem gamblers	17	83

% players

☐ Disagree   ☐ Neutral   ☐ Agree

a. Question - The written information provided on the new gaming card clearly explained card based gaming?
(Base: All survey participants receiving and reading written information)

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Reactions to SIMPLAY product features

Balance
button

In the early stages post-implementation, SIMPLAY product design originally did not incorporate a card 'balance' button on the EGM interface. This made the process of accessing the card balance particularly difficult for players and as a consequence, some players became frustrated with SIMPLAY during the early phase of the trial. Prior to the implementation of the balance button on the EGM, players needed to leave their machine and access their balance via the kiosk.

Since implementing a button on the EGM interface (which allows players to access their card balance on the EGM), players became more at-ease with the product design. It was apparent from focus groups, that many players were still unaware of the availability of the balance button and some reported staff members also not knowing how to use the balance button on the EGM (after they had raised the issue with staff at the venue). Discussions with some staff also supported this observation.

Findings overall suggest that incorporation of a balance button on the EGM is an important product design feature that has significant potential to compromise player awareness of expenditure if unavailable (hence, balance availability on the kiosk alone is insufficient and also not acceptable to players from a product usability perspective).

Comments made by players relating to the SIMPLAY balance button on the EGM included:

- *The balance has only started showing up on the machines in the past month. I'm glad they got this, otherwise it was way too difficult.*
- *I got frustrated, as I could not get the gist of how to work out the balance on the card. You kept losing track of what you had on it.*
- *It was frustrating without the balance button. You had to keep going to the kiosk to work out your card balance.*
- *I got sick and tired of walking to the kiosk and checking my balance.*
- *I guess the staff do not tell us that we can check our balance on the machines.*
- *When you collect your money, it does not tell you how much is on the card, so if you have had a few drinks, you forget how much you have spent. The card should show your balance when you pull it out.*
- *Often the machine does not tell you at all how much is on the card.*
- *I have never tried the balance button. I didn't know about it.*
- *The staff gave me directions on how the card worked and how to check my balance.*
- *You check your balance on the kiosk screen as you go through.*
- *You can check the balance on the machine.*
- *There is a SIMPLAY balance on the machine and it will tell you how much money is still left on your card.*
- *I have put the card in and my balance automatically shows up on the screen.*
- *The balance always comes up when you start.*
- *The only time I check my balance at the kiosk is when I have won a large amount.*
- *I probably didn't see my balance on screen, as I am too busy thinking about what to bet.*
- *The balance button is not shown on the brochure.*

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Transfer amount from card to EGM

Players using SIMPLAY experienced some difficulty with the automatic transfer function from the card to EGM. This parameter was set to $20 by default, however, specific values could be set by players at the SIMPLAY kiosk. In spite of this, players experienced significant difficulty in understanding the automatic transfer amount and consequently were often unaware why money was being transferred from the card to EGM. This also resulted in some difficulty understanding the total remaining balance available on the card (as players had to add the amount on the credit meter - eg. $20 to the remaining card balance to work out their total money available).

In some cases, players also felt that the $20 transfer amount was 'tempting' them to spend more, as it automatically transfers $20 on card insertion (to the EGM credit meter) unless the default value is changed. In this respect, given that players did not understand how to change the default value, they often became confused over why $20 was automatically transferred. However, some players also mentioned that they would put $20 on the credit meter anyway, hence the default transfer amount was not problematic.

Comments about the automatic credit meter transfer feature of SIMPLAY included:

•• *I like SIMPLAY, but would prefer it if my entire balance showed up on the screen instead of $20 (confusion over the automatic transfer amount)*

•• *Sometimes if you just want to put $5 in a machine, you can't do that, you actually have to take the card out and start afresh ($20 is transferred on every card insertion).*

•• *I do not have a problem with the transfer, as I just take out $20 from my pocket and put it in anyway.*

•• *I would like to be able to transfer another $5 without having to take the card out.*

•• *It is tempting to keep playing, if the card transfers $20 and you want to use only $5.*

•• *I am not a compulsive gambler and if it shows up $20, I only play $5 anyway.*

•• *It's annoying how it's always $20. How about if you only want $10? You're just being tempted to spend money you may not want to spend.*

•• *I was playing and left to get a drink. When I came back, I was not sure if my balance had gone as another $20 got transferred.*

•• *The transfer limit of $20 is alright. I don't want to be able to transfer more.*

•• *I was told that you only get $20 on the transfer limit.*

•• *I would prefer to have my whole balance put up on the machine.*

•• *I prefer a $10 transfer limit.*

•• *The transfer limit of $20 is alright. I don't want to be able to transfer more.*

•• *I did not know I could set up a transfer amount.*

•• *I didn't know what you were talking about when you said transfer amount.*

•• *The staff never said you could change your transfer setting.*

•• *I thought the transfer setting was $20 and that was it.*

•• *As the machine only shows you $20 as the transfer limit, you don't know how much you have left till it's all gone.*

•• *I would choose $100 as my transfer amount.*

•• *A transfer limit of $5 would be great for us. $20 is way too much.*

Expenditure statements

Print outs showing EGM expenditure were able to be accessed by players at the SIMPLAY kiosk. However, most players admitted that they had not been very interested in their expenditure, rather were interested to 'try out' the printing process. Indeed, for many, usage of the printer was primary for 'curiosity'.

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A small number of players had found it useful being able to access their expenditure via the kiosk. While more detailed expenditure statements were available from the cashier (issued by staff), it was apparent that no players were aware that these were available.

Comments made by players about the kiosk expenditure statements included:

- *I got the printout out of curiosity.*
- *When I printed out my balance, I was surprised I had so much money on it.*
- *Printouts are quite simple to do.*
- *I have not seen the 'draw up' and 'draw down' columns on the balance printout.*
- *They said to me you can go find out how much you have spent.*
- *I would like to know how much I have spent in three months. I never knew!*
- *I did not know that the staff could print the statement.*
- *I would be scared to get a statement.*
- *I would die of shock if I saw my expenditure statement.*
- *I spend a lot in three months. It would be scary.*
- *I did not know I could print out statements.*

While few players had accessed expenditure statements, there was significant confusion over the statement content when the statements were shown during focus groups. Terms used on statements such as 'draw up' and 'draw down' were particularly meaningless to players. Generally speaking, terminology on the print statements was so confusing that most players experienced significant difficulty understanding their gaming expenditure from a review of statements. Accordingly, this small design issue limited the potential value of statements from a harm-minimisation perspective.

Card balance button

Players generally reported being quite satisfied with the ability to keep up to $1000 on the card. This was also explained by the fact that players would generally keep very little money on their SIMPLAY card. If players deposited money through the card, it was also generally reported to occur via the EGM, rather than via the cashier. In cases where players deposited or accumulated larger amounts of money on their cards, they typically withdrew the money at the end of the gaming session.

Comments about card balance monies included:

- *If I have anything over $200 on the card, I cash it in.*
- *I cash in my money if it is over $50*
- *I don't like leaving too much on the card. I take it off so I can use it at home.*
- *At the end of the day, I withdraw my cash.*
- *I like to take out the money that I win and just keep $20 for next time.*
- *I take out anything over $50 and run.*
- *I don't leave any big amounts on the card.*
- *The largest amount I leave on the card is $20.*
- *I don't leave money on the card, as someone might have seen my PIN number.*
- *I think it is safe to leave money on the card, I just make sure I never leave my card in the machine.*
- *I feel confident in the security of the system.*
- *I take my money out every time I go home.*
- *I keep nothing on my card.*

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Card time-out

SIMPLAY cards also had a feature where cards 'timed-out' after a period of inactivity. This was designed as a player protection measure. During focus groups, players generally reported significant confusion over the card activity time-out parameter they could program on their card. Available as a kiosk parameter, it allowed players to set a time after which the card would 'lock-out' and require re-entry of a PIN (called card revalidation). Given that some players were unaware of this function, there were a number of cases where cards were seen to have locked-out for 'no apparent reason'. A few players also suggested that their card had no PIN time-out setting.

Comments made about the PIN time-out feature included:

- *I never thought that it was possible for someone to start using your money. Oh that's why the card keeps needing the PIN re-entered.*

- *I just put my card in my pocket and stick it in another machine and it's still valid. I'm not sure whether my card has a time-out setting.*

- *I never lose my SIMPLAY card, as I am more careful with it. This is because it has money on it.*

- *I did not know about the PIN time-out. I never thought that it was possible for someone to start using your money.*

- *If I am away too long, the card gets deactivated and I have to revalidate it at the kiosk.*

- *If you validate your card and then drop it, anyone can use your card.*

- *You need your PIN number to get money, so no-one else can take your money. I like that.*

- *I set a 2 minute time-out on my card.*

- *It can get annoying that you have to swipe your card and put your PIN number in at the kiosk all the time. But it does keep your money safe.*

- *When I come in, I don't have to activate my card. I just put it in the machine.*

- *I have to reactivate my card every 1 hour.*

Ezybreak button

Players saw some value in the EZYbreak feature in the context of card-based gaming. This EGM button allowed people to take a short break (eg. for a smoke etc.) by removing their card and pressing an EZYbreak button. On their return, the machine would ONLY accept their card, thus ensuring safety and security of their machine and money. It was also apparent that EZYbreak was seen as particularly useful by smokers.

Comments about the EZYbreak function included:

- *The EZYbreak is easy. You press the button and take your card out and your balance gets transferred to your card and no one else can touch the machine.*

- *I put EZYbreak on and did not take my card out and then it locked my card and I had to revalidate it again.*

- *Yes - it's quite handy EZYbreak. You can go out for a smoke.*

- *EZYbreak is good, as no one can come up to your machine and use it.*

- *I have seen people come up to your machine and use it if there is any cash left in it. EZYbreak avoids all that.*

Ability of card to encourage precommitment

Monetary precommitments

While convenience was generally seen as the major benefit of card-based gaming to players, there was some evidence that a small proportion of players benefitted from the ability of the gaming card to encourage precommitment. It appeared, however, that this was generally less to do with the programmable card-based gaming limit and more to do with the value of having a card to help keep track of poker machine spending.

In this respect, many players referred to their 'mind limit' or 'psychological limit' and made comment about how the card supported consideration of this limit during gaming. This was primarily attributed to the card being a type of 'bank account' for gaming machine play. Some players also referred to the ability of the card to encourage players to plan their future spending (eg. saving money for the next gaming session).

Comments about the precommitment aspects of the card design included:

- *If I come in and still have $15 on the card, I put another $20 limit on it (ie. the card was a vehicle for precommitment, rather than the limit)*
- *My limit in my mind is $50. It does help you keep track of it better.*
- *My limit is $20. I think having the card helps a bit.*
- *My psychological limit is $100-150. If you have a card, it can help you keep track of your spending.*
- *It made me think and I was very aware of what I was spending. With cash, I would just put it in and there was no thought there.*
- *It has made no difference in monitoring my spending. They are both the same.*
- *While using cash, I would just put it in and there would be no thought there.*
- *I limit myself anyway, so SIMPLAY has not affected my play.*
- *Each day I come in and have a $20-30 limit anyway, so the card has no effect on me.*
- *Card-based gaming cannot help compulsive gamblers.*
- *If people want to spend money, they will do it anyway. Cards won't stop them.*
- *Even if you take away the card. they can still spend cash. Nothing would stop compulsive gamblers.*
- *Using the card can be barrier, even if you have a $100 limit. You would have to go to another club and play once you finish your limit.*
- *There are not many clubs in Redcliffe, so if your card got locked out and you had to go somewhere else to play, that might stop you.*
- *The staff told us straightaway to put a limit.*
- *The paper work we were sent had information on limits.*
- *I think it would be very useful for problem gamblers to set limits. But will they?*
- *Limits would not stop problem gamblers.*
- *If you don't want to play, you just don't put your card in. You don't need a card.*
- *When I was winning, I took my limit off and did not have to wait 24 hours. It happened straight away. I gave it a go to set a limit at $100 and once it was gone, I took the limit off my card and did not keep playing on.*
- *I don't think I will set a limit in the future.*
- *I never set a limit.*
- *I think some people need money limits because they just keep spending.*
- *Some people might like the money limit.*
- *I put the money limit off and on.*

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- I never really worry about the limits.
- I don't set limits on the card, but set my limits in my mind.
- I do know about limits.
- My limit is $40 and it works like a beauty. If I don't win anything with $40 I leave.
- It is not beneficial to me, if I have money I will play.
- I have set a psychological limit for myself. If I have no money I lose $20, but if I have money on the card I lose that and $20 dollars.
- Although to some extent, the card helped me keep track, I could not stop playing. I know I am an addict.
- The card would help me set limits, as although I might have $20 in my purse, I won't use it, as I don't want to lose my bonus points.
- I was not shown anything about limits.
- I have never reached my limit of $40, which I put into the machine not on the kiosk.
- You put in a limit only if you are a gambler.
- Am I locked out forever when I cross my limit or just for that day?
- Even having limits does not stop you from putting money into the machine.
- I try to set limits but then I run out of money and get more from the ATM machine to try and change my luck. The ATM charges also make you think about withdrawing money.
- The card helps me set limits, as with cash I just keep feeding it in.
- I feel like money lasts longer on the card, as I don't feel like increasing my bet.
- You don't really monitor your spending with the card.
- The card does help me monitor my spending.
- When the balance on my card is over I just leave. If I was using cash and had a few dollars in my purse, I would still keep playing.

While card availability encouraged a few players to precommit, there was also a sub-segment of players that seemed to find it more difficult to keep track of their spending using the card (versus cash). In this respect, the card seemed to create a difficulty for these players to monitor their spending. It was unclear why this was the case, however, it may be a reflection of individual player differences and preferences.

For instance, comments included:

- If you are taking cash out of your wallet, you are more aware of how much you are spending. With the card you do not realise how much you have spent.
- Sometimes you do lose track more with the card. I think cash is best for sure.
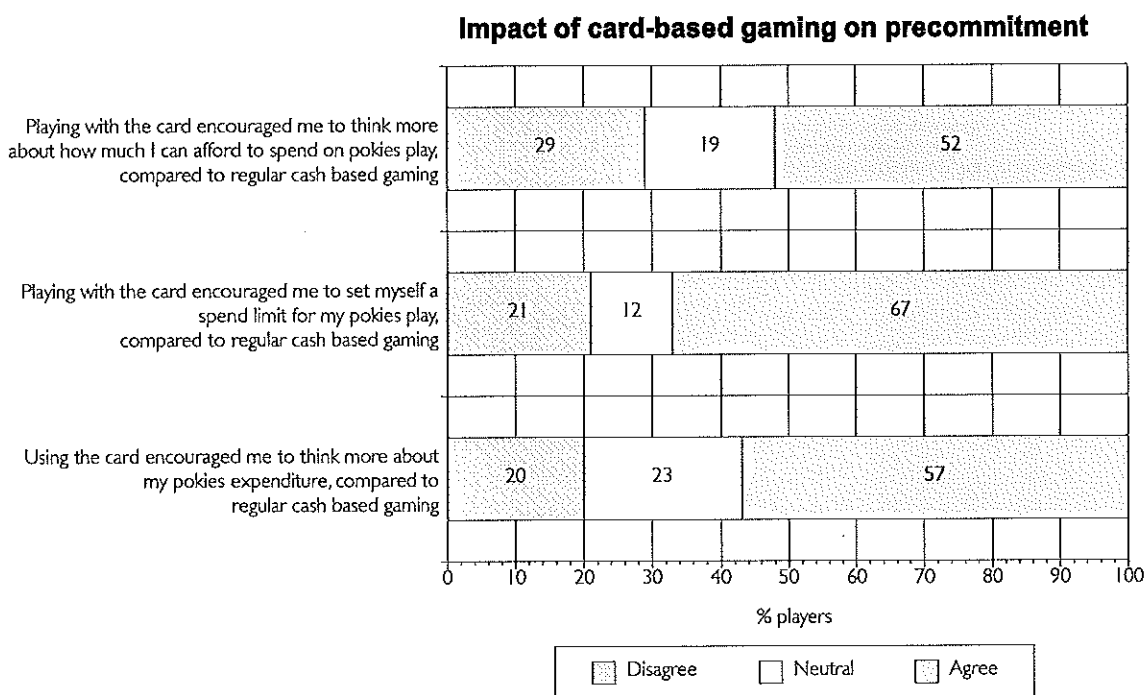
Also reflecting some difficulties with card-based expenditure monitoring, some players reported being 'surprised' about the amount of money they had on their gaming card:

- I put the card in and $20 came up. I moved around from machine to machine, played three games. Then I pulled the card out and got a summary and I had $67 on it. I had no idea I had won so much. I now still have $21 on the card.
- When you get the balance, with SIMPLAY it's actually more than you expect. I'm constantly surprised how much money I have on the card.
- On Thursday my balance was $80 and then I played on a few machines. The balance came down to $40 and I did not stop. The next time I checked it was $11. It's easy to lose track of things.

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Whether card encouraged precommitment

The perceived impacted of card-based gaming on precommitment, as rated by players, is shown in Figure 8 and Figure 9. Findings overall showed that 52% of players believed the card encouraged them to think more about their spending, 57% believed the card encourage greater levels of thinking about gaming expenditure and 67% believed the card encouraged them to set a spend limit. As uptake of actual card limits was low, this is likely to be attributed to the 'cashless account' aspect of the card.
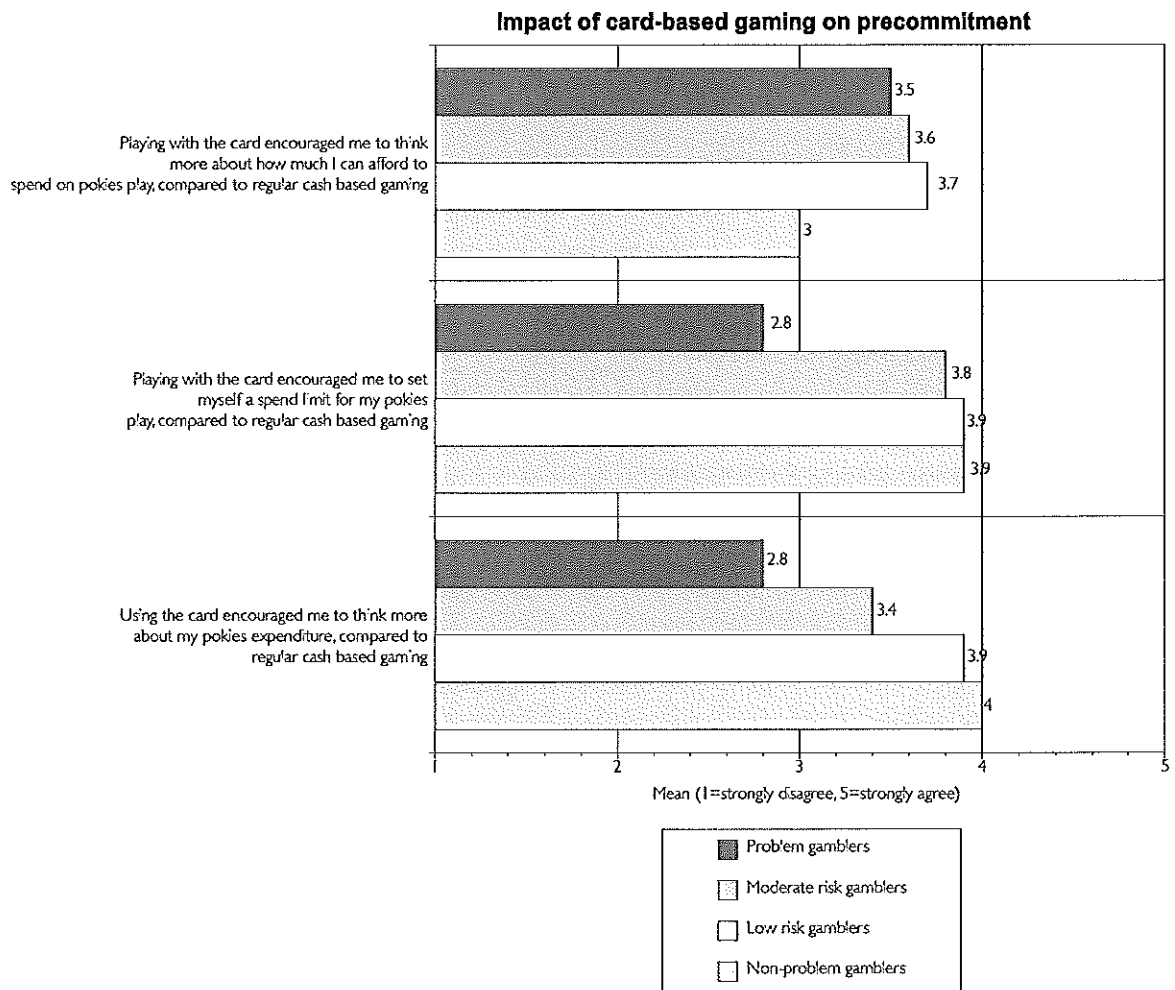
Figure 8. Impact of card-based gaming on precommitment - QUANTITATIVE SURVEY (N=52, March 2009)[a]

Impact of card-based gaming on precommitment

Playing with the card encouraged me to think more about how much I can afford to spend on pokies play, compared to regular cash based gaming	29	19	52	
Playing with the card encouraged me to set myself a spend limit for my pokies play, compared to regular cash based gaming	21	12	67	
Using the card encouraged me to think more about my pokies expenditure, compared to regular cash based gaming	20	23	57	

0   10   20   30   40   50   60   70   80   90   100

% players

☐ Disagree   ☐ Neutral   ☐ Agree

---

a. Question - Using a 5 point scale, where 1=strongly disagree and 5=strongly agree, please indicate to what extent you agree or disagree with the following statements about the gaming card..? (Base: All survey participants)
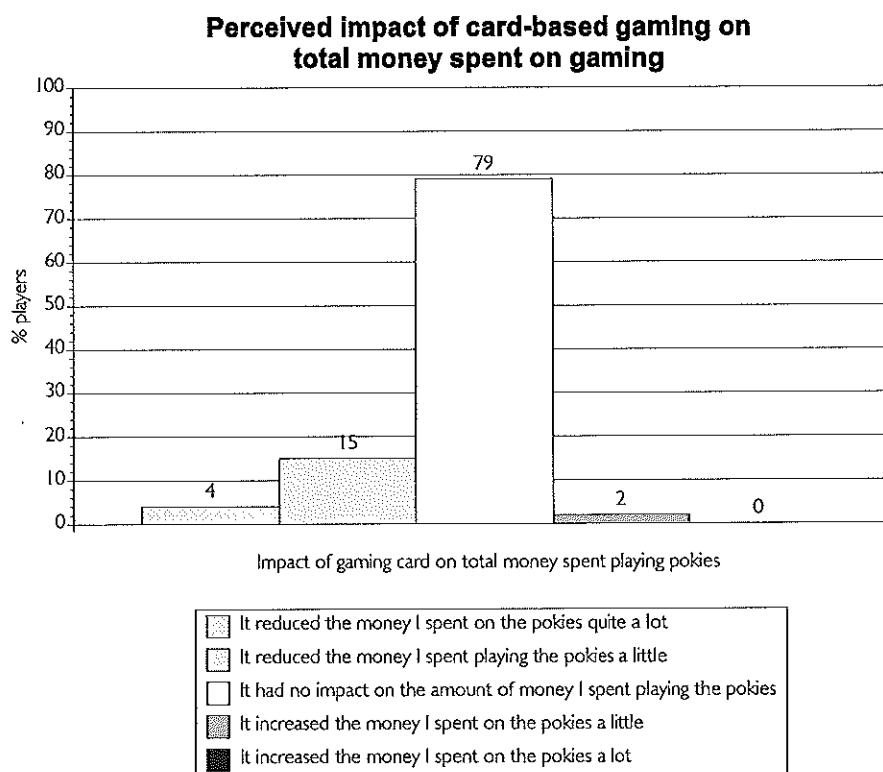
While differences between specific risk segments were not statistically significant, it is interesting to note that the higher risk groups more generally were more likely to agree that the card encouraged them to think more about the affordability of their gaming, yet were marginally less likely to feel encouraged by the card to set a spend limit and were less likely to think more about their pokies expenditure based on use of the card.

Figure 9. Impact of card-based gaming on precommitment - QUANTITATIVE SURVEY (N=52, March 2009)[a]

Impact of card-based gaming on precommitment

Mean (1=strongly disagree, 5=strongly agree)

Legend:
- Problem gamblers
- Moderate risk gamblers
- Low risk gamblers
- Non-problem gamblers

a. Question - Using a 5 point scale, where 1=strongly disagree and 5=strongly agree, please indicate to what extent you agree or disagree with the following statements about the gaming card..? (Base: All survey participants)

Warnings

Only two of the surveyed players reported receiving any warnings during card-based gaming and only one of the two players agreed that the warning led them to think about their gaming expenditure. This is also undoubtedly because very few players actually opted to set limits during the card-based gaming trial.

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Based on player perception ratings, the impact of card-based gaming on their gaming expenditure during the trial is shown in Figure 10 and Figure 11. As shown, 79% of players believed that the card had not altered their gaming expenditure in any way. Also interesting to note was that a total of 19% believed that the card had reduced their spending a little or quite a lot.

**Figure 10. Perceived impact of card-based gaming on gaming expenditure -
QUANTITATIVE SURVEY (N=52, March 2009)[a]**

**Perceived impact of card-based gaming on
total money spent on gaming**

Impact of gaming card on total money spent playing pokies

- It reduced the money I spent on the pokies quite a lot
- It reduced the money I spent playing the pokies a little
- It had no impact on the amount of money I spent playing the pokies
- It increased the money I spent on the pokies a little
- It increased the money I spent on the pokies a lot

a. Question – To what degree do you believe that using the gaming card affected the total money you spent playing the pokies? (or perhaps it had no effect) (PROMPT) (Base: All survey participants)

While not statistically significant, it was interesting to note that higher risk segments appeared to be more likely to say that their spending declined as a result of card-based gaming, compared to non-problem gamblers.

Figure 11. Perceived impact of card-based gaming on gaming expenditure - QUANTITATIVE SURVEY (N=52, March 2009)[a]

Perceived Impact of card-based gaming on total money spent on gaming

Impact of gaming card on total money spent playing pokies

- [ ] Non-problem gamblers
- [ ] Low risk gamblers
- [ ] Moderate risk gamblers
- [ ] Problem gamblers

a. Question - To what degree do you believe that using the gaming card affected the total money you spent playing the pokies? (or perhaps it had no effect) (PROMPT) (Base: All survey participants)

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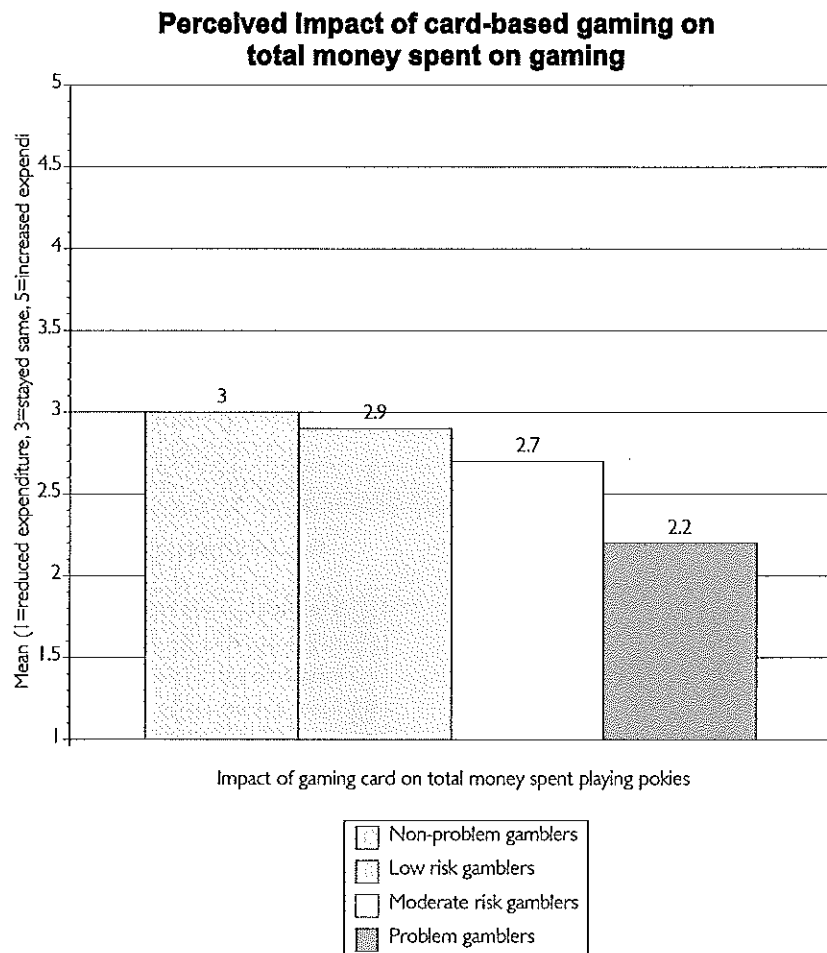
Time limits

As part of the SIMPLAY system, the kiosk allowed players to program time limits. However, these were very unclear to players and termed 'Session Reminder' on the kiosk. This gave players the impression that a reminder would 'pop-up' every so often to remind players how long they had been playing. Discussions with players also indicated that most found this limit as very low value and generally not relevant for recreational gaming.

Comments reflecting the value of the time limit feature of SIMPLAY included:

- *The staff did not explain the time limit.*
- *I did not know about the time limits, until I found out from the phone survey.*
- *I don't need a time limit, as I have to catch a bus at a certain time.*
- *You come out to enjoy yourself.*
- *I would not like time limits.*
- *No one likes time limits.*
- *The time-limit is useless.*
- *Nobody actually knew there was a time limit.*

Factors that go into limits

Players were also asked about the types of factors that went into their choice of limits for the gaming card (or more generally, just 'psychological limits' for gaming). This included discussion of factors and inputs into the choice of limits for gaming. Most players referenced bills, food and household expenses as points of consideration in formulating limits. Comments made by players included:

- *I know how much I have to pay in bills and food.*
- *I have always got a set budget.*
- *I get paid fortnightly, so I know how much I have to spend on pokies.*
- *You buy your food and think of what you have left.*
- *I just think of rent, credit card payments and a phone bill, when I decide my budget on pokies.*
- *I have a work vehicle and work phone, so I don't have many expenses.*
- *I do my bills on internet banking and it automatically goes where it should. So I know how much I have left for pokies.*
- *My husband is an ex-banker. We know how much we can spend.*
- *All my expenditure is debit-based and comes out every fortnight.*
- *I have an entertainment allowance for gaming.*
- *We keep our gaming money in a tin.*
- *I knock-off everything food, power, what the kids need and family time. If there is anything left over, we use it for adult time and do things like gaming.*
- *I normally have $50 left over for gaming and it feels right.*
- *I don't have small children anymore, so my husband and I have a little more of a leeway as we both work and can start to indulge ourselves now.*
- *We have a time limit, as we don't have anyone to look after the kids.*
- *I am pretty fortunate to live with my daughter and son-in-law. So I don't have any expenses besides food and clothes. This is my only enjoyment.*
- *As long as rent and food is paid, I can play. My rent comes out of my pension.*
- *I play as long as my electricity and $50 on my phone bill is paid.*
- *For me, cigarettes come before gambling. I went to salvos once for a $30 food voucher, as I spent all my money on gambling. But I would never do that again.*
- *I can only afford $40, after rent and tucker.*
- *My limit depends on what I have in my wallet at the time.*

Reason for not setting card limit

Key reasons for not setting card limits were also explored in the survey. Results are presented in Table 3. It should be noted that, on review of findings, it was apparent that some SIMPLAY card users, had been confused putting money on their card as a type of 'limit' (where in reality, the reference in the question had been to the precommitment parameter on the card). Hence, the qualitative discussion in the focus group had helped reveal this insight.

Apart from 'not knowing why', the most common reasons for not setting a limit included liking freedom/independence in determining preferred expenditure levels (N=8), not gambling sufficiently frequently to warrant having a limit (N=5) and feeling that one's spending is under control (N=3) or just that a limit was not needed (N=3).

Table 3. Reasons why players did not set a limit -
QUANTITATIVE SURVEY (N=50, March 2009)[a]

Overall reaction to card-based gaming	Responses mentioned in survey (UNPROMPTED)
No particular reason/don't know (N=23)	• No response (x23).
Like freedom/independence in spending (N=8)	• I'm independent and don't like limits. • I don't know how much I am going to spend. • If I've got money and I feel like going out, I'll go to the pokies. • I put the money in when I want to. • Every time I go to the RSL, I prefer to choose how much I spend. • I prefer to choose how much to spend on the card. • I used the card with a $20 limit for 2 days, then decided to cancel the limit.
Don't gamble very frequently (N=5)	• Because I wouldn't be gambling very much. • Because I don't gamble very much. • I only go once a week. • I don't go that often. • Not a big user.
Spending under control (N=3)	• There's no need to, I only spend a small amount. • Because I never spend more than $10, because I can control my own finances. • No reason. I'm quite confident in walking away.
Don't need a limit (N=3)	• I don't feel like I need a limit. • Setting a limit is a waste of time. • I have no need for it.
Unaware of limit (N=2)	• I was not aware of it (x2).
Psychological limit anyway (N=2)	• I know my limit. • Because each time I go to the RSL I have a certain spend amount for that day.
Couldn't be bothered (N=1)	• I never bothered to.
Reference to transfer amount (N=1)	• Because only $20 comes out (probably referring to the transfer amount).
Card allowed a type of precommitment anyway (N=1)	• When you play the pokies you have an amount of money you can play with, so that is what you put on the card.
Never considered a limit (N=1)	• I never thought about it.

a. If no limit, why did you not choose a limit (Base: All survey respondents electing to set a limit)
(N refers to total survey responses, allowing multiple responses per player)

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Incentives to use limits

Discussions of possible incentives to encourage players to set limits also triggered some interesting player reactions. Specific comments included:

•• *If limits are explained and the person really wants limits, then they would set them.*

•• *I don't think people should be forced to have limits.*

•• *Time frames could be promoted more.*

•• *I don't think I would set a limit.*

•• *More money would entice you to set a limit. Could they give players bonus points?*

•• *I have got no incentive to set a limit.*

Other comments

Other interesting comments about limits made during gaming included:

•• *I never come to the pokies with my debit card, so I cannot go over my mind limit.*

•• *Sometimes I leave my bank cards at home to prevent overspending.*

•• *I don't think people should be encouraged to set limits.*

•• *It is really hard to stop when your on a roll.*

•• *I think I am invincible when I am on a roll.*

•• *You have to budget your limit.*

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Player views on the future of SIMPLAY

Product
potential

Players generally saw high potential for further applications of SIMPLAY at other venues and there was additionally interest in the ability to roll-out SIMPLAY across a wide-area network of clubs. However, there was generally strong reaction against the concept of compulsory limits for gaming and support for the concept of individually-set limits.

Specific comments made indicating the product potential of SIMPLAY included:

- *It is up to your own individual choice if you want the card or not.*
- *I went to another club and tried to use my card and it did not work.*
- *It would be handy if you could use the card at another RSL and the casino. We go to the casino or the leagues club too.*
- *It would be really handy to use SIMPLAY everywhere.*
- *The card should be integrated so that it can be used anywhere. It should be all integrated.*
- *It would be awesome to use the card at the casino instead of carrying buckets of money around.*
- *It would be safer to use SIMPLAY at the casino, as sometimes you have to carry up to $200 in coins.*
- *I would like to see my balance on the machine (unaware of balance button on EGM).*
- *Your expenditure till a certain date should show up on the machine, not only on the kiosk.*
- *There should be PIN number pads at the side of the machine.*
- *In the Melbourne casino, they have an option of transferring smaller amounts. This would be good for SIMPLAY - not just $20 (unaware that transfer amount can be changed).*
- *It should not be compulsory to set limits. Australia is not a communist country. Cards should not be compulsory, as there are too many rules and regulations. Unless problem gamblers are registered with Gambling Anonymous, there is no stopping them.*
- *Gambling should ALWAYS come down to self-governance. No forcing people to set limits.*
- *SIMPLAY should be made permanent.*
- *We should be able to use the same card at any RSL or club.*
- *You should be able to use the card for food and drinks too.*
- *It could be like a visa debit card, so you use your own money to gamble, eat or drink.*
- *When you press collect, the balance should show up.*
- *It would be better to have the ability to transfer the money at the machine.*
- *For people that want it, it should be full-time.*
- *The card should not be compulsory, as it is taking away your choice.*
- *The card should either be voluntary or not at all. Using the card would have to be a law if it was made compulsory.*
- *Making the card compulsory is not OK.*
- *There should be privacy screens around the kiosk so that nobody can se your PIN number. Some places have a cubicle around ATM machines. The kiosk should have one too. Suncorp ATM's have cubicles.*
- *I don't think they could improve the card. It's good the way it is.*
- *If you go to any RSL club, your card should work*

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Suggest system improvements

Suggested improvements to system design, as mentioned by players in the quantitative survey are shown in Table 5. While 'no improvements needed' was the most common response (33 responses), a small number of responses related to the need to improve the card revalidation process (as it was too annoying for players, as they have to go to the kiosk) (3 responses) and the need for improved card balance information (3 responses). From these latter responses about card balance, it was also clear that two of the three players were confusing the transfer limit with their card balance. This further emphasises that the automated transfer limit is confusing some players.

Table 5. Player suggested system improvements to SIMPLAY card-based gaming system - QUANTITATIVE SURVEY (N=50, March 2009)[a]

Type of problem reported	Responses mentioned in survey (UNPROMPTED)
No improvements (general) (N=33)	• *It's good the way it is (x16).* • *None (x12).* • *Works well as it is.* • *I'm satisfied as it is.* • *It works ok now.* • *I'm happy with the card.* • *I'm very happy with Simcard because it makes collecting winnings easy (players often called it Simcard!).*
Need for card re-validation (N=3)	• *Time delay for a safety precaution. It keeps getting disabled every time I leave to buy a drink. The time lock-out should have some kind of pause button.* • *Security. I needed to keep reactivating it all the time. Session timings.* • *Keying in the PIN number repeatedly is annoying.*
Balance display (eg. does not take account of money on credit meter) (N=3)	• *I'd rather have the whole balance show up instead of $20.* • *By giving a balance in playing mode.* • *Make it easier to check your full balance as it only shows $20.*
Extend product applications (N=2)	• *The Simcard should include dining and drinks so you can watch your overall spending.* • *We should be able to use it to pay for drinks and a meal as well as on the gaming machines.*
Improvements to credit transfers (N=1)	• *Sometimes the credit transfers to the next persons account.*
Transfer amount setting changes (N=1)	• *It needs more flexibility for drawing down money while you're on a gaming machine.*
Physical placement (N=1)	• *The card should be near the collect button.*
Card security (N=1)	• *A cord should be attached to the card so you can see it in the machine.*
Magnetic stripe reading improvements (N=1)	• *It's good as it is. Maybe the magnetic strip could be improved.*
EZYBreak related improvements (N=1)	• *Fix the easy break function.*
Spend limit related (N=1)	• *The spend limit should be the whole amount. I should be able to increase it a further $120 without having to keep resetting it.*

a. *Question - How do you believe that the design of the gaming card system could improve? (describe)*
(Base: All survey respondents) (N refers to total survey responses, allowing multiple responses per player)

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Player preferences for card-based gaming versus regular gaming are presented in Figure 12. As apparent, 40% of players overall had no preference either way, 48% preferred card-based gaming and 12% preferred regular gaming. Interestingly, the preference for card-based gaming was particularly high in low risk gamblers (60%).

**Figure 12. Player preferences for card-based versus regular gaming - QUANTITATIVE SURVEY (N=52, March 2009)[a]**

Preference for card-based gaming versus regular gaming

- Non-problem gamblers
- Low risk gamblers
- Moderate risk gamblers
- Problem gamblers
- Overall
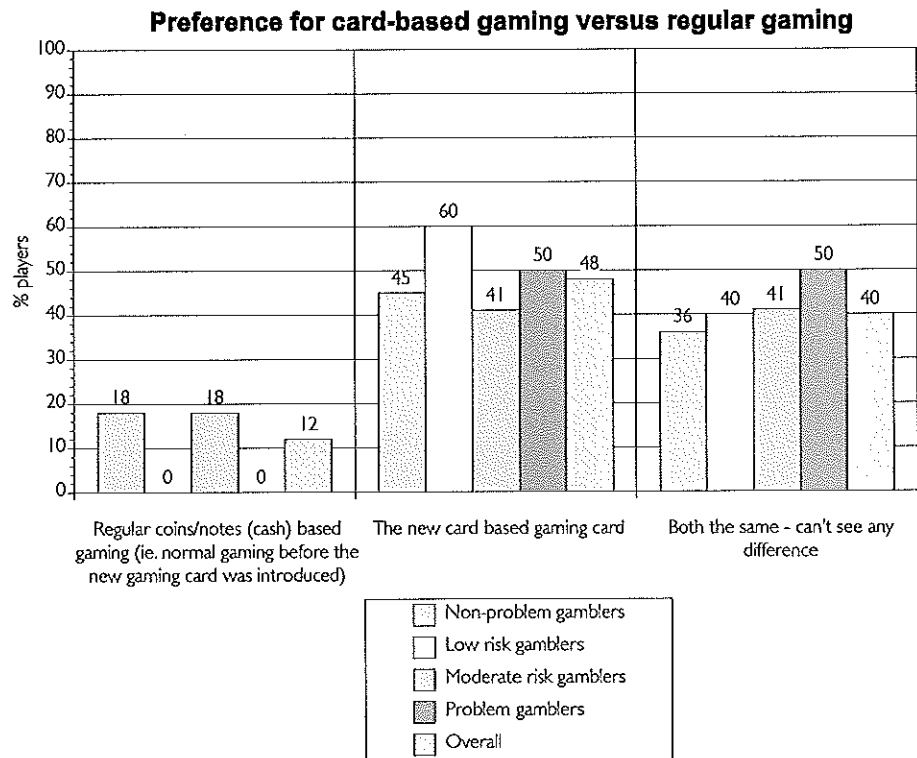
a. Question - Which type of poker machine gaming do you believe makes it easier to keep track of and monitor your pokies spending? (PROMPT) (Base: All survey participants)

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Whether card-based gaming should be made compulsory for players was also explored in the survey. Key results are presented in Figure 13. While results are again not statistically significant, it is interesting that 27% of non-problem gamblers thought that cards should be made compulsory (and this seemed to be higher than the other higher risk segments).

Figure 13. Whether card-based should be made compulsory or voluntary - QUANTITATIVE SURVEY (N=52, March 2009)[a]
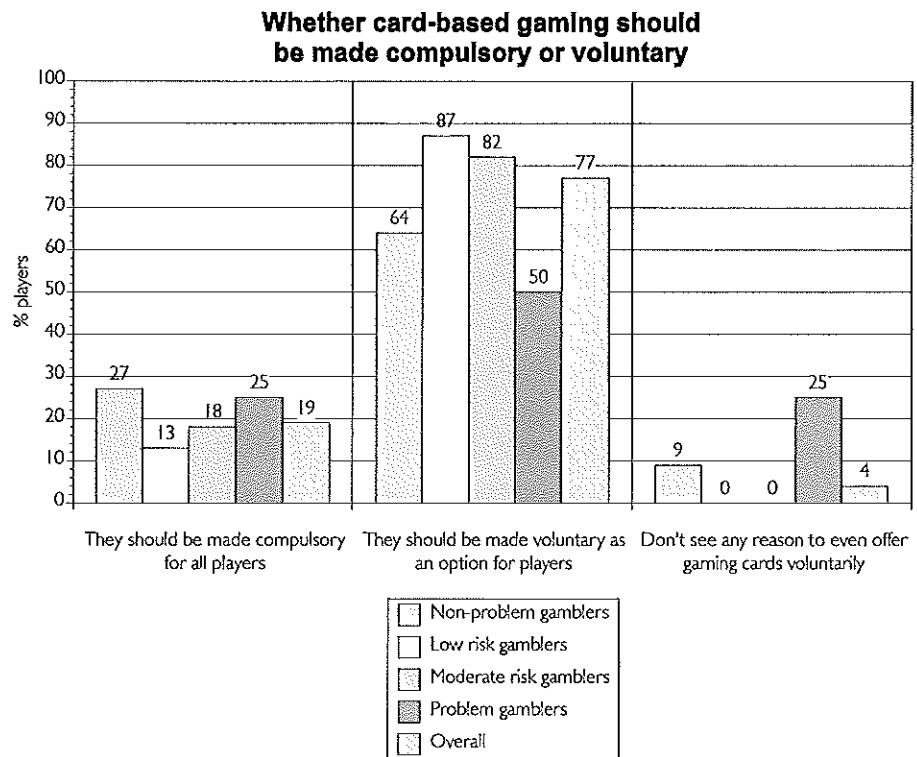
Whether card-based gaming should be made compulsory or voluntary

a. Question - To what degree, do you believe that gaming cards should be made compulsory or voluntary for all players to use as a consumer protection measure? (Base: All survey participants)

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Key findings of usability testing of the SIMPLAY card-based gaming product

This section summarises results of interviews conducted to evaluate the usability of the SIMPLAY gaming card. Through a series of simulated usability tests, the evaluation aimed to assess the potential value of the card as a tool for assisting players to better manage their expenditure during gaming machine play. In addition, general ease of using the system design from a card-based gaming perspective was also explored.

Ten face-to-face interviews were conducted including qualitative discussions and quantitative ratings. Questioning and observation were employed to assess the ease with which participants understood and used the card's features, functions and supporting information. Each usability test required an average of 35 minutes. Players were rewarded with a shopping voucher as an incentive for participation.

Several participants were identified by an employee of the venue as people who would be interested in being involved in the evaluation. The remaining interviewees were approached at the venue by the interviewers and asked if they wished to participate. No players were already using SIMPLAY to avoid practice effects associated with use of the product. Hence, all players completing usability testing had not previously used the product.

The section of the report includes findings relating to:

- **Player impressions of the gaming card**
- **Player experiences in using the gaming card**

. . . .

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Player impressions of the gaming card

Gaming card concept

Overall, usability testing of the card-based gaming system with players suggested that most participants generally understood the potential value of SIMPLAY in helping players establish and manage their gaming expenditure. The daily limit was easily understood by all virtually all players and there was strong acknowledgement of the value of cards such as SIMPLAY in gaming venues. Several comments also showed that players understood the overall harm-minimisation intent of the card:

- •• *The card could help you avoid overspending*
- •• *It could help stop me spending more than I want to*
- •• *The card helps you keep track of your spending*
- •• *I'd use it so I don't waste my money - it's very easy to lose track*

Despite the general acceptance of the card's value, the majority of participants said that they would be unlikely to sign up for the card personally, noting that it would primarily benefit *'people with a gambling problem'*. Most participants said that, while the card could help players who need it, they wouldn't use it personally because they *'can keep track of their spending anyway'*, without the need for a gaming card. One participant said *'I know exactly what I spend. I'm probably better at monitoring myself than the card would be'*.

In several cases, players suggested that they would avoid using the card because it would make it <u>harder</u> to track and manage their gambling behaviour. For example, one participant noted that he would find it more difficult to monitor and respond to his spending using the card than he would by simply counting his money -*'It would be good to have limits if you had a problem, but I still prefer cash. I know how much I started with and how much I've spent - cash is easy'*.

Other players supported this view, saying that the features and functions of the card made it difficult to use, particularly for tracking gambling spending, making traditional methods, such as 'counting cash' the preferred method of managing gaming expenditure. Similarly, when asked about the session reminder (a gaming time limit that can be set on the card), all participants said that they would <u>definitely not</u> set a time limit, with the majority indicating that the reminder would not help them manage their gaming activity any better than manually monitoring their play time (i.e. by 'watching the clock').

While the gaming spend limit received some level of interest from players, there was generally seen to be more perceived value in the benefits offered by cashless gaming. In particular, there was interest in the concept of being able to move more easily between machines and some perceived benefit in not having to handle money.

Accordingly, this highlights that there was generally limited market value seen in time limits, some value seen in a gambling spend limit and greater value seen in cashless gaming. However, the overall inclination of players to uptake precommitment was generally limited and most players did not see the product as having personal potential to enhance their play experience.

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Player experiences in using the gaming card
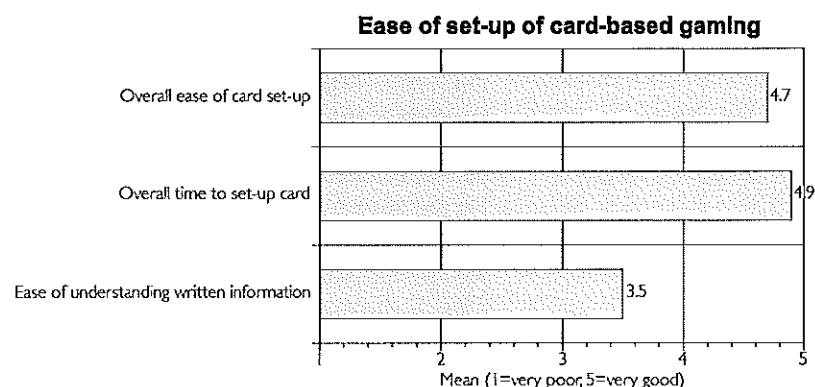
Setting up the card

Before walking through the process of setting up a card, players were asked to read and comment on the SIMPLAY brochure which aimed to explain the features of the gaming card. As shown in Figure 14, many participants said that the written information could be improved, with the print and format of the brochure being seen as 'difficult to read' and understand (with the ease of understanding written information rated 3.5 out of 5).

It was also apparent that many players could not read the small print and additionally were not motivated to read the print information anyway for understanding. This is also likely to be a reflection of the recreational nature of gaming machine play. Indeed, players are reluctant to apply themselves to a task which is too difficult or involving, as they have largely come for relaxation, time-out and entertainment.

Comments about the written material supplied for SIMPLAY included:

- •• *Keep it plain and simple - it's too much. A picture would be helpful.*
- •• *The brochure is too long and wordy - do we need all of this?*
- •• *The print is too small - it needs to be bigger, with less information on the sheet*
- •• *I wouldn't look at the detail, it's just too long.*
- •• *Why don't they supply a card you can look at to figure it all out.*

Figure 14. Ease of set-up process of card-based gaming - USABILITY TESTING (N=10, March 2009)[a]

Ease of set-up of card-based gaming

Mean (1=very poor, 5=very good)

a. Question - Using a 5 point scale, where 1=very poor and 5=very good, how would you rate the...?
*(Base: All usability testing participants)*

Despite some negative comments about the written material, most participants found the process of setting up the card at the kiosk to be very easy (with a mean rating of 4.7 out of 5) and time-efficient (mean=4.9). The process of set-up was also very streamlined, given that existing club members only had to swipe their card and press a button at the kiosk to join SIMPLAY. No forms of any kind were thus required to be completed.

As part of the usability testing, participants were asked to perform a range of tasks using SIMPLAY to test their understanding and ability to use the system interface. At the point of the kiosk, this included asking participants to enter their PIN number to activate or 'validate' their card and to enter other card preferences and parameters relating to their card and the selection of limits.

Once players had entered their PIN, the next task involved setting a range of parameters and preferences on their card. The interface for setting of parameters is shown in Figure 15. This included options for setting a daily spend limit, a cash transfer to machine amount, a setting for changing PIN numbers, a card activity time out (a period of inactivity allowed before the card had to be revalidated), a session reminder time (a time limit) and a button for activity statements showing past EGM play and expenditure. In addition to assessing the usability of the system design, player understanding of parameters and preferences (eg. types of limits) was also assessed.

Figure 15. Kiosk Interface for setting player preferences on SIMPLAY
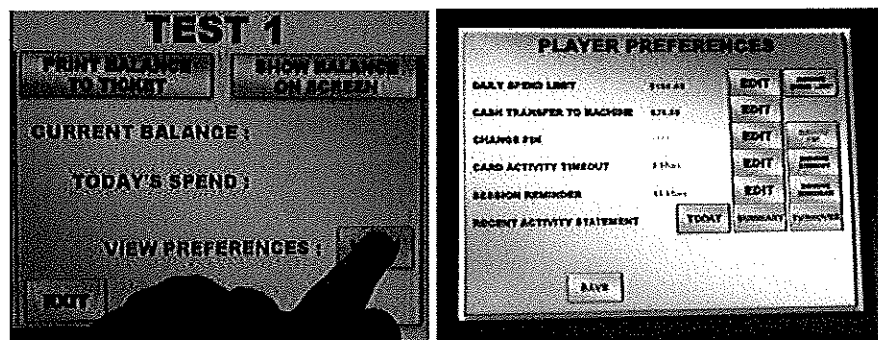
Observation of players using the kiosk generally showed that the system interface was quite user-friendly and most players were able to successfully enter the card PIN number to access their preferences without major issues. A small number of players, however, misentered PIN numbers as there was a slight delay between pressing the PIN numbers on the touchscreen panel and the appearance of numbers on-screen. However, this issue was very minor and all participants were able to correct any mistakes.

A further issue was that some player cards 'timed-out' during the setting of preferences (often due to discussion of issues during usability testing) and players were unsure about the meaning of the messaging associated with card time-out (ie. were unsure what had happened). From this perspective, a small improvement in wording may assist players to understand instances of cards timing-out, along with actions to rectify the situation (eg. 'Your card has timed-out to ensure card security - please re-insert your card and re-enter your PIN' or similar).

When players were asked to show their balance using the kiosk, another minor usability issue was identified. The 'show balance' screen and button is presented in Figure 16. This was the only button that users had to press and hold for several seconds to display the balance on their card. In contrast, all other buttons were instantly pressed and released.

This 'hold to display' function was also a feature to enhance card security, so that card balances would not be continuously displayed during kiosk use. However, given the lack of labelling such as 'Press button for a few seconds to display your card balance', usability testing participants found it difficult to display the balance without being instructed to hold the button for several seconds.

Interestingly, most players then attempted to press and hold other buttons, which delayed the move to the next screen. One player also used 'computer logic' to press 'Show balance on screen' and then 'view' consecutively to display the balance. In several cases, players similarly held the 'print balance to ticket' button, which led to the production of multiple print outs of the card balance.

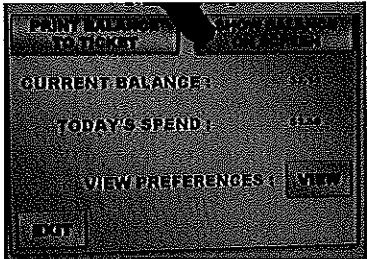**Figure 16. Show balance button on SIMPLAY**

Figure 17 presents the ease of use of the kiosk interface, based on observations by usability testers. Findings showed that most players were able to insert cards and perform the PIN entry without much assistance (mean=3.9), however, checking of the card balance did encounter usability issues (mean=2.5, suggesting that some players needed help and assistance).

Figure 17. Usability tester ratings of players using SIMPLAY kiosk interface - USABILITY TESTING (N=10, March 2009)[a]
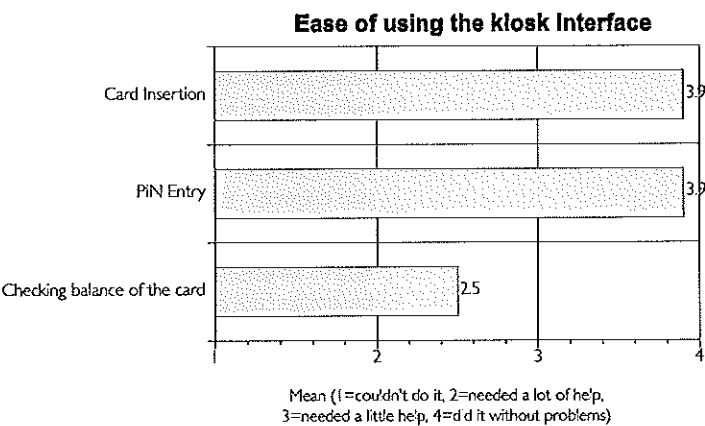
Ease of using the kiosk Interface

Mean (1=couldn't do it, 2=needed a lot of help, 3=needed a little help, 4=did it without problems)

a. Question - How well did the player perform the above tasks? (1=couldn't do it, 2=needed a lot of help, 3=needed a little help, 4=did it without problems) (No prompting)
(Base: All usability testing participants)

Understanding of limits and other preferences

The challenge for most participants in setting card preference parameters related to their level of understanding of the nature and function of card limits and understanding of the 'cash transfer to machine' preference setting. Understanding of card preference meaning was identified as problematic across all players conducting usability testing and highlighted the need for improved system design and preference labelling.

While participants could easily select and edit limits at the kiosk, such as 'Cash Transfer to the Machine' (as shown in Figure 15), many participants had great difficulty actually understanding the primary purpose of this setting and its relevance to card-based gaming. The cash transfer to machine parameter was also set to $20 as the default and this allowed money to be automatically transferred from the card to the EGM credit meter following card insertion into the EGM. This implied that every time the card was inserted, $20 was automatically transferred.

Several participants also clearly stated their lack of understanding of the limits and sought additional information from interviewers when setting preferences (while others just typed in 'any' value). Comments included:

•• *The card balance limit wasn't clear*

•• *I didn't understand what the transfer amount is*

•• *So what do I put here? What does transfer mean?*

Other players confused the limits, or formed inaccurate assumptions about the nature of the parameters and the restrictions they would impose on game play. For example, one player showed some confusion when setting up the 'Activity Time Out' preference and 'Session Reminder' length. Such terms were generally either meaningless to players or led to inaccurate assumptions about functionality.

For instance, several players believed that the 'time-out' length represented the amount of time they could play before having to take a break (i.e. the session limit). Another player said that *'The card activity time-out is the amount of time you want to spend gaming'*. The 'session reminder' limit, in contrast, was assumed to be a 'pop-up' warning to remind players how long they had been playing (in effect, it was a daily gaming time limit).

Several participants similarly raised concerns about potential 'unwritten' restrictions imposed by the gaming card. Many of the comments suggested that, in the absence of clearer written explanation, some players may have formed incorrect assumptions about the card and its limits. For example, some participants believed that, when their session reminder was displayed, only sessions of 15 minutes were allowed without taking a break – *'The session reminder means you can't play for more than 15 minutes at a time'* (15 minutes was actually the value set for session reminders on the test card at the time).

Some players were also misled about the meaning of a card balance limit (This was probed, yet maximum card balance was not a parameter on the kiosk). Indeed, three people interviewed said that they would not want to set a maximum card limit because they would not be able to use the card once this balance had been reached, or a specific time period had elapsed – *'If I set a card limit at 30 days, do I lose my money after 30 days?'*.

One player also expressed significant concern about setting a maximum card balance limit due to an assumption about the venue's ability to access his money using SIMPLAY – *'The maximum card balance is how much the club can take out of your bank to put on the card – I wouldn't set this limit'*. It is likely that such erroneous assumptions would generally lead players to experience a range of challenges using the card, or at least great difficulty interpreting and responding to information requested on the kiosk screen.

The only limit that players seemed to understand, in contrast, was the daily expenditure limit – *'I see – this is that limit on the brochure, which is the maximum amount you can spend'*.

Accordingly, with the exception of the daily spend limit, there was significant confusion over all other preference settings amongst players conducting usability testing and particularly the transfer amount (from card to EGMs). This also highlights the need to improve the limit and

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preference parameter labelling to allow the system design to support gaming harm-minimisation objectives. Indeed, with current labelling, the harm-minimisation potential of SIMPLAY is significantly compromised.

Figure 18 presents mean ratings made by players during usability testing and highlights again that most players did not clearly understand card limits, with the exception of the Daily Limit. This also shows that the amount of money able to be kept on the card (ie. the card balance) was similarly not salient to players. This is presumably because this limit was only presented in written information (ie. the SIMPLAY brochure) and not presented on the kiosk screen.

**Figure 18. Ease of understanding card limits -
USABILITY TESTING (N=10, March 2009)[a]**

Ease of understanding card limits
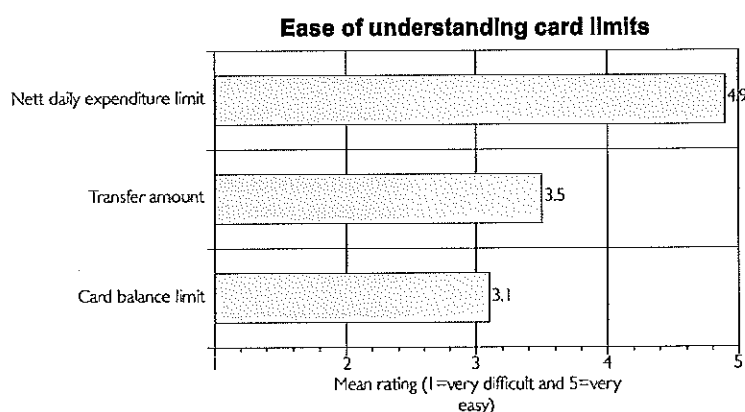
a. Question - If 1=very difficult and 5=very easy, how easy or difficult was it for the player to understand the concept of (limits prompted) (Base: All usability testing participants)

Such findings suggest that provision of clearer information and explanation about the card and parameter settings is important for players and direct support from venue staff will be essential for encouraging card adoption and for realising the card's harm-minimisation benefits. Current information supplied in the brochure is generally unlikely to be used when viewing the kiosk screen.

Specific player suggestions about ways to improve system design included:

•• *The daily limit needs to be expressed as the total amount you want to spend in one day*

•• *The daily limit is easier to understand if you know it's the amount you're willing to lose in a day*

It should be noted that venue staff confirmed that patrons are asked to set a daily limit when signing up for SIMPLAY through an automated kiosk software prompt (the test card obviously did not test this function, as it had already been signed to SIMPLAY).

Using the card
at the EGM

The player challenge in understanding the transfer limit and the corresponding functioning of the card was particularly evident when they used the card at the gaming machine. Participants were asked to check the balance on the card at the gaming machine by pressing the 'SIMPLAY Balance' button (on the EGM). The transfer limit on all cards had been set at a default of $20 and, as a result, the entire balance of the card (which was less than $20) was automatically transferred to the machine when the card was inserted (leaving the card balance at $0.00, as there was less than $10 on the test card).

When checking the balance, the majority of players had not realised that the credit had been transferred and believed that they had *lost the money* or that *the card stole the money*. This was confusing and, in some cases, slightly distressing for participants, which reinforced some player assumptions and beliefs that *the card can't be trusted*. In contrast, setting the default transfer limit to $0.00 or having buttons on the EGM to encourage transfers 'live' in the context of play may have prevented this difficulty.

In addition, it was also noteworthy that most players had difficulty finding the 'balance' button on SIMPLAY, suggesting that the location of the button was not salient to players.

Another issue which affected player confidence in the card was the transfer of credit from the EGM back to the card on SIMPLAY card withdrawal. The majority of players took the card out without pressing the 'Collect' button. When using this method, players could, in most cases, continue to play for around 5 seconds, even though the card had been withdrawn *(MaxGaming have indicated that this is due to time delays due to the Q-COM protocol)*.

While the credit was returned to the card (ie. following card withdrawal), some players noted that another person could play the machine using their money. In this scenario, spinning the reels once following card removal led to money being taken from the card balance. It was, however, unclear whether a win would be placed on the card, as this scenario was difficult to replicate *(Our best guess, however, is that a win would not go on the card, as the card would be outside the system at that point - hence, this may be a future issue for some players).*

However, this functionality issue (ie. being able to play one spin after the card was removed) was a concern for some players and particularly for one who expressed mistrust in the card's security. Further instructions advising players to press the 'Collect' button before removing the card on the EGM may be beneficial in addressing this issue. It is unclear whether technical system design changes may help avoid this issue.

This confusion about the purpose and impact of the card 'time-out' period previously mentioned was reinforced when a card time-out occurred when the card was in the EGM. Generally, players were unsure what had occurred when play has been 'suspended'. Figure 19 shows the 'Game suspended - Card abandoned' message received in this situation. There was reported to be a 90 second time-out period as a 'default' setting.

**Figure 19. Abandoned card message displayed when Time Out period occurs on SIMPLAY**

In relation to the 'abandoned card message', some players also believed that they would no longer be able to play during that day once the time-out message had displayed. However, when interviewers explained that the time-out limit specified the period of inactivity before the card is locked, most players understood the value of this feature and would probably use it if they had a card in future. This 'lock out' feature also allayed some player concerns about the security of the card.

The only other usability issue noticed during EGM play with the card was that, when starting play at the EGM, several players experienced minor frustration at having to withdraw and re-insert their card. This appeared to be due to magnetic stripe reading issues. However, this could also be related to the age of cards, given that cashless gaming cards were also existing club membership cards (of an undetermined age).

There were generally no usability issues associated with placing money on the card using the EGM. Most players made comment that they would prefer this method of storing money on the card, rather than approaching staff, as it was significantly more convenient.

Figure 20 presents summary ratings made by observers of players during use of the card at the EGM interface. Findings show that mean ratings of player difficulties transferring money from the card to the EGM were very low (mean=2.7), as was transferring money from EGM to the card (mean=2.3) and checking the balance on the card (mean=2.5). However, in contrast, most players found it easy to place money using the card on the EGM (mean=3.6).

**Figure 20. Usability tester ratings of players using
SIMPLAY card at the EGM - USABILITY TESTING (N=10, March 2009)[a]**
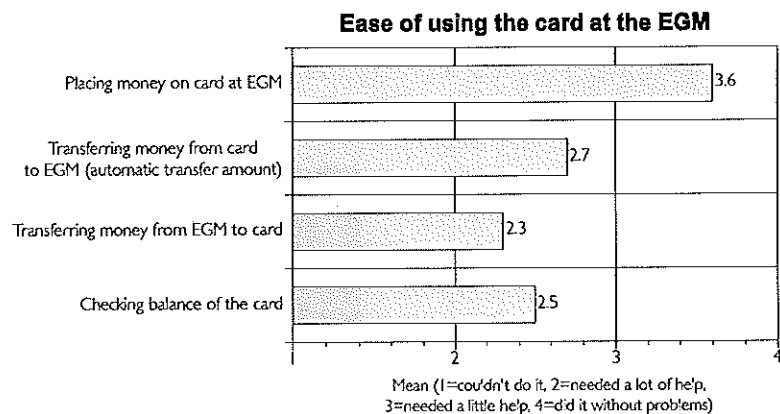
Ease of using the card at the EGM

Mean (1=couldn't do it, 2=needed a lot of help,
3=needed a little help, 4=did it without problems)

a. Question - How well did the player perform the above tasks? (1=couldn't do it, 2=needed a lot of help, 3=needed a little help, 4=did it without problems) (No prompting)
(Base: All usability testing participants)

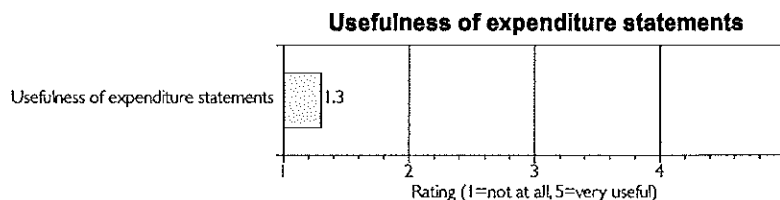## Usefulness of expenditure statement

The other SIMPLAY feature of interest from a harm-minimisation perspective related to the ability to print expenditure statements. These could be printed either at the kiosk (for daily expenditure) or by staff at the cashier (for longer term expenditure).

After playing on the EGM using the test card, players were asked to print out statements at the kiosk, interpret the information and comment on the information value as a means of tracking and managing gaming expenditure.

As shown in Figure 21, participants suggested that the statements would be of limited use. This was due in part to players not wanting to know what they had spent or generally not being interested in such information. Comments made by players included:

•• It's a good idea, but I'd be too scared to look at it in case I got a shock.
•• I wouldn't use it because I wouldn't like to see what I've lost.
•• I'd never print one of those, I'd hate to think how much I'd spent.
•• I'd never look at it, as I don't really care what I've spent.

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**Figure 21. Usefulness of expenditure statements -
USABILITY TESTING (N=10, March 2009)[a]**

Usefulness of expenditure statements

Usefulness of expenditure statements | 1.3

Rating (1=not at all, 5=very useful)

*a. Question - If 1=not at all useful and 5=very useful, how useful is the information on this
expenditure statement (Base: All usability testing participants)*

However, most of the concern about expenditure statements related to player difficulty in understanding and interpreting them. For example, when pressing 'Today' on the summaries screen, the user receives a report similar to the one shown in Figure 22.

Figure 22. Today's Accountant Statement on SIMPLAY

This statement shows how much money went to and from the card during EGM play. None of the players could correctly specify the meaning of these terms and figures. Many players believed that 'Session Draw Up' and 'Session Draw Down' referred to the amounts won and lost respectively. Others interpreted the 'Balance' as the total amount lost in a day (A Draw Down actually transfers money from a card onto the EGM and a Draw Up transfers money from the EGM to the card). When referring to the 'Today's Account Statement', players made comments such as *'I don't understand what Session Draw Down means'* and *'I'd never use that report because it makes no sense to me'.*

Further discussions with players also revealed that the detailed account statement supplied by the cashier behind the counter had similar interpretation issues. However, this was also in part related to the statement being separated over three pieces of paper and thus even more difficult to read and interpret. An example statement actually supplied to players is shown in Figure 23.

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Figure 23. Today's Accountant Statement on SIMPLAY

Interest in taking up the card

Prior to conclusion of usability testing, participants were asked to rate their level of interest in taking up the SIMPLAY card in the future. Figure 24 shows that interest in the card was generally low, with a mean of only 1.8 out of 5.

**Figure 24. Player Interest in card-based gaming -
USABILITY TESTING (N=10, March 2009)[a]**

Player Interest in using card-based gaming

Rating (1=not at all, 5=very interested)
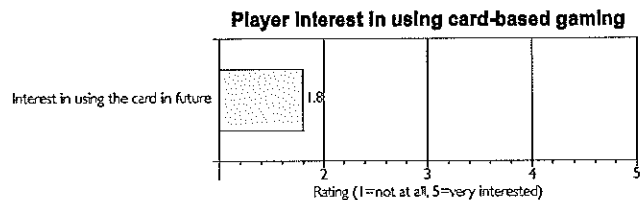
a. Question - Based on usability of the gaming card, how interested are you to take up the card? (1=not at all, 5=very interested)
(Base: All usability testing participants)

Many players said they would not need the card because it was seen to be designed for 'people with gambling problems' or that they did not need a card, as the player felt they were generally in control of their gambling. One player also believed that the card would not assist him, given that nothing can control problem gamblers

Specific comments made by players included:

•• It's a great idea, but I wouldn't need it because I can control what I spend.
•• It'd only be useful to people who have a problem, not for people like me.
•• If I couldn't control myself the card wouldn't help me.

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Being overly restricted or controlled by the card limits was also a common reason given by players for not wanting to adopt the card. The erroneous assumptions about restrictions mentioned earlier, such as the ability of venue staff to access personal funds, may thus need to be addressed in some players. Similar concerns were raised about the potential for invasion of privacy - '*I wouldn't want the club and the government to be watching everything I do*'. Supporting information about security and compliance with privacy provisions could also be developed to address any concerns.

Despite general player reluctance to adopt the card, most players emphasised its importance and benefits for the community and suggested that the card could be promoted from a convenience perspective. One player said that he might use the card because '*I hate carrying cash around*'. He also said that '*I might save some money as a side bonus*', suggesting that the harm-minimisation benefits may become more evident as the card is used.

Focusing promotion on the card's convenience and the benefit of limits for players may also increase card take-up rates and have longer term benefits of which players were unaware at the time of signing-up for the card.

Venue and supplier experiences with card-based gaming trial

This section of the report briefly summarises the venue and supplier experiences with the card-based gaming trial. This was based on a series of nine interviews with relevant staff and stakeholders at the venue and with MaxGaming staff. It should be noted that MaxGaming as the Licensed Monitoring Operator (LMO) was also the supplier of the system SIMPLAY and for this reason, views of the LMO are no different from those of the supplier.

Key sections include:

•• **Venue experiences of card-based gaming**
•• **System supplier experiences of card-based gaming**

. . . .

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Venue experiences of card-based gaming

Early implementation experiences

From a staff and venue perspective, the Redcliffe RSL generally had fairly positive experiences of the SIMPLAY card-based gaming system and implementation. However, it was also apparent, as with all trials, that a range of bugs and technical implementation issues were experienced during the early phases of the trial. These were reported as having led to some player frustration during the trial, including some players 'giving up' on the system during the early post-implementation phase. Staff comments included:

•• *The system started in August 2008. We were live with roughly 20 players in the first couple of days. Then we rolled it out further. In the next 2-3 weeks, we noted some player frustration. We lost a few, as players didn't have the time or patience to wait. One lady was so frustrated, she was showing barriers to learning the new system. She refused to follow instructions, as she was too impatient.*

•• *I know another lady who had so many frustrations with SIMPLAY, she gave up even going to the club. It was also due to a perception that her luck had changed. She believed that the card was monitoring her spending and had changed how many times and how much she'd win. She saw the whole thing as big brother. She saw the technology was interfering with the gaming machine. So she left. She thought the menu was manipulating the machines and SIMPLAY was tracking her winnings. This was also related to her difficulties in understanding the system*

•• *We had quite a few players drop the system at the start, as it was too confusing for them. MaxGaming told us that they had to do some things to meet regulatory requirements - like PIN numbers, for instance. But in the early phases when there was a short PIN number time-out period on the card, players were locking themselves out all the time and became frustrated. The time was too short and also there was the added issue that players got frustrated at continually having to re-validate their card by putting in their PIN numbers at the kiosk.*

•• *At the start, players were very confused, but after a while they started to get the hang of it. At the beginning, they went off the system as there was no balance button on the machine, so then they put on a balance button and people were more comfortable. They found it an inconvenience having to continually get up to use the kiosk to check their card balance.*

•• *Some players initially stopped, but are joining up again. At the start, there were many frustrations as players couldn't keep track of their spending and didn't know how much was left on their card. After they put in the balance button, it's been better.*

Promoting card uptake

To promote uptake of card-based gaming, a range of promotions were held at the venue. These promotions were supported by MaxGaming as the product supplier. Promotions included offering existing club patrons a $20 incentive to sign-on to SIMPLAY (a cost carried by the venue) and the additional benefit of being able to participate in a $500 weekly competition draw sponsored by MaxGaming.

In addition, staff were instructed to where possible target uptake in the 'more regular' players, however, many of the players were reported to be 'affluent and disinterested' in the concept of precommitment. From this perspective, many staff reported difficulty convincing players to take up the precommitment aspect of card-based gaming:

•• *We did quite a big drive to promote uptake of the card in players. We gave people $20 worth of player loyalty points. Some people joined and then quit just after the promotion finished. Staff were asking what do we do about them. But we gave them the points, as they met the terms of the offer. MaxGaming also sponsored a promotion of a $500 weekly cash draw specifically for SIMPLAY users. They offered it for 10 weeks.*

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•• We've targeted the club players who are generally the mid to high spenders on gaming. We targeted the bigger players to start with. But most are quite wealthy so they don't need or want limits. Staff found it difficult to encourage them to adopt limits, so they promoted the convenience of card-based gaming.

Supplier support during implementation

There was an overall view that the implementation process associated with card-based gaming was quite seamless for the venue, despite some technical glitches in the early phase of the trial. Ease of implementation was generally attributed to the system supplier taking full responsibility for the entire implementation process. In addition, the absence of major hardware changes to implement card-based gaming also implied that there was minimal disruption to the venue:

•• The entire implementation process was fairly straightforward to us. MaxGaming did all the work. The main change was adding a more secure server. We also added a further kiosk, but nothing much else.

•• MaxGaming just came in and put in a new sticker on the GMI buttons and software changes activated the buttons to allow cashless gaming. From our perspective, it wasn't a big deal at all.

•• MaxGaming did all the work - It wasn't labour intensive at all for us.

Staff training

As part of the support provided by the system supplier to the venue, venue staff received both formal training off-site and on-site 'mentoring' during the early phases of the trial. The off-site training was primarily provided for the benefit of 'back-of-house' staff and approximately 6-8 staff attended this training session (the training was reported to be approximately 1 hour in duration). On-site training, in contrast, consisted of MaxGaming co-locating a technical staff member on-site at the Redcliffe RSL to support staff in responding to player difficulties during the early phase of the trial.

During the early phase of the trial, there were reports by operational gaming floor staff that the training was 'confusing', given the steep learning curve associated with implementation of a new system and new operational procedures. It was also apparent that early difficulties were primarily due to a few changes made to the system during the early phase of the trial (ie. a few early 'fixes' such as lengthening the PIN time-out period, so that players would not have to re-validate their card, if they had stopped play for a short period to talk to their neighbour).

Staff comments about the support provided by MaxGaming included:

•• MaxGaming were very proactive in fixing and enhancing issues.

•• Initially, a staff member was on-site for 2-3 weeks and then on-call after that. They were very helpful overall and we appreciated their support.

•• They handled the implementation quite professionally. They were always there fixing any issues we experienced. It was more difficult when they left, but they were always on-call.

•• We had one day of staff training off-site which was attended by 6-8 staff. The only difficulty was that we were one month into it and we didn't feel we knew enough about it. The intermittent faults also led to a loss in player confidence. But now faults are minimal and I take this as a sign it's probably working fairly well. MaxGaming were pretty supportive overall.

•• I found the training by MaxGaming very confusing at the start due to the volume of information. There was about seven staff there I think. It was only about one hour or so. But MaxGaming support during the trial was great. They were here for the first two weeks or so, but after that, it was pretty hard, as we then had to troubleshoot all the problems ourselves.

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Venue views about player acceptance of SIMPLAY

Despite some challenges in the early phase of the trial, there was generally a view in the venue that player uptake of the system had been reasonable. However, it had been expected that virtually all players would have adopted the system, rather than just a smaller pool of players.

A comment made by one staff member included:

•• *Player acceptance was reasonable overall, but I did think it would be higher than it was. This was also after we put quite a lot of time into recruiting players. We were in the pre-implementation phase for at least six months and we were gearing up with the thought that uptake would be really high. We have 17000 members and probably 2000-2500 players at an estimate (per month) would be players using the pokies. In total, there was only about 200-300 in the end that took up in the system, so I would have expected uptake to be much higher.*

There was also some discussion by staff about possible reasons to explain the player acceptance issues, including a general view that the 'older demographic' of the venue was a challenge in promoting system uptake:

•• *I've identified two types of players. The elderly are not taking it up as they are really resistant to change. Particularly with regards to new technology. Most are PC-illiterate, so this venue is probably quite unique, given the older demographic. The other younger ones are more used to technology, so it's not surprising that some find it convenient. They are also more open to change.*

•• *Some of the older people don't like using SIMPLAY because it's foreign. Then there's the issue that some have 'big brother' perceptions. They think the card is watching them and their play. Some people say I don't want it, because I don't want people watching me.*

•• *Adapting to the card-based gaming was not a huge change in terms of the way that people used their card. Most people put the card in the terminal anyway for bonus points. It's hard to say why some people didn't sign-up. My best guess is that it's a trade-off between perceived benefits and the hassle of signing-up. Although it doesn't take much, people don't give it a chance and just say no.*

•• *Older people are having more difficulties. The main thing is that their card may be left in a machine for too long and then they have to re-validate as it locks them out, but they don't understand this. Many are older and don't remember these sorts of things. It's possibly an age factor and the fact that many are not computer literate.*

•• *It has been quite difficult with some players though, as some are particularly high-maintenance with training and are not understanding the system or are making the same mistakes all the time. I'm sure it's partly got to do with their age.*

There was also a view that future trials should endeavour to evaluate the perceived benefits of card-based and cashless gaming from a younger player perspective:

•• *I hope that in the future they do a trial with a younger venue as well. It would be interesting to see the uptake. I suspect it will be different from a younger player perspective.*

•• *I hope that the next site will be younger, as it would be interesting to see how younger people uptake cashless gaming. We struggled to convert our clients and it's because because of their age demographic.*

Perceived benefits from a staff perspective

Venue staff provided comment about the perceived benefits of SIMPLAY from a player perspective. There was an overall view that most players saw convenience as the major benefit of card-based gaming and particularly being able to move around from EGM to EGM more efficiently. Others liked the cashless aspect of play and were reported to have commented about improved safety and security of gaming money. However, very few players, if any, were reported by staff to see major benefits in the ability to set precommitted limits.

Comments made by staff about perceived benefits from a player perspective included:

- *I think the only benefit for players is moving from machine to machine. If you're not interested in the harm-minimisation part, the only aspect left is the cashless component.*
- *I spoke to one lady who said she loves SIMPLAY. She has a limit of $40 and likes it because it's easy to know when your card is empty. Then she goes home. So for her, it was a way of monitoring her spending.*
- *I have heard that some players don't like it because they don't handle the money. I think the psychological aspect of feeling the money won is part of it. Some like to hear the coins drop, so they don't like the money going on the card.*
- *The only feedback we've heard is when there are bugs. I haven't heard about any benefits that people saw in SIMPLAY. I think it's just about convenience.*
- *There's been a few comments about people thinking they have more in their account than they have. At the start, they were losing track. I think this was due to a lack of a balance button (now rectified).*
- *A lot of people don't want a limit. They just use the card balance to keep track of their spending.*
- *I think players mostly like the convenience of moving around from machine to machine. People can also have a win on their card and don't need to get hand-pays.*
- *I think some players also like it in that it gives them privacy when they win. You don't hear the coins drop, so it's a bit more private.*
- *Some people set a limit and keep $400-500 on their card. When they reach their limit, they go home.*
- *The limit is probably worthwhile for the bigger gamblers. They can then make sure that they only spend what they win.*
- *At the beginning, some people got really put off by the bugs, so they dropped it. People were also accidentally signing up to SIMPLAY. There was no confirmation 'yes - I want to join' on the kiosk. But now they've put that in, it's helped a lot.*
- *The major challenge is the age demographic. It's hard to teach people who are PC-illiterate. We don't have the man-power to spend hours with each individual to teach them how to use it or to set-up their preferences.*
- *Some people signed themselves up accidentally and pressed 'Yes' for SIMPLAY and didn't realise that this means they are going cashless (now corrected by MaxGaming).*
- *Some of the big gamblers think we've been monitoring them. Some of the big gamblers are even worried we're monitoring their bonus points.*
- *Every now and then we get an abandoned card. I think most people have accepted it here. The one's who haven't taken it up seem to like it as it is.*
- *There have been a few money transfer issues. But these are fairly isolated cases.*
- *I think it went very well - the players got used to it, but every now and then we do get an abandoned card. The fact that people have accepted it surprised me.*
- *I find it a bit safer as well. With money on the card, it locks up and tells you where you left your credits. It encourages you to go back to the place you left them and put in your card. So it safeguards your money. Players like the card, but some get confused when it happens, as they are not aware of this feature.*
- *People don't want limits. They want independence and not limits. It works better with the big players as they don't want to cash out.*

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- *Most people aren't interested in limits. People don't generally want them. Main benefit has to be independence, not limits. It works better with big players as they use the machines more.*

It was also apparent that most venue staff were not aware of the availability of expenditure statements 'behind the counter' in addition to the statements offered through the kiosk - *'I haven't had anyone ask for any other print-outs. I didn't even know there was one'.* One staff member who was aware also reported no patron interest in accessing such information - *'I can issue them from here, but no-one wants to see them as no-one asks for them'.* This appeared in part due to a player training issue (ie. at least, some - if not most players - were not given any information on the availability of more detailed expenditure statements).

Kiosk difficulties

The kiosk which allows players to set-up their limits and other card parameters was also reported as a source of some difficulty by venue gaming staff. There was particular mention of the player difficulty understanding parameters in the kiosk set-up process. Specific comments made by venue staff included:

- *People don't understand the parameters on the kiosk - particularly the $20 transfer. People say I've got more than $20 on my card!*
- *When people hit their daily spend limit, the system freezes up and they don't know what's going on. I think this is largely because people don't know that they've programmed a limit. They mainly use it for convenience, as it's easier to move from machine to machine.*
- *Sometimes people have their cards locked-up into the machine. It may say card active in machine 5 or whatever when they just went from one machine to another. Then they have to put their card back into the original machine to get their credits. So this generally confuses them as they are not aware of what they are doing.*
- *Some cards come up on the system as 'abandoned cards', where in reality, there is just someone talking to another person sitting at the machine (and the card PIN has timed-out). People program all these settings in and don't realise what they are doing.*
- *People always need to re-validate their cards all the time. It keeps locking it up. They don't seem to be able to select the right settings or understand the settings.*
- *Some players didn't like it because they feared that it would do staff out of a job. The other side is that many people like staff setting all their preferences for them, as they like the personal contact with staff. They also like feeling the $20 and getting the hand pay. With cashless, people don't get as much contact with staff.*
- *We had a few problems. Initially, there was a feature on the kiosk screen saying 'turnover' and people then saw this and thought they'd spent $600. They panicked. This was actually turnover, but players saw it as their expenditure. They got confused.*
- *I think the $20 transfer (a default transfer limit setting) is too low for some players. I think it should be $100. People want to transfer the maximum from the card to the credit meter. Ultimately, people want the least inconvenience.*
- *It was hard to show people the kiosk part at the start. Everyone was really confused. Many want you to do the kiosk set-up for them. The elderly ladies really struggle, so it often comes down to the venue to put the settings in for them.*

Types of accounts

While the SIMPLAY written information brochure promotes three types of card accounts for players (a temporary visitor card, a standard card and a registered card), staff made comment that no requests for different types of accounts were made by players during the trial. It should be noted in this context, that only the standard account was actually offered during the trial, however, players had written information available on three accounts, so theoretically other card types could have been requested.

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Given the lack of requests for the other types of accounts, this is likely to be in part due to general player acceptance of the maximum account balance of $1000 on the card (along with low motivation to seek alternatives to the standard account).

Staff comments included:

•• *I'm not sure what level of uptake there would be of the registered player accounts[1]. Most players don't seem to keep a lot of money on their card. They just bring cash and put it on the card via the machine. They take large amounts off when they go home. So I can't see many people ever asking to put $10,000 on their card. No-one seems interested and certainly, it hasn't come up as yet.*

•• *We're not offering the visitor card as yet, but I don't expect people will really want it. First, it's not promoted, but I think most casual users will just be happy to play with notes and coins.*

• •

1. SIMPLAY accounts where players can store up to $10,000 on their card at a time. The standard account has a $1000 limit

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Reported problems and technical bugs

There were also reports by staff of a range of other more minor faults and technical bugs encountered during the trial. A further staff member also believed that *'the system seemed to be designed from a technical perspective and initially didn't take account of how people played'*.

Staff comments about faults and technical 'bugs' associated with SIMPLAY included:

•• *With Aruze machines, there are some issues when money goes from the credit meter to the card. It's apparently due to a bug in the software that led to a loss of money in cyberspace. So money doesn't seem to go on to the card or credit meter. We have to do it manually. But there was a log, so we could check it and reinstate funds. It's been resolved by MaxGaming and I believed they developed a fix around another piece of software.*

•• *We have found a random fault in IGT machines. When collect is pressed, it spits money into the machine. So if it's under $50, it goes to coins and $50 and above, it goes to a hand pay ('cancel credits'). We are not sure why this occurs. It seems to have a random element and has been a fault that is difficult to replicate.*

•• *We notice that when you pull the card out from machines, the card is still able to be played for a period of roughly 8 seconds. So it's a risk for the next person that someone can play and use the other person's money. But it's probably a small risk, given that the time frame is only very short (also an issue identified during usability testing).*

•• *People were initially locking themselves out, as the PIN time-out was set too low - Initially it was only 30 seconds before the card timed-out, but people would turn around and chat to their friend and they'd be locked-out straight away. They then changed this to 90 seconds. This has been much better, but we still get people locking themselves out and not understanding why.*

•• *We find that sometimes the MaxGaming host server goes down - like a statewide outage. If this happens, people can't get the balance on their card. It happened twice in the past two months. Players then get concerned that their money has disappeared.*

•• *There's little bugs in the system from time to time. Sometimes we have to wait 24hrs before the error pops up. So sometimes we may be running a day or so late in reconciling problems. But we have 6 days at the end of the month before our statistical reports register, so it's still able to be resolved in time to meet this time frame (Note - no specifics could be given by the venue on prompting).*

Benefits of card-based gaming to venue

The Redcliffe RSL management generally reported being 'at two minds' about the benefits of card-based gaming to the venue. There had been an initial expectation that the system would lead to major productivity gains for staff and particularly, a reduction in time spent on hopper refills, hand-pay/cancel credit requests and other processes.

However, since implementation, the venue management was not overly convinced that significant 'productivity gains' would be achieved through card-based gaming. This was attributed to the relatively small level of uptake by patrons and the perception that the cost of SIMPLAY was substantial. There was also comment that, if all gaming went cashless, the potential for productivity gains would be more significant, however, this would be more difficult in the context of 'dual systems' (ie. cashless and regular gaming).

Comments made by venue management about perceived costs and benefits included:

•• *If you look at MaxGaming stats, they say cancelled credits dropped 10-15%, but if you speak to staff, they say they notice no major difference. The whole idea is that if they don't spend time on hopper refills, they can dedicate the remaining time to customer service. MaxGaming has produced stats to suggest they are less, but it's not enough for the staff to notice it. You would think that jackpot payments are less and cancelled credits due to the fact that people can put money back on the card, but it hasn't made a huge impact to be honest.*

•• *I think that it won't increase gaming floor productivity until all machines are made cashless. At the moment, people put money into the system via the machine, so the money going into hoppers will be marginally less, but overall it's not significant. I still think*

it's a road worth heading down, but before it went in, I thought it was the best thing since sliced bread. But there's a little more to it - player acceptance issues and the productivity increase we haven't really seen. Unfortunately, I think our players would object to cashless only, especially due to their age profile. So cashless as the sole way to offer gaming won't work for us at this stage. Not yet anyway. But it is part of the future. I do think the industry needs to do more to protect players.

Given the limited benefits at this early phase, there was seen to be a need for OLGR to relax requirements on venues to make card-based gaming more affordable for venues:

- *I have looked at the costs involved for cashless gaming and they are considerable. It's hard to consider paying such a large amount when it's only used by 300 patrons per year. The return on the investment isn't worth it. So I'm at two minds about what to do about the system when it comes to the crunch.*

- *We haven't seen the productivity benefits that we hoped for. I'm pretty sure that OLGR want to implement cashless gaming, so I wonder whether they could give venues like ours concessions. Maybe different styles of games like multi-terminal games. They've taken away all the volatility of games. Like $10 maximum bets. Linked jackpots now give 91-92% back to players. So now it's hard to make money from there. We're just turning over money and make very little profit. If you make 10% per month now, you're lucky. Three to four years ago, we used to make 13-14%. We don't make much from food, so gaming keeps us afloat.*

- *To get the return on the investment, we need some more benefits to really see the value of cashless gaming. I'm between a rock and a hard place. The price is expensive. As much as we like not having to pay hardware costs (as lease payments imply a direct tax deduction), I'm at two minds about which way to go. It was a product I'm really excited about, but I've changed a bit after seeing the trial and the player acceptance issues. I realise that this decision could hurt MaxGaming given their investment, so I'm thinking very carefully before we head down this road.*

- *I think OLGR need to lift some of the very stringent requirements placed on gaming machine play to offset the costs of cashless gaming. They don't allow any multi-terminal interactive games, for instance, which attract a different clientele. The younger generation like these, but we're not allowed to have casino style games in clubs.*

Staff interviews relating to perceived benefits of card-based gaming to the venue also showed that the duty manager had not noticed a significant improvement in productivity, although there were a couple of comments by staff suggesting the perception of some small productivity gains (although it is possible that this is due to some 'acquiescence' as staff were told by the provider that time would be saved):

- *I haven't noticed much of a difference in hopper refills.*

- *It's hard to see what's in it from the venue's point of view. We thought it would cut down work, but we haven't noticed that to be honest.*

- *I like it that it safeguards player credits. If you leave your card, it locks up and tells you where you've left your credits. It encourages you to go back to the machine and safeguards players' money. That's somewhat of a benefit for the venue.*

- *I don't think we'll notice much of a difference in terms of hopper refills until we're running full cashless. Running dual systems, people are still using coins and cash a lot. They also put money on their card through the machine.*

- *I think it would be worth it, if you got the whole site on it. But not with 200-300 players. We virtually do as many hand-pays as before. I was expecting everyone to take the idea on, but it didn't happen.*

- *We're now got more time to do things, but they've told us that from the start. There's more time for cleaning now. Like dusting, polishing and cleaning between the machines.*

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The summary benefit statement made by the venue also related to giving players the additional option for 'choice' in gaming:

•• *The way I see it is that the product has added another level of choice. They can set a limit, so it's a further choice. But you do notice that only a very small percentage of people are using limits. Like about 10% or so. So it's only about choice at this stage.*

Implementation time/cost estimate

The estimated costs of implementation from the venue's perspective are presented in Table 6. In total, implementation consumed approximately 38.8 days of venue time and amounted to a total implementation cost of approximately $31,040 to the venue.

Table 6. Estimated costs of implementation - excluding independent testing and R&D costs - VENUE COSTS

Cost Inputs	Days	Cost estimate[a] ($)
Organising system set-up - including system provider discussions	7	5,600
Marketing and promotion	2	1,600
Sign-up of players and training of players (assuming N=330) (assumes approximately 15 minutes per player)	10.3	8,240
Attendance of training by staff - on-site and off-site	10	8,000
Meeting regulatory compliance requirements specific to card-based gaming (mainly attributed to cashless reconciliation procedures)	4.5	3,600
Troubleshooting technical faults	5	4,000
Total time and cost estimate to the venue	38.8 days	$31,040

a. Based on $800 per day (estimated)

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System supplier experiences of card-based gaming

Overall experiences

From a system supplier perspective, the trial of the SIMPLAY card-based gaming system was generally considered quite successful. While the system provider had spent considerable time and cost implementing the system, the provider has also benefitted from an opportunity to trial the product at a real gaming site and had been able to refine the design of the product in a number of ways.

The provider also reported that the venue had been very supportive and cooperative of the trial and that venue staff had been open to receiving training on the system. In spite of the overall success of the trial from the provider's perspective, there was some comment to suggest that the provider may also have expected uptake of the system to have been higher than observed.

Player training issues were similarly reported as part of the challenge of system implementation:

- •• *We found it a bit difficult training players to press the collect button. Pulling out the card still works, but it's a fall back.*
- •• *Trying to get the players to set their parameters correctly can be difficult.*

Market value of precommitment

There were reports by the provider that the concept of precommitment had been a difficult benefit to sell, although the provider also believed that a certain proportion of players had benefitted from the ability to set limits on their gaming expenditure. Comments made about the value of limits to players, as observed by the system provided, included:

- •• *I think that the value of the limits will all depend on how well individual venues promote it. There's 10% of players in this venue using the limit, but in others, it may be much higher.*
- •• *We tried to promote uptake of SIMPLAY by sponsoring a $500 weekly draw for people on SIMPLAY. We thought this would help promote uptake, but in the end, not a lot took it up relatively speaking. Maybe only about 40 people. So people weren't really after the cash so much.*
- •• *We have had about 230 instances to the best of my knowledge where people have been locked out due to exceeding their limit. No-one seems interested in the session reminder though - people don't seem to care about time limits. Money is the only thing that means anything as far as limits go.*
- •• *I don't see much potential for limits without cashless gaming. I honestly don't think that people will see the benefits.*
- •• *I was interested to see that no-one is interested in a time limit (session reminder). Not one person set it.*
- •• *There's currently no advertising in the venue saying there's limits available. It's discrete enough currently, but essentially it's up to the venue the way they promote limits.*

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Implementation challenges and issues

The system provider made a number of comments about the challenges of system implementation, including the process used to support the venue to implement the system across the player base. The approach used to build the capability of the venue to support the system was described by the system provider as follows:

- *In the first week, we got about 120 users. We had six people on-site and gave people an overview of the product and signed-up people. Then we had a supervisor stay around for another couple of weeks to make sure that bugs were identified and to support with troubleshooting of issues.*

- *We tried to get staff up and running as quickly as possible. We did training sessions to skill them up in the troubleshooting of faults and problems.*

- *We found that players initially signed themselves up without knowing it. It also seemed that many didn't process all the detail, because they were trying to come to grips with all the design features.*

The provider also reported loss of patrons, as associated with early system design issues and negative player reactions to the system. Comments made included:

- *Some players did become disenfranchised with the early system issues. The staff seemed to manage fine, but they did report difficulties with the system when we left. Many people also thought the card was broken when they got locked-out and had to re-validate their PIN. Once people learned these features, it was all a little easier.*

- *Unfortunately, some of these early quirks reflected badly on the system, as players think there's something wrong with it. So we probably lost a couple of patrons due to bugs.*

- *The other issue was that PINs were originally set to 90 seconds time-out. But every time a player stopped to talk to someone, they had to go and re-validate their card. This caused a lot of problems, as players didn't seem to understand they could set this timing.*

Productivity benefits

Comments made by the system provider about the productivity benefits achieved by the venue through implementation of SIMPLAY included:

- *There was some observed efficiency benefits for the venue. When you hit collect for an amount above $50, it's a hand-pay. But with SIMPLAY, it goes on the card.*

- *It's hard to work out the cost-benefit when dual systems are running. When you talk to staff, it's probably likely that they don't see great benefits, as the effects are not that obvious with dual systems.*

Technical issues

Some technical issues were also reported as being problematic for the system supplier, including some issues which appeared to not have been fully resolved since trial commencement. Comments relating to system faults and bugs observed by the system supplier included:

- *Aruze machines were quite problematic for us. I believe that all the system issues are fixed now and I feel confident to roll-out. But there was a point where we said we may not support Aruze machines. I don't think we've had any further issues since early February. OLGR wanted us to demonstrate the fault. But we still don't know what caused it. We've developed a work-around to address the issue by making an adjustment to the meter and machine events, so it all balances out at the end of the day. But it's still unclear why this fault is occurring.*

- *Yes - there is a period after card withdrawal when people can still play, but this delay is due to the Q-COM protocol (ie. card is removed and players can still spin the reel and money lost is taken off the card).*

- *Now we haven't had a call about SIMPLAY for at least six weeks. There have been no new technical issues.*

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Future developments

Future developments were also discussed by the system supplier and it was apparent that certain design refinements were being explored. Comments made included:

- •• *We're thinking about a transfer button on the machine. This would allow users to make a transfer while sitting at the machine. This would seem to improve the ease of use. People mentioned this as something they'd like to have (also identified through research).*

- •• *We're also looking at ways to use SIMPLAY in other parts of a venue. Like for purchasing drinks or meals, for example.*

- •• *We're thinking about re-branding the machines, so there is greater awareness of the logo. This will help increase uptake of the system. At the moment, it could be made more conspicuous.*

- •• *The biggest issue has been a reconciliation difficulty between the card account and the kiosk. Since the problem was identified, we changed the software to avoid the need for manual fixes (also reported by the venue).*

- •• *Our test bed had only certain machines on it, so we can't cover all brands until we go to another site. We did a fairly good job at identifying and resolving issues, but we may need a second site to sort out more issues.*

- •• *Some of the cashless gaming issues are linked to the Q-COM protocol.*

- •• *I can understand OLGR's hesistance to go ahead with card-based gaming without a substantial trial. It's all very new for everyone.*

- •• *We are looking into a new approach for Veridian machines. They have a larger touchscreen and I think there's more potential for them. I think there's potential to also use such screens to convert people to card-based gaming. For instance, when people get a hand-pay why not say 'do you want to avoid hand-pays - sign-up for SIMPLAY'.*

Other general views

Other general views and comments made about card-based gaming and precommitment by the system supplier included:

- •• *Venues like the idea of cashless, but fear the idea of Government making limits mandatory. Maybe not straight away, but down the track. So there is a large section of the industry, which is terrified that this will happen and are very negative about precommitment. The hotels also think that it takes away anonymity. This is one reason why we have the visitor card concept. People can just go in and play and not have their privacy compromised.*

- •• *The biggest task has to be meeting OLGR reporting requirements. The R&D started about seven years ago. The work on-site started at about January 2008. GLI did the testing from recollection and assessed the system against OLGR requirements. It took a huge investment to get to the point of a trial, so we are obviously hoping for broad approval.*

- •• *I got the impression that some staff fear that the system may be doing them out of a job.*

- •• *I have been encouraged about OLGR's take up of the concept of a visitor card. Particularly the fact that they seem to accept that there is a benefit of not showing 100 points identification. This would put people off. So in essence, with the visitor card, we've followed Austrac standards and have developed a product for three separate segments of players - the standard card, the visitor card and also a registered card for people who want to keep more money on their card. I think the concept of a visitor card is important, as if you don't allow anonymity, you essentially cut-out this proportion of the market.*

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Player behavioural analysis using EGM system data

The following section provides key insights relating to player behaviours during the card-based gaming trial and a comparison of before and during card-based gaming expenditure. Access to data was negotiated with MaxGaming and significant work was required to extract data to deduce key trends relating to the system. It should be noted that data has been relied upon in good faith as being accurate and not misrepresented.

It should also be noted that the format and type of analysis in the following section is necessarily different from previous trials, given that the available data from SIMPLAY had a different format and structure from other systems. In this respect, system-specific design parameters will always imply that differences will exist in the type of data which can be presented and extracted. SIMPLAY was also different in that detailed transactional data was not accessible, given that the system apparently only stores 65 days of detailed retrospective data.

Accordingly, this section presents key findings relating to:

•• **Card play sessions during card-based trial**
•• **Days spent on card during card-based trial**
•• **Transfers to and from the credit meter**
•• **Players who set limits during the trial**
•• **Transfer amounts set during the trial**
•• **Number of times players used kiosk**
•• **Player expenditure changes since SIMPLAY**
•• **Linking survey to player behaviour data**

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Card play sessions during card-based trial

Card sessions

A session of gaming is defined as the period from inserting the card to removing the card. Player sessions of gaming for the trial period is summarised in Table 8. As shown, there was an average of 175 sessions for female players and 200 for male players during the trial period. This suggests that males were generally heavier users of the card during the trial compared to females. Across all players, the average figure for sessions played was 186.5 sessions per player.

Table 8. Mean card-based gaming sessions during the trial -
SIMPLAY EGM DATA ANALYSIS (N=354 players, August 2008 to March 2009)

Card sessions during the trial	Gender of player		
	Unknown gender[a]	Females	Males
Mean sessions	124	175	200
Number of respondents	14	181	159

a. Gender was not noted in system data for 14 players.

Card sessions by age/gender

Sessions of play by gender and age are shown in Table 9 and Figure 25. While players were few in number for some age groups within each gender, it is interesting to observe that the older age groups were the biggest users and males 65 years and over were the group recording the highest number of card-based gaming sessions during the trial. In contrast, younger age groups had much less use of the card during the trial.

Table 9. Mean card-based gaming sessions by age and gender -
SIMPLAY EGM DATA ANALYSIS (N=340 players, August 2008 to March 2009)[a]

Card sessions during trial	Females					Males				
	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older
Mean	17.8	8.3	129.6	194	216.3	44.2	123.9	112.6	148	322.8
N	4	6	43	71	57	5	15	30	51	58

a. Based on only players who had their age and gender recorded in the EGM system.

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Figure 25. Mean card-based gaming sessions by age and gender -
SIMPLAY EGM DATA ANALYSIS (N=340 players, August 2008 to March 2009)[a]

Mean card-based gaming sessions by age and gender
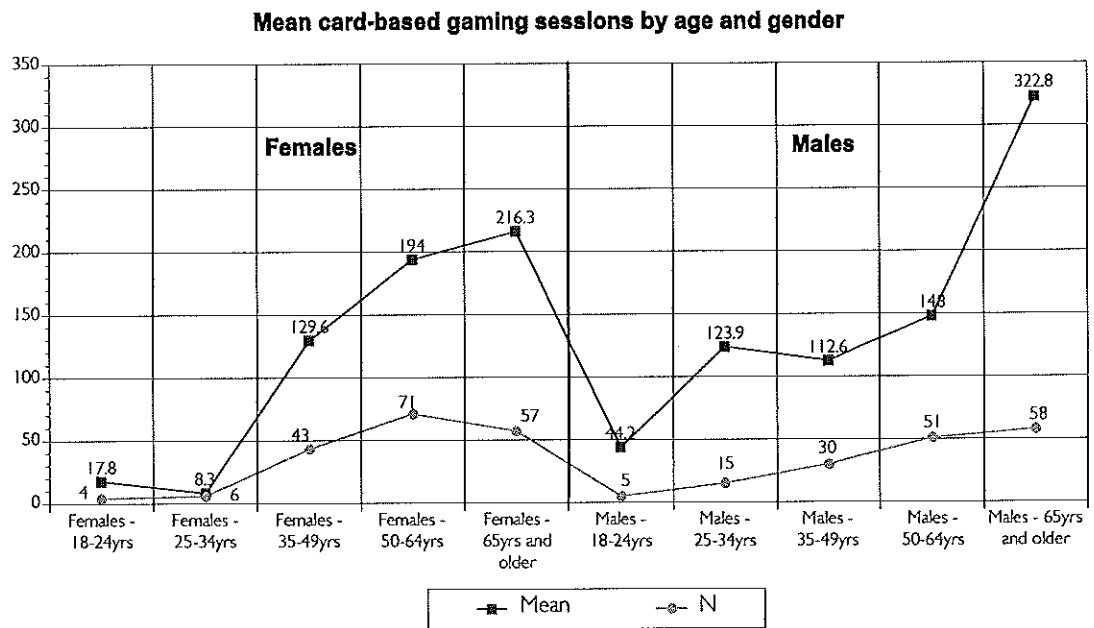
a. Based on only players who had their age and gender recorded in the EGM system.

Days spent on card during card-based trial

*Days spend
on card-based
gaming*

Mean days of card-based gaming during the trial period is shown in Table 10. As shown, females spent an average of 13.8 days using SIMPLAY and males spent an average of 18.0 days. This implies discrete days of gaming. This once again suggests that males had higher usage of the card compared to females and attended the venue for a greater number of days during the trial (and used their card). Across all players, the average time on the card was 15.7 days.

**Table 10. Mean days of card-based gaming -
SIMPLAY EGM DATA ANALYSIS (N=340 players, August 2008 to March 2009)[a]**

Mean days of card-based gaming	Gender of player		
	Unknown gender[b]	Females	Males
Mean days	6.0	13.8	18.0
Number of respondents	14	181	159

a. Based on only players who had their age and gender recorded in the EGM system.

b. Gender was not noted in system data for 14 players.

*Days spent
by age and
gender*

Days spent on card-based gaming by age and gender is shown in Table 11 and Figure 26. Once again, findings suggest that males and particularly older males spent a greater number of days at the venue using the card during the trial period. There was a fairly even number of days in terms of card usage, however, for females in the 35 years and over age groups.

**Table 11. Mean days on card-based gaming by age and gender -
SIMPLAY EGM DATA ANALYSIS (N=340 players, August 2008 to March 2009)[a]**

Days on card based gaming trial	Females					Males				
	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older
Mean	2	1.7	14.9	14.6	14.3	4	9.6	14.6	18	23.1
N	4	6	43	71	57	5	15	30	51	58

a. Based on only players who had their age and gender recorded in the EGM system.

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Mean days on card-based gaming by age and gender
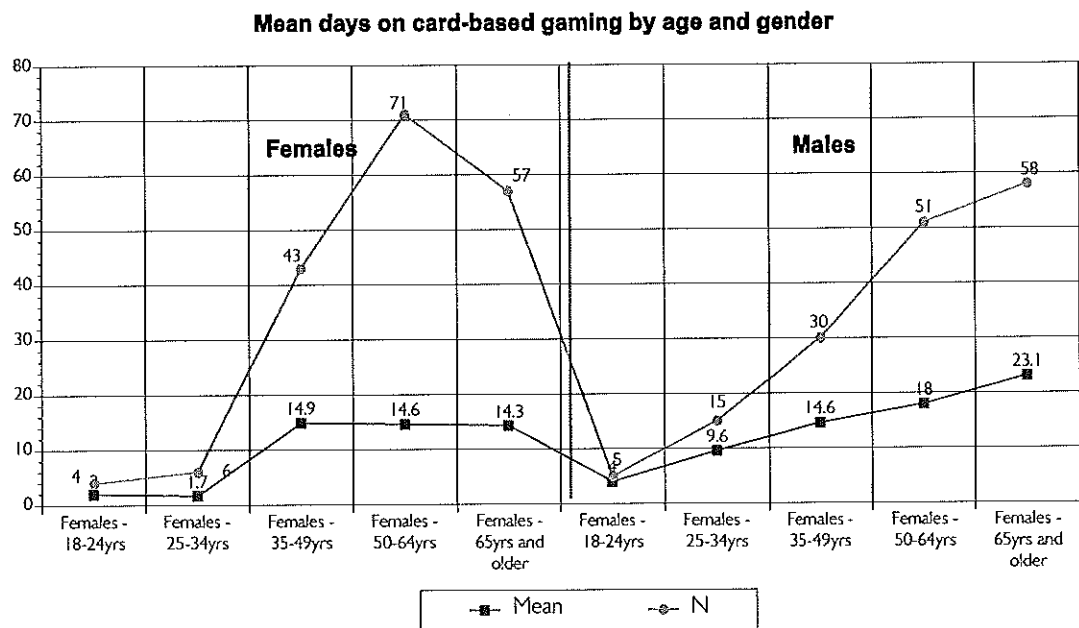
a. Based on only players who had their age and gender recorded in the EGM system.

Transfers to and from the credit meter

Overall transfers

Overall transfers to and from the card to the credit meter give an indication of how much money people have 'transacted' via their card. From card to credit meter, the mean transfer for the entire trial per player was $3238.71. From the credit meter to the card, the same mean transfer was $3858.81 (Refer Table 12). It is also interesting to note that males transferred a higher amount both ways during the trial period compared to females.

Table 12. Transfers to and from the card/credit meter during the trial -
SIMPLAY EGM DATA ANALYSIS (N=354 players, August 2008 to March 2009)[a]

Type of transfer in SIMPLAY	Gender		
	Unknown gender	Females	Males
Mean transfers from card to credit meter during trial (for entire trial)	$322.20	$3169.60	$3354.10
Mean transfers from credit meter to card during trial (for entire trial)	$339.30	$3837.10	$3927.80
Number of respondents	14	181	159

a. Based on only players who had their age and gender recorded in the EGM system.

Transfers by age and gender

Transfers to and from the card/credit meter by age and gender are shown in Table 13 and Figure 27. Once again, it is interesting to observe that older players and particularly older males tended to transact more money on the card compared to females.

Table 13. Transfers to and from the card/credit meter during the trial by age and gender -
SIMPLAY EGM DATA ANALYSIS (N=354 players, August 2008 to March 2009)[a]

Mean transfers for entire trial period	Females					Males				
	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older
From card to credit meter	$114.35	$93.56	$1,889.60	$3,126.50	$4,727.00	$271.78	$1,439.34	$1,557.78	$2,327.50	$5,946.87
From credit meter to card	$161.93	$159.90	$2,498.86	$4,003.89	$5,283.82	$418.67	$1,758.76	$2,098.44	$2,752.36	$6,771.10
Number of respondents	4	6	43	71	57	5	15	30	51	58

a. Based on only players who had their age and gender recorded in the EGM system.

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**Figure 27. Transfers to and from the card/credit meter during the trial -
SIMPLAY EGM DATA ANALYSIS (N=340 players, August 2008 to March 2009)[a]**

Mean transfers to and from the card/credit meter by age and gender

a. *Based on only players who had their age and gender recorded in the EGM system.*

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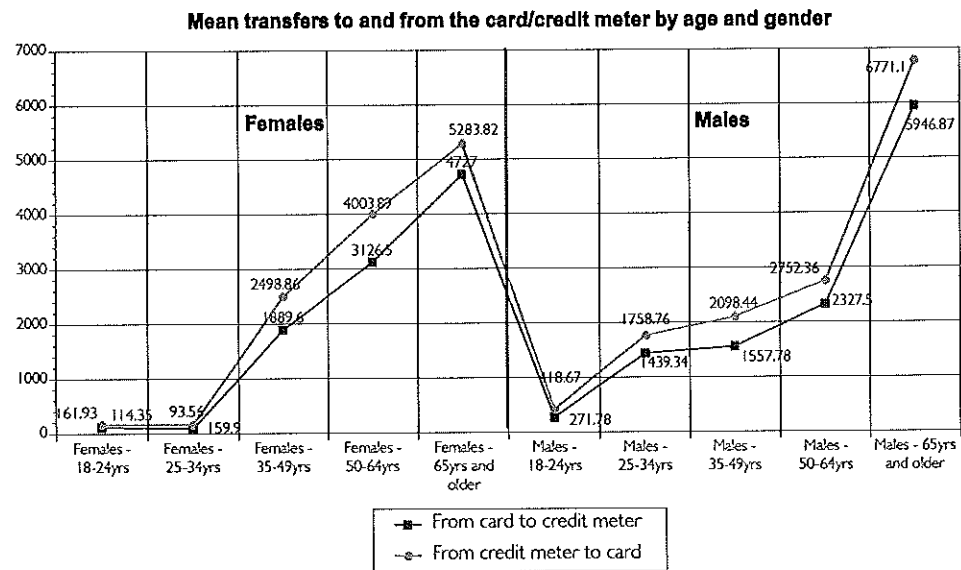
Players who set limits during the trial

Uptake of limits

Analysis of system data showed that only 13% of all players elected to set a daily limit during the trial. It should be noted, however, that discussions in focus groups suggested that some players had set a limit and were unaware the purpose of the limit, hence this issue needs to be considered when interpreting this result.

Uptake of precommitment was roughly 12% in females and 15% in males. It is plausible that males may be more likely to use precommitment given that they appeared to be higher expenditure players. Key findings of the analysis are shown in Table 14.

Table 14. Number of players who elected to set daily limits - SIMPLAY EGM DATA ANALYSIS (N=342 players, August 2008 to March 2009)[a]

Whether a limit was set during the card-based trial	Unknown gender	Females	Males
No daily limit selected (N)	1	160	135
Daily limited selected (N)	1	21	24
% players by gender	n/a	12%	15%

a. Based on only players who had their age and gender recorded in the EGM system.

Uptake of limits by age and gender

Uptake of daily spend limits on SIMPLAY by age and gender is shown in Table 15 and Figure 28. Analysis showed that uptake was generally higher in females 50-64 years (14%) and in males 35-49 years (23%). It should also be considered that samples in some cells were very small for meaningful interpretation.

Table 15. Number of players who elected to set daily limits by age and gender - SIMPLAY EGM DATA ANALYSIS (N=342 players, August 2008 to March 2009)[a]

Whether daily spend limit was set on the card during the trial	Females					Males				
	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older
No limit (N)	3	5	39	61	52	4	12	23	45	51
Limit (N)	1	1	4	10	5	1	3	7	6	7
% group	25	17	9	14	9	20	20	23	12	12

a. Based on only players who had their age and gender recorded in the EGM system.

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Uptake of limits on card-based gaming (daily spend limit) by age and gender
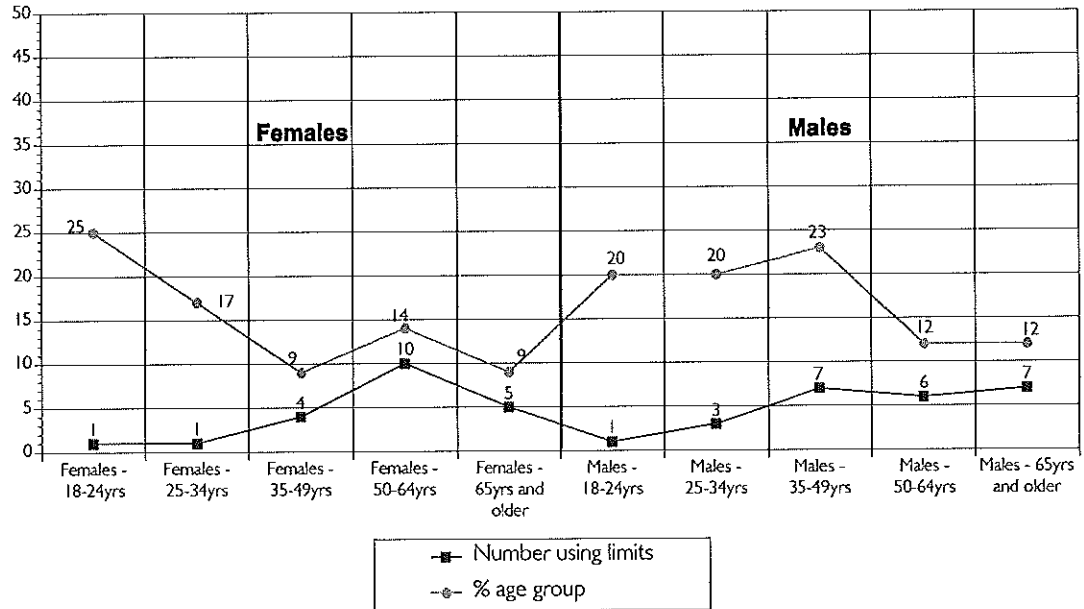
a. Based on only players who had their age and gender recorded in the EGM system.

Amount selected for limit

The range of limit values selected by players for their gaming card are shown in Table 16. As apparent, it is plausible that some players were not aware of the limit function (as previously mentioned), given that some had programmed very small limits (eg. $2, $5).

Hence, this may confirm the observation made about player understanding of limits during focus groups. It is interesting to note that most players set fairly conservative limits with the maximum limit set of $100 and $100 was the most popular limit for both genders (6%).

Figure 29. Limits set on the SIMPLAY card by players -
SIMPLAY EGM DATA ANALYSIS (N=342 players, August 2008 to March 2009)[a]

How much was the initial nett daily spend limit (eg. $50)	Unknown gender N	Females N	% females	Males N	% Males	% all players
$0.00 (no limit)	1	160	88	135	85	86.5
$2.00	0	0	0	1	1	0.3
$5.00	0	0	0	1	1	0.3
$10.00	0	1	1	2	1	0.9
$15.00	0	1	1	0	0	0.3
$20.00	0	4	2	4	3	2.3
$30.00	0	0	0	1	1	0.3
$40.00	0	1	1	0	0	0.3
$50.00	1	2	1	4	3	2.0
$60.00	0	0	0	1	1	0.3
$70.00	0	1	1	0	0	0.3
$100.00	0	11	6	10	6	6.1
Totals	2	181	100	159	100	100.0

a. Based on only players who had their age and gender recorded in the EGM system.

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Whether limit
was changed

Whether the limit set on the card was changed throughout the trial is presented in Table 16. As shown, nine players altered their card limits they had originally set. It appeared that some players also experimented with their limits, possibly a reflection that they were not sure about the functionality of the limit (eg. player 1 who set a $2 limit). Unfortunately, MaxGaming reported being unable to supply detailed data back more than 65 days, so the effects of limits were unable to be assessed in the analysis.

Table 16. Players who changed their limit on their card during the trial and limit selected - SIMPLAY EGM DATA ANALYSIS (N=9 players, August 2008 to March 2009)

Starting limit	Changed limit	Limits selected that differed from the initial limit
$2.00	YES	$1, $100, $2, $20 $2
$60.00	YES	$60, $40
$10.00	YES	$10, $5, $12, $10, $15
$10.00	YES	$12, $10
$20.00	YES	$0, $20
$100.00	YES	$20, $20, $50, $100, $50, $100
$100.00	YES	$100, $0
$20.00	YES	$20, $20
$50.00	YES	$50, $30

Limit exceeded
warnings

In total, 30 players (of the total of 45 who set limits - ie. 67%) received limit exceeded warnings during use of their SIMPLAY card during the card-based gaming trial. Key results are shown in Table 17. As shown, warnings ranged from a single warning to a total of 48 warnings for one player

Table 17. Number of limit exceeded warnings during the trial - SIMPLAY EGM DATA ANALYSIS (N=30 players, August 2008 to March 2009)

Limit exceeded warnings received during card-based gaming	Number of warnings	% players
No warnings	312	91
2 warnings	3	1
3 warnings	2	1
4 warnings	4	1
5 warnings	1	0
6 warnings	3	1
7 warnings	1	0
8 warnings	1	0
10 warnings	3	1
12 warnings	2	1
14 warnings	2	1
15 warnings	1	0
16 warnings	1	0
18 warnings	3	1
24 warnings	1	0

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**Table 17. Number of limit exceeded warnings during the trial -
SIMPLAY EGM DATA ANALYSIS (N=30 players, August 2008 to March 2009)**

Limit exceeded warnings received during card-based gaming	Number of warnings	% players
42 warnings	1	0
48 warnings	1	0

'Session reminders'

While one of the limit parameters that could be set on SIMPLAY allowed time-based gaming limits (termed 'session reminders'), not a single player elected to set this limit during the trial. This further reinforces findings of previous trials and general player feedback that time is not an important concept that warrants precommitment.

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Transfer amounts set during the trial

Transfer amounts selected

As players expressed some difficulty understanding the concept of the transfer amount (ie. the amount that was sent from the card to the credit meter on card insertion), analysis of transfer amounts set by players using EGM system data can present interesting insights about player experiences and behaviours. The specific transfer amounts selected by players are shown in Table 18. It should once again be noted, that the $20 transfer amount was a default value, hence it was up to the discretion of players to change this amount (on the kiosk) if they deemed it to be inappropropriate.

In total, 41 players adjusted their transfer amount during the card-based gaming trial. From observation of the specific values set after changing (particularly the multiple values), it is apparent that many players are likely to have experimented with this parameter, not fully understanding its application.

While many of the players verbally mentioned that the notion of smaller values would be useful than the default $20 amount, it is interesting that most players increased their transfer limit, rather than decreased the limit to smaller amounts. Fifteen of the 41 players also changed this amount multiple times, which may hint at some parameter experimentation.

Table 18. Players who changed their transfer amount on their card during the trial and limit selected - SIMPLAY EGM DATA ANALYSIS (N=41 players, August 2008 to March 2009)

Transfer amounts set other than the default $20 ($20 was the original default amount on the card)	Changes to default transfer amounts
$50.00	$50, $30
$50.00	$50, $100
$50.00	$50.00
$50.00	$50.00
$50.00	$50.00
$50.00	$50.00
$5.00	$5.00
$5.00	$5.00
$5.00	$5.00
$40.00	$40.00
$40.00	$40.00
$40.00	$40.00
$40.00	$40.00
$20.00	$30, $20
$30.00	$30, $1
$20.00	$20, $5
$20.00	$20, $49, $5
$20.00	$20, $25, $15, $10 $20, $20, $25
$5.00	$2, $5, $5, $25
$14.00	$15, $14, $30, $5 $10, $14, $12
$20.00	$100, $50, $20, $20
$100.00	$100, $50
$40.00	$100, $40
$100.00	$100, $20, $25

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Table 18. Players who changed their transfer amount on their card during the trial and limit selected - SIMPLAY EGM DATA ANALYSIS (N=41 players, August 2008 to March 2009)

Transfer amounts set other than the default $20 ($20 was the original default amount on the card)	Changes to default transfer amounts
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$100.00	$100.00
$10.00	$10.00
$10.00	$10.00
$1.00	$1, $5
$5.00	$1, $1, $20, $100 $5, $1, $100, $2
$1.00	$1.00

Account balance limit

No players on card-based gaming elected to change the maximum amount which could be kept on their card, suggesting that all players accepted the maximum $1000 card limit. This may provide some indication that the balance limit of $1000 is likely to be acceptable to most players and that the concept of a registered account (which can have up to $10,000) may have very limited market appeal in club gaming situations.

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Number of times players used kiosk

Use of kiosk

Unlike previous card-based gaming systems where kiosk use was optional (eg. to check card balances), use of the kiosk in SIMPLAY was necessary to be able to use the card during EGM play. In this respect, the card would need validating with a PIN entry prior to commencement of the initial gaming session. For this reason, kiosk useage is partly related to the amount of EGM play using the card. Other reasons for kiosk use may also relate to the card timing-out or breaking up gaming with other activities (hence the card may require revalidation each time at the kiosk). In addition, some players who are highly motivated to track their expenditure may be more likely to use the kiosk at a higher rate, compared to other players.

While the reasons for kiosk use are hard to decipher, the rate of kiosk use relative to gaming sessions was examined using system data. Key results are shown in Table 19. Low figures (representing mean sessions of EGM play for each kiosk use) tend to represent that kiosks are used at a higher rate (eg. 5.9 for 18-24yr old females implies a kiosk use occurs once every 5.9 session on average), while larger numbers imply that kiosks are used at a lower rate relative to the number of sessions.

In this respect, it should be noted that based on absolute figures, older females and males had the largest number of total kiosk uses across the trial (probably because they were more frequent players). However, when mean gaming sessions per kiosk use was examined, results suggest that females are using the kiosk less than males and older people (both males and females) are also using the kiosk less. This may be due to less comfort with technology, although it is difficult to be certain why this result emerged.

If technology literacy does present as a barrier for use of the kiosk, this may be an issue with some potential relevance to both future system design and policy in gambling harm-minimisation.

**Table 19. Rate of kiosk use relative to gaming sessions
- SIMPLAY EGM DATA ANALYSIS (N=340 players, August 2008 to March 2009)**

How many times did the player access the kiosk during the trial	Females					Males				
	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older	18-24yrs	25-34yrs	35-49yrs	50-64yrs	65yrs and older
Mean times kiosk was used	3	2	10	12	11	3	15	18	18	20
Number of respondents	4	6	43	71	57	5	15	30	51	58
Mean card sessions	17.8	8.3	129.6	194	216.3	44.2	123.9	112.6	148	322.8
Mean sessions for each kiosk use	5.9	4.2	13.0	16.2	19.7	14.7	8.3	6.3	8.2	16.1

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Player expenditure changes since SIMPLAY

Overall expenditure

As part of the EGM system data analysis, player expenditure changes were examined from the same six month period (during 2007-08) before the trial and during the trial. This implied a comparison of EGM expenditure per month (per player) from Sept 07-Feb 08 with Sept 08-Feb 09 (ie. with the SIMPLAY trial in the latter period).

SIMPLAY player expenditure was also adjusted to account for the fact that players signed-up during different months of the trial. For instance, if a player signed-up in December, only two months expenditure were counted towards the mean expenditure figure in the adjusted figure. This figure is more reliable, as it makes sure that all players had signed-up to SIMPLAY before their spend data was counted.

A non-adjusted figure was also summarised for SIMPLAY players, however, this is not very reliable, given that it includes all player expenditure during the period from Sept 08 to Feb 09, even if the player ONLY signed-up to the system well into the trial (hence was playing regular gaming for at least some of the trial period). This latter figure was supplied by MaxGaming and is only presented for general comparison.

While difficult to decipher, findings overall showed that SIMPLAY player expenditure overall increased 4.44% comparing the trial to the same months in the previous year. In contrast, non-SIMPLAY players increased only 1.35%.

While this suggests that SIMPLAY is unlikely to increase gambling significantly, it is interesting to observe this increase, in view of the decrease observed in the previous trials. It should be noted that it is not possible to determine whether this increase was any larger or smaller than other increases observed in other venues (mean EGM expenditure per month figures would be required across multiple venues). It is also likely that an increase would be expected in average expenditure given inflation and other factors.

It should also be noted that it is not a 'like comparison' to compare the percentages based on average daily turnover to the mean player expenditure percentages. Hence, data is only indicative and has been analysed based on all available data able to be supplied by MaxGaming.

Table 20. Summary of expenditure before SIMPLAY and during the SIMPLAY trial -
- SIMPLAY EGM DATA ANALYSIS (Comparing Sept 2007-Feb 2008 AND Sept 2008-Feb 2009)

Group	Comparing 07-08 and 08-09 EGM expenditure	Base	Mean spend or turnover per month ($)
SIMPLAY players (adjusting for month of sign-up to SIMPLAY)[a]	Sept 07- February 08	EGM spend	$266.85
	SIMPLAY trial (Sept 08-09)		$278.71
	Difference		$11.86
MORE RELIABLE!	Difference expressed as a percent		4.44%
SIMPLAY players (NOT adjusting for month of sign-up to SIMPLAY)[b]	Sept 07- February 08	EGM spend	$306.62
	SIMPLAY trial (Sept 08-09)		$273.77
	Difference		$114.32
LESS RELIABLE!	Difference expressed as a percent		-10.71%
Non-SIMPLAY players	Sept 07- February 08	EGM spend	$96.77
	Sept 08-Feb 09 (Same period as SIMPLAY trial)		$98.07
	Difference		$1.31
	Difference expressed as a percent		1.35%

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Table 20. Summary of expenditure before SIMPLAY and during the SIMPLAY trial -
- SIMPLAY EGM DATA ANALYSIS (Comparing Sept 2007-Feb 2008 AND Sept 2008-Feb 2009)

Group	Comparing 07-08 and 08-09 EGM expenditure	Base	Mean spend or turnover per month ($)
Redcliffe RSL overall	Sept 07- February 08	Average daily turnover	$1767.83
	Sept 08-Feb 09 (Same period as SIMPLAY trial)		$1882.15
	Difference		$114.32
	Difference expressed as a percent		6.47%
Brisbane North	Sept 07- February 08	Average daily turnover	$1349.86
	Sept 08-Feb 09 (Same period as SIMPLAY trial)		$1426.33
	Difference		$76.47
	Difference expressed as a percent		5.67%
Queensland	Sept 07- February 08	Average daily turnover	$1147.44
	Sept 08-Feb 09 (Same period as SIMPLAY trial)		$1218.37
	Difference		$70.93
	Difference expressed as a percent		6.18%

a. This includes only the months since each individual player signed-up for SIMPLAY in the average spend calculation. Hence, non-SIM-PLAY data excluded from the analysis.

b. All months counted as SIMPLAY months post-implementation, even though player may have been on non-cashless system for some of those months (eg. a player may have only taken up SIMPLAY in October, rather than in August)

Comparison of amount spent by spend band

Of the 222 players who had sufficient pre and post-SIMPLAY expenditure for comparison (with the minimum of at least some expenditure during each period), findings showed that 42% of players spent less when on SIMPLAY, 5% spent about the same (allowing some tolerance of $10 within the original expenditure) and 53% spent more than in the previous 07-08 period.

Table 21. Level of expenditure change before/after SIMPLAY - SIMPLAY EGM DATA ANALYSIS (Comparing Sept 2007-Feb 2008 AND Sept 2008-Feb 2009)

Type of expenditure comparing Sept 07-Feb 08 with SIMPLAY trial from Sept 08-Feb 09	N	% players
-$10,000 to -1 (Spent less)	94	42
$0 through to $10 (about the same expenditure)	10	5
$11 through to $50 more (a little more)	32	14
$51 through to $100 more (quite a bit more)	21	10
$101 through to $500 more (a lot more)	49	22
More than $500 more (significantly more)	16	7

Comparison by whether limits were set

Findings showing a comparison of player expenditure before and during the trial, based on whether players elected to set a limit, is shown in Table 22. Interestingly, findings showed that players who elected to set a limit actually DECREASED their spending by 8.2%, while players who elected not to set a limit INCREASED their spending by 5.6%. This may be a positive impact of precommitment in assisting to help players better control their spending. However, an alternative explanation may be that players who set a limit were more conscious of their expenditure in the first place.

A basic demographic comparison showed that those who set a limit were broadly the same age as those who didn not (Mean age for those who didn't set a limit - 57.6yrs, Mean age for those who did set a limit - 53.2 years). However, there were slightly more females in the group which did not set a limit (54% in the no limit group, versus 46% in the limit group).

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Table 22. Mean expenditure comparison of players who set limits versus those who did not -
SIMPLAY EGM DATA ANALYSIS (Comparing Sept 2007-Feb 2008 AND Sept 2008-Feb 2009)

Mean SIMPLAY spend	No limit set	Elected to set limit
Mean SIMPLAY spend for same 6mths as the trial but in 07-08	$280.47	$188.48
Mean SIMPLAY spend as a single variable across all players	$296.03	$173.02
Mean change since implementation of SIMPLAY	$15.56	$15.46
% change in expenditure since implementation of SIMPLAY	+5.6%	-8.20%

Findings also showed that a greater proportion of players with a limit spent less when on SIMPLAY compared to players without a limit (53% compared to 41% - Refer Table 23). This table present ranges of pre- versus post-SIMPLAY implementation expenditure and hence can show the number of players who actually spent less since SIMPLAY. This further reinforces that players on limits were likely to spend less, than players who elected not to use limits.

Table 23. Level of expenditure change before/after SIMPLAY based on
whether players set a limit - SIMPLAY EGM DATA ANALYSIS
(Comparing Sept 2007-Feb 2008 AND Sept 2008-Feb 2009)

Type of expenditure comparing Sept 07-Feb 08 with SIMPLAY trial from Sept 08-Feb 09	% players	
	No limit	Limit
-$10,000 to -1 (Spent less)	41	53
$0 through to $10 (about the same expenditure)	5	3
$11 through to $50 more (a little more)	14	20
$51 through to $100 more (quite a bit more)	10	3
$101 through to $500 more (a lot more)	23	17
More than $500 more (significantly more)	8	3

Whether limits were changed

Player expenditure pre- and post-SIMPLAY expressed as a function of whether people (who set limits) changed their limits during the trial period is shown in Table 24. Interestingly, while only based on a small sample, findings suggested that players who did not change their limits tended to spend less, while players who constantly changed their limits tended to spend more. This may also be a reflection of players being committed to their limits (while players who changed limit had lower levels of commitment).

Table 24. Expenditure change before/after SIMPLAY based on whether players who set a
limit changed their limit - SIMPLAY EGM DATA ANALYSIS
(Comparing Sept 2007-Feb 2008 AND Sept 2008-Feb 2009)

Spend comparison	Mean player expenditure	
	Didn't change limit	Changed limit
Mean SIMPLAY spend for same 6mths as the trial but in 07-08	$214.10	$50.40
Mean SIMPLAY spend as a single variable across all players	$198.20	$74.20
Mean change since implementation of SIMPLAY	$15.90	$23.80
% change in expenditure since implementation of SIMPLAY	-7.4%	47.2%

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Impact of
limit exceeded
warnings

Findings showing the possible impact of warnings for players who set a limit is shown in Table 25. Findings showed that players who received a warning were more likely to decrease their expenditure during the SIMPLAY trial, compared to players who set limits, yet did not receive warnings. This may highlight some potential role of warnings in assisting players to adhere to precommitments.

Table 25. Expenditure change before/after SIMPLAY based on whether players who set a limit received a 'limit exceeded' warning - SIMPLAY EGM DATA ANALYSIS (Comparing Sept 2007-Feb 2008 AND Sept 2008-Feb 2009)

Mean expenditure before and following SIMPLAY	Mean expenditure by whether a limit exceeded warning was received by players	
	No warning	Received a warning
Mean SIMPLAY spend for same 6mths as the trial but in 07-08	$76.98	$255.38
Mean SIMPLAY spend as a single variable across all players	$108.85	$201.54
Mean change since implementation of SIMPLAY	$31.87	$53.84
% change in expenditure since implementation of SIMPLAY	+41.4%	-21.2%

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Linking survey to player behaviour data

Whether a limit was set during trial

Findings showing how frequently players set a limit by their risk status for problem gambling are presented in Table 26. Interestingly, while only based on a small sample of 40 players, at-risk players appeared to be more likely to use card limits, compared to non-problem gamblers. This may point to some positive potential impact of precommitment options for at-risk players and contradicts previous reports by past trial venues that problem gamblers don't seem interested in limits. This would be an interesting concept to test on a wider network card-based gaming trial.

Table 26. Whether a limit was set during the trial by risk for problem gambling (N=40 players who had sufficient SIMPLAY system data) - LINKING EGM DATA TO SURVEY

Was a daily limit set during the trial	% or N for players			
	Non-problem	Low risk gamblers	Moderate risk gamblers	Problem gamblers
No limit set	8	11	13	2
Limit set	1	1	3	1
Total N	9	12	16	3
% segment setting a limit	11.1	8.3	18.8	33.3

While samples were too small for meaningful analysis, it was also interesting to note that the moderate risk and problem gambling groups were the only ones to elect a $100 limit (while other groups opted for much smaller limits).

Expenditure by risk for problem gambling

While mean expenditure figures were too distorted to provide meaningful information, given the small sample of players, some interesting trends relating to the change in expenditure by risk for problem gambling are shown in Table 27. Respondents were divided into non-problem/low risk and moderate risk/problem gambling groups to help balance sample numbers.

As shown, the higher risk group of players on SIMPLAY was more likely to have spent less overall since uptake of card-based gaming, compared to the lower risk group. This may also be a reflection of different income levels or other factors, but nevertheless presents some interesting trends for consideration.

Table 27. Change in expenditure by risk for problem gambling (N=40 players who had sufficient SIMPLAY system data) - LINKING EGM DATA TO SURVEY

Change in expenditure since implementation of SIMPLAY (Baseline: Same period 07-08)	% players	
	Non-problem and low risk gamblers	Moderate risk and problem gamblers
-$10,000 to -$1 (Spent less)	26	44
$0 through to $10 (about the same expenditure)	5	0
$11 through to $50 more (somewhat more)	11	12
$51 through to $100 more (quite a bit more)	16	12
$101 through to $500 more (a lot more)	16	25
More than $500 more (significantly more)	26	6

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Appendix

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Appendix A - Card-based gaming survey

YOUR VIEWS ABOUT THE NEW REDCLIFFE GAMING CARD

Good morning/evening. This is XX calling from Schottler Consulting. I understand that you have expressed interested in taking part in a social research study into card based gaming at the Redcliffe RSL. Now that the card based gaming has been operational for several months, I was wondering if you would take part in survey to give feedback into this important social research study.

People who agree to provide feedback and agree to provide their loyalty card data for analysis will be rewarded with a $50 Coles Myer Shopper voucher. All information is confidential and no individual results will be revealed.

Would you be interested to take part in this study? RESPONSE Y/N _____

Are you happy to give consent for your survey and play data to be analysed as part of the study? RESPONSE Y/N
_____

Please note that you must be on SIMPLAY to do the survey and if we find that you are not on SIM-Play, we cannot issue the voucher.

Other info
If they ask about the company: Schottler Consulting web site is www.schottler.com.au or put on to Sarah Hare (07) 3166 9096. This project has been commissioned by the Office of Liquor, Gaming and Racing which is part of the State Government of Queensland This project is exploring the harm-minimisation potential of card based gaming for poker machine players. This important study has been sponsored by Policy, Legislation & Harm Minimisation of the Office of Liquor, Gaming and Racing

A. YOUR GAMBLING OVER THE PAST 12MTHS

The first questions refer to all your gambling in the past 12mths. Please consider your pokies play as a type of "gambling" for the purpose of the study, as well as any other types of gambling you do (eg. casino table games, lotteries, competitions, punting etc.)

1. Thinking about the past 12 months, how often have you bet more than you could really afford to lose? Would you say (PROMPT):
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

2. Thinking about the past 12 months, how often have you needed to gamble with larger amounts of money to get the same feeling of excitement? (PROMPT): WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

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3. Thinking about the past 12 months, WHEN YOU GAMBLED, how often have you gone back another day to try to win back the money you lost? (PROMPT): WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

4. Thinking about the past 12 months, how often have you borrowed money or sold anything to get money to gamble? (PROMPT) WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

5. Thinking about the past 12 months, how often have you felt that you might have a problem with gambling? (PROMPT) WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

6. Thinking about the past 12 months, how often have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true? (PROMPT) WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

7. Thinking about the past 12 months, how often have you felt guilty about the way you gamble, or what happens when you gamble? (PROMPT) WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

8. Thinking about the past 12 months, how often has your gambling caused you any health problems, including stress or anxiety? (PROMPT) WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

9. Thinking about the past 12 months, how often has your gambling caused any financial problems for you or your household? (PROMPT) WOULD YOU SAY
0. Never
1. Rarely
1. Sometimes
2. Often
3. Always

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B. HOW THE CARD AFFECTED YOUR POKIES PLAY

If at all, how do you believe that using the gaming card at Redcliffe RSL affected your pokies play? *(describe)*

_____

_____

_____

_____

_____

_____

_____

C. YOUR VIEWS ON THE NEW CARD

Using a scale where 1=strongly disagree and 5=strongly agree (3 is neutral), please indicate to what extent you agree or disagree with the following statements about the gaming card...

STATEMENTS	YOUR AGREEMENT LEVEL				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
SIGNING UP FOR THE NEW GAMING CARD					
1. Signing up for the new gaming card was easy and straightforward	1	2	3	4	5
2. Signing up for the new gaming card was time-consuming	1	2	3	4	5
3. Were you provided with written information prior to signing up? (Circle below) 1. Yes 2. No 4. Did you read the written information? (Circle below) 1. Not at all 2. Read a little 3. Read most of it					
5. (If Q4=yes) The written information provided on the new gaming card clearly explained card based gaming	1	2	3	4	5
WORKING OUT HOW TO USE THE NEW GAMING CARD					
6. It was easy to work out how to use the gaming card at the start of the trial	1	2	3	4	5
7. Staff provided good training or instructions on how to use the gaming card	1	2	3	4	5
8. It was easy to reach staff if I had any queries or problems with the gaming card	1	2	3	4	5
9. I felt confident using the gaming card the first time after my first day of using it	1	2	3	4	5
10. I now feel quite confident using the gaming card	1	2	3	4	5
11. The card based gaming system is quite easy to use and user-friendly	1	2	3	4	5
YOUR ENJOYMENT OF THE NEW GAMING CARD					
12. I enjoyed using the gaming card for pokies play at the Redcliffe RSL	1	2	3	4	5

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STATEMENTS	YOUR AGREEMENT LEVEL				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
13. Using the gaming card helped me enjoy my pokies play more than regular cash gaming	1	2	3	4	5
YOUR EXPERIENCE OF THE NEW GAMING CARD					
14. Using the card encouraged me to think more about my pokies expenditure, compared to regular cash based gaming	1	2	3	4	5
15. Playing with the card encouraged me to set myself a spend limit for my pokies play, compared to regular cash based gaming	1	2	3	4	5
16. Playing with the card encouraged me to think more about how much I can afford to spend on pokies play, compared to regular cash based gaming	1	2	3	4	5

D. WHETHER YOU NOTICED ANY PROBLEMS WITH THE GAMING CARD?

1. Did you come across any problems with the gaming card while using it? (eg, technical hitches)

1. Yes
2. No

2. If YES – Please describe the problems and your experiences in detail...

_____

_____

_____

_____

_____

3. How do you believe that the design of the gaming card system could improve?

_____

_____

_____

_____

_____

_____

_____

_____

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E. HOW THE GAMING CARD AFFECTED PLAY

1. To what degree you believe that using the gaming card affected the total money you spent playing the pokies? (or perhaps it had no effect) (PROMPT)

1. It reduced the money I spent on the pokies quite a lot
2. It reduced the money I spent playing the pokies a little
3. It had no impact on the amount of money I spent playing the pokies
4. It increased the money I spent on the pokies a little
5. It increased the money I spent on the pokies a lot

2. Which type of poker machine gaming do you believe makes it easier to keep track of and monitor your pokies spending? (PROMPT)

1. Regular coins/notes (cash) based gaming (ie. normal gaming before the new gaming card was introduced)
2. The new card based gaming card
3. Both the same – can't see any difference

F. LIMITS SET FOR YOUR CARD BASED GAMING

1. Did you set a daily spend limit on your card? Yes/No

2. How much did you choose for your daily spend limit? $_____

3. If no limit, why did you not choose a limit?

_____

_____

_____

4. (if has a limit) Did you increase your daily spend limit at any point while playing with the card or think about increasing the limit, even if you didn't actually increase it?

1. Didn't think about increasing limit at all
2. Thought about it, but didn't increase it
3. Actually increased the limit

5. To what extent did venue staff actively promote the benefit of having limits on the gaming card?
(1=not at all, 5=very active promotion) _____

6. How many times if at all did you ask staff at the venue for a statement of your expenditure for your gaming card?

_____ times

7. How useful was it getting the expenditure statement? (PROMPT)
1. Not at all useful
2. Somewhat useful
3. Quite useful

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G. RECEIPT OF WARNINGS

1. Did you receive any warnings during card based gaming in relation to your gaming card limit?
1. Frequently
2. Sometimes
3. Not at all

2. If you received warnings - If 1=strongly disagree and 5=strongly agree (3 is neutral), please rate the impact of these warnings on you personally in terms of the following...

Areas of Impact	YOUR AGREEMENT LEVEL				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. Receiving warnings made me think about my gaming expenditure	1	2	3	4	5
2. Receiving warnings helped me keep to my gambling spend limit	1	2	3	4	5

3. If you set a session reminder on your card (to help you keep track of time spent gaming), how useful would you rate the reminder out of 5 (where 1=not at all useful and 5=very useful)?

1. Rating _____
98. Didn't set a session reminder

4. To what degree, do you believe that gaming cards should be made compulsory or voluntary for all players to use as a consumer protection measure?

1. They should be made compulsory for all players
2. They should be made voluntary as an option for players
3. Don't see any reason to even offer gaming cards voluntarily

H. PROFILE OF YOURSELF

The following information is for background demographics only and all information is strictly confidential. No individual responses will be revealed.

(a) What is your loyalty card number for Redcliffe RSL?	(b) Please provide your full name (first name + surname)	(c) What phone numbers may we contact you on to discuss other interview times?
Note this is compulsory for research participation. Make sure you record this with 100% accuracy, as incentives cannot be paid if this number is incorrect.	First name _____ Surname _____ Note that individual results are strictly ANONYMOUS	(i) Home - _____ (ii) Work - _____ (iii) Mobile - _____ (only provide contact numbers which you are happy to be contacted on for purpose of interview booking)

(d) What is your <u>email address</u>?	(e) What is your home postal address?	(f) What is your gender?
(i) Email _____ (Only provide if you are able to regularly check your email)	Address_____ Suburb_____ Postcode_____ (For mail correspondence only - note that we may send you mail about this study and will forward your voucher to this address - the voucher may take up for 4wks)	1. Male 2. Female
(g) What is your age?	**(i) On what date did you complete this survey?**	**Would you be interested in taking part in a focus group discussion at the venue for a further $50 voucher?**
		1. Yes - interested 2. No - not interested

Before we finish, the Redcliffe RSL was also wondering if you would be happy to also answer few quick questions about the venue itself to further improve service? These are not required for the voucher, but your participation would be appreciated.

1. Apart from the Redcliffe RSL, what is your other most preferred venue for recreational and leisure outings?

A. Just the Redcliffe RSL
B. Another venue (which): _____

2. Using a 5 point scale where 1=very poor and 5=very good, please rate the following (two ratings if Redcliffe and another venue)...

Aspect of service	Rating	
	RedcliffeRSL	Other preferred venue
1. Quality of customer service		
2. Quality of facilities in the venue		
3. Quality of food in the venue		
4. Pricing of food in the venue		
5. Quality of live entertainment in the venue		
6. Quality of member prizes		

3. Is there anything about the Redcliffe RSL, which you would suggest could be further improved?

_____

_____

_____

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THANK YOU - THIS COMPLETES THE SURVEY.

As a Research company, we comply with the requirements of the Privacy Act.
Would you like me to read out our full Privacy Statement?
1. YES
2. NO

In accordance with the Privacy Act, once information processing has
been completed, please be assured that your name and contact details
will be removed from your responses to this survey.
After that time we will no longer be able to identify the responses provided by you.
However, for the period that your name and contact details remain with
your survey responses, which will be approximately 2 weeks, you
will be able to contact us to request that some or all of your
information be deleted. If you request information or your survey to be deleted,
please be aware that respondents who request this will not be eligible for the $50 shopping voucher.
If you have any questions, please feel welcome to contact our Director Sarah Hare 3166 9096.

INTERVIEWER - PLEASE CHECK THAT ALL QUESTIONS ARE COMPLETE

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Appendix B - Usability testing of card

USABILITY TESTING OF REDCLIFFE CARD-BASED GAMING

Ask player to complete all forms associated with usability testing. This should include the (1) limit sign-up form and asking players to also read (2) the supplied written information brochure. Players should also be told about (3) expenditure statements and (4) that losing the card does not mean losing the money (but players should keep PIN safe).

1. Using a 5 point scale where 1=very poor and 5=very good, how would you rate the overall ease of card set-up?

_____

2. Using a 5 point scale where 1=very poor and 5=very good, how would you rate the overall time required for card set-up of card based gaming? _____

3. If 1=very difficult and 5=very easy, how easy or difficult was it to understand the supplied written information provided to assist players during set-up? _____

4. Could you suggest any ways to further improve the written information supplied to players on card based gaming or the sign up process?

_____

_____

_____

Now ask the player to describe the limits on the card (daily spend, transfer and card balance) and rate their understanding.

5. What are the three types of limits available on card-based gaming? (UNPROMPTED)

_____

_____

_____

6. If 1=very difficult and 5=very easy, how easy or difficult was it for the player to understand the concept of a:

(A) Nett daily expenditure limit _____

(B) Transfer limit _____

(C) Maximum card account balance limit _____

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(D) Record any player experiences/comments

_____

_____

Ask the player whether they would set a DAILY SPEND LIMIT *in real life and how much they would elect to have their limit.*

7. In a real life situation, would you set a daily spend limit?
1. Yes
2. No

8. Why do you say Yes or No?

_____

_____

_____

9. Would you set a session reminder to help you keep track of time spent gaming?
1. Yes
2. No

Next task is to train the player to use the card using a consistent training methodology. This should include clarifying the steps of:
(1) card insertion and PIN entry
(2) placing money on the card using the EGM
(3) transferring money from the card to the credit meter on the EGM
(4) transferring money from the credit meter to the card automatically by just removing the card
(5) checking the balance held on the card (via the EGM, not the cashier)?

Then ask the player to do the same steps above.

10. How well did the player perform the above tasks?

(1=couldn't do it, 2=needed a lot of help, 3=needed a little help, 4=did it without problems) (No prompting)

(a) Card insertion? _____
(b) PIN entry? _____
(c) Placing money on the card using the EGM? _____
(d) Transferring money from the card to the credit meter on the EGM? _____
(e) Transferring money from the credit meter to the card automatically by withdrawing it? _____
(f) Checking the balance held on the card? _____

Add notes on the above about usability issues.

_____

_____

_____

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Then ask play to continue to play for 2 minutes and then ask for any comments on ways to improve system design.

_____

_____

_____

_____

_____

_____

_____

_____

_____

Then show player an expenditure statement (to be printed out prior to commencement) and then ask for feedback.

11. If 1=not at all useful and 5=very useful, how useful is the information on this expenditure statement _____

12. How would you improve the statement or the way that information is presented?

_____

_____

_____

_____

13. Based on usability of the gaming card, how interested are you to take up the card? (1=not at all, 5=very interested)

_____

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