



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



Card-based trial
evaluation -
March to
September 2008



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Executive summary

Overview

The current report summarises key trends and themes relating to implementation of the Sandgate RSL card-based gaming trial. Given that the six month trial only officially ended at the beginning of September (September 3, 2008), the evaluation phase commenced September 2008. It was agreed to commence evaluation after six months, given the potential confounding effect of player acquiescence during the trial.

This approach was taken given that talking to players during the 2004 trial was methodologically problematic. Focus groups raised the potential for players to have been influenced by talking about card-based gaming and precommitment. 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=22 x 40 minute telephone surveys with card-based players
- Conduct of two focus groups with Sandgate RSL card-based players
- Conduct of N=10 product usability tests with non-card based EGM players
- Interviews with Sandgate RSL staff involved in the card-based gaming
- Interviews with staff of the card-based gaming implementation company (eBet)
- Interviews with staff of the Licensed Monitoring Officer (LMO) (Odyssey)
- Spend analysis of system data supplied by eBet 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 primary 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)

eBet

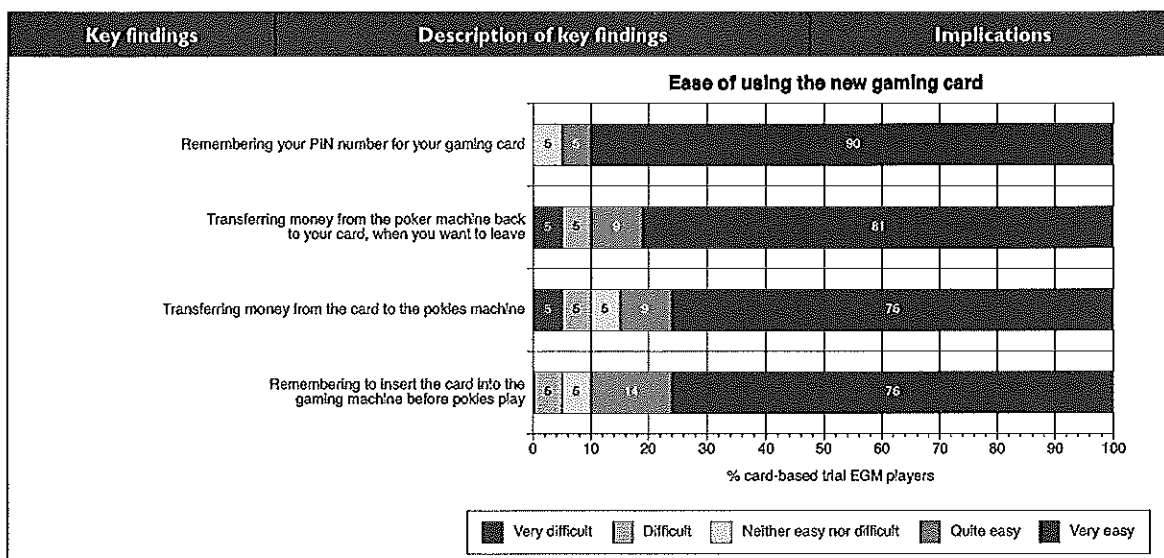
The product under evaluation was the eBet precommitment system. This is a simple precommitment system that allows players to set a daily spend limit, a maximum card balance and a transfer limit (from card to EGM credit meter). Balances are displayed on the card screen connected to the EGM.

KEY FINDINGS

Key findings of the second Queensland card-based gaming/precommitment trial at the Sandgate RSL highlight strong venue, player and LMO support for the precommitment system and overall usability of the product. This trial experienced few of the issues and problems inherent in the first precommitment trial and the overall trial was reported by all parties as being quite successful.

Key findings of the evaluation of the card-based system at the Sandgate included:

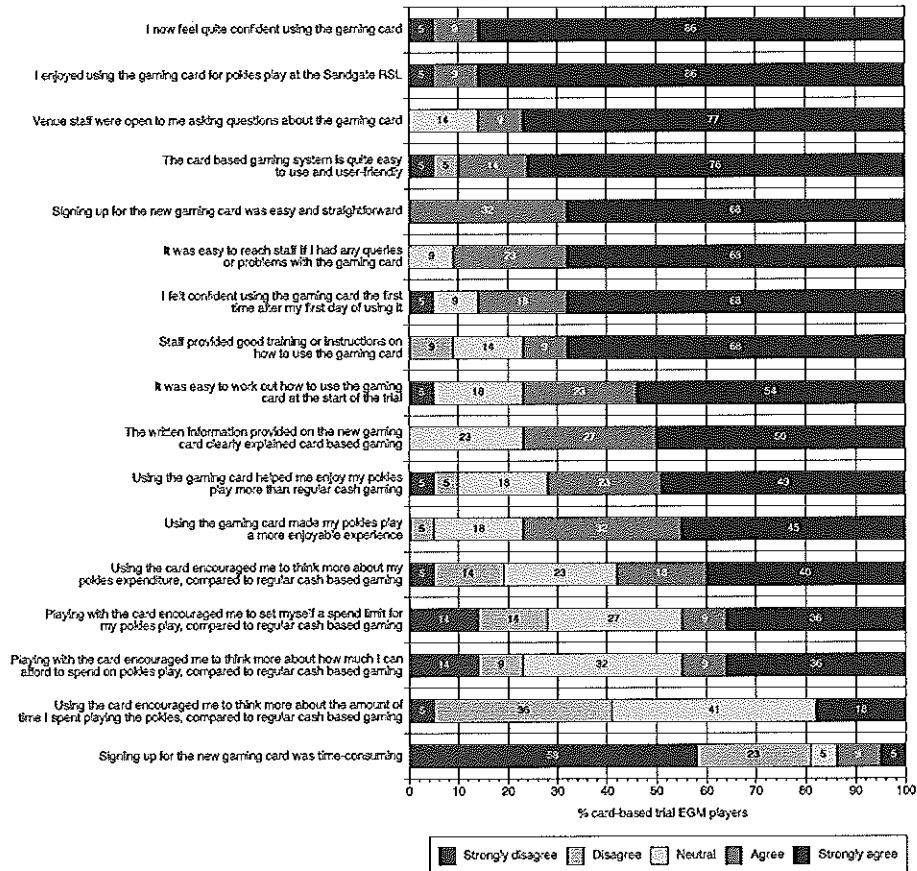
Key findings	Description of key findings	Implications
Finding 1. Findings showed that uptake of card-based gaming was not immediate and require active venue promotion.	<p>Findings showed that uptake of card-based gaming by venue patrons required approximately three months. In relation to uptake of card-based gaming, findings showed that:</p> <ul style="list-style-type: none"> • 23% of patrons took it up in the first trial month • 20% of patrons took it up in the second trial month • 47% of patrons took it up in the third trial month <p>This was also in the context of the venue actively trying to promote the product to players and actively 'recruiting' players to sign-up through direct approach to individuals. This involved a staff member standing at the door greeting individual club members who were attending the venue to play pokies. In total, approximately 66 patrons took up the product from trial commencement in March 2008 through to early September.</p>	Findings of the current research further highlight that precommitment and card-based gaming will require active venue promotion to ensure optimal uptake of the product by patrons. Uptake and use of precommitment will only be as high as can be driven by the venue through venue promotions.
Finding 2. Set-up of the card-based gaming card was viewed as easy and efficient by card-based players.	<p>Unlike the first precommitment trial where sign-up to card-based gaming was viewed as extremely onerous (as passports and drivers licences had to be photocopied for 100 points ID), players held a view that the set-up and sign-up process for card-based gaming was easy and straightforward.</p> <p>A new sign-up approach was also possible, given the recent legislative change to the Anti-Money Laundering and Counter-Terrorism Financial Act in December 2006. This new legislation requires reporting entities to adopt a 'risk-based' approach to regulation (risk implying whether a service has potential to facilitate money laundering or terrorism financing). In this context, this new approach was possible as card-based players were limited to patrons who were already members of the club.</p> <p>Patron comments about the set-up process included:</p> <ul style="list-style-type: none"> • <i>It was very easy. Straightforward and no problems.</i> • <i>It certainly wasn't enough to put me off playing. You just had to fill out a form or so. It wasn't much of a big deal.</i> • <i>I didn't have any problems at all. It was pretty quick.</i> <p>Findings also suggested that most players (91%) supplied written information about the functioning of card-based gaming read the supplied information.</p>	<p>Findings of the current research confirm that less intrusive sign-up processes for card-based gaming are much more acceptable to players.</p> <p>This also highlights that a card-based trial in a hotel context (where there may not always be a pre-existing loyalty program) would be a useful way to confirm the acceptability of card-based gaming to the hotel patron market.</p>
Finding 3. Players reported high levels of satisfaction with the overall functionality and usability of the eBet card-based gaming product.	<p>Findings of research showed that virtually all surveyed players using the eBet card-based gaming product reported high satisfaction with the overall usability and functionality of the product. In particular, 90% reported remembering PINs as very easy, 81% reported transferring money from the EGM to the card as very easy and 76% found transferring money from the card to EGM as very easy. Small percents also reported the same dimensions as easy, suggesting high product usability.</p> <p>Findings of usability testing with players who had not used the card (hence minimising potential for practice-effects) also highlighted that most players found the product easy to grasp after a short initial 'training session'.</p>	<p>The eBet product addresses many of the functional requirements specified from the first precommitment trial (particularly a single simple limit).</p> <p>The key to the successful usability of the product appears to be the simplicity of a single main limit (a nett daily spend limit) and a simple approach to money transfers to/from the EGM.</p> <p>It is also apparent that strong venue commitment to the trial and quality training of players contributed significantly to the overall player product experience.</p>



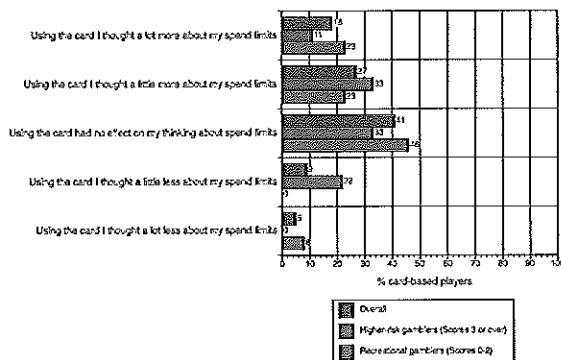
Key findings	Description of key findings	Implications
<p>Finding 4. Players gave positive overall feedback about the card-based gaming play experience.</p>	<p>Findings of the card-based player survey highlight that players expressed high satisfaction and enjoyment with the card-based play experience. Despite a few early technical and usability issues, player confidence in the product was very high and players felt reassured about the safety of their money on the card.</p> <p>Reflecting this, 72% of players believed the gaming card helped them enjoy the pokies more than regular gaming and players cited the convenience of cashless gaming as the main benefit (ie. not having to use cash/coins), along with not having to wait for pay-outs or hopper refills. Illustrative comments included:</p> <ul style="list-style-type: none"> <i>I think it's a great idea. It's brilliant. I used to win and a lady would have to bring the money out. Now it's a form of saving. Like a credit card or the same principle.</i> <i>It's good you don't have to wait for pay-outs. You'd be waiting a while and then the club bus would arrive and you'd worry about missing it waiting for a pay-out.</i> <i>I like that you don't have to wait for that last cent. You just take out your card and it zaps the money off.</i> <i>Convenience is a big benefit. You win \$150 and then you have to wait for a gaming person and so you miss the club's free bus. But with cards, you can take it and go.</i> <i>I like that your fingers don't turn black. It's also convenient not having to wait for a pay out (Female player)</i> <p>While harm-minimisation benefits were not seen as the main overall benefit, a number of players emphasised the benefits of being able to see the card balance (ie. what is spent) and pre-commitment as a benefit. Comments about harm-minimisation benefits included:</p> <ul style="list-style-type: none"> <i>I think we've saved a lot from having the card. It just keeps you focused within the session. Like how much you've spent. We also like leaving money on the card for next time. It's like saving to plan for future entertainment. It's also good because you can save money for next time and not get hit when the bills comes in.</i> <i>I put mine in \$10 lots, so I think it did help me a bit. (reference to the transfer limit)</i> <i>When staff bring out 20 bucks to pay you out, you do feel inclined to spend it. But if it's a \$50, it's a whole different thing. So the card helps you. With \$50, you take it to the counter and ask to split it up. So in a way, the cards avoid you overspending.</i> <i>It's a lot easier monitoring spending on the card. If I feel I'm spending too much, I ramp the transfer amount down, especially if I'm feeling I'm going too close. When I get that message 'you are now approaching your limit' or whatever, I think I better pull out the card.</i> <i>If you have limits, you have better control over your spending. I'm a pensioner and I've got a limit of \$50 and then once I reach it, I give it away.</i> <i>With the card, it seems to draw your attention to it. It makes you think overall. I'm glad they've brought it in</i> <p>Findings of the player survey also suggested that 58% felt that the card encouraged them to think more about their expenditure and 45% felt that using the card encouraged them to think more about the affordability aspect of their pokies spending. It was also apparent that higher-risk players (as measured by the CPGSI) were even more likely to think this than lower-risk recreational players.</p>	<p>Findings of research highlight that players see the primary benefit of card-based gaming as the convenience of cashless play (particularly no waiting and no handling of cash) and ease of monitoring spending and limits as secondary benefits.</p> <p>Given that many players just use card-based gaming for 'cashless convenience', findings of this trial further emphasise the need for venues to actively promote harm-minimisation benefits to ensure that they are leveraged by players.</p> <p>This is particularly important in view of evidence to suggest that players with higher-risk for problem gambling may see more benefit in the ability of card-based gaming to assist in monitoring expenditure and the affordability of gambling.</p>

Key findings	Description of key findings	Implications
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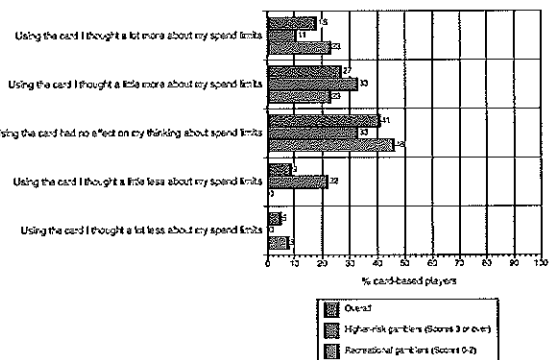
EGM player Attitudes about the Card-based Gaming Trial



Whether the gaming card was perceived to encourage players to think more actively about spend limits

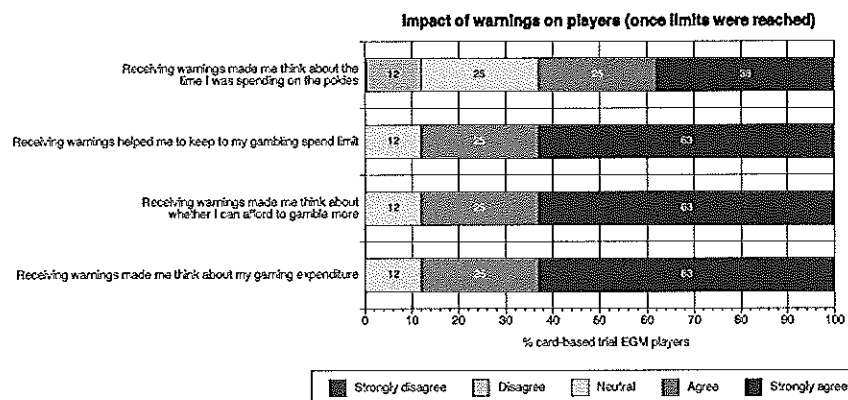


Whether the gaming card was perceived to encourage players to think more actively about spend limits



Key findings	Description of key findings	Implications
<p>Finding 5. Complex analysis of 21,310 EGM play transaction records highlights some interesting player behaviour in response to card-based gaming.</p>	<p>As part of the card-based gaming trial, 21310 play transactions were analysed for the 64 card-based players using raw play transaction data supplied by eBet. This complex and very involved exercise showed a number of interesting insights into player use of card-based gaming and player behaviour during card-based gaming.</p> <p><u>As it is not possible to draw definitive conclusions (as there was no way of tracking card-based play from non-card play just using the loyalty card), findings should be considered indicative with limitations of this analysis and small sample considered.</u></p> <p>Supporting the comprehensiveness of the trial, analysis suggested that many card-based players had high use of their card during the trial period. Specifically, data analysis suggested that:</p> <ul style="list-style-type: none"> • players on average used the card for 21.75 days of play during the trial (or 1,392 days across 64 players) • 71.9% of players had 21 or more sessions of card use for each day of EGM play (8,121 sessions during the trial period) (Sessions are defined as EGM play from the point of card insertion to card removal) • players turned-over on average \$7,415 during the trial period (and a total of \$444,934 across 64 players) (Turnover is money put through - not money spent) • average nett player expenditure for the trial was approximately \$923 and equivalent to a spend per player of \$48.10 per day • players each spent an average of 2016 minutes of EGM play on the card during the trial <p>A comparison of transactional data six months BEFORE and six months FOLLOWING implementation of card-based gaming (1-9-07 to 31-8-08) also showed that:</p> <ul style="list-style-type: none"> • sessions of play per day <u>increased</u> slightly from pre-trial to trial (from 383.2 sessions per day before to 386.7 sessions per day following card implementation) - while this may be due to a 'novelty effect' of the new card, it is likely that this is more so due to the ability of players to more easily move from EGM to EGM • EGM turnover <u>reduced slightly</u> from \$344 to \$319 per player per day and EGM spending (nett loss) <u>reduced</u> from \$41.97 to \$39.78 per player per day (a 5.2% decrease in nett expenditure) • a total of only 18 of 64 card-based players elected to set a limit on their card during the trial (despite benefits being actively promoted by venue staff) (equating to roughly only 28% of players) • while transfer limits were marginally more difficult for players to understand than nett daily spend limits, the most common type of transfer limits set by players was the default value of \$100 transfer at a time. Similarly, players also stayed with the \$1000 default maximum card balance • limits set by players were generally conservative - N=11 limits were set at \$50, N=9 limits were set at \$100 and N=3 limits were set at under \$50 (Note - this does not add to total players as four players changed their limits and one further player did not set a limit on sign-up, but then elected to set a limit later) 	<p>Analysis of EGM transactional play data confirms that players have extensively trialled the card during the six month trial period and given the eBet product significant use to allow conclusions to be drawn about its overall usability as a card-based gaming product.</p> <p>Findings highlight that, despite emphasis of benefits, uptake of limits as an 'opt-in' process is likely to be low in most market situations. From this perspective, introducing an 'opt-out' form for limits (ie. where players have to purposely opt-out of a limit by completing a form) may be worth considering as a harm-minimisation measure.</p> <p>There is also potential to introduce harm-minimisation information at the point of players setting limits to ensure that informed decisions are made about the affordability of selected limits.</p> <p>This is particularly important, given that players are very unlikely to change their spend limits once they are set (often because they cannot be bothered).</p> <p>This information could also include a table outlining likely discretionary spending for players on different household or personal incomes.</p>

Key findings	Description of key findings	Implications
Cont'd	<ul style="list-style-type: none"> a comparison of players (who <u>did</u> and <u>did not</u> set a limit) also revealed that players who did set a limit decreased their spending <u>significant more</u> from pre- to post-implementation compared to players who did not set a limit. In particular; nett daily spend of players who set a limit decreased from \$64.02 to \$39.26 spend per player per day, while daily spend of players who did not set a limit only decreased from \$53.26 per player per day to \$51.90 a very extensive analytical coding of limits also showed that in cases where players set a limit, players kept either roughly to their limit or under their limit on <u>80% of the total days of play</u>. Hence, players only went over their limit on 20% of the days of total play further analysis showed that players who <u>didn't</u> tend to keep to their limit were slightly <u>older</u> than players who did (for both males and females). This may be due to players having more available time for gaming and possibly playing due to loneliness (even in spite of older players presumably having a lower household income due to their age) while large samples were not available to link CPGSI data to players setting limits, it was interesting to note that even low to moderate risk gamblers who set limits were still likely to keep to those limits during play <p>Attitudinal survey results also showed that players found limit warnings quite useful and a good reminder to keep an eye on their spending. It was also apparent that higher-risk gamblers were generally <u>more likely</u> to be triggered to think more about their gaming affordability, limits and spending when a warning occurred (even about time spent gambling for that matter).</p> <p>Comments suggest positive impact of limit warnings included:</p> <ul style="list-style-type: none"> <i>I reached my limit and it scared the hell out of me. I thought \$100 and thought how did I lose all of that? I went home and said that's it.</i> <i>It made me think and realise how much I put in. It made me slow down a bit and think how much I put back in after a win. Although I did keep playing.</i> <i>I was shocked as I didn't realise how I'd gone through that much.</i> 	<p>Findings may also suggest that selection of limits may assist motivated players to decrease their EGM spending.</p> <p>Furthermore, play data suggests that pre-commitment to limits is generally associated with adherence to chosen limits by players.</p> <p>While data was not comprehensive, preliminary results may also suggest that limits can also be of some benefit to higher-risk players.</p> <p>However, further research would need to be undertaken to gather evidence to support this conclusion.</p>



Key findings	Description of key findings	Implications
<p>Finding 6. Venue staff reported positive experiences with card-based gaming and the usability of the card-based gaming product.</p>	<p>Findings of the current trial clearly highlighted a very different experience of card-based gaming by the implementation venue. Staff were generally satisfied with the product and had positive praise for the ability and motivation of both the system supplier and the LMO to support product implementation. Venue uptake of the product was also strongly associated with an interest in consumer harm-minimisation and a desire to be viewed as a leader in harm-minimisation.</p> <p>Staff also reported some reduction in workloads due to the convenience of less player support required in cashless gaming (eg. fewer payouts and hopper refills). Staff held a view, however, that 'big punters' seemed less interested in card-based gaming and suspected that this was linked to a fear of play being monitored. Example comments made by staff suggesting support for the product included:</p> <ul style="list-style-type: none"> <i>I think it's great. It wasn't daunting at all. Players don't have to wait for payouts or hopper refills. We've found it less work. There's also less dealing with customers in changing money.</i> <i>I think the benefits are that it helps people control their spending. People have been saying - 'I was surprised how quickly I did that \$100. But I don't think the problem gamblers are taking it up. Not too many of the platinum loyalty members have taken it up.</i> <i>I felt very confident with the training provided. We already had the eBet loyalty system for a couple of years and it made the training much easier. We were already pretty familiar with it.</i> <i>I think it's pretty easy to use. The only problem is making sure people know to first put their card pin number in. Sometimes they put it in without the pin and then have problems.</i> <i>We do save some time, but I feel we spend more time now troubleshooting the system. It's hard to say given that some problems are also because it's new and we're not as familiar with the new system</i> <i>Not all staff are competent in it as yet though. It takes a while for staff to learn.</i> 	<p>Unlike the first precommitment trial where the venue owner was not strong in support for card-based gaming, the current venue was very supportive.</p> <p>This in turn has assisted with the overall success of the card-based gaming trial, as identified in the first precommitment evaluation. A further success factor was the quality of the training provided by the system supplier and the simplicity of the limit options (a single main limit) and ease of product usability.</p>

Key findings	Description of key findings	Implications
<p>Finding 8. Usability testing of the card-based gaming system indicates that the eBet product is easy to use for most players. However, a range of minor improvements were suggested by players.</p>	<p>Key findings of usability testing included:</p> <ul style="list-style-type: none"> while some users said they would not want to sign up for the card due to potential limits to "flexibility in spending", all users believed the card to be a potentially valuable tool for managing gaming expenditure users interested in the card suggested that the separation of entertainment expenditure from everyday spending would be valuable card limits were easily understood, particularly after reading supporting information key drivers of the choice to set limits and limit levels included personal income, entertainment budget, the perceived amounts needed to "have fun" and "have a win" and perceived amounts that constitute reasonable and excessive spending preferred daily limits generally ranged between \$50 and \$100 \$1000 was generally considered to be an appropriate card balance limit while most players found the gaming card easy to use, some had trouble understanding how money was transferred between the card and the machine and how to check the card balance while playing or made mention that it flashed up too quickly to see users considered the expenditure statement as an excellent tool, providing visibility to spend on gaming machines 	<p>While the card-based gaming system is generally well-designed, minor future refinements to the design could include:</p> <ul style="list-style-type: none"> providing additional information on the benefits of the card both from a gaming point of view (e.g. loyalty points) and from a harm-minimisation perspective (i.e. how the card can help manage expenditure) reformatting the application form to allow applicants to fill it out from top to bottom, rather than left to right simplifying/further explaining terms that are not commonly used, such as "Net Daily Limit" and "configuration" providing clear instructions about how to transfer money onto the card and checking the card balance during play (i.e. having a button with check balance on it, <u>instead of transfer</u> which is currently the way of displaying the balance. In addition, showing the balance for a few more seconds than currently displayed would be more useful (as the display is too quick and can lead to people <u>missing the balance</u>) implementing harm-minimisation warnings on the card or incorporating harm-minimisation algorithms designed to protect players from harm having a mechanism for players to easily display their limits at the EGM interface.

Summary

Findings of a product evaluation of the eBet card-based gaming trial at the Sandgate RSL highlight positive player, venue and provider experiences with the trial. Most notably, the product is viewed as user-friendly by players and most players see both convenience and harm-minimisation as potential key benefits of the product.

From this perspective, the current trial has been quite successful and subject to results of compliance testing, the eBet card-based gaming product could be seriously considered for further roll-out across other venues in Queensland.

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Introduction

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- Interviews with staff of the card-based gaming implementation company (eBet)
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eBet

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Report structure

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

- **Player experiences with card-based gaming**
- **Player expenditure on card-based gaming**
- **Venue, supplier and LMO experiences with card-based gaming**

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Player experiences with card-based gaming

This section reports on uptake of card-based gaming by venue patrons and summarises key attitudinal insights from the survey and focus groups with card-based gaming players. In total, N=22 players participated in a 40 minute telephone survey and two focus groups. The structure of this section of the report includes:

- **Analysis of uptake of card-based gaming**
- **Ease of set-up of card-based gaming**
- **Player experiences with card-based gaming**
- **Player experiences with limits and warnings**
- **Future directions for card-based gaming**
- **Technical problems experienced by players during card-based gaming**

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Analysis of uptake of card-based gaming

Context

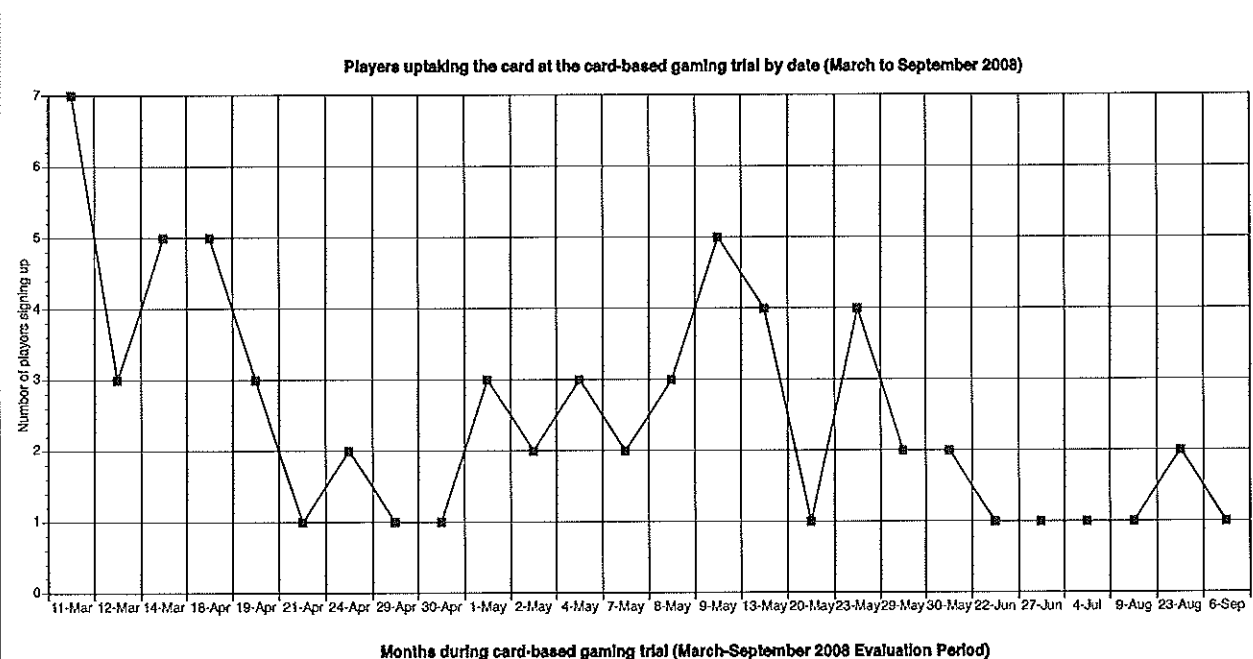
The card based system was implemented by eBet in the Sandgate RSL during March 2008 and at the beginning of September 2008, had been in operation for approximately six months. By September 3 2008, a total 66 players had taken up the card (based on system data supplied by eBet). Participation in the trial was limited to current members of the Sandgate RSL.

As presented in Table 1, approximately half of players only took up the card-based system around the third month into the trial. This shows that overall uptake is by no means immediate. Uptake of the card was very limited after the third month of the trial, with less than 10% of total card players taking up the card during this period.

Table 1. Percent of players uptaking card-based gaming at Sandgate RSL by month (March to September 2008)

Month of uptake of card-based gaming system at Sandgate RSL	% total players uptaking card based gaming ^a
March	23
April	20
May	47
June	3
July	2
August	5
September	2
Total	100%

a. This represents a percent of the total players (ie. a percent of N=66) who took up the card based gaming system.



Ease of set-up of card-based gaming

Ease of card set-up

As part of the card-based gaming trial, players were required to complete an application form to set-up their card-based gaming and a further form to adjust parameters on the card. As the card-based gaming was limited to players already participating in the Sandgate RSL loyalty program, the entire process was quite efficient and was reported to take between 10-15 minutes per player:

Comments made by players about the set-up process associated with card-based gaming were very positive and suggested that the sign-up process was not viewed as onerous. This also contrasts significantly with the first card-based gaming trial, which required 100 points of identification (ie. such as producing and photocopying a passport and driver's licence) prior to gaining access to the card. Also reflecting positive sentiment was the finding that 68% of players 'strongly agreed' and 32% 'agreed' that the set-up process was 'easy and straightforward' (ie. 100% agreement - refer Figure 1 on page 17).

The less onerous identification requirements were able to be applied in 2008, given the recent establishment of the new Anti-Money Laundering and Counter-Terrorism Financing Act in December 2006 (AML/CTF Act). The AML/CTF Act now implements a risk-based approach to regulation. Reporting entities are required to determine a way to meet obligations based on an assessment of 'risk' (ie. of whether providing a service may facilitate money laundering or terrorism financing).

Specific comments made by card-based players about the set-up process included:

- *It was very easy. Straightforward and no problems.*
- *It certainly wasn't enough to put me off playing. You just had to fill out a form or so. It wasn't much of a big deal.*
- *I didn't have any problems at all. It was pretty quick.*
- *My husband mainly went through the whole set-up process, as he simply wanted to find out what it was all about.*
- *It took only 10 minutes. It was seamless, apart from the card issue I had. I'm now up to my fifth card! (The player had experienced problem with her cards that was suggested to be related to the card itself, rather than the card-based gaming system)*

Provision of written information prior to sign-up

Prior to sign-up, approximately 95% of players recalled receiving written information (which was supplied by venue staff in the form of a brochure). The level of readership of the supplied written information is presented in Table 2 (based on player report). Findings suggested that approximately three-quarters of players reported reading most information in the brochure (77%).

Based on player CPSGI risk segmentation, there was also a slight trend for higher-risk players to be marginally less likely to read the supplied information. While individual differences across players may explain this result, it may also suggest that higher-risk players are less likely to read supplied information. Accordingly, this may be of interest to explore in future research.

Table 2. How much written information was read - BY CPGSI RISK STATUS (N=22, September 2008)^a

How much of the written information was read	% card-based players		
	Recreational gamblers (scores 0-2) (N=13)	Higher-risk gamblers (scores 3 or over) (N=9)	Overall (N=22)
Not at all	0	22	9
Read a little	15	11	14
Read most of it	85	67	77

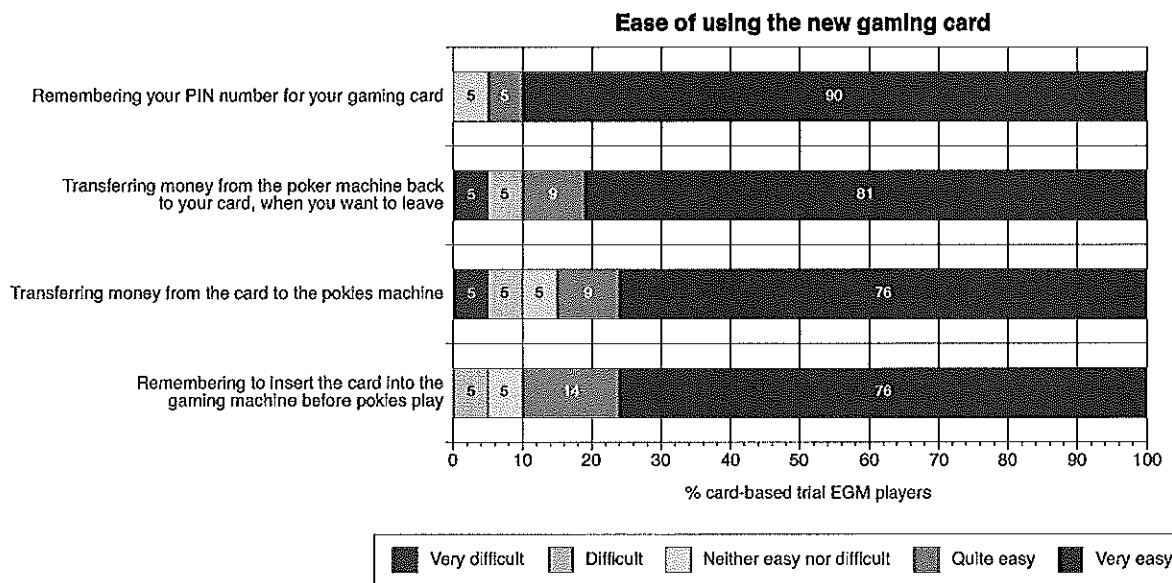
*a. Question - Did you read the written information (response options prompted)
(Base - All card-based players who recalled receiving written information)*

Ease of using the new gaming card

Player ratings of the ease of using the new gaming card are presented in Figure 1. As results suggest, players generally had few difficulties in using the new gaming card after several months of practice.

The functionalities of transferring money to and from the card were generally found to be user-friendly and most players managed to remember both their PIN number and to insert the gaming card prior to play. One focus group participant also made mention that loyalty points were the main motivation for inserting the card - *I don't forget to put in my card, as you know you have to put the card in to get the loyalty points.*

Figure 1. Ease of using the new gaming card (N=22, September 2008)^a



a. Question - Using a scale where 1=very difficult and 5=very easy (3 is neutral), please indicate to what extent you agree or disagree with the following statements about the gaming card (Base: All card-based players)

Ease of use results from the survey by the CPGSI risk status of the players are presented in Table 3. While both groups had few difficulties, there appears to be a slight trend for higher-risk players to experience slightly more usability issues. This may be due to individual differences across the group demographics or simply because higher-risk players had greater usage of their card.

Table 3. Ease of using the new gaming card - BY CPGSI RISK STATUS (N=22, September 2008)^a

Aspects of card-based play	MEAN (1=VERY DIFFICULT, 5=VERY EASY)		
	Recreational gamblers (scores 0-2) (N=13)	Higher-risk gamblers (scores 3 or over) (N=9)	Overall (N=22)
Remembering to insert the card into the gaming machine before pokies play	4.8	4.4	4.6
Remembering your PIN number for your gaming card	4.9	4.8	4.9
Transferring money from the card to the pokies machine	4.8	4.1	4.5
Transferring money from the poker machine back to your card, when you want to leave	4.6	4.6	4.6

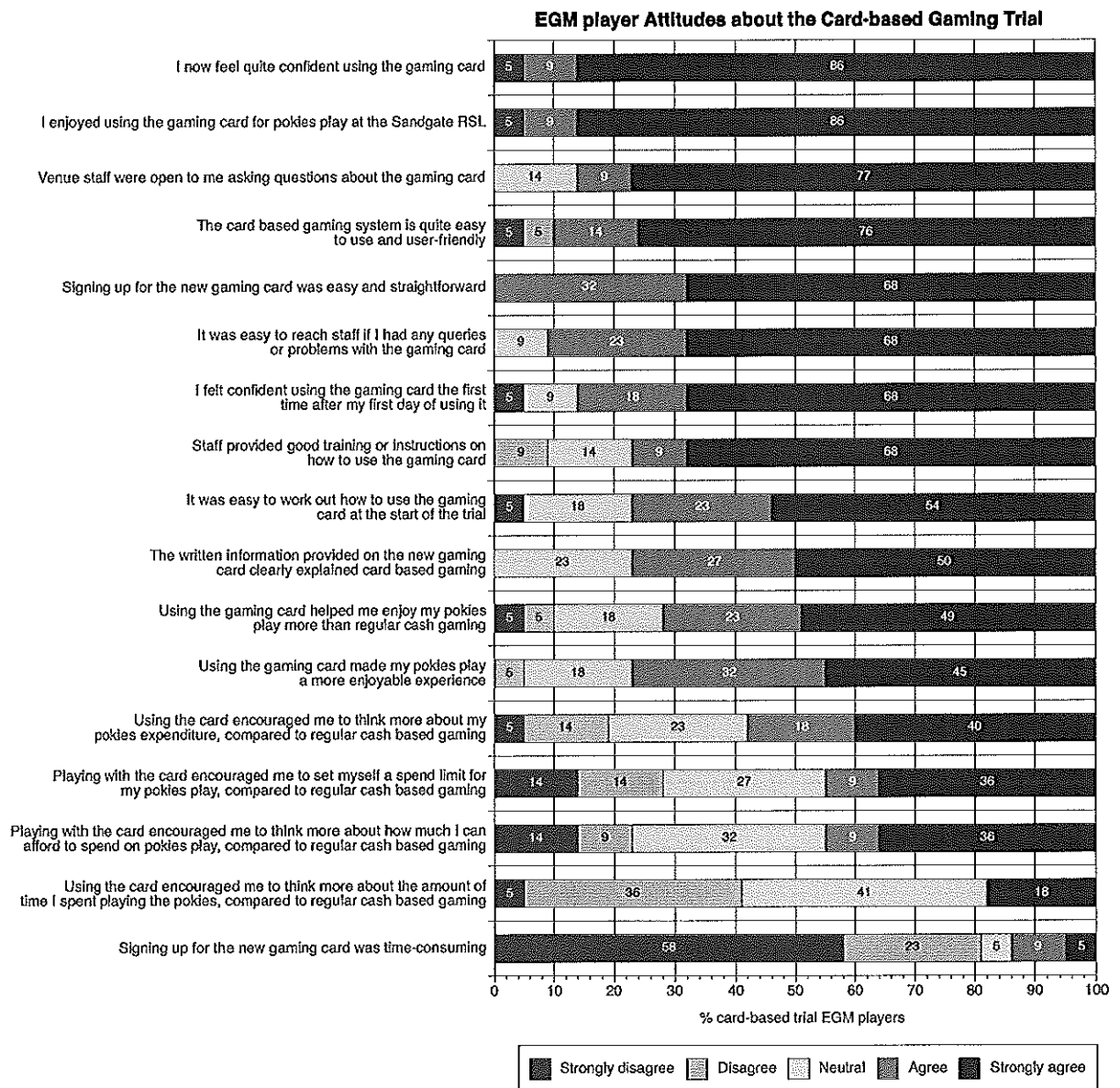
a. Question - Using a scale where 1=very difficult and 5=very easy (3 is neutral), please indicate how easy or difficult you found the following aspects of pokies play with the gaming card? (Base: All card-based players)

Player experiences with card-based gaming

Overall experiences

Key player ratings of various aspects of the card-based gaming experience are presented in Figure 2. Findings overall highlight positive player feedback about the usage experience and the overall usability of the card-based gaming product.

Figure 2. EGM Player Attitudes about the Card-based Gaming trial (N=22, September 2008)^a



a. Question - 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 (Base: All card-based players)

In particular, findings highlight that, after up to six months of card usage:

- 95% of players now feel confident using the card-based gaming
- 86% felt confident using the card after the first day of use
- 100% found the sign-up process easy and straightforward
- 58% felt that the card encouraged them to think more about their expenditure
- 45% felt that playing with the card encouraged them to set a spend limit for pokies play, compared to regular cash-based gaming
- 45% felt that using the card encouraged them to think more about the affordability aspect of their pokies spending.

Overall experiences by risk status

Mean player ratings presented according to the risk status of the card-based player (as measured by the nine-item Canadian Problem Gambling Severity Index) are presented in Table 4. Given the very small sample of players at different levels of risk, players scoring from 0-2 were deemed 'recreational gamblers' and players scoring 3 or over were deemed 'higher risk gamblers'. This was also to evenly distribute the groups, given the small sample sizes in each.

Table 4. EGM Player Attitudes about the Card-based Gaming trial - BY CPGSI RISK STATUS (N=22, September 2008)^a

Dimensions of the card-based gaming experience	MEAN (1=STRONGLY DISAGREE, 5=STRONGLY AGREE)		
	Recreational gamblers (scores 0-2) (N=13)	Higher-risk gamblers (scores 3 or over) (N=9)	Overall (N=22)
SIGNING UP FOR THE NEW GAMING CARD			
Signing up for the new gaming card was easy and straightforward	4.8	4.6	4.7
The written information provided on the new gaming card clearly explained card based gaming	4.5	4.0	4.3
Signing up for the new gaming card was time-consuming	1.6	2.0	1.8
WORKING OUT HOW TO USE THE NEW GAMING CARD			
I now feel quite confident using the gaming card	4.6	4.9	4.7
Venue staff were open to me asking questions about the gaming card	4.6	4.7	4.6
It was easy to reach staff if I had any queries or problems with the gaming card	4.7	4.4	4.6
I felt confident using the gaming card the first time after my first day of using it	4.8	4.0	4.5
The card based gaming system is quite easy to use and user-friendly	4.6	4.4	4.5
Staff provided good training or instructions on how to use the gaming card	4.5	4.1	4.4
It was easy to work out how to use the gaming card at the start of the trial	4.5	3.9	4.2
YOUR ENJOYMENT OF THE NEW GAMING CARD			
I enjoyed using the gaming card for pokies play at the Sandgate RSL	4.6	4.9	4.7
Using the gaming card made my pokies play a more enjoyable experience	4.1	4.3	4.2
Using the gaming card helped me enjoy my pokies play more than regular cash gaming	3.7	4.7	4.1
COGNITIONS ASSOCIATED WITH THE NEW GAMING CARD			
Using the card encouraged me to think more about my pokies expenditure, compared to regular cash based gaming	3.6	4.0	3.8

Table 4. EGM Player Attitudes about the Card-based Gaming trial - BY CPGSI RISK STATUS (N=22, September 2008)^a

Dimensions of the card-based gaming experience	MEAN (1=STRONGLY DISAGREE, 5=STRONGLY AGREE)		
	Recreational gamblers (scores 0-2) (N=13)	Higher-risk gamblers (scores 3 or over) (N=9)	Overall (N=22)
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	3.4	3.6	3.5
Playing with the card encouraged me to set myself a spend limit for my pokies play, compared to regular cash based gaming	3.4	3.4	3.4
Using the card encouraged me to think more about the amount of time I spent playing the pokies, compared to regular cash based gaming	2.8	3.0	2.9

a. Question - 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 (Base: All card-based players)

While small samples make it difficult to assess statistically significant trends, it is interesting to observe that, relative to lower-risk recreational gamblers, the higher-risk gamblers more strongly agreed that the card:

- encouraged them to think more about their pokies expenditure, compared to regular cash based gaming
- encouraged them to think more about how much they can afford to spend on pokies play, compared to regular cash based gaming
- encouraged them to think more about the amount of time they spent playing the pokies, compared to regular cash based gaming

In contrast, however, higher risk gamblers did not differ from recreational gamblers in terms of whether the card more actively encouraged them to set a spend limit for pokies play, compared to regular cash based gaming.

This may be because the option for setting a limit was voluntary and players could use the cashless gaming feature of the card without having to set a limit. It was also apparent that the higher-risk players tended to enjoy the card-based gaming slightly more than the recreational gamblers. This is probably because they generally play more frequently.

Perceived benefits of card-based gaming

Apart from making comment about their overall experience with card-based gaming, players were asked to cite a range of benefits of card-based gaming during focus groups. Most players cited the convenience of not having to use cash/coins as the main benefit of card-based gaming, along with not having to wait for pay outs or wait for hopper refills. Also mentioned was the benefit of being able to keep better track of what is spent on EGM play. It appears that this was viewed as an important benefit, but for most players, the convenience of cashless gaming was most salient.

Illustrative comments made by players about benefits of the card-based gaming in the context of focus groups included:

- *I think it's a great idea. It's brilliant. I used to win and a lady would have to bring the money out. Now it's a form of saving. Like a credit card or the same principle.*
- *It's good you don't have to wait for pay-outs. You'd be waiting a while and then the club bus would arrive and you'd worry about missing it waiting for a pay-out.*
- *I like that you don't have to wait for that last cent. You just take out your card and it zaps the money off.*
- *Convenience is a big benefit. You win \$150 and then you have to wait for a gaming person and so you miss the club's free bus. But with cards, you can take it and go.*
- *I like that your fingers don't turn black. It's also convenient not having to wait for a pay out (Female player)*
- *The main thing is convenience. You don't have to wait for pay-outs. There'd be the bus coming and you'd be waiting for a pay-out and worried that you wouldn't be able to catch the bus. But with cards, it's so much easier.*
- *I saw the main benefits as not waiting for payouts and hopper refills. Everyone saw this as the biggest feature. Also not having to get change.*
- *Most people I've spoken to have said it's a great idea.*
- *One person I spoke to about putting me name down said he got put off as he thought they'd be getting all that interest on his money.*

Harm-minimisation benefits

Players were also asked to make comment about whether they believed that card-based gaming had affected their overall play behaviour during the initial telephone survey. This was purposely asked as the very first question to avoid influencing players. Top of mind comments about how the gaming card affected play included some comments about potential card harm-minimisation benefits, however; the sheer convenience of not having to rely on or wait for cash was the main theme:

- *It's hasn't really changed my play/No effect reported - 9x*
- *I don't have to carry cash around.*
- *Didn't have to wait for payouts. Could just leave it on your card and take it home.*
- *I think it's one of the best things that has ever been brought in. The limit idea is wonderful and you are not carrying money around which is safer.*
- *It was a lot easier to keep track of and made me more aware of my spending.*
- *Much easier to pull out my winnings when I should.*
- *When I win I just take it out and I go.*
- *None really. The only thing is that I can keep the money on the card to use for next time.*
- *Found it difficult to work at first. I collected my money, rather than leaving it on the card. It made me more aware of what I was spending.*
- *I think it's better - you don't have to take the money, you can leave it on the card. Once you have reached your limit, it won't give you anymore. I think it's an excellent idea.*
- *It has probably increased my playing time and made it easier to play.*
- *I found it very convenient. It was just the convenience of it all that I enjoyed.*

- It made me more aware of what I am spending. Made me aware of the amounts and made me think more about it.
- A lot better because if you have money you left over, it just stays on the card. I think it has improved my gambling. It is an advantage to me.

Comments made by players during focus groups also suggested that some players believed that the card supported improved monitoring of EGM spending, even in the case of a player electing NOT to set a limit. This was mainly attributed to the ability to view card balances and transfer different amounts when the card was inserted.

One player also mentioned that being able to access money quickly was a benefit, given that it allowed players to not be tempted to play further while waiting for a pay-out. In addition, payouts of particularly \$20 notes were seen to 'tempt' the player to spend the money (and there would be more of a temptation compared to pay-outs of \$50 notes).

Comments made by players about the harm-minimisation benefits of card-based gaming on a general level (as made during player focus groups) included:

Theme	Specific comments
Players who saw harm-minimisation benefits in card-based gaming	<ul style="list-style-type: none"> • I think we've saved a lot from having the card. It just keeps you focused within the session. Like how much you've spent. We also like leaving money on the card for next time. It's like saving to plan for future entertainment. It's also good because you can save money for next time and not get hit when the bills comes in. We even had a plan to build it up over time to save for Christmas presents. But so far, it's not working. The machines aren't paying (laughter) • I put mine in \$10 lots, so I think it did help me a bit. But if I run out, I ask my husband for more or how much he has on his card. • It's more convenience for me. If you're waiting for a payout, you whack another \$20 into the machine again while waiting. So it stops you from doing this. You take your card and go. I think that this is the best thing about it. When staff bring out 20 bucks to pay you out, you do feel inclined to spend it. But if it's a \$50, it's a whole different thing. So the card helps you. With \$50, you take it to the counter and ask to split it up. So in a way, the cards avoid you overspending. • It's a lot easier monitoring spending on the card. If I feel I'm spending too much, I ramp the transfer amount down, especially if I'm feeling I'm going too close. When I get that message 'you are now approaching your limit' or whatever, I think I better pull out the card. • If you have limits, you have better control over your spending. I'm a pensioner and I've got a limit of \$50 and then once I reach it, I give it away. • With the card, it seems to draw your attention to it. It makes you think overall. I'm glad they've brought it in

Theme	Specific comments
Players who saw harm-minimisation benefits in card-based gaming (cont'd)	<ul style="list-style-type: none"> • It's a positive effect in keeping to limits. • You've got better control over your spending. I'm a pensioner and I've got a limit of \$50 and then I give it away. • I haven't got a limit on mine, but I have a brain limit and it still helps me monitor my spending as you can see it on the screen. • Say you go to the bank and draw out 5 x \$20 notes. Then you look at the money and say where did that money go? You don't think. You keep everything in your brain apart from your spending. But with the card, it looks after all of that. • The visual aspect of the screen helps you monitor your spending. • The card helps me think ahead. It says what you have on that meter. • I took out the card after reaching the limit thinking that they'd be monitoring me. You never know! At the TAB, if you win \$10k, you sign a stat dec and you have to acknowledge it on your tax return. So I was a bit concerned that if you won money, there's a record of it. So people will know if someone is a problem gambler. • Say you go to the bank. You draw out five by \$20. Then you look at the money and then you say where did that money go. You don't think. You have everything in your brain, except for the money you're spending. The visual aspect of seeing the screen helps you monitor your spending. • It's good to see what you've got on that meter. • The card helps me think ahead. It's got to. I think it's just says the amount on the meter.
Players who did not see harm-minimisation benefits or did not believe they needed limits	<ul style="list-style-type: none"> • I'm in charge of my own gaming. One week I may want to spend \$200 and then next only \$50. So the limits aren't something that I really need. • I can't honestly remember if I set a limit. I was mainly interested in the card. • I'm the same (I play to my limits). We only spend what we can afford. We've paid all the bills and then I know how much I've got left over. We also play Texas Hold'em poker. I don't really feel like I need limits. We rely on each other (as husband and wife). We just say that's enough. Since we've paid the house off, it's easier and you're free. We don't have the same financial commitments (Wife who plays pokies with her husband) • Card based gaming didn't help me at all. I only take what I'm going to spend. So I keep track of it anyway. The card was only convenience for me. • I set a limit but I don't know why. I set a limit and then as soon as I reach it, I leave. My partner and I are doing well and we don't have kids. So we have a good week and we go down to smash a machine. Sometimes we put \$200-250 through. If we get \$300 back, we put it back in our pocket. • I haven't got a limit on mine - I limit myself (and don't need one), even though I don't have a (card-based) limit. • It's neutral or no effect for me. But it's because I'm not a regular player. • It doesn't make much difference to me. My partner dances every Saturday night and I don't, so I play the pokies. I bring \$20 and that's it.

While it is difficult to objectively validate such a claim, several players expressed the view that problem gamblers would not want to use a gaming card. Some players who knew 'big punters' also made mention that such players appeared disinterested in signing-on for the gaming card. Specific comments included:

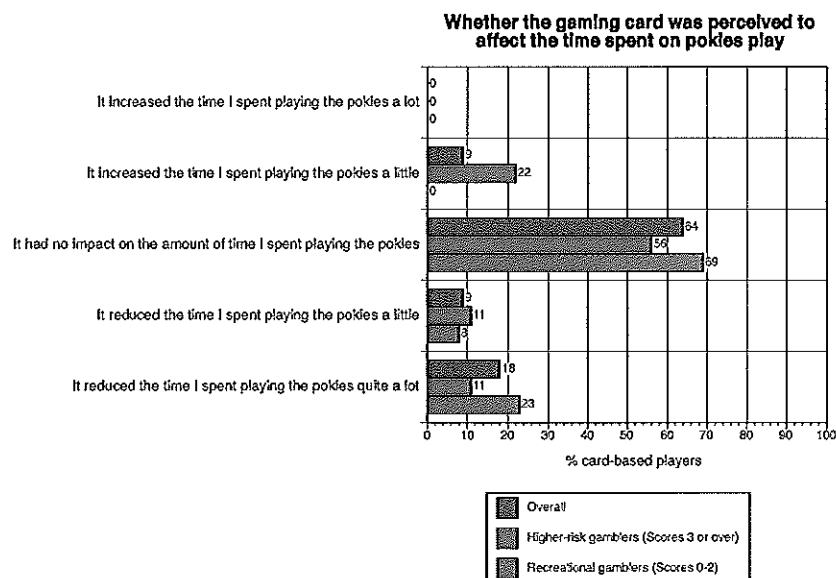
- I don't think problem gamblers would see any benefits. I haven't seen any big gamblers go for the card.
- None of the big gamblers seem to have it.
- I saw a lady who lives alone and she has a cat. She asked me one night to get her \$50 in change and then asked me again. I bet the cat didn't get fed that night. She didn't have a card, but she looked like she really needed one.
- I reckon problem gamblers won't take it up at all, as they don't think they have a problem. If people do have a problem, they won't use it. Problem gamblers don't want monitoring. But maybe they can be made to use the card as a compulsory measure. I've spoken to my problem gambling mate about the card. He just said he'd pull it out and go on. He plays here and knows about it, but didn't want it.

How gaming card was perceived to affect time spent gaming

Findings showing how players believed the new gaming card affected the total time they spent gaming (a perception only) are shown in Figure 3. While most players believed it had no overall impact on the time spent playing EGMs (64% overall), 22% of higher risk gamblers reported spending a little more time playing the pokies since obtaining the card.

This may be attributable to the 'novelty effect' of the new gaming card or due to greater satisfaction with EGM play given the benefits of the gaming card. It is similarly interesting to note that recreational players were slightly more likely to report spending less time on the pokies since using the card (31%), compared to higher-risk players (27%). However, the small sample size needs consideration in this context.

Figure 3. Whether the gaming card was perceived to affect the time spent on pokies play - BY CPGSI RISK STATUS (N=22, September 2008)^a

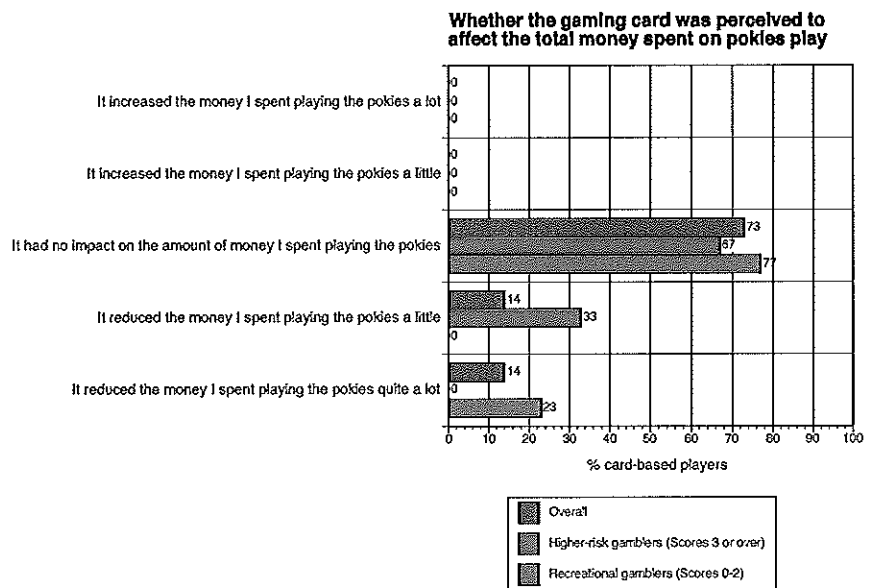


a. Question - I'd like you to now indicate to what degree you believe that using the gaming card affected the time you spent playing the pokies? (or perhaps it had no effect) (Base: All card-based players)

How gaming card was perceived to affect total money spent gaming

The impact of card-based gaming on players total spending on gaming (again based on a perceived impact) is presented in Figure 4. While 73% of players overall perceived no impacts on spending, 33% of higher-risk players reported that the card reduced their gaming spending a little and 23% of recreational gamblers reported that the card reduced their gaming spending a lot. This may possibly be due to the card increasing gambler awareness of their spending during play.

Figure 4. Whether the gaming card was perceived to affect the total money spent on pokies play - BY CPGSI RISK STATUS (N=22, September 2008)^a

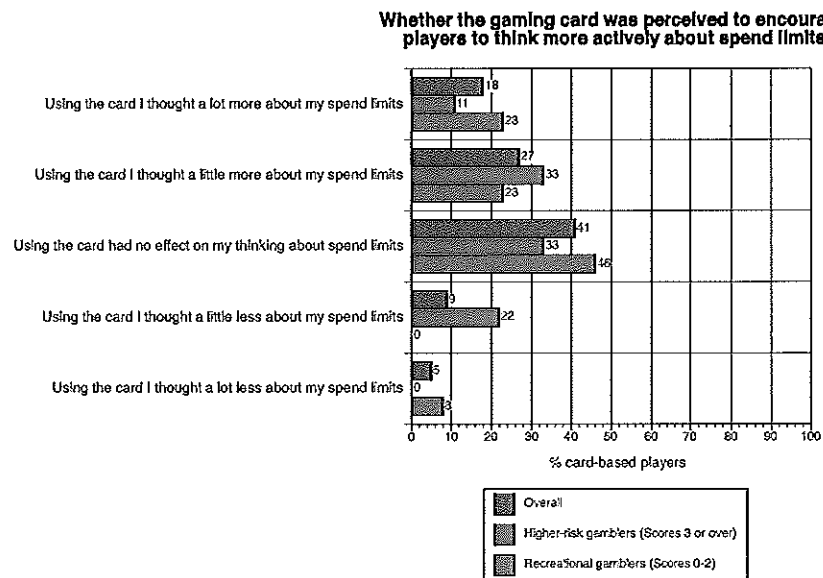


a. Question - I'd like you to now indicate to what degree you believe that using the gaming card affected the total money you spent playing the pokies? (or perhaps it had no effect) (Base: All card-based players)

How gaming card was perceived to encourage players to think more actively about spend limits

Findings highlighting the impacts of card-based gaming on gambler inclination to think about spend limits during EGM play are presented in Figure 5. Interestingly, 46% of recreational gamblers believed using the card led them to think either a little more (23%) or a lot more (23%) about their gaming spend limits. Moreover, 33% of higher-risk gamblers believed that the card encouraged them to think 'a little more' about their spending and 11% 'a lot more'.

Figure 5. Whether the gaming card was perceived to encourage players to think more actively about spend limits - BY CPGSI RISK STATUS (N=22, September 2008)^a

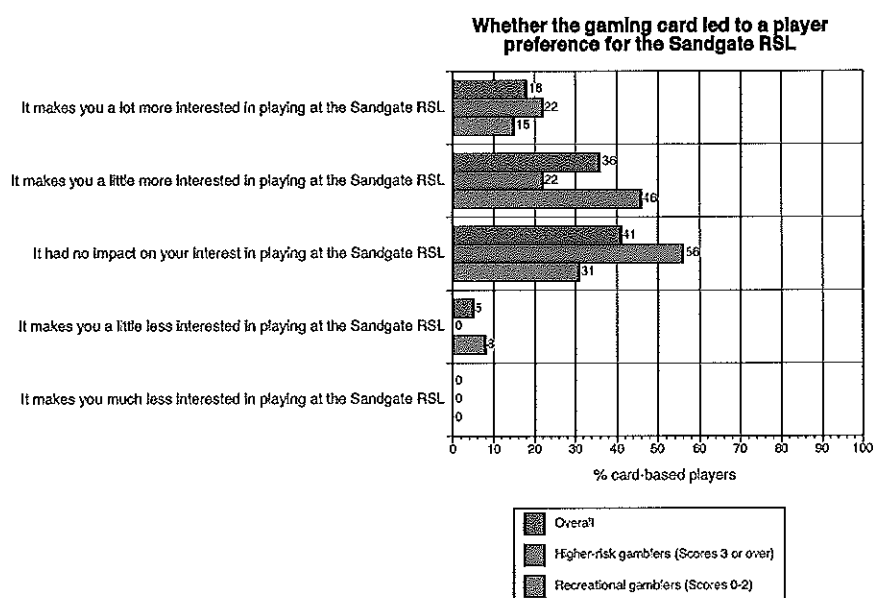


a. Question - I'd like you to now indicate to what degree you believe that using the gaming card affected the total money you spent playing the pokies? (or perhaps it had no effect) (Base: All card-based players)

Whether gaming card led to a preference for the Sandgate RSL

Whether the card-based gaming led players to show a preference for play at the Sandgate RSL is presented in Figure 6. While 41% of players reported no impact, it was interesting to note a slight trend for the card to increase player preferences for the Sandgate venue. This may once again be attributed to the novelty effect of the card, the benefits of the card and possibly also the media associated with the card trial.

Figure 6. Whether the gaming card led to a preference for the Sandgate RSL - BY CPGSI RISK STATUS (N=22, September 2008)^a

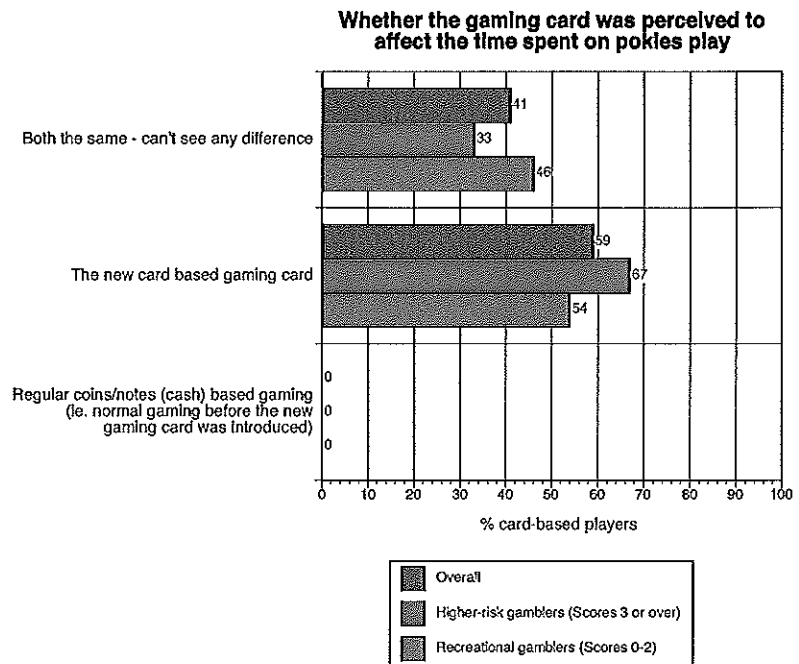


a. Question - To what degree does the gaming card make you prefer the Sandgate RSL versus other venues for pokies play? (or perhaps it had no effect) (Base: All card-based players)

Type of poker machine gaming which makes it easier to keep track of spending

Player views about the type of gaming (regular versus card-based) which makes it easiest to track spending are presented in Figure 7. There was a clear trend for players not to mention 'regular gaming' (without cards) and a trend for most to prefer card-based gaming (67% of higher-risk gamblers and 54% of recreational gamblers). This result once again undoubtedly reflects the overall convenience of card-based gaming reported by players.

Figure 7. Type of poker machine gaming which makes it easier to keep track of spending - BY CPGSI RISK STATUS (N=22, September 2008)^a



a. Question - Which type of poker machine gaming do you believe makes it easier to keep track of and monitor your pokies spending? (Base: All card-based players)

Safety of money on the gaming card

Unlike the first trial where some players felt marginally concerned about the safety of their money on the gaming card, it was interesting to note that players in the current trial felt very confident with the integrity and safety of the new card. Losing money or lack of confidence in the card to track money were not on the minds of most players. Specific comments highlighting confidence in the safety and integrity of the card from a player perspective included:

- I feel my money is safe. If you lose your card, they need your PIN number to get to your money on the card.
- I won \$540, got excited and pressed collect and it stuffed up the card. Then I asked the person on the kiosk to put it on the card, so I didn't get mugged. (ie. putting money on the card was viewed a safer option)
- I think the money is safe on the card.
- I leave money on the card as I'm coming back.
- I haven't even thought about the safety of my money. I guess it seems quite fine.

Player experiences with limits and warnings

Recall of initial limits

Player recall of initial limits selected during the card set-up process - presented by the CPGSI risk status of each player - is shown in Table 5. This should be interpreted largely qualitatively, given the small sample size. As indicated by the self-report data, most players found it easier to understand the concept of a 'nett daily spend limit' and found it slightly more conceptually difficult to understand the concepts of a 'maximum card balance' limit and a 'transfer limit'.

Reflecting this, when asked about their recall of transfer limits (from card to EGM) during focus groups, comments included:

- That transfer limit didn't make a whole lot of sense to me. It's probably good for others though.
- I found it useful. But I hear that most didn't.

Similarly, comments about the maximum card limit included:

- I didn't really know about that one
- I can't really even recall setting that at all. What is it again?

Despite some very minor confusion over balance and transfer limits, compared to the marked confusion over limits in the first precommitment trial, players generally had a significantly better understanding of the available limit options. In this respect, the simplicity of the product design is a key strength of the eBet precommitment system.

Table 5. PRELIMINARY limits set by players after sign-up for card-based gaming - BY CPGSI RISK STATUS (N=22)

CPGSI risk category	Limit set for nett daily expenditure	Limit set for maximum card balance	Limit set for default transfer amount
Non-problem gamblers	No limit set	No limit set	No limit set
	No limit set	No limit set	No limit set
	50	Didn't recall	50
	20	No limit set	No limit set
	30	50	Didn't recall
	30	No limit set	Didn't recall
	<ul style="list-style-type: none"> • 4 out of 6 reported setting a limit • mostly small limits set (\$20-50 range) 	<ul style="list-style-type: none"> • limit wasn't very meaningful to most players 	<ul style="list-style-type: none"> • most players had poor understanding the limit - wasn't so meaningful to players
Low risk gamblers	100	No limit set	Didn't recall
	100	50	Didn't recall
	Didn't recall	Didn't recall	No limit set
	40	50	10
	50	1,000	50
	300	1,000	100
	No limit set	No limit set	No limit set
	<ul style="list-style-type: none"> • 5 out of 7 reported setting a limit 	<ul style="list-style-type: none"> • limit wasn't very meaningful to most players 	<ul style="list-style-type: none"> • three players reported a transfer limit

Table 5. PRELIMINARY limits set by players after sign-up for card-based gaming - BY CPGSI RISK STATUS (N=22)

CPGSI risk category	Limit set for nett daily expenditure	Limit set for maximum card balance	Limit set for default transfer amount
Moderate risk gamblers	No limit set	<i>Didn't recall</i>	20
	<i>Didn't recall</i>	1,000	100
	No limit set	<i>Didn't recall</i>	<i>Didn't recall</i>
	100	<i>Didn't recall</i>	<i>Didn't recall</i>
	<i>Didn't recall</i>	<i>Didn't recall</i>	<i>Didn't recall</i>
	<i>Didn't recall</i>	1,000	1,000
	60	60	60
	No limit set	<i>Didn't recall</i>	<i>Didn't recall</i>
	<ul style="list-style-type: none"> 2 out of 8 players reported a limit 	<ul style="list-style-type: none"> most players didn't recall the card balance limit 	<ul style="list-style-type: none"> most players didn't recall the card balance limit
Problem gamblers	100	500	50
	<ul style="list-style-type: none"> Only known PG set a \$100 limit 	<ul style="list-style-type: none"> \$500 card balance was set 	<ul style="list-style-type: none"> PG chose a \$50 transfer limit

Impact of warnings

Players were also asked to make comment about not only whether they had received warnings during card-based gaming, but also the impact of those warnings on the extent to which players adhered to their precommitted limits.

Interestingly, even if they didn't lead to players 'stopping' their play, the warnings triggered through card-based play (ie. on reaching the nett daily spend limit) were seen by most players as quite useful. Comments included:

- *I reached my limit and it scared the hell out of me. I thought \$100 and thought how did I lose all of that? I went home and said that's it.*
- *It made me think and realise how much I put in. It made me slow down a bit and think how much I put back in after a win. Although I did keep playing.*
- *I stopped playing on reaching my limit. But then my wife gave me an extra \$20 note!*
- *I was shocked as I didn't realise how I'd gone through that much.*
- *It just made me more aware. But it didn't worry me.*
- *It shocked me as I hadn't played that long.*

To what degree players thought about changing limits or desired additional limits

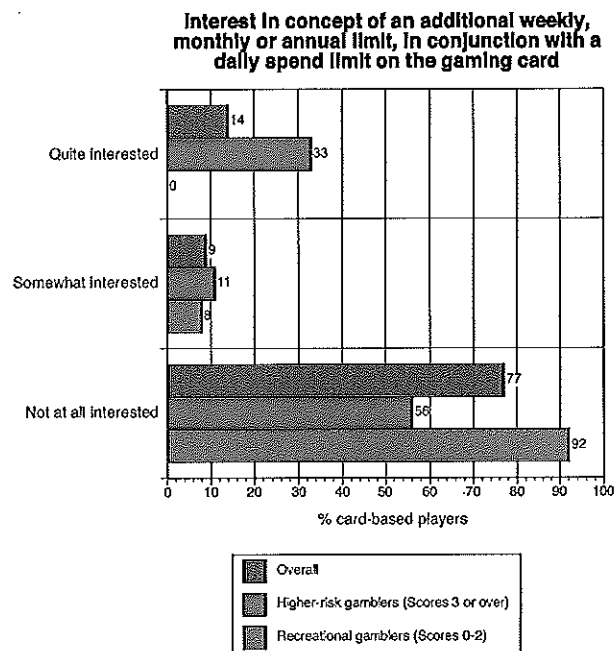
In total, of all of the players responding to the survey, 100% reported never thinking about increasing their daily spend limit on the gaming card during the trial period (two players also provided a 'don't know' response).

Analysis of eBet systems data also showed that only four players increased their card limit during the trial and one of this same group of players also decreased their card limit following an earlier increase.

Player interest in the concept of an additional weekly, monthly or annual limit, in addition to a nett daily spend limit, is presented in Figure 8. Interestingly and as observed in the first precommitment trial in 2004, most players were not interested in additional limits over a longer period of time.

It's also interesting to observe, however, that higher-risk gamblers (based on the CPGSI) were more so interested in additional limits, compared to lower-risk gamblers. Indeed, 44% of higher-risk gamblers were either 'quite' or 'somewhat' interested, compared to only 23% in total for recreational gamblers.

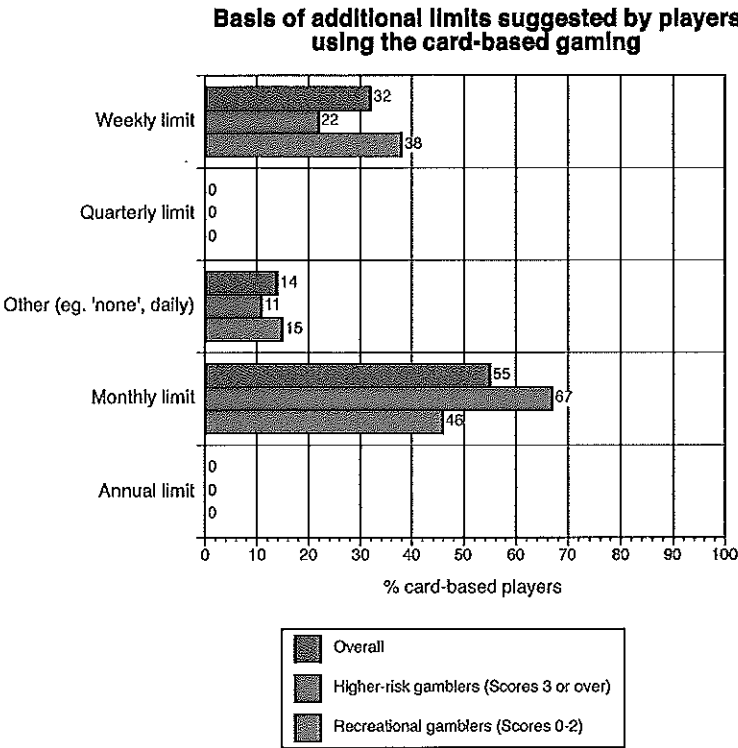
Figure 8. Interest in concept of an additional weekly, monthly or annual limit - BY CPGSI RISK STATUS (N=22, September 2008)^a



a. Question - To what degree would you also be interested in setting yourself an ADDITIONAL weekly, monthly or annual limit on your gaming card to help keep track of your pokies play?
 (Base: All card-based players)

The suggested basis of the limits is presented in Figure 9. As also confirmed in the early precommitment trial, most players didn't want to think about long range planning for their gaming expenditure and generally were happy with shorter limit terms. In particular, monthly limits were most strongly preferred (55% of players) and particularly preferred by higher-risk gamblers (67%).

Figure 9. Basis of additional limits suggested by players -
BY CPGSI RISK STATUS (N=22, September 2008)^a



a. Question - What type of additional limit would be most useful for your gaming card?
(Base: All card-based players)

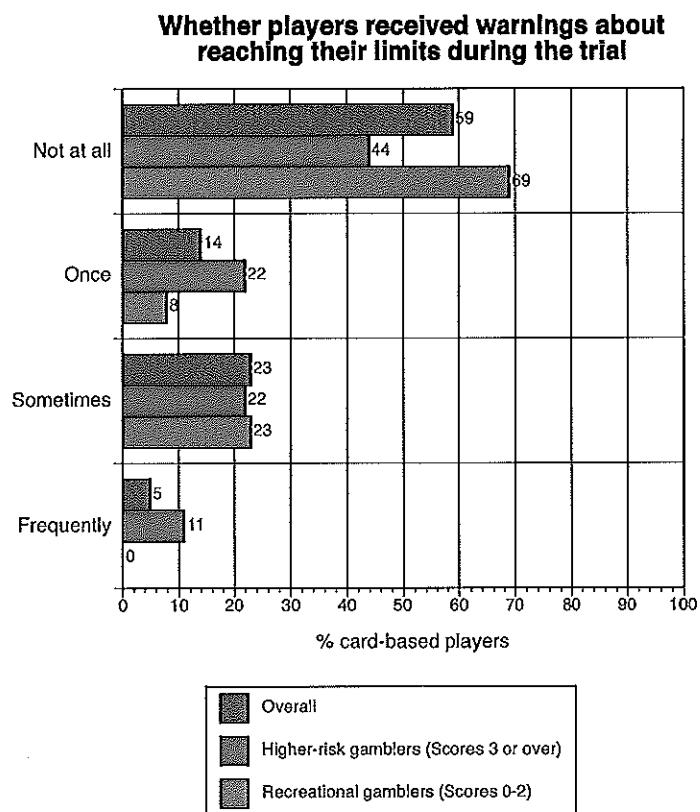
Expenditure
statements

As also confirmed by the venue, card-based gaming players reported no requests for expenditure statements during the trial period. Most players did not believe that they needed to track their spending to that level, but believed it was a good option for other players. Some players also reported an interest in accessing a statement for novelty value - *just to see what you get*.

Whether player
received
warnings

Based on self-report survey data, player recall of receiving warnings during card-based play (ie. on reaching limits) is presented in Figure 10. As shown, 44% of higher-risk gamblers and 69% of recreational gamblers reported receiving no warnings during card-based play. Higher-risk players would naturally receive more warnings, due to their typical more frequent patterns of play.

Figure 10. Whether any warnings about reaching limits were recalled during card use - BY CPGSI RISK STATUS (N=22, September 2008)^a

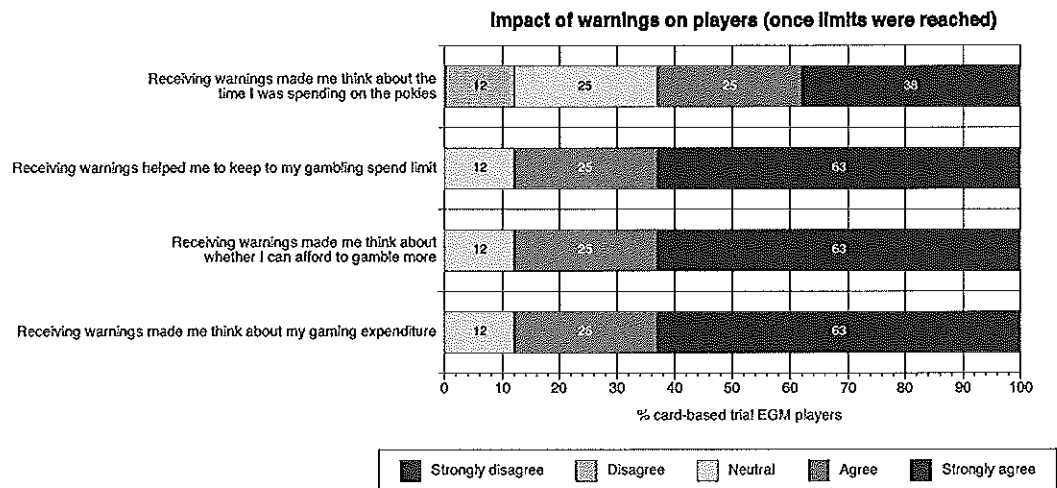


a. Question - Did you receive any warnings during card based gaming that you had reached your limit? (Base: All card-based players)

Impact of warnings

Player reported impacts of warnings received during the card-based trial are presented in Figure 11. Interestingly, 63% of players overall believed that receiving warnings led them to think about their expenditure, to think about the affordability of their gambling and generally helped them to keep to their spend limits. However, card-based gaming had a much lesser impact on player inclination to think about the time spent on pokies (only 38% strongly agreed). This further suggests that time limits are less important to most players.

**Figure 11. Overall impact of warnings received during the trial -
BY CPGSI RISK STATUS (N=8, September 2008)^a**



a. Question - 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.. (Base: All card-based players)

While only based on small numbers, results by CPGSI risk status are presented in Table 6. While small samples need to be interpreted with caution, it was apparent that higher-risk gamblers were generally more likely to be triggered to think more about their gaming affordability, limits and spending when a warning occurred (even about time spent gambling for that matter).

This of course does not imply that such players will necessarily cease to play once a limit is reached, however; it does suggest that card-based gaming may have a positive impact on encouraging players to think about their limits.

Table 6. Overall impact of warnings received during the trial - BY CPGSI RISK STATUS (N=8, September 2008)^a

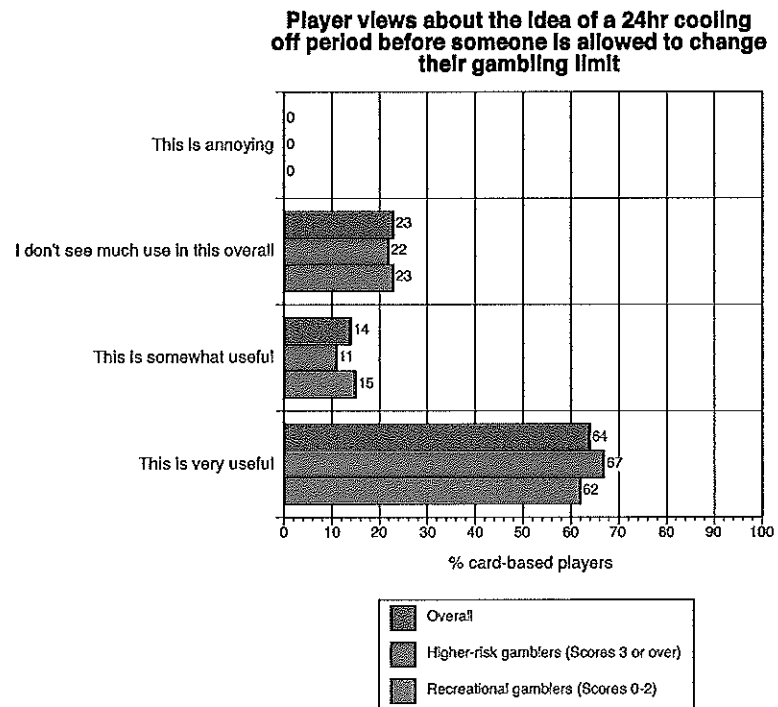
Statements	MEAN (1=STRONGLY DISAGREE, 5=STRONGLY AGREE)		
	Recreational gamblers (scores 0-2) (N=4)	Higher-risk gamblers (scores 3 or over) (N=4)	Overall (N=8)
Receiving warnings made me think about my gaming expenditure	4.2	4.8	4.5
Receiving warnings made me think about whether I can afford to gamble more	4.2	4.8	4.5
Receiving warnings helped me to keep to my gambling spend limit	4.2	4.8	4.5
Receiving warnings made me think about the time I was spending on the pokies	3.5	4.2	3.9

a. Question - 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.. (Base: All card-based players)

Views about 24hr cooling off period

As part of the survey, players were also asked about their views on the concept of only being able to change card-based limits after a 24hr cooling-off period. Key findings are presented in Figure 12. As shown, 64% of players supported this design feature with minimal differences observed across higher-risk and recreational gamblers.

**Figure 12. Player views about the 24 hour cooling off period -
BY CPGSI RISK STATUS (N=22, September 2008)^a**



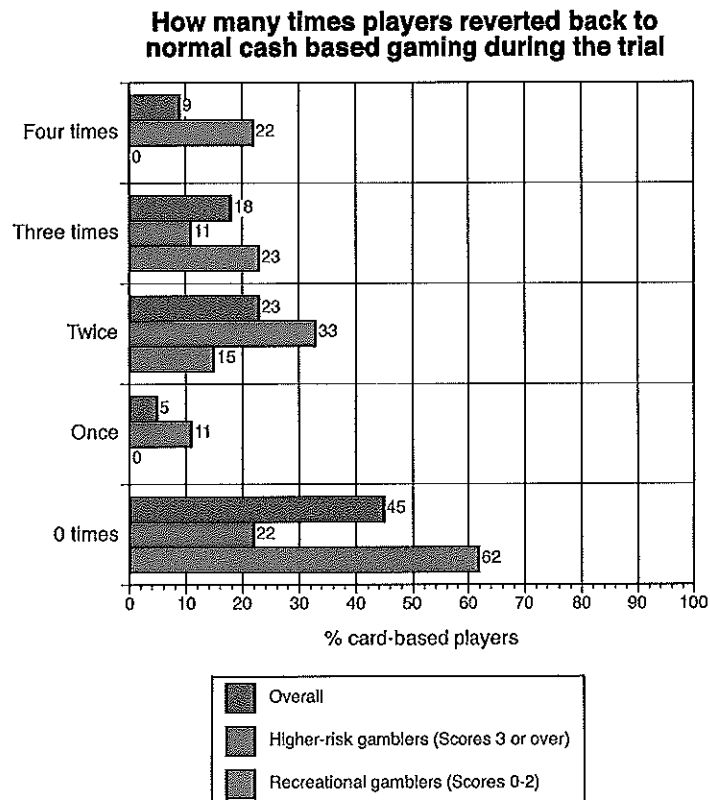
a. Question - To what degree do you believe that it is a good idea to have a 24hr cooling off period before someone is allowed to change their gambling limit? (Base: All card-based players)

Whether players reverted to regular gaming (forgot to use card)

Given that players can still play card-based gaming and regular cash-based gaming concurrently, players were asked about how often they reverted back to regular gaming during the card-based trial. Results are presented in Figure 13.

As shown, it is apparent that some players did revert back to regular gaming and hence, did not always consistently use their card. In this context, it should of course be considered that this data is largely based on self-report (ie. there is no way of even discerning cashless from regular gaming in eBet system data).

Figure 13. Whether players reverted to regular gaming during the trial - BY CPGSI RISK STATUS (N=22, September 2008)^a



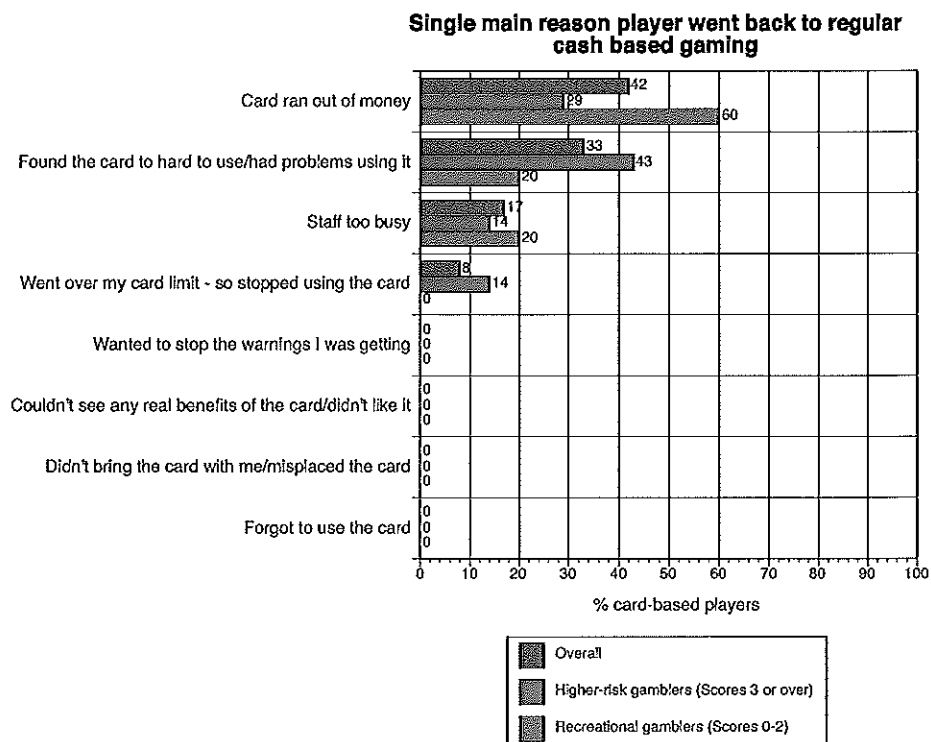
a. Question - After getting your gaming card, how many times did you revert back to the normal cash based gaming (ie. not entering your pin for your card or just using notes and coins without your card) during the trial? (Base: All card-based players)

Reasons player reverted to regular gaming

The single major reason why players reverted back to cash-based play during the card-based trial is presented in Figure 14. Interestingly, the major reason was that the card 'ran out of money' (42% of players reverting to regular gaming) or that there was a problem with the card (33% of players). Interestingly, staff being 'too busy' to assist was also mentioned as a reason (17%).

In contrast, only 8% of players overall stopped using their card simply because they wanted to stop the warnings. Interestingly, however, higher-risk gamblers were generally more likely to report this as a reason (14%), compared to recreational gamblers (0%). This is no doubt also because of the fact that such players would be likely to receive more warnings.

Figure 14. Single main reason player went back to regular cash based play - BY CPGSI RISK STATUS (N=22, September 2008)^a



a. Question - What was the single main reason you went back to regular cash based play - rather than card based gaming?
(Base: All card-based players)

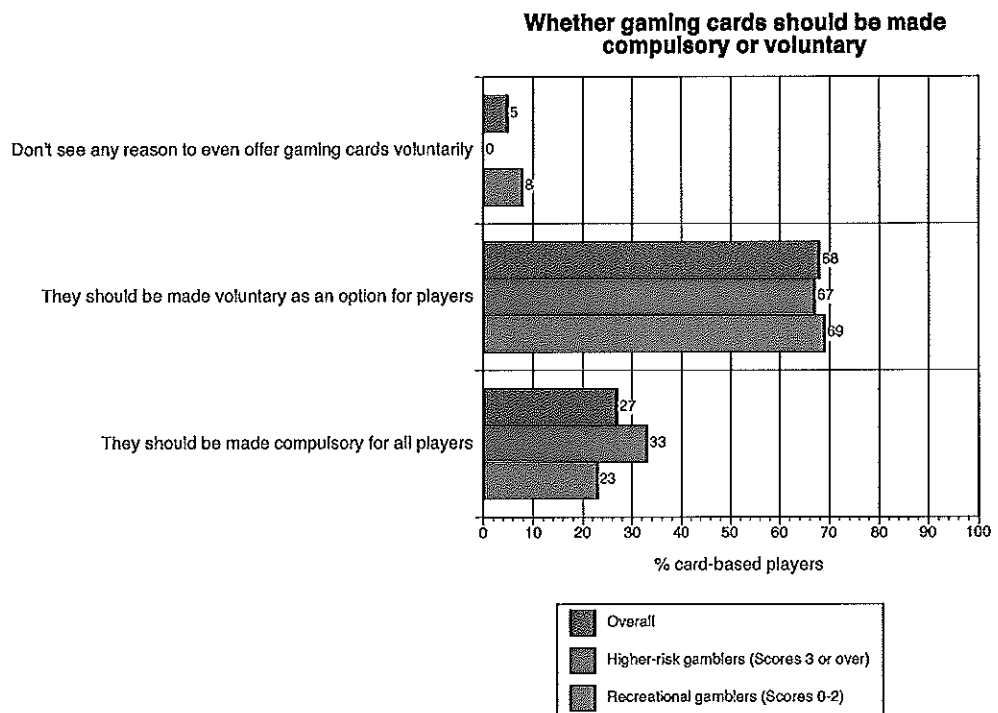
Future directions for card-based gaming

Whether cards should be made voluntary or compulsory

As part of focus groups, participants were asked to provide views on future directions for card-based gaming. Interestingly, most players saw some benefit in venues offering card-based gaming as an option for players, yet most people did not want to see it as compulsory.

Findings from the card-based player survey are presented in Figure 15. As evident, 68% of players believed that it should be offered as a voluntary option and only 5% saw no reason for venues to offer card-based gaming. A further 27% also felt that compulsory use may be warranted. This was also more strongly supported by higher-risk gamblers (33%) compared to recreational gamblers (23%).

Figure 15. Player views about where cards should be made compulsory or voluntary - BY CPGSI RISK STATUS (N=22, September 2008)^a



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 card-based players)

Player comments about the prospect of offering card-based gaming into the future included:

- *I think that it should be in every club. But I don't know if mandatory is the way to go.*
- *I'd like to see it in every club. It would be handy to be able to dabble (and know what you're spending across clubs).*
- *I think hotels should be made to use it. That's where the problem gamblers go. I went to a hotel and sat next to a woman who wasn't monitoring her spending at all while drinking. She'd done over \$80 on the machine.*
- *I think that it should really be up to the individual (regarding the decision to use cards and limits).*
- *I think that it should be compulsory for everyone across every single RSL. The link the jackpots, so why can't they link the cards.*
- *I think counsellors should put people on the cards if they are having problems. Although selling it to the Australian public may be difficult, as it will probably be seen as big brother. They tried the Australia Card.*
- *If they made it compulsory (in Queensland), I think the problem gamblers would just go to Tweed Heads.*
- *I think that they should send a compulsory statement to everyone. It would only be useful if everyone had to get it. People would panic and say holy hell. It would be useful to know that you're down \$1200 for the year.*
- *I don't think that problem gamblers will choose a reasonable limit. For people to change their behaviour, they have to want to change. They need to say please help me. So I doubt that they would choose a proper limit. My (problem gambling) mate is great until his kit is empty. He's more likely to think he's a problem gambler at the end of his pay cycle.*
- *It's a great tool for responsible gamblers. It's good, because you're already spending what you can afford and it just helps you monitor your spending. The convenience is good as well.*
- *I just love it for its convenience.*
- *I wonder if the older ones will forget their PIN.*
- *A lot of older people won't feel comfortable using card technology. I think that's the biggest challenge.*
- *I think that machines should be designed to have a print out. No - I didn't get a statement at all. I may get one. Like with my bank card, I like to allocate a certain amount to my leisure spending. It would be handy to have it available on the machine.*
- *It would be annoying if you had multiple cards. But one card then again is just like the Australia card. It's a good idea, but what chance have we got in getting that off the ground.*

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

Overview

As part of the product evaluation, N=10 usability tests were undertaken with EGM players who had not used the gaming card. A \$50 voucher was offered for conduct of each usability test. Players were approached about participating in the usability testing through an intercept methodology. The instrument used to guide the usability testing is presented in Appendix B - Usability testing of card.

Key findings from the usability testing exercise are presented as follows:

- 1) Player feedback on card-based gaming information and sign-up
- 2) Player understanding and feedback regarding card-based limits
- 3) Player feedback on usability of card-based gaming
- 4) Player feedback and understanding regarding card-based gaming statement

1) PLAYER FEEDBACK ON CARD - BASED GAMING INFORMATION AND SIGN - UP

Card-based gaming information

A sample of ten users was asked to read the card-based gaming information pamphlet and was asked to comment on the usefulness and ease of understanding of the material. In general, users found written information useful and easy to understand. However, three users suggested that additional information would be beneficial to encourage full consideration of the value and implications of the card. For example, one user stated that additional information on how loyalty points could be accumulated and converted to gaming credit through use of the card. One user suggested that the card limits could be better explained, particularly the term "Nett", and its difference from "Gross" expenditure.

Interestingly, another user noted that the information could provide additional information on the potential negative consequences of gambling and how the gaming card could help prevent these consequences through structured management of personal gaming expenditure.

Card and Daily Limit Adjustment application forms

The ten users completed the sign-up and "Daily Nett Expenditure" limit adjustment forms and were asked to comment on ease and speed of form completion. As suggested by data in Table 8, the majority of surveyed users found the forms quick and easy to complete. However, several users noted that the application form could be set out in a way that would make it easier to understand and complete. Specifically, the column layout of the application form confused some users. For example, when filling out the application form, several users placed their surname in the "Other Names" box in the left hand column, instead of the box entitled "Card Account Surname Name" box located on the right of the page. These users said that they were accustomed to filling out forms from top to bottom, rather than left to right.

**Table 8. Mean ratings relating to card-based gaming information and sign-up
USABILITY TESTING (N=10, November 2008)^a**

Age and Gender of Respondents	Q1. Ease of form completion	Q2. Sign-up time	Q3. Ease to understand written info
	1=very poor, 5=very good	1=very poor, 5=very good	1=very difficult, 5=very easy
Under 50, Male	2.5	3.5	3.0
Over 50, Male	3.3	3.0	3.7
Under 50, Female	3.7	4.0	3.3
Over 50, Female	4.0	4.0	3.0
Overall Mean	3.1	3.6	2.8

a. Questions - Q1 - How would you rate overall ease of form completion?, Q2 - How would you rate overall time to sign-up for card-based gaming?, Q3 - How easy or difficult was it to understand the supplied written information provided to assist players during sign up? (Base - All respondents)

Three of the male users interviewed found the application process too slow and difficult to complete due to the form structure and terminology. These users were particularly unclear about the term "Nett" on the "Application To Adjust Current Card-based Account Daily Net Expenditure" form.

One user stated that he had to "read the words on the forms several times" to understand what they meant and how the card amounts would be adjusted. Other than the term "Nett", the user was unsure about the implications of terms such as "default values" and "account configurations".

While the user understood the general meaning of these terms, he stated that it was unclear how changes to "default values" and the limitations of the card's "configuration" would impact on the use and ultimate benefits of the card. Despite this, the user appeared to better understand the definition of nett daily expenditure after re-reading the card-based gaming information sheet.

2) P L A Y E R U N D E R S T A N D I N G A N D F E E D B A C K R E G A R D I N G C A R D - B A S E D L I M I T S

Understanding of limit types

The surveyed users generally found it easy to understand the three types of limits associated with the gaming card. While most users could not recall the precise limit terminology (e.g. maximum card account limit), they could describe the limits in a way that represented their type and intent (e.g. Card limit or Total limit).

Users had a very clear understanding of the Nett Daily Expenditure limit and the Maximum Card Account limit. Table 9 shows that users rated these limits as "easy" or "very easy" to understand. Ratings were supported by comments which indicated that users had a sound understanding of the nature, purpose and value of the limits. For example, when asked if and why they would (or wouldn't) set a daily spend limit, users showed a strong understanding that the limit would restrict how much of the card balance could be spent on any single date. Likewise, the concept of a "total" or "maximum" amount of money that the card could hold was familiar to the users.

**Table 9. Mean ratings relating to ease of understanding card-based gaming limits -
USABILITY TESTING (N=10, November 2008)^a**

Age and Gender of Respondent	A. Net daily expenditure limit	B. Transfer limit	C. Max card account balance limit
	1=very difficult, 5=very easy		
Under 50, Male	5.0	4.0	5.0
Over 50, Male	5.0	3.7	4.3
Under 50, Female	5.0	4.3	4.7
Over 50, Female	4.5	3.5	4.5
Overall mean	4.9	3.9	4.6

a. Question - How easy or difficult was it for the player to understand the concept of the following limits?
(Base - All respondents)

The limit that was least understood was the Transfer limit. While the nature of the limit was understood relatively easily (i.e. what the limit entails), some users could not see the purpose or value of the limit in monitoring and controlling gambling spend. For example, one participant stated that "I understand the transfer limit, but I'm not sure how it would help me", suggesting that she did not consider the transfer limit as a deterrent to overspending on gambling.

Adoption of limit types

Table 10 shows that, when considered individually, each limit type would be adopted by eight out of the ten users surveyed if they used the gaming card. However; when looking at limit setting overall, only five of the ten individual users indicated that they would use the three limit types. The remaining five users said they would use one or two of the limit types, but not all of them.

**Table 10. Choice of gaming card limit types and amounts by respondent
USABILITY TESTING (N=10, November 2008)^a**

Respondent	Q1. Daily Limit		Q2. Transfer Limit		Q3. Card Balance Limit	
	Would you set one?	If yes, how much?	Would you set one?	If yes, how much?	Would you set one?	If yes, how much?
1	No	-	No	-	Yes	\$1,000
2	Yes	\$50	No	-	Yes	\$1,000
3	No	-	Yes	\$100	Yes	\$500
4	Yes	\$200	Yes	\$40	Yes	\$2,000
5	Yes	\$80	Yes	\$20	No	-
6	Yes	\$100	Yes	\$20	Yes	\$1,000
7	Yes	\$100	Yes	\$5	Yes	\$1,000
8	Yes	\$50	Yes	\$10	Yes	\$500
9	Yes	\$10	Yes	\$2	Yes	\$1,000
10	Yes	\$20	No	-	No	-

a. Questions - Q1 - In a real life situation, would you set a Daily Spend Limit? If yes, how much would you set?
Q2 - In a real life situation, would you set a Transfer Limit? If yes, how much would you set? Q3 - In a real life situation, would you set a Card Balance Limit? If yes, how much would you set? (Base - All respondents)

This suggests that users would utilise limits flexibly to suit their own needs and habits. For example, one user could see the value of having a Maximum Card Account limit to control overall spending, but did not want to set a daily limit as he wanted the flexibility to spend as much or as little as he wanted to (within the maximum limit) in any one day. Likewise, the user could not see the value in setting a Transfer Limit indicating that he *"might as well transfer the whole daily amount"*.

Conversely, another user stated that he would set Daily and Transfer limits, but would not set a Card Account limit. The user stated that he would set these limits because he would not want to spend more than his daily limit and wouldn't want to use all of the daily amount at once, but didn't think a card limit was valuable for him suggesting that *"if I can't control what I spend, the card limit wouldn't help me"*.

Levels of limits

Table 10 also shows the limits, if adopted, that each individual user would set. While adoption of limits varied, the range of limits that users would set was relatively narrow. For example, the limits set by the eight users who indicated that they would use a Daily Limit ranged from \$50 to \$100. Similarly, five out of the eight users who said they would adopt a Card limit chose \$1000 as the limit.

The data might suggest that there is a common or consistent view about what constitutes "sensible" or "reasonable" daily and card limits which facilitate entertainment, while managing risk of overspending and unacceptable loss or harm.

The limit which varied the most was the Transfer Limit, with proposed levels ranging from \$2 and \$100 for the eight users who indicated that they would set a transfer limit. As discussed in the following section, the choice of Transfer limit was generally determined by the user's daily limit (i.e. the lower the daily limit, the lower the transfer limit) and the user's perception about how much machine credit was needed to *"have a good time"* and/or to have a reasonable chance of achieving a win.

Motivational drivers for limit use and levels

Overall, users had difficulty identifying precisely how they chose their limits, with most users stating that they *"wouldn't want to spend too much"*, but being unable to specify the process they used to determine what "too much" entails. In several cases, when asked *"Why would you say Yes"* to the limit, the users stated that *"they just would"*.

Reasons for non-adoption of limits. Users who said that they would not adopt a particular limit were relatively clear about their reasons for taking this position. For example, the two users who indicated that they would not set a Daily Limit said that they would not want their daily spend to be restricted, allowing them the flexibility to spend what they want when they want (e.g. having more of a 'flutter' on a Friday night).

Users who indicated that they would not set a Transfer Limit suggested that the limit wouldn't help control their spending and would therefore not serve any benefit. Similarly, the two users who said they would not need a Maximum Card limit said that they would or should be able to track and control their spending, with or without a limit, so there would be no point setting the limit.

Despite the difficulty for most users in identifying their specific motivations for using limit levels, when prompted further, several users gave some indication of the basis for their choice of limit levels. The key factors which drove choice of limits included:

- **Income and links between limits** - Income appeared to be a key driver of the setting of levels for the three types of limits. For example, one user who is a full-time student said that her limited income only allowed her to spend \$10 a day and \$2 per transfer. As would be expected, those with full time jobs/incomes tended to set limits at higher levels

- **Budgeting for essential and entertainment expenses** - several users indicated that they set their daily limits based on the amount of money they had left over after paying for essential items (e.g. food) and expenses. For example, one user said that she would be happy to spend \$50 a day on gaming machines because she knows that she would be able to pay for her bills. The ability to separate and use "entertainment money" from other spending, allowing the user to gamble without worrying about financial and related consequences was viewed as a genuine benefit of the gaming card
- **Perceived amount needed to "have fun"** - several users indicated that they needed a certain amount of money per day in order to "have fun" and "enjoy the pokies". Based on the sample of users interviewed, this daily amount needed to facilitate adequate entertainment appears to be between \$50 and \$100 inclusive. However, the perceived Transfer Limit required to "have fun" varied considerably, with some users indicating that they can "have fun with very little" (\$2) or could "sit on \$5 all day", while another user considered \$20 to be the minimum
- **Perceived amount needed to win** - several users believed that a minimum transfer amount was needed to achieve a reasonable chance of winning on the gaming machine. These users suggested that amounts under \$20 or \$30 would not yield sufficient wins to make the experience worthwhile. In these cases, the users, and the limits they chose, appeared to be driven by the likelihood of a win rather than the entertainment gained from the process of playing the gaming machines
- **Perceived amount that constitutes "reasonable spending" and "overspending"** - there appeared to be some consistency in users' views about what was considered to be a "reasonable" amount to risk or spend on gaming machines and what would constitute having spent "too much". As mentioned earlier, "acceptable" Daily spend appeared to range between \$50 and \$100. However, with the exception of one user, there was also general agreement amongst the sample group that they would not want to set a card limit at any more than \$1000, as spending more than this on gambling would be "too much". Interestingly, the user who said that he would set his card limit at \$2000 also set a Daily limit (\$200) double that of the average Daily limit and indicated that his card limit is the amount that he would be "prepared to lose". This suggests that the limits are not only related, but, despite subjective differences, are largely driven by what the user considers to be an "acceptable" loss.

Overall interest in gaming card

Table 11 shows users' level of interest in signing up for and using the gaming card. On average, the sampled users were not interested in using the card at this time, with several users stating that they don't need help to control their spending. For example, the sample of females aged over 50 stated that they considered the card to be a "great idea" but that they wouldn't use the card themselves because they have the discipline to manage how often and how much they gamble. This result is likely to reflect individual preferences of the sampled users, rather than generic interest in the card.

This view may also be influenced by social desirability in that these users appeared to be concerned about the perception that they had a gambling problem and needed "help" to control their spending. One user suggested that, particularly for "problem gamblers", the club could set the limits, rather than leaving the choice to the individual.

Males in the sample were more concerned that the card would limit their flexibility in how much they could spend on any particular day.

**Table 11. Mean ratings relating to overall interest in signing up for a gaming card
USABILITY TESTING (N=10, November 2008)^a**

Respondent Age and Gender	Overall Interest in gaming card
	1 = not interested at all, 5 = very Interested
Under 50, Male	2.5
Over 50, Male	2.3
Under 50, Female	4.3
Over 50, Female	1.5
Overall mean	2.7

a. Question - Based on usability of the gaming card, how interested are you to take up the card? (Base - All respondents)

Some interest in the card was shown by females aged under 50. Users in this category suggested that the card would help them reduce worry about gambling by separating "spending on the pokies" from spend on other expenses.

3) P L A Y E R F E E D B A C K O N U S A B I L I T Y O F C A R D - B A S E D G A M I N G

Ease of gaming card use

Users were asked to perform tasks using the gaming card (e.g. card insertion, PIN entry) and asked for feedback on the card's usability. The amount of help they needed to complete the tasks was also observed and recorded as an indication of ease of use.

Results of the ease of use assessment are presented in Table 12. Overall, users completed the majority of tasks with little or no help. All users inserted the card without assistance and all but one user entered the card PIN on the first or second attempt.

Feedback suggested that users who made an error on the first attempts found the numbers on the PIN pad a *"bit hard to remember and put in"*. Several users had to extract the card to look at the PIN, which may suggest that some users could have difficulty remembering the PIN, particularly when it is changed to a secure code. This may also be because people were using a test-card PIN that did not have personal meaning.

Table 12. Mean ratings relating to ease of using gaming card (amount of help player needed)
USABILITY TESTING (N=10, November 2008)^a

Respondent Age and Gender	Gaming task					
	a) Card insertion	b) PIN entry	c) Placing money on card using EGM	d) Transferring money from credit meter to card on EGM	e) Transferring money by withdrawing card	f) Checking card balance
	1=couldn't do it, 2=needed a lot of help, 3=needed some help, 4=did it without help					
Under 50, Male	3.0	3.5	3.5	3.0	4.0	2.5
Over 50, Male	4.0	2.7	2.7	3.0	4.0	2.7
Under 50, Female	4.0	3.3	3.7	3.0	4.0	2.3
Over 50, Female	4.0	4.0	4.0	3.5	4.0	3.5
Overall mean	3.8	3.4	3.5	3.1	4.0	2.8

a. Question - How well did the player perform the gaming tasks? (Base - All respondents)

The user who experienced the most difficulty entering the PIN (male, over 50) eventually needed assistance to enter the number. He stated that he had problems remembering the PIN and seeing the number pad. The user noted that he would have found the task substantially easier with his reading glasses.

Transferring credit

The sample of males over 50 also had some difficulty understanding the process of placing money on the card using the gaming machine. The primary difficulty was in determining how to transfer money from the machine to the card without taking the card out of the machine. These users suggested that they would prefer to place money on the machine and transfer all of the credit at once by withdrawing the card. All surveyed users found the process of extracting the card with the machine balance easy to understand and perform.

Checking card balance

Users from all gender and age groups, except females over 50, experienced some difficulty checking the card balance. The key issues were the short time that the balance was displayed when inserting the card and how to display the balance while using the card. When asked to check the balance, many users were not sure how to perform the task without assistance, or without transferring additional credit from the card to the machine. One user (male, under 50) was unable to complete the task and stated that he would not want to know the balance unless he was transferring money to the machine. This feedback appeared to have been heavily influenced by frustration with performing the task.

4) P L A Y E R F E E D B A C K A N D U N D E R S T A N D I N G R E G A R D I N G C A R D - B A S E D G A M I N G S T A T E M E N T

Statement value and usability

Users were shown the card statement and asked to provide feedback on its value and ease of use. Table 13 shows responses to the question "How useful is the information on this expenditure sheet?" (1 = "not at all useful", 5 = "very useful"). All users in the sample suggested that the statement was an excellent tool. Several users noted that the statement was clear and was particularly valuable in that it showed all of the spending and related transactions on one concise page. Interestingly, users also described the statement as "a bit scary" indicating that, while a little confronting, the visibility of the information would prevent players from "escaping the truth" about what they had spent on gaming machines.

**Table 13. Mean ratings relating to usefulness of expenditure statement
USABILITY TESTING (N=10, November 2008)^a**

Respondent Age and Gender	Perceived usefulness of the expenditure statement
	1=not at all useful, 5=very useful
Under 50, Male	3.50
Over 50, Male	4.33
Under 50, Female	5.00
Over 50, Female	4.50
Overall mean	4.33

a. Question - How useful is the information on the expenditure statement? (Base - All respondents)

Only one user had some difficulty reading the statement on the first attempt. The issue related primarily to understanding of terminology (nett vs gross spend). However, the user found the statement easy to use and beneficial once the key terms were explained.

One user suggested that the only limitation of the statement was that it only displayed the player's gaming machine spend at the Sandgate RSL. The user noted that he often went to multiple gaming outlets, often during the same week. He noted that it would be beneficial to have one card that could be used at any gaming venue, and a statement that specified all money spent using the gaming card.

Summary

Findings of usability testing highlight that the eBet product is very user-friendly and the sign-up process is not seen as overly burdensome by prospective players. Most users of the card also saw some harm-minimisation benefits in card-based gaming and viewed the product as offering high levels of convenience to players.

Player expenditure on card-based gaming

In total, following provision of card-based gaming EGM data by eBet, a total of 21,310 EGM transactional records were quantitatively analysed to distil key play and spending patterns in data. As to be expected, this was a significant task and much of the analysis had to be performed by hand-coding data manually through the use of spreadsheets.

Data was de-identified to protect player anonymity prior to commencement of analysis. The purpose of data analysis was to gather insight into the extent of player experience with card-based gaming post-implementation and to explore player patterns of play and behaviours using data before and after cashless gaming.

It should be noted that there are naturally some limitations in analysing this data. Based on advice from eBet, once players commence cashless (using their existing loyalty card), it is not possible to determine when players use cash (without the card) and when players just use their card for loyalty points without the use of cashless gaming. It is similarly clearly not possible to know when players have ceased using the card.

For this reason, an assumption has been made that all data relating to use of cashless gaming is assumed to be cashless. This is a necessary aspect to conducting exploratory analysis. The inability to separate cashless from non-cashless play is an design issue specific to the eBet system. For this reason, key trends should only be considered indicative and exploratory rather than definitive in nature.

It should also be noted that the current EGM system data set has a slightly different time frame base compared to the player uptake data set and for this reason, minor discrepancies in data may be observed.

Within this context, the data extracted by eBet was taken from 1-09-2007 to 31-08-2008 to allow comparison of trends before and following card-based gaming. Given that individual players each took up card-based gaming at different time points, individual sign-up dates were used to define the time frames relating to before and following card-based gaming implementation.

In summary, exploratory data analysis in this section includes:

- **Player use of card-based gaming during the six month trial period**
- **Comparison of behaviour before and after implementation of card-based gaming**
- **Player experiences with limits during the trial**
- **Other interesting insights**

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Player use of card-based gaming during the six month trial period

Days of card use

Findings relating to the days of use of card during the trial are presented in Table 14. The 64 card-based players (based on March 3-August 31, 2008¹) visited the Sandgate to play the pokies using the card over a total of 1,392 days during the six month trial period. This equates to each player using the new gaming card at an average of 21.75 days during the trial.

This also highlights that most players had good usage of the gaming card and thus could test the card well from a player usability perspective. Card use ranged from no use at all of the card (ie. the player signed-up and did not use the card - this was the situation in the case of four players) to a total of 165 days of card use during the trial period. It is also interesting to note that nearly 47% of players had at least 13 days of card-use during the trial period.

Table 14. Days of player use of the card-based gaming card during the trial (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Days of use of card during the trial	N	% players
No use of card	4	6.2
1-6 days of use	19	29.7
7-12 days of use	11	17.2
13-24 days of use	14	21.9
25 or more days of use	16	25.0
Average use	21.75 days per player	
Range of use (days)	No use (4 players) - 165 days of use	
Total days of card-use (all players)	1,392 days during the trial	

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet)

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1. Also note the slightly different date stamp from the card uptake data (which ran into September).

Sessions of card use

As part of the data analysis, the average number of sessions of card use per day per player were calculated. Findings are presented in Table 15. A session is defined as a period of play from card insertion to withdrawal of the card by the player. This implies that the average player may have up a large number of sessions per hour of EGM play.

In total, 8,121 sessions were observed from start to the end of the official trial period across all 64 players (including the four that elected to sign-up and then not use their card). This calculated to an average of 6.45 card sessions per day per player:

Table 15. Sessions of player use per day of the card-based gaming card during the trial (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Sessions of play per day on card-based gaming	N	% players
None	4	6.2
1-5 session average per day	2	3.1
6-10 sessions average per day	5	7.8
11-20 sessions average per day	7	10.9
21 or more sessions average per day	46	71.9
Average use	6.45 sessions per day per player	
Range of use (days)	No sessions (4 players)	
Total sessions of card-use (all players)	8,121 sessions during the trial	

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet)

Turnover during trial period

The turnover played during the six month trial was also calculated. Results are presented in Table 16. In this context, it should be noted that turnover includes wins and losses and thus is only money turned-over and NOT money spent.

In total, from March 3 to August 31 2008, a total of \$444,934.16 was turned-over in EGMs by players using card-based gaming. This equated to an average turnover of \$7,415.57 per player. Once again, this shows that players had good use of the card-based gaming card during the trial period.

Table 16. EGM turnover for players using card-based gaming card during the trial (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Turnover increments following use of card-based gaming	N	% players
No turnover	5 ^b	7.8
Turnover of \$500 or less	10	15.6
Turnover of \$501-\$1000	6	9.4
Turnover of \$1001-\$3000	13	20.3
Turnover of \$3001-\$5000	7	10.9
Turnover of \$5001 or more	23	35.9
Average turnover	\$7,415.57	
Range of turnover	\$0 - \$53,478.95	
Total turnover for the trial period (all players)	\$444,934.16	

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet)

b. This includes the four players who did not use their card plus one player who inserted their card and did not turnover any money on the EGM using the card.

Overall and nett player expenditure per player per day

Player nett expenditure for the card-based trial period is presented in Table 17. As shown, a total of \$55,375.65 was spent by players using the card-based gaming card at the Sandgate RSL during the trial period (based on the 64 players). This equates to a nett expenditure of approximately \$923 per player during the trial. Findings also showed that nearly 47% of players spent \$500 or less.

Table 17. Player nett expenditure using card-based gaming card during the trial (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Level of nett expenditure (out of pocket spending on EGMs)	N	% players
No expenditure	5	7.8
Nett expenditure of \$500 or less	30	46.9
Nett expenditure of \$501-\$1000	10	15.6
Nett expenditure of \$1001-\$3000	11	17.2
Nett expenditure of \$3001-\$5000	5	7.8
Nett expenditure of \$5001 or more	1	1.6
Earned money from wins (ie. ahead overall)	2	3.1
Average nett expenditure per player	\$922.93	
Range of nett expenditure during trial	\$0-\$6,846.97	
Total nett expenditure for the trial period (all players)	\$55,375.65	

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet)

Player nett expenditure for the card-based trial period - calculated on a spend per player per day of play basis - is presented in Table 18. On average, players spent \$48.10 for each day of card-based play during the trial. Nett expenditure per also ranged from making a 'profit' (due to winnings) through to a loss of an average of \$326 per player per day.

Table 18. Player nett expenditure per day using card-based gaming card during the trial (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Level of nett expenditure per day (out of pocket spending on EGMs)	N	% players
Average of \$0 spend per day	5	7.8
Average of \$0-25 spend per day	25	39.1
Average of \$26-50 spend per day	16	25.0
Average of \$51-75 spend per day	6	9.4
Average of \$76 or more spend per day	10	15.6
Earned money from wins (ie. ahead overall) per day	2	3.1
Average nett expenditure per day per player	\$48.10 per player per day	
Range of nett expenditure per day during trial	Being ahead - \$326 per day	

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet)

Time spent on card-based gaming

The time players spent on card-based gaming sessions during the trial period is presented in Table 19. This shows that most players spent a total of between 5000-1000 minutes on card-based gaming since product implementation.

Table 19. Player time expenditure in minutes using card-based gaming card during the trial (N=64 players) - MARCH 3-AUGUST 31, 2008

Time spent in minutes on card-based gaming during the trial period	N	% players
No time spent at all	4	6.2
Under 250 minutes	16	25.0
250-500 minutes	6	9.4
500-1000 minutes	36	56.2
1000 minutes or over	2	3.1
Average time expenditure per player (for full trial period)	Mean - 2015.6 minutes per player Mode - 500-1000 minutes	
Range of time expenditure per player	0 to 21,507.53 minutes full trial	

Risks for card loss

Detailed analysis of data relating to individual time per EGM play session also shows that a number of cards have been presumably left in EGMs overnight or forgotten following EGM play. After raising this observation with eBet, it was confirmed that this implies that players are likely to have left the card in the venue.

It was also understood from discussions that PIN numbers would remain active during this period. On this basis, it would be useful to request future precommitment product providers to implement a PIN time-out feature to ensure that player card funds remain protected. In the same way, venues should be required to check for lost cards as a further consumer protection measure (and perhaps keep a log on such checks as part of compliance requirements). It should, of course be noted, however, that this only occurred in a very small percent of overall transactions.

Examples of time logs that suggest cards were 'forgotten' are below. These are only examples where 'play' was logged to be 8hrs or more - ie. 480 minutes. All examples are presented in minutes with the relevant player card numbers in BLUE in brackets:

- 578 (Number 1832)
- 675.33 (Number 1222)
- 761.12 (Number 10951)
- 925.4 (Number 10541)
- 1001.32 (Number 3820)
- 1128.23 (Number 7041)
- 1130.47 (Number 7041)
- 1149.85 (Number 11413)
- 1167.53 (Number 3693)
- 1170.42 (Number 1438)
- 1305.32 (Number 10709)
- 1378.65 (Number 3356)
- 2323.88 (Number 8163)
- 2348.87 (Number 472)
- 4609.42 (Number 4622)
- 5468.88 (Number 8163)

Comparison of behaviour before and after implementation of card-based gaming

Changes in the number of EGM sessions

A comparison of the number of EGM sessions per day before and after card-based gaming implementation at the Sandgate RSL is presented in Table 20. In total, overall sessions per day of play increased slightly since implementation of card-based gaming at the Sandgate. This involved an increase from 383.2 sessions per day before card-based gaming to 386.7 sessions per day following card-based implementation.

While it is difficult to attribute this change to card-based gaming alone, it is possible that players are increasing sessions per day, given the flexibility of card-based gaming in moving easily from EGM to EGM. This was also reflected as a key benefit during focus groups and surveys with players and hence, it is plausible explanation for the observed difference. The first precommitment trial also made a similar observation.

Table 20. EGM session comparisons before versus after card-based gaming Implementation (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Card Number	EGM Sessions		Days of play		EGM sessions per day		Difference	Change
	Before CBG	After CBG	Before CBG	After CBG	Before	After		
3716	.	9	.	2		4.5	N/A	N/A
7680	144	.	52	.	2.8		N/A	N/A
4587	171	.	43	.	4.0		N/A	N/A
732	438	155	35	15	12.5	10.3	-2.2	Down
4622	1059	460	67	64	15.8	7.2	-8.6	Down
11413	299	195	28	23	10.7	8.5	-2.2	Down
530	705	59	87	23	8.1	2.6	-5.5	Down
5960	178	57	55	28	3.2	2.0	-1.2	Down
4673	8	2	3	1	2.7	2.0	-0.7	Down
9523	95	47	22	11	4.3	4.3	0.0	Down
8163	706	268	20	13	35.3	20.6	-14.7	Down
10541	60	38	7	6	8.6	6.3	-2.2	Down
6734	43	30	8	7	5.4	4.3	-1.1	Down
4811	517	115	53	23	9.8	5.0	-4.8	Down
1930	178	17	17	3	10.5	5.7	-4.8	Down
330	257	142	28	27	9.2	5.3	-3.9	Down
317	195	69	37	15	5.3	4.6	-0.7	Down
2067	126	51	9	6	14.0	8.5	-5.5	Down
3039	249	93	61	24	4.1	3.9	-0.2	Down
7867	1500	77	184	30	8.2	2.6	-5.6	Down
7041	742	101	82	30	9.0	3.4	-5.7	Down
10709	482	460	94	92	5.1	5.0	-0.1	Down
5064	250	98	50	21	5.0	4.7	-0.3	Down
1438	1089	682	116	78	9.4	8.7	-0.6	Down
910	483	286	26	21	18.6	13.6	-5.0	Down
6879	128	53	6	3	21.3	17.7	-3.7	Down
7149	167	73	57	32	2.9	2.3	-0.6	Down
1142	13	.	9	.	1.4		N/A	N/A
3074	.	19	.	6		3.2	N/A	N/A

Table 20. EGM session comparisons before versus after card-based gaming implementation (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Card Number	EGM Sessions		Days of play		EGM sessions per day		Difference	Change
	Before CBG	After CBG	Before CBG	After CBG	Before	After		
406	.	6	.	2		3.0	N/A	N/A
2504	.	35	.	10		3.5	N/A	N/A
10951	.	12	.	4		3.0	N/A	N/A
3413	5	.	2	.	2.5		N/A	N/A
3606	.	9	.	1		9.0	N/A	N/A
9344	.	7	.	3		2.3	N/A	N/A
472	115	226	20	41	5.8	5.5	-0.2	Same
180	5	96	1	16	5.0	6.0	1.0	Same
9888	12	12	2	2	6.0	6.0	0.0	Same
1282	231	226	113	96	2.0	2.4	0.3	Up
6418	4	151	4	32	1.0	4.7	3.7	Up
619	316	71	74	7	4.3	10.1	5.9	Up
1832	778	1121	166	165	4.7	6.8	2.1	Up
9524	51	38	25	13	2.0	2.9	0.9	Up
3792	1	2	1	1	1.0	2.0	1.0	Up
8601	6	29	4	9	1.5	3.2	1.7	Up
4490	184	517	62	85	3.0	6.1	3.1	Up
3356	72	114	13	19	5.5	6.0	0.5	Up
3499	10	8	4	3	2.5	2.7	0.2	Up
712	23	86	4	11	5.8	7.8	2.1	Up
2979	27	32	15	3	1.8	10.7	8.9	Up
6529	37	146	15	34	2.5	4.3	1.8	Up
6986	153	240	14	21	10.9	11.4	0.5	Up
2423	104	93	7	5	14.9	18.6	3.7	Up
3313	13	19	3	3	4.3	6.3	2.0	Up
3693	4	20	1	4	4.0	5.0	1.0	Up
3692	10	17	7	11	1.4	1.5	0.1	Up
7721	113	341	43	88	2.6	3.9	1.2	Up
8343	20	76	5	11	4.0	6.9	2.9	Up
10320	120	189	35	39	3.4	4.8	1.4	Up
1002	234	197	18	13	13.0	15.2	2.2	Up
3820	3	55	1	11	3.0	5.0	2.0	Up
2861	47	76	10	11	4.7	6.9	2.2	Up
9887	96	147	15	9	6.4	16.3	9.9	Up
1222	113	51	17	5	6.6	10.2	3.6	Up
Totals	13189	8121	1957	1392	383.2	386.7	N/A	N/A

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet) (Missing data indicated by period - implies no play)

Changes in EGM turnover

Changes in EGM turnover before and following implementation of card-based gaming are presented in Table 21. Findings showed that EGM turnover reduced slightly from \$334.04 to \$319.64 per player per day following implementation of card-based gaming.

This represents the money turned-over; rather than nett out-of-pocket spending. It is difficult to attribute this solely to card-based gaming in view of the many individual and other variables at play. However, the trend is interesting for comparative purposes and may suggest some influence of both card-based gaming system and precommitment.

Table 21. EGM turnover comparisons before versus after card-based gaming implementation (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Card Number	Days played		Session turnover (\$)		Turnover per day (\$)		Difference (\$)	Change
	Before CBG	After CBG	Before CBG	After CBG	Before CBG	After CBG		
732	35	15	8689.41	3675.78	248.27	245.05	-3.22	Down
4622	67	64	18273.71	12981.08	272.74	202.83	-69.91	Down
11413	28	23	11419.12	7552.64	407.83	328.38	-79.45	Down
530	87	23	25315.06	2657.98	290.98	115.56	-175.41	Down
5960	55	28	15863.08	1714.41	288.42	61.23	-227.19	Down
619	74	7	13186.4	1037.62	178.19	148.23	-29.96	Down
4673	3	1	303.99	62.16	101.33	62.16	-39.17	Down
3792	1	1	8.12	0	8.12	0.00	-8.12	Down
8601	4	9	385.2	840.47	96.30	93.39	-2.91	Down
8163	20	13	22343.8	12486.69	1117.19	960.51	-156.68	Down
10541	7	6	15395.35	10782.05	2199.34	1797.01	-402.33	Down
6734	8	7	1058.35	755.93	132.29	107.99	-24.30	Down
4811	53	23	30865.1	7817.52	582.36	339.89	-242.47	Down
1930	17	3	13831.84	836.22	813.64	278.74	-534.90	Down
317	37	15	13727.98	4591.01	371.03	306.07	-64.96	Down
6986	14	21	30133.94	41526.54	2152.42	1977.45	-174.97	Down
2423	7	5	2615.33	1617.8	373.62	323.56	-50.06	Down
2067	9	6	3483.54	1591.42	387.06	265.24	-121.82	Down
3039	61	24	15335.37	5396.33	251.40	224.85	-26.55	Down
7867	184	30	73731.7	2927.56	400.72	97.59	-303.13	Down
7041	82	30	35365.6	5231.83	431.29	174.39	-256.89	Down
10320	35	39	2695.69	2969.03	77.02	76.13	-0.89	Down
1002	18	13	24692.81	15062.59	1371.82	1158.66	-213.16	Down
1438	116	78	33561.45	15018.53	289.32	192.55	-96.78	Down
910	26	21	18531.49	8486.49	712.75	404.12	-308.63	Down
6879	6	3	4318.5	1246.87	719.75	415.62	-304.13	Down
1142	9	.	4612.18	.	512.46			N/A
3074	.	6	.	286.81		47.80		N/A
406	.	2	.	132.59		66.30		N/A
2504	.	10	.	865.88		86.59		N/A
10951	.	4	.	29.54		7.39		N/A
3413	2	.	13.02	.	6.51			N/A
3606	.	1	.	2.35		2.35		N/A
3716	.	2	.	276.95		138.48		N/A
7680	52	.	3039.75	.	58.46			N/A
4587	43	.	1782.87	.	41.46			N/A
9344	.	3	.	42.02		14.01		N/A
1282	113	96	39213.62	34675.91	347.02	361.21	14.18	Up
6418	4	32	66.65	3320.35	16.66	103.76	87.10	Up

**Table 21. EGM turnover comparisons before versus after card-based gaming implementation (N=64 players) -
MARCH 3-AUGUST 31, 2008^a**

Card Number	Days played		Session turnover (\$)		Turnover per day (\$)		Difference (\$)	Change
	Before CBG	After CBG	Before CBG	After CBG	Before CBG	After CBG		
1832	166	165	36845.61	53478.95	221.96	324.11	102.15	Up
9524	25	13	4004.54	3493.14	160.18	268.70	108.52	Up
9523	22	11	2775.87	2528	126.18	229.82	103.64	Up
4490	62	85	17876.29	41339.16	288.33	486.34	198.02	Up
472	20	41	3188.82	13330.89	159.44	325.14	165.70	Up
3356	13	19	4394.92	7310.49	338.07	384.76	46.69	Up
3499	4	3	118.2	119.52	29.55	39.84	10.29	Up
712	4	11	2293.73	8651.55	573.43	786.50	213.07	Up
2979	15	3	971	380.92	64.73	126.97	62.24	Up
180	1	16	35.54	700.93	35.54	43.81	8.27	Up
6529	15	34	1353.19	4713.99	90.21	138.65	48.43	Up
330	28	27	2738.41	3310.16	97.80	122.60	24.80	Up
3313	3	3	588.76	679.88	196.25	226.63	30.37	Up
3693	1	4	26.25	373.69	26.25	93.42	67.17	Up
3692	7	11	9370.99	18779.5	1338.71	1707.23	368.51	Up
7721	43	88	444.08	2133.1	10.33	24.24	13.91	Up
8343	5	11	750.56	2564.46	150.11	233.13	83.02	Up
10709	94	92	29576.95	29637.01	314.65	322.14	7.49	Up
5064	50	21	11797.85	5906.12	235.96	281.24	45.29	Up
3820	1	11	50.65	1025.64	50.65	93.24	42.59	Up
2861	10	11	8279.28	9901.29	827.93	900.12	72.19	Up
9887	15	9	4550.5	8888.7	303.37	987.63	684.27	Up
9888	2	2	906.2	1260.58	453.10	630.29	177.19	Up
7149	57	32	17041.98	11419.95	298.98	356.87	57.89	Up
1222	17	5	9873.21	4507.59	580.78	901.52	320.74	Up
Totals	1957	1392	\$653,713.4	\$444,934.16	\$334.04	\$319.64	-\$14.40	N/A

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet) (Missing data indicated by period - implies no play)

Changes in EGM play
nett expenditure

Changes in EGM nett expenditure before and following implementation of card-based gaming are shown in Table 22. As shown, expenditure dropped from \$41.97 to \$39.78 per player per day since implementation of card-based gaming in March. This represents a decrease in nett expenditure of 5.2%. While it is difficult to once again solely attribute this to card-based gaming, it may be a likely influence.

**Table 22. EGM turnover comparisons before versus after card-based gaming implementation (N=64 players) -
MARCH 3-AUGUST 31, 2008^a**

Number	Days		Nett EGM expenditure		Nett expenditure on EGMs per day		Difference	Change
	Before CBG	After CBG	Before CBG	After CBG	Before CBG	After CBG		
1142	9	.	1363.44	.	151.49		N/A	N/A
3074	.	6	.	-41.84		-6.97	N/A	N/A
406	.	2	.	57.87		28.94	N/A	N/A
2504	.	10	.	98.71		9.87	N/A	N/A
10951	.	4	.	13.97		3.49	N/A	N/A
3413	2	.	7	.	3.50		N/A	N/A
3606	.	1	.	1.4		1.40	N/A	N/A
3716	.	2	.	9.15		4.58	N/A	N/A
7680	52	.	469.58	.	9.03		N/A	N/A
4587	43	.	265.22	.	6.17		N/A	N/A
9344	.	3	.	3		1.00	N/A	N/A
6879	6	3	849.01	369.52	141.50	123.17	-18.33	Down
732	35	15	1363.81	507.27	38.97	33.82	-5.15	Down
11413	28	23	1385.45	933.37	49.48	40.58	-8.90	Down
530	87	23	3882.83	504.06	44.63	21.92	-22.71	Down
6418	4	32	-2.9	389.09	-0.73	12.16	12.88	Down
4673	3	1	81.47	20	27.16	20.00	-7.16	Down
3792	1	1	3	0	3.00	0.00	-3.00	Down
8601	4	9	98.05	212.48	24.51	23.61	-0.90	Down
10541	7	6	540.66	245.49	77.24	40.92	-36.32	Down
6734	8	7	245.67	199.38	30.71	28.48	-2.23	Down
4811	53	23	2870.52	1233.85	54.16	53.65	-0.52	Down
3499	4	3	51.18	36.29	12.80	12.10	-0.70	Down
712	4	11	857.4	695.23	214.35	63.20	-151.15	Down
180	1	16	6.14	86.99	6.14	5.44	-0.70	Down
1930	17	3	2483.25	237.99	146.07	79.33	-66.74	Down
330	28	27	682.12	286.66	24.36	10.62	-13.74	Down
317	37	15	1230.21	189.75	33.25	12.65	-20.60	Down
2423	7	5	336.21	-232.6	48.03	-46.52	-94.55	Down
3692	7	11	2793.24	3253.95	399.03	295.81	-103.22	Down
2067	9	6	-397.72	334.87	-44.19	55.81	100.00	Down
3039	61	24	3016.53	481.2	49.45	20.05	-29.40	Down
7721	43	88	65.06	31.02	1.51	0.35	-1.16	Down
7867	184	30	11405.89	231.45	61.99	7.72	-54.27	Down
7041	82	30	3881.53	1014.43	47.34	33.81	-13.52	Down
10320	35	39	524.06	564.44	14.97	14.47	-0.50	Down
1438	116	78	4742.83	1627.44	40.89	20.86	-20.02	Down
3820	1	11	-1.2	164	-1.20	14.91	16.11	Down
2861	10	11	1921.99	1232.51	192.20	112.05	-80.15	Down
9888	2	2	348.26	142.31	174.13	71.16	-102.98	Down
910	26	21	3642.8	758.83	140.11	36.13	-103.97	Down

**Table 22. EGM turnover comparisons before versus after card-based gaming Implementation (N=64 players) -
MARCH 3-AUGUST 31, 2008^a**

Number	Days		Nett EGM expenditure		Nett expenditure on EGMs per day		Difference	Change
	Before CBG	After CBG	Before CBG	After CBG	Before CBG	After CBG		
7149	57	32	3187.19	903.29	55.92	28.23	-27.69	Down
1282	113	96	4651.84	4190.23	41.17	43.65	2.48	Same
619	74	7	1893.36	162.38	25.59	23.20	-2.39	Same
4622	67	64	2451.87	3174.03	36.60	49.59	13.00	Up
5960	55	28	274.01	347.69	4.98	12.42	7.44	Up
1832	166	165	3364.72	4970.15	20.27	30.12	9.85	Up
9524	25	13	92.56	565.51	3.70	43.50	39.80	Up
9523	22	11	150.76	231.33	6.85	21.03	14.18	Up
4490	62	85	1032.39	3963.91	16.65	46.63	29.98	Up
472	20	41	381.3	1199.45	19.07	29.25	10.19	Up
8163	20	13	1877.92	2326.3	93.90	178.95	85.05	Up
3356	13	19	543.17	1406.63	41.78	74.03	32.25	Up
2979	15	3	229.63	73.16	15.31	24.39	9.08	Up
6529	15	34	35.2	724.65	2.35	21.31	18.97	Up
6986	14	21	3246.04	6846.97	231.86	326.05	94.19	Up
3313	3	3	165.63	241.41	55.21	80.47	25.26	Up
3693	1	4	7.4	117.5	7.40	29.38	21.98	Up
8343	5	11	63.1	174.1	12.62	15.83	3.21	Up
10709	94	92	805.78	2390.74	8.57	25.99	17.41	Up
5064	50	21	2339.14	1105.93	46.78	52.66	5.88	Up
1002	18	13	2598.61	2529.83	144.37	194.60	50.24	Up
9887	15	9	544.24	1045.52	36.28	116.17	79.89	Up
1222	17	5	1183.28	791.41	69.60	158.28	88.68	Up
Total	1957	1392	\$82,131.73	\$55,375.65	\$41.97	\$39.78	-\$2.19	Down

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet) (Missing data indicated by period - implies no play)

Player experiences with limits during the trial

Players who set nett daily spend limits during the trial

Findings of EGM system data analysis revealed that a total of only 18 of 64 card-based players elected to set a limit relating to their card-based gaming during the trial period. Detailed results are presented in Table 23.

This equates to approximately 28% of players electing to use card-based gaming during the trial. In this context, it should be noted that Sandgate RSL staff reported emphasising the benefits of limits to all players who signed-up for card-based gaming. This may imply that, in real market situations, few players will elect to set limits for their gaming and will particularly not set limits if they are not encouraged (or in the case of benefits NOT being promoted). This may also indirectly suggest that most EGM players see cashless gaming as the key benefit of card-based play (and limits a secondary benefit or in the case of others, a non-existent benefit).

Analysis of the types of limits set also shows that 13 of the 18 players set a limit on initial card sign-up and five players subsequently set a limit after card sign-up. Limits were also generally fairly small figures. Of the 23 limits in total set (bearing in mind that some players set multiple limits), overall analysis showed that:

- N=11 limits were set at \$50
- N=9 limits were set at \$100 or over
- N=3 limits were set at under \$50

Only four players elected to change their limits during the trial, with three players increasing their limit and one player increasing then decreasing their limit. Given that players generally show lack of inclination to alter limits once set, this further emphasises the importance of giving players early education about correctly setting limits in the first instance on card sign-up. In the current trial, no information or tips were supplied to influence choice of limits (eg. financial literacy information), however, this could be explored as a further way to ensure appropriate limits.

Table 23. Limits set by EGM players using card-based gaming (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Card number	Limit on sign-up (\$)	2nd limit (\$)	3rd limit (\$)	Was a limit set?	Did the player change the limit?
11413	50			Yes	No
530	0	60		Yes	No
6418	0	50		Yes	No
4673	50			Yes	No
3792	50			Yes	No
4490	100			Yes	No
3356	0	100		Yes	No
4811	0	50	100	Yes	Yes
3606	0	50	200	Yes	Yes
2979	50			Yes	No
180	30			Yes	No
6529	50			Yes	No
1930	200			Yes	No
317	100	0		Yes	No
2423	40			Yes	No

**Table 23. Limits set by EGM players using card-based gaming (N=64 players) -
MARCH 3-AUGUST 31, 2008^a**

Card number	Limit on sign-up (\$)	2nd limit (\$)	3rd limit (\$)	Was a limit set?	Did the player change the limit?
3692	500			Yes	No
7867	50	1000	50	Yes	Yes
910	20	50		Yes	Yes
1142	0			No	No
732	0			No	No
4622	0			No	No
3074	0			No	No
1282	0			No	No
406	0			No	No
5960	0			No	No
619	0			No	No
1832	0			No	No
9524	0			No	No
8601	0			No	No
9523	0			No	No
2504	0			No	No
472	0			No	No
8163	0			No	No
10541	0			No	No
6734	0			No	No
3499	0			No	No
10951	0			No	No
3413	0			No	No
712	0			No	No
330	0			No	No
6986	0			No	No
3313	0			No	No
3716	0			No	No
3693	0			No	No
2067	0			No	No
7680	0			No	No
3039	0			No	No
7721	0			No	No
8343	0			No	No
7041	0			No	No
10320	0			No	No
10709	0			No	No
4587	0			No	No
5064	0			No	No
1002	0			No	No
1438	0			No	No
3820	0			No	No
2861	0			No	No
9887	0			No	No
9888	0			No	No
6879	0			No	No
9344	0			No	No

Table 23. Limits set by EGM players using card-based gaming (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Card number	Limit on sign-up (\$)	2nd limit (\$)	3rd limit (\$)	Was a limit set?	Did the player change the limit?
7149	0			No	No
1222	0			No	No

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet) (Missing data indicated by period - implies no play)

Potential influence of precommitment

Findings highlighting the possible influence of precommitted limits on player spending before and following card-based gaming are presented in Table 24. It is interesting that 13 of the 18 players who did set a limit decreased their spending since implementation of precommitment.

This included a nett daily spend decrease from \$64.02 to \$39.26 (a total decrease of \$24.77 per player per day in nett expenditure on EGM play). It should be noted that this also includes one player who did not have a sufficient track record of play before or after card-based gaming (ie. a player who signed-up and hadn't played EGMs at the venue using the card prior to sign-up).

In contrast, in the players who didn't set a limit on their card, the decrease in spending was much more marginal, with nett expenditure decreasing from \$53.26 per player per day of gaming to only \$51.90 per player per day.

While difficult to conclusively establish, this may suggest that selection of limits could assist to decrease EGM spending in players. This is also likely to be due to players selecting limits being already much more cognisant of their EGM spending (and possibly more motivated to reduce spending in the first place).

Table 24. Potential Influence of precommitted limits on EGM player spending before and following card-based gaming (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Number	Limits set	Nett expenditure			Nett expenditure per day		Difference	Change
		Total	Before CBG	After CBG	Before CBG	After CBG		
PLAYERS WHO SET A LIMIT DURING CARD-BASED GAMING								
4490	Y	4996.30	1032.39	3963.91	16.65	46.63	29.98	Up
3356	Y	1949.80	543.17	1406.63	41.78	74.03	32.25	Up
2979	Y	302.79	229.63	73.16	15.31	24.39	9.08	Up
6529	Y	759.85	35.20	724.65	2.35	21.31	18.97	Up
11413	Y	2318.82	1385.45	933.37	49.48	40.58	-8.90	Down
530	Y	4386.89	3882.83	504.06	44.63	21.92	-22.71	Down
6418	Y	386.19	-2.90	389.09	-0.73	12.16	12.88	Up
4673	Y	101.47	81.47	20.00	27.16	20.00	-7.16	Down
3792	Y	3.00	3.00	0.00	3.00	0.00	-3.00	Down
4811	Y	4104.37	2870.52	1233.85	54.16	53.65	-0.52	Down
180	Y	93.13	6.14	86.99	6.14	5.44	-0.70	Down
1930	Y	2721.24	2483.25	237.99	146.07	79.33	-66.74	Down
317	Y	1419.96	1230.21	189.75	33.25	12.65	-20.60	Down
2423	Y	103.61	336.21	-232.60	48.03	-46.52	-94.55	Down
3692	Y	6047.19	2793.24	3253.95	399.03	295.81	-103.22	Down

Table 24. Potential influence of precommitted limits on EGM player spending before and following card-based gaming (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Number	Limits set	Nett expenditure			Nett expenditure per day		Difference	Change
		Total	Before CBG	After CBG	Before CBG	After CBG		
7867	Y	11637.34	11405.89	231.45	61.99	7.72	-54.27	Down
910	Y	4401.63	3642.80	758.83	140.11	36.13	-103.97	Down
3606	Y	1.40	.	1.40		1.40		N/A
Totals		\$2540.83	\$1879.91	\$765.36	\$64.02	\$39.26	\$-24.77	DOWN
PLAYERS WHO DID NOT SET A LIMIT DURING CARD-BASED GAMING								
4622	N	5625.90	2451.87	3174.03	36.60	49.59	13.00	Up
5960	N	621.70	274.01	347.69	4.98	12.42	7.44	Up
1832	N	8334.87	3364.72	4970.15	20.27	30.12	9.85	Up
9524	N	658.07	92.56	565.51	3.70	43.50	39.80	Up
9523	N	382.09	150.76	231.33	6.85	21.03	14.18	Up
472	N	1580.75	381.30	1199.45	19.07	29.25	10.19	Up
8163	N	4204.22	1877.92	2326.30	93.90	178.95	85.05	Up
6986	N	10093.01	3246.04	6846.97	231.86	326.05	94.19	Up
3313	N	407.04	165.63	241.41	55.21	80.47	25.26	Up
3693	N	124.90	7.40	117.50	7.40	29.38	21.98	Up
8343	N	237.20	63.10	174.10	12.62	15.83	3.21	Up
10709	N	3196.52	805.78	2390.74	8.57	25.99	17.41	Up
5064	N	3445.07	2339.14	1105.93	46.78	52.66	5.88	Up
1002	N	5128.44	2598.61	2529.83	144.37	194.60	50.24	Up
9887	N	1589.76	544.24	1045.52	36.28	116.17	79.89	Up
1222	N	1974.69	1183.28	791.41	69.60	158.28	88.68	Up
1282	N	8842.07	4651.84	4190.23	41.17	43.65	2.48	Same
619	N	2055.74	1893.36	162.38	25.59	23.20	-2.39	Same
732	N	1871.08	1363.81	507.27	38.97	33.82	-5.15	Down
8601	N	310.53	98.05	212.48	24.51	23.61	-0.90	Down
10541	N	786.15	540.66	245.49	77.24	40.92	-36.32	Down
6734	N	445.05	245.67	199.38	30.71	28.48	-2.23	Down
3499	N	87.47	51.18	36.29	12.80	12.10	-0.70	Down
712	N	1552.63	857.40	695.23	214.35	63.20	-151.15	Down
330	N	968.78	682.12	286.66	24.36	10.62	-13.74	Down
2067	N	-62.85	-397.72	334.87	-44.19	55.81	100.00	Down
3039	N	3497.73	3016.53	481.20	49.45	20.05	-29.40	Down
7721	N	96.08	65.06	31.02	1.51	0.35	-1.16	Down
7041	N	4895.96	3881.53	1014.43	47.34	33.81	-13.52	Down
10320	N	1088.50	524.06	564.44	14.97	14.47	-0.50	Down
1438	N	6370.27	4742.83	1627.44	40.89	20.86	-20.02	Down
3820	N	162.80	-1.20	164.00	-1.20	14.91	16.11	Down
2861	N	3154.50	1921.99	1232.51	192.20	112.05	-80.15	Down
9888	N	490.57	348.26	142.31	174.13	71.16	-102.98	Down
7149	N	4090.48	3187.19	903.29	55.92	28.23	-27.69	Down
6879	N	1218.53	849.01	369.52	141.50	123.17	-18.33	Down
1142	N	1363.44	1363.44	.	151.49			N/A
3074	N	-41.84	.	-41.84		-6.97		N/A
406	N	57.87	.	57.87		28.94		N/A
2504	N	98.71	.	98.71		9.87		N/A
10951	N	13.97	.	13.97		3.49		N/A
3413	N	7.00	7.00	.	3.50			N/A

Table 24. Potential influence of precommitted limits on EGM player spending before and following card-based gaming (N=64 players) - MARCH 3-AUGUST 31, 2008^a

Number	Limits set	Nett expenditure			Nett expenditure per day		Difference	Change
		Total	Before CBG	After CBG	Before CBG	After CBG		
3716	N	9.15	.	9.15		4.58		N/A
7680	N	469.58	469.58	.	9.03			N/A
4587	N	265.22	265.22	.	6.17			N/A
9344	N	3.00	.	3.00		1.00		N/A
Totals		\$1995.05	\$1254.33	\$990.46	\$53.26	\$51.90	\$1.36	Down

a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet) (Missing data indicated by period - implies no play)

How often players kept to their limits

The next analytical exercise was very extensive and involved manually calculating spend per day for all players who had set a spend limit during the trial. Key results are shown in Table 25 and in detail in Table 26. As there were some players who set a limit and then did not spend money on their card for a day (implying a spend of \$0), such 'daily transactions' were excluded from the analysis.

At a rolled-up level, findings of this detailed analytical exercise showed that, in the case of where limits were set, 57% of the time player kept to or under their limit, 20% of the time players were in credit due to winnings and a further 3% of the time overspent only a very minor amount. In contrast, only 20% of the time players were over their planned limit.

Taken together, these results suggest that precommitment to a defined spend limit is likely to be associated with keeping roughly to the set spend limit. It should also be noted that this data is based on days of play (for players who set a limit), rather than players (ie. there are only 16 players but a total of 332 days of play).

Table 25. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - MARCH 3-AUGUST 31, 2008^a

Whether limit was adhered to	Number of days of play	% of days of play
Kept to limit	10	3
Kept under limit	179	54
Player ahead (under limit)	65	20
Very minor overspend	11	3
Went over limit	67	20
Totals	332 days	100

a. Based on players who set a limit during card-based gaming. Excludes days where EGM expenditure was zero.

Findings also showed slight differences in the average ages of players (refer Table 26). It should be noted that, given that limits were calculated based on days of play, some players were naturally in both the 'kept limit' and 'went over limit' category:

- Average age of females who kept to or under limit=45.5 years (N=5 females)
- Average age of males who kept to or under limit=61.7 years (N=10 males)
- Average age of females who went over limit=47.5 years (N=4 females)
- Average age of males who went over limit=63.2 years (N=8 males)

While difficult to draw definitive conclusions, results may suggest males and females who found it slightly more difficult to keep to limits were slightly older than their counterparts (who kept to limits). Possible explanations may be that slightly older people had more available time and thus were playing EGM to fill in leisure time.

Table 26. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a

Card number	Nett Expenditure Limit	Whether limit was adhered to during days of card-based gaming	Member Transfer Limit	Member Account Balance Limit	Gender	Age (years)
530	\$60.00	Kept to limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
910	\$50.00	Kept under limit	\$50.00	\$200.00	F	48.31
910	\$50.00	Kept under limit	\$50.00	\$200.00	F	48.31
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
910	\$50.00	Kept under limit	\$50.00	\$200.00	F	48.31
910	\$50.00	Kept under limit	\$50.00	\$200.00	F	48.31
4811	\$50.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
910	\$50.00	Kept under limit	\$50.00	\$200.00	F	48.31
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
910	\$50.00	Kept under limit	\$50.00	\$200.00	F	48.31
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
4811	\$50.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
4811	\$100.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
4811	\$100.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
4811	\$100.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
530	\$60.00	Kept under limit	\$100.00	\$1,000.00	F	40.78
4811	\$50.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
910	\$50.00	Kept under limit	\$50.00	\$200.00	F	48.31
317	\$100.00	Kept under limit	\$100.00	\$1,000.00	F	57.49
4811	\$50.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
4811	\$50.00	Kept under limit	\$100.00	\$1,000.00	F	43.51

Table 26. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a

Card number	Nett Expenditure Limit	Whether limit was adhered to during days of card-based gaming	Member Transfer Limit	Member Account Balance Limit	Gender	Age (years)
4811	\$100.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
317	\$100.00	Kept under limit	\$100.00	\$1,000.00	F	57.49
4811	\$100.00	Kept under limit	\$100.00	\$1,000.00	F	43.51
1930	\$200.00	Kept under limit	\$100.00	\$1,000.00	F	37.23
1930	\$200.00	Kept under limit	\$100.00	\$1,000.00	F	37.23
910	\$50.00	Player ahead (under limit)	\$50.00	\$200.00	F	48.31
4811	\$50.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	43.51
910	\$50.00	Player ahead (under limit)	\$50.00	\$200.00	F	48.31
910	\$50.00	Player ahead (under limit)	\$50.00	\$200.00	F	48.31
317	\$100.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	57.49
530	\$60.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	40.78
4811	\$100.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	43.51
317	\$100.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	57.49
317	\$100.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	57.49
910	\$50.00	Player ahead (under limit)	\$50.00	\$200.00	F	48.31
530	\$60.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	40.78
530	\$60.00	Player ahead (under limit)	\$100.00	\$1,000.00	F	40.78
910	\$50.00	Very minor overspend	\$50.00	\$200.00	F	48.31
910	\$50.00	Very minor overspend	\$50.00	\$200.00	F	48.31
4811	\$50.00	Very minor overspend	\$100.00	\$1,000.00	F	43.51
4811	\$100.00	Very minor overspend	\$100.00	\$1,000.00	F	43.51
Average age of females who kept to or under limit=45.5 years (N=5 females)						
180	\$30.00	Kept to limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Kept under limit	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	55.21
180	\$30.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	55.21
2423	\$40.00	Kept under limit	\$100.00	\$1,000.00	M	18.49
2423	\$40.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	18.49
2423	\$40.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	18.49
2423	\$40.00	Player ahead (under limit)	\$100.00	\$1,000.00	M	18.49
2979	\$50.00	Kept under limit	\$50.00	\$500.00	M	55.99
2979	\$50.00	Kept under limit	\$50.00	\$500.00	M	55.99
2979	\$50.00	Kept under limit	\$50.00	\$500.00	M	55.99
3356	\$100.00	Kept under limit	\$100.00	\$1,000.00	M	68.51
3356	\$100.00	Kept under limit	\$100.00	\$1,000.00	M	68.51
3356	\$100.00	Kept under limit	\$100.00	\$1,000.00	M	68.51

Table 26. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a

[illegible]

Table 26. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a

[illegible]

Table 26. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a

[illegible]

Table 26. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a

[illegible]

Table 26. Whether players kept to or under limits based on days of play during card-based gaming (N=16 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a

Card number	Nett Expenditure Limit	Whether limit was adhered to during days of card-based gaming	Member Transfer Limit	Member Account Balance Limit	Gender	Age (years)
6529	\$50.00	Went over limit	\$100.00	\$1,000.00	M	67.47
7867	\$50.00	Went over limit	\$100.00	\$1,000.00	M	69.17
7867	\$50.00	Went over limit	\$100.00	\$1,000.00	M	69.17
7867	\$50.00	Went over limit	\$100.00	\$1,000.00	M	69.17
7867	\$50.00	Went over limit	\$100.00	\$1,000.00	M	69.17
7867	\$50.00	Went over limit	\$100.00	\$1,000.00	M	69.17
7867	\$50.00	Went over limit	\$100.00	\$1,000.00	M	69.17
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
11413	\$50.00	Went over limit	\$100.00	\$1,000.00	M	62.84
Average age of males who went over limit=63.2 years (N=8 males)						

a. Based on players who set a limit during card-based gaming. Excludes days where EGM expenditure was zero.

Linking spend and attitudinal data

The next analysis involved linking the EGM expenditure data with the survey data for the players who consented to and participated in the card-based player survey. Unfortunately, there were only 6 players who had undertaken a survey, who also had set a spend limit (and had spend data available for analysis). Results are presented in Table 27. For the purpose of this analysis, very minor overspends were considered keeping to limits (ie. overspends of a dollar or so or just even cents).

While only a qualitative analysis can be conducted due to small samples (only 6 players had appropriate EGM spend data and a survey), findings showed the following trends below:

- **Non-problem gamblers (100% of days)**
 - Card 180 - 16 days kept to limit, 0 days over limit
- **Low risk gamblers (88% of days)**
Average overspend over limit - \$28.02
 - Card 317 - 5 days kept to limit, 2 days over limit
 - Card 2423 - 4 days kept to limit, 1 day over limit
 - Card 3692 - 10 days kept to limit, 1 day over limit
 - Card 6529 - 31 days kept to limit, 3 days over limit
- **Moderate risk gambler (83% of days)**
Average overspend over limit - \$21.07
 - Card 530 - 20 days kept to limit, 4 days over limit

**Table 27. Whether players kept to or under limits based on days of play during card-based gaming
(N=6 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a**

Card number	Nett expenditure limit	Nett spend per day on card-based gaming	Money left on limit	Whether limit was adhered to during days of card-based gaming	Gender	Age	CPGSI risk category
180	\$30.00	\$29.67	\$0.33	Kept to limit	M	55.21	Non-problem
180	\$30.00	\$16.21	\$13.79	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$19.96	\$10.04	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$7.00	\$23.00	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$12.36	\$17.64	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$12.90	\$17.10	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$2.45	\$27.55	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$8.85	\$21.15	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$18.78	\$11.22	Kept under limit	M	55.21	Non-problem
180	\$30.00	\$8.80	\$21.20	Kept under limit	M	55.21	Non-problem
180	\$30.00	-\$8.17	ahead	Player ahead (under limit)	M	55.21	Non-problem
180	\$30.00	-\$2.17	ahead	Player ahead (under limit)	M	55.21	Non-problem
180	\$30.00	-\$4.11	ahead	Player ahead (under limit)	M	55.21	Non-problem
180	\$30.00	-\$29.01	ahead	Player ahead (under limit)	M	55.21	Non-problem
180	\$30.00	-\$0.22	ahead	Player ahead (under limit)	M	55.21	Non-problem
180	\$30.00	-\$6.31	ahead	Player ahead (under limit)	M	55.21	Non-problem
Non-problem gamblers - Card 180 - 16 days kept to limit, 0 days over limit							
317	\$100.00	\$40.00	\$60.00	Kept under limit	F	57.49	Low risk
317	\$100.00	\$68.64	\$31.36	Kept under limit	F	57.49	Low risk
317	\$100.00	-\$35.00	ahead	Player ahead (under limit)	F	57.49	Low risk
317	\$100.00	-\$70.30	ahead	Player ahead (under limit)	F	57.49	Low risk
317	\$100.00	-\$30.00	ahead	Player ahead (under limit)	F	57.49	Low risk
317	\$100.00	\$132.85	-\$32.85	Went over limit	F	57.49	Low risk
317	\$100.00	\$128.36	-\$28.36	Went over limit	F	57.49	Low risk
2423	\$40.00	\$17.13	\$22.87	Kept under limit	M	18.49	Low risk
2423	\$40.00	-\$138.01	ahead	Player ahead (under limit)	M	18.49	Low risk
2423	\$40.00	-\$58.00	ahead	Player ahead (under limit)	M	18.49	Low risk
2423	\$40.00	-\$103.22	ahead	Player ahead (under limit)	M	18.49	Low risk
2423	\$40.00	\$49.50	-\$9.50	Went over limit	M	18.49	Low risk
3692	\$500.00	\$319.00	\$181.00	Kept under limit	M	59.87	Low risk
3692	\$500.00	\$346.10	\$153.90	Kept under limit	M	59.87	Low risk
3692	\$500.00	\$221.75	\$278.25	Kept under limit	M	59.87	Low risk
3692	\$500.00	\$399.75	\$100.25	Kept under limit	M	59.87	Low risk
3692	\$500.00	\$237.50	\$262.50	Kept under limit	M	59.87	Low risk
3692	\$500.00	\$349.25	\$150.75	Kept under limit	M	59.87	Low risk
3692	\$500.00	\$234.50	\$265.50	Kept under limit	M	59.87	Low risk
3692	\$500.00	\$81.05	\$418.95	Kept under limit	M	59.87	Low risk
3692	\$500.00	-\$25.05	ahead	Player ahead (under limit)	M	59.87	Low risk
3692	\$500.00	\$503.45	-\$3.45	Very minor overspend	M	59.87	Low risk
3692	\$500.00	\$586.65	-\$86.65	Went over limit	M	59.87	Low risk
6529	\$50.00	\$50.00	\$0.00	Kept to limit	M	67.47	Low risk
6529	\$50.00	\$50.00	\$0.00	Kept to limit	M	67.47	Low risk
6529	\$50.00	\$43.00	\$7.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$15.00	\$35.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$39.86	\$10.14	Kept under limit	M	67.47	Low risk

**Table 27. Whether players kept to or under limits based on days of play during card-based gaming
(N=6 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a**

Card number	Nett expenditure limit	Nett spend per day on card-based gaming	Money left on limit	Whether limit was adhered to during days of card-based gaming	Gender	Age	CPGSI risk category
6529	\$50.00	\$1.47	\$48.53	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$42.00	\$8.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$11.00	\$39.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$10.00	\$40.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$25.63	\$24.37	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$12.00	\$38.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$20.00	\$30.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$30.00	\$20.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$5.28	\$44.72	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$29.95	\$20.05	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$34.88	\$15.12	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$7.00	\$43.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$39.00	\$11.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$36.08	\$13.92	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$16.80	\$33.20	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$20.00	\$30.00	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$20.39	\$29.61	Kept under limit	M	67.47	Low risk
6529	\$50.00	\$15.84	\$34.16	Kept under limit	M	67.47	Low risk
6529	\$50.00	-\$5.30	ahead	Player ahead (under limit)	M	67.47	Low risk
6529	\$50.00	-\$10.62	ahead	Player ahead (under limit)	M	67.47	Low risk
6529	\$50.00	-\$10.00	ahead	Player ahead (under limit)	M	67.47	Low risk
6529	\$50.00	-\$2.00	ahead	Player ahead (under limit)	M	67.47	Low risk
6529	\$50.00	-\$20.70	ahead	Player ahead (under limit)	M	67.47	Low risk
6529	\$50.00	-\$12.02	ahead	Player ahead (under limit)	M	67.47	Low risk
6529	\$50.00	-\$30.00	ahead	Player ahead (under limit)	M	67.47	Low risk
6529	\$50.00	\$51.34	-\$1.34	Very minor overspend	M	67.47	Low risk
6529	\$50.00	\$55.12	-\$5.12	Went over limit	M	67.47	Low risk
6529	\$50.00	\$71.65	-\$21.65	Went over limit	M	67.47	Low risk
6529	\$50.00	\$62.00	-\$12.00	Went over limit	M	67.47	Low risk
NOTE THAT MINOR OVERSPEND IS CONSIDERED KEEPING TO A LIMIT (Typically only a few cents) Low risk gambler - Card 317 - 5 days kept to limit, 2 days over limit Low risk gambler - Card 2423 - 4 days kept to limit, 1 day over limit Low risk gambler - Card 3692 - 10 days kept to limit, 1 day over limit Low risk gambler - Card 6529 - 31 days kept to limit, 3 days over limit Average overspend over limit - \$28.02							
530	\$60.00	\$60.00	\$0.00	Kept to limit	F	40.78	Moderate risk
530	\$60.00	\$0.84	\$59.16	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$11.98	\$48.02	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$15.10	\$44.90	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$21.60	\$38.40	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$4.91	\$55.09	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$18.91	\$41.09	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$20.00	\$40.00	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$5.00	\$55.00	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$33.99	\$26.01	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$4.91	\$55.09	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$16.76	\$43.24	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$14.00	\$46.00	Kept under limit	F	40.78	Moderate risk

**Table 27. Whether players kept to or under limits based on days of play during card-based gaming
(N=6 players) - DETAILED RESULTS - MARCH 3-AUGUST 31, 2008^a**

Card number	Nett expenditure limit	Nett spend per day on card-based gaming	Money left on limit	Whether limit was adhered to during days of card-based gaming	Gender	Age	CPGSI risk category
530	\$60.00	\$2.00	\$58.00	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$2.87	\$57.13	Kept under limit	F	40.78	Moderate risk
530	\$60.00	\$2.00	\$58.00	Kept under limit	F	40.78	Moderate risk
530	\$60.00	-\$5.01	ahead	Player ahead (under limit)	F	40.78	Moderate risk
530	\$60.00	-\$10.00	ahead	Player ahead (under limit)	F	40.78	Moderate risk
530	\$60.00	-\$51.05	ahead	Player ahead (under limit)	F	40.78	Moderate risk
530	\$60.00	\$77.77	-\$17.77	Went over limit	F	40.78	Moderate risk
530	\$60.00	\$81.62	-\$21.62	Went over limit	F	40.78	Moderate risk
530	\$60.00	\$69.88	-\$9.88	Went over limit	F	40.78	Moderate risk
530	\$60.00	\$95.00	-\$35.00	Went over limit	F	40.78	Moderate risk
NOTE THAT MINOR OVERSPEND IS CONSIDERED KEEPING TO A LIMIT (Typically only a few cents) Moderate risk gambler - Card 530 - 20 days kept to limit, 4 days over limit Average overspend over limit - \$21.07							

a. Based on players who set a limit during card-based gaming. Excludes days where EGM expenditure was zero.

Other interesting insights

Preferred EGM brands of players by CPGSI risk

Findings from play data before and following card-based were also analysed to show the EGM brands most played by players. This was based on sample of N=21 players (who had answered questions of the CPGSI in the survey). Groups were then split to allow some comparison. Non-problem gamblers and low risk gamblers were then combined to form one group and moderate risk and problem gamblers combined to form another group. Results are presented in Table 28.

For the higher risk players (MRs and PGs) preferred EGM brands were 'Spring Carnival' and 'Big Ben'. In contrast, the top two products preferred by the low risk players (non-problem gamblers and lower risk gamblers) were Red Barron and Mr Woo.

Table 28. Preferred EGMs of players who did the card-based survey and had completed the CPGSI (N=21 players) - Play data from August 1 2007 - August 31 2008^a

Type of EGM most played (before and following card-based gaming)	CPGSI risk status of players (N for sessions of play)	
	Non-Problem and Low risk (N=13 players)	Moderate Risk and PGs (N=9 players)
SPRING CARNIVAL	171	659
BIG BEN	90	284
CHOY SUN DOA	211	155
GOLDEN ARCHER	88	151
TOUCH OF MIDAS	79	149
SPRING CARNIVAL FAST LANE	41	135
ZORRO	57	134
POMPEII	133	133
BLACK ROSE RAPID FIRE	55	128
JETSETTER SYDNEY	64	112
MR WOO	258	89
WHERE'S THE GOLD	50	85
QUEEN OF THE NILE	83	80
JETSETTER NEW YORK	30	79
RED BARON	263	70
KAKADU DREAMING	25	69
MOON FIRE FAST LANE	84	67
INDIAN DREAMING	191	63
PYRAMID OF KINGS	167	63
WHERE'S THE GOLD	50	62
THE GOLDEN GONG	63	59
GOLDEN FORTUNE	74	56
PELICAN PETE	74	56
DESERT GOLD	20	55
HEART OF GOLD	61	53
JETSETTER LONDON	25	43
DRAGON LORD	48	37
5 DRAGONS	53	33
THE WANDERER RAPID FIRE	73	32

Table 28. Preferred EGMs of players who did the card-based survey and had completed the CPGSI (N=21 players) - Play data from August 1 2007 - August 31 2008^a

Type of EGM most played (before and following card-based gaming)	CPGSI risk status of players (N for sessions of play)	
	Non-Problem and Low risk (N=13 players)	Moderate Risk and PGs (N=9 players)
GOOD FORTUNE	30	29
JETSETTER LA	20	29
ELECTRA 2	18	29
CHIP CITY RAPID FIRE	70	26
JETSETTER PARIS	23	26
15 LIONS	35	25
PHOENIX FANTASY	12	25
HOUSE OF HEARTS	15	23
TANGO PASSION	90	20
KELLY COUNTRY	86	19
DIAMOND HUNT	34	18
STAR DRIFTER	32	17
BUCCANEER	18	17
15 LIONS FAST LANE	38	16
PARADISE MOON	47	15
EAGLE ROCK	9	15
ANTONY AND CLEOPATRA	53	14
LINE KING	30	14
PIGS CAN FLY	42	13
VOODOO MAGIC	18	13
INCA CHIEF	29	12
GOLDEN INCAS	15	11
HELEN OF TROY	9	11
CENTURION	26	10
LONESOME GEORGE	20	7
PRIDE OF AFRICA	67	6
INDIAN PRINCESS	15	4
JAILBIRD	38	3
LADY OF FORTUNE	27	3
ICHING	11	3
MISS KITTY	11	3
THAI SURPRISE	4	3
REELIN N ROCKIN	1	3
AFRICA DUSK	42	2
DOLLAR BILL	41	2
CORRIDA DE TOROS	10	1
WOLF RUN	7	1
NEPTUNES TREASURE	2	1
SUPER HEATWAVE	8	0
GRIZZLY	6	0
LETS GO FISHIN	5	0
ROAR OF THE WILD	4	0
ADONIS	2	0
YEAR OF THE GOAT	2	0

*a. Base - Based on analysis of raw eBet EGM play data (supplied by eBet)
(Missing data indicated by period - implies no play)*

*EGM denomination
by CPGSI risk status*

Findings showing the preferred denominations of EGM players (including summary of play data before and following card-based gaming) are presented in Table 29. Interestingly, preferences were mainly for 1 cent EGMs across both groups and a similar percentage of play sessions also involved two and five cent EGMs. It should once again be noted that this is based on sessions of play, rather than percentages of players.

Table 29. Preferred EGM denominations of players who did the card-based survey and had completed the CPGSI (N=21 players) - Play data from August 1 2007 - August 31 2008

EGM Denomination	Non-problem and Low risk (N=13 players)	% sessions	Moderate Risk and PG (N=9 players)	% sessions
0.01	3049	80	2994	81
0.02	425	11	442	12
0.05	329	9	244	7
Totals	3803	100	3680	100

*Metered win
for Sandgate
Region (OLGR
statistics)*

While it's difficult to say whether the observed decrease in spending is due to implementation of precommitment and card-based gaming, overall metered win data for the Sandgate Region (before and during the trial period) is presented in Table 30. Calculations suggested that metered win decreased from before to during the trial. The average decrease for the Sandgate Region (based on 5 venues) was 0.74%.

While difficult to know with certainty, it is interesting that play nett daily spend decreased 5.2% comparing both before and following the card-based gaming trial. The limitations of such an analysis do, however, need consideration as this is only regional data and there is no way of also knowing whether players went to other venues during the card-based gaming period.

Table 30. Metered Win shifts for region of Sandgate in the six months before the card-based trial and in the six months on the card-based trial - OLGR WEB SITE DATA

Month	Metered Win	Average before and following Card-based gaming	Shift in \$	% change
Card-based gaming trial			\$5,139.60 (0.74% DECREASE)	
Aug-08	\$767,123.14	\$687,052.76		
Jul-08	\$761,201.73			
Jun-08	\$691,681.25			
May-08	\$619,815.83			
Apr-08	\$617,863.03			
Mar-08	\$664,631.60			
Before card-based gaming trial				
Feb-08	\$664,184.40	\$692,192.37		
Jan-08	\$678,428.60			
Dec-07	\$731,558.92			
Nov-07	\$708,745.03			
Oct-07	\$690,613.26			
Sep-07	\$679,624.00			

Other limits

Analysis of data also showed that the following were selected as transfer limits by players (see below). Transfer limits are the maximum monetary transfers from the EGM card to the gaming machine credit meter. In this context, it should be noted that the default transfer limit setting was \$100 and that some players had changed their transfer limits during the trial period. One hundred dollars was the default limit for regulatory compliance.

Specific transfer limits during the trial included:

- 57 players - selected \$100.00
- 4 players selected - \$50.00
- 1 player - selected \$60.00

The following maximum card balance limits were also selected. The default setting once again was \$1000. This also includes limits that were changed by players during the trial (implying that some of the following players may have had more than a single maximum account balance limit):

- 57 players - \$1,000.00
- 2 players - \$500.00
- 1 player - \$200.00

Venue, supplier and LMO experiences with card-based gaming

This section of the report briefly summarises venue, product supplier and Licensed Monitoring Operator (LMO) experiences with the card-based gaming trial. This was based on a series of interviews with relevant staff and stakeholders.

Key sections include:

- **Venue experiences of card-based gaming**
- **System and software supplier experiences of card-based gaming**
- **Licensed monitoring operator (LMO) experiences with card-based gaming**

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Venue experiences of card-based gaming

Venue staff views and experiences

Seven staff at the Sandgate RSL were interviewed during early September to better understand venue experiences of the trial. It was apparent in the current trial that the venue was highly committed to the concept of precommitment and valued the trial as a way of providing better service and 'protection' for members. From an implementation perspective, venue staff were very pleased with the level of support and professionalism offered by both eBet and Odyssey in supporting both staff training and system implementation.

Despite some small early technical hitches, all staff had a favourable view of the card-based gaming system and rated the overall experience as either 'good' or 'very good' (on a five point scale). Comments made by staff included:

- I think it's great. It wasn't daunting at all. Players don't have to wait for payouts or hopper refills. We've found it less work. There's also less dealing with customers in changing money.
- I think the benefits are that it helps people control their spending. People have been saying - 'I was surprised how quickly I did that \$100. But I don't think the problem gamblers are taking it up. Not too many of the platinum loyalty members have taken it up from as far as I can tell. At the moment, you don't even have to set yourself a limit.
- I felt very confident with the training provided. We already had the eBet loyalty system for a couple of years and it made the training much easier. We were already pretty familiar with it.
- I think it's pretty easy to use. The only problem is making sure people know to first put their card pin number in. Sometimes they put it in without the pin and then have problems.
- Training was pretty easy, as we had pamphlets to back up players. Most players were pretty keen on it. We didn't have to twist their arm.
- We do save some time, but I feel we spend more time now troubleshooting the system. It's hard to say given that some problems are also because it's new and we're not as familiar with the new system
- I think it's great. It wasn't daunting at all. Players don't have to wait for payouts and hopper refills. We've found it less work. Less dealing with the customers at the change boxes, like someone wanting to change a \$50 note. I think it's main benefit.
- Not all staff are competent in it as yet though. It takes a while for staff to learn.
- It took a long time to get implemented. We were waiting for ages for the regulator to sign it off.
- If we want a sustainable industry, we've got to go with it. I think industry is slowly warming to the idea. We may take a hit in spending, as I think revenue will go down as people think about their expenditure. In hotels, though, they have anonymous gamblers, so people don't have to sign-on at all.
- It was a little frustrating before it went in. A lot of stalling and missed dates, but once given the go-ahead, it was all go.
- Precommitment is definitely the way to go. We went with it, as we wanted to be recognised as a leader in harm-minimisation.
- I think the main benefits are the ease of pay-outs, the fewer hopper refills and the limits.

Staff views on uptake of card-based gaming

While it would be difficult to validate on objective evidence, there was a perception from venue staff that problem gamblers were unlikely to uptake the system and some suspicion that 'big punters' at the venue did not seem interested in participating in the card-based trial. This was attributed to a perception that players could be 'tracked'.

There was also a staff view that older people seem less interested in the card - 'Most people seem to be in their 40s or 50s. But the older 70 year olds don't seem to want to know anything about it. Some people have taken the limits, but a lot didn't seem that interested'.

Other comments included:

- *Most people were pretty keen on it. We didn't have to twist their arm. I think it was different reasons for different people. Being first was an issue for some. Older ones I think wanted to track their money more.*
- *The majority (of people using card-based gaming) are small bettors. But we don't have many really big punters at this venue. Maybe only half a dozen. In those cases, I think they prefer to stay anonymous. They don't like going to the cashier for the same reason. So having your spending tracked by a card isn't attractive. Most want to remain unseen.*
- *I believe that people mostly went for the convenience. We were also told to approach patrons from the angle of setting a limit. But I'm not sure how attractive people found the limits overall.*
- *The print-out statements don't seem to be very popular. I haven't been asked about one yet.*
- *The punter's are now training each other. The computer illiterate seem to require more time (training).*
- *It was very different before and after the media coverage. Before the media, people thought it was a credit card. They said 'I've got enough cards in my wallet already, so not another one'. But after the media coverage, people understood it more and became more curious - at least, at a basic level. At first, people just wanted to be involved in something new. Punters just saw it as the next step for gaming. Others wanted a little bit more control over their spending - maybe about 50% I would guess. One 76 year old mentioned he loved it as he can better control his pension spending.*

Training

Unlike the first precommitment trial where there were significant difficulties with system training, venue staff had positive praise for the training provided by both eBet and Odyssey. It was also apparent that staff took great interest in the training, as managers were very committed to card-based gaming implementation.

Comments made by staff reflecting training experiences included:

- *The system supplier set up the players and the training. I felt very confident after the training. We had the eBet loyalty system in for about two years, so it was quite easy. Training was pretty easy, as we had pamphlets to back us up and all the errors were on the form.*
- *Training took about 10 minutes for each player plus maybe 10 minutes for signing-up and explaining the forms. eBet were always there - if you called the Help Line, they were very helpful. The problems were virtually all fixed by eBet early into the trial.*
- *Training people is very simple and straight forward. It takes about 10 minutes to sign-up the forms and 5-10 minutes for training. So no more than 30 minutes per player.*
- *After I got the hang of it, I suspect the training got down to about 5-6 minutes per player. I found that it took about 2 minutes to explain the benefits, 3 minutes on the forms and 6 minutes on the training. If people weren't IT savvy, training often took about 10-12 minutes.*
- *People don't seem to be scared about where their money is going.*
- *I didn't see many people read the books. Maybe only about 3 or so.*

- *It's been a pretty big process for me, given that I've been spearheading it. It's required a couple of hours each day signing people up. Signing up initially was pretty time-consuming. We really needed 2-3 people signing up patrons full-time. When we had someone dedicated to sign-up, it helped push things along. I think we signed up about 40 people in a couple of months. I'm sure that it definitely helped having a nice pretty girl at the front door signing people up.*
- *It's really quite hard starting in the first month or two. People are a bit uncertain, staff are uncertain and the training is a bit difficult when you're not used to it. It took me one month to stream line the training overall. So for the first month, it's pretty onerous, but then it gets much easier. After that, it's all very easy. Now I have a step by step procedure. If problems occur, they still end up over my desk.*
- *eBet as a system provider have worked amazingly well. They're a very professional outfit - particularly with the training. It was very good.*

It was also estimated that, on average during the trial period, staff spent roughly 30 minutes signing up about two players per day. It was also apparent that different staff reported that training took longer than others. This is probably also attributable to a practise effect, as some staff tended to be more responsible for training than others.

Regulatory compliance

Apart from some frustration with slow system approvals, venue staff had no found new regulatory procedures associated with card-based gaming as overly onerous or difficult. Most, however, just viewed these as new processes to learn. Specific comments about compliance challenges and new compliance processes included:

- I don't find the systems that burdensome. We have a separate bank account for the card based gaming money. Like we might keep \$5,000 on the account and print a report every day and make an EFT deposit.
- Cash reconciliation is sometimes a problem. There seems to be a variance on the meters in the morning. There may be a bug of some sort in the Gaming Machine Interface (GMI). Every day, we check the Beta-C meter. Then if there's a variance from zero, you have to reconcile. There seems to be a little problem that if there's a jackpot, eBet's system may not have picked it up. It may be due to card based gaming. I'm not sure. It doesn't happen every day, but when it does I just record the variance.
- I think what time we save with the system, we spend elsewhere. We do less hopper refills, but spend more time with player troubleshooting issues. But this may be linked to faults that will eventually be fixed.
- Gaming banking is a whole lot easier now. It's not so much a manual process. In the old way, it's all about working out cancelled credits and cheques and deriving figures that way. But with cashless, it's all there.
- We just had an audit by OLGR. They told me the banking was wrong. Cash and card were mixed up. But the formula didn't actually take account of cashless gaming. OLGR didn't realise this. In the end, they worked out that cashless wasn't being taken account of. Then when cashless was included, it made all the difference. There was also confusion over the forms. Sometimes the inspectors said to put cashless on Form 40, then inspectors said to put it on form 42. OLGR don't seem to communicate with their different departments. So it was a bit frustrating working out this, but in the end, it's a learning curve for everyone.
- Hopper levels have been pretty static over the trial. A steady \$15k about every month.
- We were ready to go 12-18mths prior to implementation, but it got caught up in approvals. So there were a few stops and starts. It was supposed to come alive in April 2007. So we got all excited and then nothing happened. Our initial discussions date back to September 2006. So it was almost like, we'll give you an ice cream next week and then you can't have it.
- There were a lot of new things to think through. Like the current forms didn't allow cashless and had to be revised.

- Some of the requirements were a bit onerous, but we managed. Like the card based server having to be video-monitored. We already had video, but we altered the monitoring to meet the requirements. The server set-up was quite involved, particularly with other equipment potentially interfering with the server and ensuring constant power supply and backups.

Implementation time/cost estimate

The approximate amount of time spent by venue staff on card-based implementation was somewhat difficult for the venue to assess. However, Table 31 presents a broad cost estimate of tasks and time. Overall, the analysis shows that the cost to the venue associated with card-based gaming (in time) was roughly \$22,600. Purchase and maintenance costs would naturally be in addition to this, however; there were commercial-in-confidence and would not be revealed by the system supplier.

**Table 31. Estimated costs of implementation - excluding independent testing and R&D costs -
VENUE COSTS**

Tasks associated with system implementation (excluding R&D)	Days	Cost estimate ^a (\$)
Organising system set-up (eg. video cameras, LMO/supplier liaison etc.)	5	\$4,000
Estimate 16.5 hours signing up of players to card-based gaming (over the six month period)	8.25	\$6,600
Attending training or venue training its own staff	4	\$3,200
Meeting regulatory compliance requirements associated with card-based gaming	5	\$4,000
Troubleshooting faults raised by staff or players	6	\$4,800
Total estimated costs to venue staff (TIME ONLY)	28.25 days	\$22,600

a. Based on \$800 per day (estimated)

System and software supplier experiences of card-based gaming

Overall experiences

As part of the evaluation, interviews were conducted with the system and software supplier to understand their experiences of the trial. As the system company had previously operated the system in New South Wales, the major perceived hurdle involved compliance with the Queensland regulatory environment and the associated long lead-time to implementation.

Comments about implementation from a system supplier perspective included:

- It all started off in November 2006. So there was a long lead time for us. The guidelines document was produced, but our system didn't fully comply. Although we were told that the guidelines were aspirational. Then the trial started in March 2008. So there was roughly 16 months from product conception to implementation. We found that the goal posts were moved around a bit, but in the end, we were all learning.
- In NSW, cashless is used more for player convenience. Less for harm-minimisation. Hardly anybody uses limits down south. Only a very small percent. But precommitment has really got going in the past 12mths, so players may take it up more into the future. The bandwagon is starting to get going.
- The implementation was amazing. We thought that 70 of the 95 EGMs would get up and running in the venue. But by lunch the first day, about 92 machines were running fine. It exceeded our expectations.
- We have test-beds in Sydney to test EGMs, so we always expect some degree of integration issues. But it went smoothly. Mind you, it's also because we put a lot of hard work in at the beginning.
- In the first couple of weeks, we explained about developing player interest and all the banking regulations. We tried to get everyone confident from day 1. The implementation on day one only took 3-4 hrs. I expected many hitches, but was pleasantly surprised.
- The first 5 days, we ran training sessions with staff with Odyssey present. This was mainly to make staff feel confident training the members. We also focused on education of the back-of-house staff in the first week. So by the time, staff were signing up players, they seemed to feel pretty confident.
- During the next three months, we came in to view the machines and left bug fixes for the first two months. So we could stockpile bugs and fix them in a batch. While the system recognises the ECT links, on some occasions, it did not pick up the link.
- I think the requirements here are a little more involved and prescriptive than other states. In NSW, we deal directly with the regulator, but in Queensland, it's with the LMO, so that makes a difference too.
- Dealing with the venue staff was great. Their support was fantastic overall.
- We'd like to understand where to from here with the new system. We'd like blanket approval state-wide for anyone in Queensland to use the system.
- We were expecting a lot more audits overall. When we do field trials in NSW, they tend to do more audits and go through every single file checking the data.

Licensed monitoring operator (LMO) experiences with card-based gaming

Overall experiences

The Licensed Monitoring Operator (LMO) used learnings from the first precommitment trial in 2004 to develop a new model of working with venues and system suppliers in the implementation of card-based gaming. This, along with strong venue and staff support, was also seen to be a key success factor in the 2008 trial.

Comments included:

- In the first trial, we realised that we were far too involved in the system implementation. We wanted venues to be more hands-on. So this time, we sat down with eBet and said this is the venue and eBet worked through the implementation issues. I was writing manuals in the first trial for a product, for which we had no development responsibilities. But in this trial, the eBet team had developed the product.
- The last trial didn't give the supplier enough confidence in the Government's intention. As the LMO, we had no control over this. But this time, we explored a range of alternatives and eBet presented as the best system. Precommitment products seem to now be more supported by the regulator. In the former trial, it was a relatively new concept. But now with Xenophons and Fieldings (Senators), it's really in the community's face. Now it's a massive turnaround. We've also had many people from down south come through to view the trial.
- We are really happy with the success of the trial, but we think the Queensland Government really missed the opportunity to actively promote the trial. We were hopeful that someone could come in to make a high-profile announcement, but it didn't happen in the end. I'm not sure why.
- Now everything has been more fluid in this trial. We had high confidence that the regulator is very committed. There were a few areas of the original principles document that we couldn't really meet and fortunately they provided dispensations. One of the big success factors is that patrons were already familiar with the player loyalty system. So it really helped support cashless system uptake.
- We had an accredited testing facility test the eBet product. There are only about two of these in the country and one is based in Melbourne. eBet paid for the testing and a full range of tests were undertaken in line with the specifications of the regulator. Testing was purely technical in nature - not anything to do with harm-minimisation per se. But the accredited testing facility has made us all feel much more comfortable with the product.
- It was really helpful having a single contact point at OLGR for coordinating with the regulator. We also felt that they were very open to hearing own comments and controls and they were also receptive to different ideas and said tell us what you have in mind and we'll let you know whether it's appropriate.
- We realised from the first trial that limits were too confusing. So we changed the nett per month on the original system to nett per day. We learned a lot from the first trial.
- I like that people in the eBet system get little reminders. For example, you get a reminder when you transfer money, that you've reached your limit. These are like little taps on the shoulder.
- We also redesigned the whole process to make it easier to sign-up in the current trial. It was also necessary to make changes based on the new Anti-Money Laundering legislation. The 'know your customer' principle is now followed. I believe the Redcliffe product has a \$10,000 limit to stay under the requirements. Under the Act, all venues and clubs are reporting entities and are required to notify any suspicious transactions. The trial was also limited to just members on the basis that it was required that the venue 'knows the customer' as part of Austrac.

- Precommitment was opt-in as part of the current system. It wasn't made compulsory. So players could just benefit from cashless gaming with having to set a limit. You currently can still get loyalty points without using cashless gaming, so this could be a further area to explore into the future.
- A maximum of \$1,000 was allowed to be stored on the card. This means that if you have \$1,001 on the card, you need to withdraw \$1 before you can continue to play with the card.
- eBet supplied the 'how to' brochures for the players that signed-up to card based gaming. We allowed the venue to do all of the training of players. We stepped back and let eBet drive the whole process.
- There were a small number of bugs in the beginning, but nothing major - Unlike the last trial, where I'd get calls day and night, this system is a lot more stable.
- From a systems perspective, it's been much easier. It's been great and certainly a smoother run than the first trial. Although I'm a bit disappointed that we haven't got more progression from the trial.
- My concern is that we've only created a module that hangs off the back of the player loyalty system. So people have to voluntarily choose precommitment. So the next level needs to have facilities for a guest to sign-up who doesn't have a loyalty card.

Regulatory compliance

A range of comments were made by the LMO about regulatory compliance aspects of the card-based trial. Comments included:

- We put a limit on the account to \$1,000 to meet Austrac (Anti-Money Laundering and Counter Terrorism Act) and requirements of the Banking Act. The new Austrac requirements were also easier to meet, as they are now risk-based requirements, with the concept that each venue has to 'know the customer'. I understand that the system up the road allows up to \$10,000 on the card. I'm surprised that such an amount is permitted, given the risks involved.
- Areas for legislative compliance under cashless gaming now include:
 - (1) The Banking Act - which prescribes protection of funds and supply of statements to players. And if there is no movement in a player's account, we need to send the statement every three months to advise that the balance is available.
 - (2) The Electronic Transfer Act - this allows people access to statements, so it's an opt-in option for players, as is required with ATM statements.

Technically speaking, though, it's only once money is put into an EGM, that it comes under the jurisdiction of the Gaming Act. Hence, money stored on cards is not under the Gaming Act until it is transferred.

- A physical float also has to be administered for player protection under card based (cashless) gaming. At the end of each day, the venue has to transfer money into a trust fund (This was also reported as an easy area for 'slip-up' by venues). We think that there needs to be an independent body to be signatory to the account for player protection. Interest accrued on the trust account should also be dedicated to player harm-minimisation measures.

- *We get the impression that Government is interested in a centralised credit system. If someone puts \$50 into an EGM, spends \$10 and there's \$40 left, here the \$40 is held by the venue. But up the road, it goes to Max Gaming's Servers. It may sound like a good idea, but the cost to the venue is going to be quite high for this sort of system.*

Appendix

Appendix A - Card-based gaming survey

YOUR VIEWS ABOUT THE NEW 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 Sandgate RSL. Now that the card based gaming has been operational for several months, I was wondering if you would take part in 20min 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 _____

(If No - Advise respondent that we need to be able to analyse player data to explore the harm-minimisation aspect of card based gaming and that only people who provide this consent are able to take part. Thanks anyway for your time though.)

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

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

B. HOW THE CARD AFFECTED YOUR POKIES PLAY

If at all, how do you believe that using the gaming card affected your pokies play behaviour? (*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. Venue staff were open to me asking questions about the gaming card	1	2	3	4	5
9. It was easy to reach staff if I had any queries or problems with the gaming card	1	2	3	4	5
10. I felt confident using the gaming card the first time after my first day of using it	1	2	3	4	5
11. I now feel quite confident using the gaming card	1	2	3	4	5
12. 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					

STATEMENTS	YOUR AGREEMENT LEVEL				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
13. I enjoyed using the gaming card for pokies play at the Sandgate RSL	1	2	3	4	5
14. Using the gaming card made my pokies play a more enjoyable experience	1	2	3	4	5
15. Using the gaming card helped me enjoy my pokies play <u>more</u> than regular cash gaming	1	2	3	4	5
YOUR EXPERIENCE OF THE NEW GAMING CARD					
16. Using the card encouraged me to think more about my <u>pokies expenditure</u> , compared to regular cash based gaming	1	2	3	4	5
17. Using the card encouraged me to think more about the amount of <u>time</u> I spent playing the pokies, compared to regular cash based gaming	1	2	3	4	5
18. Playing with the card encouraged me to set myself a <u>spend limit</u> for my pokies play, compared to regular cash based gaming	1	2	3	4	5
19. Playing with the card encouraged me to think more about how much I can <u>afford</u> to spend on pokies play, compared to regular cash based gaming	1	2	3	4	5

D. HOW EASY OR DIFFICULT YOU FOUND THE GAMING CARD

Using a scale where 1=very difficult and 5=very easy (3 is neutral), please indicate how easy or difficult you found the following aspects of pokies play with the gaming card.

How easy or difficult was it to...	YOUR AGREEMENT LEVEL				
	Very difficult	Difficult	Neither easy nor difficult	Quite easy	Very easy
34. Remembering to insert the card into the gaming machine before pokies play	1	2	3	4	5
35. Remembering your PIN number for your gaming card	1	2	3	4	5
36. Transferring money from the card to the pokies machine	1	2	3	4	5
37. Transferring money from the poker machine back to your card, when you want to leave	1	2	3	4	5

E. 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, usability issues etc.)

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?

F. HOW THE CARD AFFECTED YOUR PLAY

1. I'd like you to now indicate to what degree you believe that using the gaming card affected the time you spent playing the pokies? (or perhaps it had no effect) (PROMPT)

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

2. Now please indicate 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 time 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

3. Now please indicate to what degree you believe that using the gaming card encouraged you to think more actively about your spend limits when playing the pokies?

1. Using the card I thought a lot less about my spend limits
2. Using the card I thought a little less about my spend limits
3. Using the card had no effect on my thinking about spend limits
4. Using the card I thought a little more about my spend limits
5. Using the card I thought a lot more about my spend limits

4. To what degree does the gaming card make you prefer the Sandgate RSL versus other venues for pokies play? (PROMPT)

1. It makes you much less interested in playing at the Sandgate RSL
2. It makes you a little less interested in playing at the Sandgate RSL
3. It had no impact on your interest in playing at the Sandgate RSL
4. It makes you feel a little more interested in playing at the Sandgate RSL
5. It makes you feel a lot more interested in playing at the Sandgate RSL

5. 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

G. LIMITS SET FOR YOUR CARD BASED GAMING

1. Please complete the following - write "Don't know" if you don't remember the values set. Write a number in each of the 9 separate boxes.

TYPES OF CARD LIMITS YOU SET	(a) Amount you set when you signed the initial form for card based gaming	(b) Current amount you now have set on your gaming card	(c) How many times did you INCREASE this limit during the trial?	(d) How many times did you DECREASE this limit during the trial?
1. Please indicate the <u>nett daily expenditure limit</u> you set on your gaming card - including the INITIAL LIMIT (when you signed up) and the CURRENT LIMIT now on your gaming card	(Dollars per day nett expenditure)	(Dollars per day nett expenditure)	(Times)	(Times)
2. Please write down the <u>maximum balance</u> you set for your gaming card - including the INITIAL <u>maximum balance</u> (when you signed up) and the CURRENT <u>maximum balance</u> now on your gaming card	(Max dollars able to be kept on card - not what you have on the card)	(Max dollars able to be kept on card - not what you have on the card)	(Times)	(Times)
3. What was the <u>default transfer amount</u> that you INITIALLY put on the form for transfers from the card to the poker machine and the CURRENT default transfer amount you have for your card.	(Default transfer amount)	(Default transfer amount)	(Times)	(Times)

2. How much money do you CURRENTLY have on your gaming card as a balance? (eg. \$50 or \$200 or \$2 etc.)

(A) Total Balance of money you have currently on the card _____

(B) Write the date that this balance was on the card: _____

3. If relevant, please indicate why you increased your nett daily expenditure limit?

4. To what degree did you think about increasing your nett daily spend limit on the gaming card (even if you didn't end up increasing the nett daily expenditure limit)

1. I never thought about increasing my daily spend limit
2. I sometimes thought about increasing my spend limit
3. I frequently thought about increasing my spend limit

5. To what degree would you also be interested in setting yourself an ADDITIONAL weekly, monthly or annual limit on your gaming card to help keep track of your pokies spending?

1. Not at all interested
2. Somewhat interested
3. Quite interested

6. What additional type of limit would be most useful?

1. Weekly limit
2. Monthly limit
3. Quarterly limit
4. Annual limit
5. Other (which): _____

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

_____ times

8. How useful was it getting the expenditure statement? (PROMPT)

1. Not at all useful
2. Somewhat useful
3. Quite useful

H. PLAYING WITH YOUR CARD, PLUS REGULAR CASH/COINS POKIES PLAY

1. After getting your gaming card, how many times did you revert back to the normal cash based gaming (ie. not entering your pin for your card or just using notes and coins without your card) during the trial? (write a number below)

_____ times

2. What was the SINGLE main reason you went back to regular cash based play - rather than card based gaming? (one answer only)

1. Forgot to use the card
2. Didn't bring the card with me/misplaced the card
3. Couldn't see any real benefits of the card/didn't like it
4. Went over my card limit - so stopped using the card
5. Found the card too hard to use/had problems using it
6. Wanted to stop the warnings I was getting (ie. that my limit was exceeded)
7. Other (record): _____

3. Did you receive any warnings during card based gaming that you had reached your limit?

1. Frequently
2. Sometimes
3. Not at all

4. 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. Receiving warnings made me think about the time I was spending on the pokies	1	2	3	4	5
4. Receiving warnings made me think about whether I can afford to gamble more	1	2	3	4	5

5. To what degree do you believe that it is a good idea to have a 24hr cooling off period before someone is allowed to change their gambling limit? (circle)

1. This is very useful
2. This is somewhat useful
3. I don't see much use in this overall
4. This is annoying

6. 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

I. YOUR CURRENT THOUGHTS ABOUT YOUR GAMBLING

1. The following questions are designed to identify how you personally feel about your gambling right now. Using a scale where 1=strongly disagree and 5=strongly agree (3 is neutral), how much do you agree or disagree with the following..

Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. I enjoy my gambling, but sometimes I gamble too much	1	2	3	4	5
2. Sometimes I think I should cut down on my gambling	1	2	3	4	5
3. It's a waste of time thinking about my gambling	1	2	3	4	5
4. I have just recently changed my gambling habits	1	2	3	4	5
5. Anyone can talk about wanting to do something about gambling, but I am actually doing something about it	1	2	3	4	5
6. My gambling is a problem sometimes	1	2	3	4	5
7. There is no need for me to think about changing my gambling	1	2	3	4	5
8. I am actually changing my gambling habits right now	1	2	3	4	5
9. Gambling less would be pointless for me	1	2	3	4	5

J. PROFILE OF YOURSELF

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

(a) What is your <u>loyalty card number</u> for Sandgate RSL?	(b) Please provide your full name (first name + surname)	(c) What phone numbers may we contact you on to discuss other interview times?
<p>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.</p>	<p>First name _____</p> <p>Surname _____</p> <p>Note that individual results are strictly ANONYMOUS</p>	<p>(i) Home - _____</p> <p>(ii) Work - _____</p> <p>(iii) Mobile - _____</p> <p>(only provide contact numbers which you are happy to be contacted on for purpose of interview booking)</p>
(d) What is your <u>email address</u>?	(e) What is your home postal address?	(f) What is your gender?
<p>(i) Email _____</p> <p>(Only provide if you are able to regularly check your email)</p>	<p>Address _____</p> <p>Suburb _____ Postcode _____</p> <p>(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)</p>	<p>1. Male</p> <p>2. Female</p>
(g) What is your age?	(h) Apart from gambling for fun, please select the best other SINGLE REASON you play the pokies?	(i) On average, how many standard drinks do you drink during each pokies session?
	<p>1. You feel a little bored or lonely</p> <p>2. It helps reduce stress, anxiety or trauma</p> <p>3. You play as your friends play pokies when you get together</p> <p>4. You play pokies to help raise money for household expenses</p> <p>5. Other reason?</p> <p>_____</p>	

(j) On what date did you complete this survey?	(k) On average, how often do you typically play the pokies at the Sandgate RSL? (circle one)	(l) What is the approximate total income of all people combined in your household? (weekly or annual household income - before tax - including any govt payments)
	1. At least once a week 2. At least once a fortnight 3. At least once a month 4. Less than once a month	1. Negative income 2. Nil income 3. \$1-\$149 (\$1-\$7,799) 4. \$150-\$249 (\$7,800-\$12,999) 5. \$250-\$349 (\$13,000-\$18,199) 6. \$350-\$499 (\$18,200-\$25,999) 7. \$500-\$649 (\$26,000-\$33,799) 8. \$650-\$799 (\$33,800-\$41,599) 9. \$800-\$999 (\$41,600-\$51,999) 10. \$1,000-\$1,199 (\$52,000-\$62,399) 11. \$1,200-\$1,399 (\$62,400-\$72,799) 12. \$1,400-\$1,699 (\$72,800-\$88,399) 13. \$1,700-\$1,999 (\$88,400-\$103,999) 14. \$2,000-\$2,499 (\$104,000-\$129,999) 15. \$2,500-\$2,999 (\$130,000-\$155,999) 16. \$3,000-\$3,499 (\$156,000-\$181,999) 17. \$3,500-\$3,999 (\$182,000-\$207,999) 18. \$4,000 or more (\$208,000 or more) 98. DK 99. Refused

THANK YOU - THIS COMPLETES THE SURVEY. PLEASE ALSO NOTE THAT IF YOU WOULD LIKE TO

As a market 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 31 66 9096.

INTERVIEWER - PLEASE CHECK THAT ALL QUESTIONS ARE COMPLETE

Appendix B - Usability testing of card

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 eBet 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 form completion? _____

2. Using a 5 point scale where 1=very poor and 5=very good, how would you rate the overall time required to sign-up for 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 sign-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 three types of limits (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 _____

(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. We are interested in understanding the factors that go into setting a nett daily spend limit. Why did you select the amount you selected?

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

10. In a real life situation, would you set a transfer limit?

- 1. Yes
- 2. No

11. Why do you say Yes or No?

12. We are interested in understanding the factors that go into setting a TRANSFER limit. Why did you select the amount you selected?

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

13. In a real life situation, would you set a card balance limit?

1. Yes

2. No

14. Why do you say Yes or No?

15. We are interested in understanding the factors that go into setting a CARD BALANCE limit. Why did you select the amount you selected?

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.

16. 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? 3
- (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.

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.

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

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

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

SIGNATURES

Please note that results will be de-identified and be used to further improve the harm-minimisation benefits of card-based gaming. This is to acknowledge for company taxation reasons that you have received the \$50 voucher:

Player name _____ Player mobile/contact number _____ Player email _____

Player signature _____ Date of usability test _____

