

Consumer protection on online gambling websites hosted by licensed operators in Spain

La protección al consumidor en las webs de juego online de los operadores con licencia en España

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Abstract

Since market regulation was first implemented, the online gambling sector in Spain has exhibited a significant upward trend. In addition to its financial impact, the social, public well-being and health implications of this leisure activity should also be taken into account. In order to foster moderate, non-compulsive and responsible attitudes towards gambling, Article 8 of the 2011 law regulating the sector requires that this leisure activity be carried out in line with a coherent policy of corporate social responsibility that encompasses prevention, awareness-raising, intervention and oversight measures, as well as strategies to deal with any negative consequences of such gambling. Against this backdrop, the overall purpose of our study is to explore the consumer protection policies posted on online gambling websites hosted by licensed operators in Spain. Of the 45 operators detected in our initial research sample, each hosting at least one online gambling website, 40 run an operational web page. The research methodology used here is content analysis. The variables explored relate to the two main dimensions of any addiction prevention program: (1) information and awareness-raising, and (2) the promotion of specific prevention measures. In general terms, real compliance with basic prevention criteria requires improvements both in terms of the content and form of these communications.

Key Words: Online gambling; Corporate social responsibility; Responsible gambling; Consumer.

Resumen

La evolución del sector del juego online en España muestra una tendencia alcista desde el inicio del mercado regulado. Al margen de su impacto económico, es preciso tomar en consideración los aspectos sociales, de orden público y de salud asociados a esta actividad recreativa. Con el fin de promocionar actitudes de juego moderado, no compulsivo y responsable, en el artículo 8 de la Ley de regulación del juego (2011), se establece la obligatoriedad de desarrollar esta actividad lúdica desde una política integral de responsabilidad social corporativa que contemple acciones preventivas, de sensibilización, intervención y control, así como de reparación de los efectos negativos producidos. En este contexto, el objetivo general de esta investigación reside en analizar la política de protección al consumidor en las webs de juego online de los operadores con licencia en nuestro país. De la muestra inicial de 45 operadores que dispone, al menos, de un sitio web que ofrece juego online, 40 presentan una página web operativa. La técnica metodológica utilizada es el análisis de contenido. Las variables objeto de estudio se configuran en torno a los dos componentes principales de cualquier programa de prevención de adicciones (1) Información y sensibilización; (2) Promoción de medidas preventivas específicas. Se observa que, en líneas generales, para poder hablar de un cumplimiento efectivo de los estándares preventivos básicos, se precisan mejoras que afectan tanto al fondo como a la forma de dichos mensajes.

Palabras clave: Juego online; Responsabilidad social corporativa; Juego responsable; Consumidor.

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The online gambling industry in Spain has grown significantly since June 2012, when the first commercial licenses were issued for the development and operation of online gambling activities at state level under the auspices of the law regulating gambling (2011).

In 2017, online gambling generated a net income of €560 million (the highest figure since the beginning of the regulated market) via electronic, computer, telematic and interactive channels. The latest data available, covering the second quarter of 2018, confirm this upward trend, registering a net margin of €167.2 million for April-June 2018, which represents an increase of 40.15% over the same period in 2017 (Dirección General de Ordenación del Juego, DGOJ, 2018).

In addition to its financial impact, the social, public order and health implications of this leisure activity should also be taken into account. In this regard, the European Parliament Resolution on the integrity of online gambling (2009) focuses in particular on the potential of online gambling to create public health problems. One of the recitals of the resolution sets forth the many risk factors which combine to make online gambling problematic (ease of access, availability of a wide variety of games and minimal social constraints, among others). As Chóliz and Saiz-Ruiz (2016) and Chóliz (2017) have pointed out, accessibility and availability are two of the main factors triggering the expansion of any addiction on a social scale. Other studies also substantiate the propensity of the online medium to act as an accelerating factor in problem and pathological gambling (Canale, Griffiths, Vieno, Siciliano & Molinaro, 2016; Effertz, Bischof, Rumpf, Meyer & John, 2018).

Although the majority of Spanish gamblers do not present problems, the percentage of people who are affected by their gambling activity needs to be considered. Looking specifically at online gambling, a 2015 prevalence study of participants in games of chance in Spain led by the Professor of Behavior Modification at the Complutense University of Madrid, Francisco J. Labrador Encinas, shows that 32.8% of gamblers are at risk, 16.9% are problem gamblers and 18.8% are pathological gamblers (DGOJ, 2015). Despite the difficulties involved in comparing prevalence studies conducted in other countries with a diversity of assessment instruments, it should be noted, for example, that the prevalence rate of problem online gamblers in Austria is 31% (Yazdi & Kaztzián, 2017), while the equivalent figure is 2.7% in Australia, where 13.6% are online gamblers at moderate risk, and 24.8% of online gamblers are at low risk (Gainsbury, Russell, Hing, Wood, Lubman & Blaszczynski, 2014).

In order to promote moderate, non-compulsive and responsible attitudes towards gambling, article 8 of the law regulating the gambling sector (2011) requires this recreational activity to be carried out in line with a coherent policy of corporate social responsibility which encompasses prevention,

awareness-raising, intervention and oversight measures, as well as strategies to deal with negative consequences arising from gambling. Although the article lacks specific and regulatory details (Buil, Solé & García, 2015; García, Buil & Solé, 2016), successive general gaming license award procedures (Order EHA/3124/2011; Order HAP/1995/2014; Order HFP/1227/2017) have extended its substance with a series of additional measures (limits on time played and deposits, self-exclusion, among others) forming part of the operating plan proposed by the companies to promote online gambling in a socially sustainable way.

In July 2013, along these lines and in agreement with article 21.9 of the Law on the Regulation of Gaming (2011), the Directorate General for the Regulation of Gambling, supported by the Responsible Gaming Advisory Board, approved the Responsible Gaming Strategy with three cornerstones: (1) awareness-raising; (2) prevention; (3) support for those affected. This strategy assumes that responsible gambling consists of making rational and sensible choices of gambling options which take into account the participant's context and personal circumstances, thereby preventing gambling from becoming problematic. Five years later, among other actions, the eLUDO program (2018-2021), part of Spain's National Addiction Strategy framework, pledged to develop and disseminate user protection policies as an integral part of the gambling operators' corporate social responsibility.

Given the absence of legal harmonization in Europe with regard to the regulation of online gambling, the European Commission for its part has recommended the adoption of a set of principles applicable to gambling service providers in EU member states to protect the well-being of consumers and minimize the financial problems that compulsive or excessive gambling can cause (European Commission, 2014).

In terms of industry-led developments, five online gambling companies operating in Spain (Betfair, Botemania, Bet365, William Hill and Bwin), supported by the industry federation (JDigital) have joined the responsible gambling (JuegoESresponsable) initiative to raise awareness of the sector's social responsibility initiatives, among others. As a sign of their social commitment, these operators are signatories to a code of principles of responsibility under the title Commitment to Responsible Online Gambling (Compromisos responsables del juego online), with five cornerstones: responsibility towards the law, responsibility towards gambling, responsibility towards fraud, responsibility towards advertising, responsibility towards integrity in sport.

From an academic perspective, studies analyzing corporate social responsibility in online gaming websites are scarce and, to our knowledge, nonexistent in Spain. The pioneering study by Smeaton and Griffiths (2004) on the implementation of consumer protection instruments in a sample of 30 online gambling operators in the United Kingdom shows that only a limited number employ good practice in terms of measures such as information regarding responsi-

ble gambling, healthcare support for gambling addiction, and self-exclusion.

More specifically, the study by Khazaal et al. (2013) focuses on prevention strategies for pathological gambling in 74 online poker sites. In line with the work of Smeaton and Griffiths (2004), the websites analyzed present shortcomings in the implementation of consumer protection measures. Some measures require improvements such as the identification of the operator, warnings regarding the risk of pathological gambling and the display of a link to support organizations.

Bonello and Griffiths (2017), on the other hand, found more encouraging evidence than previous studies in their research on the social responsibility policies of 50 online gambling operators. However, despite noting that all the websites post information about the inherent risks of gambling and that a large number of operators display options such as self-exclusion, there are areas that need improved presentation, such as the elimination of advertising material on web spaces dedicated to responsible gambling.

Similarly, after analyzing the consumer protection measures of the 18 licensed French operators, Marionneau and Järvinen-Tassopoulos (2017) confirm their compliance with legal obligations, such as verification of participant identity, warnings about the risks of gambling, self-exclusion, and tools to set betting time and deposit limits. Nevertheless, improvements are also necessary, for example, in relation to the on-screen positioning of certain measures for responsible gaming to ensure they can be more easily accessed.

Within this context, the general aim of our study is to analyze consumer protection measures in online gambling websites of operators licensed in Spain.

Method

This descriptive cross-sectional study is based on an initial sample of 45 operators with at least one website offering online gambling. Licensed operators were selected from the list on the website of the Directorate General for the Regulation of Gambling.

A check carried out in October 2018 verified that, of the initial sample of 45 operators, 40 (88.9%) have a functioning web page. The following operators were thus excluded from subsequent analyses: “Aconcagua Poker”, “Bluesblock, SA”, “Plataforma de Apuestas Cruzadas, SA” and “SKS365 España, PLC” (without a functioning website during the study period). Because the domain www.bet365.es is managed by the operators Hillside New Media Malta PLC (with a betting license) and Hillside Spain Leisure, SA (with a license for gambling products), the final sample of operators is 40 rather than 41.

The methodological technique employed is content analysis. Starting from the home page of the respective

online gambling website, those pages dedicated to responsible gambling and the protection of participants were located and their contents reviewed (Table 1) during October and November 2018. Likewise, to check the information on the correct identification of the operators, we examined the sections “About Us”, “Who Are We?”, “Company Information”, “Terms and Conditions” and the like. Although several operators have more than one domain, we observed that in these cases there is no separation as regards information on consumer protection policies, with users directed to a single website for this purpose.

The creation of the data coding protocol took into account the different agents involved in the promotion of responsible gambling in the online environment: EU institutions, Spanish public administration, industry, consumers and academia. Thus, the variables under study were taken from the following sources:

- Recommendations of the European Commission regarding principles for the protection of consumers and users of online gambling services and the prevention of online gambling by minors (European Commission, 2014);
- Consumer protection requirements of the Spanish Gaming Regulation Law (2011);
- Bidding documents for the invitations to tender for general licenses for the development and exploitation of gambling activities;
- Measures related to responsible gambling stipulated in the Commitment to Responsible Online Gambling code underwritten by Betfair, Botemania, Bet365, William Hill and Bwin;
- Responsible gambling guidelines of the Spanish Federation of Rehabilitated Gamblers (Federación Española de Jugadores de Azar Rehabilitados, FEJAR, 2014);
- Prior research into consumer protection policies of online gambling websites (Bonello & Griffiths, 2017; Khazaal et al., 2013; Marionneau & Järvinen-Tassopoulos, 2017; Smeaton & Griffiths, 2004).

After reviewing the above, the selected variables were configured around the two main components of any addiction prevention program (Chóliz, 2013): (1) Information and awareness raising; (2) Promotion of specific preventive measures. These two principles also form the core guidelines for action of the eLUDO program (2018-2021).

1. Information and awareness raising: operator websites are checked for compliance with Article 10 of the Law on Information Society Services and Electronic Commerce (2002), to detect whether essential information is provided to identify and contact the operator online; whether the minimum age for gambling stated, whether a message recommending responsible gambling is included which warns of the risks of out-of-control gambling, offers information on user

Table 1. Responsible gambling web pages of the operators sampled

Operator	Responsible gambling web page
888 Spain, PLC	http://www.888.es/juego-responsable/
Banegras Unión, SA	https://www.juegging.es/juego-responsable https://www.juegging.es/juego-responsable/prohibiciones-acceso-al-juego https://www.juegging.es/juego-responsable/autolimites-de-ingreso https://www.juegging.es/juego-responsable/direcciones-ayuda https://www.juegging.es/content/test-de-juego-responsable
Beatya Online Entertainment, PLC	https://www.starvegas.es/es/juego-responsable
Betfair International, PLC	https://juegoresponsable.betfair.es/ https://content.betfair.es/misc/?product=portal&WhichKey=gamCare&region=GBR&brand=betfair&entrydomain=betfair.es&locale=es
Betway Spain, PLC	https://betway.es/juego-responsable/ https://betway.es/proteccion-del-jugador/
Bingosoft, PLC	https://www.yobingo.es/juego-responsable
Casino Barcelona Interactivo, SA	https://www.casinobarcelona.es/juego-responsable.html https://www.casinobarcelona.es/proteccion-al-jugador.html
Círsa Digital, SAU	https://www.sportium.es/juego-responsable
Codere Online, SAU	https://www.codere.es/juego-responsable
Comar Inversiones, SA	https://www.ijuego.es/juego-responsable.html
Digital Distribution Management Ibérica, SA	https://www.casino777.es/juego-responsable
Ebingo Online España, SA	https://www.ebingo.es/ayuda/juego-responsable
Ekasa Apuestas Online, S.A.	https://apuestas.retabet.es/JuegoResponsable.aspx
Electraworks Malta, PLC	https://www.bwin.es/es/p/about-us/responsible-gaming
Esgaming, SAU	https://www.casinogramadridtv.es/juego-responsable
Euroapuestas Online, SAU	https://www.paston.es/ayuda.html
Eurobox, S.A.	https://www.circus.es/es/ayuda/juego-responsable https://www.circus.es/es/ayuda/juego-responsable/rgiaj https://www.circus.es/es/ayuda/juego-responsable/test https://www.circus.es/es/ayuda/juego-responsable/direcciones-utiles https://www.circus.es/es/ayuda/juego-responsable/seguridad
Eurojuego Star, SA	http://eurojuegostar.es/juego-responsable/
Gamesys Spain, PLC	https://www.botemania.es/responsiblegaming
Golden Park Games, SA	https://www.goldenpark.es/ES/1335/help#action=responsiblegambling&page=responsiblegambling
Hillside España Leisure, SA	https://help.bet365.es/es/responsible-gambling
Interwetten España, PLC	https://www.interwetten.es/es/common/account/playerprotectionpage.aspx https://www.interwetten.es/es/common/cms/general.aspx?cat=ResponsibleGaming&tid=Responsible+Gaming&ln=Common
Juego Online, EAD	http://www.titanbet.es/juego-responsable.html
Luckia Games, SA	https://www.luckia.es/ayuda/legal/juego-responsable
Marathonbet Spain, SA	https://www.marathonbet.es/es/help/responsible_gambling/
Merkur Interactive Malta, PLC	https://www.merkurmagic.es/es/juego-responsable.html
Paf-Consulting, ABP	https://www.paf.es/play-it-safe https://www.paf.es/company-information/rg-tools-for-self-control.html
Première Megaplex, SA	https://www.betsson.es/ayuda/#juego-responsable
Rank Digital España, S.A.	https://www.enracha.es/juego-responsable
Rfranco Digital, SAU.	https://www.wanabet.es/juego-responsable
Sociedad Estatal Loterías y Apuestas del Estado, S.M.E., S.A.	http://www.selae.es/es/web-corporativa/responsabilidad-social
Suertia Interactiva, SA	https://www.suertia.es/suertia/juego-responsable
Tele Apostuak, SA	https://apuestas.kirolbet.es/esp/General/JuegoResponsable#main
Tómbola International, PLC	https://www.tombola.es/juego-responsable
TSG Interactive, PLC	https://www.pokerstars.es/about/responsible-gaming/
Unidad Editorial Juegos, SA	https://www.marcaapuestas.es/juego-responsable
Veramatic Online, S.A.	https://www.jokerbet.es/ayuda.html#mi-cuenta
Vive La Suerte, SA	https://www.vivelasuerte.es/es/juego-responsable https://www.vivelasuerte.es/es/rgiaj https://www.vivelasuerte.es/es/test-de-juego-responsable https://www.vivelasuerte.es/es/direcciones-de-juego-responsable https://www.vivelasuerte.es/es/seguridad-juego-responsable
Whg Spain, PLC	https://williamhill-es.custhelp.com/app/answers/detail/a_id/8859
Winamax, S.A.	http://www.winamax.es/respecto-a-winamax_proteccion-de-los-jugadores_juego-responsable

Source: compiled by the author

support, provides self-assessment checks regarding gambling-related behavior; and, finally, we check whether at least one link to an organization offering information and support on gambling-related disorders is displayed.

2. Promotion of specific preventive measures: Firstly, we checked for the inclusion of concrete measures for the protection of minors (identity verification system and parental control programs); Secondly, we examined whether the website offered strategies to control excessive or compulsive gambling through deposit limits and the management of time spent gambling; Thirdly, we verified whether the operators provided cooling-off or blocking periods and whether the site afforded the possibility of stopping oneself from gambling through self-exclusion, as well as the availability of a link to the Directorate General for the Regulation of Gambling, DGOJ where users can sign up to the General Register of Gambling Access Bans, RGIAJ. The RGIAJ is a public registry covering those groups which cannot access gambling either by law (minors and the disabled), by voluntary self-exclusion, or by court order.

Results

The first block of questions centered on the information and awareness-raising measures found on online gambling websites. As an initial step, compliance with the general obligation to inform established by Article 10 of the Law on Information Society Services and Electronic Commerce (2002) was checked. As information society service providers, online gambling operators must allow users access to the company's electronic identification data permanently, easily, directly and free of charge so that they may identify the operator and contact them. All the operators in our sample indicate their name or company name. Almost all provide addresses (97.5%) and email addresses (95%). Seventy-five per cent of operators include the data related to their registration in the Spanish company register.

Regarding the minimum age warning, 95% of the websites displayed the 18+ logo at the end of the home page. Only two operators also showed this age restriction image at the top of the home page. In some cases (39.5%), clicking on this logo takes the user to the responsible gambling pages, while in others (42.1%) no link is provided. However, all pages dedicated to controlled or responsible gambling specify that access to this recreational activity is prohibited for those under 18 years of age.

In terms of the responsible gambling message, 95% of the operators included a link at the end of the home page to the "Play Well" website of the Directorate General for the Regulation of Gambling (DGOJ). This site was created within the framework of the Responsible Gaming Strategy

of the DGOJ in order to bring together the necessary tools to promote gambling as a positive leisure activity. Regarding the responsible gambling pages, 97.5% of operators informed about the risks involved in excessive or compulsive gambling, the measures implemented for their prevention, as well as the self-assessment tests helping gamblers to detect whether they are at risk and, therefore, in need of specialized help. In this regard, the majority of operators (97.5%) offered a questionnaire to measure whether the user was experiencing any problem with gambling. Among the operators which included this type of support, almost half (48.7%) provided the test of responsible gambling and prevention of addictive gambling behaviors published as Annex I to the Resolution of the Directorate General for the Regulation of Gambling (2011). This is a battery of ten dichotomous response (yes/no) questions focusing attention on, among other aspects, the reasons for gambling, possible interference with the gambler's work or study obligations, and the centers offering support to treat potential addiction problems.

Ninety per cent of responsible gaming pages include a link to at least one organization offering information about gambling-related disorders and the support required to repair the resulting negative effects. The resources appearing most frequently on the sampled websites include Gamblers Anonymous (an association mentioned by 41.7% of the sites), Gambling Therapy (41.7%), the Spanish Federation of Rehabilitated Gamblers (27.8%), the "Play Well" ("Jugar Bien") website of the DGOJ (27.8%) and the Spanish Gam-Anon Family Groups (19.4%). A smaller percentage (8.3%) provides links to health centers such as the Pathological Gambling Unit of the Ramón y Cajal hospital and the Addictions Unit of the 12 de Octubre hospital.

The second block of questions is focused on the specific preventive measures offered by operators on their online gambling websites. All operators, with the exception of one website dedicated to online contests, require the activation of user registration to access their services and, therefore, the use of a real-time system to verify user identity. However, only ten operators (25% of the sample under study) indicate that, apart from the electronic check, they reserve the right to demand additional documentation (such as a copy of photo ID) to prove that the user is of legal age. Alongside these technical measures, which are essential in running this leisure activity in accordance with the Resolution of the DGOJ (2014) for the protection of minors, 57.5% of operators recommend the installation of parental control software, with 69.6% of operators endorsing Net Nanny and 39.1% advocating Cybersitter.

In accordance with article 36.3 of the Royal Decree covering the law on gambling (2011), operators must set limits on the deposits which gamblers are asked to pay on a daily, weekly or monthly basis for the different gambling activities. Annex II of the Royal Decree stipulates li-

mits which cannot be exceeded a priori. However, players may voluntarily reduce these limits. Conversely, to request that the limit be increased, users need to pass the DGOJ's self-assessment tests. This issue is addressed on 87.5% of the responsible gambling websites.

Furthermore, in order to control the amount of time spent gambling, operators can inform users at the start of each session as to when they were last on the site so that they are aware of the frequency which which they gamble. During the session itself, it is possible to set a clock on the screen to allow time management, as well as using timers to permit self-limitation of gambling time. Order HAP/1370/2014 specifies that for slot machines or other games of chance, the duration of the session must be set before starting to play. This requirement is mentioned on 55% of the responsible gambling web pages.

As regards cooling-off or blocking periods, 75% of operators offer information about this option. The length of time users can stay away from gambling activity to reflect on their behavior can range from 24 hours to 6 months. Beyond this period, temporary deactivation can become permanent through self-exclusion. This tool is included by 80% of the operators in their list of measures designed to control gambling. Similarly, 47.5% of the operators under study include a link at the end of the home page which allows users to register in the General Register of Gambling Access Bans (RGIAJ), while 27.5% display this both on their home page as well as their responsible gambling page, and 12.5% do so only on the responsible gambling page, with 12.5% lacking this tool entirely.

Discussion

This study aimed to analyze the consumer protection policies of online gambling websites run by licensed operators in Spain. In general, and as shown by previous research on the subject (Bonello & Griffiths, 2017; Marionneau & Järvinen-Tassopoulos, 2017), most operators include basic information and awareness-raising measures. Thus, and in contrast with results obtained by Khazaal et al. (2013), direct, easy, permanent and free contact with the operators of the websites under study is guaranteed. Furthermore, all operators in our sample warn that minors are not permitted to enter online gambling sites. In line with what Bonello and Griffiths (2017) observed, almost all operators provide information regarding the pernicious nature of out-of-control gambling. Most also provide self-assessment tests to check gambling behavior and, unlike the results of Khazaal et al. (2013) and Smeaton and Griffiths (2004), most offer specialized help through support centers and groups.

However, to ensure effective compliance with the basic preventive standards, and in line with the observations set out in Marionneau and Järvinen-Tassopoulos (2017), it is

necessary to scrutinize the way websites display measures intended to inform and to raise social awareness with regard to problematic gambling. In this regard, only two of the websites analyzed position the age limit warning at the top of the home page, while the rest display this information in the lower parts of the page and use smaller print. Similarly, the link that redirects users to the site's responsible gambling page is located at the bottom of the home page by all but four operators. The color and size of the fonts with which these links are shown also constitute elements in need of improvement.

Shortcomings with regard to information on specific preventive measures were also in evidence. A greater number of operators should, for example, offer society and in particular users of their websites information on the tools designed to enable controlled gambling on their sites. Despite the statutory requirement to limit the amounts users may deposit, not all operators display this information. Similarly, more operators should inform as to the legal obligation to set a time limit on sessions with slot machines or other games of chance. In addition, less than half of the operators provide the link for signing up to the General Registry of Gambling Access Bans on their homepage.

As regards the protection of minors, we agree with Chóliz and Lamas (2017) on the difficulty of age control in the online environment. Despite the use of verification mechanisms to validate user identity electronically, only a quarter of the operators studied indicate on their responsible gambling pages that they reserve the right to request additional documentation to verify the identity of the participants. However, in order to tighten up user identification, the Resolution of the Directorate General for the Regulation of Gambling (2018), which comes into force on March 30, 2019, stipulates that information provided by participants be supported by documentary proof. The absence of documentary evidence will have repercussions on deposit limits and the payment of winnings.

The main limitation of this work is to be found in its descriptive nature and the impossibility of knowing how effective consumer protection policies are in preventing pathological gambling. Thus, for example, it is doubtful that subjecting the elimination or increase of a participant's deposit limits to the completion of a self-assessment test would be an appropriate procedure for at-risk gamblers whose rational faculties may be diminished.

Furthermore, as we have seen, it is important to pay attention to the way in which the information is displayed. Future research should use eye-tracking techniques to determine the degree of responsiveness of users to the responsible gambling tools offered on websites. Despite the recommendations of various organizations regarding the content to be made available for the promotion of responsible gambling, there are hardly any indications as to the precise formal characteristics to ensure effective per-

ception by users. In this regard, only the responsible gambling measures of the Spanish Federation of Rehabilitated Gamblers warn of the need to include a clear link (using the same font size as the gamble safely logo) to the website of at least one organization able to help gamblers with problems. However, more precise guidelines are needed in relation to the “fine print” of the online gambling sites in order to achieve effective website design.

Responsible Gambling involves an educated and informed decision on the part of consumers just looking for entertainment and leisure activities. To make this possible, online gambling operators must make the necessary effort to reconcile their financial interests with adequate protection of consumer health. The absence of regulations regarding the information and warnings which should appear on websites concerning the risks arising from gambling makes this a difficult task. For effective compliance, improvements are needed both in terms of content and form of such messages.

Conflict of Interests

The author of the article declares that there is no conflict of interests.

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