Four Representations of Money in Online Gambling

John Rooksby*
Matthew Higgs
Jason Moore
Sylwia Krupa
Claire McCallum
Northumbria University
Newcastle upon Tyne, UK
*john.rooksby@northumbria.ac.uk

Abstract

There is a growing body of work on the design of digital payments systems and virtual currencies, but the design and functionality of gambling technologies has seen little critical attention. In this paper we will draw upon examples from mobile gambling applications to discuss four representations of money: "real money", "winnings", "deposits", and "fun". We will explore how these representations are invoked and tied with regulation, ideas of safety, responsibility, financial value, emotional value, and transactional processes. We will argue that further work should not just focus on the situated practices of gambling, but also the design work seeking to define, enable and constrain gambling practices.

Introduction

A growing body of work in Human Computer Interaction (HCI) is seeking to unpack the practical and increasingly digitally mediated ways in which money is represented and exchanged [4, 3, 2]. Digital money is more than just data. In the words of Wang & Mainwaring, virtual money is a "social construct of complex psychological and cultural power" that is enmeshed in markets and "contested structures of personal and public meaning" [7].

One area of digital money that remains relatively unexplored in HCI is online gambling. In this paper we will ex-

plore how the practices of gambling are defined, enabled and constrained through the design of gambling applications. We will trace how various representations of money are used, and their relationships with ideas underpinning regulation, particularly 'responsibility'.

Regulation and "responsible gambling"

The morality and legality of gambling has long been contested [5, 6]. The UK is one of a relatively small number of countries where online gambling is legal and regulated.

To underpin and support the legality of online gambling in the UK, the same philosophy as that of casino gambling in Nevada, USA is used: "the Reno Model" [1]. This model proposes that gambling is fun and non-problematic for the majority of people and that it is a *choice* to gamble. It is the responsibility of gamblers to decide if they should gamble and how much they can afford. It is the responsibility of gambling operators to provide the means and tools for gamblers to "gamble responsibly". Regulations by the Gambling Commission in the UK set down what the tools should include, such as the ability to self exclude, set limits and be to be given 'reality checks' about time and money spent.

In this paper we will explore how money is represented and conceptualised in online gambling. The concepts interplay with, and in some cases stem from, the idea of "responsible gambling" from the Reno model.

Money in online gambling

1: "Real Money"
A key concept in the design of gambling applications is that of "Real Money". Mobile gambling applications often specifically state whether they are a "real money" gambling application in their app store description. For example, the

listing for the bingo app Jackpotjoy[1] on the Apple App Store includes the following towards the end of its description:

> Please play responsibly. BeGambleAware.org. 18+. This is a real money gambling app. Only bet what you can afford and always set yourself sensible limits.
>
> *Jackpotjoy description on Apple App Store*

Other apps differentiate themselves from "real money" gambling. For example towards the end of the description for the Casino app Jackpot Party[2] on the Apple App Store is:

> The games do not offer real money gambling games or an opportunity to win real money or prizes. Practice or success at social casino gaming does not imply future success at real money gambling.
>
> *Jackpot Party description on Apple App Store*

Gambling is with "real money" when something of value is being staked and when something of real value outside of the application can be won. The mobile app Jackpotjoy is a real money gambling application because it allows for money to be staked and won in games of Bingo, and the money won can be withdrawn or "cashed out" from the app by the user.

Where gambling does not involve "real money", the term "social gambling" is often used. Social gambling applications are so called because of their historical associations

---

[1] Jackpotjoy™ is operated by Gamesys Operations Limited. https://www.jackpotjoy.com/

[2] Jackpot Party © 2018 SG Interactive. jackpotparty.com

with social network sites such as Facebook (rather than them necessarily having social features). For example the mobile application Jackpot Party is a social gambling application because in-app currency is staked and won. This in-app currency can be purchased, but subsequently has no value outside of the app itself (it is only exchangeable for further play).

The distinction between real money and social gambling may be quite narrow (both cost to play, both involve gambling games) but the consequences of this categorisation are major: real money gambling applications are banned in many countries, and in the UK are regulated by the Gambling Commission. This can profoundly affect the design. Real money gambling applications will often check the location of users, require age verification and contain various mandated 'safety features' to support responsible play. Social gambling applications will rarely have any 'safety features' other than an age rating. On the contrary, designers work to differentiate and distance these apps from "real money" apps, for example by stating the app "...does not imply future success at real money gambling" and by using unrealistic representations of money within the app (e.g. non-linear exchange rates and offering more than 1 billion coins for $99.99 - figure 1).

2: "Prizes"
A dominant representation of money in gambling applications is that of potential winnings. For example, at the time of writing the UK National Lottery[3] app (figure 2) prominently states the main prize for Saturday:

> This Saturday — LOTTO £3.8M
>
> *National Lottery, iOS*.

Figure 1: Screenshot from Jackpot Party (iOS): Over one billion coins can be bought for an in-app purchase of $99.99

However, potential wins are not always stated in monetary terms, for example the National Lottery app also currently states:

> EUROMILLIONS WIN YOUR WILDEST DREAMS
>
> *National Lottery, iOS*.

In both cases, a grand prize is prominently shown (as opposed to a cost of play or the average losses a player will have). This grand prize can be expressed in terms of money, but also in alternative forms of value - such as "your wildest dreams".

Potential losses are not stated prominently in the same way that potential wins are. Losses will be referred to, but often placed in the context of possible or actual wins. Below is how the "Profit and Loss" tool in the Sky Bet[4] sports betting application is described.

---

[3]Camelot UK Lotteries Limited, https://www.national-lottery.co.uk/

[4]Sky Bet, Bonne Terre Limited https://m.skybet.com/
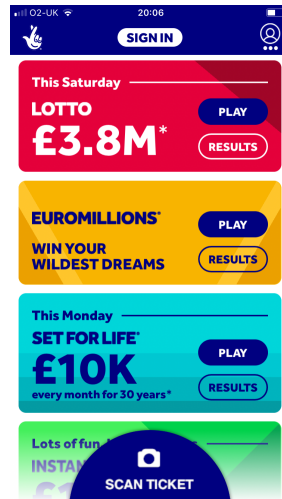
Figure 2: Screenshot from The National Lottery (iOS)

This brand new simple tool lets you know the full score instantly. Choose a time frame and see how much money you've won or lost for that period. You may be pleasantly surprised by how much you're up. But it's also designed to flag up just how much you're down.

Sky Bet, iOS.

Note how the possibility of loss is embedded within the potential to be "pleasantly surprised". The primary way to present losses with gambling apps is within personal tracking style account records. Tracking in this way provides tools for gamblers to 'manage' their money, but in a way that will juxtapose losses with wins (gamblers would normally expect a percentage of their bets to win).

3: "Deposits"

Players of real money gambling applications are invited to make deposits, essentially to 'load' money into their account in the app. This is as opposed to making a financial transaction for each individual bet.

This concept is important because it brings various affordances and frictions to the movement of money. The deposit serves as a resource that can (1) act as a budget, particularly where limits are set on how much can be deposited in a period of time; (2) buffer how much money can be lost in gambling sessions (3) enforce a cool off period between making the deposit and the money becoming available for use.

Most gambling applications offer a "deposit limit". In the Paddy Power[5] sports betting app, the deposit limit is described as:

> We ask you to always bet sensibly, and within your budget. To help you stay in control, you can specify a daily, weekly or monthly deposit limit. Once set we will warn you when you're trying to deposit more than your limit ... if you increase the amount or frequency (making the limit less restrictive), it will not take effect for 7 days. Decreases take immediate effect.
>
> *Paddy Power, iOS.*

Functionality such as this is directly responding to regulatory demands, and again is enmeshed within notions of safety. The app provides tools and mechanisms for playing "sensibly", but it should be noted that the responsibility here for deciding the limit and deciding to go past this limit

---
[5]PPB Counterparty Services Limited, https://www.paddypower.com/bet
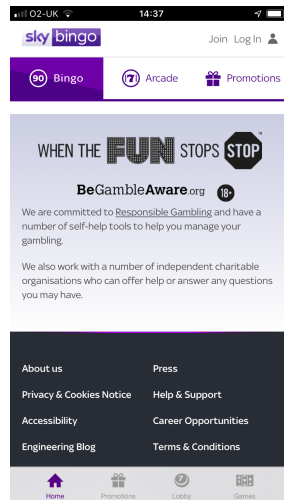
Figure 3: Screenshot from Sky Bingo (iOS)

is ultimately placed with the user. The app provides some frictions on the transfer in of money, but ultimately will not stop you making deposits. In the app Sky Bet and several other apps we have checked, the default suggestion for an appropriate limit is £25 a day and the minimum deposit is £5.

4: "Fun"
Most real money gambling applications carry the slogan "When the Fun Stops Stop" (e.g. see the screenshot of Sky Bingo[6] in figure 3) together with a link to the charity Gamble Aware. The idea that gambling should be fun underlies the rationale for the legality of gambling. In the Sports Betting app Paddy Power, fun is specifically tied to money. In the app it advises:

> Jobs are for making money but gambling is for entertainment. Treat it as an entertainment expense, like a ticket to that 18th Fast and Furious movie down the cinema, rather than a way to make money.
>
> *Paddy Power, iOS*

The invocations of 'fun' and 'entertainment' construe money as something to be spent rather than 'lost', tying it in with an idea that the money is being spent on 'play'. Fun is heavily promoted in gambling as the reason for playing, the rhetoric being that people are playing for fun not money. Responsible gambling tools (such as deposit limits, time out functions, etc.) come in "when the fun stops". They are not specifically there to limit losses, but to maintain the idea that gambling is for fun. In the app Gala Bingo[7] (figure 4), it states:

> We take your fun seriously. Use our responsible gambling tools.
>
> *Gala Bingo, iOS*

Statements such as these are directly invoking the "Reno Model" (discussed in the introduction). Gambling is fun, and gambling providers are responsible to help you have fun by providing tools. If you have a gambling problem then there are charities and health services to turn to, but otherwise it is your choice to gamble and your *informed decision* on how much you can afford to lose.

Conclusion
In this paper we have discussed four concepts of money in online gambling applications. These concepts are 'designed

---

[6]Sky Bingo, Bonne Terre Limited https://skybingo.com//

[7]LC International Limited, https://www.galabingo.com/
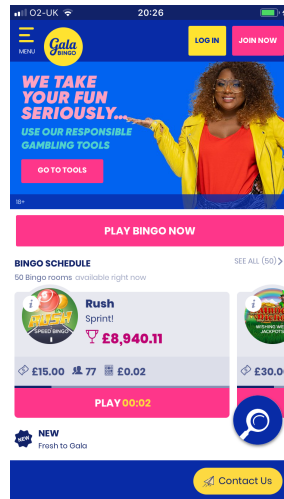
Figure 4: Screenshot from Gala Bingo (iOS)

into' gambling applications in purposeful ways in response to how gambling is percieved and regulated in the UK and internationally.

Much academic work has been written about the ways in which gamblers perceive money and risk, and about harms relating to problem gambling. However, little work has looked directly at the design of gambling technologies themselves. The tendency in the academic literature is to locate gambling behaviours 'in the mind' of the gambler, which is to overlook how design defines, enables and constrains particular behaviours.

In this paper we have seen how design serves to enable and constrain certain forms of what Perry and Ferreira [4] refer to as "moneywork". We have seen:

- Categorisations such as "real money" are invoked in order to decide the scope and reach of gambling legislation. The distinction between categorisations can be narrow and sometimes problematic and therefore some applications will purposefully distance themselves from falling into the "real money" category.

- So called "safety" or "responsibility" features are required through legislation (e.g. requirement for a deposit limit), and these are satisfied via specific design choices in gambling applications (e.g. specific choices about the mechanisms of deposits, defaults and upper and lower limits).

- Forms of rhetoric are used within apps that promote the possibility of winning, and envelop the possibility of losing within discussions of winning. The idea of "fun" is used to talk about losing money, for example losing more than can be afforded is refered to as "when the fun stops" and tools for limiting and managing losses are referred to as "responsible gambling tools".

- The idea of freedom of choice underlies gambling as a philosophical position, from which further concepts such as responsible gambling are derived.

Where the concern with digital currency in Human Computer Interaction has been to do with users' situated practices of "moneywork", we suggest the concept of "configuring the user" [8] (i.e. defining, enabling and constraining constructed users) is of importance as it draws attention to the ways in which gambling is legitimised via designing for (and against) specific practices and perspectives. In this case, the user is configured as someone who has made an informed choice to gamble.

REFERENCES

[1] Alex Blaszczynski, Robert Ladouceur, and Howard J Shaffer. 2004. A science-based framework for responsible gambling: The Reno model. *Journal of Gambling studies* 20, 3 (2004), 301–317.

[2] Chris Elsden, Tom Feltwell, Shaun Lawson, and John Vines. 2019. Recipes for programmable money. In *Proceedings of the 2019 CHI Conference on Human Factors in Computing Systems*. 1–13.

[3] Jennifer Ferreira, Mark Perry, and Sriram Subramanian. 2015. Spending time with money: From shared values to social connectivity. In *Proceedings of the 18th ACM Conference on Computer Supported Cooperative Work & Social Computing*. 1222–1234.

[4] Mark Perry and Jennifer Ferreira. 2018. Moneywork: Practices of Use and Social Interaction around Digital and Analog Money. *ACM Trans. Comput.-Hum. Interact.* 24, 6, Article 41 (Jan. 2018), 32 pages. `DOI: http://dx.doi.org/10.1145/3162082`

[5] Gerda Reith. 2002. *The age of chance: Gambling in Western culture*. Psychology Press.

[6] Natasha Dow Schüll. 2014. *Addiction by design: Machine gambling in Las Vegas*. Princeton University Press.

[7] Yang Wang and Scott D. Mainwaring. 2008. Human-Currency Interaction: Learning from Virtual Currency Use in China. In *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems (CHI '08)*. Association for Computing Machinery, New York, NY, USA, 25–28. `DOI: http://dx.doi.org/10.1145/1357054.1357059`

[8] Steve Woolgar. 1990. Configuring the user: the case of usability trials. *The Sociological Review* 38, 1_suppl (1990), 58–99.