

What Makes People Trust Online Gambling Sites?

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ABSTRACT

A validated model of trust was used as a framework for an empirical study to identify on- and offline factors that influence gamblers' perception of an online casino's trustworthiness. The results suggest that the quality with which casinos address gamblers' trust concerns by providing appropriate content is the prime factor. However, designing for trust must be part of a consistent strategy that also involves customer service and usability.

Keywords

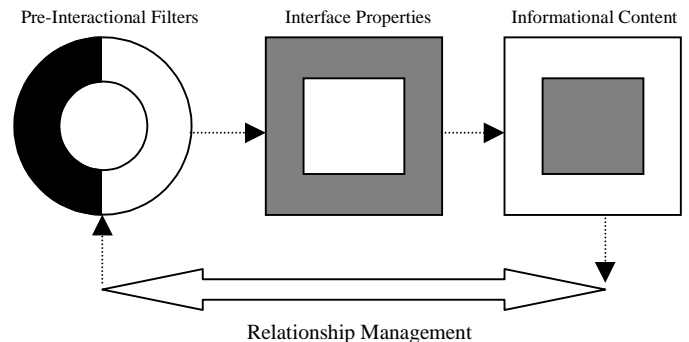
Trust, Credibility, Gambling, User Experience Strategy.

OBJECTIVES

Over recent years, the gambling industry has been rapidly moving online. However, the gambling industry has a tainted reputation, since casinos were used for money laundering purposes from the early 20th century. Unlike sports betting where the outcome is unambiguous, casino games are supposed to be ruled by chance alone. This requires gamblers to have full trust in the casino and the fairness of its odds. How do gamblers judge whether a particular online casino is indeed trustworthy?

To answer this question, we used the MoTEC model of trust for electronic commerce as a framework [1, 2]. This model, although initially developed for the online retail of products and services, is high-level enough to also be applied to the domain of gambling. It identifies four main dimensions that affect people's trust in online businesses (cf. Figure 1). The dimensions consist of:

- (1) *Pre-Interactional Filters* (PIF): one's predisposition to trust, reputation of the industry and of the company, recommendations from trusted sources, etc;
- (2) *Interface Properties* (IP): Branding and usability;
- (3) *Informational Content* (IC): Company, products and services, terms and conditions, security and privacy;
- (4) *Relationship Management* (RM): Pre-purchase and post-purchase communication, customer service, etc.



The objective of this study was to determine which model dimensions would carry the most weight in gamblers' judgement of an online casino's trustworthiness.

METHODOLOGY

In order to get a better understanding of the domain of online gambling, we posted several messages on gambling newsgroups, asking how people choose which sites to trust.

Input from the newsgroup discussions was then used to devise a gambling-specific trust questionnaire, based on MoTEC's four dimensions. This questionnaire was advertised and posted online to make it accessible to a wide target audience. It allowed participants complete anonymity, which may be very important to gamblers.

The questionnaire consisted of 35 questions, each phrased as a statement about a gambling site and was based on a 7 point Likert-type scale.

RESULTS

There were a total of 31 participants' data included in the analysis. Four were female and 27 were male. Only one participant had less than three years internet experience.

By grouping related questions, the average rating for each component could be calculated. The relative importance of each dimension was expressed as a percentage and is discussed next:

1. Informational Content: 34%

IC was the most important dimension in trust perception attributing for over a third of the effect on trust. People like to know about the company, its staff and its policies. Such information should be provided on the site in a place where it can be found easily, otherwise it will have no benefit. That is why it is closely linked to Interface Properties, as a

good information architecture is very effective at giving an overview of what information is present and where.

2. Relationship Management: 26%

RM was the second most important dimension. This is consistent with Fogg et al. (2001)'s finding that a "real world feel" contributes to credibility. Players value the ability to contact the company, and they expect responses to be quick and of high quality. This also indicates to gambling companies that they must take customer services and all that it entails seriously. Gamblers also value fulfillment of any promises made by the company such as prompt payment of winnings.

3. Interface Properties: 22%

IP accounted for just over a fifth of the effect on trust. As mentioned above, information architecture and usability are extremely important as they allow efficient access to information. That would suggest that their importance is more implicit than explicit, which is reflected in the ratings. On the other hand, it was observed that IP statements phrased negatively would decrease a site's experienced trustworthiness. That was the case for long download times and typographical errors, which is also consistent with Fogg et al. (2001). Thus, if Interface Properties are not properly addressed, they can be very damaging to any level of trust that has already been built up, or prevent people from taking the initial decision to trust the site.

4. Pre-Interactional Filters: 18%

PIF had the least effect of the four dimensions but should not be discounted as unimportant. Indeed, the respondents to this questionnaire had all had prior experience gambling online. This means that they all must have had a positive preconception about gambling in general. A non-gambler might not trust any gambling sites just because they are associated with that industry. Whether a negative preconception could be overcome by the site itself would be an interesting question for future research. The positive implication of that relatively low rating is that casinos that are exclusively online do have a chance to compete with established brand names. The same applies to being listed in a directory or having been reviewed by offline media.

LIMITATIONS & FUTURE RESEARCH

Since this study is the first to investigate trust antecedents in the domain of online gambling, a high-level approach giving general information was adopted. It would be interesting to replicate this study with a higher number of respondents, and the inclusion of non-gamblers. This would show how reliance on the different MoTEC components evolves with expertise. Last but not least, the unreliability of subjective reports should be overcome by observing people evaluate the trustworthiness of unfamiliar casinos in user tests. As discussed in [1], the model can also be used as a framework for conducting and analyzing user trials.

DISCUSSION

Our results suggest that people base their judgement of an online casino's trustworthiness mostly on the information

present on the web site. This includes clear information about who is behind the casino, its legal status and the fairness of its odds. Some casinos feature audit reports by well-respected accountancy firms that state the payout percentage every month. User experience strategists should therefore aim at identifying the perceived risks related to the industry, the company or a given game, and address these concerns by producing informative content.

A real world feel can also be communicated by providing alternative channels to contact the casino, both on- and offline. Prompt and informative replies help convey professionalism and respect for the customer. Most importantly, people perceive quick payouts as a sign of the casino's honesty and fairness.

These computer-mediated exchanges can all be supported by a well-designed interface. Important information should be displayed prominently and access to other content should be efficient.

Practitioners should also realize that offline factors can have a considerable impact on user perceptions. With this in mind, our research strongly suggests that the traditional scope of human-computer interaction should be widened to include the whole user experience from start to finish, including both online and offline components of the interaction. A savvy organization would do well to integrate HCI with marketing, management and customer care for a consistent strategy. Not only will this improve HCI effectiveness, but also provide a competitive edge.

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