

Consumer engagement with and perceptions of offshore online gambling sites

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ABSTRACT

Many jurisdictions have legalised and licensed online gambling sites. Nonetheless, a notable proportion of the online gambling market operates offshore. Offshore sites pose risks for consumers in terms of unsafe and disreputable practices, compete with domestically-licensed sites, and do not participate in the economies in which they operate. This study aimed to explore the extent to which Australian online gamblers use offshore as compared to domestic gambling sites, consumer attitudes, and gambling-related harms. Participants (N=3,199) completed an online survey assessing gambling behaviour, reasons for choosing sites, awareness of and impact of online gambling legislation, and problem gambling. Results show that 25.8% of online gamblers used offshore sites, and that these were more involved gamblers overall than domestic gamblers, and had greater problem gambling severity. Most online gamblers preferred domestic sites, indicating that regulation of online gambling with associated consumer protection measures may benefit those who wish to gamble online.

Keywords: Internet gambling, online gambling, regulation, consumer behaviour, offshore gambling, problem gambling, policy, legislation, consumer preferences

Please address all correspondence to:

Dr. Sally Gainsbury, Gambling Treatment and Research Clinic, School of Psychology, 94 Mallet St, Camperdown, 2050, NSW, Australia. Sally.gainsbury@sydney.edu.au.

INTRODUCTION

Online gambling is growing substantially in terms of participation and represents an increasing proportion of all gambling expenditure. Online gambling sites incurred a relatively lengthy period of self-regulation and incorporated various third-party seals of approval due to the relative lack of official government oversight (Hofmann et al., 2016; Wood and Williams, 2007). Many jurisdictions have legalized and licensed gambling sites, recognizing the limitations of absent or specific online gambling legislation. However, a large proportion of online gambling occurs on offshore sites, that is, sites that do not have local licenses but accept gamblers in contravention to local regulations, in contrast to domestically-licensed online gambling providers. Consumers' reasons for choosing to use offshore gambling sites and their comprehension of relevant legislation is not understood. Using offshore sites is risky for consumers as operators may not follow strict consumer protection requirements. With sites falling outside local law enforcement authority, consumers lack recourse to recover misappropriated funds, if they are cheated, or have personal details stolen.

This study aimed to compare Australian online gamblers using offshore gambling sites with those using only domestically-licensed gambling sites in terms of gambling participation, factors influencing site selection, awareness of gambling legislation and experience of gambling-related problems. The use of offshore sites has broad implications for ecommerce; purchases from offshore websites avoid paying Australian taxes, may involve money laundering, and potentially enable consumers to access products that do not meet Australian consumer safety standards or are illegal. Accordingly, offshore websites pose risks for consumers, regulators and law enforcement agencies, and society more broadly. Understanding consumers' use of offshore sites, may enable design of strategies and policies to reduce demand and access, and provide greater levels of consumer protection.

Online gambling regulation and offshore gambling

Online gambling represents an increasing proportion of the international gambling market. The global online market was USD\$35.97 billion in 2014 and is estimated to reach USD\$66.59 billion by 2020, at a compound annual growth rate of 10.18% (Research and Markets, 2016). This represents an increase from 9% to 14% share of total gross win in the gambling market worldwide (The Statistics Portal, 2017). Models of online gambling regulation include licensing of multiple commercial gambling operators, allowing monopoly

(often state-owned) operators to offer online services, coupled with prohibition of specific types of online gambling. This has resulted in an environment for consumers where some gambling products are available from domestically-licensed operators and others only from offshore sites. From a consumer perspective, the use of offshore sites may be banned, with or without potential legal repercussions if accessed, restricted through blocked payments, IP addresses or other methods, or allowed with no consequences for the consumer. Methods of blocking, prohibiting, or otherwise discouraging use of offshore gambling sites vary widely, with limited demonstrated effectiveness (D'Addario, 2012). Consumer awareness and knowledge of relevant legislation regarding offshore sites is largely unknown.

Risks of offshore gambling sites

Offshore websites may not comply with consumer protection regulations, and sites may contain unscrupulous practices that place customers at risk of fraud, identity theft, and lost funds. However, online consumers are becoming aware of risks and steps that can be taken to minimise such risks. For example, a large international survey found that 70% of consumers were aware and concerned about at least some types of online threats (Kaspersky Lab, 2016). However, 42% of respondents had been targeted by malware online, including from visiting a suspicious website, and from a trusted website being hacked. Gambling apps have been found to contain malicious code, and security vulnerabilities posing notable risks to consumers; numerous hacks and cyberattacks have targeted online gambling websites and their customers (McMullan and Rege, 2007). Many users lack the skills to discern safety or trustworthiness, and are misled by online operators (Ivanitskaya et al., 2010). Unregulated sites may appeal to consumers by offering services and products not available through licensed sites, and their desire for access, convenience, low cost, and privacy.

Consumer engagement with offshore gambling sites

The estimated comparative differences in size across offshore gambling markets is difficult to quantify. The American Gaming Association estimated that 97% of all 2017 Super Bowl bets would be placed illegally (USD\$4.7 billion), an 11% increase from 2016 figures (American Gaming Association, 2017). In contrast, in the UK, with more liberal approaches to regulating and licensing online operators, it is estimated that 95% of consumers gamble on domestically-licensed sites (Bet365, 2015). Paradoxically, concerns and negative experiences with sites do not appear to discourage use of offshore operators. A large survey of international current online gamblers found that only half of respondents thought that online

gambling was fair, one-third thought that operators could manipulate outcomes, and one-third reported a dispute with an online gambling operator, of which less than half were resolved (Gainsbury et al., 2013). Over one-quarter indicated that they had not been paid winnings, suggesting that disreputable gambling sites were often encountered. A more recent qualitative study found similar reports from gamblers who felt that sites used manipulative practices to encourage excessive expenditure, and maintained unfair terms and conditions that reduced the ability to withdraw funds (Hing et al., 2014).

Minimizing gambling-related harms is often cited as a reason for regulations designed to reduce use of offshore sites. Internet gambling has been associated with gambling-related problems (Gainsbury et al., 2015; Wood and Williams, 2007, 2011); however, the extent to which offshore sites contribute to gambling problems is unknown. A French study found that gambling on unlicensed sites was associated with more intense gambling and more gambling-related problems as compared to licensed sites (Costes et al., 2016). However, there is currently no indication that online gambling regulations have made any impact on problem gambling prevalence rates (Choliz, 2016; Planzer et al., 2014).

To design strategies discouraging use of offshore gambling sites, it is important to understand consumer perceptions and motivations. A recent UK study found 38% of online gamblers switched between online operators (Looney and Wood, 2017), suggesting loyalty is not an overriding factor for site selection. Respondents considered introductory deals and offers, and the extent to which sites were well known. Similarly, an Australian study found that gambling sites were most likely to be selected because of reputation, payout rates, customer protection, game fairness, and finance security (Gainsbury et al., 2012). This suggests customers seek well-known sites, although price and promotions exert influences.

The influence of licensing bodies appears to be of limited relevance in the selection of sites. It is possible that gamblers have inaccurate knowledge of domestic online gambling legalisation. This has been found in an earlier study in which 49% to 80% of international online gamblers did not know their current local regulations of online gambling (Gainsbury et al., 2013). This indicates a lack of concern for the specific legalities of online gambling. Confirming this, only 10% of Australian online gamblers surveyed deemed legality of a site and its licensing jurisdiction as of importance (Gainsbury et al., 2012).

Other risky online behaviours are associated with a lack of concern with regulation; for example, users who illegally download materials tend to have low concerns about the activity, believe that there are benefits derived from the illegal behaviour, and believe that no harm was incurred (Robertson et al., 2012). Furthermore, user engagement in one illegal

online behaviour is related to ethical attitudes towards online behaviours more globally, such that those engaging in one illegal activity were more likely to engage in others. Thus, consumers gambling on offshore sites, may migrate to other risky and illegal activities, creating risks for themselves and society more broadly. Policies that effectively modify consumer behaviour need to be based on an accurate understanding of consumer motives (Edwards et al., 2015).

The current study

This study aimed to inform the research question: what impact does the availability of offshore gambling sites have on consumers? The specific objectives were to understand 1) the extent to which consumers are using offshore gambling sites, 2) which consumers are most likely to engage with offshore gambling sites, 3) factors influencing the use of offshore sites, and 4) the extent to which use of offshore gambling sites is related to gambling problems. Given the lack of existing research on the use of offshore gambling sites, no hypotheses were advanced. However, it was anticipated that users of offshore gambling sites were likely to be more intense and involved gamblers overall, and would subsequently have higher rates of gambling problems, given that intensity of online gambling is a predictor of gambling problems (LaPlante et al., 2014; Philander and MacKay, 2014).

The current study is situated within the context of Australia, widely regarded as having very liberalized gambling policies. However, despite the widespread availability of gambling, policies on online gambling are relatively restrictive, with only online wagering and lotteries offered by licensed operators. The current Interactive Gambling Act was passed in 2001 and several reviews have been subsequently held, with efforts underway to update this legislation by clarifying terminology around the prohibition of offshore gambling services and enacting stricter enforcement measures. A 2012 telephone prevalence survey estimated that 8% of Australian adults had gambled online in the past year, an increase from 4% in 2010 and less than 1% in 1999 (Gainsbury et al., 2014). Current legislation, in place at the time data were collected, prohibits offshore gambling operators from providing online gambling services to Australian residents. However, no gambling operators have been prosecuted in relation to this legislation and there are no barriers preventing Australian residents from accessing offshore gambling sites. In 2011 it was estimated that 94% of the 2,313 online gambling sites available accepted play from Australia, with the vast majority of these representing offshore gambling sites (Gainsbury and Wood, 2011).

METHODS

Respondents were recruited to an online survey through advertisements on Google, Facebook and websites for gambling operators and help services between May and December, 2012.

Further details on recruitment methods are available in a previously published report [reference blinded for peer-review].

Participants

Of the 4,688 respondents who completed the survey (completion rate 68.7%), 88 did not live in Australia, six were under the age of 18, 1,395 respondents did not gamble online. All were thus excluded from analysis. Most of the final sample of 3,199 respondents was male (85.3%), with a mean age of 41.1 years ($SD=14.1$).

Measures

Demographics: The ABS Census data form guided survey item protocols. Information collected comprised: gender; date of birth; postcode; residence in a metropolitan, regional, rural or remote setting; marital status; household type; highest educational qualification; work status; household income band; total household debt; country of residence; country of birth; main language spoken at home; whether of Aboriginal or Torres Strait Islander descent; and access to mobile and landline telephones at home.

Gambling behaviour: This section collected information about the types of gambling engaged in during the previous 12 months, on 10 forms of gambling – instant scratch tickets; lottery, lotto or pools tickets; sports betting; betting on horse or dog races; bingo; keno; poker; casino table games not including poker; games of skill not including poker; and electronic gaming machines (EGMs). For each form of gambling, frequency, and the three websites most often used for online gambling were assessed.

Online gambling: Questions included time of day they mostly engaged in online gambling; usual payment method; number of separate online gambling accounts; main influences on their choice of online gambling site; and advantages and disadvantages of online gambling over venue-based gambling. Respondents were asked whether viewing promotions for online gambling typically decreased, increased or had no impact on the likelihood that they would gamble online.

Awareness of and impact of online gambling legislation: This was assessed by asking respondents to indicate which gambling activities they believed could legally be offered online by domestically-regulated gambling operators. Respondents were also asked if all

online gambling activities were legal in Australia, whether it would decrease, increase or have no impact on their overall level of gambling.

Problem Gambling: This section contained the nine questions that comprise the Problem Gambling Severity Index (PGSI;(Ferris and Wynne, 2001). Responses were scored as 'Never'=0, 'Sometimes'=1, 'Most of the time'=2, and 'Almost always'=3, and summed for the 9 items. Cut-off scores were 0=non-problem gambler, 1-2=low risk gambler, 3-7=moderate risk gambler, and 8-27=problem gambler. The PGSI is widely used in Australia and is recommended as a measure of problem gambling severity (Problem Gambling Research and Treatment Centre, PGRTC, 2011). Moderate risk and problem gamblers (PGSI score 3+) indicated the type of gambling and medium that had contributed most to any problems experienced from gambling.

Classification of domestic and offshore gamblers

Participants were classified as offshore gamblers if they indicated any offshore sites for any gambling form, or if they indicated online gambling for a form which cannot legally be provided on domestically-regulated sites. Domestic gamblers were those who only reported using domestically-regulated websites when gambling online.

Data analysis

All comparisons were between domestic and offshore gamblers. For the initial bivariate analyses, where dependent variables were continuous, analyses included independent samples t-tests (including Welch t-tests where variances were not equal) and Mann-Whitney tests (for cases where the variables were ordinal, rather than interval or ratio scales). Chi-square tests of independence were used for categorical dependent variables, with tests of proportions where required. As only two groups were being compared, an alpha of .05 was used throughout.

The aforementioned bivariate analyses do not account for any potential overlap between variables on which the groups differed. Thus, a logistic regression was used to determine which factors uniquely accounted for differentiation between the groups. All variables on which the groups differed were considered for entry into the model as predictors, with the dependent variable being domestic and offshore status. Variables were checked for tolerance and, once the questions around advantages and disadvantages of online gambling were removed, no indications of multicollinearity were found.

RESULTS

Use of offshore gambling sites

Of the 3,199 respondents who gambled online, 2,374 (74.2%) were domestic gamblers, while the remaining 825 (25.8%) were offshore gamblers. Of the 825 offshore gamblers, 165 (20.0%) only reported gambling on offshore websites, while 660 (80.0%) indicated that they used a combination of domestically-regulated and offshore sites.

Characteristics of gamblers using offshore sites

Demographics

Offshore gamblers were significantly more likely to be: male; younger; never married or living with a partner/de facto (but less likely to be married); living in a household with one parent and children or a group household (but less likely to be a couple with children); less educated, particularly in terms of postgraduate degrees, or trade certificates/diplomas/vocational qualifications; less likely to be working full time or retired, but more likely to be unemployed or a full-time student; more likely to speak a language other than English at home; and significantly more likely to have only a mobile phone (rather than a mobile and landline) than domestic gamblers (Table 1).

No significant differences were observed in terms of: whether they lived in a metropolitan, regional, rural or remote location; income; debt; country of birth; or Aboriginal or Torres Strait Islander status.

Table 1 about here.

Gambling involvement

When considering gambling in general, including offline gambling, offshore gamblers were significantly more likely to engage in every form of gambling more frequently than domestic gamblers (smallest significant Mann-Whitney $U=2725$, $Z=-2.90$, $p=.004$ for bingo), except for race wagering (Mann-Whitney $U=512920$, $Z=-1.01$, $p=.315$) and lottery/lotto/pools (domestic significantly more frequent than offshore, Mann-Whitney $U=600628.5$, $Z=-3.19$, $p=.001$).

Gambling expenditure was measured by a compound variable, which considers whether they are ahead and behind, and by how much. Offshore gamblers were significantly more likely to come out further behind for casino table games (Mann-Whitney $U=107699.5$, $Z=-4.16$, $p<.001$), games of skill (Mann-Whitney $U=5372$, $Z=-1.99$, $p=.047$), and EGMs (Mann-Whitney $U=226267$, $Z=-4.30$, $p<.001$). Domestic gamblers were significantly more

likely to come out further behind for lottery/lotto/pools (Mann-Whitney $U=574647$, $Z=-2.79$, $p=.005$) and sports betting (Mann-Whitney $U=507209$, $Z=-2.72$, $p=.007$).

Domestic gamblers engaged in significantly more of their gambling online compared to offshore gamblers (lottery, lotto, pools, 19.3% online for domestic vs 14.2% online for offshore, Welch $t(1209.9)=3.65$, $p<.001$; sports betting 61.4% online for domestic vs 56.1% for offshore, Welch $t(764.7)=2.46$, $p=.014$; race betting, 56.6% online for domestic vs 49.6% online for offshore, Welch $t(761.7)=3.35$, $p=.001$). Of the remaining forms, offshore gamblers reported conducting (on average) 35.6% of their poker betting online, 15.3% of their games of skill betting online, 10.7% of their casino table games betting online, 9.7% of their EGM betting online, and 8.8% of their bingo betting online. Other forms were relatively low (instant scratch tickets 2.7% and keno 2.3%). Domestic gamblers, by definition, could not gamble online on these latter forms.

Offshore gamblers reported significantly longer online gambling sessions when sports betting (33.3 minutes ($SD=58.3$) vs 28.4 ($SD=59.5$) minutes for domestic, Mann-Whitney $U=424051$, $Z=-3.47$, $p=.001$). No significant difference was observed for race betting (mean session length 63.2 ($SD=616.1$) minutes for domestic vs 55.0 ($SD=129.8$) minutes for offshore, Mann-Whitney $U=384478$, $Z=-.65$, $p=.517$). Reported length of online sessions for the remaining forms for onshore gamblers were: poker $M=136.5$ ($SD=165.5$), EGMs $M=104.1$ ($SD=187.4$), bingo $M=70.7$ ($SD=87.2$), games of skill $M=55.5$ ($SD=62.5$), casino table games $M=53.5$ ($SD=81.0$), and keno $M=26.1$ ($SD=57.3$).

Offshore gamblers were significantly more likely to gamble online between 6pm and 6am, whereas domestic gamblers were significantly more likely to gamble online between 6am and 6pm. Offshore gamblers were significantly more likely to pay for their online gambling using debit cards and services such as Moneybookers, Neteller and Poli, whereas domestic gamblers were significantly more likely to use direct bank transfers and bPay (Table 2). Offshore gamblers were significantly more likely to have more accounts with different sites, particularly three or more accounts, compared to domestic gamblers, who were significantly more likely to have one account. Offshore gamblers were significantly more likely to have been gambling for a longer period (median starting year=2008) compared to domestic gamblers (median starting year=2010), Mann-Whitney $U=758426$, $Z=-6.59$, $p<.001$.

Offshore gamblers ($M=.37$, $SD=.53$) were significantly more likely to report that viewing promotions for online gambling typically increased the likelihood that they would

gamble online (compared to domestic gamblers, $M=.31$, $SD=.50$, Welch $t(1362.9)=-2.82$, $p=.005$).

Table 2 about here.

Factors influencing online gambling site selection

Offshore gamblers were significantly more likely to choose a site based on: reputation; personal recommendation; price; greater number of betting options and games available; sites with fast payout rates; the software that the site uses; better game experience; and sites that require few personal details, and that have social features (e.g., chat). In contrast, domestic gamblers were significantly more likely to choose a site based on: the site being legally provided/licensed; sites that have responsible gambling tools, and sites owned by operators for which they have an existing venue-based account (see Table 3).

Table 3 about here.

Perceived advantages and disadvantages of online gambling

Compared to domestic gamblers, offshore gamblers were significantly more likely to list the following advantages of online gambling over venue-based gambling: price (including bonuses, free credits, odds); a greater number of betting options and games available; the use of free-play sites; social features and a more enjoyable game experience. In contrast, domestic gamblers were significantly more likely to rate dislike of or discomfort with venue-based venues and convenience as the main advantages of online gambling (see Table 4)

Compared to domestic gamblers, offshore gamblers were significantly more likely to list the following disadvantages of online gambling over venue-based gambling: unreliable technology or Internet access, illegality, difficulty verifying fairness of games, concerns about account safety, including money and personal information provided, and less enjoyable game environment or social experience. In contrast, domestic gamblers were significantly more likely to specifically state that there were no disadvantages of online gambling over venue-based gambling (see Table 5).

Tables 4 and 5 about here.

Awareness of and impact of online gambling legislation

Both groups mostly correctly stated that sports betting and race wagering could be legally provided by Australian operators (74.4%-77.9%). For lottery/lotto/pools, 62.2% of domestic and 57.3% of offshore gamblers ($\chi^2(1, N=3199)=6.13$, $p=.013$, $\phi=.04$) correctly stated that this form could be legally provided by Australian operators. For each of the remaining forms, which cannot be legally provided by Australian operators online, poker was the highest

endorsed form with 44.4% of offshore gamblers indicating that they believed this could legally be provided online by Australian operators (35.0% domestic gamblers). The remaining forms were endorsed by 14-25% of domestic gamblers and 20-33% of offshore gamblers, with offshore gamblers significantly more likely to state that each form could be legally provided online by Australian operators (smallest significant $\chi^2(1, N=3199)=10.09$, $p=.001$, $\phi=.06$ for instant scratchies). Offshore gamblers ($M=.16$, $SD=.43$) were significantly more likely to state that if all forms of online gambling were legal in Australia, that they would increase the amount that they gamble (domestic gamblers, $M=.10$, $SD=.36$, Welch $t(1253.5)=-3.45$, $p=.001$).

Gambling problems

Offshore gamblers were significantly more likely to be moderate-risk (29.9% vs 24.0%) or problem gamblers (25.6% vs 10.1%) compared to domestic gamblers, whereas domestic gamblers were significantly more likely to be non-problem gamblers (40.3% domestic vs 21.5% offshore), $\chi^2(1, N=3199)=175.14$, $p<.001$, $\phi=.23$. No significant difference was observed for low risk gamblers (25.6% domestic vs 23.0% offshore).

Offshore gamblers were statistically significantly more likely to state that their problems stemmed from poker (8.5% offshore vs 0.5% domestic) and from EGMs (30.3% vs 20.5% domestic), while domestic gamblers were significantly more likely to report that their problems were due to horse/dog race betting (33.7% vs 20.3% offshore; $\chi^2(1, N=1268)=105.26$, $p<.001$, $\phi=.29$). There was no significant difference between domestic and offshore gamblers in terms of the mode that was responsible for their gambling ($\chi^2(5, N=1039)=5.42$, $p=.367$), with approximately 60% of each group indicating that online gambling had contributed the most to their problems, compared to approximately 37-38% for venue-based gambling.

Predictors of use of offshore gambling sites

As the bivariate results above may overlap (e.g., age is related to marital status), a multivariate analysis was run to determine which factors uniquely predict offshore gambling status. All variables that were statistically significant in the bivariate results above were considered for inclusion, and the dependent variable was offshore gambling status (domestic=0, offshore=1).

All possible independent variables were tested for multicollinearity by examining tolerance statistics. Perceived advantages and disadvantages were correlated with each other, but could not be reduced to a meaningful measure. Once these were excluded, all tolerance statistics were $>.4$, and thus no variables were excluded on this basis. The final variables in the model are shown in Table 6, including reference groups for categorical variables.

Controlling for all other variables in the model, offshore gamblers were significantly more likely to be: living with a partner/de facto (compared to the reference category of married); to have lower levels of education; to gamble on instant scratch tickets, bingo, poker or games of skill, and to not gamble on horse or dog race betting; to bet between the hours of 6pm and 6am; to have more separate online gambling accounts with different operators; and to be problem gamblers.

Table 6 about here.

DISCUSSION

Legalisation of online wagering and lottery appears to be successful in that respondents engaged with domestic sites for these products more than offshore sites. Domestic gamblers were more likely to use lottery products, suggesting that offshore options for these are less appealing and that current legalized options are meeting consumer demand. However, factors considered more important by offshore gamblers reflect a greater focus on gambling options, experience, and payouts, indicating that domestically-licensed sites insufficiently satisfy some consumers.

Offshore gamblers use a greater number of online gambling accounts which is consistent with their tendency to be motivated by price. Combined with self-reported impacts of promotions, offshore gamblers appear more likely to be responsive to promotions of special offers, bonuses, and competitive odds when selecting sites. Unless access to offshore sites is effectively restricted, offshore gambling sites will continue to have a competitive advantage over domestic operators subjected restricted marketing/promotions and higher regulatory compliance costs. The advantage noted by offshore gamblers of a greater number of betting options, was endorsed to a lower extent by domestic gamblers, which may indicate the impact of restrictions on gambling products. This supports arguments advanced by domestic operators that offshore sites have a competitive advantage that may attract customers away from domestic sites.

Offshore gamblers viewed online gambling as a less enjoyable experience than venue-based gambling, compared to domestic online gamblers. This may indicate that some individuals prefer to gamble in venues, but will use offshore sites to access preferred

gambling activities such as EGMs, potentially motivated by convenience of accessibility. Offshore gamblers may also prefer greater anonymity, given that they had a greater preference for lower identification requirements and third-party payment methods that masked personal details. This is an important finding as a proposed requirement to enhance consumer protection is increased efforts to identify online gamblers more rapidly. It is possible that this may lead some online gamblers to prefer offshore sites. However, consumer preference is not an adequate rationale for relaxing KYC (Know Your Customer) requirements online.

Consumers do not appear to be particularly concerned about offshore gambling sites. Gamblers on domestically-licensed sites were more likely to attend to the legality of the site than offshore-gamblers, but this was not a major factor in selecting sites for either group. The lack of concern is unlikely attributed to a lack of knowledge of relevant legislation as most online gamblers were relatively accurate in this knowledge. Nonetheless, offshore gamblers demonstrated more inaccurate knowledge of the prohibition of offshore gambling than domestic gamblers. This likely represents the lack of clarity of Australia's current Interactive Gambling Act, which will be addressed in proposed regulatory amendments. Despite this, consistent with other studies of online consumer behaviour, online users are not typically drastically misinformed, or actively looking to circumvent policies, but typically focus on consequences for themselves (individualistic thinking) as opposed to others or ethics (Flores and James, 2013).

Offshore gamblers appear to be experiencing more negative consequences and experiences from online gambling, reflected by the greater reports of disadvantages of online gambling, including difficulties verifying fairness and concerns about safety of personal and financial details. This is consistent with earlier studies of online gamblers (Gainsbury et al., 2013). This suggests that it is likely that gamblers will continue to use offshore gambling sites, despite risks, if they have no alternative options. The use of third-party payment measures may be a protective measure used to limit offshore sites accessing their financial details. These results indicate that offshore gamblers have some awareness of the potential risks involved with gambling on these sites.

The characteristics of offshore gamblers are distinct from domestic gamblers, and match some risk factors for gambling-related problems. These include demographic characteristics, including being male, younger, and speaking a non-English language, and greater intensity in gambling involvement (Gainsbury et al., 2014; LaPlante et al., 2014; Philander and MacKay, 2014). Given the cross-sectional nature of this research there is no

attempt to infer causality; however, it is likely that use of offshore sites facilitates greater gambling intensity and the development of problems, in addition to existing problem gamblers using offshore sites. It is likely that many offshore gambling sites have limited player protection tools and policies, such that use of these sites would exacerbate gambling problems. Notably, gamblers who used offshore sites were less likely to look for responsible gambling tools when selecting a site, indicating that the gamblers most at risk of harm had little interest in practices that may reduce this risk.

Use of offshore gambling sites may lead to a reduction in concern for regulation of other industries and act as a gateway to further engagement with unregulated activities. Engaging in illegal activities such as downloading and music piracy that may be viewed as somewhat benign, may lead to an erosion of ethics in society (Tim et al., 2008). Although offshore gambling is not illegal for consumers in many jurisdictions, abnormal consumer behaviour is linked to a propensity to engage in illegal behaviours in circumstances with perceived low risk of consequences (Robertson et al., 2012). Therefore, it is important to reduce use of offshore gambling sites, which is related to the experience of gambling-related harms, and may be a precursor to more serious and risky online activities.

It is important to understand motives driving consumer behaviour to create effective campaigns to reduce this. Industry groups have similarly investigated user behaviour to drive campaigns to curtail copyright infringement through education initiatives, and emphasising consumers' roles in supporting the threatened creative industries, in addition to criminalization of infringements (Edwards et al., 2015). Campaigns that intend to educate consumers about laws or use arguments based on morality appear to have limited effectiveness (Edwards et al., 2015). Clearer communication to users to enable understanding of the reasons for policies would better position users to be more compliant with these. For example, campaigns are needed to educate consumers about why offshore gambling sites are illegal and to deter their migration to less reputable offshore gambling sites, which may contribute to experiencing gambling-related problems.

Limitations

This study is not without its limitations. The data are based on self-report from a self-selected sample and should not be considered representative of all Australian online gamblers. Respondents indicated the three sites they used most frequently for each form of gambling, which may not assess their entire online gambling. Online gambling is a very dynamic field, and it is likely that patterns of engagement are different from when the data were collected. Further research is needed to address outstanding issues including understanding the specific

harms experienced in relation to the use of offshore gambling sites, including differentiating between various gambling activities. Research should also seek to understand the features and signals that consumers use to identify a gambling site as domestically-licensed as compared to offshore, or other features used to indicate a 'safe' site to use.

CONCLUSIONS

Policy makers should carefully consider the potential benefits and negative consequences of expanding legalised online gambling. It is likely that there will continue to be a demand for the forms of online gambling that are prohibited, and this may increase as new generations of gamblers prefer to gamble online. However, legalisation would likely contribute to a greater increase in participation, particularly if advertising is permitted for additional forms of online gambling. Nonetheless, this paper provides evidence that gambling through domestically-licensed sites is associated with lower levels of gambling-related problems. Regulators need to act to reduce the availability of and use of offshore gambling sites. This is important to minimize unfair competition for licensed providers, retain taxation from gambling, enforce regulation, and protect consumers. Gamblers using offshore sites represent a somewhat distinct market of consumers, which is important to understand to allow consumer education campaigns to target appropriate sub-populations. Understanding the preferences and needs of this population can drive policies and practices accompanying any legislative changes.

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Table 1: Demographic comparisons between domestic and offshore gamblers

Variable	Domestic (<i>n</i>=2374)	Offshore (<i>n</i>=825)	Inferential statistics
Gender (% male, <i>n</i>)	84.4 (2003)	88.0* (726)	$\chi^2(1, N=3199)=6.43$, $p=.011$, $\phi=.05$
Age (<i>M</i> , <i>SD</i>)	42.57* (14.24)	36.82 (12.92)	<i>Welch</i> $t(1569.42)=10.73$, p <.001
Metro residence (% , <i>n</i>)			$\chi^2(3, N=3199)=3.02$, $p=.389$
Major metropolitan city	63.6 (1510)	65.5 (540)	
Major regional city	18.2 (431)	18.9 (156)	
Rural town/location	15.8 (375)	13.3 (110)	
Remote town/location	2.4 (58)	2.3 (19)	
Marital status (% , <i>n</i>)			$\chi^2(4, N=3199)=56.99$, p <.001, $\phi=.13$
Married	47.1* (1117)	33.1 (273)	
Living with partner/de facto	16.0 (380)	19.5* (161)	
Widowed	1.2 (29)	1.1 (9)	
Divorced or separated	8.3 (196)	7.8 (64)	
Never married	27.5 (652)	38.5* (318)	
Household type (% , <i>n</i>)			$\chi^2(5, N=3199)=21.56$, $p=.001$, $\phi=.08$
Single person	15.0 (357)	16.2 (134)	
One parent family with children	4.6 (109)	7.0* (58)	
Couple with children	41.8* (992)	37.0 (305)	
Couple with no children	22.0 (523)	18.9 (156)	
Group household	12.6 (299)	16.7* (138)	
Other	4.0 (94)	4.1 (34)	
Highest education (% , <i>n</i>)			$\chi^2(4, N=3199)=18.93$, $p=.001$, $\phi=.08$
Postgraduate degree	13.6* (322)	10.1 (83)	
Undergraduate degree	25.9 (614)	27.4 (226)	
Trade certificate, diploma, TAFE	25.9* (615)	21.5 (177)	
Completed high school	21.6 (512)	24.6 (203)	
Did not complete high school	13.1 (311)	16.5* (136)	

Work status (% , <i>n</i>)			$\chi^2(8, N=3199)=46.74, p$
Work full-time	59.6* (1414)	53.1 (438)	<.001, $\phi=.12$
Work part-time or casual	9.6 (227)	11.9 (98)	
Self-employed	8.9 (211)	10.5 (87)	
Unemployed and looking	2.4 (58)	4.6* (38)	
Full-time student	5.9 (140)	9.3* (77)	
Full-time home duties	1.2 (28)	1.3 (11)	
Retired	8.2* (195)	4.0 (33)	
Sick or disability pension	2.5 (60)	3.4 (28)	
Other	1.7 (41)	1.8 (15)	
Household income (median bracket), <i>N</i> =2970	\$90,000 to \$99,999	\$90,000 to \$99,999	Mann-Whitney $U=816570.5, Z=-1.56, p=.118$
Household debt (median), <i>N</i> =3002	\$35,000	\$25,000	Mann-Whitney $U=843198.5, Z=-1.03, p=.303$
Country of birth (% Australia, <i>n</i>)	81.2 (1928)	80.7 (666)	$\chi^2(1, N=3199)=.09, p=.759$
Main language (% English, <i>n</i>)	91.2* (2164)	85.6 (706)	$\chi^2(1, N=3199)=20.65, p$ <.001, $\phi=.08$
ATSI status (% non-ATSI, <i>n</i>)	98.5 (2315)	97.8 (799)	$\chi^2(2, N=3168)=3.48, p=.176$
Type of phone at usual residence (% , <i>n</i>)			$\chi^2(2, N=3199)=17.90, p$ <.001, $\phi=.08$
Mobile only	23.9 (567)	31.3* (258)	
Landline only	2.4 (58)	1.8 (15)	
Mobile and landline	73.7* (1749)	66.9 (552)	

Note: * indicates a significantly higher proportion or mean across a row.

Table 2: Internet gambling variables by offshore and domestic gambler status

Variable	Domestic	Offshore	Inferential statistics
Time gambled online (% , <i>n</i>)			$\chi^2(3, N=3078)=149.29,$ $p <.001, \phi=.22$
6am-12pm	12.3* (283)	7.0 (55)	
12pm-6pm	47.5* (1088)	30.0 (236)	
6pm-midnight	39.2 (899)	58.1* (457)	
Midnight-6am	1.0 (22)	4.8* (38)	
Preferred payment method (% , <i>n</i>)			$\chi^2(12,$ $N=3078)=164.96, p$ $<.001, \phi=.23$
Credit card	37.2 (853)	35.4 (278)	
Debit card	25.8 (592)	35.4* (278)	
Pre-paid credit card	1.4 (32)	1.9 (15)	
Direct bank transfer	12.5* (287)	4.6 (36)	
Money transfer	0.5 (11)	0.3 (2)	
PayPal	4.5 (102)	5.5 (43)	
Moneybookers	0.3 (6)	2.2* (17)	
Neteller	0.1 (3)	1.9* (15)	
Poli	3.7 (85)	6.5* (51)	
bPay	9.4* (216)	3.7 (29)	
Other (incl Ukash, Cheque)	4.5* (105)	2.8 (22)	
Number of online betting accounts (% , <i>n</i>)			$\chi^2(4, N=3078)=296.14,$ $p <.001, \phi=.31$
1	51.4* (1179)	23.2 (182)	
2	23.4 (536)	23.3 (183)	
3-4	17.1 (392)	28.8* (226)	
5-6	3.8 (86)	7.0* (55)	
More than 6	4.3 (99)	17.8* (140)	

Note: * indicates a significantly higher proportion across a row.

Table 3: Main influences on decision to gamble at one Internet site over another (% yes, *n*)

Influence	Onshore	Offshore	Inferential statistics
Reputation	28.9 (686)	35.6* (294)	$\chi^2(1, N=3198)=13.04, p <.001, \phi=.06$
Personal recommendation	11.0 (261)	13.8* (114)	$\chi^2(1, N=3198)=4.70, p=.030, \phi=.04$
Advertising/marketing	11.2 (265)	8.8 (73)	$\chi^2(1, N=3198)=3.48, p=.060$
Price including bonuses, free credit, odds, payout rates	39.3 (933)	49.7* (410)	$\chi^2(1, N=3198)=27.08, p <.001, \phi=.09$
Greater number of betting options and games available	21.7 (514)	25.9* (214)	$\chi^2(1, N=3198)=6.38, p=.012, \phi=.05$
Jurisdiction where site is regulated	8.4 (200)	6.4 (53)	$\chi^2(1, N=3198)=3.37, p=.066$
Legally provided/licensed site	16.4* (389)	9.8 (81)	$\chi^2(1, N=3198)=21.11, p <.001, \phi=.08$
Fast payout rates	14.2 (337)	17.3* (143)	$\chi^2(1, N=3198)=4.71, p=.030, \phi=.04$
Customer protection: fairness of games, security of deposits and account information	17.2 (408)	18.9 (156)	$\chi^2(1, N=3198)=1.24, p=.265$
Responsible gambling tools & resources e.g., account information, personal limits	5.4* (128)	2.8 (23)	$\chi^2(1, N=3198)=9.24, p=.002, \phi=.05$
Few personal details required	1.7 (31)	3.4* (28)	$\chi^2(1, N=3198)=8.05, p=.005, \phi=.05$
Social features e.g., instant chat, message boards, forums	0.7 (16)	2.5* (21)	$\chi^2(1, N=3198)=18.74, p <.001, \phi=.08$
Existing account with venue-based operator	9.4* (224)	4.4 (36)	$\chi^2(1, N=3198)=21.12, p <.001, \phi=.08$

Better game experience/interface	8.2 (195)	15.5* (128)	$\chi^2(1, N=3198)=35.91, p <.001, \phi=.11$
Software used	4.2 (100)	7.9* (65)	$\chi^2(1, N=3198)=16.80, p <.001, \phi=.07$
Number of gambling forms available	2.9 (68)	3.5 (29)	$\chi^2(1, N=3198)=.88, p=.349$
Other	5.4* (129)	3.2 (26)	$\chi^2(1, N=3198)=6.93, p=.008, \phi=.05$

Note: Respondents could select up to three responses. * indicates a significantly higher proportion across a row.

Table 4: Main advantages of internet gambling over venue-based gambling (% yes, n)

Advantage	Onshore	Offshore	Inferential statistics
Price including bonuses, free credit, odds, payout rates	31.2 (740)	43.2* (356)	$\chi^2(1, N=3199)=39.02, p <.001, \phi=.11$
Greater number of betting options and games available	20.1 (478)	27.2* (224)	$\chi^2(1, N=3199)=17.60, p <.001, \phi=.07$
Dislike of or discomfort with venue-based venues	11.7* (278)	6.9 (57)	$\chi^2(1, N=3199)=15.05, p <.001, \phi=.07$
Convenience – more convenient access online	64.5* (1532)	53.9 (445)	$\chi^2(1, N=3199)=29.10, p <.001, \phi=.10$
Access–unable to easily access venue-based venues/available 24-7 from any location	23.3 (554)	23.8 (196)	$\chi^2(1, N=3199)=.06, p=.806$
Physical comfort of gambling from home	32.4 (768)	29.8 (246)	$\chi^2(1, N=3199)=1.81, p <.178$
Privacy/anonymity	12.5 (296)	14.2 (117)	$\chi^2(1, N=3199)=1.60, p=.206$
Use of free-play sites	1.9 (45)	5.6* (46)	$\chi^2(1, N=3199)=30.00, p <.001, \phi=.10$
Responsible gambling tools & resources e.g, account information, personal limits	3.9 (92)	3.0 (25)	$\chi^2(1, N=3199)=1.24, p=.265$
Social features e.g., instant chat, message boards, forums	0.5 (11)	1.8* (15)	$\chi^2(1, N=3199)=13.94, p <.001, \phi=.07$
More enjoyable game experience	2.6 (62)	5.6* (46)	$\chi^2(1, N=3199)=16.49, p <.001, \phi=.07$
Lower secondary costs e.g., petrol, food and beverages	11.4 (270)	12.4 (102)	$\chi^2(1, N=3199)=.58, p=.445$
No advantages over venue-based gambling	3.4 (81)	4.0 (33)	$\chi^2(1, N=3199)=.62, p=.433$
Other	2.7 (65)	4.0 (33)	$\chi^2(1, N=3199)=3.28, p=.070$

Note: Respondents could select up to three responses. * indicates a significantly higher proportion across a row.

Table 5: Main disadvantages of internet gambling over venue-based gambling (% yes, n)

Disadvantage	Onshore	Offshore	Inferential statistics
Unreliable technology or Internet access	16.0 (381)	25.1* (207)	$\chi^2(1, N=3199)=33.37, p <.001, \phi=.10$
Difficult to use	2.7 (63)	3.8 (31)	$\chi^2(1, N=3199)=2.62, p=.106$
Illegality	3.4 (80)	5.9* (49)	$\chi^2(1, N=3199)=10.45, p=.001, \phi=.06$
Difficulty verifying fairness of games	8.2 (195)	21.9* (181)	$\chi^2(1, N=3199)=111.20, p <.001, \phi=.19$
Concerns about account safety including money and personal information provided	18.7 (445)	24.7* (204)	$\chi^2(1, N=3199)=13.55, p <.001, \phi=.07$
Too convenient	26.6 (631)	23.5 (194)	$\chi^2(1, N=3199)=3.00, p=.083$
More addictive	16.5 (391)	19.2 (158)	$\chi^2(1, N=3199)=3.10, p=.078$
Easier to spend money	36.4 (865)	37.0 (305)	$\chi^2(1, N=3199)=.08, p=.784$
Less enjoyable game, environment, or social experience	14.9 (354)	18.1* (149)	$\chi^2(1, N=3199)=4.58, p=.032, \phi=.04$
Lack of responsible gambling measures	4.9 (116)	6.7 (55)	$\chi^2(1, N=3199)=3.84, p=.050$
No disadvantages of Internet gambling	23.8* (566)	14.9 (123)	$\chi^2(1, N=3199)=28.91, p <.001, \phi=.10$
Other	4.1 (98)	3.4 (28)	$\chi^2(1, N=3199)=.87, p=.350$

Note: Respondents could select up to three responses. * indicates a significantly higher proportion across a row.

Table 6: Demographics, gambling forms engaged in, internet gambling variables and PGSI as predictors of offshore gambling status

Predictor	B	S.E.	Wald	p	OR	95% C.I. for	
						Lower	Upper
Gender (ref=female)	-.04	.19	.05	.823	.96	.67	1.38
Age (in years)	.00	.01	.36	.551	1.00	.99	1.02
Marital status (ref=married)			6.81	.078			
Living with partner/de facto	.37	.16	5.31	.021	1.45	1.06	2.00
Widowed, divorced, separated	.31	.20	2.39	.122	1.36	.92	2.02
Never married	.10	.16	.38	.539	1.10	.81	1.50
Education (ref=Did not complete high school)			14.73	.005			
Postgraduate degree	-.61	.22	7.54	.006	.54	.35	.84
Undergraduate degree	-.63	.19	11.26	.001	.53	.37	.77
Trade certificate, diploma, TAFE	-.65	.19	11.93	.001	.52	.36	.76
Completed high school	-.44	.19	5.55	.018	.64	.44	.93
Work status (ref=full time)			4.56	.472			
Part time/casual	.34	.19	3.29	.070	1.41	.97	2.04
Self-employed	.20	.19	1.08	.299	1.22	.84	1.77
Retired	.05	.28	.03	.858	1.05	.61	1.81
Full-time student	-.05	.22	.06	.815	.95	.62	1.46
Other	.19	.21	.83	.364	1.21	.80	1.82
Main language (ref=English)	.18	.18	1.01	.314	1.20	.84	1.71
Instant scratch ticket use (ref=no)	.32	.12	6.78	.009	1.38	1.08	1.77
Lottery lotto pools use (ref=no)	-.13	.15	.73	.394	.88	.65	1.18
Sports betting use (ref=no)	-.20	.17	1.38	.240	.82	.59	1.14
Horse or dog race betting use (ref=no)	-.56	.16	12.07	.001	.57	.42	.79
Bingo use (ref=no)	1.25	.24	28.16	<.001	3.47	2.19	5.50
Keno use (ref=no)	-.26	.13	3.78	.052	.77	.59	1.00
Poker use (ref=no)	2.56	.12	435.47	<.001	12.87	10.13	16.36
Casino table games use (ref=no)	.22	.12	3.27	.071	1.25	.98	1.59

Betting on games of skill use							
(ref=no)	.88	.18	23.58	<.001	2.42	1.69	3.46
Electronic gaming machine use							
(ref=no)	.23	.13	3.28	.070	1.26	.98	1.61
Time of day betting online (ref=6am-12pm)			43.73	<.001			
12pm - 6pm	-.02	.21	.01	.913	.98	.65	1.47
6pm - midnight	.65	.20	10.40	.001	1.92	1.29	2.86
Midnight - 6am	1.49	.41	13.30	<.001	4.42	1.99	9.81
Number of separate online gambling accounts							
	.51	.05	110.18	<.001	1.67	1.52	1.84
Influence: Price including bonuses, free credit, odds, payout rates (ref=no)	.11	.12	.85	.356	1.12	.88	1.42
Influence: Greater number of betting options and games available (ref=no)	-.11	.13	.75	.386	.89	.69	1.15
PGSI status (ref=non-problem)			10.88	.012			
Low-risk gambler	.14	.15	.83	.361	1.15	.85	1.54
Moderate-risk gambler	.21	.15	1.92	.166	1.24	.92	1.66
Problem gambler	.59	.18	10.49	.001	1.81	1.26	2.59
Constant	-3.29	.46	51.75	<.001	.04		

Note: Model fit: $\chi^2(34)=1251.01$, $p < .001$. Bold text indicates statistically significant predictors.