



# Plan Ahead

An online intervention against unplanned depositing behavior

*SNSUS, Oslo – 15 May 2025*

# Disclosures

- I work for Svenska Spel
- I am part time pursuing PhD studies at Lund University
- My ambition is to publish academic results on this intervention.

# Svenska Spel Sport & Casino

100% owned by Swedish State

Provides Online Casino, Bingo, Poker and Sports

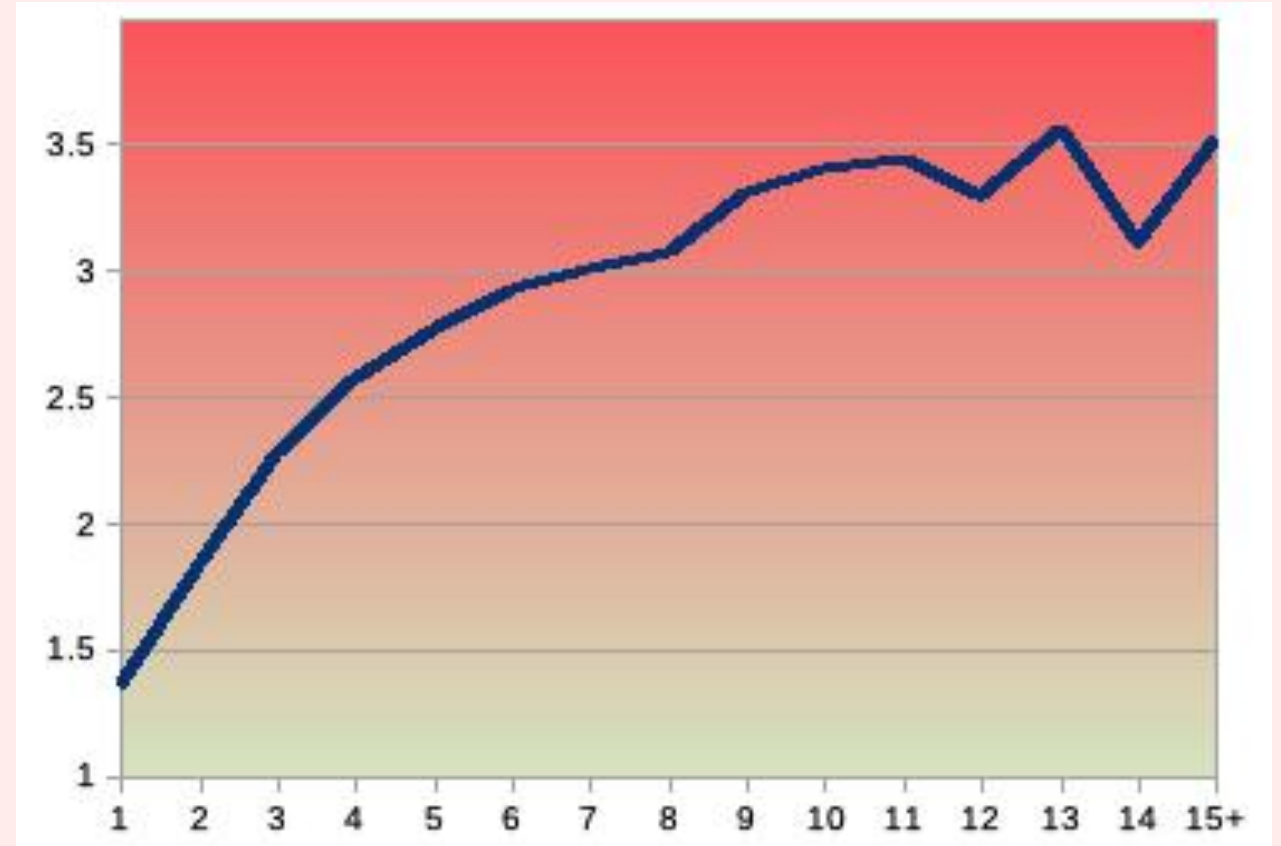
100% of gambling registered

Online games payed from gambling account

# Depositing money multiple times is a risky behavior

- Multiple deposits in a single day correlates with higher risk for experiencing problems
- Multiple depositing can indicate: not planning ahead properly or a signal for chasing losses
- Example of Duty of care – intervene and restrict on early signs of excessive play

**Can we help these gamblers plan ahead?**



*Number of deposits per day gambled in relation to overall gambling risk  
(1: Low risk, 2: Moderate risk, 3: High risk)*

# A/B/C-test intervention

## AFTER GROUP

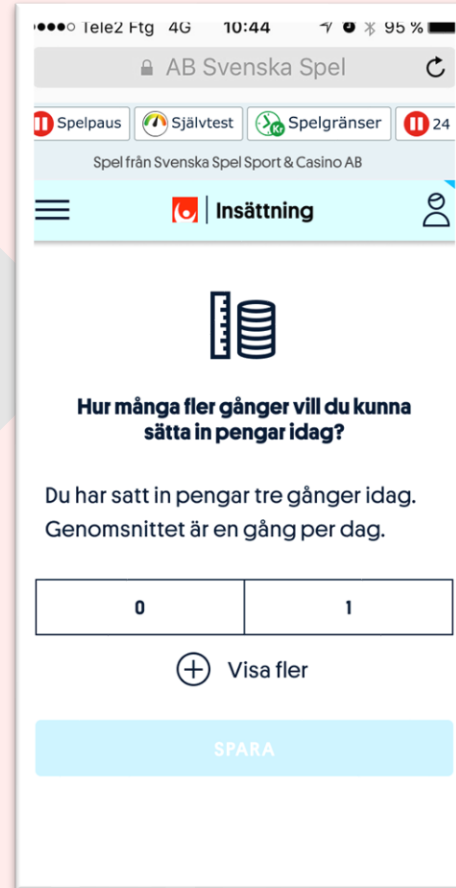
Intervention after 3<sup>rd</sup> deposit

## BEFORE GROUP

Intervention before 4<sup>th</sup> deposit

## CONTROL GROUP

No intervention



AB Svenska Spel

Spelpaus Självtest Spelgränser 24 h

Spel från Svenska Spel Sport & Casino AB

Insättning

Hur många fler gånger vill du kunna sätta in pengar idag?

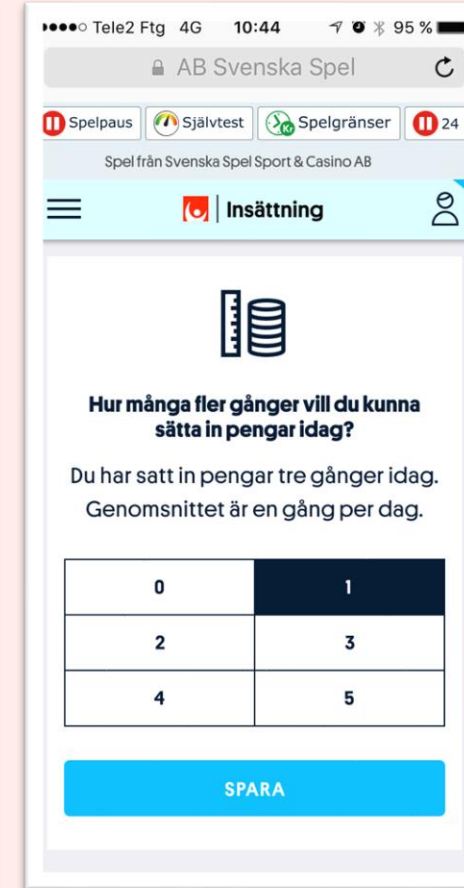
Du har satt in pengar tre gånger idag. Genomsnittet är en gång per dag.

0	1
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+ Visa fler

SPARA

Priming to make 0 or 1 more deposit...



AB Svenska Spel

Spelpaus Självtest Spelgränser 24 h

Spel från Svenska Spel Sport & Casino AB

Insättning

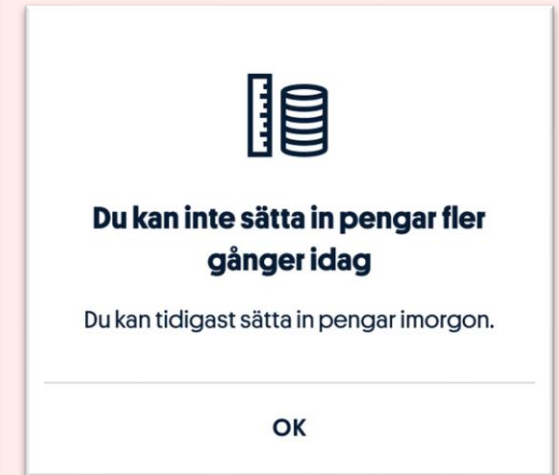
Hur många fler gånger vill du kunna sätta in pengar idag?

Du har satt in pengar tre gånger idag. Genomsnittet är en gång per dag.

0	1
2	3
4	5

SPARA

... possible to expand and choose up to 5 more deposits



Hur många fler gånger vill du kunna sätta in pengar idag?

Du kan inte sätta in pengar fler gånger idag

Du kan tidigast sätta in pengar imorgon.

OK

The choice is final. No more deposits can be made until next day.



# RESULTS

# How many extra deposits did most choose?



3 deposits have  
been made the  
current day  
before  
intervention


Tele2 Ftg 4G 10:44 95 %

AB Svenska Spel

Spelpaus Självtest Spelgränser 24

Spel från Svenska Spel Sport & Casino AB


Insättning



**Hur många fler gånger vill du kunna sätta in pengar idag?**

Du har satt in pengar tre gånger idag.  
Genomsnittet är en gång per dag.

0	1
---	---

 Visa fler

SPARA


Tele2 Ftg 4G 10:44 95 %

AB Svenska Spel

Spelpaus Självtest Spelgränser 24

Spel från Svenska Spel Sport & Casino AB

Insättning



**Hur många fler gånger vill du kunna sätta in pengar idag?**

Du har satt in pengar tre gånger idag.  
Genomsnittet är en gång per dag.

0	1
2	3
4	5

SPARA

# Majority chose maximum of 5 extra deposits



Tele2 Ftg 4G 10:44 95 %

AB Svenska Spel

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Insättning

**Hur många fler gånger vill du kunna sätta in pengar idag?**

Du har satt in pengar tre gånger idag.  
Genomsnittet är en gång per dag.

0	<b>1</b>
2	3
4	5

SPARA

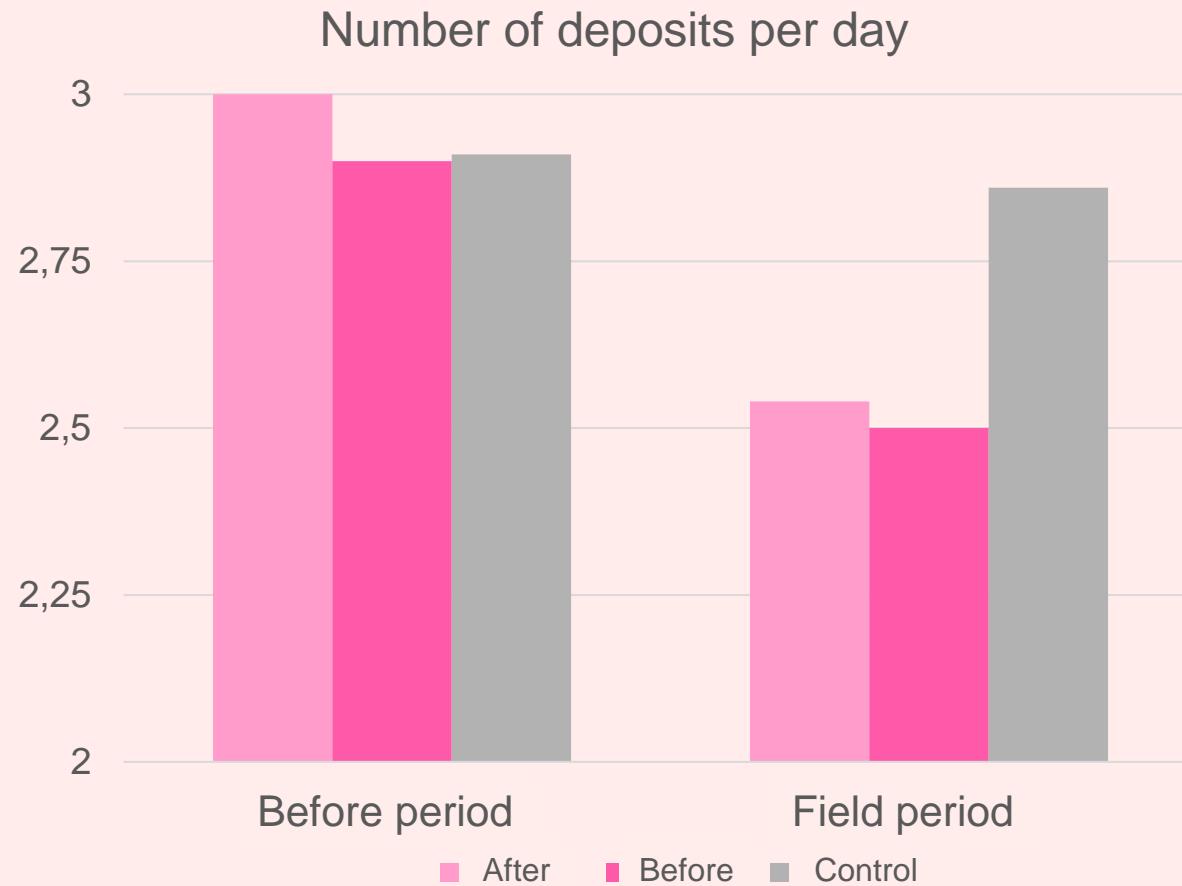
# Extra deposits	BEFORE Group	AFTER Group
0	1%	5%
1	30%	25%
2,3,4	14%	15%
5	55%	55%

More choose 0 more  
option in the AFTER  
group

Majority does likely not  
want to be restricted



## Positive (but small) effects on behavior



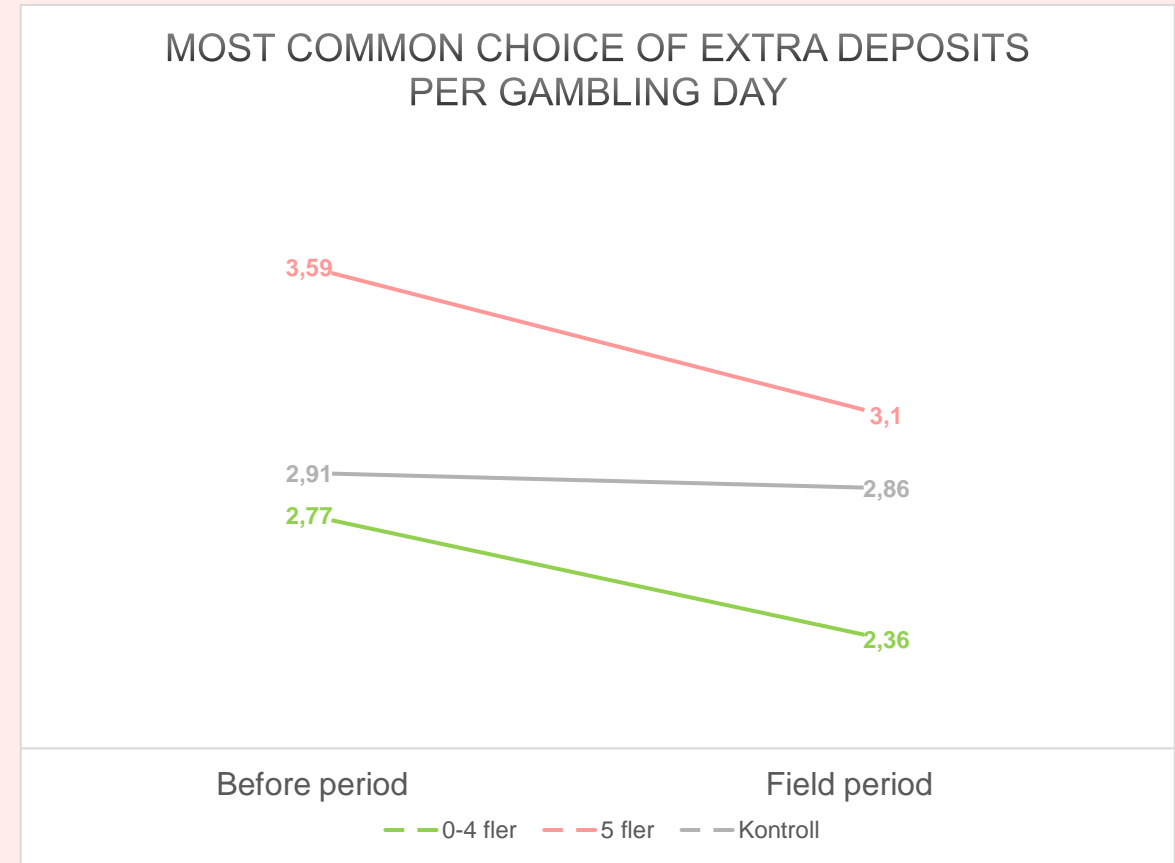
### SIGNIFICANT EFFECTS

- Deposited ~0,5 times less per day
- Gambled ~5 minutes less per day
- Slightly lower overall risk score

# Choosing is important

Did the choice make a difference or did the maximum capping make all the difference?

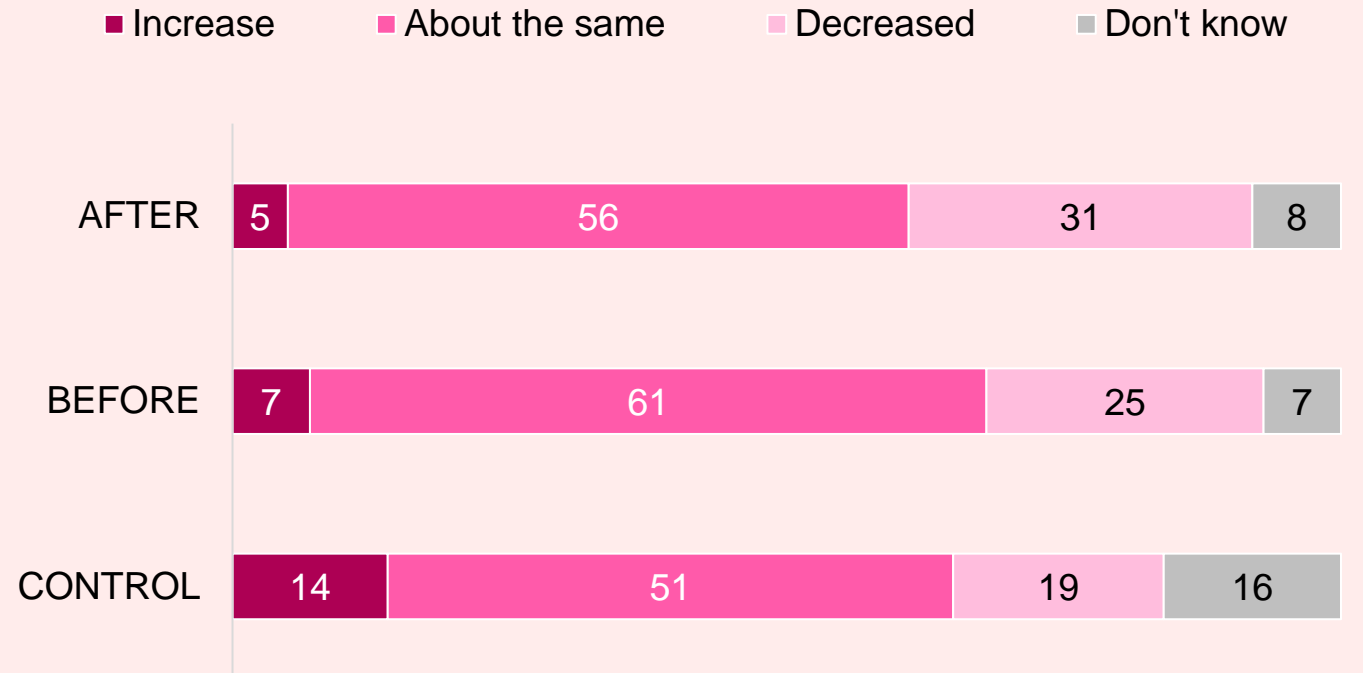
1. Similar positive effects found both for “5 more”-choosers and for “0-4 more”-choosers
2. Similar positive effects also concluded for individuals who deposited <8 times in before period.



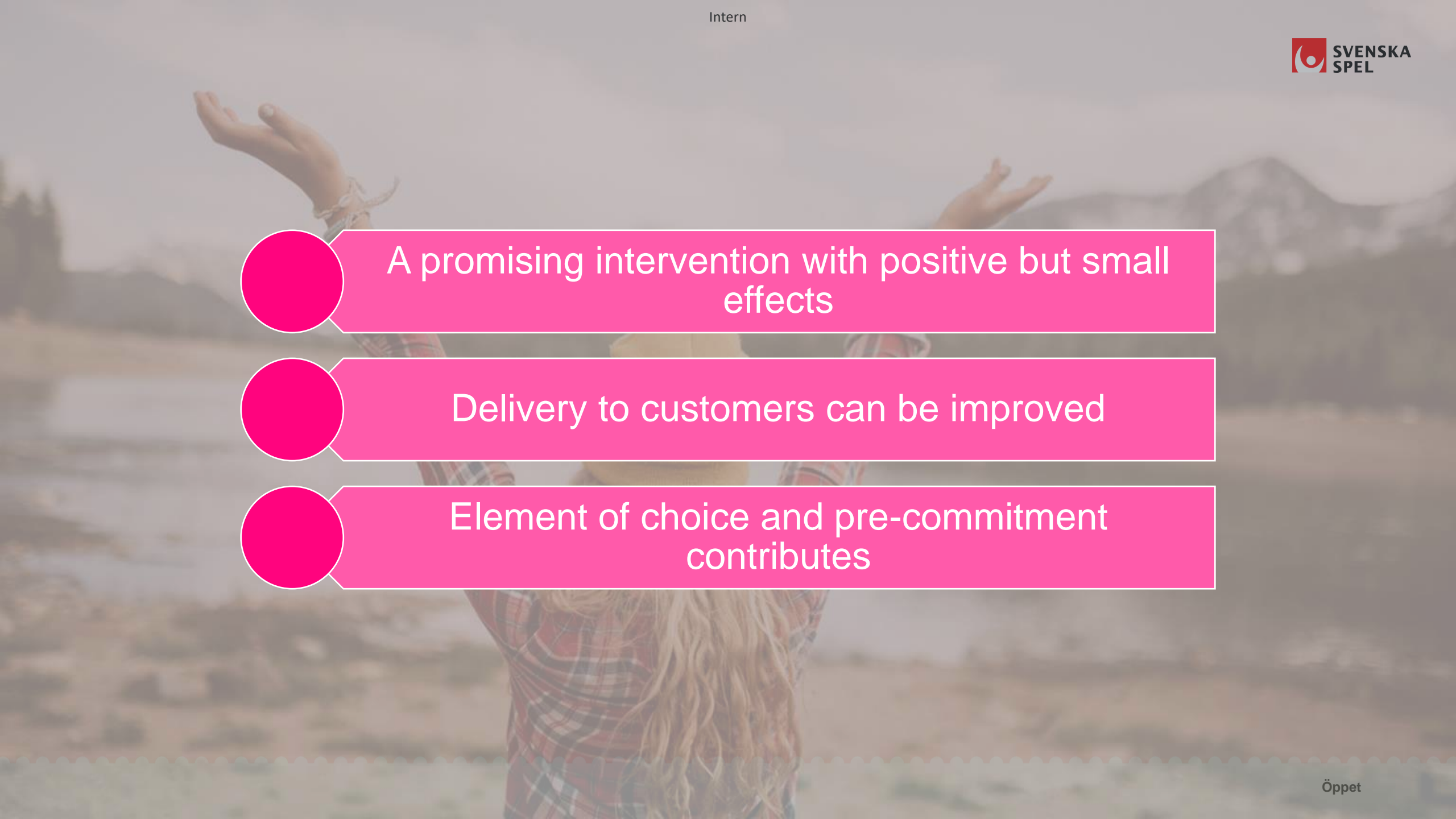
# Customers stay loyal

- Treated customers neither increased nor decreased their gambling on other companies
- All three groups gambled at equally many days the last week of treatment. I.e. gambling participation was not affected.

*"Did you increase or decrease your gambling at other companies during the last 30 days?" (n=175)*



*† No significant differences*

- 
- A promising intervention with positive but small effects
  - Delivery to customers can be improved
  - Element of choice and pre-commitment contributes

# FOLLOW UP - NOW LIVE FOR ALL

## Incorporating learnings we

- Rolled out with the AFTER timing
- Lowered maximum number from 8 to 6 deposits
- Introduced lower thresholds with 2 + 2 deposits for 18 - 24 y.o.

## Results

- Before and after studies conclude similar results as RCT



# Thank you!

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