

# THE PLAYTECH RESPONSIBLE GAMBLING REPORT

Building consumer trust  
and promoting responsible  
gambling in latin america



# Overview

Playtech is a market leader in the gaming industry, founded in 1999. It is a technology company that provides gaming platform technology, services, content and software. However, along with providing these technological services, Playtech is also deeply committed to player protection, and to understanding the steps that technology providers and operators can take to promote responsible gambling, build greater confidence in regulation and identify the risk factors that pose the greatest threat to player safety.

Responsible business practices are not just the right thing to do, they are critical to protecting operators license to operate, and to delivering long-term commercial success. Playtech is committed to enabling a safe and responsible form of entertainment and taking action to reduce harmful play.

To this end, Playtech has conducted a bespoke consumer survey of a representative sample of 2,112 adults from four Latin American countries (Brazil, Argentina, Chile and Colombia) exploring the key issues related to responsible gambling in each territory.

At Playtech, we create technology that changes the way operators deliver gaming and betting experiences. We believe gambling can be an important and enjoyable part of the leisure industry and, more importantly, society. We also believe that to ensure gambling benefits all stakeholders, it is essential the industry harnesses the technology and tools available to put player protection and player trust at the centre of any customer experience.

**Mor Weizer**  
Chief Executive Officer





# Introduction

Each of the four countries in the study is at a different stage of gambling regulation. While Colombia is already a fully regulated and fully functioning market, the governments of other countries are still working with operators and regulators to create legal frameworks that will allow online gambling companies to operate under national rules that protect players.

This e-book covers all aspects of the issue, examining current attitudes towards gambling, user concerns, perceptions of regulation and what is expected of operators.

In the case of Brazil, 56% of those surveyed indicated that they made a bet in the last six months. For its part, in Argentina 48% did so, while in Colombia practically every seven out of ten (68%) people who participated in the study were active gamblers.

Throughout the region, Chile is the country with the fewest people who place bets, however this was still 40% of those surveyed. The majority, in this case

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60%, detailed their reasons for not doing so. The main one was that they were not really interested (40%), which coincided with the 33% average in the region, although in Brazil (20%) this was to a lesser extent.

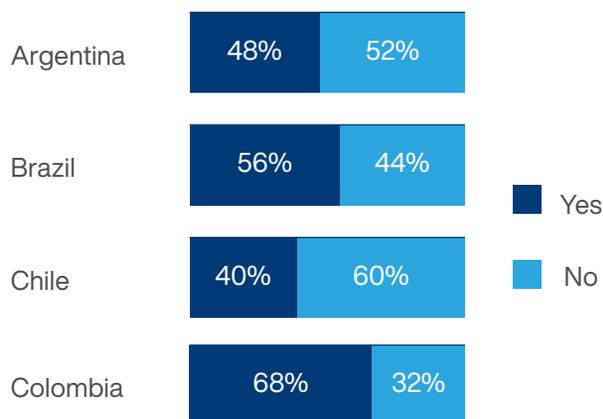
The second reason is that they don't know enough about how to do so safely. 32% of Brazilians and 26% of Colombians stated this was the case compared to only 22% of Argentines and 17% of Chileans. This point is important as it demonstrates that consumers may have the inclination or intention of placing bets, but do not feel they get the necessary information on how to do so securely.

In Brazil, 18% of the interviewees said they are worried about losing all their money or becoming addicted, the highest figure in the region, followed by 14% in Colombia and 11% in Argentina and Chile.

Across the board, only 13% of consumers say they do not trust online gambling companies, although Argentina (17%) stands out on this issue, a country where there is a [roadmap for the regulation and administration of online gambling](#).

This is in contrast with only 10% in Brazil and Colombia, where in the latter country its regulatory model has been seen as an example regionally. This is the fourth reason among those Latin American countries for not having gambled in the last six months. Meanwhile, 10% do not know the exact reason, only 4% are concerned that it is illegal and 3% believe that it is immoral.

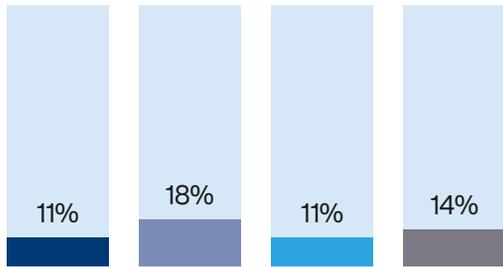
Have you placed bets in the last six months?



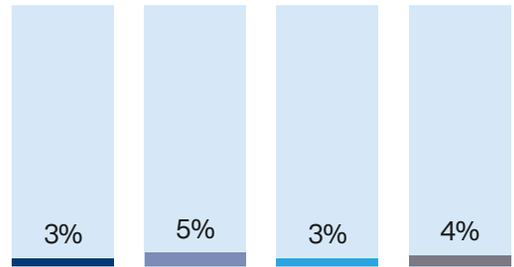


### Is there a specific reason why not? (Select one)

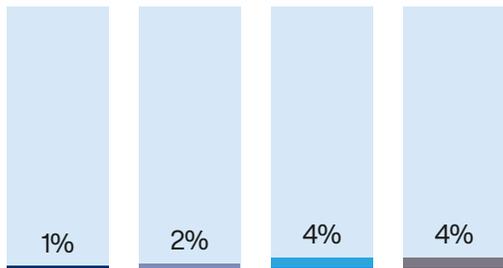
■ Argentina ■ Brazil ■ Chile ■ Colombia



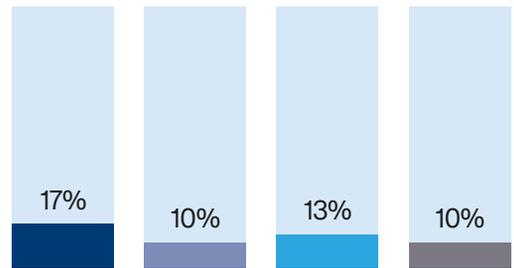
I am worried about losing all my money or getting addicted



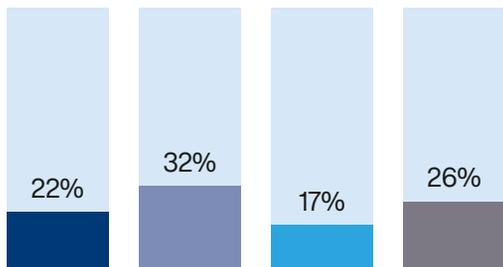
I am worried about it being illegal



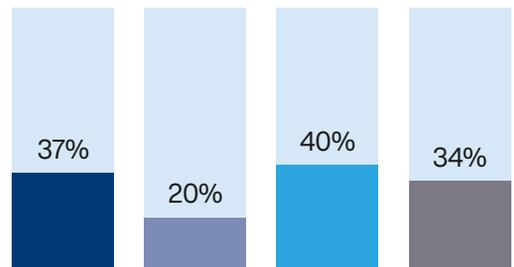
I think it is immoral



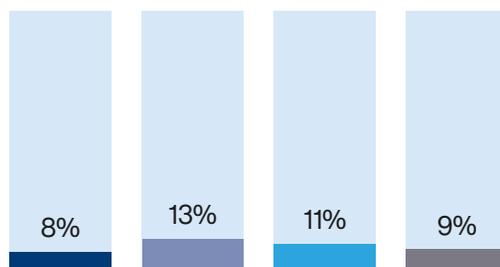
I don't trust the online gambling companies



I don't know enough about how to do it safely



I'm not really interested in it



Don't know/not sure



However, in the case of online sports betting, there is a market trend that will see growth of 9.7% in the next four years worldwide, reaching a value of 106,250 million dollars, according to the research firm [Technavio](#). In the case of Latin America, it is estimated at the end of 2021, the market will be worth 10 billion dollars of income and have a growth rate close to 20%.

### PLAYTECH PERSPECTIVE

“Regulation is crucial, yet a regulatory framework only works when all three parties — the state, the player, and the gambling industry — achieve their respective objectives. For example, in controlling the sector, the state must generate tax revenues while protecting its citizens and keeping gambling free from crime. Likewise, those citizens should have access to the entertainment products they want while simultaneously feeling safe and protected from fraud, crime, and unfair practices. Finally, the industry — and by that we are talking about the entire supply chain including, for instance, media companies — must make a fair profit while operating under clear and reasonable rules.



**Sebastián Vivot**  
Gerente de Modernización y Tecnologías de la Información en Lotería de la Ciudad de Buenos Aires (LOTBA)

“While Argentina faces different levels of gambling regulation, virtual or not, LOTBA is aware of the main desires of Argentines for player protection and security tools, as well as greater transparency in this booming market. Regulation is the best way out for a more responsible and sustainable approach to gambling for everyone.”

# How can operators make players feel more secure?

To answer this question, the responses given in each of the surveyed countries must be individually analysed. What for some respondents may have been priority number one, is not always the case for others. The differences, not only cultural, but also economic and behavioral, in the Latin American market make it necessary to think about specific regional strategies, despite the fact that in some cases where similarities are evident, it is only the physical border that separates them.

In Brazil, what players need to feel confident about betting online is more available information about gambling and betting companies (52%). This opinion is shared by only 35% of Chileans and 40% of Argentines. In Colombia, one in two respondents agrees with their Brazilian peers.

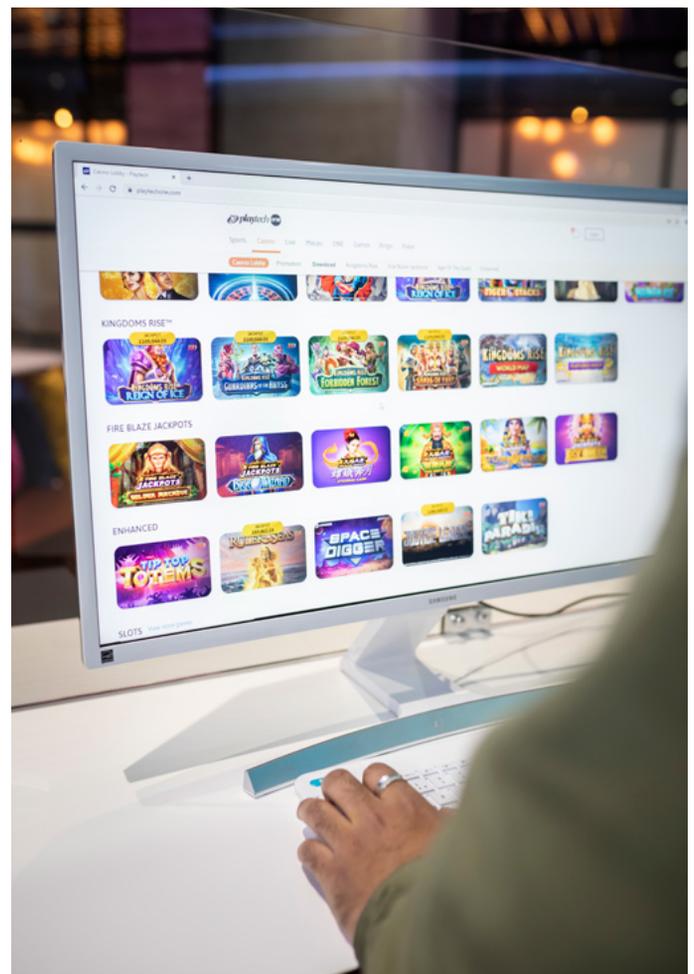
Having more in depth knowledge about different companies' offerings, track records and reputation is a vital factor for consumers and presents not only an opportunity for individual operators but also for the industry to gain consumer trust.

For Colombians (51%), Argentines (41%) and Chileans (41%), having more information and tools relating to player protection was the top priority. This is the fundamental factor throughout the region, with an average 45% among the four countries, although in Brazil 46% agreed this was important, it was not seen as the most important factor in feeling more secure when placing a bet.

Operator brand recognition was the third option chosen by players to make them feel more secure, according to Colombians (49%), while for Brazilians it was the fourth (46%). For Argentines and Chileans (36%) it was not in their top three.

However, having greater exposure for certain brands makes them better known, and they are associated with the reliability factor, a point that can be reinforced by operators.

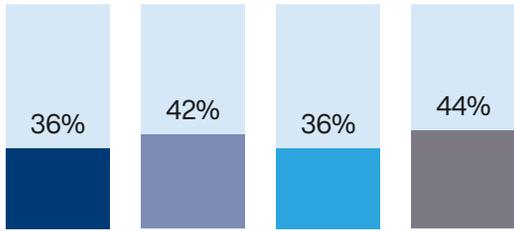
Being provided with better information on responsible and problem gambling were the fourth and fifth regional choice with 47% of those surveyed in Brazil citing this, 44% in Colombia, 39% in Chile and 33% in Chile.



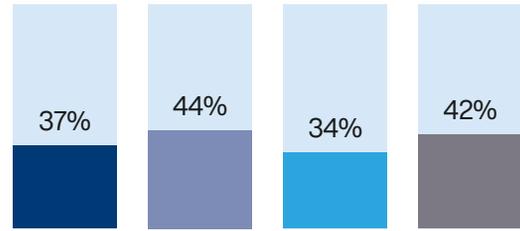


### What might make you more confident about playing online? (Select all that apply)

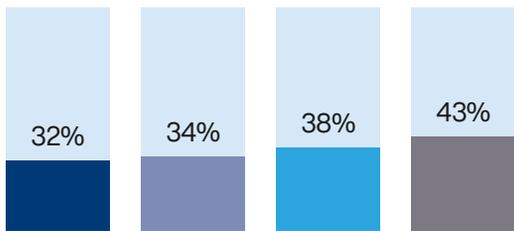
■ Argentina ■ Brazil ■ Chile ■ Colombia



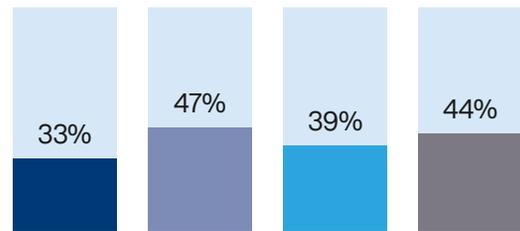
Better local regulations that protect my money



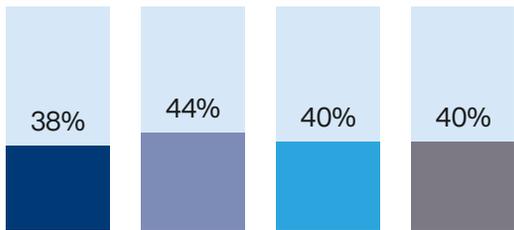
Better local regulations to protect my data



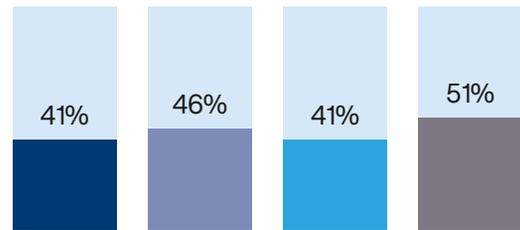
Better information about the legal status of gambling in my country



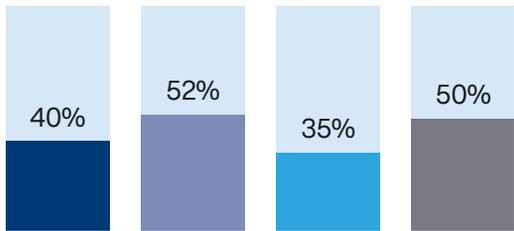
Better information about responsible gambling



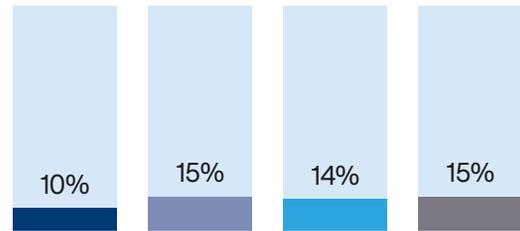
Better information about protection



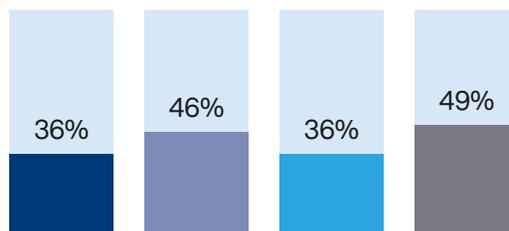
More information and tools for player protection



More information about the gambling companies



More famous people endorsing it



A brand/company you recognise



Information on privacy policy and data protection also helps to generate a feeling of greater security among consumers, with four out of ten coinciding in our sample in Chile and Colombia, while in Brazil it reached 44% and in Argentina, 38%.

From more than 2,000 people surveyed in Latin America, 39% say they expect better local regulations to protect players' money and also their personal data. This was most important for Colombians (44%) and Brazilians (42%),

On the other hand, more than a third of the interviewees at regional level (36%) say they expect to receive better information about the legal situation regarding gambling and betting activities in their countries of residence, with special emphasis on Colombia (43%) and Chile (38%). The last option chosen, and therefore the least relevant to them, was more famous people or brand ambassadors endorsing gambling, with an average of 14% across the four countries surveyed.

## PLAYTECH PERSPECTIVE

“The nature of the internet means any website can be easily accessed, even when operating outside regulations. Like all consumers, gamblers like to shop around to compare choice and price, so if online gambling is restricted, or it is not permitted, customers may look to the unregulated environment, exposing them to significant risks related to their data and money. That is why certified sites should always be made known and promoted as such in the regulated markets.

“A regulated operator complies with local regulations that prevent fraud and money laundering, safeguard data, and offer secure payment methods. And increasingly, serious operators will want to operate in the regulated markets. In the regulated market,

failure to comply with local rules puts them at risk of losing their licence, being handed a hefty fine, and ruining their reputation more generally. In a regulated environment, operators must segregate customer funds from their own to ensure customers can always withdraw their money. An unregulated website does not worry about such things, meaning customers have less protection, no guarantee they will be able to withdraw their deposits or winnings, and no idea about the financial liquidity of the operator.”



**Sergio Garcia Alves**

Chair of the Gaming Law Committee at the Brazilian Bar Association - Brasilia Chapter (OAB/DF)

“From a regulatory perspective, the numbers suggest that consumers want to be educated about responsible gaming and they are dissatisfied with the amount or the sort of information currently at hand. The demand for stricter regulations also signals that consumers expect more from the government, private sector and civil society to bridge this gap. Ultimately, there is a clear call for improvement in the governance model around responsible gaming policies in these countries.”



# Identifying and supporting players with gambling problems

As highlighted in [Playtech's 2020 annual report](#), the pandemic has led people to stay home for long periods of time consuming gaming and entertainment services, which led to an increased risk of problem gambling, as well as an urgent need for financial and non-financial support for charities that provide critical services for those affected by damages related to gaming.

The industry needs to provide a higher level of participation and data analytics from safer gambling players, in order to support and protect new online customers or anyone experiencing increased vulnerability or high behavior patterns.

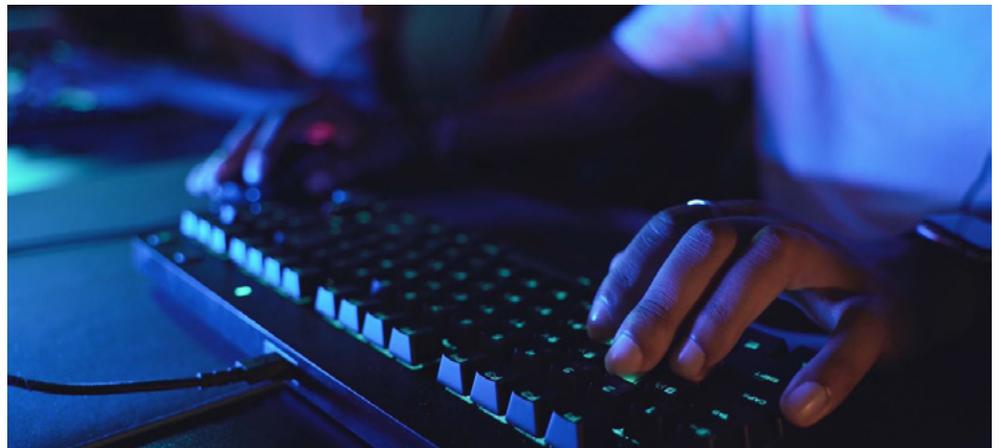
This view is supported by the survey results, which show there that consumers would welcome tools and measures to detect players with gambling problems, and see this as an important factor in promoting responsible gambling. The main characteristic that was identified as problematic gambling behavior was borrowing money to play. Regionally, this response reached 64%, peaking in Colombia (66%) followed by Argentina (65%). It was also the first option selected in Brazil (64%) and Chile (61%), and this is seen as the main red flag for operators to consider.

The second can also be associated with the first in most cases: lying to the family, with 59% of consumers across the region identifying this as a major issue. In Argentina, 64% believe that this is a sign of gambling problems, while in Chile (58%), Brazil (57%) and Colombia (56%) also believe a large number.

Borrowing money to gamble, with the hope of paying off debts with winnings, is another source of concern. 59% of Argentines, 58% of Brazilians, 56% of Colombians and 55% of Chileans identified this as an issue.

For half of all respondents, lying to friends or family members about gambling and betting habits is also a reason to worry, according to 52% of Argentines, 51% of Colombians and Chileans and 46% of Brazilians. On the other hand, personal knowledge about people who have gambling problems is also a factor to take into consideration. Feeling restless or irritable when not gambling was considered problematic behavior by 50% in Colombia, 47% in Brazil and 46% in Argentina and Chile.

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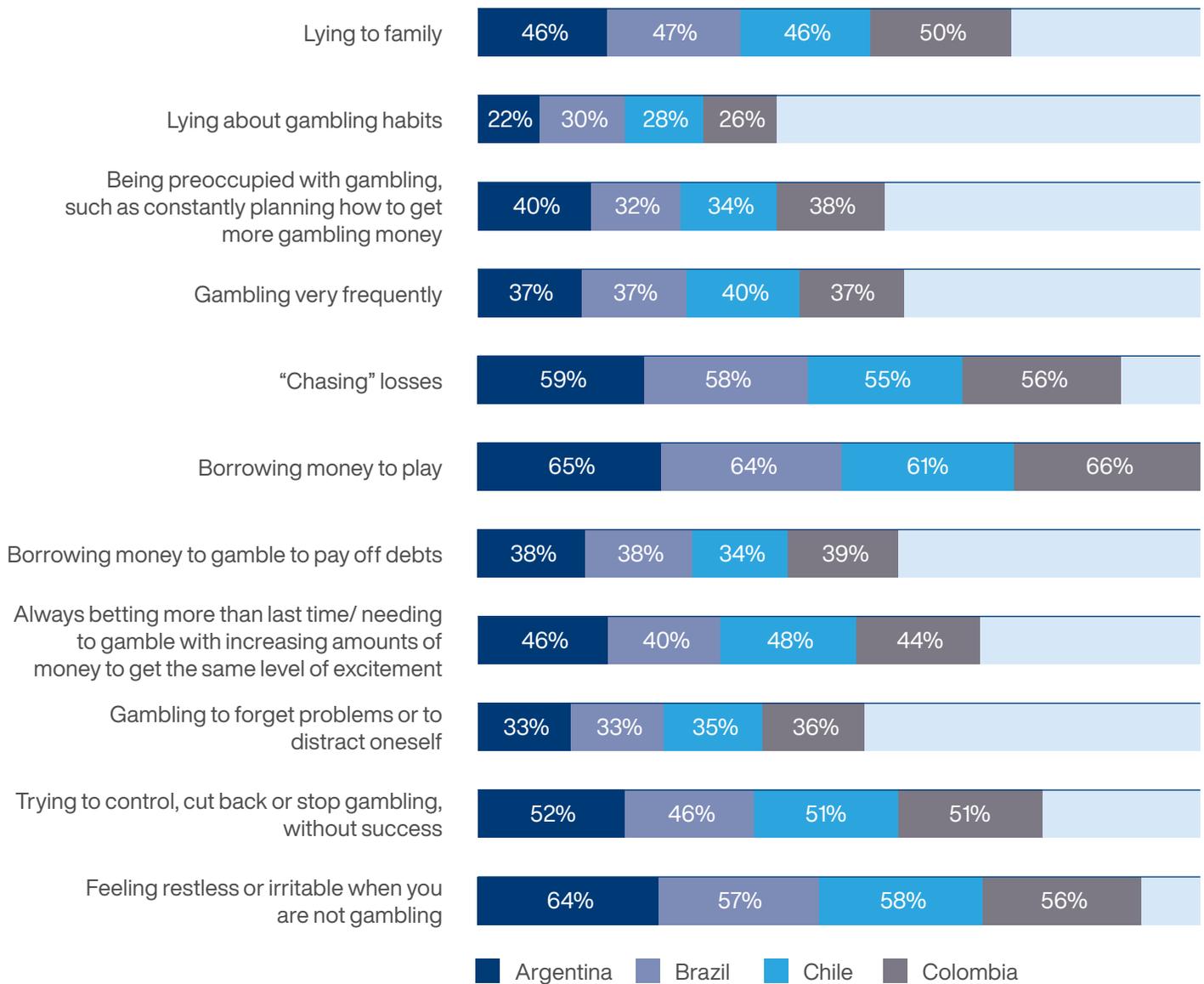
Gambling very frequently was the sixth most replicated option meanwhile, four out of ten respondents in Chile believe that always betting more than last time or increasing amounts of money to obtain the same level of excitement is another reason for alarm. 37% of consumers from the other three countries agree.

Trying to recover losses was also identified as an issue. One out of three consumers thinks so in Chile (34%), while in Colombia it reaches 39% and in Argentina and Brazil 38%.

Betting to forget problems or get distracted was selected by 40% of respondents from Argentina and 38% from Colombia, a country where 36% also highlighted that they are concerned about gambling and how to constantly plan how to get more money to play. Chile follows with 35%.

Finally, the last option that was detected as problematic behavior was trying to control, reduce or stop playing without success, where 30% of Brazil and 27% of Chile stand out.

### What do you think is problematic gambling behaviour? (Select all that apply)





In trying to help solve gambling problems, Playtech, through Playtech Protect, has made its most secure gambling tools and data analysis technology available to all operators in the industry for free during the crisis and has 20 years of experience in more than 30 regulated markets.

Playtech also provides technology, online training, and software from its internal learning platform, Playtech Academy, to charities and nonprofit organisations. These include those working on safer gambling research, education and mental health issues, to enable them to deliver their content and services remotely during and beyond this crisis.

### PLAYTECH PERSPECTIVE

“All humans are different: Two persons could be diagnosed as addicted to gambling and yet exhibit completely different symptoms. That is why it is so important to analyse the combination of different variables rather than relying on simple thresholds, such as money gambled or time spent. Such superficial data might result in some risky players not being intercepted or, vice-versa, could flag people with no problems. Knowing the individual symptoms also enables a personalised intervention on the customer at risk, based on the specific risk driver.”



**Julio Cesar Tamayo**  
CEO at Wplay

“One of the few regulated markets in LATAM, Colombian players are attentive to how gambling companies are displaying information for their protection, and they believe that numbers about gains and losses, as well as time spent on gambling should be communicated to them. They’re a very straightforward market, which believes that behavioural analysis of the players’ betting patterns are important to a safer environment for everyone. This kind of services are vital for their decision-making process about the chosen company to place bets.”





# Artificial intelligence as a turning point

Technological tools such as Artificial Intelligence (AI) and Data Mining are important to help analyse the virtual behavior of players and alert betting companies to take protective measures. 74% of the people who were part of this study in Latin America said they were in favor of using AI to detect players who could have gambling problems. 46% believe that it should be done whenever privacy is protected, so that players can stay safer.

In the case of using Artificial Intelligence, this can help regulators and markets also through their main asset, which is consumer data. If there is transparency and trust, you can move forward by seeking machine learning and creating a more secure gaming environment, which will be a better experience for the customer.

For this reason, only 8% of those consulted at the regional level believe that AI should not be used because they believe that people should be able to do whatever they want without being told what to do by the companies.

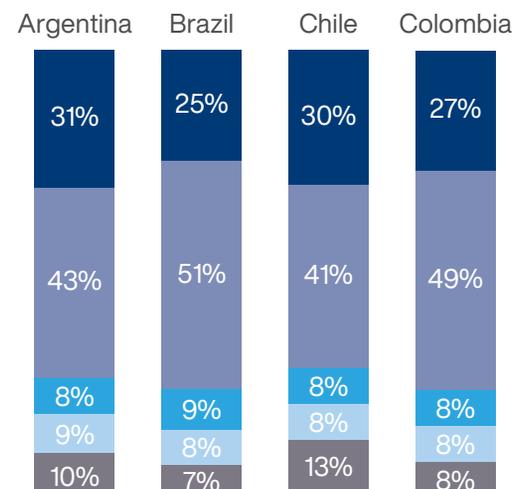
The same percentage of Latin Americans indicated that they would be concerned about the possibility that this information is used by other people or institutions such as the government, work or the family environment.

## PLAYTECH PERSPECTIVE

“Online gambling has the intrinsic advantage of being founded on the intricate tracking of all gambling-related transactions. This is an obligatory part of the regulations, which also demand the data be stored for several years. For every customer, the gambling operator knows when and how long they play, what they play, how much they deposit, bet, withdraw, and so on. There are dozens, if not hundreds, of variables available for any individual customer. Through Artificial Intelligence trained with the behavioural data of known problem gamblers, this massive amount of data can be analysed automatically to identify and indicate a customer with a problematic gambling risk, even if still at an early stage.”

## Should gambling companies use artificial intelligence to detect players at risk of becoming problematic and why?

- Yes - preventing problem gambling is more important than protecting private data
- Yes - as long as privacy is protected, gamblers can be kept safer
- No - I would be worried about the potential for this information to be used by other people (government/work/family etc.)
- No - People should be able to do what they want without being told what to do by gambling companies.
- Not sure/don't know





# Commitment to promoting responsible gambling

Playtech is a company committed to player well-being and raising industry standards, and within its strategic plan is to help communicate the importance of responsible gambling in newly regulated markets.

When asked what they believed operators should be doing to promote responsible gambling, 55% of the respondents believe they should provide clear information on their websites about problematic behavior in gambling and betting. In Brazil, this reached 62%, in Colombia 55% and in Chile 52%, while in Argentina half of the respondents (50%) agreed with this.

Meanwhile, 57% in Colombia believe that gambling companies must show players clear information about money and time spent during sessions as part of their strategy, an opinion shared by 56% of

Brazilians, 51% of Colombians and 49% of Argentines. This was the second option selected at the regional level among the four countries.

54% of the respondents in Brazil believe that the companies should analyse the behavior of the players to detect if they are at risk of becoming problematic. This can be achieved using technologies such as Artificial Intelligence. This option was chosen by 53% in Colombia and 49% in Chile.

The fourth most important factor was seen as having mechanisms such as the mandatory spending limits. 51% of consumers in Chile believe this, as do 47% in Brazil. For their part, four out of ten respondents at the regional level believe that there should be mechanisms such as mandatory “timeouts” that make some people stop gambling. This is seen as particularly important in Argentina (46%) and in Colombia (42%).

More than a third (35%) of the people who answered the survey believe that gambling companies should offer links to helplines or therapy as part of their commitment. This stood out in Argentina (44%), while in Colombia it reached 33% and in Brazil and Chile 32%.

Only 14% at the regional level believe that gambling and betting companies should not have to do anything since it is not their responsibility. In Chile, this reached 16%, in Argentina 15%, in Brazil 13%, and 11% in Colombia.

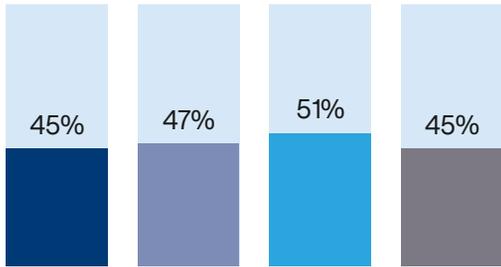
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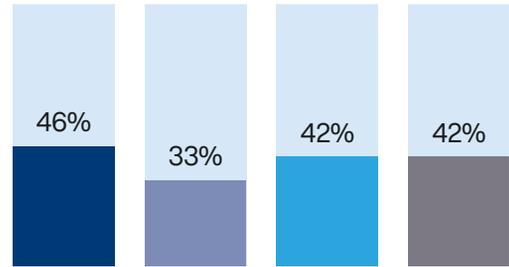


### What should gambling companies be doing to promote responsible gambling? (Choose three options)

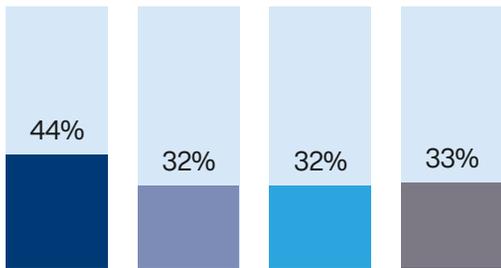
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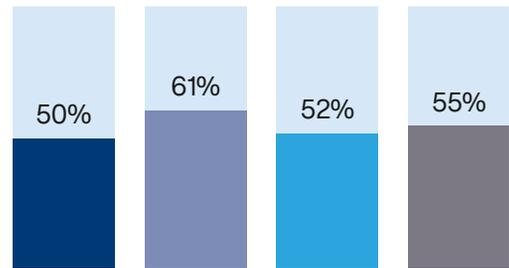
They should have mechanisms like compulsory setting spending limits



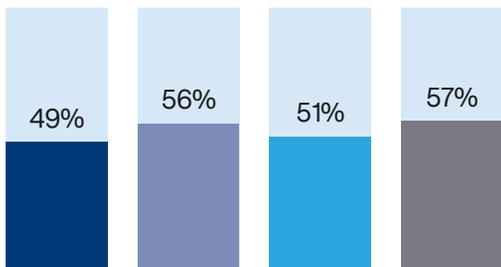
They should have mechanisms like compulsory time-outs



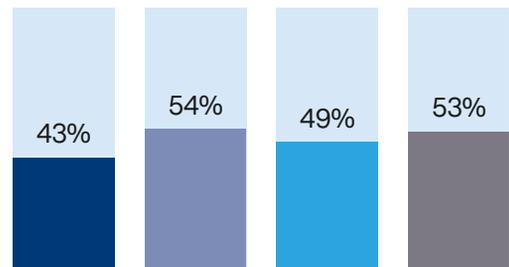
They should offer links to counselling/therapy helplines



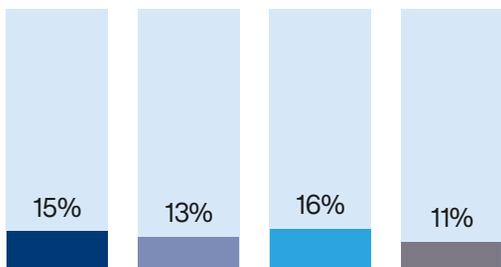
They should offer clear information on their websites to users about problem gambling



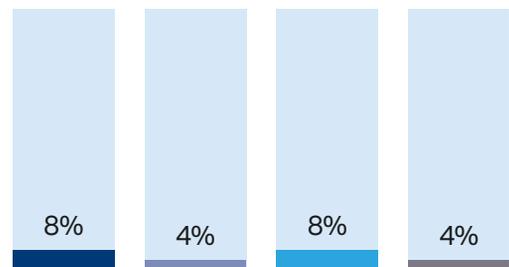
They should display to players clear information about money and time spent on gambling



They should analyse players' behaviour to detect if they are at risk of becoming problematic



They don't have to do anything - it's not their responsibility



Don't know/not sure



## PLAYTECH PERSPECTIVE

“While some key industry players have announced commitments on responsible gambling, ongoing collaboration is still lacking. Higher standards should be the norm and that should also involve more funding and investment for research and trials, both of which can help direct topical discussions and provide crucial insights — especially as the gambling industry is able to collect relevant algorithmic data from within real-world environments.

“Similarly, there should be more initiatives focused on responsible gambling and raising standards, including a variety of stakeholders such as those with lived experience, the financial sector, software developers, debt advice organisations, and treatment centres. Widely sharing credible findings also helps ensure regulations are developed based on evidence, making them more effective and helping meet the objectives of the gambling regulatory framework. Transparency, as ever, is crucial and this approach recognises the sector’s risk factors while seeking to proactively minimise harm. Profit should never be the be all and end all.”



**Carlos Silva Alliende**  
General Counsel at Dreams S.A

“Over the past 15 years, Chile has developed an interesting regulation for land-based casinos, focusing our efforts on providing the country with a world-class infrastructure for entertainment and tourism. However, surveys such as this one carried out by Playtech allow us to detect the main challenges for the industry, as well as essential points for improvement in transparency and protection of our clients.”

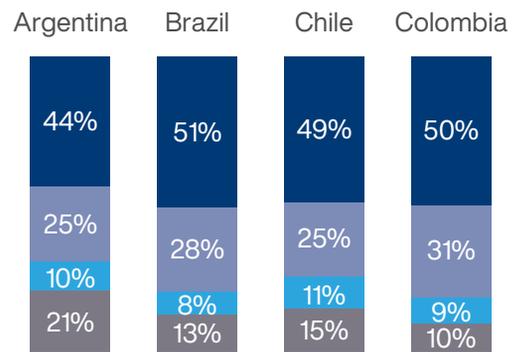
# More regulation seen as providing greater safety

When asked if online gambling would be less harmful if stricter responsible gambling regulations and guidelines were adopted, 48% of respondents across the four markets surveyed believe that more mandatory rules and guidelines would be beneficial as this would lead to greater online safety and player protection (51% in Brazil, 50% in Colombia, 49% in Chile and 44% in Argentina)

However, the second most selected response was that with more rules, more people would start gambling, but that these players would be more protected. Colombia leads in this alternative (31%), followed by Brazil (28%), Chile and Argentina (both with 25%).

Only 9% believe that more regulation would make more people gamble, and that this would be harmful. 15% of respondents said they did not know or are not sure.

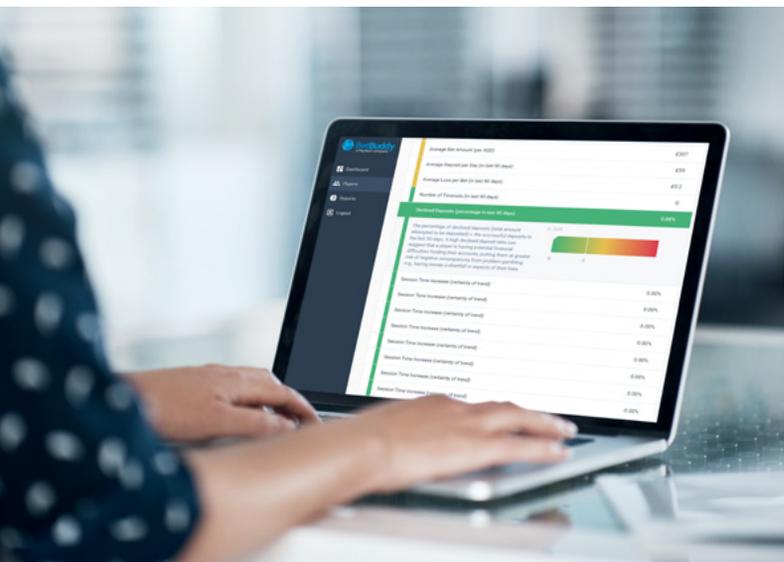
## Do you think online gambling would be less harmful if stricter responsible gambling regulations and guidelines were adopted?



- It would be safer because gamblers would be indeed more protected
- More people would be gambling, but they would be more protected
- More people would be gambling, so it would be more harmful
- Don't know/not sure

## PLAYTECH PERSPECTIVE

“A joined-up approach to regulation, despite being challenging to organise because of the mistaken perception that conflicting interests are at play as well as general negativity surrounding gambling, is crucial. And it is achievable, as has been proven in Spain where the Spanish Government established an advisory council for responsible gaming a few years ago. Functioning as a forum for everyone from regulators to government, industry representatives to consumer associations, as well as addiction academics, former problem gamblers, and treatment providers, it has proven highly successful.”





*playtech*  
SOURCE OF SUCCESS