

Supporting Customer Commitment

Third Progress Report to the Minister for Gambling
by the Responsible Gambling Working Party

April 2009



An Initiative of
**Government of
South Australia**

Minister's foreword

This is the Third Progress Report from the Working Party on the theme *Supporting Customer Commitment*. Since the *Second Progress Report*, the Working Party has continued to investigate ways to help people playing electronic gaming machines to set limits on their gambling.

In its *Second Progress Report*, the Working Party issued an invitation to industry proponents to present proposals for the conduct of venue card based player tracking and pre-commitment trials, which the Working Party would consider with regard to the conduct of an evaluation of such trials.

Two trial proposals have been approved by the Working Party for evaluation; one is currently underway and the other due to be underway by mid year. Much work is occurring with regard to oversighting the trials and implementing the evaluations.

The Working Party has also begun preliminary work towards implementation of a cashier-assisted trial. This model will be of value to venues that are not involved in a card based loyalty scheme (on which the two current trials depend) and for customers who wish to manage their play on gaming machines without requiring a technology based system.

The purpose of conducting trials is to learn about the effectiveness of player tracking and pre-commitment, as a tool for venue customers to better manage their money in relation to gambling, and as a tool for harm minimisation. The trials will produce beneficial outcomes for those who have elected to implement pre-commitment measures, while providing insights for such approaches to supporting customer commitment.

I thank the two industry proponents for their commitment to undertaking the venue card trials and inviting the Working Party to conduct an evaluation. I also thank the venues that are hosting trials and Gaming Care and Club Safe for their support.

A thank you is also extended to the Australian Government for offering to fund the evaluation of the trials.

The Working Party continues to meet a range of stakeholders from Government agencies, industry responsible gambling programs and help service programs, so as to keep itself informed of current initiatives and continue to develop approaches to developing its three focus areas—informed decision making, money management and player tracking and pre-commitment systems. I sincerely thank all who met with the Working Party and those who continue to assist the Working Party with regular updates.

The South Australian Government is pleased with the continued partnership of the gaming industry and the community sector through the Responsible Gambling Working Party.

I commend the Working Party for its continued efforts, and each member for their commitment to identifying feasible approaches to supporting customer commitment.



Hon Tom Koutsantonis MP
Minister for Gambling

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Glossary

ACM	Automatic Coin Machine
AGC	Australasian Gaming Council
AHA SA	Australian Hotels Association of South Australia
AIA	Approved Intervention Agency
ATM	Automated Teller Machine
DECS	Department of Education and Children's Services
DTF	Department of Treasury and Finance
EGM	Electronic Gaming Machine
GRA	Gambling Research Australia (an initiative of the Ministerial Council on Gambling. GRA is responsible for managing and implementing a national research agenda)
GRF	Gamblers Rehabilitation Fund
IGA	Independent Gambling Authority
OPG	Office for Problem Gambling
OLGC	Office of the Liquor and Gambling Commissioner
RGE	Responsible Gambling Education

EXECUTIVE SUMMARY

This report is the *Third Progress Report* of the Responsible Gambling Working Party ('Working Party').

In 2008/09 the Terms of Reference for the Working Party continue to be reporting to the Minister for Gambling on strategies that can be implemented to support customers to make commitments about their level of gambling on EGMs. The three key focus areas for the Working Party remain:

- *Informed decision-making*
Supporting education programs on understanding gambling products
- *Money management*
Supporting the delivery of a range of financial information for customers
- *Player tracking and pre-commitment systems*
Undertaking trials of a cashier-assisted and venue card models.

Since its *Second Progress Report* the Working Party's primary activities have been:

- Continuation of structured discussions, focussed on three sector groups:
 - Community organisations and peak bodies with an interest in problem gambling (community organisations);
 - Gaming industry leaders; and
 - Government agencies.
- Consideration of proposals for the conduct of player tracking and pre-commitment trials and the development of the evaluations of approved proposals.

Informed decision-making

It is the Working Party's position that providing information about the gambling product is a fundamental component of supporting informed decision-making and, in turn, customer commitment.

The structured discussions undertaken with community organisations, industry leaders and government agencies reinforced the regional discussions in several areas:

- Focus on early intervention and prevention; that is, there is a need for information targeting recreational gamblers, so as to connect with a majority of people;
- Information that educates people about responsible gambling is needed rather than the seemingly priority focus on recognising problem gambling; and
- Provision of information prior to entering a venue.

The Working Party continues to have a goal of working with the Office for Problem Gambling to further develop the website in the areas of:

- Interactive activities for young people (to be informed by NSW web evaluation);
- Information about gambling products e.g. cost of the product;
- Basic mathematics related to gaming machines e.g. statistics, probability; and
- Translation of commitment strategies into actions.

A need to review in-venue signage has also been identified as a priority. During the current reporting period an *In-venue Signage Advisory Group* has been established with Terms of Reference assigned by the Working Party. The Advisory Group will report its recommendations to the Working Group. The overriding objective of the Advisory Group is to recommend optimal in venue signage requirements that increase the impact of regulatory, responsible gambling and gambling help services messages, while reducing overall the number of signs required in venue.

Responsible gambling information that assists gamblers to make informed choices and advises on the tools available to assist them in-venue, forms part of the considerations of the Advisory Group. The Working Party has also asked the Advisory Group to consider the placement of responsible gambling messages and product information in venue smoking areas.

Money management

For the Working Party, the area of money management generally relates to a person's ability to make informed judgments and to take effective actions regarding the current and future use of their money.

The structured discussions undertaken with community organisations, industry leaders and government agencies brought consistency in two areas:

- Venue staff should know who their local gambling and financial counsellors are, and be able to make appropriate referrals; and
- Money management needs to be approached as an early intervention strategy (for example: education about financial literacy).

Consistent with feedback during all stakeholder discussions, and the Working Party's commitment to assisting informed decision making, there is consensus that strategies that enable people to make decisions about the day to day management of their money can only inform their gambling play decisions.

The Working Party continues to keep itself updated about financial literacy programs, particularly that being conducted through DECS and the AGC proposed national program.

The DECS Responsible Gambling Education Strategy 2007-10 positions gambling education with health and well being (making sound health decisions in the context of everyday life) and financial literacy (ability to manage money). With regard to the latter, DECS aims to enhance consumer and financial literacy in young people through the development of an understanding of the day to day management of money.¹

The Working Party continues to work towards the placement of responsible gambling messages on ATM screens and receipts for ATMs located within gaming venues. One ATM provider has agreed to deploy messages provided by the Working Party, and SkyCity Adelaide Casino has responsible gambling messages rotating on its ATMs.

Player tracking and pre-commitment systems

It is the Working Party's position that the more information a customer has regarding their EGM activity, the more informed they are to make choices regarding their gambling. Enabling customers to set a voluntary commitment, be it money or time, will assist

¹ DECS Responsible Gambling Education Strategy, 2008

customers to play within their own preferences, circumstances, financial and social limits.

In its *Second Progress Report*, the Working Party extended an invitation for proposals from industry proponents for the conduct of player tracking and pre-commitment trials, which the Working Party would consider for the conduct of evaluations. Two proposals have been received and accepted by the Working Party, with one other industry group indicating its intent to present a proposal. The Worldsmart trial is underway and the GGI-Maxetag trial is due to begin mid 2009.

Limits that patrons can elect to enable in the Worldsmart trial include:

- Reminder prompts when limit reached and exceeded
- Cycle expenditure (weekly, fortnightly, monthly)
- Daily expenditure
- Cycle playing time (eg. 10 hours weekly)
- Daily playing time (eg. 2 hours)
- Break in play

The Working Party is in the process of procuring evaluators for the conduct of two evaluation components for the current trial:

- An outcome or impact evaluation (quantitative—analysis of the data held on the data base); and
- A program or process evaluation (qualitative—analysis of the customer's, trial venue's, and industry proponent's experiences and observations).

A trial co-ordination group has been established to oversight the trial, monitor data, and judge operational and trial research decisions against the agreed factors in Section 5 of the Working Party's *Second Progress Report*. The group has been meeting monthly since October 2008. Trial co-ordination groups will be established for all other proposals that the Working Party accepts for evaluation.

The Working Party has also continued to work towards the conduct of a cashier-assisted card trial for smaller venues as an alternative option to technological systems for players wanting to manage their play. A Project Manager will be employed during the first half of 2009.

The Working Party is keeping itself informed of progress with the AHA SA auspiced research project for Gaming Care and Club Safe. The project involves testing in-venue the application of the indicators identified in the GRA research report *Identifying Problem Gamblers in Gambling Venues*². The findings of this project are to inform the development of training for venue staff. Such staff development is considered important to the Working Party's three key focus areas, particularly the trials.

The Working Party also aims to develop a protocol between venues and local Gambling Help services for the player tracking and pre-commitment trials. The protocol will outline an agreed process for management of patrons who have enabled pre-commitment features and been identified in-venue as exhibiting problematic gambling behaviours, or

² GRA (2007) *Identifying Problem Gamblers in Gambling Venues*. Prepared by Delfabbro, P., Osborn, A., Nevile, M. and Skelt, L. for the Gambling Research Australia on behalf of the Ministerial Council on Gambling. Office of Gaming and Racing, Victorian Government Department of Justice, Melbourne, Victoria.

who have enabled pre-commitment features under the management of a gambling/financial counsellor as a therapeutic approach.

The Working Party has begun a process of maintaining awareness of the development of relationships between Gambling Help services and industry. This includes a planned ongoing dialogue with Gaming Care and Club Safe.

Actions

The *Third Progress Report* on Supporting Customer Commitment sets out the following actions for the Working Party to undertake during the remainder of 2009.

Informed decision making	<p>Work with the OPG to further develop the <i>problem gambling website</i> in the areas of:</p> <ul style="list-style-type: none"> • Interactive activities for young people (to be informed by NSW web evaluation) • Information about gambling products e.g. cost of the product • Basic mathematics related to gaming machines e.g. statistics, probability • Translation of commitment strategies into actions.
	Undertake discussions with the OPG about participation in <i>Communications and Community Education Advisory Group</i>
	Continue participation in the <i>In-venue Signage Advisory Group</i>
	Investigate incorporating information into venue smoking breakout areas (continued from Second Progress Report)—consult with the <i>In-venue Signage Advisory Group</i> .
	Continue/undertake structured discussions with various groups and sector representatives and keep informed about programs:
	<ul style="list-style-type: none"> • DECS: implementation of the 2007–2010 RGE Strategy, particularly financial literacy. • Industry responsible gambling agencies: Gaming Care, Club Safe, SkyCity Host Responsibility Co-ordinators • Consumer Voice • IGA Board members
	Undertake discussions with regulators about maximum payout messages on EGMs being counterproductive to the promotion of responsible gambling.
Explore creation of video to place on web about demystifying and EGM (open up an EGM and explain how works)	
Money management	Continue dialogue with AGC regarding the implementation of its financial literacy program.
	Continue dialogue with DECS regarding the implementation of the 2007 – 2010 RGE Strategy, with regard to financial literacy.
	Continue exploring the potential for placing responsible gambling messages on ATM screens and receipts for ATMs located within gaming venues.
	Explore options for identifying and developing tools to support money management guided by focussed discussions with individual groups:
	<ul style="list-style-type: none"> • Help Service providers • Financial counsellors • Relationships Australia (SA)—Gamblers Rehabilitation Fund Training Service • Consumer Voice
	Implementation of a cashier-assisted card trial in selected venues, in liaison with Gaming Care and Club Safe. This includes consultation with venue staff about the design of the trial and training of gaming venue staff.
Investigate the impact of the removal of ACMs from venues that do not implement a player tracking system (continued from Second Progress Report).	

Player tracking and pre-commitment systems	Continue the Worldsmart venue card trial , implementing all 3 phases and: (1) Begin the evaluation following procurement of the evaluators (2) Maintain the trial co-ordination group
	Implement the GGI- Maxetag venue card trial and: (1) Develop an evaluation framework and (2) Undertake procurement of the evaluators
	Implementation of a cashier-assisted card trial in selected venues, in liaison with Gaming Care and Club Safe. This includes consultation with venue staff about the design of the trial and training of gaming venue staff.
	Investigate the impact of the removal of ACMs from venues that do not implement a player tracking system (continued from Second Progress Report).
	Keep informed about the AHA SA project testing the indicators identified in the GRA research report <i>Identifying Problem Gamblers in Gambling Venues</i> , and its development into a training program for venue staff.
	Work with the Industry proponents to establish a protocol between Gambling Help services and gaming venues regarding patrons who have enabled pre-commitment features who might be involved with a Help service or be referred to a Help service.

1. INTRODUCTION

1.1 Overview

This report is the *Third Progress Report* of the Working Party on the theme of *Supporting Customer Commitment*. It outlines the work undertaken by the Working Party since March 2008.

The Working Party's main activities in the reporting period have been twofold:

- Continued structured discussions with various stakeholders (community leaders, Government agencies, and the gaming industry) to further inform the development of strategies within the Working Party's three key focus areas; and
- Consideration of proposals for the conduct of player tracking and pre-commitment trials, and the development of an evaluation approach for supported proposals.

The terms of reference for the Working Party remain the same; that is, to report to the Minister for Gambling on strategies that can be implemented to support customers to make commitments about their level of gambling on EGMs.

1.2 Key focus areas

The three key focus areas, which began development in the *First Progress Report* and were clearly defined in the *Second Progress Report*, continue:

- *Informed decision-making*
Supporting education programs on understanding gambling products
- *Money management*
Supporting the delivery of a range of financial information for customers
- *Player tracking and pre-commitment systems*
Undertaking a trial of a cashier-assisted and venue card model.

1.3 Assessing proposed strategies

The Working Party continues to assess strategies that may be able to support customer commitment by the following essential minimum criteria:

Cost-effective	Efficient within the context of a sustainable industry and venue viability
Evidence-based	Relevant research is considered and incorporated where appropriate
Flexible	Flexibility of functions is important to meet the needs of a variety of customers and venues
Informed choice	Accessible information to support choice
Integrated	Integrated with existing industry responsible gambling programs i.e. Host Responsibility Coordinators, Gaming Care and Club Safe
Long-term	Longevity of any new system is highly likely
Privacy	Compliance with Commonwealth Privacy Principles
Simple	Ease of use is important so that social gamblers are not deterred or inconvenienced (particularly important for tourism)
Variety	Not just limited to one solution
Voluntary	Voluntary for the customer to take up and for the venue to provide

1.4 2008-09 actions

The *Second Progress Report* set out actions for the Working Party to undertake during 2008/09 within the three key focus areas. These actions were:

- *Informed decision making*
 - Work with the OPG to improve the problem gambling website (focussed on: interactive activities for young people, gambling product information such as product cost and myth-busting, basic gaming machine mathematics, actioning commitment strategies, current Help service information).
 - Continue dialogue with DECS regarding the implementation of the 2007–2010 RGE Strategy, and determine future industry, gambling help service and community support.
 - Consider ways to incorporate information into smoking breakout areas within venues.
- *Money management*
 - Continue dialogue with AGC regarding the implementation of its financial literacy program, and determine future industry and community support.
 - Explore the potential for placing responsible gambling messages on ATM screens and receipts for ATMs located within gaming venues.
 - Actions by individual Working Party members, within their own agencies in relation to the outcomes of the GRA research report *Identifying Problem Gamblers in Gambling Venues* (for example: AHA SA project managing the development of a training program for hotels and clubs based on the research outcomes; SkyCity Adelaide conducting a free forum for gambling counsellors and venue staff about the research findings; AGC organising a presentation for AGC members).

- *Player tracking and pre-commitment systems*
 - Advancement of implementation planning for a cashier-assisted card trial in small venues.
 - Investigate the impact of the removal of ACMs from venues that do not implement a player tracking system.
 - Advancement of venue card model through consideration of proposals submitted by industry proponents for trials of player tracking and pre-commitment systems in South Australia, which accepted proposals the working party will evaluate.

The following sections of this *Third Progress Report* will visit the preceding areas in terms of work to date and forward actions.

2. STRUCTURED DISCUSSIONS

Following the four regional discussions undertaken in October and November 2007, as reported in the *Second Progress Report*, the Working Party undertook further consultations with specific stakeholder groups during the current reporting period.

Discussions were held with community organisations and peak bodies with an interest in problem gambling, gaming industry leaders, and Government agencies, so as to further inform the outcomes of the regional discussions and development of the Working Party's three key focus areas.

Discussions focussed on:

- Educating customers about gambling products (i.e. what type of information about gambling products, if promoted, would support customer commitment?).
- Educating customers about money management (i.e. what range of financial information should venue staff know?).
- Proposed cashier-assisted and venue card models for player tracking and pre-commitment systems.

Community organisations and peak bodies with an interest in problem gambling (community organisations) represented at the meeting with the Working Party were:

- Statewide Gambling Therapy Service
- SA Council of Social Service Inc
- Heads of Christian Churches Gambling Taskforce
- Strategic Leadership Group (Gambling Help Services)
- Uniting Care Wesley Adelaide
- Anglicare SA.

Gaming industry leaders that were represented at the meeting with the Working Party were:

- Parafield Gardens Community Club
- Worldsmart Technologies Pty Ltd
- Jones Group of Hotels
- Palmer Group
- Arkaba Hotel
- Matthews Group.

Government agencies that were represented at the meeting with the Working Party were:

- Independent Gambling Authority
- Office for Problem Gambling
- Office of the Liquor and Gambling Commissioner
- Department of Education and Children's Services
- Licensing Enforcement Branch, SAPOL.

The structured discussions undertaken with the community organisations, gaming industry leaders and Government agencies have involved a meeting with each group, further one-on-one discussions with some agencies, and regular updates about projects being conducted by particular agencies.

The outcomes and overall themes arising from the discussions are explored further throughout this report.

3. INFORMED DECISION MAKING

3.1 Background

It is the Working Party's position that providing information about the gambling product is a fundamental component of supporting informed decision-making and, in turn, customer commitment.

The Working Party's *First Progress Report* focussed on the following areas for supporting informed decision-making:

- Probability and randomness and its application to EGMs; and
- EGM products i.e. address perceptions of "who controls the machine", the influence of luck and strategising.

The *Second Progress Report* focussed on feedback received from regional discussions and undertaking actions in relation to those areas where there was some consensus about what was needed and what would work (including the likelihood for support from relevant sectors).

The regional discussions highlighted the view that education strategies were considered most appropriate for recreational gamblers as a prevention or early intervention measure. People already experiencing significant problems as a result of their gambling were considered less likely to be receptive to information or education about EGMs. It was also generally agreed that there exists a good range of educational material, and that the emphasis needs to be on user-friendly formats and facilitating access.

The Working Party identified that the actions it would undertake throughout 2008-09 to support customer commitment through informed decision-making were:

- Work with the OPG to improve the problem gambling website to provide:
 - More interactive activities for young people;
 - Information about gambling products e.g. cost of the product and myth-busting;
 - Basic mathematics related to gaming machines e.g. statistics, probability;
 - Translation of commitment strategies into actions; and
 - Up to date information about gambling help services.
- Continue dialogue with DECS regarding the implementation of the 2007 – 2010 RGE Strategy, and determine future industry, gambling help service and community support.
- Consider ways to incorporate information into smoking breakout areas within venues.

3.2 Activities in reporting period

In-venue material and In-venue Signage Advisory Group

Existing in-venue material was viewed by the community organisations as responsive and aimed at patrons who were concerned about their playing habits, rather than educating patrons about responsible gambling.

The regional discussions identified that there is a lot of visual clutter within venues. It was recommended that efforts be made to reduce the clutter and keep the important messages or information in prominent and discreet places. The community organisations, gaming industry leaders and Government agencies reinforced this position.

During the current reporting period an *In-venue Signage Advisory Group* has been established, at the Working Party's recommendation, to review in-venue signage. The Working Party developed Terms of Reference for the Advisory Group, with the Minister for Gambling approving its commencement.

The overriding objective of the Advisory Group is to recommend optimal in-venue signage requirements that increase the impact of regulatory, responsible gambling and Gambling Help services messages, while reducing overall the number of signs required in venue. Responsible gambling information that assists gamblers to make informed choices and advises on the tools available to assist them in-venue, forms part of the considerations of the Advisory Group.

Mr Brenton Sleep, Deputy Commissioner Gambling, Office of the Liquor and Gambling Commissioner (OLGC) chairs the Advisory Group. The following agencies and sectors are represented:

- Hotel sector – nominated by the Responsible Gambling Working Party;
- Club sector – nominated by Responsible Gambling Working Party;
- Gambling Help services – nominated by Responsible Gambling Working Party;
- Approved Intervention programs – nominated by the Responsible Gambling Working Party;
- Independent Gambling Authority; and
- Office for Problem Gambling.

The Advisory Group will report to the Working Party about its recommendations. The Working Party has also asked the Advisory Group to consider the placement of responsible gambling messages/material and gambling product information in smoking areas.

With regard to messages, there was a consensus amongst community organisations, gaming industry leaders and Government agencies about messages needing to be simple, clear, few in number, and well placed, with research showing that on the back of toilet doors was an effective placement. It was noted that Gaming Care and Club Safe (Industry responsible gambling agencies) will be working with venues regarding positioning of signage and that a research project has been commissioned by the Independent Gambling Authority to examine recognition of the messages mandated in the new codes of practice.

The Working Party notes that the Office for Problem Gambling funds the placement of responsible gambling messages and information on the rear of toilet doors across all club and hotel venues in the state. These messages are rotated regularly with creative content provided by the OPG. The Working Party fully supports and commends the OPG for this ongoing initiative.

It was also argued that any information, messages or marketing campaigns needed to be accessible to cultural groups of high prevalence in a local area, and accommodate varying literacy levels. The use of simple diagrams, cartoons or line drawings was viewed as having the potential to appeal to a broad audience.

Both the community organisations and gaming industry leaders viewed the maximum payout message as being counterproductive to the promotion of responsible gambling. The removal of the maximum payout message on machines was strongly encouraged during the regional discussions. (Originally intended as a harm minimisation message, it was considered to generate more harm. The message can be easily misunderstood, so that a player thinks they have an equal chance of winning the maximum payout regardless of the number of lines they play. The maximum payout can only ever be won by playing maximum bets.)

Provision of information by venue staff

During the regional discussions, the role of venue staff in educating customers both about the gambling product and supporting informed decision making was seen as important, but concern was expressed for the increasing responsibilities being placed on staff. This concern was further expressed during the discussions between the Working Party, community organisations and peak bodies, gaming industry leaders and Government agencies.

Furthermore, while venue staff were considered to not be appropriately qualified or informed for in-venue intervention, it was felt that they should be aware of other activities and options for people to participate within the local community. It was also felt that staff should become familiar with local Gambling Help and financial counselling service providers. The latter is discussed further in section 4 of this report.

OPG—Communications and Community Education Plan

In August 2008, the Working Party received a presentation from the OPG about the GRF Communications and Community Education Plan. The plan, focussed on problem gambling and help seeking, covered: advertising (including in-venue), awareness raising and de-stigmatisation strategies, media campaigns, resource redevelopment (including the problem gambling website), and Gambling Awareness Week.

In December 2008, the OPG advised that redevelopment of the South Australian problem gambling website—www.problemgambling.sa.gov.au—was completed, and that the new website:

- Focuses more on providing information to the gambler, and their friends and family;
- Enables users to easily find a Gambling Help service via a clickable map;

- Has new features such as an interactive gambling screen tool and a gambling calculator aimed at helping people work out how much they spend on gambling;
- Provides information for health professionals and Gambling Help service workers.

The Working Party supports the work the OPG has undertaken in updating and improving the website, increasing clarity and access for all users. The Working Party notes that web pages and tools need to be kept alive and relevant. The Working Party will discuss with the OPG its participation in the OPG's Communications and Community Education Advisory Group, which has responsibility for monitoring and further developing the website. Participation would include contributing information about new developments in other jurisdictions of which Working Party members become aware, suggesting new information needs emanating from the Working Party's ongoing structured discussions, and presenting proposals for new website tools.

A number of the actions in relation to improving the website that were identified by the Working Party in its *Second Progress Report* have been addressed (eg. up to date information about Gambling Help services, myth busting, odds). The Working Party maintains a commitment to further developing the website in the areas of:

- Interactive activities for young people;
- Information about gambling products e.g. cost of the product;
- Basic mathematics related to gaming machines e.g. statistics, probability; and
- Translation of commitment strategies into actions.

School based education approaches

Participants in the regional discussions expressed a need for school education to focus on how to use money appropriately, problems associated with gambling, information about the gambling product (e.g. randomness, probability, statistics and myth busting) and how to access help when needed.

The community organisations agreed that there should be a focus on educating young people, including providing links to support for those young people at risk. It was felt that the education system should address myths and magical thinking, concepts that were seen as developed at a young age.

The Working Party has continued to receive updates from DECS about progress with its Responsible Gambling Education Strategy 2007-10 (RGE). The strategy positions gambling education with health and well being (making sound health decisions in the context of everyday life) and financial literacy (ability to manage money) initiatives.

The RGE involves professional development of teachers to raise their awareness of responsible gambling, and consumer and financial literacy. In terms of responsible gambling, the program aims to increase the knowledge and understanding for educators as to the impact of gambling in the community on their teaching and on young people's engagement in learning. The focus of the consumer and financial literacy component is discussed in the next section of this progress report—*money management*.

The Working Party will continue to update itself about the RGE program throughout the year.

Non school-based education approaches

The discussion with the community organisations reinforced the regional discussion outcome of a need to have more focus on prevention and early intervention, particularly targeting recreational gamblers, so as to connect with a majority of people.

The community organisations felt that the focus should be on educating people about the randomness of machines, rather than the mathematics and probability. (Education about randomness was also emphasised during the regional discussions, explored through the education system rather than in-venue).

Participants in the regional discussions felt that understanding the mathematics of gaming machines would be best addressed by enabling people to understand the gambling product (e.g. cost of the product—conveyed by connecting the money played per year to what it could buy; myth-busting; ‘getting to know your gaming machine’; offering customers an opportunity to look inside a machine).

Government agencies supported an educational approach, going beyond schools to educate the public that playing gaming machines is recreational entertainment that they buy. Delivering messages that enable players to control what they are doing was seen as an important approach.

Further, the gaming industry leaders emphasised the need for gaming machine players to be aware of the decisions they make prior to entering gaming venues. Radio and television were seen as the most effective education media. These media formats were also promoted during the regional discussions.

The Working Party notes that the newly redeveloped OPG problem gambling website attends to some of the preceding. In particular, it contains a calculator for individuals to work out roughly what their gambling is costing them per year, and then provides examples of what that money could have purchased.

3.3 Forward Actions

The following table summarises the planned actions of the Working Party for the remainder of 2008-09 with regard to informed decision making:

Informed decision making	Work with the OPG to further develop the <i>problem gambling website</i> in the areas of: <ul style="list-style-type: none"> • Interactive activities for young people (to be informed by NSW web evaluation) • Information about gambling products e.g. cost of the product • Basic mathematics related to gaming machines e.g. statistics, probability • Translation of commitment strategies into actions.
	Undertake discussions with the OPG about participation in <i>Communications and Community Education Advisory Group</i>
	Continue participation in the <i>In-venue Signage Advisory Group</i>
	Investigate incorporating information into venue smoking breakout areas (continued from Second Progress Report)—consult with the <i>In-venue Signage Advisory Group</i> .

Informed decision making	<p>Continue/undertake structured discussions with various groups and sector representatives and keep informed about programs:</p> <ul style="list-style-type: none"> • DECS: implementation of the 2007–2010 RGE Strategy, particularly financial literacy. • Industry responsible gambling agencies: Gaming Care, Club Safe, SkyCity Host Responsibility Co-ordinators • Consumer Voice • IGA Board members
	<p>Undertake discussions with regulators about maximum payout messages on EGMs being counterproductive to the promotion of responsible gambling.</p>
	<p>Explore creation of video to place on web about demystifying and EGM (open up an EGM and explain how works)</p>

4. MONEY MANAGEMENT

4.1 Background

For the Working Party, the area of money management generally relates to a person's ability to make informed judgments and to take effective actions regarding the current and future use of their money.

In the Working Party's *First Progress Report*, the focus was on finding ways to assist customers to assess the affordability of their expenditure on gambling, as a component of their discretionary finances.

The *Second Progress Report* focussed on feedback received from regional discussions and undertaking actions in relation to those areas where there was some consensus about what was needed and what would work (including the likelihood for support from relevant sectors).

The regional discussions identified the following financial topics of most interest in encouraging good financial management within a gaming venue environment:

- Gambling as a component of recreational spending and not as a means for making money;
- A customer's ability to reduce their own personal withdrawal limits on ATM cards directly through their bank or financial institution; and
- Assisted budgeting resources available locally.

Providing money management information to gaming patrons was highlighted as being the role of an accredited financial counsellor and not within the scope of a gaming room employee's role. However, understanding the difference between the roles of a gambling counsellor and a financial counsellor, and knowing local providers to enable appropriate referrals, was considered essential knowledge for all venue staff.

Furthermore, it was suggested that venue staff be encouraged to get to know their customers in order to observe changes in behaviour over time and respond in a supportive and friendly manner, including making referrals to Gambling Help.

The GRA research report *Identifying Problem Gamblers in Gambling Venues*³ was seen by the Working Party as particularly useful when considering ways to improve customer care. The report concluded that it is theoretically possible to identify problem gamblers in-venue through observation and reference to a checklist of indicators. Frequency of ATM access and coin changing at a coin machine are identified as indicators.

The Working Party noted in its *Second Progress Report* a strong focus on financial literacy and responsible gambling at the national level:

³ GRA (2007) *Identifying Problem Gamblers in Gambling Venues*. Prepared by Delfabbro, P., Osborn, A., Nevile, M. and Skelt, L. for Gambling Research Australia on behalf of the Ministerial Council on Gambling. Office of Gaming and Racing, Victorian Government Department of Justice, Melbourne, Victoria.

- The Financial Literacy Foundation and AGC have separately funded research and product development to improve money management skills nationally.
- The AGC has developed a proposal for a nationally coordinated approach to responsible gambling education and financial literacy through development of a senior school focussed, interactive product. (The latter was consequent to research undertaken by AGC into financial literacy, responsible gambling and young people⁴).
- Through Australian Government funding, DECS has developed a financial literacy and responsible gambling education initiative under the National Consumer and Financial Literacy Framework, which informs the development of school based financial literacy programs.

The Working Party committed to monitor progress with these nationally driven developments.

It also committed to keep itself informed about DECS' Responsible Gambling Education (RGE) strategy 2007-10. The RGE recognises the importance of young people developing an understanding of the day-to-day management of money as a means of preventing problem gambling behaviours.

The Working Party identified that the actions it would undertake throughout 2008-09 to support customer commitment through promoting improved money management were:

- Continue dialogue with AGC regarding the implementation of its financial literacy program, and determine future industry and community support.
- Explore the potential for placing responsible gambling messages on ATM screens and receipts for ATMs located within gaming venues.
- Monitoring of a hotels and clubs project, based at the AHA SA, which is testing the criteria for identifying problem gamblers in-venue, as identified in the GRA research *Identifying Problem Gamblers in the Gambling Venues*, with the findings to inform the development of venue-based staff training programs.

In the previous section (informed decision-making), it is identified that an action the Working Party would undertake during 2008-09 is to continue dialogue with DECS regarding the implementation of the 2007–2010 RGE Strategy. This action also informs the area of money management.

4.2 Activities in the reporting period

In-venue information and customer care

As with the regional discussions, community organisations and industry leaders expressed concern about expectations being placed on venue staff in discussing money management issues with customers. This was universally unsupported and seen to not be within staff's role.

⁴ AGC (2007) *Financial Literacy, Responsible Gambling and Young People: A Problem Gambling Prevention Proposal*. AGC, Melbourne, Victoria.

However, it was agreed throughout all structured discussions, including regional, that venue staff should know about their local gambling and financial counsellors, who they are, and be able to make appropriate referrals. It was felt that this would be assisted by encouraging regional information sharing between financial counsellors, gambling counsellors and gaming venue staff.

Since the advent of the industry responsible gambling agencies⁵ (ie. Gaming Care and Club Safe) workshops and forums involving the bringing together of these service providers with local venues has been ongoing. The agencies goal has been to address localised issues but also introduce local service providers to venue staff, so as to facilitate relationships and referrals.

This relationship development between local Gambling Help services and gambling providers is also embedded in the new casino and gaming machine venue Responsible Gambling Code of Practice that began on 1 December 2008.⁶ The code requires the gambling provider to:

- Identify a gambling rehabilitation agency that patrons can readily access (including the name of the manager of that agency and its address);
- Ensure that staff are sufficiently informed about the identity of the gambling rehabilitation agency so as to be able to direct patrons to the agency;
- Ensure that management level contact is established and maintained with the gambling rehabilitation agency about problem gambling matters.

The Working Party has begun a process of maintaining awareness of the development of relationships between Gambling Help services and industry. This includes a planned ongoing dialogue with Gaming Care and Club Safe.

Questions were also raised in the discussions with community organisations and gambling industry leaders about increased complexity with all the information currently available to patrons. While not supported, it was argued that if anything is done in terms of information in-venue about money management, it should be simple. (This is consistent with the discussions had about approaches to informed decision making. Section 3 also identifies the establishment of the *In-venue Signage Advisory Group* to review and make recommendations to the Working Party with regard to signage in venues).

As noted earlier, the Working Party considers the GRA research report *Identifying Problem Gamblers in Gambling Venues*⁷ as particularly useful when considering ways to improve customer care. Frequency of ATM access and coin changing at a coin machine are identified in the report as indicators of a patron's possible gambling problem.

Since the Working Party's *Second Progress Report*, the AHA SA has auspiced a research project that involves testing in-venue the application of the indicators identified in the GRA research report. The outcomes of the project are intended to inform the development of venue based staff training. The indicators, associated training, and development of relationships with local Gambling Help services will

⁵ Referred to as Approved Intervention Agencies in Codes of Practice that became operational 1 December 2008; Designated as "Responsible Gambling Agencies" in proposed amendments to the *Gaming Machines Act 1992*

⁶ <http://www.iga.sa.gov.au/rulesforms.html>

⁷ GRA (2007) *Identifying Problem Gamblers in Gambling Venues*. Prepared by Delfabbro, P., Osborn, A., Nevile, M. and Skelt, L. for Gambling Research Australia on behalf of the Ministerial Council on Gambling. Office of Gaming and Racing, Victorian Government Department of Justice, Melbourne, Victoria.

enable staff to more confidently determine referral needs for patrons, such as to financial counsellors.

The Working Party is receiving regular updates about progress with this research.

Financial Literacy strategies and programs

The Working Party receives regular reports about progress with AGC's proposed financial literacy program and with DECS' Responsible Gambling Education Strategy 2007-10 (RGE).

As reported in the previous section, the DECS RGE strategy positions gambling education with health and well being (making sound health decisions in the context of everyday life) and financial literacy (ability to manage money) initiatives.

As an important preventative approach to problem gambling, the DECS program aims to enhance consumer and financial literacy in young people through the development of an understanding of the day to day management of money.⁸ The National Consumer and Financial Literacy Framework informs the development of school based financial literacy programs⁹.

As noted in the previous section, the RGE also involves professional learning for teachers with regard to raising their awareness and understanding of responsible gambling, and consumer and financial literacy. This professional development of teachers began in August 2008 and will continue into 2009.

The consumer and financial literacy component of the DECS professional learning program aims to¹⁰:

- Build participants [educator's] knowledge, understanding and skills to enable them to effectively deliver consumer and financial literacy education across the curriculum from P – Year 10;
- Strengthen the professional capacity of teachers to make connections across learning areas;
- Assist teachers to relate consumer and financial literacy education to the existing curriculum and provide students with opportunities to engage with real-world financial contexts;
- Develop and support teachers' ability to influence whole-school culture oriented to improving understanding of consumer and financial literacy;
- Develop teachers' capacity to provide inclusive learning environments within which all students can participate as active and engaged learners; and
- Support a range of learning styles.

Data in relation to the outcomes of teacher's application of their learnings at school level will become available later in 2009. The Working Party will continue to update itself about the RGE program throughout the year, with a planned discussion in the first half of 2009 with DECS' Project Manager.

⁸ DECS Responsible Gambling Education Strategy, 2008

⁹ <http://www.mceetya.edu.au/mceetya/default.asp?id=14429>

¹⁰ Curriculum Corporation, 2008 Consumer and Financial Literacy Professional Learning Program – Facilitator Guide. Curriculum Corporation, Melbourne, p9.

Messages on ATMs

In its *Second Progress Report*, the Working Party identified that it would explore the potential for placing responsible gambling messages on ATM screens and receipts for ATMs located within gaming venues. Customers ATM Pty Ltd, a provider of ATMs in South Australia, has agreed to place messages on its ATM screens. Graphics have been provided.

SkyCity Adelaide Casino has also advised that since August 2008 it has had 8 responsible gambling messages rotating on its ATMs. Those messages include the 6 expanded warning messages mandated in the Advertising Code of Practice that began on 1 December 2008.

Further work is to occur in regard to other ATM providers in South Australia.

4.3 Forward Actions

The following table summarises the planned actions of the Working Party for the remainder of 2008-09 with regard to money management:

Money management	Continue dialogue with AGC regarding the implementation of its financial literacy program.
	Continue dialogue with DECS regarding the implementation of the 2007 – 2010 RGE Strategy, with regard to financial literacy.
	Continue exploring the potential for placing responsible gambling messages on ATM screens and receipts for ATMs located within gaming venues.
	Explore options for identifying and developing tools to support money management guided by focussed discussions with individual groups: <ul style="list-style-type: none"> • Help Service providers • Financial counsellors • Relationships Australia (SA)—Gamblers Rehabilitation Fund Training Service • Consumer Voice

5. PLAYER TRACKING AND PRE-COMMITMENT SYSTEMS

5.1 Background

It is the Working Party's position that the more information a customer has regarding their EGM activity, the more informed they are to make choices regarding their gambling.

The Working Party's *First Progress Report* noted that supporting voluntary customer commitment during and after play requires mechanisms whereby customers can:

- Voluntarily set limits on their EGM play
- Track their activity
- Receive feedback in relation to their commitment.

Enabling customers to set a voluntary commitment, be it money, time, or bet size, will assist customers to play within their own preferences, circumstances, financial, and social limits.

During the regional discussions, the Working Party explored the feasibility of a range of voluntary mechanisms that would assist players to set a commitment about their gambling (e.g. time or spend limits) so as to enable the tracking and reporting of gambling behaviours back to the customer in relation to their commitment. Exploration of four theoretical models was undertaken. The four models are summarised in the following table.

Cashier assisted	Customers set a voluntary limit with the cashier on the amount of money they can change at the cashier in a 24-hour period. This can only occur by a manual transaction operated by the cashier where there is no presence of an automatic coin machine on the premises. It would involve patrons using a card similar to loyalty cards used at cafes and coffee shops, with the cashier marking the exchange amount on the card. When a threshold is reached the cashier can refuse to dispense additional coins to the customer. This is a single venue option for venues with small numbers of machines.
ACM	Automatic coin machines dispense coins for use in EGMs. Modify existing ACMs to require all customers to use a card to activate an ACM (possibly a venue card). The card must be able to limit the amount a customer can change at the ACM in a 24-hour period. This system can also provide automated assistance to cashiers.
2nd Screen EGM	Upgrade the software of all EGMs in the State to enable a second-screen option. This will enable customers to track their play and view statistics about their play on a single machine. Single machine function only, non-transferable. Customers cannot be identified or tracked across machines/venues.
Venue card	Customers can voluntarily sign up to obtain a venue card. The venue card has minimal default commitment features and may also have reward (loyalty) features. However, it is necessary that reward features can be deactivated at the customer's request for the purposes of supporting customer commitment. Venue cards enable tracking of customers across machines within a single venue or across a group of venues. It is possible to offer a 'commitment card' that is separate to the standard 'loyalty card' within the one venue. This theoretical option may be worth investigating within current loyalty systems.

In its *Second Progress Report*, the Working Party identified that the regional discussions supported the venue card model, with mild support for the cashier assisted model. The ACM model was generally not supported and there was no explicit discussion about the second screen model.

The discussions further supported making available several options to assist a range of customers across a continuum, rather than a single tool being implemented as the only option for customer commitment.

In summary, for the three models that were canvassed during the regional discussions:

- The venue card model was supported for implementation within medium to large venues. It was generally seen to have a high likelihood of being an effective prevention and early intervention tool, rather than a means to reduce problem gambling.
- The cashier-assisted model was mildly supported for implementation within small venues only where ACMs are not present. It was considered a good option for frequent recreational gamblers, rather than providing support for problem gamblers.
- The modification of ACMs to enable customers to pre-set limits on how much money they change at a coin machine was considered an expensive option, which would have little effect if not made mandatory.

Following the regional discussions, the Working Party undertook further investigation of each of its four models. The models were also assessed against the Working Party's essential minimum criteria (refer Section 3.1) with the following outcome:

- The Working Party agreed to advance work on the implementation of the venue card model and the cashier-assisted model, through the conduct of trials, which the Working Party would evaluate.
- While the ACM model was not supported, the Working Party agreed to investigate the impact of the removal of ACMs from venues that do not implement a player tracking system.
- Consultations with gaming machine manufacturers regarding second screen EGMs and their applicability to the South Australian market resulted in the Working Party determining that venue cards and new EGM technology will surpass the usefulness of second-screens in the near future. It was agreed to not pursue second-screen EGMs.

Having made a commitment to advance work on the implementation of the venue card model and the cashier-assisted card through the conduct of trials, the Working Party in its *Second Progress Report* extended an open invitation to industry proponents to submit proposals for trials of player tracking and pre-commitment systems in South Australia. Section 5 of the *Second Progress Report* details the criteria against which proposals will be considered.

The Working Party's role, with regard to proposals it supports, is to conduct an evaluation of the trial. The *Second Progress Report* identifies that the Working Party's participation in the trial by way of an evaluation is not an endorsement of the product.

Also identified during the regional discussions was the need to provide staff training on identifying problem gamblers, how to approach people in distress, cultural awareness, and the availability and function of Gambling Help services. This was raised particularly in relation to the conduct of trials.

5.2 Activities in reporting period

Structured discussions—proposed player tracking/pre-commitment trials

Support for trials

The structured discussions undertaken with the community organisations, industry leaders and government stakeholders identified support for a voluntary uptake rather than a mandatory approach to player tracking and pre-commitment systems. (Section 1.3 of this *Third Progress Report* identifies 10 essential minimum criteria for strategies supported or implemented by the Working Party, with one being voluntary involvement for both the customer and the venue).

The community organisations supported the use of a venue card as a step before barring. For example, once a venue identifies a customer experiencing problems with gambling, the venue can offer support to the customer via the use of a venue card. It was felt that this approach would be particularly useful for customers also in a treatment relationship with a gambling counsellor.

Most of the industry leaders considered the cashier assisted card to be worthwhile but thought there needed to be some instant value or advantage for the patrons to participate. The idea of a booklet was put forward instead of a card. It was suggested that the booklet could come in the size of a wallet (like football score cards) and include information on the back about gambling and Gambling Help Line information.

Staff intervention

All sectors expressed concern about cashiers intervening with patrons who had exceeded their limits, but the concerns were from differing viewpoints. This concern was also expressed during the regional discussions, though staff interaction with customers was considered a positive because customers often listen to staff, which can break down isolation.

In the regional discussions the issue was one of increased responsibility placed on staff who may have limited life experiences; the nature of the workforce is mostly casual, young and transient.

For community organisations, industry leaders and some government agencies, the concern was about placing this expectation on cashiers, who were considered to be neither appropriately qualified or informed for in-venue intervention. Attendant to this, it was put by one government stakeholder that cashiers were not necessarily “approved” gaming room employees and thus, would need to be both trained and approved.

Other government agencies identified that research has identified a view in some industry staff that there is a conflict between meeting business interests and intervention with gamblers who may be exhibiting gambling problems, with business interests take precedent.¹¹ It was viewed that the trials, particularly the cashier assisted model, would assist in breaking down such perceptions. It was also conveyed that amongst recovering gamblers there seemed to be a genuine willingness to consider cashier assisted and venue card models.

¹¹ Martin, B, Moskos, M. 2007 *Evaluative Research Project: Final report to the Independent Gambling Authority*. Adelaide. P 49

(The Working Party notes that the new Codes of Practice with regard to the implementation of the Approved Intervention Agencies (AIA)¹² and Agreements to be signed by venues enlisting with an AIA, requires such Agreements to include the following condition: the gambling provider undertakes to its staff that they will in no way be the subject of prejudice or unfavourable treatment due to making reports of problem gambling behaviour or suspected problem gambling behaviour).

AHA SA based research project—identifying problem gamblers in-venue

As noted in the previous sections of this report, staff training to: identify problem gamblers, observe changes in behaviour, and respond appropriately, is being developed through a research project auspiced by the AHA SA since August 2008. The project involves testing in-venue the application of the indicators identified in the GRA research report *Identifying Problem Gamblers in Gambling Venues*¹³.

The Working Party is following the progress of this project with regular updates. As cited earlier under *Money Management*, frequency with accessing ATMs and coin machines are indicators of possible problem gambling. Of particular relevance to the trials, the cited GRA (2007) report suggests that player tracking, combined with other visible behaviours, might assist staff in the identification of people who require greater attention and support within the venue.

Protocol between venues and Gambling Help services

The Working Party aims to develop a protocol between venues and local Gambling Help services for the player tracking and pre-commitment trials. The protocol will outline an agreed process for management of patrons who have enabled pre-commitment features and been identified in-venue as exhibiting problematic gambling behaviours, or who have enabled pre-commitment features under the management of a gambling/financial counsellor as a therapeutic approach.

National data dictionary for gambling help services

The Working Party received a presentation from the OPG about the national Data Dictionary for Gambling Help services. The Communities and Disability Services Ministers Advisory Council Gambling Working Party, through the GRA, commissioned the compilation of the Data Dictionary. A copy is available on the GRA website (under “GRA Research Reports”) at—<http://www.gamblingresearch.org.au>

The Dictionary is a reference for definitions of data items collected by Gambling Help services in each jurisdiction (rather than a minimum data set). It identifies the range of data categories which include: time spent gambling recently, most recent episode being typical of gambling behaviour, amount spent on gambling per month, hours spent on gambling per month.

Codes of Practice and pre-commitment schemes

The Working Party notes that the new gaming venues (hotels and clubs) Codes of Practice that started on 1 December 2008¹⁴ have clauses relating to pre-commitment programs:

¹² Designated as “Responsible Gambling Agencies” in proposed amendments to the *Gaming Machines Act 1992*

¹³ GRA (2007) *Identifying Problem Gamblers in Gambling Venues*. Prepared by Delfabbro, P., Osborn, A., Nevile, M. and Skelt, L. for the Gambling Research Australia on behalf of the Ministerial Council on Gambling. Office of Gaming and Racing, Victorian Government Department of Justice, Melbourne, Victoria.

¹⁴ <http://www.iga.sa.gov.au/rulesforms.html>

- The first clause requires Agreements that venues sign with an AIA¹⁵, to have a condition that “the gambling provider implements such smartcard or pre-commitment programs as are approved by the Authority and by the Minister for Gambling”.
- The second clause only permits the offering of a loyalty program that includes a pre-commitment program approved by the Authority (IGA), with venues exempt from this clause if they have signed an Agreement with an AIA.

Player tracking and pre-commitment trials

Following the Working Party’s invitation for proposals from industry proponents for the conduct of player tracking and pre-commitment trials, which the Working Party would consider for the conduct of evaluations, two proposals were received and accepted by the Working Party. One other industry group has also indicated its intent to present a proposal.

The two accepted proposals have been posted on the Department of Treasury and Finance website at—<http://www.treasury.sa.gov.au/responsiblegambling>

Prior to acceptance, each proposal was assessed against the criteria identified in Section 5 of the Working Party’s *Second Progress Report*. Those criteria are provided in the following table. They reflect the 10 essential minimum criteria for all strategies supported or implemented by the Working Party as identified in Section 1.3 of this report, but further refined in relation to assessing trial proposals.

Cost-effective	The proposed trial must be sustainable within the context of industry and venue viability. The industry proponent must <u>fund</u> the implementation of any trial. There will be no funding for the operation of the trial available from the South Australian Government.
Evidence-based	The proposed trial must built on the principles outlined and published by the Working Party in its Progress Reports. The industry proponent must support the trial being subject to evaluation determined by the Working Party.
Flexible	The proponent must be willing to work with the Working Party to adjust the implementation during the trial.
Informed choice	The proposed trial must enable the principle of informed choice by customers.
Integrated	The proposed trial must be integrated with existing industry responsible gambling programs and endorsed by the relevant agency.
Long-term	The proponent of the proposed trial must be willing to extend the trial to full operation, if the evaluation by the Working Party considers the trial to be successful.
Privacy	The proposed trial must comply with Commonwealth Privacy Principles.
Simple	The proposed trial must offer a simple customer interface so that social gamblers are not deterred or inconvenienced (particularly important for tourism).
Variety	All industry participants are encouraged to submit a trial proposal to the Working Party.
Voluntary	The proposed trial must be voluntary for the customer to take up. No venue will be compelled by the Working Party to participate in a trial.

¹⁵ Designated as “Responsible Gambling Agencies” in proposed amendments to the *Gaming Machines Act 1992*

The Working Party has also begun discussions about the implementation of a cashier assisted player tracking and pre-commitment trial.

5.2.1 Worldsmart Technology Pty Ltd (J-card) trial

In July 2008 the Working Party agreed to accept a player tracking and pre-commitment trial proposal received from Worldsmart Technology Pty Ltd (Worldsmart). Worldsmart is a South Australian based company that operates the largest smartcard loyalty system in Australasia.

The system in South Australia is known as the J-card. It is a wide-area network loyalty program used in hotels and clubs, with 64 J-card venues in South Australia. The limit setting feature that has been added to the J-card is being promoted by Worldsmart as "PlaySmart".

The system involves patrons using a J-card, personal to them, which they insert into a card reader (a box on the side of a gaming machine in J-card venues) when they play. The card holds information about their play and the limits they have set.

The trial began in August 2008 in 4 metropolitan venues, with 3 regional venues scheduled to begin in February 2009. The 7 venues are:

- Albion Hotel (Kilburn)
- Colonnades Tavern (Noarlunga Centre)
- Woodcroft Tavern (Woodcroft)
- Midway Tavern (Elizabeth Downs)
- Roxby Tavern (Roxby Downs)
- Sundowner Hotel (Whyalla)
- Marina Hotel (Port Lincoln).

The types of pre-commitment features or limits that players can choose to set are—

- Reminder prompts when limit reached and exceeded
- Cool off period (after setting a limit, the patron cannot increase the limit (eg. \$20 to \$50) for 24 hours; a cool off period does not apply if the patron wants to decrease a limit)
- Cycle expenditure (expenditure set for nominated period—weekly, fortnightly, monthly)
- Daily expenditure
- "PlaySmart" balance (running balance shows on the machine reader)
- Cycle playing time (eg. 10 hours weekly)
- Break in play
- Daily playing time (eg. 2 hours)
- Personalised limit (eg. no play on a specified day such as pension day; no play before 8.00am or after 3.00pm due to, for example, needing to collect children from school).

Players set their limits prior to entering the venue. Worldsmart is in the process of creating website access for players to be able to change their limits (noting the cool off period) and access statements about their play activity (player activity statements).

Upon a player exceeding any limit they have set, the machine will make a low-key beeping noise and then send a message to the machine's card reader saying that a limit has been exceeded. The beeping noise draws attention to the message being sent. The message is personal to the player in that they choose what they want the message to say. The player can continue to play if they want. The message is a reminder of their limit setting.

A message will also be sent to the cashier. The cashier is required to go to the specific machine to turn off the message and, inevitably, will speak to the player.

All gaming staff in the 64 J-card venues have received training about the PlaySmart initiative, with those in the trial venues having more intensive training. In addition, under South Australia's mandatory Responsible Gambling Code of Practice, all gaming staff undertake training about responsible gambling, including intervening with patrons.

The trial will be conducted in three phases, each of which will be evaluated—

- *Phase 1: Natural Recruitment*
Phase 1 will involve in-venue and staff promotion to players of the player tracking and pre-commitment elements, with no special incentives or recruitment tactics employed. This will give a realistic impression of general take-up and interest in pre-commitment.
- *Phase 2: Accelerated and Coached Recruitment*
Phase 2 will involve active recruitment of customers, with customers coached in the use of the pre-commitment system. It may involve incentives. This phase has the potential to identify what sort of additional information may be required to support full implementation of pre-commitment and player tracking.
- *Phase 3: Random Recruitment with Defaults Set*
Phase 3 will involve recruitment of randomly selected customers and establishing of default limits for those customers, with a message displayed once the limit is reached, the latter being a primary feature of a pre-commitment system. (The other two phases of the trial leave the setting of limits to the customer).

The Working Party has developed an evaluation framework and research questions for the conduct of the evaluation, and endorsed procurement documents developed for the evaluation. The evaluation includes two components, both of which have involved separate selective tendering:

- An outcome or impact evaluation (quantitative—analysis of the data held on the data base);
- A program or process evaluation (qualitative—analysis of the customer's, trial venue's, and industry proponent's experiences and observations).

A suitable evaluator will be selected to undertake each evaluation. Both evaluations will form an overall evaluation report of the trial. Procurement has followed DTF procurement policy and guidelines.

A trial co-ordination group has been established to oversight the trial, monitor data, and judge operational and trial research decisions against the agreed factors in Section 5 of the Working Party's *Second Progress Report*. The group has been meeting monthly since October 2008.

The Working Party has also created an information sheet about the trial in a question and answer format. The sheet has been posted to Gambling Help services and Government agencies that might have contact with people who are using the pre-commitment features. The information sheet is available on the Department of Treasury and Finance website at—<http://www.treasury.sa.gov.au/responsiblegambling>

Trial data as at 15 January 2009 shows the following (note: this is very early data, with comprehensive evaluations yet to be conducted):

- With regard to pre-commitment features being set, the following options in order of preference have been set (% of patrons setting the option is shown):
 - 98.9%—reminder prompts
 - 94.6%—cool off period (a minimum 24 hour cool off period is automatically set for all people enabling pre-commitment features; this statistic reflects patrons increasing their cool off period beyond 24 hours)
 - 59.8%—daily expenditure limit
 - 40.0%—cycle expenditure limit (expenditure set for nominated period: weekly, fortnightly or monthly, with patrons order of preference being monthly, weekly and then fortnightly)
 - 32.6%—cycle playing limit (time limit set for nominated period: weekly, fortnightly or monthly, with patrons order of preference being monthly and then equally weekly and fortnightly)
 - 32.6%—break in play
 - 20.6%—daily playing limit (time)
 - 8.7%— PlaySmart balance (running balance shows on the machine)
- Break in play and expenditure limits are the most commonly exceeded limits
- Patrons who have enabled pre-commitment features are primarily aged 45-54 across both genders
- Conclusions cannot be drawn about the risk status of players who are setting pre-commitment limits; the evaluations will examine this area.

A clear point made during the regional discussions is that prevention and early intervention should be the focus of customer commitment measures; that is targeting of social gamblers before they develop issues with gambling.

Pre-commitment is for all gamblers. It is about supporting customer commitment during gaming machine play.

5.2.2 Global Gaming Industries Pty Ltd (Maxetag system) trial

In December 2008 the Working Party agreed to accept a player tracking and pre-commitment trial proposal received from Maxetag Pty Ltd. Maxetag provides a card/Tag loyalty system in South Australia, Queensland and Northern Territory. The Maxetag proposal identifies an intention to conduct trials in every Australian jurisdiction.

The Maxetag trial was planned to start during the first quarter of 2009, in the following three venues:

- Port Adelaide Football Club
- Parafield Gardens Community Club
- Sussex Hotel.

However, the start time for the trial will be revised due to advice in January 2009 from the Managing Director, Global Gaming Industries Pty Ltd, that Global Gaming Industries (GGI) has acquired Maxetag Pty Ltd and its loyalty and rewards system. Global Gaming Industries has confirmed its intent to undertake the trial with the Maxetag system; however, due to a transitional phase the trial will now begin in mid 2009.

The Maxetag system involves use of a Tag, personal to the player, which is swiped across a reader. Two forms of limit can be set:

- A master limit set in the central computer by a request to the cashier in advance of playing; and
- A daily limit set by the player at the gaming machine before or during play. (This feature differs to the Worldsmart trial, which involves all limits being set before entering the venue).

The daily limit expires at the end of each day and needs to be reset on a new day of play. Should a daily limit not be set, it will automatically default to the master limit. A message is displayed on a panel below the screen when a limit is reached or exceeded.

At the end of a session the player can swipe their tag across a terminal in the venue to receive an immediate printout of their play activity for the day (spend limit set, actual spend limit, difference between the two preceding limits, and time spent playing).

Evaluation procurement for the GGI-Maxetag trial is scheduled to be undertaken during the next reporting period. As with the Worldsmart trial, procurement of suitable evaluators will follow DTF guidelines.

5.2.3 Cashier-assisted card trial

The concept of a cashier-assisted card trial was endorsed at the Working Party meeting of 22 November 2007. The cashier-assisted card model is an alternative to the venue card model. It involves a manual transaction, while the latter relies on an electronic transaction. It is of benefit to people who prefer not to, or who are unable to, use a venue card-based system.

A cashier-assisted mechanism is described in the Working Party's *First Progress Report* as an option that allows:

Customers (to) set a voluntary limit with the cashier on the amount of money they can change in a 24-hour period. This can only occur by a manual transaction operated by the cashier where there is no presence of an automatic coin machine on the premises.

Unlike the venue card model, the cashier-assisted card would apply to a single venue rather than across venues, at this time. It would involve players using a card, similar to customer loyalty cards offered at cafes, where the customer retains custody of the card and uses the card as a record of their transactions at the cashier.

Players can only set limits on arrival at the venue. The cashier can mark (or stamp) the card each time an amount is changed. For example, a card could enable multiples of \$20 to be recorded.

The following options for limit setting were presented in the *First Progress Report* as being possible via a cashier-assisted mechanism:

- Spend levels (session / day / week / month / etc)
- No play periods (certain times/days)
- Self-barring (e.g. for nominated days)
- Cooling-off period for increased limits to take effect.

A cashier-assisted card model would enable:

- Feedback to be provided to the customer when a threshold is reached;
- Feedback to be provided to the customer via interaction with venue staff; and
- When a threshold is reached the cashier could decline to dispense additional coins.

The cashier-assisted card promotes responsible gambling in a number of ways. It raises awareness amongst all customers that the setting of personal limits is a positive and easy thing to do. It also raises awareness that the setting of personal limits is encouraged by the venue. The cashier-assisted card also promotes to customers that venue staff are able and willing to assist them in setting and adhering to personal limits. It is an extension of good customer service.

Some of the benefits to this system include:

- Being simple, easy and quick;
- Attractive for recreational gamblers who wish to keep a record of their gambling but who do not want their name recorded in a database;
- There is no record keeping required by the venue;
- The responsibility for keeping and maintaining the card is placed on the customer, not the venue;
- There is potential for the card to be used across multiple venues if it is standardised; and
- It is cost-effective.

The Working Party has undertaken discussions with Gaming Care and Club Safe about the implementation of a cashier-assisted player tracking and pre-commitment trial. Both agencies have indicated support for the trial. A part time project manager will be employed to undertake the trial in small venues (i.e. venues with less than 15 machines) and cover country as well as metropolitan locations.

5.3 Forward actions

The following table summarises the planned actions of the Working Party for the remainder of 2008-09 with regard to player tracking and pre-commitment systems:

Player tracking and pre-commitment systems	Continue the Worldsmart venue card trial , implementing all 3 phases and: (1) Begin the evaluation following procurement of the evaluators (2) Maintain the trial co-ordination group
	Implement the GGI- Maxetag venue card trial and: (1) Develop an evaluation framework and (2) Undertake procurement of the evaluators
	Implementation of a cashier-assisted card trial in selected venues, in liaison with Gaming Care and Club Safe. This includes consultation with venue staff about the design of the trial and training of gaming venue staff.
	Investigate the impact of the removal of ACMs from venues that do not implement a player tracking system (continued from Second Progress Report).
	Keep informed about the AHA SA project testing the indicators identified in the GRA research report <i>Identifying Problem Gamblers in Gambling Venues</i> , and its development into a training program for venue staff.
	Work with the Industry proponents to establish a protocol between Gambling Help services and gaming venues regarding patrons who have enabled pre-commitment features who might be involved with a Help service or be referred to a Help service.

6. SUMMARY

As noted in the *Second Progress Report*, the Working Party's three main focus areas for supporting customer commitment on EGMs—informed decision making, money management, and player tracking and pre-commitment systems—are interdependent. Thus, the success of each focus area will be largely affected by the effectiveness of the strategies implemented across all focus areas.

Since the *Second Progress Report*, the Working Party accepted a proposal from Worldsmart Technology Pty Ltd for a venue card player tracking and pre-commitment trial using its J-card system. The Working Party's involvement is through the conduct of an evaluation of the trial. The procurement of suitable evaluators has begun.

A second trial proposal using the Maxetag system has also been accepted for implementation during 2009.

Consultations have also begun for implementation of a cashier-assisted card model.

During the current reporting period an *In-venue Signage Advisory Group* has been established with Terms of Reference assigned by the Working Party. The primary objective for the Advisory Group is to review and report to the Working Party about in-venue signage requirements that maximise regulatory, responsible gambling, and Gambling Help service messages, while reducing the number of signs required.

The Working Party has liaised with ATM providers about the provision of responsible gambling messages on ATM splash screens, with one provider agreeing to deploy messages provided by the Working Part in hotel and club venues in South Australia that have its ATMs. SkyCity Adelaide Casino has also undertaken this initiative. There is more work to be done.

The Working Party continues to have dialogue with sector groups and services. This includes regular updates about education based financial literacy programs, and engaging with industry based responsible gambling agencies. The Working Party will maintain this consultation process, so as to keep itself informed of developments and identify opportunities for initiatives within its three key focus areas.