

Ó Ceallaigh, D. et al.: Effects of inducements on sports gambling and decision-errors: An experimental study

<https://doi.org/10.1556/2006.2025.00056>

Supplementary material A: Additional Tables

Table S1: Expected values per euro staked of bets on tasks 3 and 6, by condition

	Offer/ Market+ €	No Offer/ Market+ €	Offer/ Low odds €	No Offer/ Low odds €
Task 3				
Turkey	-0.068	-0.068	0.032	0.032
Draw	-0.068	-0.068	0.032	0.032
Georgia	0.184	0.184	-0.068	-0.068
Portugal	-0.059	-0.059	0.041	0.041
Draw	-0.059	-0.059	0.041	0.041
Czechia	-0.059	-0.059	0.041	0.041
Task 6				
Germany	-0.067	-0.067	0.033	0.033
Draw	-0.067	-0.067	0.033	0.033
Scotland	-0.067	-0.067	0.033	0.033
Hungary	0.105	0.105	-0.059	-0.059
Draw	-0.059	-0.059	0.041	0.041
Switzerland	-0.059	-0.059	0.041	0.041

Table S2: Effects of inducements on likelihood of not betting

	(1)	(2)
Offer Task	-0.074*** (0.017) <i>-44%</i>	-0.074*** (0.017) <i>-44%</i>
Post-Offer Task	-0.034** (0.018) <i>-20%</i>	-0.034** (0.019) <i>-20%</i>
N	3732	3732
Task order controls	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls		✓

Notes: Results from logit multilevel mixed effects regression. Average marginal effects shown. The dependent variable is a binary variable equal to 1 if the participant chose not to bet on a given task, and equal to zero if they bet any amount on that task. This dependent variable is regressed on the Offer task dummy, Post-Offer Task dummy, and control variables. Standard errors in parentheses – clustered at the participant level. Average marginal effect as a percentage of the predicted probability of choosing not to bet in the No Offer condition shown in italics. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks determined using one-sided p-values for these outcomes for which we pre-registered a hypothesised direction of the effect.

Table S3: Analysis of differences in effects of inducements between the Market+ and Low odds conditions.

	(1)	(2)
Offer Task	0.798*** (0.276)	0.815*** (0.273)
Post-Offer Task	0.656*** (0.257)	0.673*** (0.254)
Low odds task	0.016 (0.263)	-0.058 (0.253)
Offer task x Low odds	-0.087 (0.317)	-0.121 (0.314)
Post-offer task x Low odds	-0.105 (0.305)	-0.139 (0.303)
N	3732	3732
Task order controls	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls		✓

Notes: Results from linear multilevel mixed effects regression. Dependent variable is bet amount, and this is regressed on the Offer task dummy, Post-Offer Task dummy, low odds task dummy, interactions between the low odds task dummy and each of the offer and post-offer task dummies, and control variables. Standard errors in parentheses – clustered at the participant level. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks are based on one-sided p-values for the outcomes for which we pre-registered a hypothesised effect direction (offer and post-offer task). Asterisks based on 2-sided p-values for the other coefficient estimates (Low odds task, Offer task x Low odds, Post-offer task x Low odds).

Table S4: Analysis of differences in effects between the moneyback and conditional free bet offers.

	(1)	(2)
Offer Task	0.461** (0.259)	0.462** (0.257)
Post-Offer Task	0.602*** (0.199)	0.603*** (0.197)
Task 3	-0.262 (0.208)	-0.263 (0.206)
Offer task x Task 3	0.585** (0.284)	0.585** (0.284)
N	3732	3732
Task order controls	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls		✓

Notes: Results from linear multilevel mixed effects regression. The dependent variable is bet amount, and this is regressed on the Offer task dummy, Post-Offer Task dummy, Task 3 dummy, an interaction between Offer task dummy and the Task 3 dummy, and control variables. Standard errors in parentheses – clustered at the participant level. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks are based on one-sided p-values for the outcomes for which we pre-registered a hypothesised effect direction (offer and post-offer task). Asterisks based on 2-sided p-values for the other coefficient estimates (Task 3, Offer task x Task 3).

Table S5: Analysis of interaction between effects of inducements and PGSI score

	(1)	(2)
Offer Task	0.665*** (0.255)	0.630** (0.251)
Post-Offer Task	0.642*** (0.233)	0.607*** (0.231)
PGSI score	-0.022 (0.078)	-0.051 (0.080)
PGSI score ²	0.004 (0.004)	0.007* (0.004)
Offer task x PGSI score	0.210** (0.092)	0.229*** (0.090)
Offer task x PGSI score ²	-0.014*** (0.005)	-0.015*** (0.005)
Post-offer task x PGSI score	0.077 (0.088)	0.096 (0.086)
Post-offer task x PGSI score ²	-0.007 (0.004)	-0.008* (0.004)
N	3732	3732
Task order controls	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls		✓

Notes: Results from linear multilevel mixed effects regressions. The dependent variable is Amount Bet, and this is regressed on the Offer task dummy, Post-Offer Task dummy, PGSI score, PGSI score squared, interactions of each of PGSI score and PGSI score squared with each of the offer and post-offer task dummies, and control variables. Standard errors in parentheses – clustered at the participant level. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks are based on one-sided p-values for the outcomes for which we pre-registered a hypothesised effect direction (offer and post-offer task, offer task x PGSI score, post-offer task x PGSI score). Asterisks based on 2-sided p-values for the other coefficient estimates (PGSI score, PGSI score squared, Offer task x PGSI score squared, Post-offer task x PGSI score squared).

Table S6: Effect of inducements on likelihood of betting any amount on a bad bet.

	(1)	(2)
Offer Task	0.163*** (0.031) 247%	0.165*** (0.031) 254%
N	646	646
Experiment controls	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls		✓

Notes: Results from logit multilevel mixed effects regression. Average marginal effects shown. The dependent variable is a binary variable equal to 1 if the participant bet any amount on a bad bet on a given task, and equal to zero if they chose another bet on that task or chose not to bet. This dependent variable is regressed on the Offer task dummy and control variables. The “experiment controls” are an indicator for task 6 and a variable for amount bet on task 1. Standard errors in parentheses – clustered at the participant level. Average marginal effect as a percentage of the predicted probability of betting on the bad bet in the No Offer condition shown in italics. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks determined using one-sided p-values for these outcomes for which we pre-registered a hypothesised direction of the effect.

Table S7: Analysis of differences in effects on amount spent on bad bets between the moneyback and conditional free bet offers.

	(1)	(2)
Offer Task	3.087*** (0.941)	3.164*** (0.989)
Task 3	0.543 (0.247)	0.543 (0.247)
Offer task x Task 3	1.266 (0.615)	1.266 (0.615)
N	646	646
Amount bet on task 1 control	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls		✓

Notes: Results from Poisson multilevel mixed effects regression. Incidence rate ratios shown. The dependent variable, Amount bet on “bad bets”, is regressed on the Offer task dummy, task 3 dummy, the interaction between the offer task and task 3 dummies, and control variables. The “experiment controls” are an indicator for task 6 and a variable for amount bet on task 1. Standard errors in parentheses – clustered at the participant level. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks are based on one-sided p-values for the outcomes for which we pre-registered a hypothesised effect direction (offer task). Asterisks based on 2-sided p-values for the other coefficient estimates (Task 3, Offer task x Task 3).

Table S8: Analysis of interaction between effects of inducements on bad bets and PGSI score

	(1)	(2)
Offer Task	3.300*** (0.985)	3.810*** (1.258)
PGSI score	1.002 (0.029)	1.106 (0.115)
Offer task x PGSI score	1.011 (0.036)	0.883 (0.114)
PGSI score ²		0.995 (0.005)
Offer task x PGSI score ²		1.007 (0.006)
N	646	646
Experiment controls	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls	✓	✓

Notes: Results from Poisson multilevel mixed effects regressions. Incidence rate ratios shown. In column 1, the dependent variable, Amount bet on “bad bets”, is regressed on the Offer task dummy, PGSI score, the interaction between PGSI score and Offer task, and control variables. Column 2 additionally includes PGSI squared and the interaction between PGSI squared and Offer task. The “experiment controls” are an indicator for task 6 and a variable for amount bet on task 1. Standard errors in parentheses – clustered at the participant level. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks are based on one-sided p-values for the outcomes for which we pre-registered a hypothesised effect direction (offer task). Asterisks based on 2-sided p-values for the other coefficient estimates.

Table S9: Subgroup analyses of effects of inducements on bet amount

Sub-grouping variable →	Mental health	Education	Sports betting	All gambling	Online account	Euro 24 engagement	Euro 24 intent to bet
Offer Task	0.743*** (0.252)	1.088*** (0.300)	0.769*** (0.240)	0.709*** (0.255)	0.679*** (0.293)	0.941*** (0.268)	0.831** (0.404)
Post-offer task	0.623*** (0.238)	0.776*** (0.281)	0.572*** (0.236)	0.655*** (0.239)	0.503** (0.269)	0.812*** (0.257)	0.916** (0.402)
Sub-grouping variable:							
- Main effect	-0.195 (0.273)	0.234 (0.283)	0.226 (0.290)	-0.333 (0.301)	-0.114 (0.288)	0.861*** (0.275)	0.832** (0.349)
- Offer task interaction	0.011 (0.318)	-0.488 (0.325)	-0.063 (0.335)	0.061 (0.321)	0.124 (0.322)	-0.360 (0.314)	-0.095 (0.411)
- Post-offer task interaction	-0.060 (0.303)	-0.251 (0.312)	0.055 (0.304)	-0.170 (0.307)	0.166 (0.308)	-0.405 (0.300)	-0.382 (0.416)
N	3732	3732	3732	3732	3732	3732	3732
Task order controls	✓	✓	✓	✓	✓	✓	✓
Sociodemog. controls	✓	✓	✓	✓	✓	✓	✓
Behavioural controls	✓	✓	✓	✓	✓	✓	✓

Notes: Results from linear multilevel mixed effects regression of Amount Bet on the Offer task dummy, Post-Offer Task dummy, sub-grouping variable, an interaction between Offer task dummy and the sub-grouping variable, an interaction between the Post-Offer task dummy and the sub-grouping variable, and control variables. Each column in the table shows results from a separate regression, and the sub-grouping variable analysed in a particular regression is listed at the top of the column. Mental health is a dummy equal to 1 if MHI-5 score is below median. Education is a dummy equal to 1 if have a college degree. Sports betting and All gambling are dummies equal to 1 if above the median for sport and race betting frequency and all gambling frequency, respectively. Online account is a dummy equal to 1 if have an online account. Euro 24 engagement is a dummy equal to 1 if above median Euro 24 engagement. Euro 24 intent to bet is a dummy equal to 1 if intended to bet on Euro 24. Standard errors in parentheses – clustered at the participant level. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks are based on one-sided p-values for the outcomes for which we pre-registered a hypothesised effect direction (offer and post-offer task). Asterisks based on 2-sided p-values for the other coefficient estimates.

Table S10: Subgroup analyses of effects of inducements on bad bets

Sub-grouping variable →	Mental health	Education	Sports betting	All gambling	Online account	Euro 24 engagement	Euro 24 intent to bet
Offer Task	1.641*** (0.386)	0.845** (0.408)	1.321*** (0.312)	1.356*** (0.378)	1.335*** (0.401)	1.568*** (0.397)	1.679** (0.897)
Sub-grouping variable: - Main effect	0.665 (0.475)	-0.754* (0.434)	-0.411 (0.472)	0.213 (0.468)	-0.452 (0.481)	0.219 (0.465)	0.891 (0.887)
- Offer task interaction	-0.804 (0.526)	0.636 (0.530)	-0.154 (0.514)	-0.196 (0.516)	-0.192 (0.528)	-0.629 (0.531)	-0.484 (0.931)
N	646	646	646	646	646	646	646
Experiment controls	✓	✓	✓	✓	✓	✓	✓
Sociodemog. controls	✓	✓	✓	✓	✓	✓	✓
Behavioural controls	✓	✓	✓	✓	✓	✓	✓

Notes: Results from Poisson multilevel mixed effects regressions. Incidence rate ratios shown.

Dependent variable is Amount Bet, and is regressed on the Offer task dummy, sub-grouping variable, an interaction between Offer task dummy and the sub-grouping variable, and control variables. The “experiment controls” are an indicator for task 6 and a variable for amount bet on task 1. Each column in the table shows results from a separate regression, and the sub-grouping variable analysed in a particular regression is listed at the top of the column. The sub-grouping variables are as described in the notes to Table S9. Standard errors in parentheses – clustered at the participant level. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Asterisks are based on one-sided p-values for the outcomes for which we pre-registered a hypothesised effect direction (offer task). Asterisks based on 2-sided p-values for the other coefficient estimates.

Table S11: Analysis of relationship between take-up of inducements and T&C comprehension.

	Moneyback	Free bet
Took up inducement	1.845* (0.615)	1.064 (0.143)
N	311	311
Amount bet on screen 1 control	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls	✓	✓

Notes: Results from logit regression (column 1) and Poisson regression (column 2). The dependent variable in column 1 is Moneyback T&C comprehension, and in column 2 is Free bet T&C comprehension. This dependent variable is regressed on a dummy for having taken up the relevant inducement, and control variables. Odds ratio shown in column 1 and Incidence rate ratio shown in column 2. Standard errors in parentheses. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table S12: Analysis of relationship between PGSI score and T&C comprehension.

	Moneyback	Free bet
PGSI score	1.012 (0.030)	0.994 (0.013)
N	311	311
Amount bet on screen 1 control	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls	✓	✓

Notes: Results from logit regression (column 1) and Poisson regression (column 2). The dependent variable in column 1 is Moneyback T&C comprehension, and in column 2 is Free bet T&C comprehension. This dependent variable is regressed on PGSI score, and control variables. Odds ratio shown in column 1 and Incidence rate ratio shown in column 2. Standard errors in parentheses. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table S13: Analysis of effect of inducements on likelihood of cancelling bets

	(1)	(2)
Offer condition	0.802 (0.150)	0.724 (0.207)
Low odds condition		1.163 (0.309)
Offer x Low odds		1.231 (0.476)
N	622	622
Amount bet on screen 1 control	✓	✓
Sociodemographic controls	✓	✓
Behavioural controls	✓	✓

Notes: Results from logit regression. The dependent variable is a binary variable equal to 1 if the participant chose to cancel all their bets at the end of the experiment. This dependent variable is regressed on an offer condition dummy and control variables. In column (2), a dummy for low odds condition and an interaction between low odds condition and offer condition are added to the regression. Odds ratios shown. Standard errors in parentheses. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Supplementary material B

Other variables

Past month sports/race betting frequency and past month other gambling frequency:

Participants were asked if they had engaged in various forms of gambling in the past month and, if so, how often. They answered this as an ordered categorical variable. For analysis, we convert to a discrete variable (number of times per week) for each form of gambling as follows:

Participant response	Assumed discrete value
Everyday/almost every day	6.5
4-5 days a week	4.5
2-3 days a week	2.5
About once a week	1
Less than once a week	0.5
Didn't bet	0

Past month sports/race betting frequency was then calculated as the sum of the frequencies reported for each of sports and race betting. Past month other gambling frequency was calculated as the sum of the frequencies for all other forms of gambling participants were asked about: Lottery tickets; scratch cards / instant wins; bingo; fruit/slot machine style games online or in a physical location (e.g., an arcade, a casino); roulette, poker, cards or dice online or in a casino; bets or gambling between friends; other forms of gambling not described

Having an online gambling account: This is a binary variable equal to 1 if the participant reported having an online gambling account.

Euro 2024 Intention to bet: Participants were asked "Will you bet on Euro 2024?" with response options Yes, Maybe, and No. We create a dummy variable =1 if they responded Yes or Maybe, and =0 if they responded No.

Engagement with Euro 2024: Participants were asked to respond to three questions on their engagement with Euro 2024 a seven-point scale. The questions asked how interested they were in Euro 2024, how many matches they would watch, and how confident they were in their knowledge of Euro 2024 teams. We calculate a single index score from these three variables using principal components analysis.

Supplementary material C

Instrumentation

PARTICIPANT INFORMATION SHEET

Thank you for your interest in this research. First, we will explain what the study is about and what to expect during your participation. Please read this information carefully.

Who is conducting this research?

We are the Behavioural Research Unit at the Economic and Social Research Institute (ESRI). We are funded by public and private bodies interested in helping to understand how people make decisions.

What is the research about?

This survey is about gambling. As part of the study, you will be given some opportunities to make bets to win raffle tickets. You don't need to know anything about gambling before taking part – everything you need to know will be explained to you before you answer any questions.

It will take around 15 minutes to do the survey.

You can do the survey on your phone, computer or tablet.

If you have difficulty loading any page, please refresh your browser. The answers you have already given will still be saved.

[Page Break]

How will my responses be recorded?

All of your answers will remain confidential. They will not be stored with your name. Instead, we store them against a number (your 'Private ID'). We have a file that matches this Private ID to your [market research company] account, so that we can pay you. As soon as everyone has taken part and been paid, we delete the file that links your Private ID to your [market research company] account. So all responses are then made anonymous.

The responses will initially be held on Microsoft servers in Dublin owned by the online survey platform (Gorilla). Once all participants have completed the survey, the responses will be downloaded to secure files on the ESRI server and deleted from the online platform's server. Finally, once all responses have been made anonymous, they may be uploaded to online data repositories for other researchers to study, in line with best scientific practice.

Data protection

This study is carried out in accordance with Data Protection legislation. You can find detailed information about privacy and data protection for research conducted by the ESRI at this link: <https://www.esri.ie/esri-privacy-notice-for-research>.

If you have any further queries in relation to this, please contact DataProtection@esri.ie

Are there any risks involved?

Some of the questions are about gambling. Some people may find it uncomfortable to answer questions on gambling. As part of the study, you will be given the opportunity to place some bets. These bets are optional – you can choose not to bet if you wish. You can choose to stop at any time if you feel too uncomfortable answering the questions. Your data will not be saved if you do not complete the survey. If you wish to stop, you can just exit your browser.

[Page Break]

CONSENT FORM

- I have read and understand the information about the survey.
- I consent to taking part.
- I am aged between 18 and 40 and identify as a man.
- I understand that the aim of the research is to understand how people make decisions related to gambling.

I agree with all of the above ☐

[Page Break]

- I understand that I will see questions on my screen and that my responses will be saved on the online survey platform's Microsoft servers in Dublin. I understand that, once all data has been collected, my responses will be deleted from those servers and stored on ESRI computers only.
- I understand that the study data will be stored against a Private ID which is only used for this survey and cannot be used to identify me.
- I understand that the data will be available to researchers and will only be used for research. I understand that my anonymous responses may be made available in online data repositories for research purposes.

I agree with all of the above ☐

[Page Break]

- I understand that I may withdraw at any time by exiting the web browser, and that no data will be stored unless I finish the survey.
- I understand that once the survey ends I will not be able to withdraw because the data will be completely anonymised and cannot be linked to me.

I agree with all of the above ☐

I have read and understood the above and consent to taking part ☐.

[Page Break]

[Male u40 screen]

What is your gender?

- ☐ Man
- ☐ Woman
- ☐ Non-binary
- ☐ Prefer not to say

Which age group do you belong to?

- ☐ Under 40 years old
- ☐ 40-59 years old
- ☐ 60 years old or above

[Screened out if not male under 40]

[Page Break]

[PG and interest screen]

Are you receiving, or have you in the past received, treatment for problem gambling? Y/N

[If Yes, screened out. If No, get the next question]

Are you ok with seeing gambling-related materials in this survey (e.g. bets, offers)? Y/N

[If No, screened out. If Yes, get the next question]

How interested are you in the upcoming Euro 2024 football competition?

[Rating scale: 1 “No interest”, 2, 3, 4, 5, 6, 7 “Very interested”]

[Screen out anyone who answers 1 “No interest”]

[Page Break]

What is the highest level of education that you have completed to date?

- ☐ Didn't complete secondary education (e.g. didn't do the Leaving Cert)
- ☐ Secondary education (e.g. completed the Leaving Cert)
- ☐ Technical or vocational certificate
- ☐ Third level non-degree qualification (e.g. PLC diploma)
- ☐ Third level degree (ordinary or honours)
- ☐ Postgraduate degree (e.g. Master's or Doctorate)

What region do you live in?

- ☐ Dublin

- Rest of Leinster
- Munster
- Connacht or Ulster

Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. If the Chief Income Earner is retired, or is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

- Higher managerial / professional / administrative (e.g., doctor, board director)
- Intermediate manager / professional / administrative (e.g., newly qualified solicitor, middle manager)
- Supervisory or clerical / junior managerial / professional / administrative (e.g. office worker, salesperson) OR Student
- Skilled manual worker (e.g., bricklayer, bus or ambulance driver, pub/bar worker)
- Semi-skilled or unskilled manual work (e.g., manual worker, apprentice, shop assistant)
- Casual worker (not in permanent employment) OR unemployed for the last 6 months or more OR full-time carer
- Farmer / agricultural worker
- Unsure

[Page Break]

Thank you for agreeing to take part in this study. This survey is about gambling and some other topics. We are interested in the bets people make. For completing this survey, you will receive your usual participation fee, as well as the chance to **win one of three €100 Mastercard e-vouchers**.

[Page Break]

[Decoy questions]

Will you watch many Euro 2024 matches?

[Seven point rating scale: 1 “I won’t watch any matches” to 7 “I’ll watch most matches”]

How confident are you in your knowledge of Euro 2024 teams?

[Seven point rating scale: 1 “Not confident at all” to 7 “very confident”]

Will you bet on Euro 2024?

Yes, maybe, no

[If Yes]

When you bet on Euro 2024, where will you do it? Tick all that apply

- ☐ Online
- ☐ In-person at a bookmakers
- ☐ Bets with friends
- ☐ Other

[If maybe]

If you bet on Euro 2024, where will you do it? Tick all that apply

- ☐ Online
- ☐ In-person at a bookmakers
- ☐ Bets with friends
- ☐ Other

[Page Break]

You are now going to take part in a betting game in which you can bet on different matches in the **opening round of Euro 2024**.

We will “give” you up to €10 for each bet. You will not actually be spending this amount, but **the bets you make will be real**, because we are going to convert the money you make in this game into raffle tickets to win one of **three €100 Mastercard** e-vouchers.

For every €1 you build up, you will get 10 raffle tickets. At the end of the second round of games at Euro 2024, we will draw the raffle and the winners will receive their **€100 voucher** by email from [market research agency].

On each page, you will see bets on two different matches. You can click on **one** bet and then decide below how much of your €10 to put on, or you can choose not to bet.

There will be **six** pages of bets along with a few special offers to enjoy along the way.

All odds work just as in real life. If you bet and win, you get your stake (the amount you bet) back plus winnings. The more you win, the more entries you get into the raffle.

If you bet and your bet loses, you lose your stake. This means you will get fewer raffle entries.

Any amount you don't bet will be converted into raffle entries.

Example

You start with €10. Imagine you choose to bet €6 on Serbia to beat Denmark at 2/1.

If Serbia win, you will end up with €22. That's the €4 you didn't bet, plus the €6 you bet (your stake), plus winnings of €12. Winnings are calculated as your stake times the odds. This gives you 220 raffle tickets.

If Serbia don't win, you end up with €4. In that case, you lose your stake of €6 and you end up with 40 raffle tickets.

If you had decided not to bet, you would keep your €10 and would end up with 100 raffle tickets.

You can only bet a maximum of €10 on each bet. That means you can't use money unused or won in previous bets to bet more on later bets.

[Page Break]

[Bet page 1]

You can bet up to €10 on one of the options below. Whatever you don't use to bet, you get to keep. Please choose what you want to bet on.



Slovenia Win	Draw	Denmar. Win
17/4	12/5	8/11



Serbia Win 13/2	Draw 31/10	England Win 4/9
--------------------	---------------	--------------------

- I don't want to make any of these bets

[Once chooses what to bet on, then chooses stake on the same page]

How much do you want to bet?

[Dropdown: €1, €2, ..., €10]

[When choose an amount, the following text appears on the same page with X being stake*(1+odds)]

Potential returns: €X

[Page Break]

[Bet page 1.1 – Unconditional free bet]

[Page only shown to the offer conditions]

FREE BET!

For answering on the previous page, we are giving you a **free extra €5 bet!** You can bet on one of the bets from the second round matches below. If you don't bet, you won't get to keep the €5.

Please choose what you want to bet on.



Serbia Win
19/20



England Win
8/13

☐ I don't want to bet on these matches

Potential returns: €8.08

[Page Break]

[Bet page 2]

You can bet up to €10 on one of the options below. Whatever you don't use to bet, you get to keep. Please choose what you want to bet on.



Spain Win 3/4	Draw 12/5	Croatia Win 4/1
------------------	--------------	--------------------



Italy Win 4/11	Draw 10/3	Albania Win 9/1
-------------------	--------------	--------------------

- I don't want to make any of these bets

[Once chooses what to bet on, then chooses stake on the same page]

How much do you want to bet?

[Dropdown: €1, €2, ..., €10]

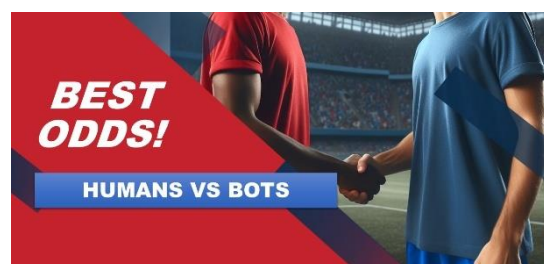
[When choose an amount, the following text appears on the same page with X being stake*(1+odds)]

Potential returns: €X

[Page Break]

[Bet page 2.1 – attention check]

This is a question to check you are not a bot. Please choose the option “I’m human” and click next.



I'm a bot 1/1	I'm a bot 1/1	I'm a bot 1/1
------------------	------------------	------------------



I'm a bot 1/1	I'm human 1/1	I'm a bot 1/1
------------------	------------------	------------------

[Page Break]

[Bet page 3 – Moneyback offer]

You can bet up to €10 on one of the options below. Whatever you don't use to bet, you get to keep. Please choose what you want to bet on.



Turkey Win 15/16	Draw 31/10	Georgia Win 13/6 +OFFER
---------------------	---------------	----------------------------



Portugal Win 5/7	Draw 16/5	Czech Win 31/5
---------------------	--------------	-------------------

☐ I don't want to bet on these matches

[Odds shown are those for the Low odds offer group. Odds will differ for the other groups]

[Ad for Turkey v Georgia in the no offer groups will be:



]

[In the offer groups, if participant clicks on the T&C text at the bottom of the Georgia v Turkey Ad, they will see a pop-up with the following text:]

Terms and Conditions

Who can take part?

- Participants in this study who are resident in Ireland

How and when can I qualify?

- Place a matchwinner bet on Georgia to beat Turkey in the first round of matches at Euro 2024.
- Minimum stake is €1.
- Maximum stake is €10.
- If the match between Georgia and Turkey ends in a draw, Your full stake will be refunded to you.
- Refunded stake will be converted to raffle tickets and cannot be used for subsequent bets.

What else do I need to know?

- Unsettled or voided bets will not count towards this promotion.
- This offer is limited to one bet per participant.
- This offer cannot be used in conjunction with any other offer on the same match.
- The offer excludes the following bet types: Canadian, Goliath, Heinz, Lucky 15, Lucky 31, Lucky 63, Patent, Super Heinz, Trixie & Yankee.

[Page Break]

[Bet page 4]

[Same as bet page 1 except odds for:

- Poland v Netherlands
- Austria v France]

[Page Break]

[Bet page 5]

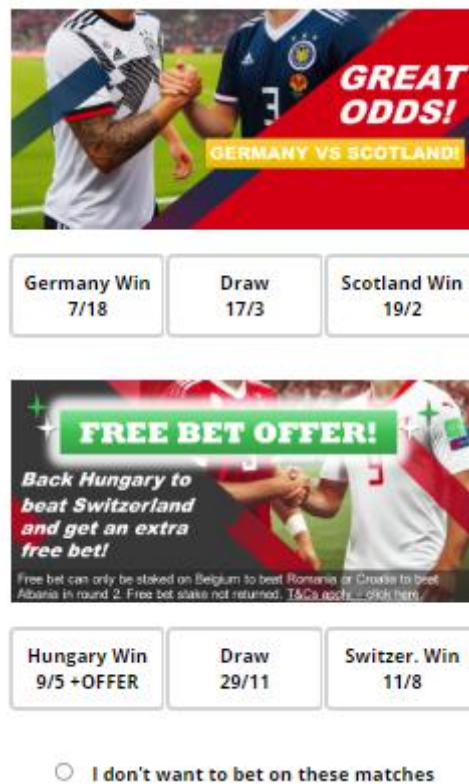
[Same as bet page 1 except odds for:

- Belgium v Slovakia
- Romania v Ukraine]

[Page Break]

[Bet page 6 – free bet offer]

You can bet up to €10 on one of the options below. Whatever you don't use to bet, you get to keep. Please choose what you want to bet on.



GREAT ODDS!
GERMANY VS SCOTLAND!

Germany Win 7/18	Draw 17/3	Scotland Win 19/2
---------------------	--------------	----------------------

FREE BET OFFER!
Back Hungary to beat Switzerland and get an extra free bet!

Free bet can only be staked on Belgium to beat Romania or Croatia to beat Albania in round 2. Free bet stake not returned. T&Cs apply – click here.

Hungary Win 9/5 +OFFER	Draw 29/11	Switzer. Win 11/8
---------------------------	---------------	----------------------

☐ I don't want to bet on these matches

[Same options for choosing amount as on bet page 1]

[Odds shown are those for the Low odds offer group. Odds will differ for the other groups]

[Ad for Hungary v Switz in the no offer groups will be:



[In the offer groups, if participant clicks on the T&C text at the bottom of the Hungary v Switz Ad, they will see a pop-up with the following text:]

Terms and Conditions

Who can take part?

- Participants in this study who are resident in Ireland

How and when can I qualify?

- Place a matchwinner bet on Hungary to beat Switzerland in the first round of matches at Euro 2024.
- Minimum stake is €1.
- Maximum stake is €10.
- You will receive a free bet equal to half of the value of your stake on Hungary to beat Switzerland.
- Free bet can only be used to place a matchwinner bet on Belgium to beat Romania or Croatia to beat Albania in Euro 2024 group games round 2.
- Only winnings from the free bet are returned. Free bet stake not returned.

What else do I need to know?

- Unsettled or voided bets will not count towards this promotion.
- This offer is limited to one bet per participant.
- This offer cannot be used in conjunction with any other offer on the same match.
- The offer excludes the following bet types: Canadian, Goliath, Heinz, Lucky 15, Lucky 31, Lucky 63, Patent, Super Heinz, Trixie & Yankee.

[T&C questions – free bet offer – version A]

[Only appears if participant is in one of the offer conditions AND bet on Hungary]

You bet on Hungary and now you have a free bet. Now we're going to ask you some questions about this free bet to see how well you remember the details of this offer. **For each correct answer, you will get an extra 10 raffle tickets.**

How big is the stake?

- ☐ Double what I bet on Hungary
- ☐ The same as what I bet on Hungary
- ☐ Half of what I bet on Hungary
- ☐ One quarter of what I bet on Hungary
- ☐ Don't know

What will you get returned to you if your free bet wins?

- ☐ The stake and the winnings
- ☐ The winnings
- ☐ The stake
- ☐ Nothing
- ☐ Don't know

What can you bet on?

- ☐ Any match in Euro 2024
- ☐ Any match in the second round of group matches at Euro 2024
- ☐ Only specific matches at Euro 2024
- ☐ Only specific teams in specific matches at Euro 2024
- ☐ Don't know

[If answered only specific teams in specific matches in question on previous page, get the following]

More specifically, what can you bet on with your free bet? Tick all that apply.

- ☐ Croatia to beat Albania
- ☐ Germany to beat Hungary
- ☐ Scotland to beat Switzerland
- ☐ Belgium to beat Romania
- ☐ France to beat Netherlands
- ☐ Spain to beat Italy
- ☐ Slovakia to beat Ukraine
- ☐ Poland to beat Austria
- ☐ Don't know

[T&C questions – free bet offer – version B]

[Only appears if participant is in one of the offer conditions AND didn't bet on Portugal]

You didn't bet on Hungary so you don't get a free bet. Now we're going to ask you some questions about this free bet to see how well you remember the details of this offer. **For each correct answer, you will get an extra 10 raffle tickets.**

How big would the stake have been?

- ☐ Double what a person bet on Hungary
- ☐ The same as what a person bet on Hungary
- ☐ Half of what a person bet on Hungary
- ☐ One quarter of what a person bet on Hungary
- ☐ Don't know

What will people get returned to them if their free bet wins?

- ☐ The stake and the winnings
- ☐ The winnings
- ☐ The stake
- ☐ Nothing
- ☐ Don't know

What can people bet on with the free bet?

- ☐ Any match in Euro 2024
- ☐ Any match in the second round of group matches at Euro 2024
- ☐ Only specific matches at Euro 2024
- ☐ Only specific teams in specific matches at Euro 2024
- ☐ Don't know

[If answered only specific teams in specific matches in question on previous page, get the following]

More specifically, what can people bet on with their free bet? Tick all that apply.

- ☐ Croatia to beat Albania
- ☐ Germany to beat Hungary
- ☐ Scotland to beat Switzerland
- ☐ Belgium to beat Romania
- ☐ France to beat Netherlands
- ☐ Spain to beat Italy
- ☐ Slovakia to beat Ukraine
- ☐ Poland to beat Austria
- ☐ Don't know

[Page break]

FREE BET!

Because you backed Hungary to beat Switzerland, you get a free bet on one of the options below. Your free bet stake is half of what you bet on Hungary. If you don't bet, you won't get to keep the stake. Please choose what you want to bet on.



Belgium Win
8/15



Croatia Win
8/15

- ☐ I don't want to make any of these bets

[If choose a bet, potential returns shown where $X = \text{odds} \times (0.5 \times \text{stake on hungary})$
Potential returns (winnings only): €X

[Page Break]

[T&C questions – Stake-back offer – version A]

[Only appears if in one of the offer conditions AND took the money back offer]

You got a money back offer for your bet on Georgia to beat Turkey. Which of the following are true? Tick all that apply. **You will get an extra 10 raffle tickets if you answer correctly.**

- ☐ I will get my stake back plus winnings if Georgia beat Turkey
- ☐ I will get my stake back if Georgia draw with Turkey
- ☐ I will get my stake back if Georgia lose
- ☐ I will get only winnings if Georgia beat Turkey
- ☐ Don't know

[T&C questions – Stake-back offer – version B]

[Only appears if in one of the offer conditions AND took the money back offer]

You didn't bet on Georgia to beat Turkey and so you didn't get the money back offer. For a person who did bet on Georgia to beat Turkey, which of the following are true? Tick all that apply. **You will get an extra 10 raffle tickets if you answer correctly.**

- ☐ They will get their stake back plus winnings if Georgia beat Turkey
- ☐ They will get their stake back if Georgia draw with Turkey
- ☐ They will get their stake back if Georgia lose
- ☐ They will get only winnings if Georgia beat Turkey
- ☐ Don't know

[Page Break]

Now we'd like to ask you a few questions about your gambling. By gambling, we mean any instance in which someone bets something of value (e.g. money) on the outcome of an event. We are interested in all forms of gambling, such as sports betting, online and in-person casino games, lotteries, scratch cards, bingo, card games with monetary stakes, and so on.

In the questions we ask, there are no right or wrong answers. Your responses are important and may be used to inform policy – **please try to answer as honestly as possible.**

Remember that **all responses are anonymous** - it will not be possible to identify you individually.

[Page Break]

In the last four weeks, have you spent money on any of the following forms of gambling?

Please do not include any form of gambling that you did not spend money on (e.g., playing card games with friends with no wagers)

- a) Betting on horse or dog races. Y/N
- b) Betting on other sports such as soccer, rugby, GAA, golf. Y/N
- c) Lottery tickets. Y/N
- d) Scratch cards or instant wins. Y/N
- e) Bingo. Y/N
- f) Fruit/slot machine style games online or in a physical location (e.g., an arcade, a casino). Y/N
- g) Roulette, poker, cards or dice online or in a casino. Y/N
- h) Bets or gambling between friends. Y/N
- i) Any other form of gambling not described above. Y/N

[If answer “yes” to (i):]

Please briefly describe in the box below the other form(s) of gambling you have spent money on in the last four weeks.

[Page Break]

Thinking about each of the activities below, **how often**, on average, did you spend money on each activity in the last **four weeks**? If you’re not sure give your best guess.

[Participants will be shown only those activities that they said they spent money on the previous page]

[Activity 1]

- Everyday/almost every day
- 4-5 days a week
- 2-3 days a week
- About once a week
- Less than once a week

[Activity 2]

- Everyday/almost every day
- 4-5 days a week

- 2-3 days a week
- About once a week
- Less than once a week

[and so on....]

[Page Break]

Do you have one or more online betting accounts? Y/N

[If Yes:]

What gambling companies do you have an account with? Tick all that apply.

- ☐ Paddy Power
- ☐ Boylesports
- ☐ Bet365
- ☐ Ladbrokes
- ☐ William Hill
- ☐ Novibet
- ☐ BetVictor
- ☐ Betfair
- ☐ TonyBet
- ☐ Other - please specify:

[Page Break]

[PGSI]

Some of the next questions may not apply to you, but please try to be as accurate as possible.

THINKING ABOUT THE LAST 12 MONTHS...

1. Have you bet more than you could really afford to lose?
2. Have you needed to gamble with larger amounts of money to get the same feeling of excitement?
3. When you gambled, did you go back another day to try to win back the money you lost?
4. Have you borrowed money or sold anything to get money to gamble?
5. Have you felt that you might have a problem with gambling?
6. Has gambling caused you any health problems, including stress or anxiety?

7. Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
8. Has your gambling caused any financial problems for you or your household?
9. Have you felt guilty about the way you gamble or what happens when you gamble?

[Participants respond on a 4-point Likert scale: Never, Sometimes, Most of the time, Almost always]

[Page Break]

Now we're going to ask you a few questions about yourself. Remember that all responses are anonymous - it will not be possible to identify you individually.

[Page Break]

During the past 4 weeks, how much of the time have you...

- Been a happy person
- Felt calm and peaceful
- Been a very nervous person
- Felt downhearted and blue
- Felt so down in the dumps that nothing could cheer you up

[6-point Likert scale: 1 All of the time; 2 Most of the time; 3 A good bit of the time; 4 Some of the time; 5 A little of the time; 6 None of the time]

[Page Break]

Are you...? Options: Full-time employed, part-time employed, self-employed, homemaker or carer, retired, student, seeking employment or unemployed, unable to work.

How old are you (in years)? Dropdown 18-100

Which of the following best describes the area you live in? Urban, Rural

What is your ethnicity? White Irish, White Irish Traveller, Any other white background, Black or black Irish – African, Black or black Irish – any other black background, Asian or Asian Irish – Chinese, Asian or Asian Irish – Any other Asian background, Other including mixed background

Are you...? Single, married, unmarried but cohabiting (i.e., living with your partner), separated, divorced, widowed

How many adults (18+), including yourself, are in your household?

How many children (under 18) are in your household?

Approximately, what is your household's gross income per year? (i.e. before paying any tax). Consider all income sources including social welfare, pensions, etc. (Note: If you are living in a shared household, for example renting with others, or you are living with parents but are financially independent, do not include the income of these others in your answer.) Your answers are anonymous and cannot be linked to you.

Up to €25 000; €25 001 - €35 000; €35 001 - €47 000; €47 001 - €60 000; €60 001 - €75 000; €75 001 - €90 000; €90 001 - €110 000; €110 001 - €140 000; Above €140 000; Prefer not to say or don't know

[Page Break]

Before you finish the survey, it would be very helpful if you let us know whether you experienced any difficulty during your participation.

Important: This page must be completed to submit the survey and receive your payment

Please tell us if anything was unclear or any of the questions were difficult to answer

[Open text box]

Is there any reason why your data may not be usable for analysis? Note that your response to this question will not affect your payment.

[Open text box]

[Page Break]

Important: You need to complete this page and then click the "Next" button to submit the survey and receive your payment.

Thanks for completing our survey. The main purpose of this survey was to gain insight into how betting offers (e.g. free bets) affect the betting decisions people make.

Remember that in real life, "the house always wins". Gambling offers are designed so that gambling companies will always profit, regardless of the successes of individual customers.

If you want to cancel the bets you made, you can do so by selecting "Cancel bets" below. The stakes you bet will be returned to you and converted to raffle tickets. [Any stakes on free bets will not be returned to you.]

- ☐ Cancel all my bets
- ☐ Don't cancel my bets
- ☐ I didn't make any bets

If you think that you or someone you know suffers from problem gambling, support is available from GamblingCare.ie:

<https://gamblingcare.ie/>

Freephone: 1800 936 725

For general mental health, support services are listed on the HSE website at:

<https://www2.hse.ie/mental-health/services-support/supports-services/>

You can also talk to a GP or call the HSE YourMentalHealth Information Line on (freephone)
1800 111 888

[END]