



Cashless Gaming Trial at West's (New Lambton)

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1 Overview

The purpose of this document is to provide an outline of the methodology used to conduct Aristocrat’s Cashless Gaming Trial at Wests New Lambton. It commences with the considerations and objectives of the trial and is followed by the methodology used for recruitment of participants into the trial and data collection across pre and post-trial surveys and qualitative interviews.

1.1 Trial Objectives

The trial aimed to examine the processes and outcomes of cashless gaming technology for both industry and EGM players.

Figure 1 summarises some of the principal impacts considered for each type of stakeholder. For industry, this includes venue staff from Wests, West management and senior Aristocrat staff.

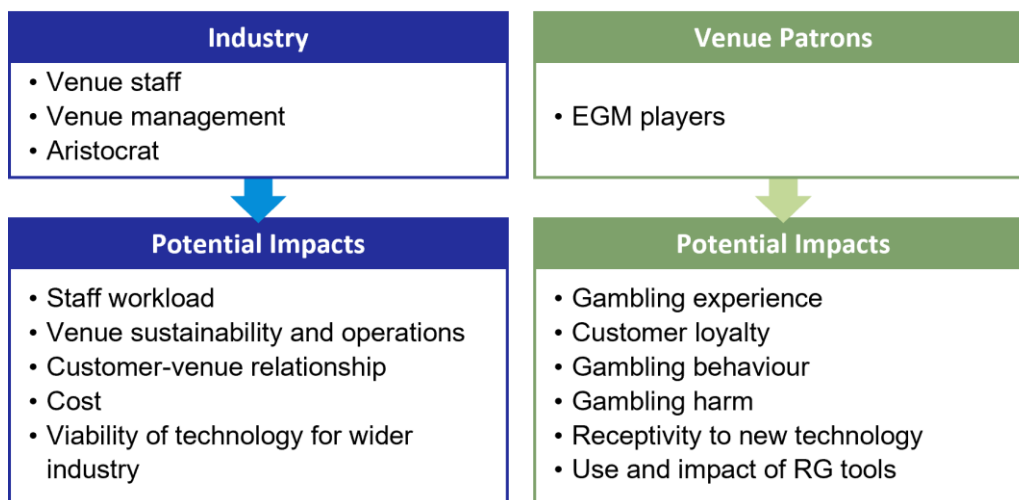


Figure 1. Impacts considered in the trial for industry and venue patrons.

Two broad areas were defined in the Regulatory Sandbox guidelines as requiring consideration in this trial:

1. **Integrity and functionality.** In essence, does the technology provide the functionality which is promoted (i.e., address the ‘technological problem’) and can it do so in a way that meets broader legal and regulatory objectives? Important issues here include patron privacy; data security; legal compliance (e.g., Know Your Customer (KYC) to meet requirements under Federal and State laws); and the ability to provide ‘intelligence’ in the form of standardised data collection.
2. Facilitating **harm minimisation or responsible gameplay (RG) initiatives.** To indicate whether a shift to cashless gaming influences the likely degree of harm associated with EGM gambling (no change, decrease or increase).

In addition to exploring the effectiveness and impacts of the cashless gaming technology, consideration has also been given to the processes that make cashless gaming work well. For example, what aspects of the design or venue promotion are effective in encouraging uptake, usage and achieving other intended goals?

The principal trial objectives are set out in the principles for the Regulatory Sandbox (RS) and are also outlined as a 'trial framework' by Aristocrat in their response to L&GNSW.

The trial was conducted in a manner that complies with, and respects, the contractual and legally required privacy provisions and requirements of the different parties involved in the project. This includes the participants in the research, as required under the National Health and Medical Research Council (NHMRC) National Statement on the Ethical Conduct of Human Research.

2 Recruitment

2.1 Timeline

Recruitment commenced in October 2022 and concluded April 2023.

The cashless gaming trial was intended to last a period of 3 months (October to December 2022). As recruitment was slower than expected, venue staff recruiting the naturalistic cohort were asked to capture reasons for participant's refusal to join the trial (via a checklist item and open response sheet, see appendix 5.7), in order to identify any barriers to joining that may be removed by the venue or Aristocrat. Refusal data was collected throughout November and December 2022 (see appendix 5.7).

An extension to the original timeline for recruitment was agreed on by the working group and approved by L&GNSW, based on low response rates for recruitment and planned expansion of the cashless gaming technology on the gaming floor; going from 43 machines in 2022 to 144 in 2023 (see appendix 5.1).

Recruitment of the naturalistic cohort ended in December 2022. The final months of recruitment in 2023 focussed efforts on app users, particularly those who had signed up for the cashless gaming trial but had not passed KYC to be able to use the wallets. Accordingly, an additional incentive of \$20 was introduced to convert trial participants to users by completing KYC. A campaign of push notifications was designed to promote the benefits of the app, ending in April 2023 (see Table 1).

In mid-June 2023, there was a cyber security incident involving Aristocrat's partner BankTech where the data of trial participants was targeted. A small number of trial participants were affected, however no personal data was compromised. This resulted in the immediate halt of the trial, which was otherwise due to conclude at the end of June 2023.

Follow-up research activities (including participants filling out the post-trial survey) went through July and concluded in August 2023.

Table 1. Participant recruitment communication

Name	Method	Audience	Date Activated	Content
In Venue Content	Digital displays, pull up banners, and floor decals	Gaming Patrons – Wests New Lambton	8 th October 2022	<ul style="list-style-type: none"> • In-venue poster used to promote the trial. Featured a QR code that allowed patrons to sign up for and complete the pre-trial survey (appendix 5.1).
EDM1	Email	Selected club member group	10 th October 2022	<ul style="list-style-type: none"> • Set against Wests branding (appendix 5.3) • Link allowing recipients to register for trial and complete pre-trial survey. • Details on trial, including the approximate time frame and incentives for participation: <ul style="list-style-type: none"> ○ \$20 Wests Gift Card for completing pre-trial survey. ○ \$60 Wests Gift Card at conclusion of the trial, for using the app and completing the post-trial survey. • Also linked in the email: <ul style="list-style-type: none"> ○ An information sheet (appendix 5.4) ○ Frequently asked questions (FAQ) document (appendix 5.5) • Promotion for the information sessions, with link allowing recipients to register for either of the two available times: <ul style="list-style-type: none"> ○ Tuesday 18th October 2022 6pm (60 minutes) ○ Thursday 20th October 2022 12pm (60 minutes)
EDM1b-Reminder	Email	EDM1, minus any respondents who have opted out or signed up	14 th October 2022	<ul style="list-style-type: none"> • Based on EDM1 with minor wording changes to identify the email as a follow-up reminder

Weekly text messages	Text message	Trial Members – Survey Completion	Commenced 18 th October 2022	<ul style="list-style-type: none"> • Text messages were sent to trial members who had passed KYC to notify them that their \$20 Wests voucher was available for collection.
Brochure	Made available in the Wests gaming room	Gaming Patrons – Wests New Lambton	w/c 24 th October 2022	<ul style="list-style-type: none"> • Made available for all customers in the Wests gaming room • Provided detailed information on how to sign up to become a Rewards member (necessary for the trial) • Provided detailed step-by-step guide on how to fill out the KYC form
In app 'inbox' Notifications	Notification sent through the Wests Rewards app	All Wests Rewards App Members	14 th December 2022	<ul style="list-style-type: none"> • Based on EDM1 and included notice of an additional incentive to complete the KYC stage • Also sent to those who had already signed up for the Digital Wallet but had yet to complete the pre-trial survey
	Notification sent through the Wests Rewards app	Defined Trial Members, Re: Access List Or Consent List	9 th & 17 th February 2023	<ul style="list-style-type: none"> • Notification sent specifically to trial participants who needed to complete additional checks regarding the informed consent or app access
	Notification sent through the Wests Rewards app	All enrolled trial members	20 th February – 30 th April	<ul style="list-style-type: none"> • Bi-weekly notifications send to trial participants highlighting the app features: Connect and Play, how to register for Wests Pay, digital CardPAY, player activity statements, Point of Sale (POS) wallet, set your limit, new menu icon for the cashless gaming trial, and self-exclusion.

2.2 Trial participants

Two main methodologies were used to recruit trial participants:

1. **Usage cohort:** Patrons who were existing members of Wests, were contactable and had a recent history of visitation were approached to join the trial via online recruitment, including email (electronic direct mail or 'EDM') and Wests' app push notifications.
2. **Naturalistic cohort:** Patrons who were in the venue were approached by a member of Wests staff, or exposed to in-venue marketing about the trial and encouraged to approach staff if they were interested in participating.

Several rounds of promotional and recruitment material were sent to prospective participants and active trial participants from October 2022 to April 2023 (Table 1). A target of n=300 digital wallet users was set prior to commencement of fieldwork.

2.2.1 Online 'usage cohort'

Eligibility Criteria

The following rules were established for the 'usage cohort' to receive an invitation to join the trial:

1. Wests Members with carded play over the previous three months to launch of the trial at New Lambton (July, August, September 2022).
2. Members do not have an active self-exclusion or a past expired self-exclusion.
3. Members have a valid email address on file.
4. Members have opted-in to receive Wests marketing communications.
5. Members current Wests Reward tier is Gold.

Targeting prospects who had more recently visited the venue was predicted to yield higher engagement and participation with the trial. Therefore, a total of 848 eligible gold tier members were targeted with direct communications promoting the trial.

Communication

The invitation to join the trial and reminder was sent via email from Wests (appendix 5.3).

An in-app 'inbox' notification was sent to existing users of the Wests' app on the 14th of December 2022, encouraging participation in the trial. Approximately 11,000 users received this notification. A small number of participants were also contacted via this method where there were questions around informed consent or access to the app.

Information sessions

The information sessions referenced in EDM1 and the reminder email were held on Tuesday 18th October 2022 at 6pm and Thursday 20th October 2022 at 12pm. The objectives of the information sessions were to provide patrons

with further details about the trial, the app, and additional assistance with trial registration. No additional incentives, outside of the existing incentive schedule for research activities (Table 3) were offered for attending. There was minimal attendance for both information sessions, resulting in only one successful registration for the trial.

2.2.2 In-venue ‘naturalistic’ recruitment

A select group of Wests venue staff were educated about the trial to become ‘trial ambassadors’ and then commenced in-person recruitment in mid-October. Trial ambassadors underwent several training sessions with Aristocrat staff to outline the functionality of the app and the benefits of using the digital wallet. Sessions occurred prior to the recruitment period and refresher sessions were run at the end of January 2023. Best efforts were made to have one trial ambassador per shift to approach patrons and be available for any queries or trial troubleshooting.

Trial ambassadors were equipped with a tablet device and a quick response (QR) code for approaching patrons. Patrons were approached by staff on the gaming floor to explain the trial, what was involved, and the benefits of taking part. Following this, interested participants had the option of providing consent and answering the pre-trial survey in situ, or provided their name and email address so they could be contacted about subsequent research steps, including completing the pre-trial survey if they elected not to complete the survey at the time of recruitment. Venue staff had the ability to turn on access to the wallet for the patron in situ, though patrons could not use the wallet until they passed KYC.

In-person recruitment for the trial concluded in December 2022. This coincided with anecdotal evidence that in-person recruitment was hitting saturation point, as ambassadors noted that some customers reported having already been asked to join the trial by another ambassador on a previous visit.

Wests trial ambassadors appeared to be the most effective recruitment method for the trial.

Passive naturalistic recruitment

The venue also displayed posters with QR codes, outlining the trial and allowing patrons to enter the pre-trial survey and provide informed consent (see appendix 5.1). Trial promotional materials in-venue were subject to a number of restrictions by the regulator L&GNSW to ensure no breaches of gaming legislation. Promotional materials were rolled out following launch of recruitment activities in October.

2.2.3 Follow-up communications with trial participants

A number of patrons who signed up to the trial did not convert immediately into users of the digital wallet. In response to this, a communications plan based on push notifications in the app was designed.

Push notifications were scheduled to be released through February to April 2023. The objective of ongoing communications was to educate and encourage participants to complete the KYC requirements, and to highlight the full functionality of the app, including responsible gambling features.

Topics covered in push notifications included:

- 'Connect and Play', promoting how to use the digital wallet and also creating awareness of additional machines available for use with the digital wallet.
- 'West's Pay', promoting how to register for the digital wallet and promoting the \$20 West's voucher available upon successful completion of the KYC registration.
- 'Digital CardPAY', explaining the digital membership card and how to use it.
- 'Player Activity Statements', directing participants on where and how to access their player activity statements through the app.
- 'Point of Sale (POS) wallet', promoting the availability of POS functionality within the app, highlighting examples of the types of products it can be used for and how to use it.
- 'Self-Exclusion', explaining the process of self-exclusion and highlighting that help is available to patrons.
- 'Set Your Limit', explaining the purpose of the set your limit feature, the five limit types, and how to set a limit.
- 'New Menu Icon', explaining that this menu contains individual information sheets on each of the five sub apps and the Cashless Gaming Trial itself.

2.2.4 Informed consent

All participants needed to provide informed consent before joining the trial in line with the University of Adelaide Human Research Ethics requirements. Included in the consent form was:

- An understanding that participation in the trial was voluntary and could be terminated at any time.
- An understanding that there was no requirement to spend more or play longer due to participating in the trial.
- An understanding of the incentives provided as part of the research activities (and not redeemable for cash or gambling credit).
- An understanding of how data will be deidentified, aggregated and used by multiple stakeholders.
- Consent to be re-contacted for future research related to the trial.
- A list of contact people to contact with any queries or concerns.

To streamline the process of signing up for the trial, consent was collected as part of the pre-trial survey. Participants were required to select 'yes' to the questions of consent presented to them before submitting their name and contact details to be re-contacted for research activities and receive their incentive.

2.2.5 Gambling support

All recruitment invitations and surveys included information on gambling support services in the footnotes:

Help is close at hand, contact GambleAware on 1800 858 858 or visit www.gambleaware.nsw.gov.au for free and confidential support.

Venue staff were all trained in the Responsible Service of Gambling to identify signs of distress in interacting with patrons.

2.2.6 Recruitment rate

A total of 318 participants provided informed consent to join the trial. Of those, 281 were deemed eligible to be enrolled in the trial. Individuals were ruled ineligible for a number of reasons, the primary of which was not being a member of Wests Rewards (and therefore did not have access to the app). Of the eligible participants, 260 completed the pre-trial survey. Only a portion of the participants enrolled in the trial went on to pass KYC and have access to the digital wallets. This is detailed in Table 2, including how recruited participants were progressively enrolled in the trial.

Table 2. Recruitment methods and participant enrolment

Month	Recruitment method	Progressive Trial Enrolment	Progressive Passed KYC
Oct 22	EDM1, Cashless Gaming Trial reminder email, reminder text messages to collect gift card	73	5
Nov 22	In-venue recruitment, reminder text messages to collect gift card, additional incentive for passing KYC	149	11
Dec 22	In-venue recruitment, push notification (app), reminder text messages to collect gift card, brochure, in-app push notification	240	18
Jan 23	Reminder text messages to collect gift card	262	24
Feb 23	Reminder text messages to collect gift card, push notification highlighting how to complete KYC	281	37
Mar 23	In-app push notifications	281	44
Apr 23	In-app push notifications	281	47
Total		281	47

2.3 Qualitative interview recruitment

Four stages of qualitative research were designed for researchers to understand the experience of various groups with the cashless gaming trial:

- **Non-user interviews:** participants who had enrolled in the trial but had not gone on to complete the KYC and wallet registration process.
- **User interviews:** participants who were actively engaged with the technology, having passed KYC.
- **Wests staff:** trial ambassadors and other venue staff involved in recruitment for the trial, conducted during the workday while staff were on shift.
- **Key informants:** senior stakeholders at Wests and Aristocrat, conducting during the workday.

All qualitative interviews conducted with patrons recruited from the pool of trial participants who had signed up to the trial and provided consent to the researchers to be recontacted, and expressed interest in participating in additional one-on-one interviews or focus groups. Patrons were contacted via email and phone, and best efforts were made to recruit a mix of male and female participants. The incentives offered for participation can be seen in Table 3.

2.4 Post-trial follow-up quantitative survey

An invitation email was sent to all participants who enrolled in the trial, completed the pre-trial survey, provided accurate contact details and provided consent to be recontacted for ongoing research. A total of n=260 participants were eligible. One participant was removed due to self-exclusion, leaving a total of n=259 participants to be contacted.

Only participants who said they had registered for the venue wallet and passed KYC were able to complete the full survey and be eligible to receive the gift card.

Participants received up to five communications to participate in the post-trial survey, depending on their eligibility:

- **Push notification in the app**, Monday 24 July: notifying users that they would be contacted by researchers to provide feedback on the cashless gaming trial.
- **Email invitation**, Monday 24 July or Wednesday 26 July: providing information on the research and inviting participants to take part in the survey. 100 participants were contacted on Monday 24th for a pilot, and the remainder invited on Wednesday 26th following validation of the pilot results.
- **Reminder email invitation**, Tuesday 1 August: inviting participants to take part in the survey.
- **Follow up phone calls**, Thursday 3 through Tuesday 8 August: participants who were known to have passed KYC but had not yet completed the survey were targeted to receive up to two phone calls from researchers. Participants were left voicemails and those who answered were provided the option to complete the survey over the phone or online.

2.5 Incentivisation

An incentive protocol was developed to encourage participation in the trial and compensate patrons for their time spent on research-related activities. Incentives were attached to milestones related to the research, as detailed in Table 3.

Incentives took the form of food and beverage vouchers to be redeemed at Wests. Vouchers were not redeemable for cash or gambling credit.

Table 3. Incentive structure for participation in each stage of the trial

Trial Milestone	Incentive amount
Signing up to trial including completion of pre-trial survey	\$20
Passing KYC to gain access to the digital wallet (added November 2022*)	\$20
Non-user 25-minute interview	\$80
User 45-minute – 1-hour interview	\$150
User completing post-trial survey	\$60

*Note: *An additional incentive was retrospectively given to those who had already passed KYC when the incentive was added. Staff and key informants and senior stakeholders were not incentivised to participate in the focus group or interviews as it was scheduled within their work hours.*

The most any one participant received in vouchers was \$250, which would be achieved from if they signed up and completed the pre-trial survey, passed KYC, participated in a user interview, and completed the post-trial survey.

Passing KYC

Trial participation was monitored closely throughout the recruitment period. It was observed in November 2022 that a significant proportion of trial participants were halting at the Know Your Customers (KYC) stage. Researchers designed a small investigation of non-users at the end of November 2022, to explore the factors preventing trial participants from progressing to using the wallet (section 5.8).

Based on the findings of the interviews with the non-users, an additional \$20 Wests gift card was offered to participants to incentivise them to register for the venue wallet through KYC.

EGMs included in cashless gaming trial

At the commencement of the trial, cashless gaming beacons were installed in 36 EGMs. Anecdotal feedback from patrons (appendix 5.2 **Error! Reference source not found.**) suggested this was insufficient, and their preferred EGMs did not include a beacon.

The trial working group and L&GNSW endorsed an expansion of the gaming floor at the end of 2022. Beacons were sourced by Aristocrat and installed in a total of 144 EGMs by end of February 2023.

3 Data Collection

3.1 Pre-trial data collection

The pre-trial survey was designed to capture gaming behaviour and attitudes of patrons prior to using the cashless gaming technology, and provide baseline data to serve as a point of comparison at the end of the trial. The pre-trial survey established the gambling behaviour of all trial participants at Wests (New Lambton) and elsewhere, including the Problem Gambling Severity Index (PGSI) score. Intentions for gambling spend, perceptions of harm minimisation and risk reduction, membership in the Wests' Rewards program and respondent demographics were also collected. The questionnaire can be seen in appendix 5.6.

This online survey took an average of 10 minutes to complete.

The total target for this survey was 300 participants, and by the end of recruitment (April 2023) there was a total of 281 participants enrolled in the trial.

3.1.1 Validation of participant data

Participant data was validated to ensure that all participants held an active Wests membership, had not opted out of receiving communications, and did not have an active self-exclusion. The data was reviewed for duplicates, and confirmation that all participants who had been assigned a de-identified trial identification (ID) number had provided informed consent. 3arc Social collated the survey data and linked this with the member data held by Wests and their corresponding trial IDs. Separately, the team at 3arc Social confirmed the product access held by each participant with a trial ID in the database held by Aristocrat.

Once duplicates were removed, the following washing rules were employed:

1. **Must be a Wests member.** Non-members were able to complete consent and the pre-trial survey, but unable to gain access to the digital wallet on the Wests Rewards app without being a member.
2. **Must be opted-in for marketing communications from Wests.** This filter was in place for the usage cohort, before emails and/or push notifications were sent. However, for participants from the naturalistic cohort, any who had previously opted out of receiving marketing communications from Wests were deemed ineligible, as they were not able to be contacted about subsequent research activities.
3. **Must not have self-excluded from gambling.** Any members with a recent or current self-exclusion from gambling.
4. **Must provide consent.** Any participant registered for the trial who had not provided informed consent (accessed at the start of the pre-trial survey).

Following these adjustments, trial participant statistics were updated, and any data associated with the ineligible patrons was removed. A total of 260 eligible participants completed the pre-trial survey.

A total of 40 participants scored 8 or higher on the PGSI scale in the pre-trial survey, indicating they were problem gamblers. A further 61 were moderate-risk gamblers.

3.2 Post-trial data collection

The post-trial survey was designed to capture trial participation (including reasons for not using the digital wallets), attitudes about the ease of using the cashless gaming technology, impact of the technology on gaming behaviour, understanding and use of responsible gambling features, and any issues or other comments about the cashless gaming trial.

This online survey took approximately 10 minutes to complete on average. The response rate for the post-trial survey is as follows:

Table 4 Response rate for post-trial survey

Cohort	Count	% of total
Total participants invited	259	
Total participants attempted survey	99	38%
Total completes*	77	30%
Total completes that used Connect and Play (i.e. connected digital wallet to an EGM)	40	15%
Total screen-outs (i.e. did not pass KYC and use the digital wallet)	22	8%
Participants who opted out of receiving survey invitations	3	

*A total of 18 participants who passed KYC had not completed the survey following two attempted contacts via email. These participants received a follow-up phone call from researchers, from which 9 converted to complete.

Participants self-nominated where they got up to in the trial and which activities they participated in, such as using 'Connect and Play' with the digital wallets to connect to an EGM, or using 'set your limits' tools. Objective data is also available to validate this.

Post-trial survey participants were also asked to self-identify the recruitment method that resulted in them joining the trial:

- 44% said a staff member approached them at Wests to join the trial,
- 31% said they received an email from Wests inviting them to join the trial,
- 20% said they saw promotional material at Wests and signed up using the provided QR code,
- 5% said they signed up another way.

3.3 Qualitative data collection: patrons

3.3.1 Non-user interviews

In response to slow recruitment and an observable halt in interested patrons converting to digital wallet users, a series of non-user interviews were carried out in December 2022 to uncover barriers to participation.

In-depth interviews were conducted with five participants who had participated in the pre-trial survey but had not used the digital wallet or passed KYC. These participants provided consent to be contacted by researchers and expressed interest in taking part in additional one-on-one interviews or focus groups related to the digital wallet trial. Participants were contacted directly by 3arc Social via email.

Interviews were conducted remotely (using Microsoft Teams) by a researcher from 3arc Social and took approximately 25 minutes. Interviews were guided by a semi-structured interview guide endorsed by the trial working group and L&GNSW (appendix 5.8). Participants gave their verbal consent for interviews to be recorded and transcribed, which was done via Teams and Otter.ai, respectively, and reviewed manually to ensure accuracy.

3.3.2 User interviews

User interviews were conducted in March 2023 by researchers in a private room in Wests New Lambton. User interviews combined experience testing of the app and digital wallet features, including responsible gaming features, and probing attitudes towards the technology and any issues users experienced.

In-depth interviews were conducted with 10 participants who had used the digital wallets in EGM play. These participants provided consent to be contacted by researchers and expressed interest in taking part in additional one-on-one interviews or focus groups related to the digital wallet trial. Participants were contacted directly by 3arc Social via email.

Interviews took approximately 45 minutes and were guided by a semi-structured interview guide endorsed by the working group and L&G NSW (appendix 5.9). Interviews were recorded and transcribed using Microsoft Teams and Otter.ai, and reviewed manually to ensure accuracy.

3.4 Qualitative data collection: staff and key informants

3.4.1 Wests staff interviews and focus groups

Qualitative research with Wests staff was conducted in March 2023 in a private room at Wests New Lambton. Consulting with Wests staff was designed to gain insights into the venue staff's perception and experience with cashless gaming technology, specifically to identify barriers and enablers to trial participation for patrons, barriers to enrolment from a staff perspective, and also explored the impacts of the technology on patrons' experience.

Researchers interviewed four trial ambassadors one-on-one, to explore the impacts on staff and recommendations for future improvements. These participants held more senior positions than those who participated in the focus group and had greater involvement with the trial. Interviews took approximately 60 minutes and were guided by a semi-structured interview guide endorsed by the trial working group and L&G NSW (appendix 5.10).

One focus group, with a total of eight participants was conducted with staff who had been involved recruitment for the trial. The focus group went for approximately 90 minutes and was guided by a semi-structured moderator guide endorsed by the trial working group and L&GNSW (appendix 5.10).

Participants were informed the sessions would be recorded and transcribed at the beginning of each session.

3.4.2 Key informants

At the conclusion of the trial, two key informant interviews were conducted with senior stakeholders from Wests and Aristocrat who had been closely involved in the trial. Both interviews were designed to capture what worked and what did not work in the trial of cashless gaming technology, from the perspective of patrons, venue staff and the working group, as well as explore what key informants felt the future of cashless gaming should look like and what impact this technology and future trials are likely to have on patrons and the industry.

Interviews were conducted remotely (using Microsoft Teams) by a researcher from 3arc Social in August 2023. Interviews took approximately 60 minutes and were guided by a semi-structured interview guide endorsed by the trial working group and L&G NSW (appendix 5.11). Recording and transcription of interviews was done using Teams and reviewed manually to ensure accuracy.

4 Considerations for future studies

For future research monitoring cashless gambling technology, it is recommended that more clearly defined processes are put in place to track metrics of patron sign-up, for example multiple labelled QR codes or identifiable survey links being distributed according to strict criteria. This will provide more clarity on the effectiveness of recruitment strategies.

5 Appendix

5.1 Appendix: Promotional material in-venue



5.2 Appendix: Expansion of the gaming floor

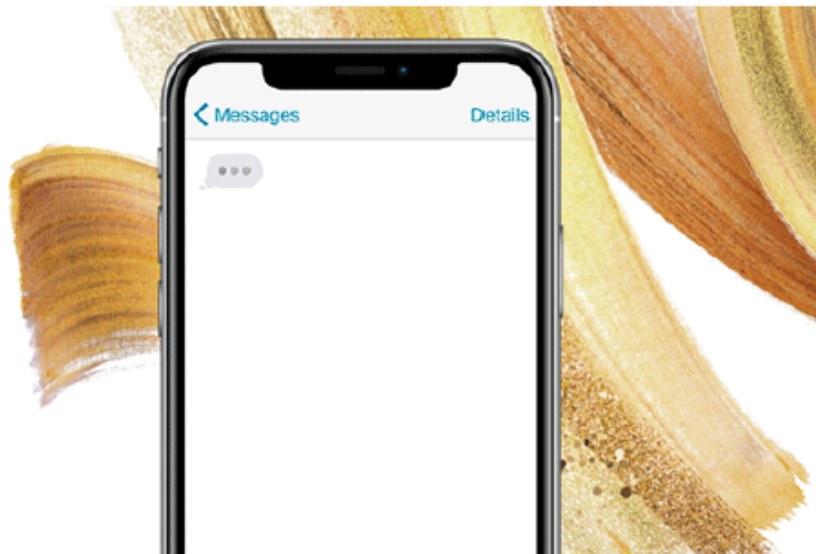


Figure 2. Green border highlights the expanded footprint of the machines included in the digital gaming trial at Wests (New Lambton)

5.3 Appendix: EDM1 Content



DINING BARS ENTERTAINMENT STAYS FITNESS



Your Invitation to Participate and Be Rewarded

We are trialing a new digital wallet mobile app that allows people to pay for their play on gaming machines using their phone instead of cash or a loyalty card and we would like your help.

As part of the trial, the app allows you to transfer money into a 'gaming wallet' that is linked to your bank account on your phone. Trial participants can connect to a digitally enabled gaming machine at Wests New Lambton and load up their credit, and then end play with the press of a button with any retained funds remaining in their 'gaming wallet' at the end. No more notes, coins, ATM fees or the need to use your physical loyalty card if you play the trial machines.

The trial will involve you downloading and installing the app, using the app when you visit Wests New Lambton over the next 3 months, and completing a 10-minute survey at the start and the end of the trial period.

As a thank you for your important contribution and time, you will receive a:

- \$20 Wests Gift Card* for completing the pre-trial survey
- \$60 Wests Gift Card* at the conclusion of the trial for using the app and completing the post-trial survey

Spots are limited. Click the *Join Trial Now* button below to take part in this trial.

We look forward to your participation and feedback.

Your privacy is important to us. DBM Social Research (an independent market research company) has been commissioned to conduct this research. Your personal information will not be linked to your survey responses. To find out more about how your information is kept private you can review DBM's privacy policy [here](#).

JOIN TRIAL



Want to learn more?

Head along to one of our information sessions and enjoy complimentary finger food whilst our team provide an overview of the trial and answer any questions you may have. To complete the sign up process and join the trial on the night please bring with you 100 points of identification.

You can also complete the sign up process and pre-trial survey online prior to the information night [here](#).

REGISTER NOW



For more information about the trial and what is involved, [click here](#).

View our [Frequently Asked Questions](#) here.

The trial has been approved by the NSW regulator, the NSW Independent Liquor & Gaming Authority.

Help is close at hand. GAMBLEAWARE gambleaware.nsw.gov.au 1800 858 858.



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5.4 Appendix: Participant Information sheet



PROJECT TITLE: Evaluating a trial of cashless gaming

Approval number: 22/68

Principal Investigators: Paul Delfabbro & Liquor & Gaming NSW

Venue patrons: Survey

What is the trial about, and who is undertaking the research?

New technology that allows people to play gaming machines using a mobile app rather than cash or a loyalty card is being trialled at Wests (New Lambton). This new mobile app has been developed by Aristocrat who already provide the technology for gaming machines at the venue. Aristocrat would like the NSW Government to approve the use of this technology in any NSW Club. This trial will help the Government and Aristocrat understand what would happen if this technology was approved and used.

This project is being co-ordinated by Liquor and Gambling NSW (NSW government) with the assistance of Professor Paul Delfabbro from the University of Adelaide. They will evaluate how well this new technology works. Aristocrat is paying for the trial and this evaluation.

Why am I being invited to take part, and how long will it take?

We are looking for people who play gaming machines at Wests (New Lambton) to see if they think this technology is easy or difficult to use; if it changes their gambling; and, if some of the technology works as intended. The project involves:

- Downloading an app that allows you to transfer money from your bank account onto a digital wallet on your phone (like an electronic ATM). You will have to provide some ID when signing up.
- Playing gaming machines (in a designated area) using the app when you visit the Club over the next 3 months. The app allows you to transfer money into a 'gaming wallet' on your phone, connect to the poker machine and load up the credit, and then end with the press of a button to get back any funds at the end of play. No more notes and coins or physical loyalty cards.
- Filling out a 10–15-minute anonymous survey at the start and end of the trial. You may also be invited to give some more detailed feedback in a 1-hour focus group or 1-1 interview

Why are we doing this trial?

This trial will help us understand whether cashless gaming gives you more control or less control over your gaming. It will help us understand if we need to change anything to give you *more* control. We need to do this before the Government considers approving the use of this technology in all the pubs and clubs in NSW.



Why should I participate?

You can be the first to test out this new technology and tell us what you think. We will give you a \$60 food and beverage voucher from the venue for helping to fill out the surveys and downloading the app.

Are there any risks, and can I withdraw?

The trial involves you playing gaming machines just like you would normally but using the new technology. You won't be using cash, though, and so might lose track of your spending. We will be watching to make sure that nothing gets out of hand. However, as with any gambling, we ask you to notify staff or contact (services listed below) if you have any concerns about your gambling or anyone close to you.

You can, of course, withdraw from this trial at any time.

What happens with my information?

With your permission, we will be collecting several pieces of information to study, but we won't keep your personal details.

All surveys and interviews we conduct will be entirely anonymous and we will remove things like names, addresses and so on – all personal information. The researchers using the information will only see numbers and words and not be able to identify you in the study.

The researchers will use data that is already available to the venue with the existing loyalty system. Once again, all of this information will be entirely anonymous to the researchers and the government.

Instead of your name or membership number, we will use a "StudyID" to link loyalty card data to survey responses. The StudyID will only be used in the trial and only so that we can link data without using your name or member number. The researchers analysing the information and writing the report will get all the information securely using this StudyID which will not allow them to know which person (their name, loyalty card) was involved.

The information will only be used to develop a report or papers for the trial.

If you have provided contact details to do this survey, this information will NOT be kept after the trial and not stored. We won't keep any information about your activity at the venue.



Who do I contact if I have questions about the project or any complains or concerns?

There are several people you could contact about the trial:

Liquor and Gaming (NSW): Bavi Varathalingam is the primary contact from the NSW Government
[bavi.varathalingam@liquorandgaming.nsw.gov.au]

Research team: Professor Paul Delfabbro (for any questions about the research procedures, its purpose and reporting): [Paul.Delfabbro@adelaide.edu.au]

Field team: Nicole Hodge [nhodge@dbmcons.com.au] can be contacted for any questions about the fieldwork and surveys being conducted as part of the research.

Venue contact: Please email digitalwallettrial@westsnewcastle.com.au or speak with a Gaming Host in venue at Wests New Lambton.

For any questions about the ethical conduct of the research, please contact Dr. Diana Dorstyn (Diana.Dorstyn@adelaide.edu.au), Acting Chair of the Human Research Ethics Subcommittee in the School of Psychology at the University of Adelaide.

Please note that our ethics approval only covers the conduct of the research. For any questions about the trial technology or the pokies, please speak with the venue or contact the NSW Government.

Yours sincerely,

Paul Delfabbro

On behalf of the research team

5.5 Appendix: Frequently Asked Questions



PROJECT TITLE: Evaluating a trial of cashless gaming

Approval number: 22/68

Principal Investigators: Paul Delfabbro & Liquor & Gaming NSW

Frequently Asked Questions

Q: Who is conducting this research and what will they do with the findings?

A: The digital wallet trial has been approved by the NSW Government gaming regulator, Liquor and Gaming NSW.

Liquor & Gaming NSW has appointed Independent researcher, Professor Paul Delfabbro from the University of Adelaide (with support from DBM Social Research) to assist in to evaluating the effectiveness of the digital wallet.

The research will examine the impact of digital payment technologies for gaming machines and how they can support responsible gameplay. The research will also assist with understanding venue operations and how this might affect your behaviour.

The outcome of the research will help inform the NSW regulator about the future of digital payment technologies for gaming machines.

Q: Why do I need 100 points of ID to sign up for the digital wallet app?

A: As the digital wallet is a financial product, it is a legal requirement that you confirm your identity via the app to sign up and start using the digital wallet.

Q: Do I have to keep using the digital wallet for the whole 3-month trial period to play the pokies at Wests?

A: No.

To participate in this research trial, you just have to download and try the digital wallet app. If you decide it is not for you, you can stop at any time and then give us your feedback in 3-months time in the post-trial survey.

There is no obligation or requirement for you to spend more or play longer than you ordinarily would if you agree to participate in this trial.

Q: Can I keep using the digital wallet after the 3-month trial?

A: As the digital wallet is in the trial phase, it will be disabled at the end of the 3-month trial, and you will need to transfer any money from your digital wallet to your bank account. Don't worry, we will send you a reminder!

You will still be able to use your Wests App to receive Wests offers and promotions.

Q: What can I use the Wests gift vouchers for?

A: The Wests gift vouchers that you receive as a thank you for participating in the trial can be used in the Wests venue for things like food and beverages but cannot be used for gaming.



Q: When will I receive the gift vouchers?

A: You will receive a voucher when you complete a phase of the trial – a \$20 voucher for doing the pre-trial survey and a \$60 voucher for doing the post-trial survey in 3-months. If you take part in the focus group or 1-1 interviews, you will receive a voucher at the end of the session. You will be notified when the gift voucher is available for you to collect from the reception desk.

This incentive is not related to the amount of money or time spent at gaming machines or the venue, but rather linked to participating in the trial surveys and interviews to provide feedback about your use of the digital wallet.

Q: What is involved in the 1-1 interview?

A: The 1-1 interviews will go for around 45min and will involve a researcher from DBM asking you some questions about your thoughts on the digital wallet, walking through some of its key features and how you navigate them. You will receive a \$150 Wests gift voucher as a thank you for your time.

Q: What is involved in the focus group discussion?

A: The focus group discussions will go for around 1 hour and will have 7-8 people participating. They will be run by a researcher from DBM, and the focus of the conversation will be on your thoughts about the digital wallet and your experience using it. You will receive a \$120 Wests gift voucher as a thank you for your time.

PRIVACY CONTENT

Q: What data is being collected as part of the trial?

A: If you choose to take part in the trial, any data you provide via the surveys and data in relation to your usage of the digital wallet will be collected by the researchers. In addition, the researchers will collect any information you provide during any interviews or focus groups, if you choose to take part in these research activities.

Before you sign-up to take part in the surveys, you will be notified about how your answers to the survey questions will be linked to other information about your use of the digital wallet and you will be asked for your express consent to the linking of your survey answers and information you provide during interviews or focus groups to your digital wallet usage data. Information that may be collected as part of the surveys, interviews and focus groups may include your gender, age, information about your education and employment status, information about your gambling habits, your views on particular issues, and your experience with the digital wallet. Importantly, none of your survey, interview or focus group data nor your digital wallet usage data will be linked to your name. All participants involved in the trial will be given a random ID (with your survey, interview and/or focus data and digital wallet usage data linked to this random ID), to ensure that your personal details are kept private and confidential.

Q: Who has access to my data?

A: The team at Wests has your membership information and has contacted you about taking part in this trial. Wests will receive confirmation as to whether or not you chose to take part in this trial, for the purpose of contacting you about follow-up research, but no further details about your participation (and Wests will not receive any of your survey, interview or focus group data (as applicable) nor any data about your usage of the digital wallet).

DBM Social Research, an independent market research company, will have access to your survey answers, information you provide during any interviews or focus groups, and the contact details you provide to take part in any follow-up stages of the research. Aristocrat, the creators of the digital wallet, will have access to your digital wallet usage data. A specialist, independent researcher appointed by the NSW gaming regulator (Professor Paul Delfabbro from the University of Adelaide) will receive your survey answers and information you provide during interviews or focus groups that has been linked to your digital wallet usage data (if you have consented to this) that has been linked to the random ID generated for you, in order to analyse and evaluate the digital wallet.

All data will be anonymised by the party who holds your data before it is shared for the purposes of analysis, so your name cannot be linked to your responses or be viewed in the results of the evaluation.

The Professor will share the overall results of the trial with Wests, Aristocrat and Liquor & Gaming NSW. These parties will not receive your individual survey answers or personal information.



Q: How will my survey answers and information from interviews and focus groups be protected by the researcher / DBM?

A: DBM has a long history of protecting the privacy of research participants. All information is saved in password protected files on a secure server in Melbourne, Australia. We will use a randomly generated Study ID number instead of any personally identifiable information (i.e., your name, email address, or phone number) so that when survey and interview results are passed on to the other researchers in the team, they won't know who filled out the survey or did the interview. It's important for DBM to know who has filled out each of the surveys so that we can ensure you receive the Wests voucher as a thank you for participating.

Q: How will my data be de-identified?

A: A Study ID will be assigned at random to all participants and used to connect survey answers, information provided during focus groups and interviews, and digital wallet usage data, so no one will be able to tell who the responses have come from.

DBM will keep a record of the names of people who have participated in the research and will delete any personal information (including your contact details) at the completion of this research (or if you choose to withdraw from the trial).

Q: What if I no longer want to participate in the trial?

A: You can withdraw from participating in the trial at any time by emailing the research team listed in the participant information sheet, up until the end of the post-trial survey (as this is the final stage of the trial).

Q: What happens if I withdraw from participating in the trial?

If you choose to withdraw from the trial, your personal information (including contact details) will be removed from DBM's records to ensure you are not contacted again about the trial. If you so choose, the survey responses provided up until your withdrawal will not be included in the analysis.

Participants will need to contact the researchers or a team member at Wests to withdraw from the trial and accordingly, remove the digital wallet from your app.

5.6 Appendix: Pre-Trial Survey

Introduction and consent

We are trialling a new digital wallet that allows people to pay for their play on gaming machines using their phone instead of cash or a loyalty card. The wallet, available in your Wests Rewards app, allows you to transfer money into a 'gaming wallet' that is linked to your bank account. From there, you can connect to a digitally enabled gaming machine at Wests New Lambton and connect your digital wallet using Bluetooth to play. No more notes, coins, ATM fees or physical loyalty cards.

We would like your help in evaluating the app by taking part in a three-month trial of the new technology. Joining the trial requires you to provide your consent (next screen), do this 10 minute 'pre-trial' survey and start using the digital wallet on your West Rewards app (made available to you after sign up). You'll get a \$20 Wests gift card for signing up and completing the pre-trial survey, and more rewards to come for your time spent helping us to evaluate this new technology!

----- NEW SCREEN -----

Before starting, please review the information below and answer the questions about your understanding of the study and level of participation.

I have read the information sheet and agree to take part in this research project: 'Evaluation of a cashless gaming trial', ethics approval number 22/68 *(if you would like to view the information sheet again, click here)*

I confirm that I understand there is no obligation or requirement for me to spend more or play longer than I ordinarily would if I agree to participate in the trial and that the incentive is not related to the amount of money or time spent at gaming machines or venue, but rather linked to participating in the trial surveys and interviews to provide feedback about my use of the digital wallet.

I have been provided with contact details to ask any questions of Wests and 3ARC SOCIAL RESEARCH (contact details can be found in the info sheet or click here to view the FAQ)

I recognise that my involvement may not be of any personal benefit to me – aside from a gift voucher to compensate me for taking part in the surveys.

I agree to participate in the activities outlined in the information sheet sent to me, including being recontacted again in three months.

I give my consent freely. I understand that taking part is my own choice. It is voluntary. I can tell the research team that I don't want to be involved anymore at any time until the information is already collected, and the trial is completed (May 2023)

I understand that the information collected in this project may be published in a report, but that individual people's play will not be identified, and the results will be completely anonymous.

I understand my information will only be used in the way described in the information sheet, except in the unlikely chance where disclosure is required by law

----- NEW SCREEN -----

ASK ALL

C1. If you consent to the above, please indicate below.

[SR]

Yes, I have read the information sheet and I consent to take part in the study	01
No, I do not consent [ERROR THEN TERMINATE]	02

----- NEW SCREEN -----

ASK ALL

C2. In addition,

[SR PER ROW] [RANDOMISE STATEMENTS]

_B	I consent for the use of my data by the same or other researchers in future analyses and publications that are an extension of, or closely related to, the original project. I understand no information will be able to identify me individually	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> Yes No [ERROR THEN TERMINATE]
_C	I agree to allow the technology provider to link my App activity and loyalty card data to a randomly generated StudyID to allow analysis of its usage	

SHOW ERROR MESSAGES AS PER BELOW:

C1=2 (no overall) OR C2_B or _C = No: "In order to proceed with the survey and take part in this study, we require your consent. If you do not consent to the above, please click 'no' again to leave the survey. If you would like more information before you consent, you can contact the research team (details provided in information sheet here)

----- NEW SCREEN -----

ASK ALL

GL1. To participate in the trial, please enter your contact details below.

[TEXT BOXES]

Name	01
Email	02
Phone number	03

SHOW ERROR MESSAGES AS PER BELOW:

GL1_01 = empty + GL1 _02, and/or _03 = empty

Please confirm your best contact details for us to contact you about your \$20 gift voucher and again in three months for the follow-up survey. (Note: upon completing the follow-up survey, you will be compensated with a \$60 Wests voucher)



To participate in the digital wallet trial, please visit the App store or Google Play to download the Wests Rewards app or click here:

----- NEW SCREEN -----



Thanks for signing up to the trial!

Your digital wallet will be available on your Wests Rewards app soon. If you want to start using digital wallet right away, please see a member of staff at Wests New Lambton and ask about getting your digital wallet access fast-tracked.

Click 'next' to continue with the survey.



To participate in the digital wallet trial, please visit the App store or Google Play to download the Wests Rewards app or click here:

----- NEW SCREEN -----

Section A: Gambling activities

APP. Do you have the Wests Rewards app on your smartphone?

[SR]

Yes SKIP TO Q1	01
No	02
Don't know	98

----- NEW SCREEN -----

SHOW IF APP=2 or 98

Remember, you will need to have the Wests Rewards app to access the new digital wallet and participate in the trial. You can download from the App store or Google Play *or click here:*



----- NEW SCREEN -----

ASK ALL

Q1. In the last 12 months, approximately how many times per month have you played gaming machines?

[OPEN-ENDED, NUMERIC RESPONSE FOLLOWED BY "times a month"]

----- NEW SCREEN -----

ASK ALL

Q2. How often do you intend to play gaming machines in the next 12 months?

[OPEN-ENDED, NUMERIC RESPONSE FOLLOWED BY "times a month"]

TERMINATE IF Q1=0 **AND** Q2=0

----- NEW SCREEN -----

ASK ALL

Q3. Did you spend money on any other gambling activities in the last 12 months?

[SR]

Yes	01
No SKIP TO Q5	02
Don't know	98

----- NEW SCREEN -----

ASK THOSE WHO SPENT MONEY ON OTHER GAMBLING ACTIVITIES, Q3=1 or 98

Q4. On what type of activities did you spend money in the last 12 months?

Please tick as many as apply.

[MR] [RANDOMISE ORDER]

PROGRAMMER NOTE: ANCHOR 12, OTHER AND DK AT THE BOTTOM

Bet on horse or greyhound races including virtual races such as "Trackside", NOT including sweeps such as Melbourne Cup	01
Bought lottery tickets either online or in person, including Lotto or any other lottery game like Powerball, Lucky Lotteries or Set for Life - (not including scratchies)	02

Played lotteries or Keno via services such as Lottoland or Planet Lottery	03
Bought instant scratchies for your own use	04
Played Keno at a club, hotel, or casino	05
Played Bingo or Housie for money	06
Played table games at a casino such as Blackjack or Roulette, NOT including casino games played on the internet	07
Bet on a sporting event like football, cricket, or tennis	08
Bet on a non-sporting event, such as who will win the Logies, or Australian Idol, or fantasy sports games for money	09
Played casino games such as Blackjack, Texas Hold 'em, or Keno, or 'gaming machine-style' games on the internet (including mobile phone), for money rather than points	10
Played games like cards or mahjong privately for money	11
Played any other gambling activity EXCLUDING raffles or sweeps	12
Other, please specify	90
Don't know	98

----- NEW SCREEN -----

ASK ALL

Q5. Is Wests New Lambton the only venue you visit to play gaming machines?

[SR]

Yes SKIP TO Q8	01
No	02

----- NEW SCREEN -----

ASK IF Q5=2

Q6. In the last 12 months, what other venues did you visit to play gaming machines?

[MR]

Other Wests clubs	01
Other clubs (not Wests)	02
Pubs / Hotels	03

Casino	04
--------	----

----- NEW SCREEN -----

ASK IF Q5=2

Q7. And how many of the following types of venues did you visit to play gaming machines in the last 12 months?

[NUMERIC RESPONSE FOR EACH]

[SHOW IF Q6=1] Other Wests clubs	_A
[SHOW IF Q6=2] Other clubs (not Wests)	_B
[SHOW IF Q6=3] Pubs / Hotels	_C
[SHOW IF Q6=4] Casino	_D

----- NEW SCREEN -----

ASK ALL

Q8. In the last 12 months, did you spend money on any other gambling activity at Wests New Lambton apart from gaming machines?

[SR]

Yes	01
No SKIP TO Q10	02

----- NEW SCREEN -----

ASK IF Q8=1

Q9. In the last 12 months, which of the following activities did you participate in at Wests New Lambton?

Please tick as many as apply.

[MR] [RANDOMISE ORDER]

PROGRAMMER NOTE: ANCHOR OTHER AND DK AT THE BOTTOM

Race betting	01
Sports betting	02
Keno	03
Bingo	04
Other, please specify	90
Don't know	98

----- NEW SCREEN -----

Section B: Gaming machines at Wests New Lambton

SHOW ALL

Now we'd like to ask you some brief questions about playing gaming machines at Wests New Lambton

ASK ALL

Q10. How many times a month do you tend to visit Wests New Lambton to play gaming machines?

[OPEN-ENDED, NUMERIC RESPONSE FOLLOWED BY "times a month"]

----- NEW SCREEN -----

ASK ALL

Q11. How long would you usually spend in total playing gaming machines on a typical visit to Wests New Lambton?

[SR]

1-30 mins	01
31 mins to 1 hour	02
Between 1 to 2 hours	03
Between 2 to 3 hours	04
Between 3 to 4 hours	05
More than 4 hours	06

----- NEW SCREEN -----

ASK ALL

Q12. How much would you usually spend in a day of gambling on gaming machines (after taking account of how much you have won or lost)?

[SR]

\$1-20	01
\$21-30	02
\$31-40	03
\$41-50	04
\$51-100	05
\$101-200	06
\$201-500	07
\$501-1000	08

More than \$1000	09
------------------	----

----- NEW SCREEN -----

ASK ALL

Q22. When you come to Wests, do you have a clear gaming machine budget or amount of money which you intend to spend?

[SR]

Yes	01
No	02

----- NEW SCREEN -----

ASK IF Q22=1

Q23. How often are you able to stick to this limit without taking out more money to play?

[SR]

Always (100%)	01
Most of the time (75%)	02
About half the time (50%)	03
Some of the time (25%)	04
Never (0%)	05

----- NEW SCREEN -----

ASK ALL

Q13. How many different machines would you play on any one day when you visit Wests New Lambton?

[SR]

1 only	01
2-3	02
4-5	03
More than 5	04

----- NEW SCREEN -----

ASK ALL

Q14. What type of machines (e.g. 1c per credit or \$1 per credit) would you play most often?

[SR]

1c	01
----	----

2c	02
5c	03
10c	04
20c	05
\$1	06
Other (please specify)	90

----- NEW SCREEN -----

ASK ALL

Q15. Do you have a loyalty card which you use to gain rewards when you play gaming machines at Wests New Lambton?

[SR]

Yes	01
No SKIP TO PGSI	02

----- NEW SCREEN -----

ASK IF Q15=01

Q16. How often do you use your loyalty card when you visit Wests to play gaming machines?

[SR]

Every visit and on every gaming machine I play	01
Every visit, but not on every gaming machine I play	02
Some visits, and on every gaming machine I play during those visits	03
Some visits, but not on every gaming machine I play during those visits	04

----- NEW SCREEN -----

Section C: PGSI 2:16

ASK ALL

PGSI. In the last 12 months have you or have

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	Bet more than you could really afford to lose	PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW. Never
_B	Needed to gamble with larger amounts of money to get the same feeling of excitement	
_C	Gone back another day to try and win back the money you lost	

_D	Borrowed money or sold anything to get money to gamble	Sometimes Most of the time Almost always
_E	Felt that you might have a problem with gambling	
_F	Felt that gambling has caused you health problems, including stress and anxiety	
_G	People criticised your betting or told you that you have a gambling problem, whether or not you thought it was true	
_H	Felt your gambling has caused financial problems for you or your household	
_I	Felt guilty about the way you gamble or what happens when you gamble	

----- NEW SCREEN -----

ASK ALL

Q17. In the **last 3 months**, has gambling led you to prioritise or put gambling ahead of other important financial expenditures?

For example, has your gambling reduced money available for household or other important expenses?

[SR]

No	01
Yes	02

----- NEW SCREEN -----

ASK ALL

Q18. In the **last 3 months**, have you experienced any financial pressures due to your gambling?

For example, have you been building up debt; or found it hard to pay bills; or had to borrow money; or taken on extra work to finance gambling?

[SR]

No SKIP TO Q20	01
Yes	02

----- NEW SCREEN -----

ASK IF Q18=02

Q19. In the **last 3 months**, have you experienced any serious financial consequences because of your gambling?

For example, have you had to sell important assets; or been unable to pay rent or meet essential daily expenses; or had utilities disconnected; or lost your home; or filed for bankruptcy?

[SR]

No	01
Yes	02

----- NEW SCREEN -----

Section D: Risk Reduction 1:41

ASK ALL

Q20. How useful do you believe the following measures are to reduce the risks associated with playing gaming machines?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	Setting a spend limit before starting to play gaming machines	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Very useful 2. Useful 3. Somewhat useful 4. Slightly useful 5. Not useful at all <p>98. Don't know</p>
_B	Setting a time limit before starting to play gaming machines	
_C	Being able to get information from the venue about how much you are spending	
_D	Being able to take scheduled breaks after gambling for some time	
_E	Being able to get excluded from venues	

----- NEW SCREEN -----

ASK ALL

Q21. Do you have any other suggestions that could help people (including yourself) manage their gambling habits?

[OPEN-ENDED, NOT COMPULSORY]	
Don't know	98

----- NEW SCREEN -----

Section E: Confidence with Technology

ASK ALL

Q24. Do you use your mobile phone or device to make electronic payments?

[SR]

Yes	01
-----	----

No	02
----	----

----- NEW SCREEN -----

ASK ALL

Q25. How strongly do you agree or disagree with the following statements?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	I am comfortable using mobile phone technology	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree
_B	I am comfortable using electronic payment methods (e.g. banking)	
_C	I prefer to gamble privately (e.g., without being observed)	
_D	I don't tend to speak to other people when I play gaming machines	
_E	I like speaking with staff when I go to play gaming machines	
_F	I dislike waiting for an attendant to process a payout	
_G	I would like the convenience of being able to play gaming machines without having to go to an ATM	

----- NEW SCREEN -----

Section F: Demographics

ASK ALL

D1. What is your sex?

[SR] Male	01
Female	02
Non-binary	03
Prefer not to say	99

----- NEW SCREEN -----

ASK ALL

D2. Which of these age groups do you fall into?

[SR] 18-24 years	01
25-29	02

30-34	03
35-39	04
40-44	05
45-49	06
50-54	07
55-59	08
60-64	09
65-69	10
70+	11
Prefer not to say	99

----- NEW SCREEN -----

ASK ALL

D3. Are you of Aboriginal or Torres Strait Islander origin?

[SR]

Yes, Aboriginal	01
Yes, Torres Strait Islander	02
Yes, both Aboriginal and Torres Strait Islander	03
No, neither	04
Prefer not to say	99

----- NEW SCREEN -----

ASK ALL

D4. What is the main language spoken in your home?

[SR]

English	01
Other	02

----- NEW SCREEN -----

ASK CALD RESPONDENTS, IF 0=02

D5. Which one of the following languages is mainly spoken in your home?

[SR]

Italian	01
Greek	02

Arabic (including Lebanese)	03
Mandarin	04
Cantonese	05
Vietnamese	06
Hindi	07
Punjabi	08
Spanish	09
Nepalese	10
Other, please specify	96

----- NEW SCREEN -----

ASK ALL

D6. Which of the following best applies to you?

[SR]

Employed full-time	01
Employed part-time	02
Employed casually	03
Self-employed / Business owner	04
Unemployed and looking for full-time work	05
Unemployed and looking for part-time work	06
Studying	07
Not studying, not working, and not looking for work	08
Retired	09

----- NEW SCREEN -----

ASK ALL

D7. How would you describe your current marital status?

[SR]

Married / living with partner	01
Separated / divorced	02
Widowed	03
Single	04
Other (please specify)	05

Prefer not to say	99
-------------------	----

----- NEW SCREEN -----

ASK ALL

D8. What is the highest level of education you have obtained?

[SR]

No schooling	01
Did not complete primary school	02
Completed primary school	03
Up to Year 10	04
Year 11	05
Year 12	06
Diploma / technical qualification (TAFE)	07
Bachelor's degree or higher	08
Other (specify)	09

----- NEW SCREEN -----

ASK ALL

D9. What is your postcode?

[OPEN-ENDED]

PROGRAMMER NOTE: NUMERICAL FORMAT. AUTO-CHECK POSTCODE VALIDITY

Postcode _ _ _ _	
Prefer not to say	99

----- NEW SCREEN -----

HIDDEN QUESTION

H1. STATE

[SR]

PROGRAMMER NOTE: RECODE BASED ON POSTCODE PROVIDED AT 0

New South Wales	01
Australian Capital Territory	02
Victoria	03
South Australia	04
Northern Territory	05

Queensland	06
Tasmania	07
Western Australia	08

----- NEW SCREEN -----

Section G: Recontact

Thank you for your participation!

R1. We are also doing some 1-on-1 interviews and focus group sessions to hear about your experience with the digital wallet at Wests New Lambton. They will take around 45min, and in return you will receive a Wests gift card (\$150 for a 1-on-1 interview or \$120 for attending a focus group). Spots are limited. If you are interested, please indicate below.

I am interested in 3ARC SOCIAL RESEARCH contacting me about doing an interview or attending a focus group session	01
I do not want to be involved in additional interviews for this trial	02

----- NEW SCREEN -----

That's the end of the survey.

Thank you for joining the trial. As a thank you for participating in this initial survey, we are pleased to offer you a \$20 Wests gift card.

Vouchers are available for collection at the Wests New Lambton helpdesk every Friday. You will be contacted by Wests by text or email about picking up your voucher.

5.7 Appendix: Reason for Refusal forms with example

Ambassador: _____

Gender: M / F

Age: 18-29 30-39 40-49 50-59 60-69 70+

Reason for not participating:

- Concerns about data privacy and giving out their details (i.e., Optus data hack)
- Trial does not include their preferred machines
- Doesn't have a smartphone
- Not interested / no specific reasons mentioned
- Other: _____

Example: "I spoke to a woman who was roughly in her 40's who didn't want to participate in the trial because her favourite machines aren't included and she doesn't like online banking because it doesn't feel safe (especially after what happened with Optus)."

Ambassador: your name

The gender of the person you spoke to

Gender: M / F

Your estimate of the age of the person you spoke to

Age: 18-29 30-39 40-49 50-59 60-69 70+

Reason for not participating:

- Concerns about data privacy and giving out their details (i.e., mentioned Optus data hack)
- Trial does not include their preferred machines
- Doesn't have a smartphone
- Not interested / no specific reasons mentioned
- Other: _____

Tick 1 or more boxes as appropriate or write in other reasons given

5.8 Appendix: Semi-structured interview guide – Non User Cohort

Regular text = activity and questions for participants, **bold text = section heading and conversation theme (not to be read out)**, *ITALICISED SMALL CAP TEXT = NOTES FOR MODERATORS (NOT TO BE READ OUT)*

Introduction to the activity (1min)

Hi, my name is _____. I'm from 3Arc Social and as part of the trial of the digital wallet in the Wests Rewards app, we would like to hear about your thoughts and experience with it so far. Everything that we discuss will remain confidential and when we share our findings, they will be de-identified as we are interested in what we are hearing across the whole group.

This interview will run for around 25minutes and what I'm going to ask you to do is to talk me through your thoughts about the digital wallet. At the end of the interview, I have an \$80 Wests voucher for you to say thank you for your time today.

Before we start talking about the digital wallet – were you using the Wests app and/or digital card pay before this trial?

What do you think about the trial overall?

PROBE TO ESTABLISH THE PARTICIPANTS UNDERSTANDING OF THE TRIAL

What made you want to sign up for the trial in the first place?

PROBE – GENERAL INTEREST? IN IT FOR THE INCENTIVE? INTERESTED AT THE TIME BECAUSE OF A DISCUSSION WITH A STAFF MEMBER? SIGNED UP WITH A FRIEND?

Are you still interested in being part of the trial?

Have you heard much about the digital wallet? How much experience have you had with it so far?

PROBE WHETHER THE RESPONDENT UNDERSTANDS WHAT THE DIGITAL WALLET IS, AND WHERE THEY ARE UP TO IN THE REGISTRATION PROCESS.

What stopped you from going ahead with the rest of the process?

PROBE ON OBSTACLES/REASONS FOR STOPPING – NOT HAVING ID, PRIVACY CONCERNS, WAS THE PROCESS JUST DIFFICULT? DID THEY STOP FOR A REASON AND FORGOT TO GO BACK AND FINISH?


First impressions of the set-up process (8min)

MODERATOR NOTE: ADJUST DEPENDING ON HOW MUCH EXPERIENCE THE PARTICIPANT HAS HAD WITH THE APP. IT MAY BE MORE OF AN OVERVIEW OF THE APP FEATURES AND WHAT IS INVOLVED IF THEY CONTINUE WITH THE PROCESS.

PROBE WITH THE FOLLOWING QUESTIONS FOR EACH OF THE 4 STAGES OF ON-BOARDING. (1. DOWNLOADING THE APP, 2. SIGNING UP, 3. APP REGISTRATION, 4. WALLET REGISTRATION)

Let's start at the beginning with talking about the set-up process.

Starting with accessing the digital wallet... can you talk me through what you were seeing, and thinking as you set it up?

	 1- Difficult/frustrating 5-Easy				
	1	2	3	4	5
Downloading the app (<i>if they didn't have it already</i>)					
Signing up					
Wallet registration					

NOTE WHERE IN THE PROCESS THEY STOPPED AFTER COMPLETING THE SURVEY.

How would you rate this process on a scale of 1-5 (where 1 indicates that it was difficult/frustrating and 5 indicates that it was easy)?

What did you think about this process?

Was it clearly explained? Were there any sections that you felt needed to be explained in more detail?

Did you want/need help from a staff member to complete the process?

How easy or difficult did you find this process?

If it was difficult -how do you think it could be improved? Or what would make it easier?

Did you go all the way through to or start the KYC process?

If NO – why not? What stopped you before you got to that step?

How far through the KYC process did you get?

What made you stop / not want to finish the process?

What would encourage you to finish this process?

Do you intend to move forward with the trial? Why / why not?

MODERATOR NOTE: WHEN DISCUSSING WALLET REGISTRATION UNPACK IF THERE WERE ANY CONSISTENT PAIN-POINTS FOR THE PATRONS (I.E., THE KYC STEP ITSELF OR WITHIN THE KYC)

Responsible game play features (8min)

The digital wallet also includes some responsible game play features, including the option to set limits.

Can you talk me through your thoughts on these features? Does this make you want to use the app?

1. Session length
2. Frequency of play
3. Amount spent
4. Total bet
5. Max bet

How do you feel about the responsible game play features?

If any, which of these features do you think might be the most useful?

Do you think anyone would use them? If not, why not?

Are you aware that venue staff cannot view or access the limits you have set?

IF NO: If you were made aware of this feature, would it affect your decision to use these features?

RESTRICTED TRANSFERS IN THE GAMING ROOM

There is also a feature that restricts making transfers while you are actively playing on a machine / within close proximity to a machine, meaning that you will have to walk away to transfer funds. What are your thoughts on this feature?

You are able to reserve a machine while you take a break – what are your thoughts about being able to do that?

SELF-EXCLUSION

There is an option for people to start the self-exclusion process through the digital wallet – What are your thoughts on this feature?

Do you think that is a feature that might be useful for some people?

Were you able to find this feature on the digital wallet easily?

PLAYER ACTIVITY STATEMENTS

Through the digital wallet you are also able to view player activity statements – What are your thoughts on this feature?

Do you think that is a feature that might be interesting to some people?

Were you able to find this feature easily?

Overall thoughts on the app (6min)

Now thinking about the whole app and all of the features that we have discussed could you tell me...

DISLIKED FEATURE

Are there any features that you don't like the look/sound of at this point?

What don't you like about this feature?

What do you think could be done to improve it?

FIRST INTERACTION

Overall, what are your first impressions of the digital wallet?

How do you feel about using it in the future based on your experience so far?

Do you think you will use the digital wallet?

Why/why not?

What would stop from using the digital wallet?

What do you think could be done to improve it so that you would use it more?

FAVOURITE FEATURE

What is your favourite feature on the digital wallet on the Wests Rewards app we've talked about?

What do you like about this feature?

Closing remarks (1min)

That is all the questions that I have for you today.

Before we finish up, did you want to add anything else on the topics that we have discussed today?

I appreciate you giving me your time today, as a thank you here is your voucher

GIVE PHYSICAL GIFT CARD.

5.9 Appendix: Semi-structured interview guide – User Experience

Regular text = activity and questions for participants, **bold text = section heading and conversation theme (not to be read out)**, *ITALICISED SMALL CAP TEXT = NOTES FOR MODERATORS (NOT TO BE READ OUT)*

Introduction to the activity (3min)

Hi, my name is _____. I'm from DBM and as part of the trial of this app we would like to hear your thoughts on the app and your experience with it so far. We'll be recording the interview just so we have a record of what we covered, in addition to my notes. Your name will not be linked to any transcript we'll generate from the recording. Is that ok?

Everything that we discuss will remain confidential and when we share our findings, they will be de-identified as we are interested in what we are hearing across the whole group.

This interview will run for around 45 minutes to an hour and what I'm going to ask you to do is to talk me through your thoughts as we go through and explore each of the different features of the app. At the end of the interview, I have a \$150 Wests voucher for you to say thank you for your time.

Before we get into talking about the app, and to get you used to saying your thought process out loud, the first thing I would like you to do is practice explaining a simple task that you did today. For example, what you did this morning, or how you made yourself a tea or coffee, or how you arrived at the venue today.

MODERATOR NOTE: WALK THROUGH THE PROCESS OF HOW YOU MADE YOURSELF A PIECE OF TOAST THIS MORNING IF PARTICIPANTS WANT AN EXAMPLE (I.E., TO START I OPENED THE PANTRY AND GRABBED THE BREAD, I UNZIPPED THE PACKAGE AND PUT THE SLICE IN THE TOASTER... ETC.)

Great, thanks for that. Now let's talk about the app. How much experience have you had with this app so far?

First impressions of the set-up process (8min)

MODERATOR NOTE: PROBE WITH THE FOLLOWING QUESTIONS FOR EACH OF THE 4 STAGES OF ON-BOARDING. (1. DOWNLOADING THE APP, 2. SIGNING UP, 3. APP REGISTRATION, 4. WALLET REGISTRATION)

Let's start at the beginning with talking about the set-up process.

- First, can I confirm how you found out about the digital wallet trial?
- And were you using the Wests Rewards app before the digital wallet trial?
- Starting with downloading the app... can you talk me through what you are seeing, and thinking at each stage?

	1 Difficult/frustrating		5-Easy		
	1	2	3	4	5
Downloading the app					
Signing up					
App registration					
Wallet registration					

- Can you explain the steps you took to complete this process? What did you think about this process?
- Was it clearly explained? Were there any sections that you felt needed to be explained in more detail?

- How would you rate this process on a scale of 1-5 (where 1 indicates that it was difficult/frustrating and 5 indicates that it was easy)?
- If it was difficult -how do you think it could be improved? Or what would make it easier?

MODERATOR NOTE: IDENTIFY THE KEY PAIN POINTS AND ANY POINTS OF CONFUSION

Overall, how did you find this part of the signing-up process? How does this make you feel about continuing to use the wallet?

Impression of loading funds onto the app (10min)

MODERATOR NOTE: PROBE WITH THE FOLLOWING QUESTIONS FOR THE 4 TYPES OF FUNDING (1. VENUE WALLET, 2. CARDPAY WALLET, 3. GAMING MACHINE, 4. HOLDING WALLET, 5. TRANSFER TO CARDPAY, 6. TRANSFER TO BANK ACCOUNT) AND TRANSFER OF FUNDS.

Thanks for walking me through that process, now I'd like to talk about loading and transferring funds into the wallets.

- Have you used a digital wallet before?
- Overall is it clear what the purpose of each of these wallets is and how you will use them? What are your thoughts on how this is structured?

Using this list of wallets and ways to transfer funds I'd like to talk about how easy or difficult each step has been. Feel free to open your app and look at the options presented for each wallet to refresh your memory.

MODERATOR NOTE: PROBE NAVIGATION OF APP/FUNCTIONALITY, GETTING AS SPECIFIC AS POSSIBLE WITH BUTTONS AND MENUS, BUT BE AWARE THAT USERS MAY NOT WANT TO SHARE THEIR SCREEN WITH YOU AS THE WALLET IS IN ACTIVE USE AND THEY MAY HAVE FUNDS IN THERE THAT THEY DON'T WISH TO SHARE.

	↔				
	1.Difficult/frustrating		5-Easy		
	1	2	3	4	5
Funding the <i>venue wallet</i> from your <i>personal (debit) bank account</i>					
Transferring money from the <i>venue wallet</i> to the <i>cardPAY wallet</i>					
Transferring money from the <i>cardPAY wallet</i> to the <i>gaming machine</i>					
Transferring money from the <i>cardPAY wallet</i> to the <i>holding wallet</i>					
Transferring money from <i>gaming machine</i> to the <i>CardPAY wallet</i>					
Transferring money from <i>cardPAY wallet</i> to <i>venue wallet</i>					
Transferring money from the <i>venue wallet</i> into <i>your bank account</i>					

- How would you rate this process on a scale of 1-5 (where 1 indicates that it was difficult/frustrating and 5 indicates that it was easy)?

PROBE AS REQUIRED: HAVE YOU USED THIS WALLET / IS THE PURPOSE OF THIS WALLET CLEAR? WHAT DID YOU THINK ABOUT THIS PROCESS? WAS IT CLEARLY EXPLAINED? WERE THERE ANY SECTIONS THAT YOU FELT NEEDED TO BE EXPLAINED IN MORE DETAIL? IF IT WAS DIFFICULT -HOW DO YOU THINK IT COULD BE IMPROVED? OR WHAT WOULD MAKE IT EASIER?

Responsible game play features (8min)

MODERATOR NOTE: WALK THROUGH THE FEATURES OF THE APP AND NOTE WHERE PARTICIPANTS GET LOST OR HAVE DIFFICULT NAVIGATING THE APP. PROBE WITH THE FOLLOWING QUESTIONS FOR EACH OF THE RESPONSIBLE GAME PLAY FEATURES AND EACH OF THE OPTIONAL LIMITS.

This app also includes some responsible game play features, including the option to set limits.

- Have you had a chance to explore the responsible gaming features / did you know they existed?

MODERATOR NOTE: ASK THE RESPONDENT IF THEY WOULD FEEL COMFORTABLE OPENING THEIR APP AND NAVIGATING THROUGH THE MENU TO THE RG FEATURES. IF THEY DON'T KNOW WHERE THE RG FEATURES CAN BE FOUND, AVOID GIVING THEM DIRECTIONS TO SEE IF THEY CAN ORGANICALLY FIND THEM. IF THEY DO NOT FEEL COMFORTABLE SHARING THEIR SCREEN / SHOWING THE RG FEATURES ON THEIR SCREEN, THAT IS FINE (THEY MAY BE USING THE FEATURES AND BE UNCOMFORTABLE SHOWING THAT TO THE INTERVIEWER)

Can you talk me through what you are seeing, and thinking about these features?

- 1- Session length
 - 2- Frequency of play
 - 3- Amount spent
 - 4- Total bet
 - 5- Max bet
- How do you feel about the responsible gameplay features?
 - Do you feel that they are explained well?
 - Did you find that they were obvious, or did you have to look for them?
 - Do you think they should be more or less obvious?
 - If any, which of these features do you think might be the most useful?

IF USED: WERE THEY USEFUL? DID THE TECHNOLOGY FUNCTION WELL? WHAT WERE THE MOST USEFUL/EFFECTIVE FOR YOU?

- Do you think anyone would use them? If not, why not?
- Are you aware that venue staff cannot view or access the limits you have set?

IF NO: IF YOU WERE MADE AWARE OF THIS FEATURE, WOULD IT AFFECT YOUR DECISION TO USE THESE FEATURES?

RESTRICTED TRANSFERS IN THE GAMING ROOM

There is also a feature that restricts making transfers while you are actively playing on a machine / within close proximity to a machine, meaning that you will have to walk away to transfer funds.

- What are your thoughts on this feature?
- When you are using Connect and Play you are able to use the Take a Break feature to reserve a machine – what are your thoughts about being able to do that?
- Have you used this feature? Was it easy to find/use OR can you find it on your app?

SELF-EXCLUSION

There is an option for people to start the process to have themselves excluded / not allowed to play at the venue through the digital wallet.

- What are your thoughts on this feature?
- Do you think that is a feature that might be useful for some people?
- Were you able to find this feature on the digital wallet easily?

PLAYER ACTIVITY STATEMENTS

Through this app you are also able to view player activity statements

- Have you accessed your player activity statement? Was it easy to find/understand **OR** can you find it on your app?
- What are your thoughts on this feature? Do you think that is a feature that might be interesting to some people?

MODERATOR NOTE: IF NOT SEEN BEFORE, AND INTERVIEW TIMING ALLOWS, PRESENT MOCK PLAYER ACTIVITY STATEMENT AND PROBE WHETHER IT IS CLEAR, USEFUL, AND THEIR FUTURE INTENTIONS RE: ACCESSING THEIR OWN ACTIVITY STATEMENT

Overall thoughts on the app (10min)

Now thinking about the whole app and all of the features that we have discussed could you tell me...

USE OVER TIME

- How have you found using the digital wallet over the last few weeks/months?
- Did you encounter any issues or problems we haven't talked about yet?
- Have you found yourself using the digital wallet consistently, or with a mix of cash / card with some machines?
- Do you feel that cashless gaming changed your behaviour in any way (e.g., changing how often or how much you spent playing)?
- Probe: has this increased or decreased time/spending?

DISLIKED FEATURE

- Are there any features that you don't like the look of at this point?
- What don't you like about this feature?
- What do you think could be done to improve it?
- Are there any other barriers to people using this technology? What would make it easier?
- What areas/features need more explanation?
- What kind of information would you like to see?

FAVOURITE FEATURE

- What is your favourite feature on the app so far?
- What do you like about this feature?

FUTURE OF THE APP

- Do you believe that this technology will be well-received by people who play the pokies?
 - Can you summarise for me, any advice you would offer to the venue or the technology providers about the future of cashless gaming? Improvements or ways to encourage people to use the technology?
-

Overall thoughts on the app (10min)

Now thinking about the whole app and all of the features that we have discussed could you tell me...

USE OVER TIME

- How have you found using the digital wallet over the last few weeks/months?
- Did you encounter any issues or problems we haven't talked about yet?
- Have you found yourself using the digital wallet consistently, or with a mix of cash / card with some machines?
- Do you feel that cashless gaming changed your behaviour in any way (e.g., changing how often or how much you spent playing)?
- Probe: has this increased or decreased time/spending?

DISLIKED FEATURE

- Are there any features that you don't like the look of at this point?
- What don't you like about this feature?

- What do you think could be done to improve it?
- Are there any other barriers to people using this technology? What would make it easier?

WHAT AREAS/FEATURES NEED MORE EXPLANATION?

- What kind of information would you like to see?

FAVOURITE FEATURE

- What is your favourite feature on the app so far?
- What do you like about this feature?

FUTURE OF THE APP

- Do you believe that this technology will be well-received by people who play the pokies?
 - Can you summarise for me, any advice you would offer to the venue or the technology providers about the future of cashless gaming? Improvements or ways to encourage people to use the technology?
-

Closing remarks (1min)

That is all the questions that I have for you today.

Before we finish up, did you want to add anything else on the topics that we have discussed today?

I appreciate you giving me your time today, as a thank you here is your voucher

GIVE PHYSICAL GIFT CARD.

5.10 Appendix: Semi-structured interview guide – Staff one-on-one and focus groups

normal text = activity and questions for participants, **bold text = section heading/conversation theme and estimated timing (not to be read out)**, *ITALICISED SMALL CAP TEXT = NOTES FOR MODERATORS (NOT TO BE READ OUT)*

Introduction (1min)

Hi, my name is _____. I'm from DBM and as part of the trial of the digital wallet in the Wests Rewards app, we would like to hear about your thoughts, experiences, and opinions of the digital wallet, as well as your impressions of how Wests patrons felt about the wallet

The aggregate results of this focus group will be shared with the chief investigator from the University of Adelaide, Aristocrat and Liquor and Gaming NSW, as well as the Wests leadership team. We won't be linking names to any comments.

I am also going to record this session for internal note-taking purposes – only the chief investigator at the University of Adelaide will have access to the full de-identified transcript.

This session will run for around 1-1.5 hours.

Perception of usage (5 min)

- How well did the technology work?
 - Did you encounter any problems and were they easily resolved?
 - How could it be improved or made even better?
-

Facilitators and barriers (15 min)

- What do you believe to be the main barriers for people using it?
- What do you believe appealed to patrons to take up the wallet?
- What factors might make it easier?
- Do you believe that people who play the pokies will receive this technology well?
- To what extent did patrons find the new technology/ gambling wallets easy to understand?
- Did they take long to work it?
- Can you describe any problems or questions they asked?
- What were your thoughts on the amount of promotional material available? More? Less?

NOTES: POTENTIAL TO SPEAK ABOUT WHAT WORKED FOR RECRUITMENT

Workload (5 min)

- Did it take long to learn how this new technology worked?

- What aspects were hard to understand?
- Did it create any additional workload?
- What impact might it have on the availability or need for gaming floor staff?

NOTES: LOOKING TO UNDERSTAND IF THIS IMPACTED THEIR WORK-LOAD DURING THE TRIAL AND HOW THEY FEEL THIS MIGHT IMPACT THEIR EXPERIENCE AND THEIR JOB

Behavioural impact (5 min)

- Did the cashless gaming change seem to influence player behaviour in any way?
 - For example, did it change *how long, how often, or how much* people spent gambling?
 - Were there differences in influences between types of players?
 - Probe: Can you describe the ‘types of players’ and how their actions changed when using the new technology?
 - Did it change how much or how often players interacted with venue staff?
-

Harm minimisation (5 min)

- Did it appear to influence how well people controlled or managed their gambling?
- Were people aware and/or willing to use these features, or not willing?
 - Why do you think this was the case?

NOTES: OPINIONS ON SELF-EXCLUSION PROCESS AND THOUGHTS ON HOW THIS MAY/MAY NOT WORK

RG features (5 min)

- How did people respond to the RG features?
 - Did they talk about using the RG features?
 - How did they use them?
 - Did the technology appear to work well?
 - Did you have any experience with patrons’ reaching their limits?
 - IF YES: What was your experience with patrons’ limits being reached?
 - Did you interact with patrons because of their limits being reached?
-

Customer loyalty (5 min)

- Do you think that the new technology might influence venue loyalty?
 - In what ways?
 - What makes you think that? Was there any evidence of this?
-

Unexpected consequences (5 min)

- Did the technology lead to any consequences that were not expected?
 - If YES: what were they?
-

General impression (10 min)

- What was your overall impression of the new technology?
- How do you think it could be improved?
- Are there things that would encourage people to use this technology?
- Are there any additional harm minimisation features, or improvements to existing features, you would suggest?

NOTES: TAILOR THESE QUESTIONS DEPENDING ON HOW MUCH FAMILIARITY THE STAFF HAS WITH USING THE PLATFORM.

Closing remarks (2 min)

That is all the questions that I have for you today.

- Before we finish up, did anyone want to add anything else to the topics that we discussed today?

5.11 Appendix: Semi-structured interview guide – Key Informants

normal text = activity and questions for participants, **bold text = section heading/conversation theme and estimated timing (not to be read out)**, *ITALICISED SMALL CAP TEXT = NOTES FOR MODERATORS (NOT TO BE READ OUT)*

Introduction

Hi, my name is _____. I'm from 3arc Social Research and as part of the trial of the digital wallet, we would like to hear about your thoughts, experiences, and opinions of the digital wallet trial, as well as your impressions of how Wests patrons and staff felt about the technology.

With your permission, I'd like to record this session to generate the transcript. Only Paul Delfabbro from the University of Adelaide will have access to the full transcript of the interview, and then the results will be shared with the wider group as part of the report. This session will run for around 1-hour.

Section 1 (20min)

Perception of Usage

- How well did the technology itself work for patrons? Did you encounter any problems and were they easily resolved?
 - *PROBE:* Issues with sign up / getting started, navigating the wallets + tools, using the technology over time
- To what extent did patrons find the new technology / gambling wallets easy to understand?
 - *PROBE:* Did patrons take long to work it out?
- Can you describe any problems or questions patrons asked?
- How could the technology itself be improved or made even better for patrons?

Facilitators and Barriers

- What do you believe to be the main barriers for people using cashless gaming technology?
- What factors might make it easier?
- Are there things that would encourage people to use this technology?
- Do you believe that this technology will be well received by people who play the pokies?

Customer Loyalty

- Was there any evidence that the new technology might influence venue loyalty?
 - In what ways?
-

Section 2 (15min)

The next set of questions are about the impact of cashless gaming technology on gaming behaviour and managing potential gambling harm.

Behavioural impact

- Did cashless gaming seem to influence player behaviour in any way?
- For example, did it change how long, how often or how much people spent gambling?

Harm minimisation

- Did it appear to influence how well people controlled or managed their gambling?
- Do you think there's more potential for how cashless gaming technology could help people manage their gambling and minimise harm that the trial didn't capture?

Responsible Gaming (RG) Features

- How do you feel Wests patrons responded to the RG features? Did the technology appear to work well?
 - Based on your experience, how do you think the tools available in this trial did / could contribute to responsible gambling?
-

Section 3 (20 minutes)

I'd like to talk now about the impact of the trial on staff and Wests.

Workload

- Did it take staff long to learn how this new technology worked?
- What aspects were hard to understand?
- Did it create any additional workload for staff?
- What impact do you think the 'Set Your Limit' + harm minimisation features have on staff obligations for the responsible service of gambling?
- Is there anything that would make it easier for staff to be involved in future roll outs of cashless gaming technology in-venue?
- What impact might cashless gaming technology have on the availability or need for gaming floor staff? (e.g. would rolling out this tech mean staff have less to do on the gaming floor)

Unexpected Consequences

- Did the technology lead to any consequences that were not expected? If so, what were they?
- What are the potential impacts of the security breach on this trial?
- How do you think this might affect the future uptake of cashless gaming technology?

Impact on Venue

- What impact did the technology have on gaming or venue operations?
- For example, impact on revenue, patrons, staff?
- Would you be keen to see further development in / expansion of this technology?
- How could the roll out of the trial be improved?

- *PROBE*: Such as in installation technology, staff training, role of the regulator and role of Aristocrat

Overall

- What was your overall impression of the new technology?
 - How could it be improved?
 - Are there any additional harm minimisation features, or improvements to existing features, you would suggest?
-

Closing remarks

That is all the questions that I have for you today.

Before we finish up, did you want to add anything else on the topics that we have discussed today?

5.12 Appendix: Post-trial survey

Introduction

Thank you for taking part in this follow-up survey about the 'cashless gaming' digital wallet trial. Remember that as a thank you for completing this survey you will receive a \$60 Wests voucher!

Section A: Trial participation

ASK ALL

S1. First, we have some questions to understand what parts of the cashless gaming digital wallet trial you participated in.

Did you go through the verification process (i.e. where you provided identification) to set up the venue wallet through Wests Pay?

[SR]

Yes	01
No	00

----- NEW SCREEN -----

ASK IF S1=01 (yes)

S2. Have you ever transferred funds into your venue wallet?

The 'venue wallet' appears under the 'Wests Pay' section of your app.

[SR]

Yes	01
No	00

NOTE S2=01 (yes) = TRUE TRIAL PARTICIPANTS

----- NEW SCREEN -----

ASK IF S2=01 (yes)

S3. Have you ever used the venue wallet to fund your CardPAY wallet?

The 'CardPAY wallet' appears under the 'Wests Pay' section of your app. This is the wallet you use to connect to poker machines to start playing.

[SR]

Yes	01
No	00

----- NEW SCREEN -----

ASK IF S3=01 (yes)

S4. Did you use *Connect and Play* to transfer funds from your CardPAY wallet to a poker machine?

[SR]

Yes	01
No	00

----- NEW SCREEN -----

ASK IF S2 OR S3 OR S4=01 (yes)

S5. Thanks for confirming. The cashless gaming digital wallet trial involves using the venue wallet on the Wests Rewards app to fund your CardPay account to play pokies.

During the cashless gaming digital wallet trial, what other features did you access or use?

Select all that apply

[MR]

Set Your Limit features, such as setting a limit for session length, frequency of play, amount spent, total bet, or max bet	01
Player Activity Statement	02
Self-Exclusion	03
None of the above	99

----- NEW SCREEN -----

ASK IF S1=00 (did not go through verification process for the venue wallet)

S6. Why didn't you participate in the cashless gaming digital wallet trial?

[MR]

You're not interested in using this type of technology [TERMINATE]	01
You forgot about it [TERMINATE]	02
You found it too hard to set up [TERMINATE]	03
You couldn't provide sufficient identification to pass the verification process [TERMINATE]	04
You didn't know that there was a digital wallet [TERMINATE]	05
You wanted to keep your gaming private and not have a record of it [TERMINATE]	06
You were concerned about data privacy and protection [TERMINATE]	07
Other (specify) [TERMINATE]	90

----- NEW SCREEN -----

ASK IF S1=01 (yes) AND S4≠01 i.e. they passed KYC but didn't end up gambling with Connect and Play

S7. You mentioned that you passed registration to access the digital wallets to play poker machines at Wests, but you didn't end up playing the pokies with the new technology. Can you tell us why?

[MR]

You found it difficult to load money into the wallets	01
You forgot about it	02
The pokies you wanted to play didn't support connecting with the app	03
You didn't know that there were digital wallets	04
You wanted to keep your gaming private and not have a record of it	05
You found it harder to use ongoing, inserting a card is easier	06
There was no incentive to use	07
Other (specify)	90

----- NEW SCREEN -----

Section B: Information and advice relating to app

ASK IF S4=01 (Used Connect and Play)

Q1. Thinking about when you visited Wests (New Lambton) to play pokies since the trial began: how frequently did you use the *Connect and Play* feature in the Wests Rewards app to play pokies? (i.e., instead of using your physical membership card, cash or a ticket)?

[SR]

Every time you visited (100%)	01
Most of the time (75%)	02
About half the time (50%)	03
Sometimes (25%)	04
Not at all (0%)	05

----- NEW SCREEN -----

ASK IF S4=01 (Used Connect and Play)

Q2. Thinking about when you used *Connect and Play* to play pokies: did you use the new technology being trialled and transfer funds from your CardPAY wallet or did you use cash or tickets?

[SR]

CardPAY wallet	01
Cash or tickets	02
Both	03

----- NEW SCREEN -----

ASK THOSE WHO USED MEANS OTHER THAN DIGITAL TO INTERACT WITH MACHINES
Q1=02, 03 OR 04

Q3. When you weren't using the *Connect and Play* feature to play pokies, what did you use?

[MR] Physical Wests membership card (connected to CardPAY)	01
Cash or tickets	02

----- NEW SCREEN -----

ASK THOSE WHO USED MEANS OTHER THAN CONNECT AND PLAY TO INTERACT WITH MACHINES Q1=02, 03, 04 OR 05

Q4. What were the reasons you sometimes chose to not use the *Connect and Play* feature to play pokies?

[MR]

The machine you wanted to play was not connected to the trial	01
You didn't have access to your phone	02
You forgot to use <i>Connect and Play</i>	03
You had trouble connecting to the machine using <i>Connect and Play</i>	04
You wanted to keep some of your gaming private and not have a record of it	05
You preferred the other methods (cash, tickets, physical membership card) [ANCHOR AT BOTTOM OF LIST]	06
Other (please specify)	90

----- NEW SCREEN -----

ASK ALL

Q5. What machines did you play when visiting Wests (New Lambton)?

[SR]

Machines that <u>were</u> part of the digital wallet trial	01
Machines that <u>were not</u> part of the digital wallet trial	02
Both machines that <u>were</u> and <u>were not</u> part of the digital wallet trial	03
I don't know	99

----- NEW SCREEN -----

Q6. What other venues, other than Wests (New Lambton), have you visited to play the pokies since you joined the trial of the cashless gaming digital wallet?

[MR]

Other Wests Clubs	01
Other clubs (not Wests)	02
Pubs / Hotels	03

Casino	04
None	99

----- NEW SCREEN -----

ASK ALL

Q7. Were you aware that wins over \$5000 are automatically placed into the holding wallet for 24 hours when using the digital wallet?

[SR]

Yes	01
No	02

----- NEW SCREEN -----

ASK ALL

Q8. Did you ever win a large amount that went into the holding wallet?

[SR]

Yes	01
No	02

ASK ALL

Q9. Did you ever elect to manually transfer funds into your holding wallet?

[SR]

Yes	01
No	02

----- NEW SCREEN -----

ASK ALL

Q10. To what extent do you agree or disagree with the following statements?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	The holding wallet helps people avoid the temptation to gamble their winnings	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Strongly disagree
_B	The holding wallet is a good way to reduce gambling harm	
_C	The holding wallet should be retained in the app	
_D	You don't like the holding wallet and want immediate access to all funds	

----- NEW SCREEN -----

Section C: Set-up and learning the digital wallet

The next questions are about how you first started participating in the cashless gaming digital wallet trial and using CardPAY.

Q11. How did you join the digital wallet trial?

[SR]

A staff member approached you at Wests	01
You received an email from Wests inviting you to join	02
You saw a promotion at Wests and used a QR code	03
Other (please specify)	90

----- NEW SCREEN -----

ASK ALL

Q12. The following statements relate to reasons that you and other patrons may have decided to join the digital wallet trial. To what extent do you agree or disagree with the following statements?

[SR PER ROW]

_A	You like the convenience of being able to play pokies with a smartphone	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Strongly disagree <p>99. Not applicable</p>
_B	You like to gamble privately without speaking to people	
_C	You wanted to be able to monitor and control your pokie playing more easily	
_D	You like to try out new developments in technology	
_E	You thought it would make playing the pokies more enjoyable	
_F	You don't like handling cash and coins when you gamble	
_G	You were curious about the technology	
_H	You wanted the reward voucher	

----- NEW SCREEN -----

ASK ALL

Q13. How would you rate the information and support available during the digital wallet trial?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	Information available on the app for how to use the digital wallets	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Very good 2. Good 3. Average
_B	Wests staff knowledge of the digital wallets	
_C	Support from Wests staff on using the digital wallets	

		4. Poor 5. Very poor 99. Not applicable
--	--	---

----- NEW SCREEN -----

ASK ALL

Q14. How easy were the following steps in participating in the digital wallet trial and using CardPAY?

[SR PER ROW]

_A	Signing up to the trial	PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW. 1. Very easy 2. Easy 3. Neither easy nor difficult 4. Difficult 5. Very difficult 99. Not applicable
_B	Registering for the venue wallet	
_C	Funding the <i>venue wallet</i> from your <i>personal (debit) bank account</i>	
_D	Transferring money from the <i>venue wallet</i> to the <i>CardPAY wallet</i>	
_E	Using the <i>CardPAY</i> wallet to play the pokies (with Connect and Play)	
_F	[SHOW IF Q8=1 OR Q9=1] Transferring money from the <i>CardPAY wallet</i> to the <i>holding wallet</i>	
_G	Ending Connect and Play session and returning credit to the <i>CardPAY wallet</i>	
_H	Transferring money from <i>CardPAY wallet</i> to <i>venue wallet</i>	
_I	Transferring money from the <i>venue wallet</i> into <i>your bank account</i>	
_J	Disconnecting from a machine when you were finished playing	

----- NEW SCREEN -----

ASK ALL

Q15. To fund your CardPAY wallet, users must leave the gaming floor. Which of the following statements best describe how you felt about this?

[SR]

It is inconvenient and unnecessary to limit where users load funds onto their wallet	01
It inconvenient but acceptable, as it might help people who experience problems with gambling to manage their gambling	02
It is a good opportunity to take a break	03

Not sure	99
----------	----

----- NEW SCREEN -----

ASK ALL

Q16. When it comes to loading more funds into your CardPAY wallet, which would you prefer?

[SR]

Only being able to load more funds into your CardPAY wallet away from the gaming floor	01
Having a time-delay between loading funds into the CardPAY wallet and being able to transfer the money onto the poker machine	02
Not sure	99

----- NEW SCREEN -----

ASK ALL

Q17. Did you experience any glitches or problems with the technology during the trial?

[SR]

Yes	01
No [SKIP TO SECTION D]	02

----- NEW SCREEN -----

ASK THOSE WHO EXPERIENCED GLITCHES 0=01

Q18. What did you experience issues with?

[MR]

Signing up to the trial	01
Registering for the venue wallet	02
Funding the <i>venue wallet</i> from your <i>personal (debit) bank account</i>	03
Transferring money from the <i>venue wallet</i> to the <i>CardPAY wallet</i>	04
Using the <i>CardPAY</i> wallet to play the pokies (with Connect and Play)	05
[SHOW IF Q8=1 OR Q9=1] Transferring money from the <i>CardPAY wallet</i> to the <i>holding wallet</i>	06
Ending Connect and Play session and returning credit to the <i>CardPAY wallet</i>	07
Transferring money from <i>CardPAY wallet</i> to <i>venue wallet</i>	08
Transferring money from the <i>venue wallet</i> into <i>your bank account</i>	09

Disconnecting from a machine when you were finished playing	10
Other (please specify)	90

----- NEW SCREEN -----

ASK THOSE WHO EXPERIENCED GLITCHES 0=01

Q19. Were these issues resolved?

[SR]

Yes, all of them	01
Yes, most of them	02
No, only some of them	03
No, none of them	04

----- NEW SCREEN -----

ASK THOSE WHO EXPERIENCED GLITCHES AND MOST WERE RESOLVED Q19=01 OR 02

Q20. How were these issues resolved?

[MR]

Spoke to venue staff	01
Closed the app and opened it again	02
Managed to fix it yourself	03
Spoke to a friend at the venue	04
Other (please specify)	90

----- NEW SCREEN -----

-ASK THOSE WHO EXPERIENCED GLITCHES AND WERE NOT RESOLVED Q19=03 OR 04

Q21. And of the problems that were not resolved, how did you try to fix them?

[MR]

Spoke to venue staff	01
Closed the app and opened it again	02
Managed to fix it yourself	03
Spoke to a friend at the venue	04
Other (please specify)	90
I did not try anything to fix them	99

----- NEW SCREEN -----

Section D: Impact of digital wallet on gambling

SHOW SECTION D IF PARTICIPANTS USED THE DIGITAL WALLET TO INTERACT WITH A MACHINE S4=1 (used Connect and Play)

Now we'd like you to think about how using the digital wallets and *Connect and Play* impacted your playing and how it might compare with how you have played before (e.g., with a membership card or cash, tickets).

ASK ALL

Q22. How did the digital wallets and *Connect and Play* affect the following?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	Your enjoyment of playing pokies	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Big improvement 2. Slight improvement 3. No change 4. Slightly worse 5. Much worse <p>99. Not applicable</p>
_B	How easy it was to start playing	
_C	How easy it was to move between pokies	

----- NEW SCREEN -----

ASK ALL

Q23. Did using the digital wallets and *Connect and Play* impact the following aspects of your pokie playing?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	How often you played pokies (i.e., number of days)	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Big increase 2. Slight increase 3. No change 4. Slight decrease 5. Big decrease <p>99. Not applicable</p>
_B	How much you spent per day	
_C	How long you spent gambling	

----- NEW SCREEN -----

ASK ALL

Q24. To what extent do you agree or disagree with the following statements about the digital wallets and *Connect and Play*?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	Your ability to control how much you spend in a session improved	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Strongly disagree <p>99. Not applicable</p>
_B	Your ability to manage what you spend on pokies over time improved	
_C	Your ability to control how long you play improved	
_D	It was easier to resist the temptation to start another session	

----- NEW SCREEN -----

ASK ALL

Q25. During the trial, has gambling led you to prioritise or put gambling ahead of other important financial expenditures?
For example, has your gambling reduced money available for household or other important expenses?

[SR]

No	01
Yes	02

----- NEW SCREEN -----

-ASK ALL

Q26. Since joining the digital wallet trial, have you experienced any financial pressures due to your gambling?
 For example, have you been building up debt; or found it hard to pay bills; or had to borrow money; or taken on extra work to finance gambling?[SR]

No [SKIP TO SECTION E]	01
Yes	02

----- NEW SCREEN -----

ASK THOSE WHO EXPERIENCED FINANCIAL PRESSURES, Q26=02

Q27. In the last 3 MONTHS, have you experienced any serious financial consequences because of your gambling?
 For example, have you had to sell important assets; or been unable to pay rent or meet essential daily expenses; or had utilities disconnected; or lost your home; or filed for bankruptcy?

[SR]

No	01
Yes	02

Section E: Responsible Gambling Features: Visibility and Knowledge

----- NEW SCREEN -----

-ASK IF S5=01 (used 'Set your limit')

Q28. You mentioned earlier that you used 'Set Your Limit' features. Overall, how did you find the experience of setting limits through the app?

[SR]

Very easy	01
Easy	02
Neither easy nor difficult	03
Difficult	04
Very difficult	05

----- NEW SCREEN -----

ASK IF S5=03 (used 'Set your limit')

Q29. Did you change any of the limits that you set?

[MR]

Yes, increased a limit	01
Yes, decreased a limit	02
Yes, removed a limit	03
No	04

----- NEW SCREEN -----

-ASK IF S5=03 (used 'Set your limit')

Q30. Did you reach any of the limits that you set?

[SR]

Yes	01
No	02

----- NEW SCREEN -----

-ASK IF Q30=01 (reached a limit)

Q31. What did you usually do when you got a notification to say you had reached your limit?

[SR]

Continued to play pokies with your digital wallet	01
Continued to play pokies with cash	02

Stopped playing (without staff interaction)	03
Stopped playing (after an interaction with staff)	04
Other (please specify)	90

----- NEW SCREEN -----

ASK IF S5 ≠ 01 (did not use 'Set your limit')

Q32. Why did you not use 'Set Your Limit'? 'Set Your Limit' features include setting a limit for session length, frequency of play, amount spent, total bet or max bet

[MR]

Too complicated to set up	01
Didn't know what they were for / where to find the features	02
You set your own budget and stick to it, e.g. taking a certain amount of money to the venue to put into the pokies, or leaving by a certain time	03
Its only for people with a gambling problem	04
Other (specify)	90

----- NEW SCREEN -----

-ASK IF S5≠01 (did not use 'Set your limit')

Q33. Which of the following 'Set Your Limit' features do you think that you might like to use in the West Rewards App?

[MR]

A feature which notifies you based on how much money you have spent in a session of gambling	01
A feature which notifies you based on how often you have gambled	02
A feature which notifies you based on how much you have lost	03
A feature which notifies you based on the amounts you have bet	04
A feature which excludes you from the venue	05
A feature which gives you access to player activity statements about how much you have gambled	06
A feature which sets a maximum daily transfer limit	07
None of the above	99

----- NEW SCREEN -----

-ASK IF S5≠01 (did not use 'Set your limit')

Q34. What would get you to use 'Set Your Limit'?

[MR]

Make it easier to use by reducing the number of options	01
More information on how to use the features	02

More information on the purpose and benefits of the features	03
A reward for using the features, e.g. a small voucher for the venue	04
Other (specify)	90
There is nothing that would get you to use 'Set Your Limit'	99

----- NEW SCREEN -----

ASK ALL)

Q35. Were you aware that you could request assistance or intervention from Wests staff in the 'Set Your Limit' features?

[SR]

Yes, I was aware that I could keep my limits private or choose to have staff intervention	01
No, I was not aware that I could request staff intervention	02

----- NEW SCREEN -----

ASK THOSE WHO ACCESSED THEIR STATEMENT S5=02

Q36. You mentioned earlier that you accessed your player activity statement. How did you access your player activity statement?

[MR]

Email	01
In App	02
Mailed to my home address	03

----- NEW SCREEN -----

ASK THOSE WHO LOOKED AT THEIR STATEMENT S5 =04

Q37. To what extent do you agree or disagree with the following statements?

[SR PER ROW] [RANDOMISE STATEMENTS]

_A	Your activity statement was easy to access	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Strongly disagree
_B	Your activity statement was easy to understand	
_C	Your activity statement was a useful tool to help you to manage your gambling expenditure	
_D	The information about your playing surprised you	
_E	You would recommend other people access their activity statements	
_F	You did not want to see the statement because it would upset you	

----- NEW SCREEN -----

ASK IF S5#03 (did not use self-exclusion)

Q38. Did you ever think about using the self-exclusion functionality during the trial?

[SR]

Yes	01
No	02

----- NEW SCREEN -----

ASK ALL

Q39. Overall, based on what you know about 'Set Your Limit' features, Player Activity Statements and Self-Exclusion available through the app, how effective do you think these features are in helping users to gamble safely and within their limits?

_A	Set Your Limits	<p>PRESENT AS GRID WITH ANSWER OPTIONS ON THE TOP ROW.</p> <ol style="list-style-type: none"> 1. Very effective 2. Quite effective 3. Moderately effective 4. Slightly effective 5. Not at all effective
_B	Player Activity statements	
_C	Self-Exclusion	

----- NEW SCREEN -----

Closing

ASK ALL

Q40. Are there any general comments you'd like to make about your experience with the cashless gaming digital wallet trial?

Let us know if you experienced any other issues or have suggestions on how the technology and user experience might be improved.

[OPEN-ENDED]

Open	
I don't know	97

----- NEW SCREEN -----

Thank you for your time! We have recorded your responses and you will receive a text from Wests when your gift voucher is available to be picked up.

If gambling is a problem for you or others, please call the GambleAware on 1800 858 858 or go to gambleaware.nsw.gov.au for free, confidential advice, available 24/7. If this survey has raised any other issues for you, please call Lifeline on 13 11 14.

If you have any questions, please do not hesitate to contact the researchers at feedback@3arc.co

----- NEW SCREEN -----

TERMINATE MESSAGE:

Only people who have participated in the digital wallet trial are able to participate in this survey and receive a Wests gift voucher. Thank you very much for your time.

