

THE GAMBLING REPORT



ISSUE NO. 1 • APRIL 2025

CONTENTS

PAGE 2

MAKING EXCUSES

Most people who struggle with gambling don't just act on impulse—they convince themselves they have a good reason to keep playing.

PAGE 6

ONLINE GAMBLING IN SWEDEN

When there are no barriers—no effort needed to start gambling and no real stopping points—it's easy to lose track .

PAGE 10

YOUR EMOTIONS AND STRESS

Some people can set limits and walk away while others struggle to stop. It turns out the answer isn't just about gambling itself.

PAGE 16

GAMBLING ACTIVITIES

It's important that we understand which forms of gambling are the riskiest and what we can do about it.



FROM THE FOUNDER



To briefly introduce myself, as the founder of Izmu, South Africa's leading platform for responsible gambling education, I create informative resources just like this publication, to promote safer gambling practices.

With experience in research and content development, I have co-authored op-eds with senior academics at the University of Johannesburg, contributed to compliance research, and explored topics like technology, sustainability, and governance.

As a freelance iGaming writer, I produce SEO-driven content, delivering over 100 high-quality articles each month.

Thanks for reading,

A handwritten signature in black ink, appearing to read 'Mduzuzi Mbiza'.

Mduzuzi Mbiza



GAMBLERS MAKING EXCUSES TO KEEP PLAYING

Most people who struggle with gambling don't just act on impulse—they convince themselves they have a good reason to keep playing. Whether it's a financial excuse like "I have extra money this month" or an emotional one like "I deserve this after a tough day," these justifications make it easier to ignore past decisions to cut back.

A recent study by Raymond Wu and Luke Clark at the University of British Columbia explores how these rationalisations contribute to problem gambling.

The research took place in two stages. First, the team studied 101 people who had previously tried to cut back on gambling. Then, they followed up with 154 participants actively trying to quit. Everyone was recruited online from English-speaking countries like Canada, the U.S., the U.K., Australia, Ireland, and New Zealand. The goal of the study was to determine whether gamblers' justifications were linked to the severity of their problem and if these thought processes influenced their behaviour more, in contrast to acting without thinking or having false beliefs about gambling.

To gather data, the researchers had participants fill out surveys that measured different aspects of their gambling habits. One section focused on common justifications people use to rationalise gambling, such as, "I have extra money this month" or, "I've had a rough week, so I deserve this." The Problem Gambling Severity Index (PGSI) was used to assess how serious each person's gambling issue was. Impulsivity was measured through a separate scale that tested how likely someone was to act without thinking, especially when emotional. The researchers also examined cognitive distortions—false beliefs like thinking one has control over gambling outcomes or that a big win is "due."

The results were clear. Those who frequently justified their gambling had more severe gambling problems. And these justifications weren't just afterthoughts—they played an active role in the decision to gamble. Even when impulsivity and cognitive distortions were accounted for, justifications remained a major factor in gambling severity.

An interesting finding was how justifications and impulsivity worked together. Many would assume that gamblers either act impulsively or justify their gambling in a calculated way, but this study suggests the two are closely linked. More impulsive people were also more likely to justify their gambling, particularly when feeling emotional.

These patterns are easy to recognise in everyday life. Take someone who just received a work bonus. They might think, “I’ve got extra cash, so why not gamble a little?” Another person might feel stressed after a long day and convince themselves that gambling is a harmless way to blow off steam. These justifications make it easier to ignore past decisions to quit, and before they know it, they’re back in a cycle they swore they’d escape.

One of the study's main findings is that many gambling justifications are based on financial reasoning. Many gamblers convince themselves that betting is fine because they’ve paid their bills or recently received unexpected money. This aligns with previous research showing that people are more likely to gamble after getting paid. But justifications don’t stop at money—emotions play a major role, too. Stress, boredom, excitement, and even a sense of accomplishment can all be reasons to place bets. Some gamblers also use situational justifications, such as being on vacation or celebrating a special occasion, to override their usual self-imposed limits.

This research isn’t just useful for understanding problem gambling—it could also change how responsible gambling programs are designed. Right now, many interventions focus on impulsivity or distorted thinking, but this study suggests that targeting justifications could be just as important. For example, gambling apps could include prompts encouraging users to rethink their reasoning before placing a bet. A reminder that says, “Having extra money doesn’t mean you have to spend it on gambling,” might seem simple, but it could help someone pause and reconsider their choices.

Regulators and gambling operators could also use these findings to improve self-exclusion programs. Rather than just blocking access, they could offer tools to help users recognise when they’re about to justify gambling in a way that could be harmful. Even public awareness campaigns could benefit from this research. Instead of focusing solely on addiction and financial loss, campaigns could highlight the mental tricks people use to justify gambling, making it easier for individuals to recognise these patterns in themselves.



Interestingly, this habit of justifying risky behaviour isn't unique to gambling. It appears in other addictive behaviours as well.

People on diets often justify eating junk food by telling themselves they've been "good" all week. Someone recovering from alcohol addiction might think that one drink won't hurt because they've stayed sober for a month. These mental loopholes make it easier to fall back into old habits, so recognising them is key to breaking the cycle.

Even though this study answers important questions, it also raises new ones. Are financial justifications the strongest gambling trigger, or do emotional reasons play just as big a role? Do different cultures and gambling environments influence the way people justify their behaviour? Someone playing high-stakes poker in a casino might rationalise their actions differently than someone placing casual sports bets online. Future research could also look into whether targeting justifications directly in therapy makes it easier for gamblers to quit for good.

For those struggling with problem gambling, this study is a reminder that gambling isn't just about impulse control. It's also about the mental tricks that make gambling feel like a reasonable choice, even when it isn't. Many gamblers think they're in control because they have "good reasons" for betting, but those justifications keep them stuck. Recognising this can help them take a step back and challenge their thinking before they get pulled into another round of gambling. By becoming more aware of these patterns, it's possible to start making decisions that align with long-term goals instead of short-term rationalisations.

As a society, we need to pay more attention to how justifications cause problem gambling. While much of the focus has been on impulsivity and distorted thinking, this study shows that justifications permit gamblers to keep playing, even when they know it's not in their best interest.

The more we understand these thought processes, the better we can design interventions that work—whether that's in therapy, gambling apps, or public policy.

Author's comment

If we can help people recognise and challenge these self-justifications, we might improve responsible gambling programs and interventions. We see that similar patterns exist in other types of addictive behaviours, highlighting a common human tendency to rationalise risky actions.

WHO WE ARE

Marketing Craft Socially

WHAT WE DO

Branding

Marketing Consultation

+27 81 234 3641

Marketingcraftsocially@gmail.com

MARKETING
CRAFT  **SOCIALLY**
We lay your business out there

THE RISKS THAT CAME WITH ONLINE GAMBLING LAWS IN SWEDEN

A few years ago, if you wanted to place a bet, you had to go to a casino, visit a bookmaker, or at least buy a lottery ticket from a physical store. Now, it's all on your phone. You don't have to wait in line, drive anywhere, or even carry cash to gamble. All you have to do is tap a few buttons, and within seconds, you're in. At first, that probably sounds great. It's fast, convenient, and always available. But have you ever stopped to think about what that means?

When there are no barriers—no effort needed to start gambling and no real stopping points—it's easy to lose track of how much time and money you're spending. You might not notice it at first, but little by little, gambling can shift from something fun to something that starts to take more from you than it gives.

In Sweden, gambling has changed a lot in the past few years. In 2019, the country introduced new rules that allowed more companies to offer online gambling, leading to an explosion of betting ads, special promotions, and platforms designed to keep you playing. Then, the pandemic hit, and with fewer entertainment options available, more people turned to online gambling. The industry kept growing, and by 2023, online gambling made up 62% of Sweden's total gambling revenue.

But with all this growth came some serious downsides. A group of researchers in Sweden decided to look at how gambling habits have changed between 2019 and 2023, focusing on 1,526 people who reached out for help with gambling problems. Their findings showed that more people are gambling more often, for longer hours, and with bigger amounts of money. And the people looking for help weren't just casual players who made a few bad bets—they were facing serious financial and emotional struggles because of their gambling.

If you gamble, you probably started with small bets. Maybe you placed a few wagers on sports, played online poker games, or spun the reels on an electronic gambling machine (EGM) just for fun. At first, it probably didn't feel like a big deal.

But have you ever noticed yourself paying more than you planned? Maybe you started gambling more often, staying up late to place just one more bet or increasing your wagers when losing.

Between 2019 and 2023, gambling frequency among help-seekers went way up. In 2019, just over half of them said they gambled at least twice to thrice a week. By 2023, that number had climbed to 77%. And it's not just about how often people gamble but how long they play. In 2019, less than half of help-seekers reported gambling for three to four hours or more per session. By 2023, nearly 61% were spending that much time gambling in a single sitting.

Gambling expenditures increased significantly over time, with help-seekers in 2019 spending an average of 17.9% of their monthly income on gambling, a figure that more than doubled to 43.5% by 2023, while the median monthly gambling expenditure rose from 3,000 SEK (€257) to 10,000 SEK (€857).

That kind of increase doesn't happen by accident. Online gambling platforms are designed to keep you playing. They offer bonuses, promotions, and notifications reminding you of "exclusive" deals. The fast pace of digital gambling means you can place dozens of bets in minutes, making it easy to lose track of how much you've spent.

Maybe you've felt it before—that moment when gambling isn't really fun anymore, but you keep playing anyway. Maybe you're trying to win back money you lost or telling yourself that the next big win is just around the corner. Either way, it doesn't feel as easy to stop as it once did. That's what a lot of people in the study were experiencing. The number of help-seekers with moderate to severe gambling disorders jumped from 53% in 2019 to 73% in 2023. At the same time, fewer casual gamblers were seeking help, which means that the people reaching out weren't just concerned about small losses—they were dealing with serious gambling-related harm.

And it's not just about money. Have you ever felt stressed or anxious about gambling? Have you ever hidden how much you've spent from friends or family? The study found that more people are dealing with gambling-related depression. In 2019, about a third of help-seekers had symptoms of depression. By 2023, that number had climbed to over 50%.



Suicidal thoughts were also more common, with nearly two-thirds of help-seekers in 2023 saying they had thought about suicide in the past two weeks, compared to 47.9% in 2019.

The study also found that financial struggles were a huge issue among help-seekers, with more people in 2023 reporting serious money problems due to gambling than in 2019. Relationship issues were another major problem. Over a third of help-seekers said gambling had caused serious conflicts with family or friends. Some also reported that gambling had affected their ability to focus at work or keep up with school.

EGMs were linked to some of the worst gambling-related harms. If you've ever played online slots or fast-paced digital games, you know how quickly you can get pulled in. The study found that people who played these games were far more likely to struggle with financial distress, mental health issues, and even suicidal thoughts.

If you've ever used self-exclusion tools or deposit limits, you might wonder whether these systems work. Sweden has introduced responsible gambling measures, but the study suggests they haven't been enough to reduce gambling-related harm. Despite these protections, gambling problems haven't gone down—they've gotten worse. That's why some experts believe putting all the responsibility on players isn't enough. Instead of just offering self-imposed limits, they argue that governments should take stronger action—restricting high-risk gambling products, capping bet sizes, and cutting back on the amount of gambling advertising.

Author's comments

Digital gambling can lead to more frequent play, longer sessions, and spending a lot more money. Mental health issues like depression and suicidal thoughts are rising alongside these gambling problems.

Online gambling can be entertaining, but it also brings significant risks. Responsible gambling tools are not enough to curb these harms.

There's a need for stronger measures—from better support for those affected to stricter regulations—to help protect vulnerable individuals.



WINNERS KNOW
WHEN TO STOP

GAMBLING PROBLEMS ARE CLOSELY LINKED TO HOW YOU DEAL WITH YOUR EMOTIONS AND STRESS

Gambling can be a fun way to pass the time, whether you're playing for entertainment, hoping to win some extra cash, or just enjoying the social side of it.

But for some people, it stops being just a game. It turns into something they rely on, sometimes without even realising it. Maybe you've wondered why that happens—some people can set limits and walk away while others struggle to stop. It turns out the answer isn't just about gambling itself. It's about how you handle stress, emotions, and impulse control.

Researchers set out to understand exactly why some people are more vulnerable to gambling problems than others. A study looked at 342 past-month gamblers, examining how different psychological factors—like emotional clarity, stress tolerance, and impulsivity—shape gambling behaviour. The study was conducted in Australia. Participants were recruited from the Australian community; most were male (66.37%) with an average age of 29. Scholars from Deakin University in Victoria, Australia, and the University of Auckland in New Zealand conducted the research.

The findings revealed that a significant number of participants were already struggling with gambling issues. Nearly 40% of participants were already experiencing serious gambling problems, while another 33% were at moderate risk. Instead of just looking at gambling frequency or financial loss, the study focused on why people gamble and how their emotional and decision-making habits impact their risk. What the research found was that gambling problems don't just stem from losing money. They're often linked to emotional struggles. People who gamble to escape stress or negative emotions are at the highest risk, especially if they have trouble identifying their emotions or healthily dealing with stress. If gambling is being used as a coping mechanism, it's much more likely to spiral out of control.

You might think problem gambling is just about bad luck or poor financial decisions, but this study suggests it's more about what's happening inside your mind.

One of the biggest factors is emotional clarity—how well you understand your feelings. Some people can recognise why they're stressed, anxious, or upset. Others just know they feel bad but can't quite pinpoint why. If you fall into the second group and you use gambling as an escape, you're more likely to develop a gambling problem. The study found that for people with high coping motives, an increase in emotional confusion made them 5% more likely to struggle with problem gambling. That might not sound like a lot, but small patterns like this can build up over time. If you don't fully understand your emotions, gambling becomes an easy way to distract yourself, even if it doesn't fix anything.


Another big factor is how well you can handle distress. Some people can sit with discomfort, knowing it'll pass. Others try to escape it the second it hits. If you have low distress tolerance, you're much more likely to develop a gambling problem, no matter why you started gambling in the first place. It doesn't matter if you're doing it for fun, money, or social reasons—if stress feels unbearable, gambling can turn into something you rely on. The study found that people with higher distress tolerance were much less likely to struggle with problem gambling. That's because they didn't need gambling to help them escape—they could handle stress in other ways.

Impulsivity plays a huge role, too, especially if you gamble for excitement. Some people act on impulse when upset, but others do it when they feel really good. Maybe you've had moments where you were in a great mood and made a quick decision without thinking about the consequences. The study found that people who gambled for fun but also had a habit of acting impulsively when they were happy were much more likely to develop gambling problems. If that sounds familiar, it's probably because winning feels good, and that feeling makes you want to keep going.

But that rush can trick you into believing the next big win is just around the corner, making it harder to stop.

So, what does all of this mean for you? If you've ever worried about your gambling habits or even just noticed yourself betting more when you're stressed, the key might not be gambling itself—it might be the way you handle emotions, stress, and impulsive decisions. Most gambling advice focuses on setting limits or being more responsible with your money. While those things are important, they don't always get to the issue's root. If gambling is filling an emotional gap, then changing your approach to money won't fix the real problem.





If you find yourself gambling to escape stress, learning to manage emotions in other ways could make a huge difference. Instead of gambling to unwind, you might try talking to someone, writing things down, or just stepping outside for fresh air. If you struggle with distress tolerance, small changes—like practising mindfulness or deep breathing—could help you ride out uncomfortable feelings instead of immediately turning to gambling for relief. If you recognise impulsivity in yourself, you might benefit from setting a rule to pause before placing a bet or using an app that locks you out of gambling platforms for a short period.

These little strategies might seem simple, but they can add up over time and help you take control of your gambling habits.

Problem gambling isn't just about gambling. It's about what's happening beneath the surface—how you process emotions, deal with stress, and decide when you're caught up in the moment. By understanding those deeper patterns, you can start making changes that work.

Author's comment

Gambling problems are closely linked to how you deal with your emotions and stress. If you often gamble to escape negative feelings or find yourself acting impulsively—especially when you're excited—you're at a higher risk for developing serious gambling issues.

Manage your emotions better, build your ability to handle stress, and slow down impulsive decisions.

today's reminder

Addiction begins with the hope that something 'out there' can instantly fill up the emptiness inside.

Jean Kilbourne



HALF A DECADE OF CREATIVITY

Concepts from Root Level, to Full Blooming.

At Sirrart Media And Design, we turn your wildest ideas into stunning visuals. Whether it's video production, brand design, or social media marketing, we've got you covered. Our team of creative wizards is here to make your brand shine.

**WE ENHANCE
YOUR VISION
WITH CREATIVITY**

Ordinary is so last year. Go **enhanced** extraordinary.
Let's create something amazing together!

Visit our site at sirrartmediaanddesign.myportfolio.com
or call 081 388 5099

THE LINK BETWEEN GAMBLING ACTIVITIES AND PROBLEM GAMBLING IN JAPAN

Gambling is a massive industry in Japan, even with strict regulations. In 2022 alone, the industry pulled in about ¥23.3 trillion (\$155.3 billion), more than what the U.S. and U.K. made. But with all that money flowing through the system, we also have to think about the other side of gambling—the people who struggle with it.

A recent study, which surveyed 12,955 respondents aged 15–82 years who had gambled in the past year, found that 12.2% of gamblers in Japan meet the criteria for problem gambling. That's more than one in ten people who have trouble controlling their gambling, and that affects not just them but also their families, their finances, and even their mental health. The nationwide cross-sectional study analysed data from an online survey conducted between February 6 and 27, 2023. The study aimed to determine the association between specific gambling activities and problem gambling.

With gambling continuing to evolve—especially online—it's important that we understand which forms of gambling are the riskiest and what we can do about it.

One of the takeaways from the study is that online gambling is where things get dangerous fast. Online casinos stood out as the biggest risk factor for problem gambling. People who played online casino games were more than four times as likely to develop gambling problems compared to those who didn't. That's a huge jump. Online sports betting wasn't much better—it doubled the likelihood of problem gambling.

This isn't too surprising when we think about how online gambling works. It's available 24/7, just a few taps away on our phones. There's no need to go anywhere, no waiting in line—just instant access. And because it's private, we might not even realise how much time or money we're spending. It's designed to keep us playing, which makes it especially risky for anyone who struggles to stop.

Brick-and-mortar casinos also showed a link to problem gambling, though not as strongly as online casinos. The study found that people who gambled at physical casinos were about 1.5 times more likely to struggle with gambling problems. That's still a serious concern, but there are some natural barriers with in-person casinos.

Going to a casino takes effort. We must plan the trip, find a way to get there, and physically step inside. Those extra steps might slow down impulsive decisions, which could explain why offline casinos don't have the same level of risk as their online counterparts.

But here's the catch—Japan doesn't have legal land-based casinos yet. But that's about to change. The country's first official casino resort is set to open in Osaka by 2030, which could create new challenges for gambling regulation and responsible gaming efforts.

One of the more unexpected findings in the study was how cryptocurrency trading connects to problem gambling. People who traded crypto were 1.6 times more likely to have gambling problems than those who didn't. That might seem odd initially, but it makes sense when we look closer.

Crypto trading shares a lot of similarities with gambling. Prices swing wildly, and we can make—or lose—huge amounts of money in minutes. That kind of thrill can be addictive, like a slot machine or a roulette wheel. The rush of a big win, the temptation to chase losses, and the feeling of being "just one trade away" from turning things around mirrors the emotional cycle of gambling.

Pachinko is everywhere in Japan, and it's been a staple of gambling culture for years. The study found that people who played electronic gaming machines (EGMs) and slot machines had a higher likelihood of developing problem gambling, though not as much as with online gambling. One possible reason for this is Japan's strict gambling regulations. Payouts for pachinko and slot machines are carefully controlled, and advertising is heavily restricted. These rules might help curb excessive play, which could explain why the risk level isn't as extreme as it is with online gambling.



Lotteries, on the other hand, had almost no connection to problem gambling. That makes sense when we think about it. Unlike a slot machine, where we can keep feeding money in for instant results, a lottery ticket is a one-time purchase. There's no rapid cycle of wins and losses pulling people in, making it much less risky.

The study also found that some groups are more vulnerable to problem gambling than others. Women who gambled online—especially in sports betting or casinos—were at a much higher risk than men who did the same. For example, women who bet on sports online were more than four times as likely to develop problem gambling, compared to just over twice the risk for men.

Younger gamblers were also more affected, especially when it came to casino gambling. People aged 18 to 44 had a stronger link between casino gambling and problem gambling than older players. That could be because younger gamblers tend to take more risks, or maybe they're just not as aware of how quickly gambling can spiral out of control. Either way, younger players need better education and safeguards to help them gamble responsibly.

The study makes it clear that we need to start taking online gambling more seriously. While Japan has strict rules around pachinko and in-person betting, online gambling is much harder to regulate. If we want to reduce problem gambling, stronger protections must be implemented.

Setting betting limits, improving age verification, and restricting gambling ads could help prevent online platforms from becoming a problem for vulnerable players. Public awareness campaigns could also play a big role in ensuring people understand the risks, especially younger gamblers who might not immediately see the dangers.

The study's findings about cryptocurrency trading also raise an important question. Should crypto trading be treated more like gambling? Right now, it's considered an investment, but it works like a high-risk betting game for some people. Regulators may need to step in to address gambling-like behaviours with speculative trading.

And with Japan's first casino resort set to open in a few years, there's an opportunity to put responsible gambling measures in place from the beginning. Many countries with casinos have self-exclusion programs, where people can voluntarily ban themselves from gambling establishments. Japan could follow that model to help people who recognise they have a problem.

As gambling becomes more accessible, we have some important decisions to make. If we don't take action, the number of people struggling with gambling addiction could keep rising. But if we focus on responsible gambling policies—like betting limits, better regulations, and education—we might be able to keep things under control.

Author's comment

Different forms of gambling carry different risks. Ease of access, constant availability, and quick feedback on online platforms can quickly lead to harmful behaviours. Younger gamblers and women appear to be more vulnerable. We need tailored policies and educational campaigns that address the specific challenges faced by these groups.



Thank you for reading. This publication was brought to you by...

!ZMU



The ultimate goal is to educate players about gambling mechanics, promote responsible gambling, and position our platform as a trusted authority in the industry, influencing players, gambling operators, and regulators. We believe empowering individuals with knowledge can lead to safer, more enjoyable gambling experiences.

**WE WANT TO
FOSTER A SAFE
GAMBLING
CULTURE**

WE ARE A PLATFORM DEDICATED TO RESPONSIBLE GAMBLING EDUCATION

VISIT OUR WEBSITE

www.izmu.co.za

