CONSUMER PERCEPTION TOWARDS ONLINE GAMBLING

Perception of responsible gaming policies, consumer protection and regulation of online gambling

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Abstract: The easy access to smart phone and affordable internet has transformed the present era into digital era. And in this digital era gambling has turned into widespread online activity. While these platforms attract consumers with promises of entertainment, convenience, and potential financial gain, there are also hidden yet significant risks related to addiction, fraud, and consumer exploitation.

This study investigates consumer attitude & perception towards online gambling. The present study emphasizes on awareness, perceptions, trust, and after-effects. Primary data was collected from respondent mostly college students, since youngsters and marginalized people are most vulnerable to online gambling.

The findings revealed that awareness of online gambling platforms and app are very high. But most of the consumer do not trust these platforms with their personal data. Additionally, a majority of respondents believes that online gambling can led to negative after effects (i.e addiction, financial losses, and negative social consequences such as family disputes and debt cycles). The study also revealed that majority of respondents were not aware of the relevant laws like Promotion and Regulation of online Gaming Act, 2024.

In summary, the study highlights the urgent need for stronger regulatory frameworks, consumer awareness campaigns, and responsible gambling features to ensure consumer safety and welfare.

Index Terms: **Consumer Awareness, Consumer Perception, Online Gambling Addiction, Consumer Safety.**

Introduction

With the advent of mass digitalisation and affordable mobile internet, gambling in India has changed rapidly from a local, face-to-face pastime to a large-scale online phenomenon. Internet gambling which includes online casinos, poker, sports betting apps and fantasy-sports platforms promises convenience, entertainment and the chance of earning quick financial reward. These platforms primarily target young, digitally-native consumers and use persuasive design, push notifications and aggressive marketing to maximise engagement. However, along with the commercial growth, serious concerns have also emerged about consumer protection, responsible-gaming safeguards, fraud, and the social costs of gambling-related harm (Ahmed & Kalra, 2025) **[1]**. It is a undeniable fact that the economic contribution of these platforms is substantial but estimates vary by source. IMARC Group (2024) **[2]** estimated the Indian online gambling market at USD 2.9 billion in 2024, while Grand View Research (2024) **[3]** placed it higher, at USD 5.0 billion for 2024 revenues. Such difference underlines how difficult it is to count grey-market revenues, advertising income, or non-real-money games affect the perceived size of the sector.

The user base is equally noticeable. India is home to over 420 million gamers, with fantasy-sports platforms alone reporting tens of millions of daily active users (Times of India, 2025).**[4]** This massive audience is the main reason for both the commercial incentives for operators and the regulatory challenge for policymakers.

Regulation, however, has historically lagged behind. In response, the Promotion and Regulation of Online Gaming Bill (2025) **[5]** proposed a three-tier classification: (i) e-sports, (ii) social games, and (iii) online money games. The Bill allows skill-based play but propose a complete ban on online money games, marking a significant policy intervention (PRS India, 2025) **[6]**. At the consumer level, online gambling produces clearly differnt set of risks. Other than financial loss and fraud, harms include addiction, psychological distress, family disruption, and in extreme cases, suicides have also been reported. Empirical research shows online

gamblers typically play more frequently, make riskier bets, and experience faster progression into problem gambling than offline players (Montes, 2017) [7], reason behind this can be gambling opportunities are now just a fingertip away. They can access these platforms whenever and wherever they want unlike traditional gambling model. Furthermore, the presence of monetary stakes, loot boxes, and microtransactions increases addictive potential compared with non-monetised games (Raneri, 2022). [8]

Another dimension is the preference between regulated and offshore platforms. Many Indian users continue to migrate to offshore gambling sites, which promise higher jackpots, easier registration and fewer compliance requirements. Research indicates that online visibility, weak enforcement, and distrust of local operators are key drivers pushing consumers offshore (Choi et al., 2023) [9]. Given this rapid growth, not that clear regulatory environment, and clear evidence of consumer harm, a study of consumer attitudes toward internet gambling in India is both timely and necessary. This research will explore consumer awareness, perceptions, and ill-effects of online gambling, and assess attitudes toward regulatory changes. The insights are intended to aid policymakers in balancing consumer freedom, economic opportunities, and protecting social welfare.

Research Objectives
1. To assess the level of awareness among consumers regarding online gambling platform.
2. To understand consumer perception of risk and benefits associated with internet gambling.
3. To assess consumer awareness of existing laws and responsible gaming policies.
4. To evaluate consumer trust in the safety and fairness of online gaming platforms.
5. To explore the ill effects of online gambling on consumer.
6. To provide recommendation for strengthening consumer protection in online gambling platform.

Purpose of the study
The primary purpose of this research is to uncover how consumers in India particularly young adults and college students perceive and respond to the rapidly growing world of online gambling. With smartphones and affordable internet making gambling just a click away, it is important to understand how people perceive the excitement and convenience of these platforms against the risks of addiction, financial loss, and privacy concerns.

This study aims to give voice to real consumer experiences, how aware users are of existing laws and responsible gaming measures, how much they trust these platforms with their personal information, and what they believe about the long-term social and financial consequences. By understanding these attitudes and perceptions, the research seeks to provide practical insights for policymakers, educators, and platform operators. Ultimately, the goal is to build strategies such as stronger regulations, targeted awareness campaigns, and safer design features that can protect consumers while allowing them to make informed choices in the digital gambling landscape.

Research Methodology
1. **Research Design -** This study is based on descriptive design which relies on primary data collected by a structured questionnaire to assess consumer attitudes towards internet gambling.
2. **Population and sample -** The study includes population comprising young consumers who are aware or exposed to online gambling platforms. A convenience sample of 52 respondents was selected which primarily consists of college students.
3. **Research Instrument -** The questionnaire is comprised of 20 questions which is further divided into sections covering awareness, perceptions, consumer protection measures, ill effects of gambling and regulatory outlook. Responses were recorded in multiple choice formats.
4. **Data analysis -** The data collected was analysed with the help of simple statistical tools like percentages. Results are presented in graphical forms (pie charts).

Review of Literature

Gainsbury, Parke, and Suhonen (2013) [10] found that many online gamblers appreciate responsible gaming features such as self exclusion and spending limits, yet still have deep distrust of operators and regulatory oversight. Their work highlights how awareness of platforms does not necessarily translate into confidence in their safety.
Hsu and Lu (2007) [11] examined consumer behavior in online game communities, revealing that perceived enjoyment, social norms, and a sense of belonging drive continued participation. While their focus was non-monetary gaming, these motivational forces help explain why people are drawn to online gambling despite known risks.
Building on these insights, an Indian study of factors influencing adoption of betting apps shows that peer influence, ease of use, and potential profitability significantly predict participation, underlining how excitement and accessibility fuel engagement (Sharma & Gupta, 2023) [12].

Trust, Regulation, and Consumer Protection
India's legal landscape for online gambling remains fragmented. Yadav (2025) [13] underscores gaps in the Consumer Protection Act, 2019, noting that enforcement is weak and specific safeguards for digital gambling are missing. Similarly, Khan (2022) [14] argues that reliance on the colonial era Public Gambling Act leaves users uncertain about which authority governs online play, a confusion that erodes trust.

These concerns mirror findings from industry analyses reporting that more than a quarter of Indian users experience fraud or withdrawal issues, highlighting the practical stakes of regulatory ambiguity (Ken Research, 2024) [15]

Harms and Social Consequences
Evidence from Indian field studies documents financial stress, family conflict, and psychological distress among regular online gamblers (Patil & Deshmukh, 2023) [16]. Young adults, who often have limited financial buffers and are targeted by aggressive marketing, appear especially vulnerable.

Questionnaire
This google form aims to explore consumer perceptions about online gambling platform, awareness about the rules and regulations, their ill effects to help policymakers and regulators to develop a framework ensuring consumer safety and freedom.

(All the responses are attached after the question.)
Q1. Age
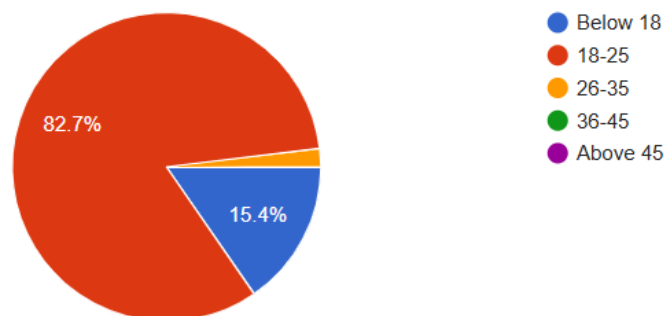- Below 18
- 18-25
- 26-35
- 36-45
- Above 45

Figure 1: which age category respondents belong to

Figure 1 Represents that 82.7% of the respondents are in the age of 18-25 while 15.4% of the them are below 18 and few are in 26-35 age category. Majority of the respondents are youth.

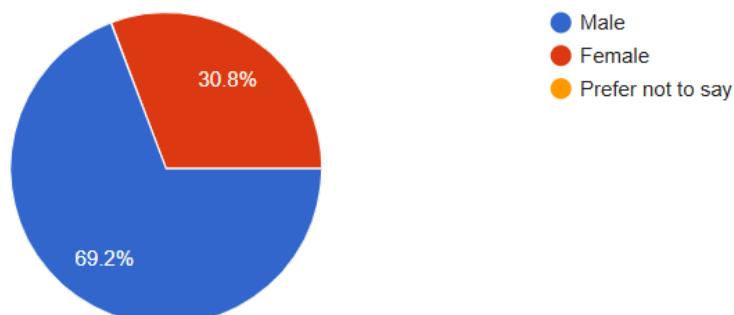**Q2.** Gender
- Male
- Female
- Prefer not to say

Figure 2: Gender of the respondents

Figure 2- Shows 69.2% of the total respondents are male while 30.8% are female. Gender variation will help to get a clear picture of the survey.

Q3. Educational qualification
- High school or below
- Undergraduate
- Postgraduate
- Others

Figure 3: Education Qualification of the respondents

In **Figure 3** It shows that the 76.9% of the respondents are undergraduate in education qualification while 17.3% belong to high school or below with few among postgraduate.

Q4. Occupation
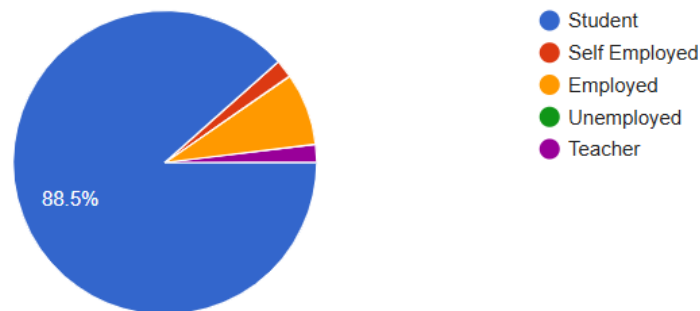- Students
- Self employed
- Employee
- Unemployed
- Other

Figure 4: what occupation are the respondents currently engaged in

Figure 4- Shows When it comes to occupation of the respondents 88.5% of them are students with some being employed and few self-employed and teacher too.

Q5. Are you aware of any online gambling platform (e.g. poker, casino sites, fantasy sports, betting apps)?
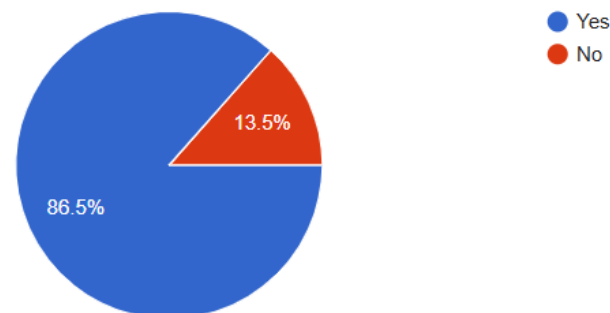- Yes
- No

Figure 5: How aware respondents are about gambling platforms

Figure 5- clarifies that 86.5% of the respondents are aware of any online gambling platform while 13.5% choose they are not aware of any such platform.

Q6. Have you or someone you know ever used such platforms?
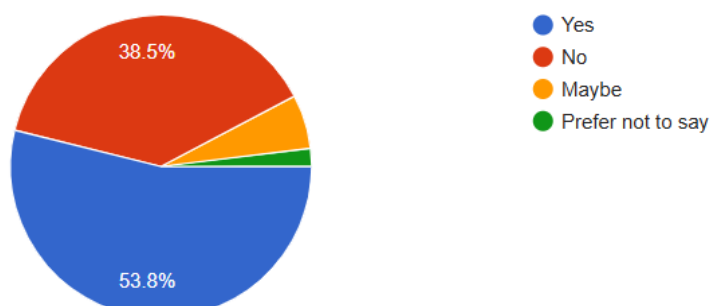- Yes
- No
- Maybe
- Prefer not to say

Figure 6: Respondents or someone they know ever used gambling platforms

Figure 6- Through this we can interpret that 53.8% of the respondents used online gambling platform or they know someone who used it while 38.5% did not use these platforms nor they know someone who used it. Some people are not sure while few prefer not to disclose.

Q7. How frequently do you think people engage in online gambling?
- Rarely
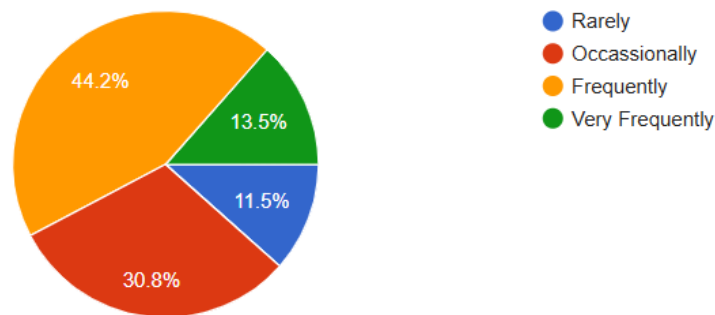- Occasionally
- Frequently
- Very frequently

Figure 7: How frequently people engage in online gambling

In **figure 7** – It explains that 44.2% of the respondents said people frequently engage in online gambling while 30.8% said people engage occasionally and 13.5% said people engage very frequently. There are 11.5% people who said people engage rarely.

Q8. In your opinion, is online gambling more of an entertainment activity or a financial risk?
- Entertainment
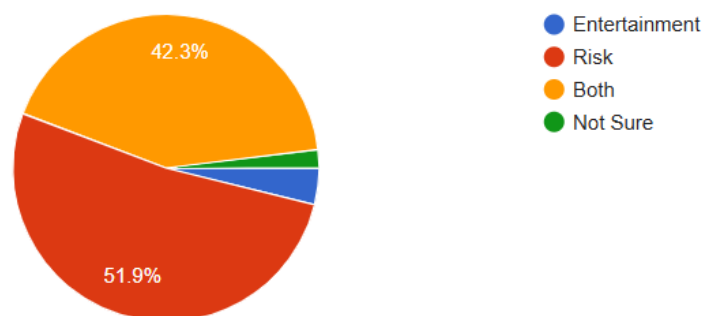- Risk
- Both
- Not sure

Figure 8: How people perceive online gambling

Through **Figure 8** we can interpret that 51.9% of the respondents said the nature of these online gambling platforms is risky while 42.3% said it is both risky and entertainment. Few said these are for entertainment purpose and some are not sure.

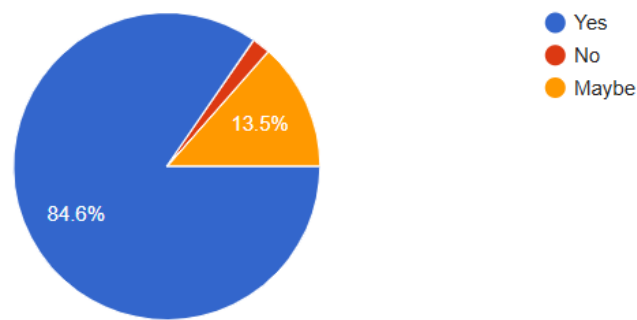**Q9.** Do you believe online gambling can lead to addiction?
- Yes
- No
- Maybe

Figure 9: Risk perception of people about online gambling

In **figure 9-** It shows that 84.6% of the respondents said online gambling can lead to addiction while 13.5% are unsure about that and few disagreed.

Q10. How much do you trust online gambling platforms with your money and personal data?
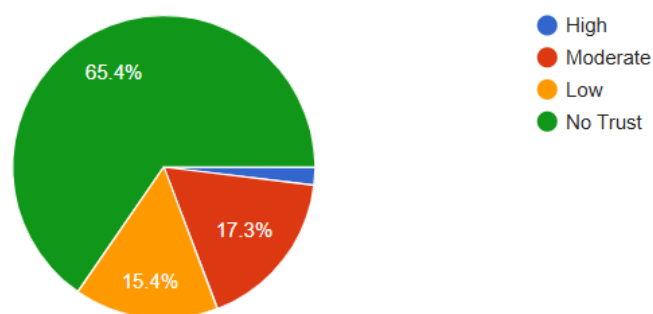- High
- Moderate
- Low
- No trust

Figure 10: Trust of the respondents in the online gambling sites

In **Figure 10-** shows that 65.4% of the respondents do not trust these platforms when it comes to their money and personal data while 17.3% trust moderately and 15.4% have low trust.

Q11. Are you aware of any laws or policies regulating online gambling in India?
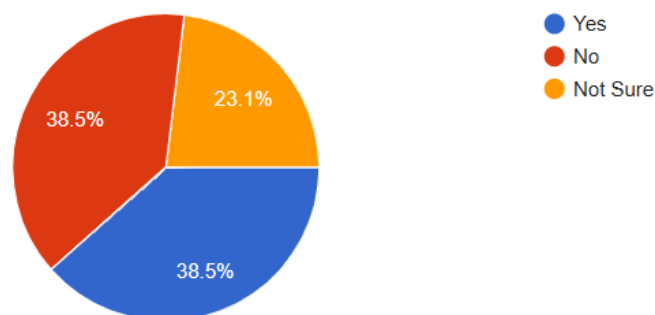- Yes
- No
- Not sure

Figure 11: Awareness among respondents about laws or policies regulating online gambling

Figure 11 shows that there are equal number of people 38.5% who are aware and unaware of any policy regarding regulation of online gambling in India while 23.1% are not sure about it.

Q12. Do you think the government should strictly regulate or completely ban online gambling?
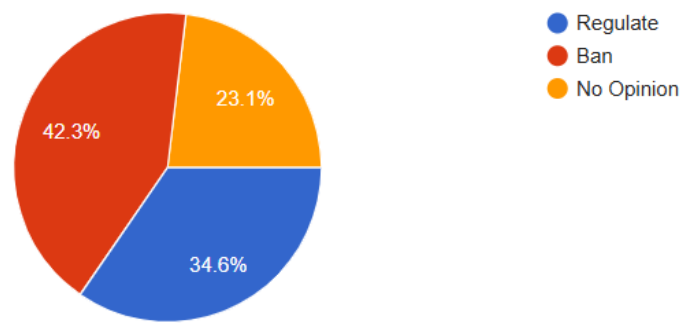- Regulate
- Ban
- No option

Figure 12: Opinion on ban or regulation of online gambling platforms

Figure 12 shows that 42.3% of the respondents believe that government should put complete ban on online gambling platform while 34.6% believe there is need to regulate the platforms and 23.1% of people have no opinion on the matter.

Q13. Which consumer protection measure do you consider most important?
- Spending limit
- Age verification
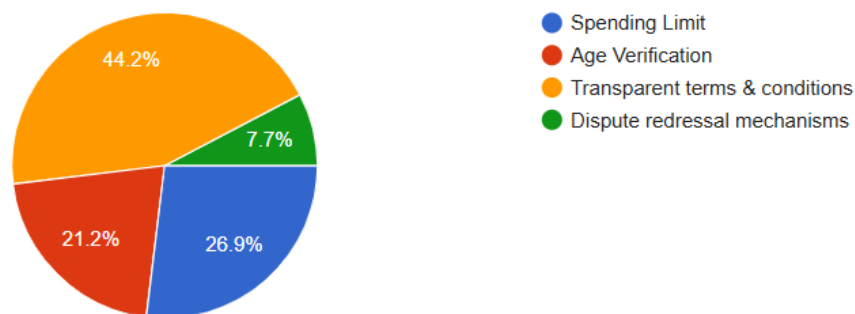- Transparent terms & conditions
- Dispute redressal mechanisms

Figure 13: Respondents opinion on consumer protection measure

Through **Figure 13**- we can understand that 44.2% of the people said that there is a need to have more transparent terms and conditions when it comes to consumer protection measures. 26.9% said that there should be a spending limit and 21.2% of the people are in favour of age verification along with 7.7% of the people considers dispute redressal mechanisms are important measure.

Q14. Have you ever seen advertisements for online gambling or fantasy sports platforms (e.g. Dream11, MPL, rummy apps)?
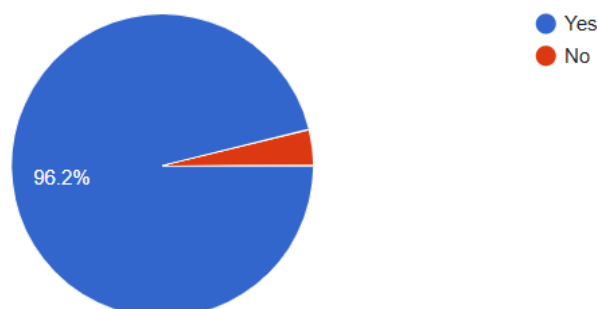- Yes
- No

Figure 14: Have respondents ever seen advertisements related to online gambling

In **Figure 14** it explains that a large number in 96.2% of the respondents said they have come across advertisements related to online gambling or fantasy sports platform while few said no.

Q15. Do celebrity endorsements (cricketers, Bollywood actors, etc) influence your opinion about online gambling platforms?
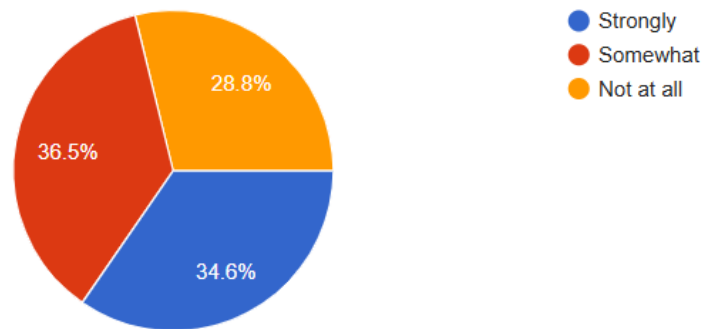- Strongly
- Somewhat
- Not at all

Figure 15: Influence of celebrity endorsements

In **figure 15** it can be interpreted that 36.5% of the people said that celebrity endorsements of these platforms somewhat influence their opinion about online gambling platform with 34.6% said they are strongly influenced by celebrity endorsements and 28.8% said they are not at all influenced by these endorsements.

Q16. Do you think online gambling platforms provide enough transparency regarding deposits, withdrawals and hidden charges?
- Yes
- No
- Not sure

Figure 16: Respondents opinion about transparency of online gambling platforms

In **Figure 16** it shows that 46.2% if the respondents said that there is no transparency regarding deposits, withdrawals and hidden charges while 36.5% are not sure and 17.3% said there is transparency in the same.

Q17. Do you think online gambling contributes to social issues such as family disputes, debt cycles, or youth vulnerability?
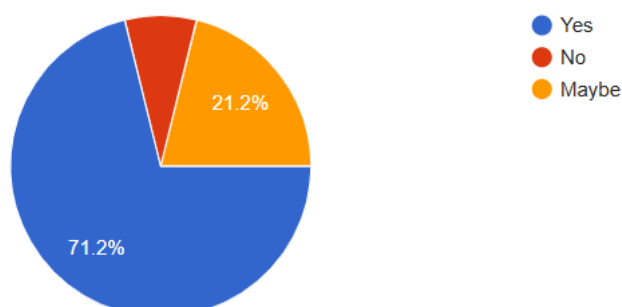- Yes
- No
- Maybe

Figure 17: Do online gambling contributes to social issues

Through **Figure 17** we can understand that 71.2% of the respondents agree that online gambling contributes to social issues while 21.2% are not sure and few disagreed.

Q18. Are you aware of the Promotion and Regulation of Online Gaming Act. 2025?
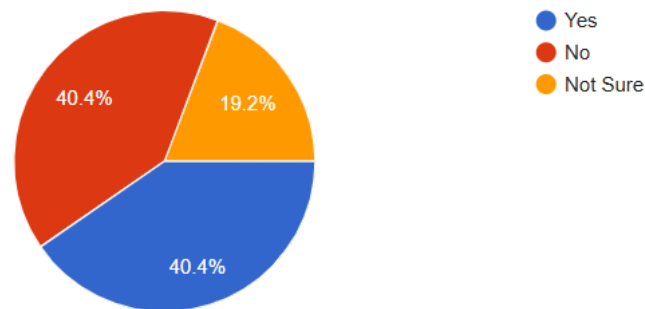- Yes
- No
- Not sure

Figure 18: Awareness of Promotion and Regulation of Online Gaming Act. 2025

In **Figure 18** it shows that There are equal number of respondents 40.4% when asked about the recent Promotion and regulation of online Gaming act, 2025. 19.2% of the people are not sure about the act.

Q19. Do you think banning online money games is a better solution than regulating them with strict consumer protections?
- Agree
- Neutral
- No opinion

Figure 19: Perception of respondents on precautionary measures

In **Figure 19** it makes us understand that 46.2% of the respondents are in favour of banning online money games than regulating them with strict consumer protections while 40.4% are neutral and 13.5% have no opinion on the matter.

Q20. Have you heard of any cases of fraud or disputes related to online gambling?
- Yes
- No

Figure 20: Respondents experience of fraud or dispute

Through **Figure 20** We can understood that when asked about the incident of fraud or disputes related to online gambling 76.9% agreed on the matter while 23.1% never heard about any dispute or fraud.

Analysis and Findings

The present study set out to examine consumer perceptions and attitudes toward online gambling, focusing on awareness, perceived risks and benefits, trust in platforms, and knowledge of regulatory 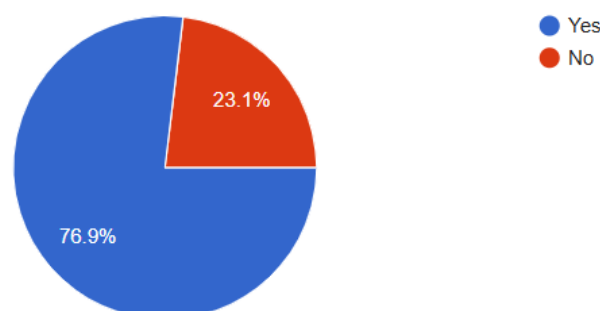frameworks. Data were collected from 52 respondents, the majority of whom were college students, representing a demographic segment that is both digitally engaged and highly exposed to online gaming and gambling platforms. This section provides a detailed analysis of the data and discusses the key findings in relation to the objectives of the study.

Profile of Respondents

Mostly the participants that took part in this survey were young, with over four-fifths (approximately 83%) falling within the 18–25 age group. Nearly 77% were undergraduate students, and close to 89% identified as full-time students. This composition is significant because it captures the perceptions of a cohort most likely to interact with digital entertainment platforms and most vulnerable to the risks associated with online gambling. While this focus provides valuable insights into a critical demographic, it also limits the generalizability of results to older and more economically diverse populations.

Awareness and Exposure to Online Gambling Platforms

A shocking finding of the data is the universal awareness of online gambling platforms. Over 86% of respondents indicated familiarity with at least one gambling application or website. This level of awareness reflects the pervasive marketing and visibility of such platforms in India's digital ecosystem. Advertising plays a notable role more than 96% reported encountering gambling or fantasy sports advertisements, often through social media and streaming platforms.

Celebrity endorsements amplify this exposure. Approximately one-third of respondents admitted that celebrity promotions strongly influence their perception of gambling platforms, while another 36% acknowledged a moderate influence. These findings underscore how aggressive marketing, combined with celebrity association, normalizes gambling as a mainstream recreational activity. Importantly, high awareness does not mean high participation or trust, revealing a nuanced consumer stance.

Trust Deficit and Perceived Safety

Despite the near universal awareness, trust in online gambling operators remains markedly low. Roughly two thirds (65%) expressed a lack of trust in the fairness and safety of these platforms, particularly concerning the handling of personal and financial data. Only about 17% expressed moderate trust, while the remainder were undecided.

This trust deficit is compounded by widespread reports of fraud and disputes over 75% of respondents stated that they had heard of incidents involving fraud or unresolved conflicts with gambling operators. Awareness of such negative experiences, whether firsthand or through peers and media, appears to shape perceptions more strongly than marketing efforts. The combination of high visibility and low trust creates a paradox in which consumers are well informed about the existence of these platforms but remain skeptical about engaging with them.

Perceptions of Risk and Harm

A clear majority of respondents associate online gambling with significant personal and social risks. Approximately 85% believe that participation can lead to addiction, while 72% identified the potential for serious financial losses. A similar proportion highlighted adverse social outcomes such as family disputes, relationship breakdowns, and debt cycles.

These concerns align with established research showing that online gambling, with its constant accessibility and rapid play cycles, carries a higher risk of problem than traditional gambling model. Participants recognition of these harms suggests a relatively high level of risk literacy, even in the absence of detailed knowledge of specific laws or protective measures.

Regulatory Awareness and Policy Preferences

Understanding of the legal framework surrounding online gambling is comparatively low. Only about 40% of respondents were aware of the Promotion and Regulation of Online Gaming Act (2025) or similar legislation. The remaining 60% reported either no knowledge or uncertainty about applicable regulations.

When asked about preferred policy approaches, opinions were divided. Approximately 42% favoured a total ban on online money games, 35% preferred strict regulation without prohibition, and 23% were undecided. Notably, nearly half (46%) agreed that banning money games would be more effective than regulatory measures alone. This reflects both the limited awareness of existing laws and the broader societal debate over prohibition versus regulation.

Desired Consumer Protection Features

Participants were also asked to identify which consumer protection measures they considered most important. The largest share (44%) prioritized **clear and transparent terms and conditions**, showing a demand for contractual clarity and straightforward communication from operators. Another 27% highlighted the need for **mandatory spending limits**, while 21% emphasized **robust age-verification mechanisms** to protect minors. Only a small fraction (about 8%) identified **formal dispute-resolution systems** as their top priority, perhaps reflecting low confidence that such mechanisms would be effective or accessible.

Analysis of Findings

Taken together, these findings reveal a consistent pattern:

- **High awareness but low engagement and trust.** Marketing and celebrity endorsements ensure that online gambling platforms are well known, but widespread distrust limits active participation.

- **Recognition of harm.** Respondents clearly understand the potential for addiction, financial loss, and social disruption, suggesting that risk perception is strong even among a young and digitally literate population.

- **Regulatory confusion.** Limited knowledge of existing laws and divided opinions on policy underscore the need for clearer communication from authorities and better public education.

- **Demand for transparency.** Consumers want straightforward rules and safety features, not merely assurances of "responsible gaming."

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Implications

These insights carry important implications for multiple stakeholders:

- **Policymakers** should prioritize clear, centralized regulation and public awareness campaigns that explain rights, risks, and avenues for redress. Uniform national standards could reduce the confusion caused by the current patchwork of state regulations.

- **Platform operators** face a critical trust deficit. Building credibility will require transparent terms, independent audits, mandatory deposit limits, real-time spending alerts, and accessible self-exclusion options.

- **Educational institutions and civil society organizations** can play a key role in prevention by integrating financial literacy and gambling risk education into youth oriented programs.

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Suggestions

1. Regulatory Strengthening – Enforce clear and uniform laws governing online gambling, closing loopholes that offshore operators exploit.
2. Consumer Awareness Campaigns – Government needs to start targeted programs in schools, colleges, and on online media to educate youth about the risks of gambling.
3. Dispute Resolution Mechanisms – Establish consumer-friendly redressal channels, ensuring transparency and accountability in resolving complaints.
4. Advertising Controls – Restrict money expenditure, celebrity endorsements and misleading advertisements that normalize or glamorize gambling.

Limitations of study

1. Depth of the Study - The study was limited to a sample of 52 respondents, which may not be full representation of the broader Indian consumer population.
2. Lack of diversity - Data was collected primarily from young college students, restricting the diversity of perspectives.
3. Data bias - The use of self-reported survey responses may include bias, as participants might underreport or overreport their experiences.
4. Limited scope of study - The scope was limited to awareness and attitudes; detailed psychological and financial impacts were beyond the study's reach.

Conclusion

The study clearly shows that awareness of online gambling platforms among young, digitally engaged consumers in India is almost universal. But this high level of awareness does not turn into trust or active participation. Rather, it shows a deep mistrust rooted in concerns about transparency, fairness, and data security. The aggressive marketing, often normalized by celebrity endorsements, yet at the same time, many respondents remain skeptical and worry of the risks involved. This paradox highlights a critical disconnect between visibility and credibility that online gambling operators must think upon. The findings clearly point to an urgent need for stronger regulatory measures, improved consumer education, and more robust protection measures to ensure that gambling does not become a source of widespread harm. With the 2025 ban on money games coming into effect, these measures become even more critical to safeguard vulnerable populations, particularly young people, who are at greater risk of the negative consequences associated with online gambling. It is possible only through a comprehensive approach of combining regulation, education, and transparency which will mark that online gambling can be managed responsibly and sustainably in India's rapidly evolving digital landscape.

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