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Completing The Circle: The Convergence of Gambling and Gaming

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Abstract: This paper examines an innovation by the game industry that makes it possible to earn credits for gift cards while playing video games. This turns video gaming into something like an indirect form of gambling. One spends money to win awards through gift cards. It is indirect because the player spends money on one or more game software applications, and then uses a different software application to collect the rewards. For this paper we downloaded one of these payment application and several games to examine how much money one can earn, incentives to spend money, and the potential risk of these applications. Additional issues related to gambling content and advertising in these software applications are also discussed. It is argued that governments regulators need to examine this type of scheme to determine if it is gambling and if regulations are needed to protect consumers, especially youth, and to monitor the integrity of the game.

Keywords: Game Industry, Video Games, Win, Award.

For several years now, researchers in the field of gambling studies, have observed an increasing convergence of gambling and gaming (Abarbanel & Rahman, 2015; Delfabbro et al., 2020; Gainsbury et al., 2015; Lopez-Gonzalez & Griffiths, 2016; Shi, et al., 2021; Spicer et al., 2022; Turner, 2018, 2021). Gambling games have been adding more game elements (Turner 2011, 2019) and, in the video games have added more gambling like elements such as loot boxes (Spicer et al., 2022;).

In the way of self-disclose, both authors have been avid video game players as well as researchers on the topic, for many years. Video games frequently are now offered for free, but these so-called freemium games (Tomić, 2017), but come with built inducements to spend money on the games including loot boxes and other microtransactions. These microtransactions now make up nearly 90% of the revenue for video games (Strickland, 2021). Based on our gaming experiences, microtransactions come in a few forms including:

- (1) The player might initially purchase a basic game or even get the basic game for free but be able to spend money to unlock additional characters, game boards, or other expansion features.
- (2) The games require the user to watch advertisements for products or other games, but the player is offered the chance to skip all ads for a fee.
- (3) Some games offer attractive features for a fee such as purchasing the Eiffel Tower for your city.
- (4) One common type of microtransaction includes loot boxes (Spicer et al., 2022) which are game elements (often box shaped) that have a random chance element in terms of what items might be found inside. Loot box items range from common to very rare with very rare items being highly prized by the players. Some loot boxes include graphical decorations that can be used with one's character in a video game such as outfits, accessories, or flames to decorate a gun. These are called skins (Abarbanel & Macey, 2019). In some games loot box elements such as skins can be traded or sold in game currency. In addition, third party web sites make it possible to sell them for real-world currency (Turner, 2018, 2021; WePlayHolding, 2023) or used as gambling collateral (Greer, et al., 2023; Turner, 2018, 2021)
- (5) In some social casino games where you play for free virtual credits rather than actual money, if you run out of virtual free credits you can purchase with real money, gambling credits that allow you to continue playing the social casino games.
- (6) In other games a player would be able to accomplish so much in a day for free, and then must wait. For example, the player might have to wait 15 hours for a new building to be constructed or a product to

be made during which time further play is not possible. However, the player has the option to use some in-game currency (emeralds or coins or opals depending on the game) to speed up their progress through the game. If they have run out of the in-game currency, they have an option to buy with real cash that in-game currency.

- (7) Popular and lucrative in multiplayer online battle arenas (MOBAs) based mobile gaming, includes the option to purchase in-game currencies that can be used to upgrade their hero. Using stronger heroes will help the player win matches against other players and increase their rank. This potentially helps them get drafted into professional or paid teams.

Of these, loot boxes have been the most thoroughly researched. These innovations have taken video gaming from a relatively inexpensive pass time to a potentially expensive pass time, but it was still NOT gambling because the person could not cash out that in-game currency or other rewards. Selling or gambling with skins arguably crosses the line, but the fact that people sold their “skins” on an open market separate from the game (Greer, et al., 2023; WePlayHolding, 2023) means the game company itself could claim that it was not running a gambling scheme.

The focus of this paper is on a new scheme where the video game industry offers gift cards as incentives to encourage players to spend money on freemium games. Last month NT started noticing ads on the freemium games that offered money paid for playing video games. The ad very much made it seem like one could make a fortune by simply downloading this new software application and playing their favorite games. The first thought was that this was a scam, but apparently, they do indeed pay people with gift cards. This offer of gift cards rewards for play brings up several questions. What is the profit model behind this scheme? What was the catch? And most important for the current paper is it gambling?

One version of this scheme is a software application called Mistplay which is opened in the background while you play other games, and it rewards you for completing tasks in those games. The developers of a game pay Mistplay to feature the games on the Mistplay application (Allec, 2023; Reddit, 2023). Allec (2023) describes the player’s roll as a beta tester for the games to find glitches but does not mention how the games encourage in-app purchases in order to advance in the games faster. In our play, we have not yet been asked about glitches. The ads for the software application made it seem like the player could earn a lot of money just by playing video games. In one advertisement a woman is complaining about how expensive things are at Amazon and a second woman claims she has not paid for anything on amazon since she downloaded Misplay. No financial amount is mentioned but the advertisement seems to imply she had earned enough money to purchase something expensive. There are many other similar software applications and we do not wish to single out Mistplay. Another

software application, for example, made even bolder claims that the player could earn \$75 per day playing the game with no cash top-ups or ads. Another ad for a software application, showed a series of smiling people who claimed to have earned thousands of dollars and another ad allowed the viewer to move a character along a path collecting dollars implying large payouts..

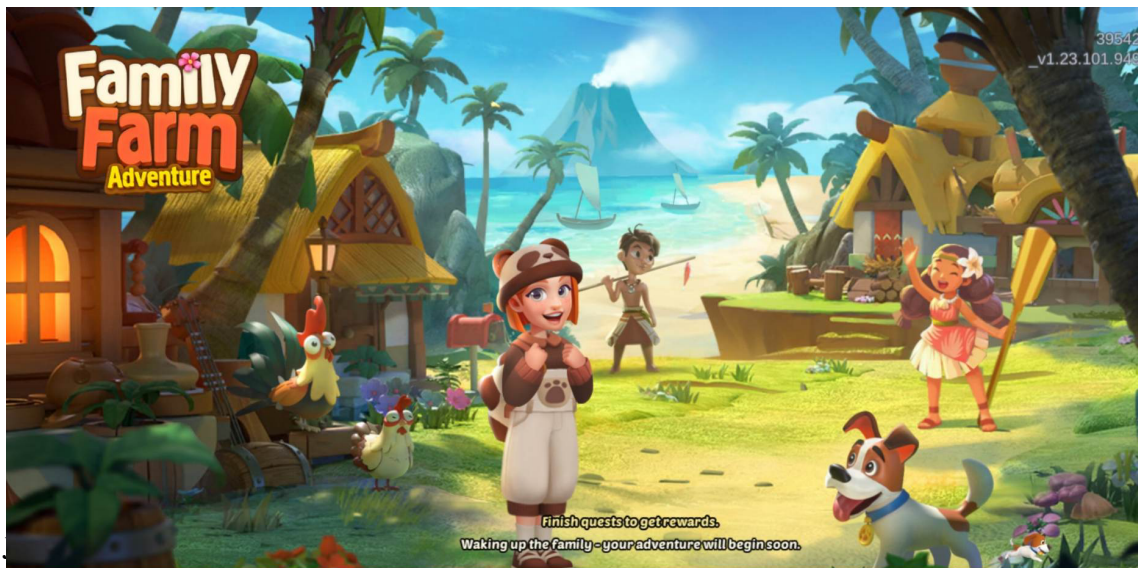
Method

NT downloaded Mistplay (rated T for teen). One catch was that one must play a game that is supported by Mistplay. None of the games that NT had already played were listed on Mistplay, NT downloaded several games suggested by the Mistplay application and played them in his spare time for 60 hours, and 45 minutes spread between June 2023 to January 2024. This paper will focus on five specific games played.

Results and Observations

NT downloaded Family Farm Adventure which seemed like a harmless farm simulation (see Figure 1). Activities included planting crops, tending chickens and goats, building a lumber mill, stonemason, juice bar and other buildings, and selling products. In addition, one goes on adventures to various other tropical islands and completes various tasks. The player constantly needs to clear bushes or rocks to complete these tasks. Each activity requires using little blue “energy” icons. These are found in blue treasure chests as a reward for completing tasks or created by collecting fruit and going to a juice bar, however, the player is constantly running out of blue energy reserves. The fruit bar requires a handful of fruits to make 45 energy units, which is enough to clear 2 or 3 rocks, bushes, or trees.

Figure 1.
Family Farm Adventure opening screen.



The main problem in this game was that one kept running out of blue energy, which halted progress in the game. If you run out of energy, your options are limited to either waiting for some product to be finished to complete some tasks, playing a somewhat tedious ball game, watching advertisements or buying some gems (opals) which could be used to instead of blue energy. On the positive side, the ads were mostly optional, accessed by clicking on a collection of balloons.

The game itself was a pleasant diversion. As NT progressed, he was somewhat shocked that some of the ads were for sport gambling websites. Why are Ontario sports gambling sites even allowed to advertise on games that could be played by minors (see Figure 2)? In addition, NT eventually found that the game included a casino Island (see Figure 3) where chips and cash were just lying around the floor. In the casino, the player could play on a big wheel game, a slot machine (see Figure 4) or bet on red or blue on a roulette wheel. Note that chips for the gambling games cannot be purchased directly in the game but must be earned through other adventures. So, the money spent is only indirectly related to gambling. The player earns blue energy or purchases it (see Figure 5) to continue adventures clearing the path into various locations in the game and can sometimes find casino cash in boxes and in other locations.

Figure 2.
One of several in game gambling related advertisements.

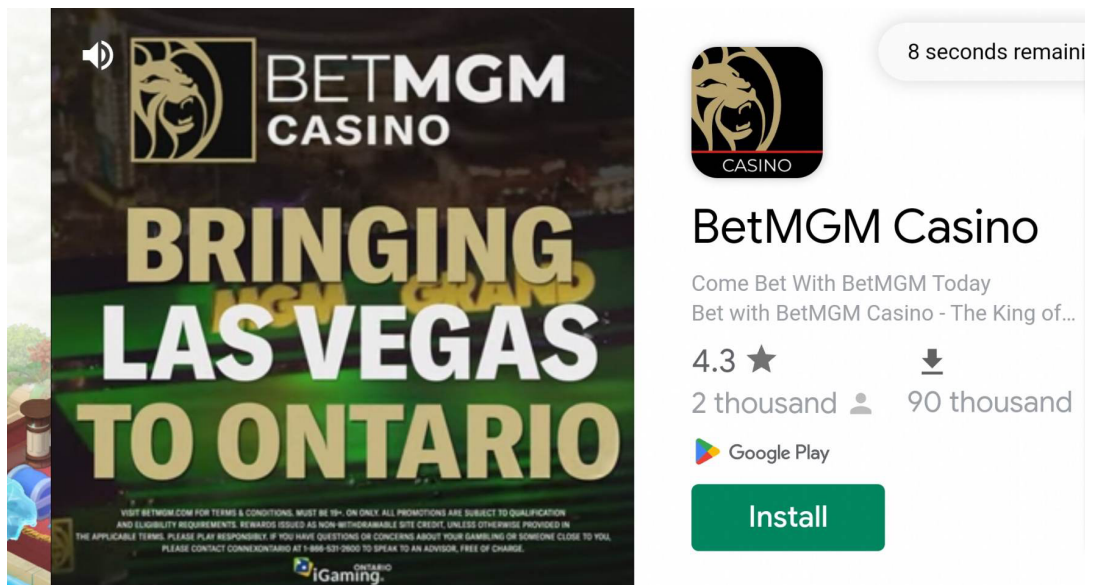


Figure 3.

The Family Farm Adventure casino island where chips and boxes of cash are just lying around waiting to be collected (if you have enough blue energy).



Figure 4.

A slot machine game inside the Family Farm Adventure



Figure 5
Purchase cost of blue energy and opals.



This game's download screen mentioned in-game purchases and advertisements but said nothing about simulated gambling and did not provide any age recommendations or restrictions; it is rated E for everyone. A second game, Triple Tile (rated E for everyone), was downloaded. It involved matching tiles on the screen. Triple Tile, according to Mistplay, was a faster way to earn points (100 points per level compared to 25 points per level). This game had no microtransaction, at least for the levels played, and it appears to rely on ad revenue rather than microtransactions. At no point was NT asked to pay for any transaction. If

stuck in that there were no more moves that could be made in the game, one can watch an ad to get unstuck.

NT downloaded a third game called Viking Rise (rated T for teen). This game was a complex military simulation that involved defeating monsters and enemy armies and included some online team play as part of a tribe. As with other games, one is awarded points for completing levels in the game. Some activities can be cued up such as levelling up of buildings or recruiting new military units, and one would get those points related to meeting check points in the game, when one logs in again. Viking Rise had no advertisements but more inducements to purchase the in-game currency (see Figures 6, 7 and 8) and a tribal ranking system that encouraged the player to accomplish more. Figure 7 is of note because the game provides the player with a green button that is typically used in this game to indicate free items, but when pressed the player is told they have to “recharge” by purchasing 15,000 gems.

Figure 6.
Bonus offer for first purchase on Viking Rise.

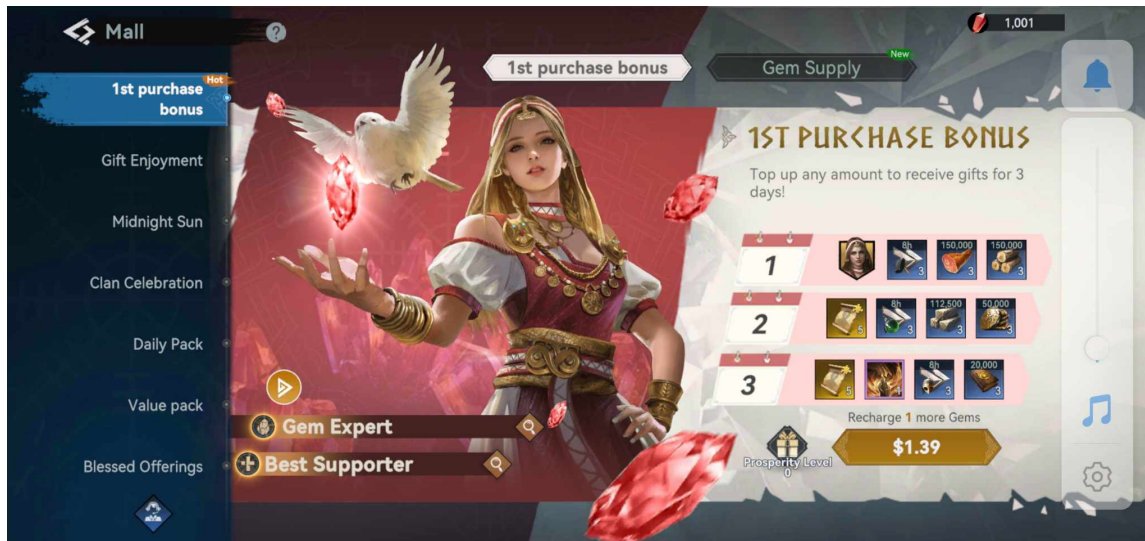


Figure 7
Growth fund needs purchase to be unlocked.

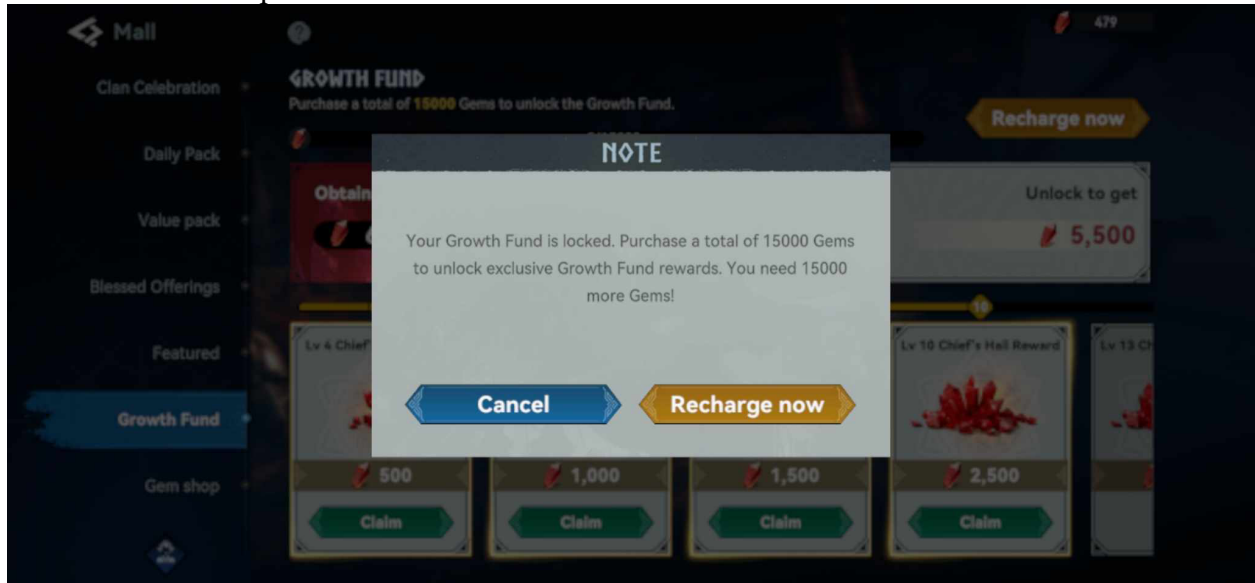


Figure 8. Additional purchase options.

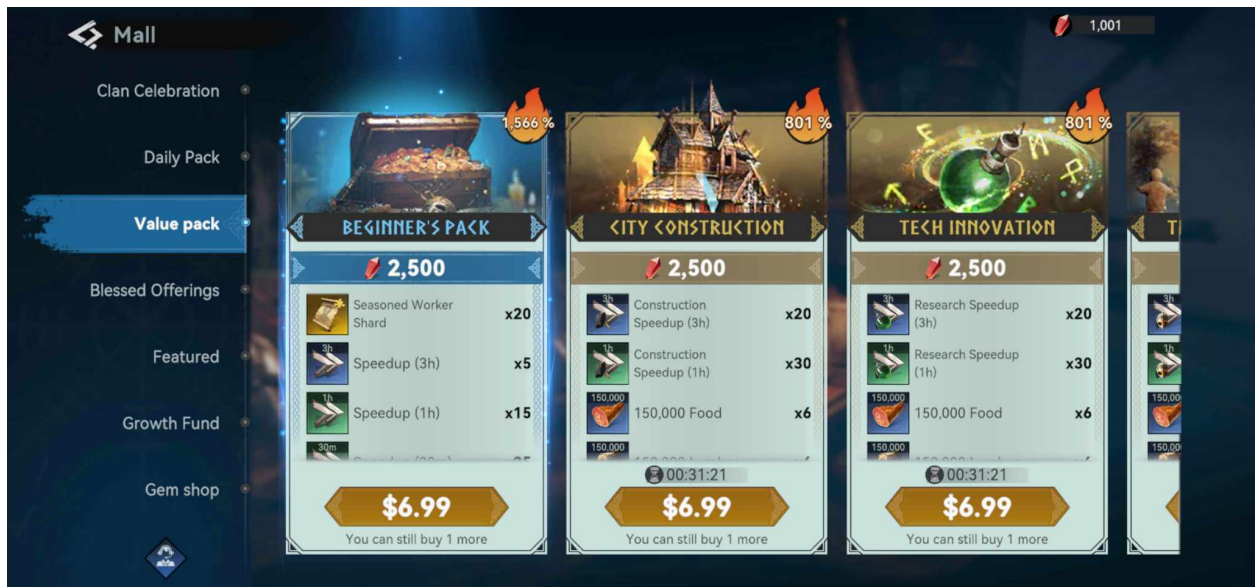
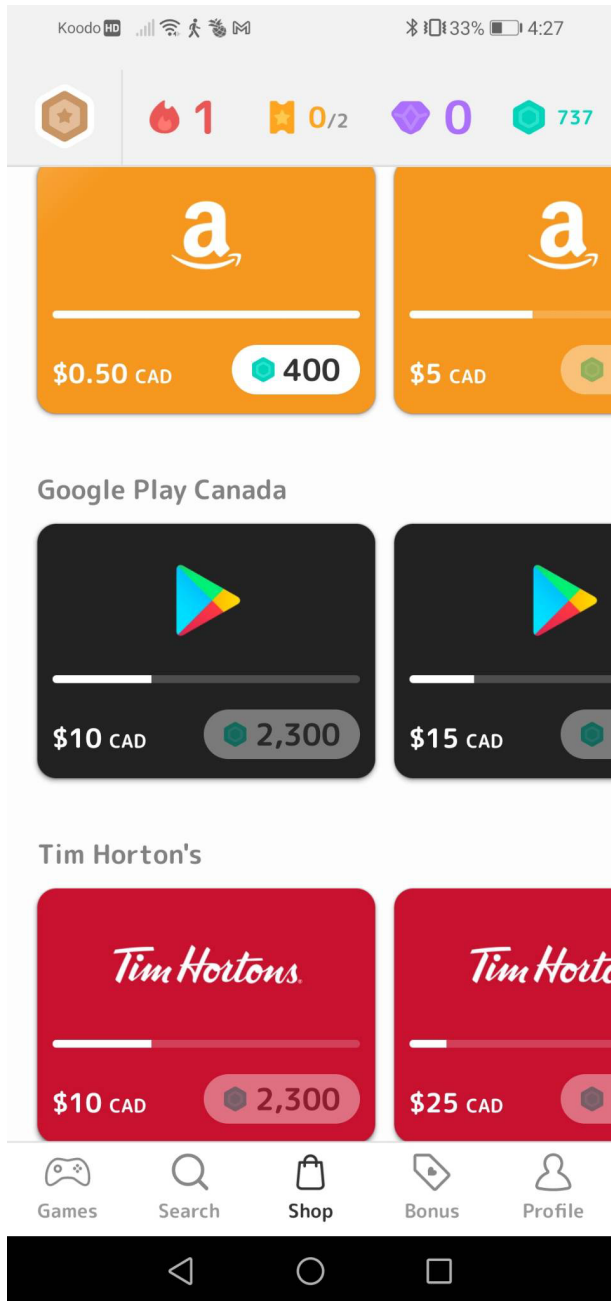


Figure 9.
Cashing out giftcards with the Mistplay software application.



A fourth game was a slot machine simulation, Jackpotland Vegas Casino slots (rated T for teen), that frequently landed on winning combination and paid out a huge number of points (millions), but also encouraged the player to buy additional credits. One offer was for 220 million in points for \$60.

A fifth game downloaded was Travel Town – Merge Adventure (Rated E for everyone), a pleasant distraction where one merges similar items to advance to higher levels. As with Family Family Farm one would frequently run out of energy and then be offered the option to purchase additional energy.

None of these games required the player to make any purchase whatsoever, but in four of these games, the player is often encouraged to make in game purchases to continue playing after running out of energy, to complete levels quickly, or to advance in the game.

As indicated in Figures 4, 5, 6 and 8 many of these games have many different types of currencies or resources that need to be acquired in the game to advance from one level to the next. For Family Farm, these included blue energy, casino cash, opals, and gold coins. In addition, the player can collect several other products including fruits (banana, berries), produce (corn, sunflowers), and raw materials (iron, crystals, wood etc.) and other items (e.g., keys, scissors). The main currency that can be purchased are opals. Similarly in Viking Rise resources include wood, stone, food, gold, oracle stones, speed up token. As with Family Farm, gems appear to be the main currency that can be purchased directly, but most of the offers for gems came with other resources included with the gems. In both games, the player can earn the main in-game currency slowly without any purchase. For example, the currency could be obtained by defeating an enemy (Viking Rise) or accomplishing some tasks (Family Farm). In Viking Rise, NT also acquired 2 gem mines that produced 3 gems every hour or so. However, the main in-game currency (opals and gems) can also be purchased directly but typically is bundled with a variety of other goods which makes it difficult for the player to determine the exchange rate of opals and real-life cash (see Figure 5, 6 and 8). Games with more types of in-game currencies make it more difficult for the player to calculate what real-life money is getting them in the game. Together with low “drop rates” of rare gear with high stats, players can easily overspend. Furthermore, those who do not spend money may not be as competitive as those who do. This issue may be particularly important for multi-player games where players may wish to become professional esports players (Reitman, et al., 2020), but also applies to playing a game as part of a tribe or league in games such as Viking Rise.

After earning points, one can then cash out with gift cards (See Figure 9). Table 1 provides a summary of the points earned from the Jackpotland slot machine game from a 4 hours of play. The first hour of play produced 197 reward points. The rewards dropped to 70 for the second hour, and 87 for the next two hours of play. It took 3 minutes to reach level 2, 7 minutes to reach level 3, 38 minutes to reach level 4, and 2 hours and

17 minutes to reach level 5. It is difficult to keep track of exactly how much one earns per hour because the points vary from game to game, and the levels take longer and longer to earn as one progresses in the game. However Mistplay keeps track of hours played and points earned on the users profile page. After a few more games, NT had played for 60 hours and 45 minutes on several games spread out over several months to earn a total of 6502 points worth \$28.27. This equals about 47-cents per hour. NT successfully cashed out some of these reward points.

Table 1. Points rewarded playing Jackpotland.

Play Duration	Points Rewarded'	\$ Earnings / Hour
First hour of play	197	0.86
Second hour of play	70	0.30
Third and Fourth hour	87	0.25

Discussion

From a behavioural addictions point of view, these software applications are a means of completing the circle in the video gaming industry from gaming to gambling. Is this scheme of financial rewards for video game play a type of gambling? According to Rose and Loeb, (1998), gambling requires three elements to be present, a *consideration* which is the amount wagered, *risk* (e.g., random chance), and a *prize*. Shepard and Smith (2013) add that the outcome can be determined by chance, skill, a combination of chance and skill. These video games involve risking something of value, namely money spent on loot boxes or other micro-transactions. The reward is uncertain especially in terms of loot boxes where one may spend money and obtain very valuable items or common items. The valuable items may allow the player to progress faster and therefore receive a larger reward. In addition, although there are some elements of skill in most video games, there are numerous random elements that occur in these video games and thus the value of any purchase is never a certainty. Finally, the prize is a gift card that is provided by Mistplay and other similar software applications. But should it be classed as gambling? Currently in Canada one can only cash out as gift cards, but in some countries they can cash out into PayPal or prepaid Visa cards. Does the fact that the payment and the cashout are handled by different companies avoid it being classed as gambling legally?

A similar debate has been occurring with video games for some time, and centered around loot boxes (Griffiths, 2018; Liu, 2019; Nielsen & Grabarczyk, 2019; Xiao, 2021, 2023). Some countries have moved to regulate loot boxes under gambling law (Hong, 2019) but their ability to

control the market is doubtful (Xiao, 2021, 2023). Historically, the absence of a financial prize that can be cashed out is one of the reasons that video games elements such as loot boxes were not classed as a form of gambling. As noted above, people can buy and sell loot box items such as skins (Greer, et al., 2023; Griffiths, 2018; Turner, 2018, 2021; WePlayHolding, 2023), but the video games itself do not handle the real-world cash value of the skins; they are player to player transactions. However, by paying people rewards for their video game play has the video game industry made video gaming into what is essentially an indirect form of gambling? We call it indirect because the player spends money in one software application and the payoff, the “gift cards”, is handled by different software applications. In addition, the reward is in the form of gift cards with a real-world value, but not cash per se. If the rewards points were paid out by the same application as occurs with a slot machine or video poker game, then there would be no question that it is gambling. In these games, people are encouraged to spend real money on the game in the hope of earning real money rewards and there are built in incentives both in the games and in the Mistplay application to encourage the player to spend money on the games (e.g., 50 bonus points for spending money in any game). Although wins can be based on slowly grinding money out of the game with no purchase (but enduring advertisements) points can be more rapidly accumulated by purchasing in-game items to advance through the game faster. In addition, the Mistplay app also offers contests for larger wins, that can be accessed on the Events menu of the Mistplay Application. One contest offered prizes of up to \$5000 for maintaining a daily play (Mistplay, 2023). However it remains to be seen if this indirect gambling is as potentially as harmful as gambling. Research is needed.

After a quick literature search, the only published research on the topic of cash payments for playing video games was by Kim et al., (2023) who mentioned it as a motivation to play social casino games. Kim et al., (2023) only discussed it in terms of social casino games, however, Mistplay rewards player with points for a variety of diverse types of games, not just social casino games.

Research and policy action is needed on this new form of indirect gambling. Currently there is little regulation regarding microtransactions boxes (Griffiths, 2018; Hong, 2019; Xiao, 2021, 2023). Governments need to examine this type of scheme of getting a financial payout for accomplishments on video games, to determine if it meets the legal definition of gambling. They also need to explore the financial relationship between the companies that provide the games and the company that provides the gift cards. Does the financial reward for time and money spent playing on video games legally qualify as gambling? Should it be classified as gambling?

In addition, should they put in place regulations to protect youth from these inducements to spend money on these games, and from the advertising that is embedded in these games. Some games such as Family

Farm Adventure could appeal to youth. In addition, Family Farm Adventure included gambling content and advertising for gambling venues. Is the advertising embedded in these games being monitored? Should minors be protected from these schemes through age restrictions on the games. Is there a way to force these companies to include prevention messaging. Should these games be outlawed for minors?

Another issue that regulators should examine is the marketing of these schemes. The claims of money earned from these games appear to be exaggerated. As noted above, the number of points earned per hour is quite low. We estimated about 46 cents per hour. According to a Reddit (2023) discussion, results will vary with some players claiming to have earned nearly a dollar per hour. According to Allec (2023) payout for him was \$0.50 - \$1.63 Per Hour.

The players however can earn reward points faster if they spend real cash on these games (Reddit, 2023). The ads for some of these software applications make it sound like one is going to earn a lot of money from playing video games. If one was going to play the games anyway, then getting back gift cards for all those ads or microtransactions is fine, but this is not a very good way to make money. One clear policy issue is that regulation should require advertising for these payout schemes to disclose the actual estimated payout for these games?

A final question is about the integrity of the game. Is it being monitored? What is the house edge in this indirect form of gambling. For gambling games, government bodies set rules to regulate the payback percentage and honesty of the games to ensure that the customers are not being exploited. Computing the payback to the player of these video games that offer cash rewards for playing will be complicated by the fact that one can earn rewards without any purchase but can earn rewards faster by spending money. In addition, for those who do spend money on the games, determining the payback to the player is further complicated by the variety of different games included, variety of different in-game purchases, and the unclear cost of in-game currency.

Conclusion

In this paper I examined an innovation by the game industry that makes it possible to earn credits for real world money in the form of gift cards, while playing video games. I argue that this turns video gaming into something like an indirect form of gambling. Regulators need to examine this type of scheme to determine if it is gambling, if they need to protect youth and other vulnerable people from these schemes, and to monitor the integrity of the game.

Declaration of conflict of interest

None declared.

Author's Contribution

NT played these games; JS added additional context.

Ethics approval

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