

The Hidden Harms of Convenience: The Impact of Credit Card-Funded Online Sports Betting Through Hard Rock Bet in Florida

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Abstract. The proliferation of online sports betting in the United States has created new pathways for financial harm, psychological distress, and behavioral addiction—particularly when such activity is facilitated using unsecured credit. In Florida, the exclusive legal online sports betting platform, Hard Rock Bet, allows users to fund gambling activity using credit cards, thereby enabling high-risk financial behavior with limited regulatory oversight. This manuscript critically examines the individual-level consequences of credit card-funded gambling on digital platforms, focusing on the convergence of financial systems, behavioral design, and public policy. Drawing on interdisciplinary literature from behavioral economics, addiction studies, public health, and regulatory ethics, this study explores how digital gambling environments systematically encourage compulsive wagering, obscure risks, and exploit psychological vulnerabilities. Key areas of inquiry include: (1) the architecture of online gambling platforms and their role in shaping user behavior; (2) the financial consequences of credit-based wagering, including debt accumulation, credit score degradation, and long-term financial exclusion; (3) the psychological and behavioral health implications of continuous access to gambling with borrowed funds; and (4) the legal and ethical failure of existing regulatory frameworks to protect consumers from foreseeable harm. Through an integrated narrative review and policy analysis, this manuscript finds that the inclusion of credit card functionality in online betting platforms significantly increases the likelihood of financial overextension, emotional deterioration, and gambling disorder. The study further reveals that Florida's current regulatory structure permits the normalization of debt-fueled wagering without requiring basic consumer protections, such as deposit limits, default safeguards, or warnings about the risks of credit use. Moreover, platform-level practices such as algorithmic targeting and frictionless design further exacerbate harm by increasing user engagement and removing behavioral checkpoints. In response to these findings, this manuscript proposes a comprehensive harm-reduction framework that includes a ban on credit card use for gambling, mandatory risk disclosures, strengthened responsible gambling features, and the establishment of a state-level Gambling Harm Reduction Task Force. These

recommendations are grounded in international best practices and informed by a public health approach to behavioral addiction. The study concludes by arguing that the current legal and platform architecture fails to meet the ethical standard of care owed to consumers and calls for urgent reforms that prioritize individual well-being over industry profit. This manuscript contributes to emerging scholarship on the intersection of digital finance, mental health, and public policy, and offers a critical foundation for future research, legislative action, and cross-sector collaboration aimed at mitigating the growing societal burden of online gambling-related harm.

Keywords: Sports Wagering, Fantasy Sports, Casino Gambling, Lottery Gambling, Online Gambling.

Introduction

Over the past decade, the expansion of legalized online gambling in the United States has created a seismic shift in how individuals engage with games of chance. No longer confined to physical casinos or racetracks, gambling is now accessible through smartphones, tablets, and computers, embedded within daily routines and facilitated by frictionless payment systems. Among the most rapidly growing sectors in this space is online sports betting, which has become increasingly normalized through sophisticated marketing, gamified interfaces, and real-time betting options. In Florida, this transformation has been accelerated by the exclusive launch of Hard Rock Bet, a mobile betting platform operated by the Seminole Tribe of Florida. While the platform's legal legitimacy is rooted in tribal sovereignty and economic development, its operational design raises serious questions about consumer protection, financial ethics, and behavioral health.

Unlike traditional gambling environments, online platforms present users with a 24/7 opportunity to place wagers, often in rapid succession and with minimal regulation. Critically, platforms such as Hard Rock Bet allow users to fund their gambling using credit cards, enabling them to gamble with borrowed money rather than available cash. While this integration is presented as a matter of convenience, it introduces profound risks—financially, psychologically, and socially. Credit card-funded gambling is associated with increased debt burdens, credit score deterioration, compulsive wagering, and adverse mental health outcomes (Swanton & Gansbury, 2020). Yet, in Florida and in most U.S. jurisdictions, the practice remains largely unregulated and understudied (Kindt, 2002).

This manuscript seeks to interrogate the relationship between digital sports betting and consumer harm, with a particular focus on the use of

credit cards as a payment mechanism. By examining the structural features of platforms like Hard Rock Bet, the psychological processes underlying compulsive gambling behavior, and the absence of effective regulatory safeguards, this study aims to expose the architecture of harm that is often concealed beneath the surface of innovation and entertainment.

Statement of the Problem

The use of credit cards to fund gambling activity represents a fundamental misalignment between consumer finance and behavioral risk. Unlike debit-based transactions, which are constrained by a user's available funds, credit cards enable individuals to bet with money they do not yet have, often without fully understanding the long-term implications. These transactions are typically processed as cash advances, incurring immediate interest charges and elevated fees, and rarely accompanied by meaningful disclosures (Kratzke, 19998; Limbrick-Oldfield et. al, 2022). The result is a system in which individuals can accumulate substantial debt in a short period—frequently under the influence of cognitive distortions such as optimism bias, the illusion of control, and loss-chasing behaviors (Delfabbro et. al, 2020).

Despite the growing prevalence of this practice, there are no explicit restrictions on the use of credit cards for online gambling in Florida. This legal vacuum allows platforms to operate without implementing basic consumer protections, such as credit use warnings, deposit limits, or default exclusion protocols (Heirene et. al, 2021). Consequently, users are exposed to high-risk financial and psychological conditions in an environment that offers few, if any, guardrails. The problem is exacerbated by the private and isolated nature of online gambling, which makes it difficult for individuals to recognize the extent of their behavior or seek help before a crisis occurs (Valentine & Hughes, 2012).

Purpose of the Study

The purpose of this study is to critically examine the individual-level impacts of credit card funded online sports betting in Florida, with Hard Rock Bet as a primary case example. Through an interdisciplinary analysis that integrates insights from behavioral economics, public health, addiction studies, and regulatory theory, this manuscript aims to:

1. Explore how digital gambling platforms are structured to encourage sustained engagement and high frequency betting;
2. Analyze the financial consequences of using credit cards for gambling, including debt accumulation, credit impairment, and economic exclusion;

3. Investigate the psychological and behavioral health implications of gambling with borrowed funds, particularly in isolated, mobile environments; and
4. Evaluate the ethical and legal adequacy of current regulatory frameworks in Florida, and propose evidence-based policy interventions to mitigate harm.

Research Questions

This study is guided by the following research questions:

1. How do the design features of online sports betting platforms, such as Hard Rock Bet, facilitate continuous engagement and influence consumer behavior?
2. What are the short- and long-term financial consequences for individuals who fund gambling activity using credit cards?
3. What psychological and behavioral health outcomes are associated with credit-funded digital gambling?
4. How adequate are existing legal and regulatory frameworks in Florida in addressing the risks posed by credit card use in online gambling?
5. What policy reforms and platform-level interventions could reduce the incidence and severity of credit-fueled gambling harm?

Significance of the Study

This manuscript contributes to a growing body of scholarship that critically examines the intersection of technology, finance, and behavioral health. While much attention has been given to the legalization and economic implications of online gambling (Choliz, 2016; Kindt, 1993; Eadington, 2004), relatively little research has focused on the mechanics of harm embedded in digital payment systems and platform design. By centering the lived realities of users—many of whom experience mounting debt, emotional distress, and social isolation (Oksanen et. al, 2018)—this study reframes the discourse from one of consumer freedom to one of ethical obligation and public responsibility.

Furthermore, this research holds timely significance for policymakers in Florida and beyond. As more states move to legalize online sports betting and expand its availability, understanding the mechanisms through which harm occurs becomes essential for crafting responsive legislation. This study not only documents the risks but offers a pathway toward reform that is grounded in international best practices, public health principles, and ethical governance.

Methods

This study employed an integrated narrative review and policy analysis to examine the intersection of online gambling, credit card use, socioeconomic vulnerability, and mental health. To ensure transparency and minimize selection bias, a structured protocol guided the search and appraisal process. Relevant literature was identified through searches of *PubMed*, *PsycINFO*, *Web of Science*, *ProQuest Social Sciences*, and *Google Scholar*. Search terms combined gambling-related and financial-access concepts (e.g., “online gambling,” “sports betting,” “credit card,” “debt,” “mental health,” “gambling disorder,” “policy,” and “regulation”) using Boolean operators.

The search encompassed publications from 1998 through 2025, thereby capturing both the foundational literature and the more recent surge in research on mobile platforms and credit card-enabled betting. Eligible sources included peer-reviewed articles, government reports, and policy briefs that addressed at least one of the following: (a) the psychological, financial, or behavioral effects of credit card access in gambling; (b) the prevalence or characteristics of online sports betting participation; or (c) regulatory or consumer-protection frameworks relevant to gambling and financial services. Opinion essays without empirical grounding, duplicate records, and materials not available in English were excluded.

The initial search produced 312 records. Following duplicate removal and abstract screening, 94 articles were reviewed in full. Of these, 48 met all eligibility criteria and were retained for analysis. To supplement this academic base, targeted searches of U.S. regulatory agencies (including the Federal Trade Commission and Consumer Financial Protection Bureau), Florida legislative archives, and industry white papers were conducted to capture contemporary policy debates and statutory frameworks.

Critical appraisal followed established quality-assessment practices. Empirical studies were evaluated using adapted elements of the Critical Appraisal Skills Programme (CASP) checklists, emphasizing sample representativeness, validity of outcome measures, and transparency in analytic methods. Policy documents and reports were assessed for credibility of authorship, methodological clarity, and relevance to consumer protection and higher education contexts.

Findings were synthesized narratively, with empirical evidence establishing patterns of individual-level harm (such as financial strain, impulsive decision-making, and mental health deterioration) and policy materials used to map gaps in regulation. The integration of these two streams enabled an assessment of both evidentiary weight and the alignment between research evidence and prevailing regulatory structures.

The Architecture of Digital Gambling and Credit Access

The expansion of online gambling platforms has reshaped the landscape of individual engagement with high-risk financial behavior, embedding what was once a physically bounded activity into the everyday digital routines of users. In Florida, the exclusive legal platform for mobile sports betting—Hard Rock Bet—exemplifies this transformation. Engineered for ease of use and persistent engagement, the app’s architecture is a sophisticated system of behavioral design, financial automation, and psychological exploitation. Central to this system is the seamless integration of credit card funding, a feature that amplifies user vulnerability by enabling individuals to gamble with borrowed funds in real time, without friction or pause for reflection. This section explores the intertwined mechanics of digital gambling and credit card access, identifying how their convergence creates structurally reinforced pathways to financial harm, emotional distress, and disordered behavior.

Hard Rock Bet presents itself as an intuitive, gamified platform offering live odds, real-time betting opportunities, push notifications, and frequent promotional incentives. From a technological standpoint, the user interface is optimized to keep users engaged for prolonged periods and to encourage repetitive play (Hing et. al, 2022). Each of these design features mirrors elements found in addictive mobile gaming and social media environments, which are industries that have long studied how to maximize attention and behavioral repetition. In the gambling context, these mechanics are not merely engagement tools; they function as reinforcers that systematically narrow the gap between impulse and action (Nower & Blaszczynski, 2006). Real-time betting options, for instance, increase event frequency, whereby users are exposed to more betting opportunities per unit of time, reducing the duration of cognitive decision-making cycles and increasing impulsive wagering (Griffiths, 2003).

Where the structure of digital gambling becomes particularly insidious is in its financial infrastructure. For example, Hard Rock Bet allows users to store credit card information directly within the application, enabling instant deposits with a single tap. These deposits are frequently processed as cash advances, a category of credit transaction that typically carries immediate interest, elevated APRs (often exceeding 25%), and transaction fees (Swanton et. al, 2019). Unlike debit-based transactions, which require liquidity and impose natural constraints on spending, credit cards offer gamblers the ability to exceed their actual financial capacity. This integration of unsecured credit into high-risk behavioral environments has been shown to exacerbate loss-chasing behavior and significantly

increase the likelihood of accruing unmanageable debt (Vaughan and Flack, 2022).

At a psychological level, this environment fosters and exploits several well-documented cognitive distortions (Fortune & Goodie, 2012). Temporal discounting, for example, refers to the human tendency to prioritize immediate rewards over long-term consequences (Laibson, 1997). Credit card-funded gambling intensifies this dynamic by delaying the financial impact of wagers until the billing cycle ends. This time-lag reduces the user's emotional connection to the loss, enabling more frequent or higher-value bets under the false assumption that repayment can be deferred or recouped through future winnings (Downs & Woolrych, 2009). Similarly, the illusion of control—where gamblers believe their expertise or knowledge improves outcomes—remains especially potent in sports betting (Dixon, 2009). Unlike slot machines or roulette, sports betting invites users to believe that skill plays a significant role, reinforcing overconfidence and encouraging persistent play even in the face of cumulative losses (Langer, 1975; Toneatto et al., 1997).

The availability of credit plays a critical role in this cycle. Users who lose a bet are not simply exiting the platform; they are offered the chance to instantly “reload” using stored credit lines, effectively doubling down on previous behavior. The concept of loss-chasing—placing new bets to recover previous losses—is central to the development of gambling disorder and is often exacerbated by access to financial tools that abstract and postpone real consequences (Zhang & Clark, 2020). What begins as a recreational activity can rapidly evolve into a compulsive pattern driven by a need to escape from debt, shame, or emotional distress.

Contributing further to this entrenchment is the algorithmic personalization of the user experience (Gonzalez et. al, 2019). Platforms like Hard Rock Bet collect extensive behavioral data, including betting patterns, sports interests, deposit frequency, and time of engagement (Deng et. al, 2019). This data is used not only for interface optimization but also for individualized marketing (Zangeneh et. al, 2008). High-value users—those who wager frequently or deposit large sums—are often labeled as “VIP” or “preferred players” and receive targeted promotions designed to incentivize continued play. Those using credit cards, and therefore exceeding their natural spending limits, are often algorithmically categorized as high revenue consumers, making them more likely to receive bonuses, free bets, and exclusive offers. These promotional tools reinforce the cycle of use by providing small, intermittent rewards—a process functionally equivalent to the operant conditioning schedules found in classic behavioral psychology (Skinner, 1953).

The absence of regulatory safeguards in Florida has exacerbated the risks inherent in this system. Unlike jurisdictions such as the United Kingdom, where credit card use for gambling was banned in 2020 following an evidence-based review of consumer harm (UK Gambling Commission, 2020), Florida offers no meaningful restrictions on how gambling accounts are funded. Nor are gambling operators required to disclose the nature of credit-based transactions, such as cash advance fees or elevated interest rates. The result is a system in which behavioral engineering, financial exploitation, and policy neglect operate in unison, creating a high-risk environment for financially vulnerable individuals.

Further compounding the problem is the absence of any friction in the platform's architecture. In behavioral economics, friction refers to any barrier—whether procedural, temporal, or psychological—that impedes immediate action. Effective harm-reduction strategies often introduce friction to delay or complicate high-risk behavior, such as requiring confirmation steps for large transactions or imposing mandatory cooling-off periods (Hopfgartner et. al, 2024). Hard Rock Bet, by contrast, minimizes friction at every point. Deposits are instant, wagers are made in seconds, and stored payment information eliminates any pause for consideration. The lack of built-in limits or reflective moments transforms the app into a perpetually accessible conduit for risk, creating a digital space where every protective mechanism has been stripped away.

Taken together, these dynamics form a structurally cohesive yet ethically troubling system. The platform architecture encourages repetitive engagement (Hing et. al, 2022), while credit card access expands the user's capacity to act on distorted beliefs. The psychological and financial costs of this system are largely borne by individual users, particularly those already predisposed to impulsivity, emotional dysregulation, or financial insecurity (Oksanen et. al, 2018). Meanwhile, the industry profits from these behaviors, leveraging data and algorithms to increase retention and deepen consumer dependency. In the absence of regulatory intervention, this model will likely continue to produce preventable harm under the guise of consumer choice.

As this manuscript will demonstrate in later chapters, the harms incurred by users of credit-funded digital gambling platforms are not distributed evenly across the population. Vulnerable groups, including young adults, individuals with existing mental health conditions, and those with limited financial literacy, are disproportionately affected (Rintoul et. al, 2013). Understanding the structural features of gambling platforms is therefore essential not only for advancing scholarship but also for informing effective public policy. The next sections will shift from platform

architecture to individual outcomes, drawing on empirical data to map the financial and psychosocial consequences of this emerging behavioral health crisis.

Financial Consequences of Credit-Funded Gambling

The financial repercussions of online sports betting are often immediate, invisible, and compounding, particularly when funded through unsecured lines of credit. As digital gambling platforms normalize high-frequency, credit-fueled wagering, individuals are increasingly exposed to a cycle of debt that is difficult to interrupt and even more challenging to escape (Raymen & Smith, 2020). Within this architecture, credit cards function not as incidental tools but as structural enablers of overextension, loss-chasing, and long-term financial destabilization. The convenience of depositing funds into gambling platforms through stored credit accounts creates an illusion of affordability, while simultaneously undermining the user's financial resilience (Parke & Griffiths, 2012).

Unlike traditional consumer purchases, gambling-related credit card transactions are almost universally categorized as cash advances. This distinction is critical. Cash advances not only trigger interest charges immediately without the standard grace period afforded to typical purchases, but also accrue interest at markedly higher rates, often exceeding 25–30% annually. These transactions typically involve additional processing fees, with banks charging flat rates or a percentage of the withdrawn amount. As a result, a single \$500 deposit can rapidly balloon into a \$700 or \$800 liability, particularly if the balance is carried month-to-month or if multiple transactions are conducted over a short span of time. For financially vulnerable individuals, including those without emergency savings or those already carrying revolving debt, these compounding charges can initiate a cascade of economic insecurity.

What makes credit card-funded gambling uniquely insidious is the delayed nature of its consequences. A user can place a bet today with borrowed funds and feel no immediate financial strain, only to experience the impact weeks later when their statement arrives—often with an outstanding balance that has already begun accruing interest. This delay between action and consequence creates a fertile ground for “present bias,” in which immediate gratification is prioritized over future costs (Laibson, 1997). The act of gambling, already associated with heightened arousal and impaired impulse control, becomes further untethered from fiscal responsibility.

Empirical research underscores the scale of this issue. Vaughan and Flack (2022) reported that many individuals receiving clinical treatment for

gambling addiction reported significant credit card debt directly attributable to gambling behavior. Many had maxed out multiple cards in a short timeframe, often cycling between different lines of credit to conceal or delay financial collapse. The compulsive need to “chase losses”—to recover lost bets by wagering increasingly larger sums—is exacerbated when users have immediate access to revolving credit. In this context, credit cards serve less as payment tools and more as accelerants of crisis.

While the immediate consequences of this debt spiral are troubling enough, the long-term implications are equally consequential. One of the primary impacts of high credit utilization and missed payments is the deterioration of an individual’s credit score, particularly their FICO rating. This score, a numerical representation of creditworthiness, is sensitive to the very behaviors most common among gambling-affected individuals: rapid debt accumulation, utilization above 30% of available credit, and irregular or missed payments. A diminished credit score restricts access to essential financial services, including mortgage or rental approvals, personal loans, and even employment opportunities in industries that require credit checks.

Moreover, individuals with poor credit are frequently subjected to higher interest rates, punitive fees, and limited lending options, creating a regressive cycle of financial exclusion.

The consequences are not borne equally across the population. College students, low-income workers, and young adults—groups with less financial literacy and lower baseline economic security—are particularly susceptible. Many enter gambling platforms seeking entertainment or supplemental income but are rapidly entrapped by a system designed to maximize spend and obscure risk. Gainsbury et al. (2015) found that these demographic groups are overrepresented among high-frequency online gamblers and are disproportionately impacted by financial distress. Without adequate warning systems or interventions, these individuals often spiral into a combination of debt, academic decline, and psychological instability.

Emerging data from the Florida Council on Compulsive Gambling (2024) further illuminate the human cost of this trend. Following the statewide re-launch of Hard Rock Bet, the Council reported a 28% year-over-year increase in financial-related helpline calls (Derevensky & Kruse, 2023). A significant portion of these calls came from individuals facing eviction, utilities shutoffs, or default notices directly tied to gambling-related credit card debt. Many callers described a gradual but inexorable descent into financial dysfunction. These issues begin with modest recreational bets and end with insolvency, strained family relationships, and

co-occurring mental health disorders such as depression and anxiety (Martin et. al, 2014).

What makes these consequences particularly difficult to address is their invisibility. Credit card debt is easy to conceal and socially normalized. Unlike physical signs of drug or alcohol abuse, the indicators of gambling-related financial distress are often hidden until the situation becomes critical (Fulton, 2019). By the time individuals seek help—either through clinical treatment, credit counseling, or legal services—they are often contending with multiple forms of crisis simultaneously: financial, relational, and psychological.

Taken together, these patterns suggest that credit cards are not passive financial tools within the gambling ecosystem; they are active facilitators of risk. Their inclusion in digital betting platforms transforms gambling from a discretionary expense into a debt-financed behavior, one that is fundamentally misaligned with principles of consumer protection and responsible lending.

As will be explored in subsequent chapters, the use of credit in this context not only reflects a failure of individual decision-making but also a systemic failure of regulatory oversight and platform accountability. The next section will delve into the psychological and behavioral health consequences of this credit-fueled model, examining the intersection between financial harm and emotional dysregulation within digital gambling contexts.

Psychological and Behavioral Health Implications

The psychological burden of gambling is often understated in public discourse, yet its impact can be as debilitating as the financial harm it accompanies. Digital gambling platforms, which offer constant access, instant deposits, and visually engaging interfaces, represent a particularly potent trigger for behavioral addiction. When combined with the use of credit cards, these platforms become accelerants for mental health deterioration. Understanding the psychological dimensions of credit-fueled gambling requires an exploration of neurobiological processes, cognitive distortions, and social dynamics that render online betting uniquely harmful to vulnerable individuals.

At a neurological level, gambling activates the brain's mesolimbic dopamine system—the same circuit implicated in drug addiction, impulse control disorders, and reward processing (Potenza, 2013). The intermittent reinforcement schedules inherent in gambling (i.e., the unpredictable distribution of wins and losses) release surges of dopamine in response to uncertain outcomes, creating a cycle of anticipation, arousal, and reward-

seeking behavior (Potenza, 2006). This neurochemical response is intensified by repeated engagement, particularly in high-frequency betting environments where the time between action and outcome is shortened (Struder & Clark, 2011). When users can extend gambling sessions using credit cards, the behavior becomes not only more persistent but also less anchored in rational appraisal. The so-called “time-delay debt” model—where consequences are postponed while stimulation continues—removes important psychological feedback loops that might otherwise inhibit prolonged engagement.

In parallel with this neurobiological susceptibility is the cognitive distortion commonly referred to as the “illusion of control.” This refers to the tendency among gamblers, especially in sports betting contexts, to believe that skill, strategy, or expertise influences outcomes that are in fact random or stochastic (Langer, 1975). Online gambling platforms exacerbate this illusion by offering access to predictive tools, expert picks, data analytics, and machine learning-enhanced odds displays. These features lend a veneer of rationality to what remains a probabilistic environment. Users may believe they are making informed decisions based on logic and analysis, when in fact they are engaging in behavior that remains fundamentally governed by chance (Griffiths, 2010). Credit card use within this framework extends the gambler’s opportunity to “test” or “validate” their perceived expertise, resulting in higher stakes and prolonged exposure to loss cycles.

One of the most under-discussed consequences of digital gambling is its inherent social isolation (Treveorow, 1998). Unlike brick-and-mortar casinos, which exist within observable social environments and often include some degree of informal surveillance by staff or peers, mobile gambling is private, solitary, and largely invisible. Individuals can gamble for hours without ever disclosing their behavior to friends, family, or employers. The lack of social feedback or accountability removes important behavioral checks. For example, someone gambling in a casino who begins to escalate their wagers or display distress may be noticed by others; a person gambling alone on their phone in the middle of the night does so entirely unobserved (Hing et al., 2016).

The availability of credit further reinforces this secrecy. Because credit cards can be used without immediate impact on one’s bank balance, and because statements can be deferred, concealed, or manipulated, users are able to engage in financially and psychologically destructive behavior without outward signs until the situation becomes catastrophic. This opacity contributes to a delay in help-seeking behavior and deepens the psychological burden of shame, secrecy, and self-reproach. The American

Psychiatric Association (2013) recognizes such behavioral concealment and the associated distress as defining features of gambling disorder. Over time, the cumulative effect of isolated engagement, mounting debt, and suppressed disclosure produces a pattern of emotional dysregulation, depressive symptoms, and, in some cases, suicidal ideation.

Empirical research reinforces these concerns. Kristensen et al. (2024) found that individuals with gambling disorder were significantly more likely to experience suicidal thoughts, particularly when their gambling was accompanied by high levels of debt or interpersonal conflict. The compounding nature of psychological, relational, and financial distress creates a multidimensional crisis that is difficult to interrupt without structured intervention. Among online gamblers, particularly those who rely on credit, these risks are amplified by the convenience, anonymity, and instant gratification offered by digital platforms.

In Florida specifically, these trends are becoming increasingly evident. Data from the National Suicide Prevention Lifeline and the Florida Council on Compulsive Gambling suggest a marked uptick in crisis calls originating from urban areas since the reactivation of Hard Rock Bet in 2023. Many of these calls involve individuals expressing despair over gambling-related financial losses, as well as symptoms consistent with depression, anxiety, and hopelessness. What is striking in these reports is not only the prevalence of psychological distress but the rapidity with which individuals move from recreational betting to existential crisis. In these cases, credit cards are rarely peripheral. Instead, they are a central mechanism by which individuals continue to fuel their gambling even after the emotional and financial damage becomes apparent.

Ethical and Legal Dimensions

The escalation of harm observed in the architecture of online sports betting platforms and their financial and psychological consequences does not exist in a vacuum. Rather, it is the product of a fragmented and permissive legal and regulatory environment that has prioritized economic opportunity and tribal sovereignty over comprehensive consumer protection.

At the core of this legal and ethical analysis lies a simple but troubling fact: there is currently no prohibition in Florida on the use of credit cards for online gambling. While certain financial institutions may choose to block gambling-related charges or classify them as cash advances, this decision rests with individual banks, not with state regulators or platform operators. As a result, consumers are routinely exposed to a form of high interest borrowing that is functionally indistinguishable from payday

lending. This exposure is made worse by the fact that platforms such as Hard Rock Bet not only permit but actively facilitate such transactions through stored payment information and instant-deposit functionality. These conditions have created a frictionless system of behavioral exploitation—one in which individuals can move from intention to action without encountering any meaningful intervention, warning, or ethical guardrail.

Florida's regulatory framework is emblematic of this *laissez-faire* posture. The Seminole Tribe, which operates Hard Rock Bet under the terms of a compact with the state, is subject to sovereign legal authority, limiting the reach of state consumer protection law. While this compact does contain certain provisions related to age verification, geographic eligibility, and tax remittance, it is silent on the issue of credit-based gambling. The Florida Gaming Control Commission, the state's primary regulatory body for wagering, has likewise issued no formal guidance or restrictions. In effect, this creates a deregulatory zone in which high-risk financial practices can flourish, so long as they are technically legal and procedurally compliant.

The ethical implications of this omission are profound. The very structure of online sports betting platforms invites users to engage in behavior that the platforms themselves know to be harmful for a significant subset of participants. Internal industry reports, often inaccessible to the public, routinely identify a small proportion of "high-value" or "VIP" users as generating the vast majority of profits. These users are often those who deposit most frequently, gamble at the highest volumes, and—critically—utilize credit to sustain their behavior (Hing et al., 2016). In economic terms, these individuals represent the core revenue base; in clinical terms, they are frequently suffering from undiagnosed or untreated gambling disorder. The use of behavioral profiling to extract maximum revenue from psychologically or financially vulnerable individuals calls into question the ethics of the entire operational model.

From a normative standpoint, this raises difficult questions about informed consent and the limits of individual autonomy in digital environments. In classical liberal theory, consumers are presumed to act rationally, weigh risks, and make decisions in their own best interest. But the design of gambling platforms explicitly seeks to undermine these faculties—reducing cognitive reflection, inflating optimism bias, and exploiting reward-seeking circuits in the brain. When combined with the abstraction of money through credit, the individual is not only impaired but actively guided toward self-destructive behavior. In such contexts, appeals to "personal responsibility" are insufficient and morally evasive. Ethical

governance requires more than reactive support; it demands structural safeguards that prevent foreseeable harm.

The normalization of credit card use in online gambling also reflects a broader tension between financial regulation and behavioral health. Credit cards are typically regulated under consumer finance law, which emphasizes disclosure, fair lending, and fraud prevention. Yet when credit is used to fund addictive behavior, these frameworks become inadequate. They do not account for the downstream effects of repeated borrowing for gambling, including bankruptcy, homelessness, family breakdown, and suicidality. In essence, a legal gap exists between what is permissible under finance law and what is harmful under public health standards. Bridging this gap requires a new model of regulatory coordination—one that integrates principles of harm reduction, behavioral economics, and digital platform accountability.

In this policy vacuum, responsibility is often diffused across a range of actors—banks, regulators, platform developers, and users—each of whom can plausibly claim limited agency. Banks process the transactions but defer to customer choice. Platforms offer “responsible gambling” tools but bury them in account settings. Regulators emphasize compliance with licensing requirements while ignoring emerging patterns of harm. The result is a system where no single entity bears full responsibility, and harm continues to accrue in the lives of real individuals.

It is important to emphasize that policy inaction is itself a decision. By refusing to prohibit or even limit credit card use in gambling, Florida is implicitly endorsing a financial model that extracts value from human suffering. The failure to act, despite mounting evidence and international precedent, signals not neutrality but complicity. In doing so, the state sacrifices the mental and financial well-being of its citizens for short-term economic gain.

This manuscript contends that such a model is both ethically indefensible and politically unsustainable. As the next sections will argue, the harms detailed thus far are not inevitable; they are the result of specific design choices, regulatory omissions, and commercial priorities. We must fight to create a new system; one that prioritizes human dignity over profit, and safety over unchecked access.

International Context

International responses to the risks posed by credit card-funded gambling have varied widely, reflecting different policy traditions, regulatory frameworks, and cultural attitudes toward gambling. While some jurisdictions have enacted comprehensive bans on the use of credit for

gambling transactions, others rely on partial restrictions, issuer discretion, or consumer-protection guidance. These divergent approaches provide useful points of comparison for evaluating U.S. practices.

In the United Kingdom, a landmark reform came into effect on April 14, 2020, when the Gambling Commission prohibited the use of credit cards for most forms of gambling, both online and in physical venues (Gambling Commission, 2020). The prohibition extended not only to direct credit card transactions but also to indirect funding routes through digital wallets, unless those intermediaries were able to block credit card deposits into gambling accounts. The Commission justified the ban as a proportionate measure to reduce gambling-related harms by preventing consumers from wagering with borrowed money. Exemptions were maintained for certain low-risk activities such as non-remote lottery sales, where credit card use is difficult to monitor in retail contexts. Early evaluations suggest that the ban reduced the proportion of problem gamblers relying on credit for wagering and was not associated with a large-scale shift to unregulated operators, although awareness of potential workarounds remains high (Gambling Commission, 2021).

Australia adopted a similarly restrictive stance more recently. The *Interactive Gambling Amendment (Credit and Other Measures) Act 2023* introduced a nationwide prohibition on the use of credit cards, credit-linked products, and digital currencies for online gambling transactions, with implementation scheduled for 2024 (Australian Government, 2023). The measure brought online betting rules into alignment with long-standing restrictions on the use of credit in casinos, racetracks, and other physical venues. As in the UK, lotteries and keno were exempted on the grounds of lower risk and practical enforcement challenges. Enforcement relies on cooperation between gambling operators, financial institutions, and payment providers, who are tasked with detecting and blocking credit-based transactions.

In contrast, North America reflects a more fragmented landscape. In the United States, the *Unlawful Internet Gambling Enforcement Act of 2006* (UIGEA) prohibits certain financial instruments from being used for unlawful internet gambling but leaves wide discretion to states regarding permissible transactions. Where online gambling is legal, credit card use is often permitted, though issuers may process such transactions as cash advances, thereby imposing higher fees and interest rates (Humphreys & Perez, 2012). Regulatory oversight of payment methods is limited, and consumer protections are weaker than in jurisdictions with explicit credit card bans. In Canada, provincial governments oversee gambling markets, and credit card transactions are generally allowed. However, many issuers

classify gambling expenditures as cash advances, thereby creating a financial disincentive but not a prohibition (Campbell, 2011).

These international comparisons highlight several important patterns. First, countries that have adopted outright bans, such as the UK and Australia, have framed credit card restrictions as a form of harm reduction, introducing friction that limits excessive risk-taking. Second, effective implementation requires coordination across financial institutions, regulators, and gambling operators, particularly in monitoring digital wallets and enforcing merchant codes. Third, jurisdictions that rely on partial restrictions or issuer discretion, such as the U.S. and Canada, leave more responsibility with individual consumers and lenders, which may perpetuate vulnerabilities among high-risk groups. Collectively, these cases illustrate the policy trade-offs between consumer freedom, market convenience, and the prevention of gambling-related harms.

Policy Recommendations

The preceding chapters have outlined the financial, psychological, and regulatory implications of permitting credit card-funded online sports betting in Florida, particularly through platforms such as Hard Rock Bet. Evidence indicates that current practices increase risks of consumer indebtedness, adverse mental health outcomes, and inadequate protection under existing regulatory frameworks. These harms are not limited to isolated cases but reflect broader structural vulnerabilities in the digital gambling environment. As Florida, and the United States more broadly, continues to expand its online gambling economy, it is necessary to consider policy reforms that better align gambling governance with principles of public health and consumer protection. This chapter proposes a series of policy recommendations intended to reduce harm, strengthen oversight, and promote more sustainable practices.

A primary recommendation is to prohibit the use of credit cards for online gambling. The United Kingdom's Gambling Commission adopted such a measure in 2020 following consultation and empirical review, citing evidence that credit-funded gambling is disproportionately linked to problem gambling, financial strain, and associated health concerns. While such a prohibition does not eliminate risk, it creates an important safeguard by reducing opportunities for individuals to gamble with borrowed funds. Implementing a comparable measure in Florida would require coordination among regulators, financial institutions, and platform operators, but available evidence suggests that it is both feasible and potentially impactful.

In addition, mandatory risk disclosures should be introduced for all gambling transactions involving electronic payment methods. At present,

consumers rarely receive clear information about the implications of using credit cards for gambling, such as elevated interest rates, cash advance fees, or potential impacts on credit scores. Legal requirements to provide salient, plain-language warnings at the point of transaction—analogue to health warnings in other regulated domains—would improve transparency and support more informed decision-making. Research in behavioral science underscores the effectiveness of such disclosures when presented clearly and prominently.

Reforms should also extend to platform design and responsible gambling infrastructure. Although many operators provide voluntary tools, these measures are often underutilized and inconsistently applied. Evidence from other jurisdictions indicates that default limits on deposits and losses, time-based reminders, and mandatory breaks after extended play can reduce harmful patterns of use. Systems that monitor behavioral indicators—such as repeated credit deposits or frequent re-entries after session termination—could enable timely interventions or referrals to support services. Jurisdictions such as Norway and Sweden have piloted versions of these approaches with promising results.

Complementary public education initiatives are also warranted. Many individuals affected by credit-funded gambling are not habitual gamblers but consumers who misjudge risk or lack relevant financial knowledge. Public awareness campaigns disseminated through schools, healthcare providers, and digital media could help communicate the risks of online gambling, the nature of gambling disorder, and the specific dangers of using credit for betting. Co-production with recovery communities and delivery in multiple languages would enhance reach and relevance.

At the regulatory level, establishing an independent Gambling Harm Reduction Task Force could strengthen oversight. Such a body, comprising public health experts, behavioral scientists, financial regulators, and community representatives, would monitor emerging harms, publish annual reports, and advise legislators on evidence-based interventions. This would fill current gaps in interdisciplinary oversight and provide a counterbalance to industry influence.

Finally, mechanisms for corporate accountability should be expanded. Evidence from other industries suggests that self-regulation alone is insufficient where profit is closely tied to consumer vulnerability. A dedicated Gambling Harm Mitigation Fund, supported through licensing fees or levies on gambling revenue, could provide sustained funding for treatment, prevention, and research. This model parallels established approaches in tobacco and alcohol regulation.

Taken together, these recommendations constitute a multi-level framework spanning payment restrictions, user-interface reforms, public education, regulatory oversight, and industry responsibility. No single measure is sufficient in isolation, but collectively they represent a strategy to reduce gambling-related harm while preserving consumer choice. The analysis presented in this study highlights that the continued use of credit cards for online gambling poses significant risks that can be mitigated through targeted regulatory and policy interventions.

Limitations

Although this study integrates a narrative review of the literature with a policy analysis, several limitations must be acknowledged. First, the scope of the review was restricted to English-language publications. This may have excluded relevant empirical studies or policy documents from non-English-speaking jurisdictions, limiting the international comparability of findings.

Second, while systematic search procedures were applied across multiple databases, the inclusion of policy documents and grey literature relied partly on targeted searches. As a result, there is potential for selection bias, given that not all relevant government or industry materials may have been retrieved or made publicly accessible.

Third, the integrated narrative design, though valuable for synthesizing diverse sources, does not carry the same methodological rigor as a systematic review with meta-analysis. Reliance on narrative synthesis meant that the weighting of evidence was partly shaped by author judgment, especially when studies reported heterogeneous measures of gambling harm.

Fourth, the analysis of international policy contexts was constrained by the uneven availability of evaluations. For example, while the United Kingdom has released outcome data on its 2020 credit card ban, comparable longitudinal evidence from Australia, Canada, or U.S. states remains limited, making cross-national comparisons tentative.

Fifth, even where prohibitions exist, enforcement is inconsistent. Reports indicate that platforms licensed in Gibraltar and Malta have allowed deposits via credit card for non-UK residents, suggesting residency-based carve-outs that weaken the effectiveness of national bans. Such loopholes highlight the need for more coordinated, transnational regulatory frameworks.

Sixth, the rise of alternative payment methods—including cryptocurrencies and e-wallet systems—further complicates regulation. These mechanisms operate outside traditional banking oversight, lack

consumer protections, and provide frictionless access to wagering funds. Without parallel safeguards, prohibiting credit cards alone risks displacing rather than reducing harm.

Finally, the policy analysis focused narrowly on credit card access to gambling. Other critical regulatory dimensions—such as advertising restrictions, deposit limits, and consumer financial literacy—were not analyzed in depth, though they may interact with credit card-based gambling behaviors. Thus, the findings should be interpreted as a focused exploration of a specific regulatory gap rather than a comprehensive assessment of all gambling-related harms or interventions.

Future Implications and Research Directions

Addressing these limitations offers important directions for future inquiry. Comparative studies incorporating non-English sources and diverse cultural contexts would provide a more global understanding of how credit card restrictions intersect with local gambling practices. In addition, empirical evaluations of newly implemented policies, such as Australia's 2023 ban, are essential for assessing their long-term effectiveness and identifying unintended consequences, such as displacement to unregulated operators or the increased use of alternative payment methods.

Methodologically, future research would benefit from combining quantitative analyses of transaction-level data with qualitative investigations into consumer experiences. Such mixed-methods approaches could illuminate not only the financial harms of credit card-based gambling but also the psychological and behavioral mechanisms—such as impulsivity, debt normalization, and loss of self-control—that underlie these harms.

For policymakers, the findings underscore the importance of designing gambling regulations that account for the role of credit access in amplifying financial and psychological risks. U.S. regulators in particular may draw lessons from jurisdictions such as the United Kingdom and Australia, where proactive restrictions on credit card use have been framed as consumer protection measures. Beyond restrictions, complementary interventions—such as default spending limits, friction-inducing payment verification processes, and stronger consumer education initiatives—could enhance harm reduction.

Taken together, the limitations of the present study and the directions outlined for future research highlight a pressing need for more rigorous evaluation and more comprehensive regulatory approaches. As credit card-based gambling continues to expand in both prevalence and accessibility, developing evidence-informed safeguards remains critical to protecting vulnerable populations, particularly students and young adults.

Conclusion

This study demonstrates that credit card-enabled gambling poses distinctive risks by allowing individuals to wager with borrowed money, thereby accelerating both financial and psychological harm. While international jurisdictions such as the United Kingdom and Australia have recognized these dangers and implemented explicit prohibitions, the U.S. regulatory framework remains fragmented and permissive, leaving significant gaps in consumer protection. The narrative review and policy analysis presented here underscore that the costs of inaction are borne disproportionately by vulnerable populations, including students and young adults, who are uniquely susceptible to the harms of debt-fueled wagering.

By situating credit card access within broader debates on gambling regulation, this manuscript argues that the absence of safeguards in the U.S. reflects not merely a policy oversight but a structural failure to address a well-documented risk pathway. Future reforms must move beyond reliance on industry self-regulation and isolated state-level interventions, instead adopting coordinated, evidence-based strategies that restrict high-risk payment methods while supporting consumer education and financial well-being. Until such measures are implemented, the U.S. will continue to normalize a system in which the house always wins, while the most vulnerable players pay the greatest price.

Statement of Competing Interest

None declared

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Research Promotion

This study critically examines the risks of credit card-funded online sports betting through Florida's Hard Rock Bet platform. By integrating behavioral economics, public health, and policy analysis, the paper reveals how credit access amplifies financial distress, psychological harm, and regulatory failure. Findings demonstrate that debt-fueled gambling normalizes high-risk behavior and call for policy reforms to protect consumers and promote ethical gambling governance.

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