# Testing credit card ban in-product messages

**The aim was to understand if people would see & comprehend the messages about credit card ban. Also, we wanted to understand their sentiments on credit card ban and what we're doing about it?**

**Scenario 1:**
We considered a scenario where a user doesn't read their emails regarding credit card ban and doesn't notice the in-app notification which explains what's happening with credit cards. They want to go and place a bet. They don't have enough money and want to deposit some more before and after credit card deposit ban.
– 15 participants

**Scenario 2:**
We considered a scenario where a user wants to add a payment card who has both debit card & credit card in their pocket. This person wants to add a new payment method to their account (whatever they want it to be).
– 5 participants

# Testing credit card ban in-product messages

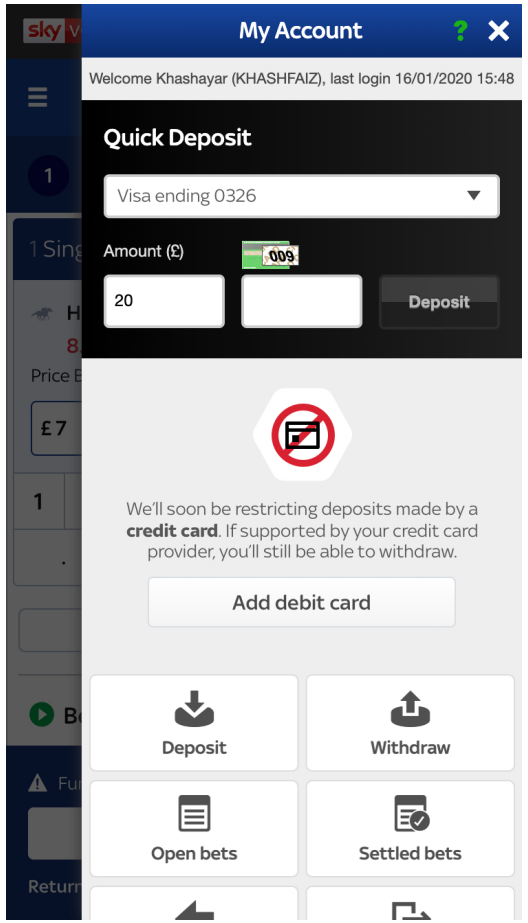
**The aim was to understand if people would see & comprehend the messages about credit card ban. Also, we wanted to understand their sentiments on credit card ban and what we're doing about it?**

**Info on participants**

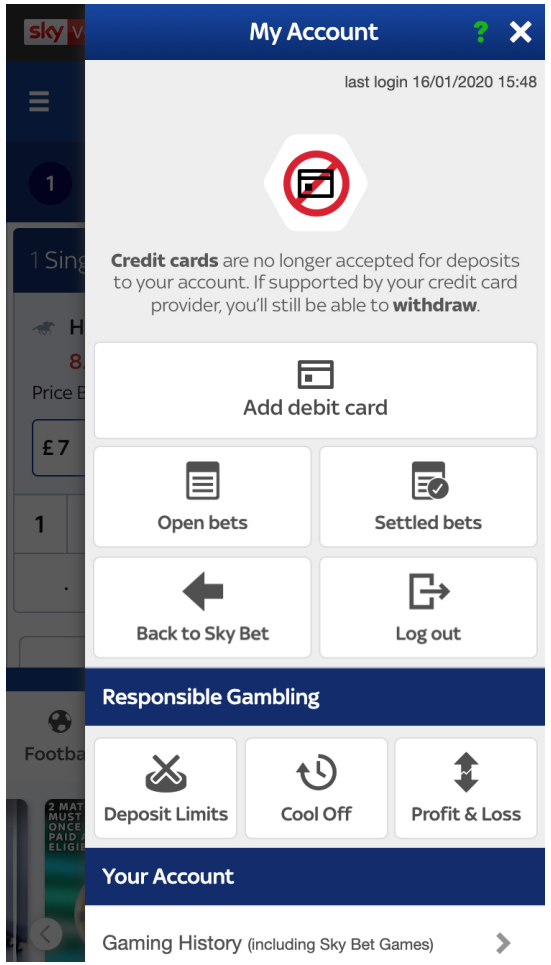
- 20 participants in total
  - 5 of whom would try to bet using credit card before the deposit ban
  - 5 of whom would try to bet using credit card after the deposit ban
  - 5 of whom would try to bet using either credit card or debit card before the deposit ban
  - 5 of whom would try to add a card when they have credit card and debit card as options in their pockets
- Mixture of payment options used for online betting; vast majority had used credit card for betting previously
- Many had bad experience of using credit card in the past (personally or through people around them)
- Majority didn't know about the upcoming credit card ban
- They were taken on scenarios to place a bet or add a payment card so that we could observe their natural interactions with the credit card ban messages

# Reminder of what participants saw

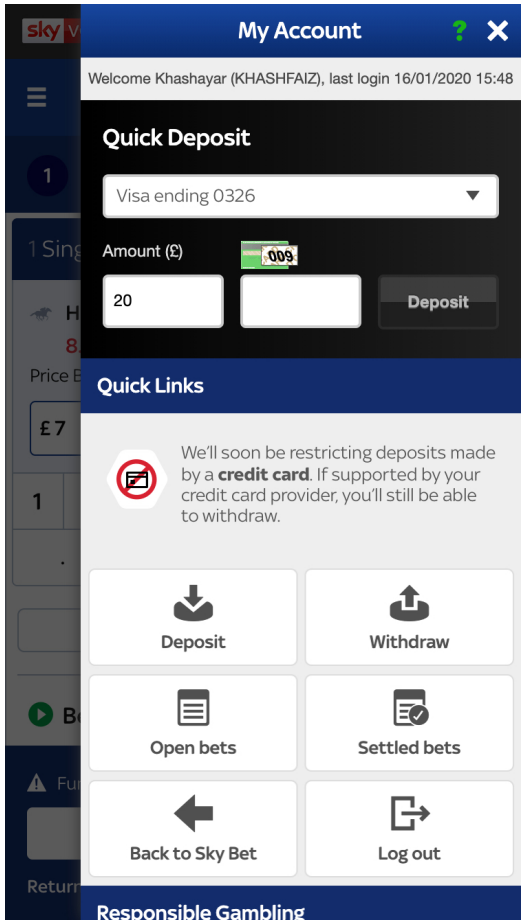
### Segment: Credit Card Only




### Segment: Credit Card Only




### Segment: Credit Card + Other Payment Method



# Main headline

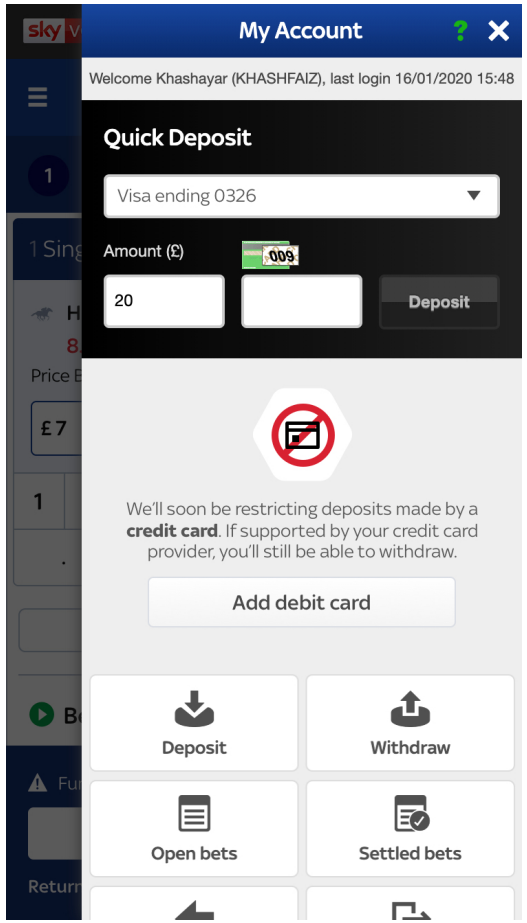
No big surprises in participants reactions but there are a few things to fine-tune.

# Overall observations

- Participants' outlook towards restricting credit cards was positive across the board. They all appreciated the good intentions and were not too fused about credit cards being restricted. Some said "it's a good idea, it stops people getting themselves into trouble", "It's not a bad idea to only allow people to spend the money they have instead of credit – especially for those who have gambling problems.", "this way people can't spend what they don't have to go in debt. I'd rather bet with the money I have."
- The reasoning in the message wasn't quite clear but 'safer gambling' reasons resonated with participants extremely well. There were multiple sad stories of harmful gambling behaviours using credit cards.
- During the tests, all participants were up for changing their behaviour by replacing their credit card on their accounts with debit cards when that was the only option left. Some were interested in PayPal as an alternative but the lack of this option wasn't a deal-breaker. PayPal is seen as a safer method for online transactions than debit cards. However, Sky branding helps with trust level.
- Majority didn't know about the upcoming credit card ban. Some had heard of it through Sky Betting and Gaming's emails or through the news.
- Only very few thought Sky Betting and Gaming's decision was forced by government initiatives or due to pressures from the media and politicians. Some thought Sky Bet was just following the trend of restricting credit cards (e.g. National Lottery doesn't accept credit cards). For the rest, there's an opportunity to explain it is for looking after customers.

# Before deposit ban

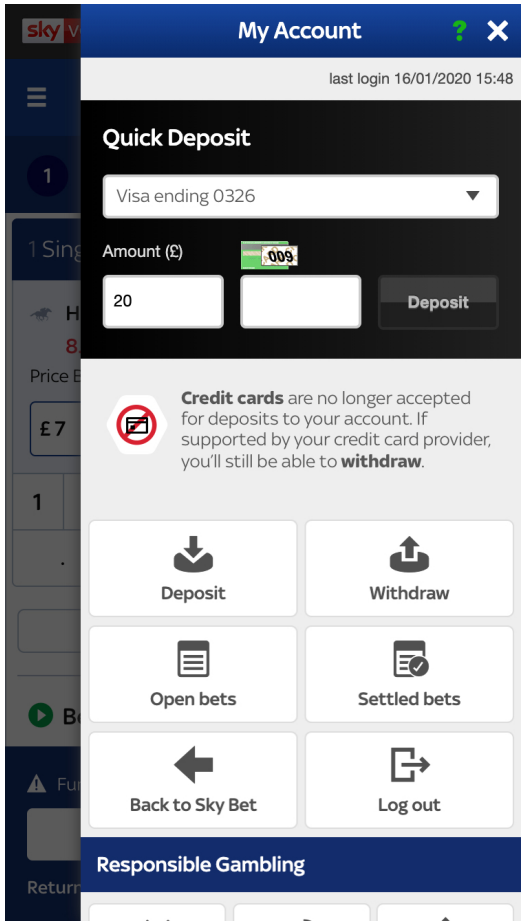
Segment: Credit Card Only




- Naturally, participants tend to focus on their plan to deposit (via quick deposit), but the majority do notice the credit card ban message but don't necessarily comprehend and digest it fully.
- As far as a non-disruptive message can go, the message is catching enough attention and will do its job, which is to bring awareness ahead of the deposit ban.
- "If supported by your credit card provider, you'll still be able to withdraw" is vague and also means the user has to go and do some research to work out what it means to them.
- After reading the message, everyone was up for adding a debit card. So the call-to-action button is well-placed.

# Before deposit ban

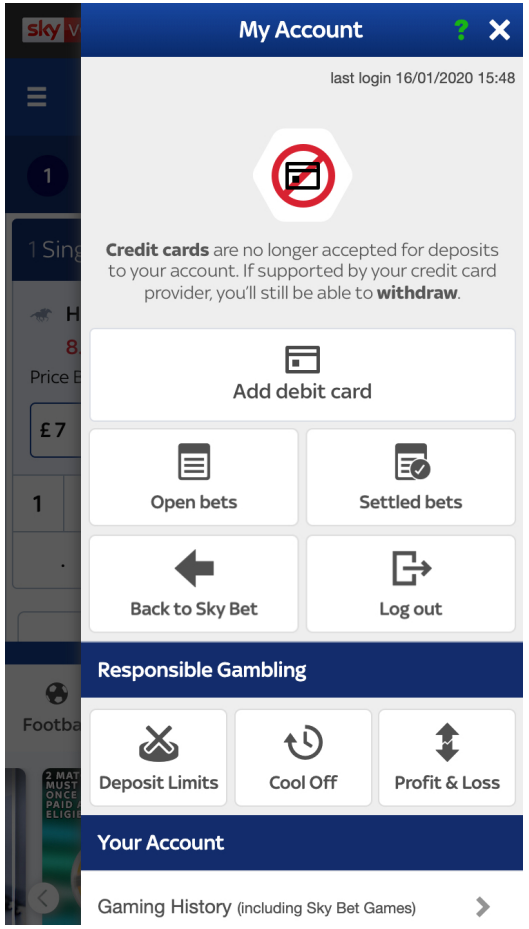
**Segment: Credit Card + Other Payment Method**




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- As far as a non-disruptive message can go, the message is catching enough attention and will do its job which is to bring awareness ahead of the deposit ban.
- "If supported by your credit card provider, you'll still be able to withdraw" is vague and also means the user has to go and do some research to work out what it means to them.
- Participants were keen to double check what payment options they have before quick depositing. So making credit cards unavailable after the ban won't cause a huge disruption; especially with the message under the quick deposit explaining the changes.

# After deposit ban

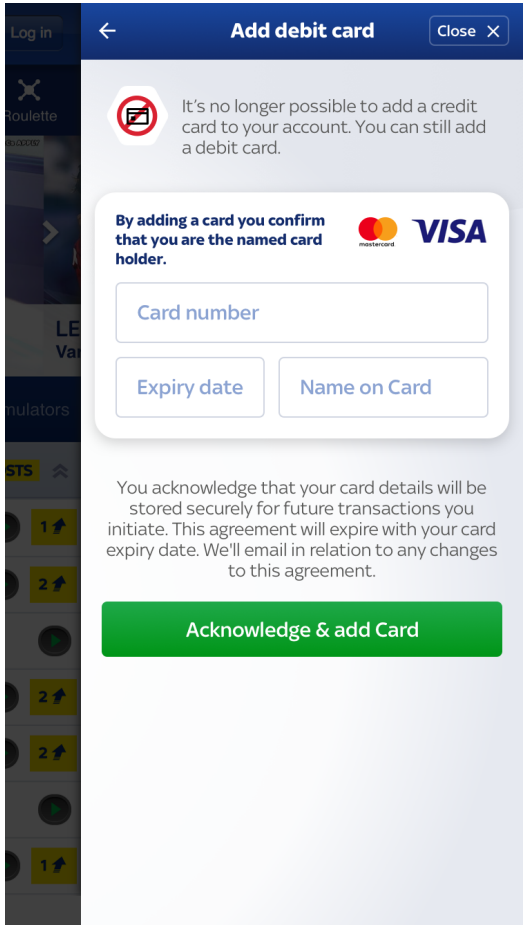
**Segment: Credit Card Only**




- Some made sense of this and decided to add a debit card instead.
- It wasn't clear to people as to why credit cards are ban; so, the text could explain the reasoning better. However, they fully respected the decision as they guessed and concluded that it is to help people to stay safe.
- "If supported by your credit card provider, ...." wasn't clear and needs improving.
- Some still went ahead to add their credit card(!) – luckily, add debit card screen will stop them as the last line of defence. After realising about the ban, they were still supportive of the cause.

# After deposit ban

**Segment: Anyone**




- Many didn't notice the message at the top of the screen about credit card ban.
- Participants were not fussed about it at all. However, they agreed with and supported banning credit cards.

# Other observations & conclusions

**Trust**

- For a few people, adding their debit card to Sky Bet was an action which required trust.
- Customer support directly builds up customers trust. Customer support meaning dealing with refunds, withdrawals, etc. Their level of trust influences customers' level of motivation to take action.

**Doing the right thing**

- Many commented that the company is doing the right thing here for the people and is taking responsibility beyond money-making. Regardless of being a credit card user or debit card user, most people actively supported this policy. Some were indifferent.

# Other observations & conclusions

I conclude credit card ban could have happened even 6 months ago and we would have still received the same feedback. The reason is that most participants were not aware that credit card ban is coming up and they made conclusions based on what they saw, their past experience and perception of credit cards in gambling. Doing this research earlier could have complimented quantitative research on enabling us to make a decision to use credit card ban as a way to demonstrate our commitment to doing the right thing to our customers and potential customers.