ONLINE SUPPLEMENT FOR Changes to the Playing Field: A Contemporary Study of Actual European Online Sports Betting

Supplementary Correlation Analyses of Betting and Transactional Activity

In planned exploratory analyses, we examined correlations between betting activity variables, as well as correlations between withdrawal and deposit variables, using Spearman's ρ. We used Spearman's ρ to account for the anticipated skew in our variables. Because we conducted multiple comparisons and had a large sample size, we used a significance level of $\alpha = 0.001$ as our criterion for statistically significant results. These analyses were pre-registered.

Table S1 includes information about the correlations between sports betting activity variables. Most measures of financial and time involvement were significantly positively related. Exceptions included frequency, which was negatively correlated with most measures of involvement. Number of bets was also negatively correlated with average bet size.

These correlation findings were similar to those for the earlier cohort analyzed by LaBrie and colleagues (2007). For both cohorts, measures of gambling activity tended to be positively correlated. One exception was frequency, which was negatively correlated with duration in both cohorts, likely because individuals who placed only a handful of bets had a short duration and better chance of betting on 100% of the days within their duration. In the current cohort, frequency was also negatively correlated with number of bets, total wagered, net loss, number of game types played, and betting on in-game, combo, and system propositions. Again, this is likely due to subscribers who only placed one or two bets on the platform, resulting in frequencies of 100% but low overall bets and total wagered.

Table S2 includes information about the correlations between these transactional variables. Deposit and withdrawal behavior tended to be correlated, as did the number and amount of deposits and withdrawals.

Supplementary Age and Gender Analyses of Betting and Transactional Activity

In planned exploratory analyses, we examined whether subscribers' betting, deposit, or withdrawal activity differed by age or gender, using Spearman correlations and Mann-Whitney U tests, respectively. We used Spearman's ρ and Mann-Whitney U tests to account for the anticipated skew in our variables. Because we conducted multiple comparisons and had a large sample size, we used a significance level of $\alpha = 0.001$ as our criterion for statistically significant results. These analyses were pre-registered.

As displayed in Table S3, we found significant Spearman correlations ($p < 0.001$) between age and eleven of the betting activity variables. Older subscribers had greater *duration* [Spearman's $\rho = 0.05$], *number of bets* [$\rho = 0.05$], *bets per betting day* [$\rho = 0.02$], *total wagered* [$\rho = 0.13$], *average bet size* [$\rho = 0.10$], and *net loss* [$\rho = 0.09$], as well as a greater *system bet percentage* [$\rho = 0.03$] and *system bet percent wagered* [$\rho = 0.03$]. Younger subscribers had a greater *combo bet percentage* [$\rho = -0.13$] and *combo bet percent wagered* [$\rho = -0.12$], as well as *number of game types* played [$\rho = -0.08$]. Effect sizes were small; only the correlations between age and combo bet variables and age and *total wagered* were greater than 0.10. *Frequency*, *in-game bet percentage*, *in-game percent wagered*, and *percent lost* did not vary by age. These results suggest that older players were more involved on this platform, but younger players were more likely to engage in alternate types of betting, including casino or poker, and riskier forms of betting (i.e., combo bets).

As displayed in Table S4, we also found significant Spearman correlations ($p < 0.001$) between age and eight of the deposit activity variables and two of the withdrawal activity variables. Older subscribers had greater *total deposit amounts* [Spearman's $\rho = 0.15$], *number of deposits* [$\rho = 0.04$], *number of deposit days* [ρ=.04], *average deposit amount* [$\rho = 0.20$], and *number of unique credit cards* [$\rho = 0.07$]. Younger subscribers had a greater *number of failed deposits* [$\rho = -0.02$] and *percent failed deposits* [$\rho = -0.03$]. Effect sizes again were small; only the correlations between age and *total deposit amount* and age and *average deposit amount* were greater than .10. *Deposits per deposit day*, and *number of payment methods* did not vary by age. Older subscribers also had greater *total withdrawal amount* [$\rho = 0.15$] and *average withdrawal amount* [$\rho = 0.18$]. *Number of withdrawals*, *number of withdrawal days*, *withdrawals per withdrawal day*, *number of reversed withdrawals*, and *percent reversed withdrawals* did not vary by age. Again, these results suggest that older players were more involved on this platform.

As displayed in Table S5, nine betting activity variables differed significantly ($p < 0.001$) by gender. Men had greater *duration* of play [$\text{Median}_M = 20$, $\text{Median}_W = 13$, $U = 39{,}678{,}377.5$], *number of bets* [$\text{Median}_M = 16$, $\text{Median}_W = 11$, $U = 40{,}931{,}120.0$], and *net loss* [$\text{Median}_M = 25$, $\text{Median}_W = 20$, $U = 41{,}990{,}655.5$] than women, as well as higher *combo bet percentages* [$\text{Median}_M = 28\%$, $\text{Median}_W = 11\%$, $U = 38{,}989{,}744.0$], *combo percent wagered* [$\text{Median}_M = 27\%$, $\text{Median}_W = 10\%$, U = 38,844,726.0], *system bet percentages*[1] [$\text{Median}_M = 0\%$, $\text{Median}_W = 0\%$, U = 43,207,769.5], and *system percent wagered* [$\text{Median}_M = 0\%$, $\text{Median}_W = 0\%$, $U = 43{,}214{,}814.0$]. Women had greater *frequency* of play [$\text{Median}_M = 44\%$, $\text{Median}_W = 57\%$, $U = 47{,}661{,}336.5$] and *average bet size* [$\text{Median}_M = 6.0$, $\text{Median}_W = 7.8$, $U = 49{,}059{,}222.0$] than men.

[1] For *system bet percentage*, *system percent wagered*, *number of deposits*, *number of unique credit cards*, median behavior for men and women appeared identical, but men had slightly higher means on these variables than women (effect size $r = -0.02$ to $r = -0.03$). For *number of payment methods*, median behavior for men and women appeared identical, but women had slightly higher means on this variable than men (effect size $r = -0.02$).

Effect sizes, as assessed by *r*, the standardized test statistic divided by the square root of N, were small, ranging from -0.02 to 0.06. These results suggest that men played for a longer period of time than women, but women tended to play more intensely, wagering on a greater number of days within their time active and placing larger bets.

As displayed in Table S6, five deposit activity variables and two withdrawal activity variables differed significantly ($p<.001$) by gender. Men had greater *number of deposits* [$Median_M = 2.0$, $Median_W = 2.0$, $U = 42{,}362{,}148.5$], *number of deposit days* [$Median_M = 2.0$, $Median_W = 1.0$, $U = 41{,}891{,}355.0$], and *number of unique credit cards* [$Median_M = 0.0$, $Median_W = 0.0$, $U = 42{,}371{,}289.0$] than women. Women had greater *average deposit amount* [$Median_M = 20.0$, $Median_W = 21.3$, $U = 47{,}270{,}002.0$] and *number of payment methods* [$Median_M = 1.0$, $Median_W = 1.8$, $U = 49{,}059{,}222.0$] than men. Effect sizes, as assessed by *r*, were small, ranging from -0.03 to 0.06. Women also had a greater *total withdrawal amount* [$Median_M = 120.0$, $Median_W = 175.25$, $U = 4{,}884{,}828.5$] and *average withdrawal amount* [$Median_M = 78.61$, $Median_W = 116.5$, $U = 5{,}032{,}749.5$]. Effect sizes, as assessed by *r*, were small, ranging from 0.06 to 0.08.

Supplementary Exploratory Analysis – Highly Involved Net Winners

We conducted one set of exploratory analyses that we did not pre-register, based on examination of the data. Based on investigation of the *net loss* centile plot, we noticed that there was not only a discontinuous top 2% group for *net loss*, but also a discontinuous bottom 2% group. Therefore, we created a fourth highly involved group (i.e., high net winners). We compared that group to the other highly involved groups in terms of overlap (using Fisher's exact tests), and also compared it to individuals who did not belong to any of the highly involved

group (creating a slightly altered LIB group - *n* = 30,508 - redefined as subscribers who did not belong to any of the MIB groups including MIB on *net winnings*) on betting, withdrawal, and deposit activity.

Fifty-nine percent of subscribers in the *net winnings* MIB group did not belong to any other MIB group. One quarter (24.7%) belonged to both the *net winnings* and *total wagered* MIB group, 13.7% belonged to all three MIB groups (i.e., *net winnings*, *total wagered*, and *number of bets*), and only 2.6% belonged to the *net winnings* MIB group and the *number of bets* MIB group.

As Tables S7 and S8 show, subscribers in the *net winnings* MIB groups were older, more likely to be female, less likely to reside in the UK or Germany, and more likely to reside in other countries accounting for fewer than 5% of subscribers than LIBs. As with the other MIB groups, subscribers in the *net winnings* MIB group had significantly higher levels of betting and transactional activity than LIBs across almost all betting and transactional activity variables. Exceptions included *number of games played*, *frequency*, *system bet percentage/percent wagered*, and *number of failed deposits*, on which *net winnings* MIB subscribers did not differ from LIBs, as well as *combo bet percentage/percent wagered*, *net loss*, *percent lost*, and *percent reversed withdrawals*, on which *net winnings* MIB subscribers had lower scores than LIBs.

This group of net winners is important to examine because their winnings might be indicative of playing especially long odds, or experiencing at least one “big win”, which some speculate can be a trigger for gambling problems (see Kassinove & Schare, 2001; Turner, Zangeneh, & Littman-Sharp, 2006). However, in our sample, this group looked similar to those in the Total wagered MIB group. They had very high monetary involvement, but their frequency of betting was not different from LIBs and they were less likely to engage in combo betting.

Their in-game betting involvement was very high, with in-game betting accounting for a median 95% of these subscribers' betting activity. Compared to other MIB groups, Net winners had a considerably shorter duration of play. The shorter duration and low frequency suggest the possibility that some of these subscribers might have hit it big but not continued playing after that. Alternatively, some of these individuals might be specialists in a particular sport, betting only during that sport's season, leading to shorter overall durations.

Table S1. Spearman Correlations between Betting Behaviors (N = 32,262[a])

Variable	Dur	Freq	# of Bets	In-Game Bet %	Combo Bet %	System Bet %	Bets/ Day	Tot Wag	In-Game % Wag	Combo % Wag	System % Wag	Avg Bet Size	Net Loss	% Lost	# of Games
Duration	--	-0.82	0.76	0.18	0.21	0.23	0.27	0.58	0.18	0.22	0.23	-0.26	0.28	-0.28	0.13
Frequency		--	-0.40	-0.05	-0.16	-0.11	-0.06	-0.28	-0.05	-0.16	-0.11	0.17	-0.17	0.10	-0.11
# of Bets			--	0.40	0.15	0.35	0.74	0.74	0.42	0.16	0.35	-0.37	0.32	-0.40	0.15
In-game Bet %				--	-0.14	-0.01*	0.49	0.34	0.99	-0.14	-0.01*	-0.08	0.11	-0.21	0.13
Combo Bet %					--	0.00*	-0.01*	-0.02	-0.13	0.98	0.00*	-0.23	0.14	0.21	0.12
System Bet %						--	0.32	0.20	0.02	0.06	1.00	-0.24	0.16	-0.07	0.08
Bets per Betting Day							--	0.50	0.51	0.01*	0.32	-0.33	0.23	-0.25	0.15
Total Wagered								--	0.35	-0.02*	0.20	0.30	0.44	-0.45	0.05
In-Game % Wagered									--	-0.14	0.02	-0.09	0.12	-0.21	0.13
Combo % Wagered										--	0.06	-0.25	0.15	0.22	0.13
System % Wagered											--	-0.24	0.16	-0.06	0.08
Average Bet Size												--	0.12	-0.08	-0.15
Net Loss													--	0.40	0.02
% Lost														--	-0.04
# of Games Played															--

[a] For 13 bettors, none of their bets had yet resolved, so they are not included in the correlations with *net loss* or *percent lost* – n=32,249 for correlations with these two variables. *Spearman correlations that ***are not*** significant at $p < 0.001$ are flagged.

Table S2. Spearman Correlations between Transactional Behaviors (*N* = 32,262 for deposit variables; *n* = 9,529 for withdrawal variables)

Variable	Dep Amt	# Dep	# Dep Days	Dep per Dep Day	Avg Dep Amt	# Failed Dep	% Failed Dep	# Pymt Meth	# Credit Cards	Wthd Amt	# Withd	# Withd Days	Withd per Withd Day	Avg Withd Amt	# Rvsd Dep	% Rvsd Dep
Total Dep[a] Amt	--	0.75	0.71	0.53	0.69	0.37	0.20	0.28	0.13	0.65	0.44	0.44	0.19	0.50	0.29	0.27
# Deposits		--	0.97	0.61	0.09	0.49	0.28	0.34	0.05	0.38	0.47	0.47	0.18	0.18	0.29	0.27
# Dep Days			--	0.45	0.07	0.49	0.28	0.34	0.05	0.35	0.48	0.49	0.17	0.15	0.27	0.25
Dep per Dep Day				--	0.16	0.34	0.17	0.24	0.02	0.32	0.29	0.28	0.17	0.20	0.29	0.27
Avg Dep Amt					--	0.03	-0.00*	0.06	0.16	0.56	0.12	0.11	0.07	0.60	0.09	0.08
# Failed Deposits						--	0.94	0.51	0.12	0.24	0.32	0.33	0.11	0.10	0.27	0.25
% Failed Deposits							--	0.45	0.10	0.12	0.17	0.18	0.03	0.05	0.17	0.16
# Paymt Methods								--	0.19	0.15	0.15	0.15	0.02	0.09	0.19	0.18
# Unique Credit Crds									--	0.11	0.07	0.07	0.04	0.09	0.03	0.03
Total Withdl Amt										--	0.58	0.57	0.39	0.90	0.08	0.03
# Withdls											--	0.97	0.56	0.22	0.09	0.03
# Withdl Days												--	0.44	0.21	0.08	0.03
Withdls per Withdl Day													--	0.20	-0.06	-0.12
Avg Withdl Amt														--	-0.03	-0.06
# Rvrsed Withdls															--	0.99
% Revrsed Withdls																--

[a] Unless stated otherwise, references to deposits and withdrawals indicate completed deposits and withdrawals (as opposed to including those that failed or were reversed). *Spearman correlations that ***are not*** significant at $p < 0.001$ are flagged.

Table S3. Spearman Correlations between Age and Betting Behaviors (*N*=32,262[a])

Variable	Age
Duration	0.05*
Frequency	-0.02
# of Bets	0.05*
In-game Bet %	-0.02
Combo Bet %	-0.13*
System Bet %	0.03*
Bets per Betting Day	0.02*
Total Wagered	0.13*
In-Game % Wagered	-0.02
Combo % Wagered	-0.12*
System % Wagered	0.03*
Average Bet Size	0.10*
Net Loss	0.09*
% Lost	-0.01
# of Games Played	-0.08*

[a] For 13 bettors, none of their bets had yet resolved, so they are not included in the correlations with net loss or percent lost – n=32,249 for correlations with these two variables. *Spearman correlations that are significant at $p < 0.001$ are flagged.

Table S4. Spearman Correlations between Age and Transactional Behaviors (*N*=32,262 for deposit variables; *N*=9,529 for withdrawal variables)

Variable	Age
Total Deposit[a] Amount	0.15*
# of Deposits	0.04*
# of Deposit Days	0.04*
Deposits per Deposit Day	0.01
Average Deposit Amount	0.20*
# of Failed Deposits	-0.02*
% Failed Deposits	-0.03*
# of Payment Methods	-0.00*
# of Unique Credit Cards	0.07*
Total Withdrawal Amount	0.15*
# of Withdrawals	0.01
# of Withdrawal Days	0.01
Withdrawals per Withdrawal Day	0.00
Average Withdrawal Amount	0.18*
# of Reversed Withdrawals	-0.01
% Reversed Withdrawals	-0.01

*Spearman correlations that are significant at $p < 0.001$ are flagged.

[a] Unless stated otherwise, references to deposits and withdrawals indicate completed deposits and withdrawals (as opposed to including those that failed or were reversed).

Table S5. Betting Behaviors by Gender (*N*=32,262[a])

	Male (*n*=29,241)			Female (*n*=3,021)				
Variable	Mean	SD	Median	Mean	SD	Median	U	r (effect size)
Duration	63.44	79.65	20.00	50.65	72.84	13.00	39678377.50*	-0.05
Frequency	0.53	0.37	0.44	0.58	0.37	0.57	47661336.50*	0.04
# of Bets	90.92	344.94	16.00	110.94	585.49	11.00	40931120.00*	-0.04
In-game Bet %	0.31	0.35	0.17	0.33	0.39	0.14	44092982.50	-0.00
Combo Bet %	0.37	0.37	0.28	0.31	0.37	0.11	38989744.00*	-0.06
System Bet %	0.05	0.17	0.00	0.04	0.15	0.00	43207769.50*	-0.02
Bets per Betting Day	4.33	6.61	2.50	4.80	7.86	2.43	43692443.00	-0.01
Total Wagered	1,041.33	6,829.40	100.00	1,602.35	11,271.25	109.71	45221584.00	0.01
In-Game % Wagered	0.31	0.35	0.15	0.33	0.39	0.12	44051813.00	-0.00
Combo % Wagered	0.37	0.37	0.27	0.31	0.37	0.10	38844726.00*	-0.06
System % Wagered	0.03	0.12	0.00	0.03	0.12	0.00	43214814.00*	-0.02
Average Bet Size	17.44	41.38	6.00	26.57	47.18	7.81	49059222.00*	0.06
Net Loss	73.27	569.57	25.00	53.74	767.08	20.00	41990655.50*	-0.02
% Lost	0.35	0.80	0.36	0.24	2.62	0.34	42901315.50	-0.01
# of Games Played	1.30	0.54	1.00	1.26	0.52	1.00	42913138.50	-0.02

*Significant gender difference according to Mann-Whitney U Test, $p < 0.001$. r is the standardized test statistic divided by the square root of N.

[a] For 13 bettors, none of their bets had yet resolved, so they are not included in the descriptives for *net loss* or *percent lost* – n=32,249 for these two variables.

Table S6. Transactional Behaviors by Gender (*N*=32,262 for deposit variables; *N*=9,529 for withdrawal variables)

	Male (*n*=29,241 for deposit variables; *n*=8,496 for withdrawal variables)			Female (*n*=3,021 for deposit variables; *n*=1,033 for withdrawal variables)				
Variable	Mean	SD	Median	Mean	SD	Median	U	r (effect size)
Total Deposit[a] Amount	264.65	1197.34	50.00	280.73	1385.23	50.00	45370005.50	0.01
# of Deposits	6.02	16.29	2.00	5.98	18.79	2.00	42362148.50*	-0.02
# of Deposit Days	4.56	9.32	2.00	4.32	9.71	1.00	41891355.00*	-0.03
Deposits per Deposit Day	1.14	0.46	1.00	1.16	0.45	1.00	44490197.00	0.01
Average Deposit Amount	41.51	91.61	20.00	48.90	85.49	21.33	47270002.00*	0.04
# of Failed Deposits	2.35	9.10	0.00	2.42	8.31	0.00	43771937.00	-0.01
% Failed Deposits	.17	.25	0.00	0.18	0.26	0.00	43978854.00	-0.00
# of Payment Methods	1.26	0.61	1.00	1.30	0.67	1.00	45402198.00*	0.02
# of Unique Credit Cards	0.26	0.46	0.00	0.22	0.44	0.00	42371289.00*	-0.03
Total Withdrawal Amount	489.18	1485.40	120.00	545.43	1166.14	175.25	4884828.00*	0.06
# of Withdrawals	2.46	5.03	1.00	2.26	3.60	1.00	4272172.00	-0.02
# of Withdrawal Days	2.20	3.63	1.00	2.13	3.29	1.00	4284349.00	-0.01
Withdrawals per Withdrawal Day	1.03	0.40	1.00	1.01	0.29	1.00	4303513.50	-0.02
Average Withdrawal Amount	193.19	430.92	78.61	252.89	446.73	116.50	5032749.50*	0.08
# of Reversed Withdrawals	0.47	4.00	0.00	0.42	1.77	0.00	4423515.00	0.01
% Reversed Withdrawals	0.08	0.22	0.00	0.08	0.23	0.00	4423201.00	0.01

[a] Unless stated otherwise, references to deposits and withdrawals indicate completed deposits and withdrawals (as opposed to including those that failed or were reversed).

*Significant gender difference according to Mann-Whitney U Test, p<.001. *r* is the standardized test statistic divided by the square root of N.

Table S7. Median and Mean (SD) Betting and Transactional Behaviors by MIB Group (*Net Winners* vs. LIB)

Variable	MIB_{NW} (n = 651)		LIB (n = 30,508)	
	Median	Mean (SD)	Median	Mean (SD)
# of Games Played	1.00	1.24 (0.52)	1.00	1.29 (0.53)
Duration *	69.00	88.74 (79.47)	17.00	58.37 (76.99)
Frequency	51.51	54.38 (32.27)	45.45	53.13 (37.07)
# of Bets *	125.00	478.77 (1306.18)	14.00	51.09 (96.11)
In-game Bet % *	94.74	63.29 (42.41)	14.29	29.42 (34.19)
Combo Bet % *	0.92	21.36 (32.96)	27.06	37.17 (36.82)
System Bet %	0.00	3.00 (13.68)	0.00	4.45 (16.12)
Bets per Betting Day *	6.75	12.36 (19.81)	2.33	3.78 (4.65)
Total Wagered *	5729.81	15365.29 (30650.43)	93.39	337.74 (794.82)
In-Game % Wagered *	97.78	64.22 (42.80)	12.94	29.32 (34.65)
Combo % Wagered *	0.09	20.71 (33.20)	26.25	37.05 (37.04)
System % Wagered	0.00	1.53 (8.36)	0.00	2.79 (11.83)
Average Bet Size *	47.67	87.75 (136.32)	5.83	15.82 (32.20)
Net Loss *	-1019.74	-1477.03 (1369.08)	24.55	52.94 (128.63)
% Lost *	-21.23	-103.89 (318.93)	38.90	37.12 (101.25)
Total Deposit Amount *	459.00	1307.36 (2902.79)	46.43	158.57 (742.21)
# of Deposits *	4.00	12.71 (34.35)	2.00	4.50 (10.67)
# of Deposit Days *	3.00	8.13 (14.17)	1.00	3.59 (6.25)
Deposits per Deposit Day *	1.0	1.35 (0.70)	1.00	1.13 (0.44)
Average Deposit Amount *	87.50	195.27 (335.66)	20.00	36.56 (67.86)
# of Failed Deposits *	1.00	4.03 (13.12)	0.00	1.87 (6.93)
% Failed Deposits	8.33	17.14 (20.83)	0.00	17.40 (25.23)
# of Payment Methods *	1.00	1.32 (0.64)	1.00	1.25 (0.59)
# of Unique Credit Cards *	0.00	0.18 (0.42)	0.00	0.25 (0.45)
Total Withdrawal Amount *	1,607.34	2519.12 (3062.69)	100.00	266.86 (876.56)
# of Withdrawals *	2.00	4.53 (6.90)	1.00	1.90 (2.85)
# of Withdrawal Days *	2.00	3.95 (5.64)	1.00	1.77 (2.25)
Withdrawals per Withdrawal Day *	1.00	1.22 (1.06)	1.00	1.00 (0.27)
Average Withdrawal Amount *	605.61	963.57 (1194.50)	69.00	136.02 (224.84)
# of Reversed Withdrawals *	0.00	0.57 (2.32)	0.00	0.39 (3.81)
% Reversed Withdrawals *	0.00	6.94 (17.74)	0.00	7.58 (22.41)
Age *	29.00	32.23 (11.03)	27.00	29.95 (10.26)

Note. Unless stated otherwise, references to deposits and withdrawals indicate completed deposits and withdrawals (as opposed to including those that failed or were reversed). For these exploratory analyses, the LIB group is reduced by the number of individuals who are in the MIB_{NW} group but no other MIB groups. For 13 bettors, none of their bets had yet resolved, so they are not included in analyses of the *net loss* or *percent lost* variables; therefore, n = 32,249 for these variables, and n for LIB for these variables = 30,879. Only 9,529 individuals in the sample placed withdrawals during the study period; therefore, n = 9,529 for analyses that include withdrawal variables (n for LIB for these variables = 8,250; n for MIB_{NW} for these variables = 618).

* Significant difference between MIB_{NW} and LIB, $p < 0.001$, according to Mann-Whitney U Tests

Table S8. Count and Percentages for Demographic Variables and Betting and Transactional Behaviors by MIB Group (*Net Winners* vs. LIB)

Variable	MIB_{NW} (*n*=651)		LIB (*n*=30,508)	
	#	%	#	%
Gender *				
Female	109	16.7%	2803	9.2%
Male	542	83.3%	27,705	90.8%
Country Group [a] *				
Germany	91	14.0%	9,986	32.7%
Spain	121	18.6%	5,028	16.5%
UK	51	7.8%	4,764	15.6%
France	38	5.8%	3,437	11.3%
Other Country	350	53.8%	7,293	23.9%
Played 2+ Game Types	127	19.5%	7,648	25.1%
Placed Only Single Pre-Match Bets *	37	5.7%	4,793	15.7%
Placed Any In-Game Bets *	573	88.0%	19,482	63.9%
Placed Any Combo Bets *	359	55.1%	21,182	69.4%
Placed Any System Bets	56	8.6%	3,396	11.1%
Placed Any Failed Deposits *	352	54.1%	12,429	40.7%
Reversed Any Withdrawals [b] *	123	19.9%	1,075	13.0%

* Significant difference between MIB_{NW} and LIB, $p < 0.001$, according to Fisher's Exact Test

[a] For the analyses by *country group*, Fisher's Exact Test could not be used, so the Chi Square Test was employed instead.

[b] Only 9,529 individuals in the sample placed withdrawals during the study period; therefore, n=9,529 for analyses that include withdrawal variables (*n* for LIB for these variables = 8,250; n for MIB_{NW} for these variables = 618).

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