

User Behaviour

The Department of Internal Affairs · Te Tari Taiwhenua
November 2025

Electronic card transaction data can measure the **behavioural patterns** of people who participate in **online gambling**. This provides a benchmark for understanding habits and harm to inform intervention and support.

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Summary

Data context

This pack provides an overview of user behaviour in the online gambling market and covers the period October 2024 to September 2025.

Log scales

Because of high skew in the data, driven by some very high spending and high frequency spenders, some charts use a log scale, which helps show patterns more clearly when the numbers vary a lot by compressing large values and expanding smaller ones to show them more clearly.

Transactions measure spend

The data capture transactions by consumers to gambling companies and platforms. This spend is different to loss/winnings or turnover. A small amount of gambling related refunds are present in the data, but we suspect most winnings are stored as credits in digital wallets and are not captured.

Caveats & Limitations

Merchants covering >95% of the market value have been attributed to a segment. Many very small merchants have not been attributed.

Some crypto and digital gambling wallets are in the data, but some spend in these categories will be missing.

Behaviour by numbers

Based on data for the year ended
September 2025.

360,000 individuals participated in
the online, offshore gambling market in
the year to September 2025
(upweighted estimate).

+5%

Increase in monthly spend

The average spend per month of a
typical gambler is up YoY.

10%

At least weekly

10% of individuals gamble at least
weekly. But the majority are
infrequent gamblers.

1

Merchant count

Most individuals spend with only one
merchant. This is influenced by both
customer loyalty and 'giving it a try'
behaviour of occasional gamblers.

20/90

Top gamblers to spend

The top 20% of online gamblers (by
spend) account for 90% of total
annual spend.

The average gambler

\$290

Annual spend

Median individual online gambling spend per year, up 5% on previous year.

For gambling months (ignoring zero-spend months) a typical individual's median monthly spend was \$80.

9

Transactions

Median number of transactions per year, across fewer than 9 months of the year. They dabble, but are not habitual online gamblers.

55% of players have 12 or fewer transactions across the year.

The average gambler has low online gambling spend and infrequent transactions. However they are in a more vulnerable economic position.

Their behaviour **contrasts** starkly with the 'typical' individual behaviour seen each month that is dominated by high frequency gamblers.

25–34

Years old

Lives in Auckland and is in the most deprived 20% of the population (quintile 5).

Key Findings

User behaviour in the year ending 30 September 2025.

Only minor differences were seen between regions across the analysis.

Frequent and high velocity

Velocity, frequency and transaction count all contribute to annual individual spend. You don't have to gamble regularly to have binge-like behaviour, but you do tend to do both to have a high overall spend.

Anti-social hours

Peak gambling times are not during normal waking hours, but focussed early in the morning and mid-week.

Casinos & Hybrid

The typical person spends more per month on casino and hybrid gambling compared to Lottery and sports betting.

High deprivation mid-life adults

35-54 year old, higher deprivation adults spend more on average and are more likely to spend with multiple brands.

Financial Harm

In a typical month, half of individuals spend over \$170 gambling online

In a typical month:

\$170 per month

The median spend across individuals in any particular month. The mean, **\$840** per month, is driven by the long high-value tail.

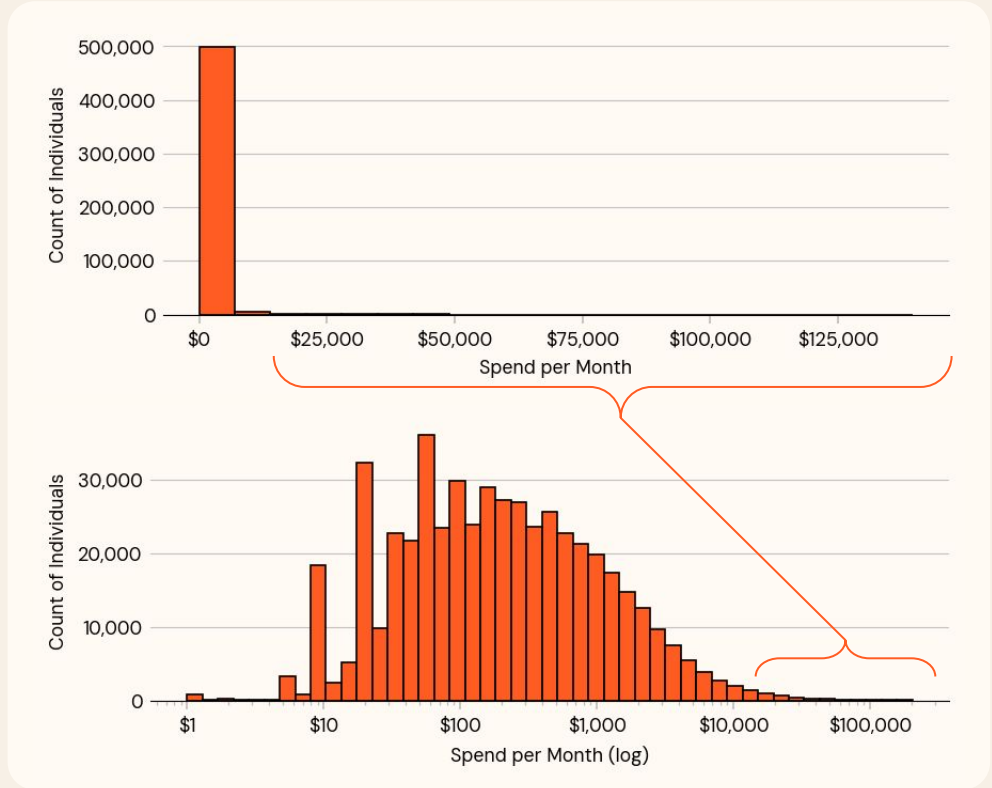
5% YoY increase in median spend

For both average measures compared to the previous year ending the 30th of September.

The **top 20% of gamblers** drive spend

A fifth of individuals make up 90% of the total annual spend.

There is low seasonality across months in average spend.



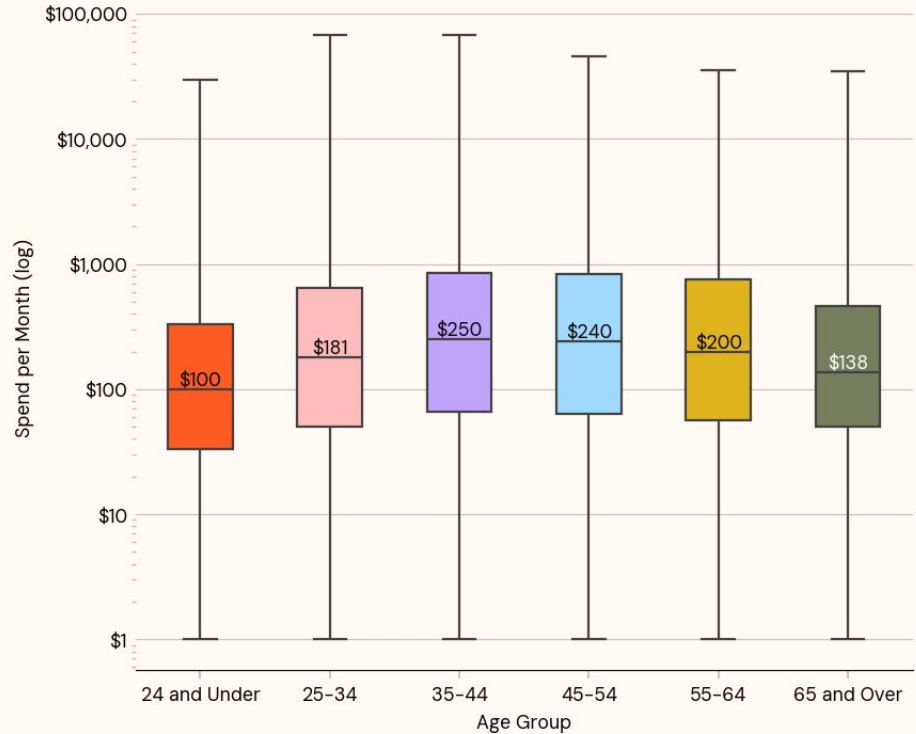
Note that Y axis is the cumulative count of individual-months. Bins not meeting ANZ data controls have been suppressed.

35-54 year olds spend the most per month

Middle age groups spend the most

Individuals aged 35-44 and 45-54 had the highest monthly median spends, **\$250** and **\$240** respectively (mean spends of **\$1,100** and **\$1,000**). These groups also had the largest YoY increases, **7%** and **5%**.

The youngest and oldest gamblers have the lower monthly spends, with the 24 and Under group having the lowest median of **\$100** (mean of **\$460**).



Higher deprivation individuals spend similarly to wealthier ones

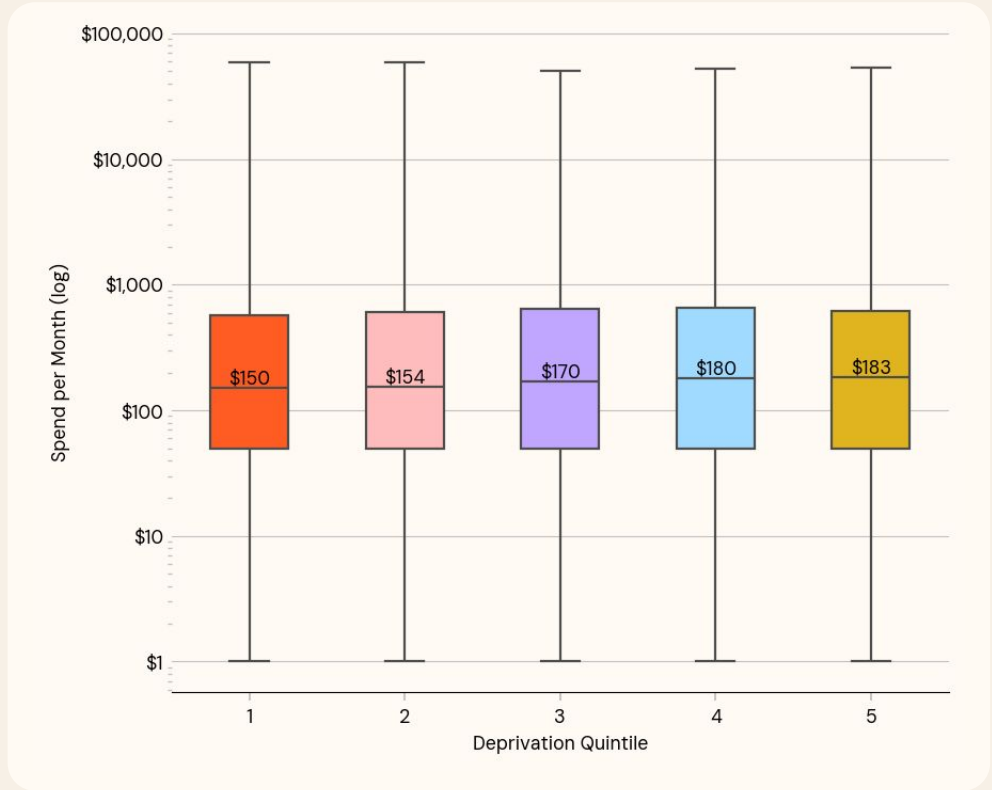
Impact on disposable income

Moderate differences in median monthly spend show that average spend increases with deprivation*. However, the relative buying power of these groups makes the difference more substantial.

Most affluent 20% had the largest increase in spend

Individuals in the most affluent 20% of areas (Quintile 1), have the lowest median monthly spend but one of the largest YoY increases at **7%**.

Individuals from most deprived 20% of areas (Quintile 5) have the highest monthly spend but one of the lowest YoY increases at **2%**.



* Dot's Deprivation Index is based on a scientifically-reviewed DOT model. It divides the population into deciles, grouped into quintiles: Quintile 1: Affluent (20% wealthiest), Quintile 2: Comfortable, Quintile 3: Managing, Quintile 4: Under pressure, Quintile 5: Facing hardship (20% most deprived)

Plot covers entire data range, with upper binning to reduce outliers and remove individual information

Individuals spend more in Casino and Hybrid segments

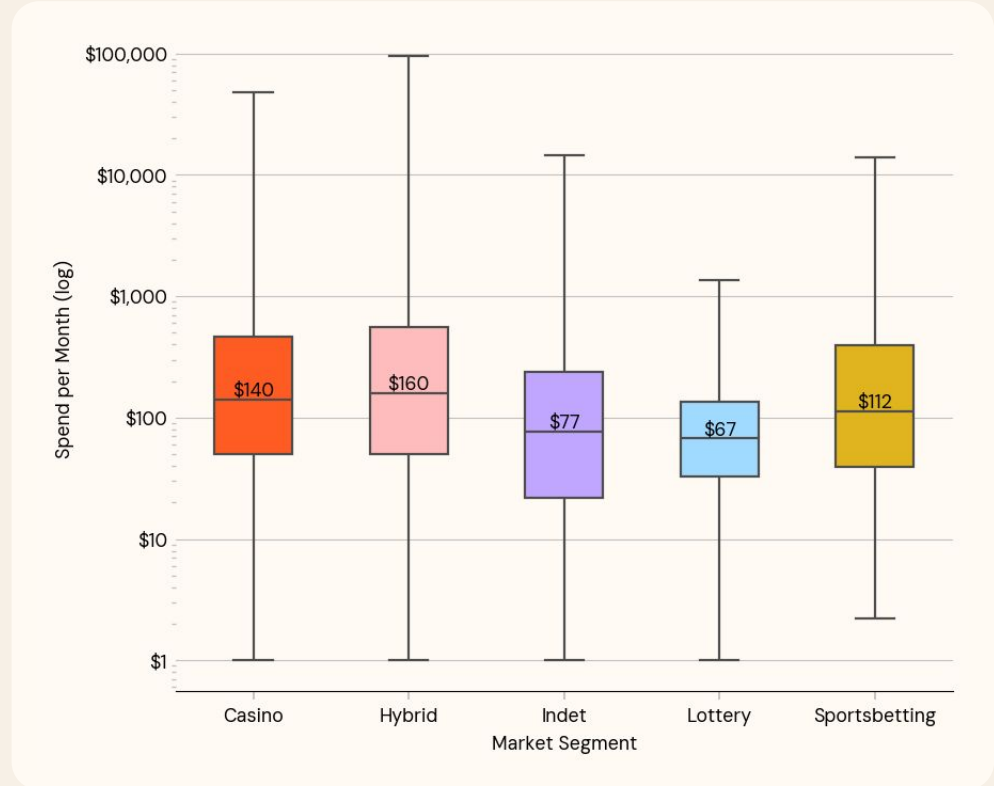
Casino and Hybrid segments have the highest monthly spend

Casino and Hybrid segments drive the market in spending value and volume, and are also experiencing the most YoY growth.

- Casino had \$140 spend and 8% growth
- Hybrid had \$160 spend and 7% growth

Regulatory changes have had an impact

The Sports Betting regulatory change continues to show its impact, with median monthly spend per individual decreasing 14% YoY to \$113 per month.



Plot covers entire data range, with upper binning to reduce outliers and remove individual information

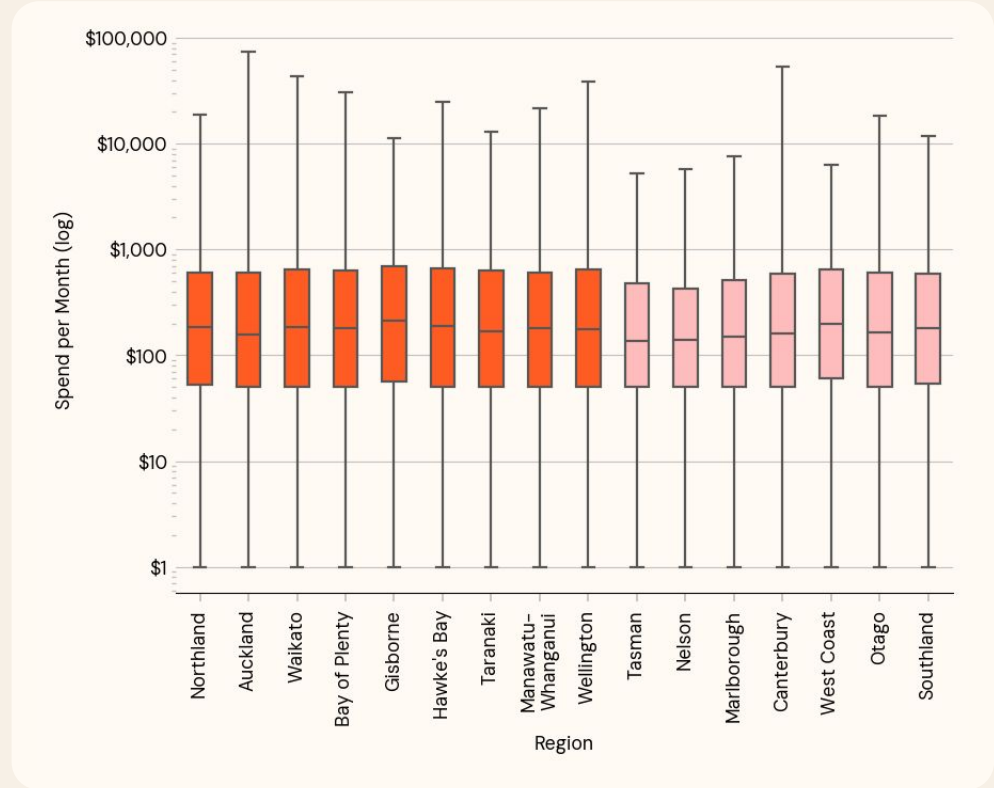
Median monthly spending across regions ranges between \$150 to \$200

West Coast and Gisborne had the **highest** median monthly spend, being the only regions above **\$200**. West Coast had a YoY decrease of **4%** in its median spend, while Gisborne grew by **4%**.

Nelson and Tasman had the **lowest** median monthly spend (**\$150**) but this was down **6%** YoY for Nelson, and up **1%** for Tasman.

Auckland is close to the bottom with **\$157** and **5%** growth. Canterbury is similar at **\$160**, but no YoY growth.

Throughout the analysis there was little variation between regions in individual gambling spend behaviours.



Behaviour

25% of individuals typically gamble at least monthly

Frequency of transactions by day, week, month

High frequency habitual spend

10% of individuals spend at least weekly.

Regular spenders

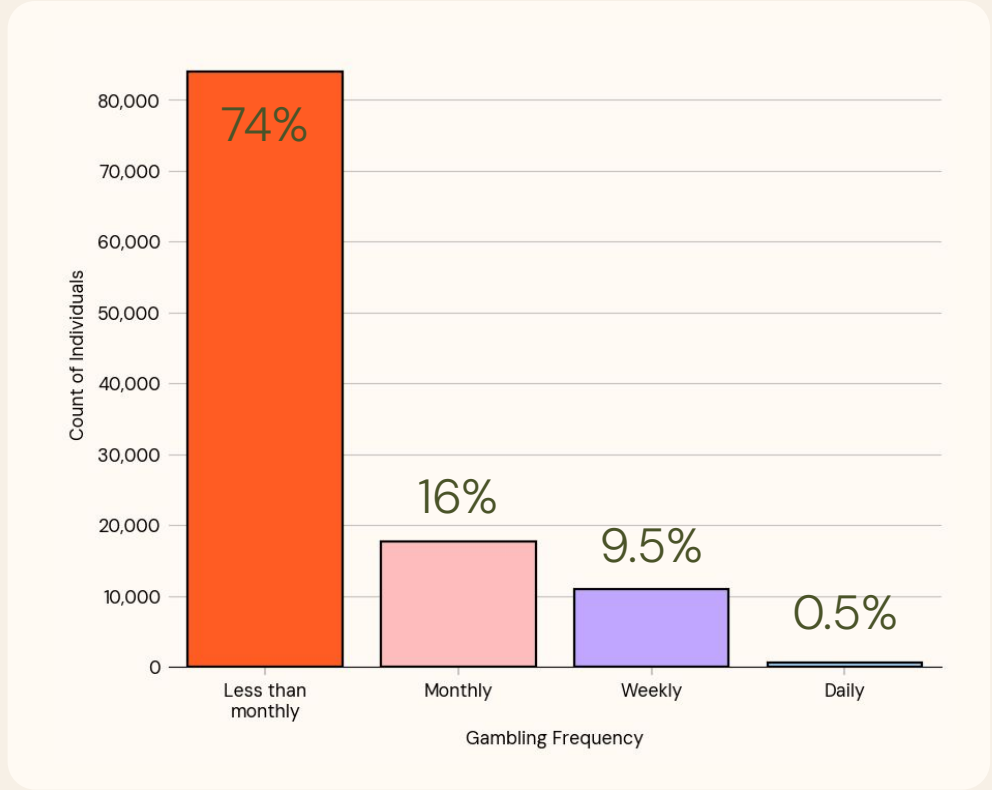
25% of individuals spend at least monthly.

Infrequent spend

However, the gambling customer base is dominated by individuals with infrequent gambling behaviour

74% of individuals had a less than monthly gambling spend in the last year.

18% of individuals who transacted with online gambling in the last 12 months did so only once.



Frequency is classified as transactions in more than 75% of months/weeks/days. Individuals were classified based on how many calendar periods they appeared in above a threshold of more than 75% of the period type.

Daily gambling velocity is common across frequency groups

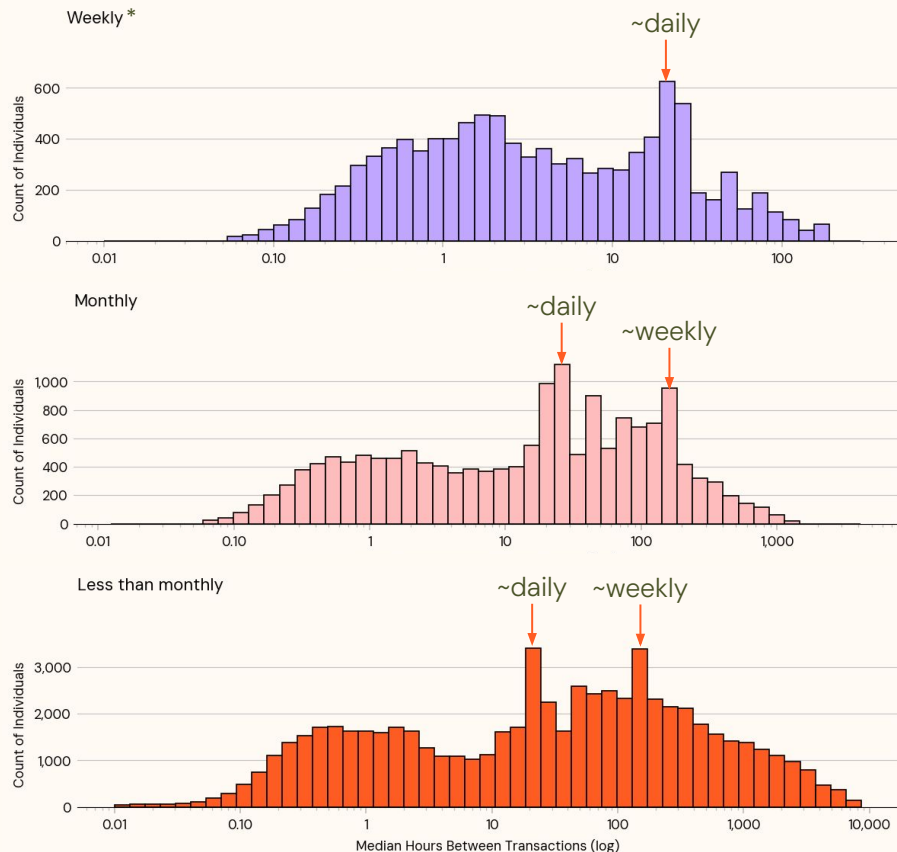
Velocity – the time between spend episodes

A daily spending cadence is the most common transaction velocity for the three groups (weekly, monthly and less than monthly) during gambling periods.

46% – 84% of individuals across the 3 groups gamble at least daily during ‘gambling periods’.

This indicates that even though people may gamble infrequently when counted in days, **when they do gamble, binge behaviour is common.**

Time between transactions by gambler frequency (weekly, monthly, less than monthly)



Each plot has its own x and y scale. Bins not meeting ANZ data controls have been suppressed.
* Excludes individuals with only 1 transaction.

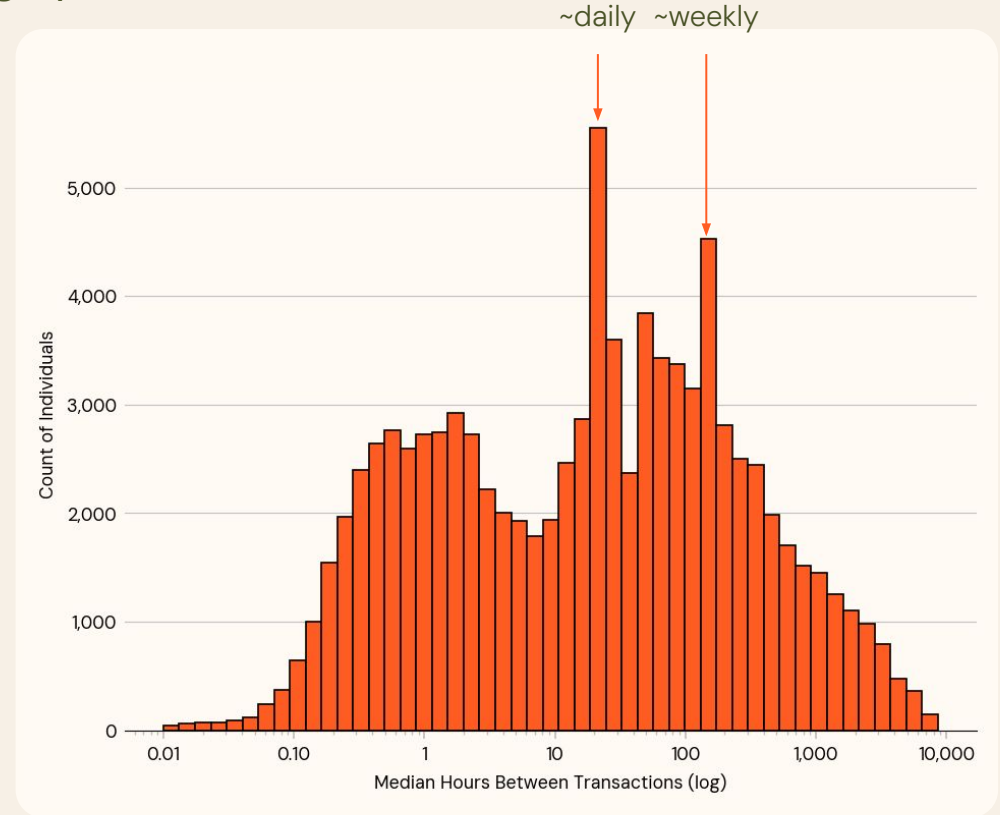
One in five people usually wait less than an hour between transactions during gambling episodes

There is a large variety in time gap between transactions between individuals but:

- The overall median time between transactions is **23 hours**
- **Over half** of players are transacting more than once a day when gambling
- **20%** of individuals have a median time between transactions of less than one hour.

Velocity accounts for the higher proportion of individuals with **high transaction counts** compared to number of daily or weekly gamblers:

- **17%** of individuals transacted 100 or more times,
- **5%** transacted 365 or more times (although not necessarily once a day).



Frequency correlates with spending amounts

Individuals who spend more frequently across the year tend to have a higher annual spend, but the largest "per transaction" amounts are done infrequently.

Based on the year to September 2025:

Less than monthly spenders

- **\$260** median annual spend across an average of 8 transactions

Monthly spenders

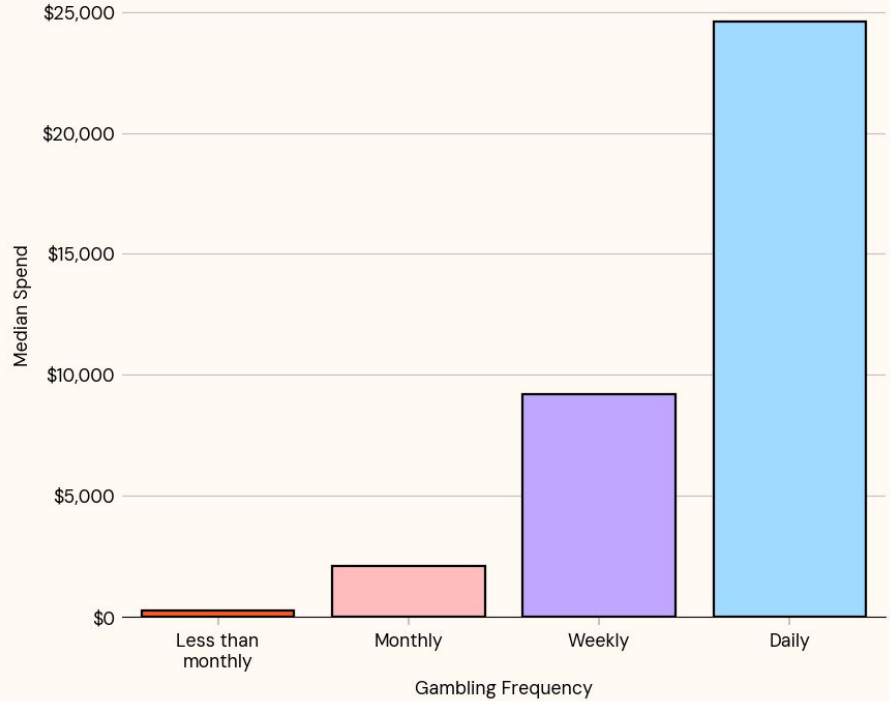
- **\$2,100** across 72 transactions

Weekly spenders

- **\$9,000** across 320 transactions

Daily spenders

- **\$25,000** across 990 transactions



Frequency is classified as transactions in more than 75% of months/weeks/days. Individuals were classified based on how many calendar periods they appeared in above a threshold of more than 75% of the period type.

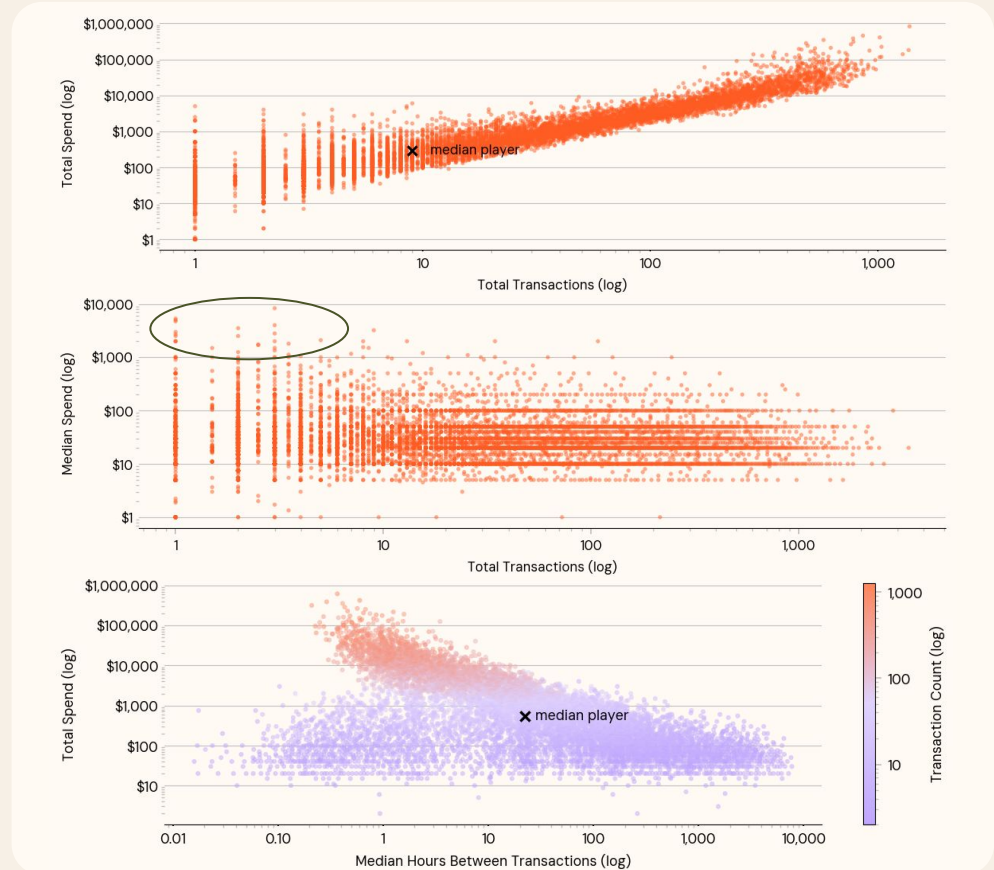
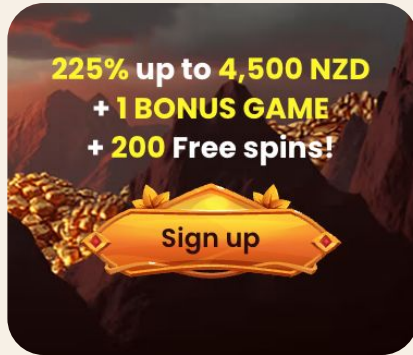
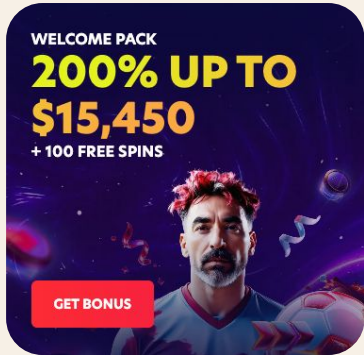
High volume transactors are also the highest spenders

The largest total spenders have a high number of transactions and a lower time between transactions

BUT

The largest per transaction amounts tend to be from infrequent spenders.

- Potentially welcome bonus seeking behaviour



Each point is a bin of 10 people. Axes are on a logarithmic scale

Spend, velocity, and transaction count reveal complex behaviours

Habitual and high frequency impact

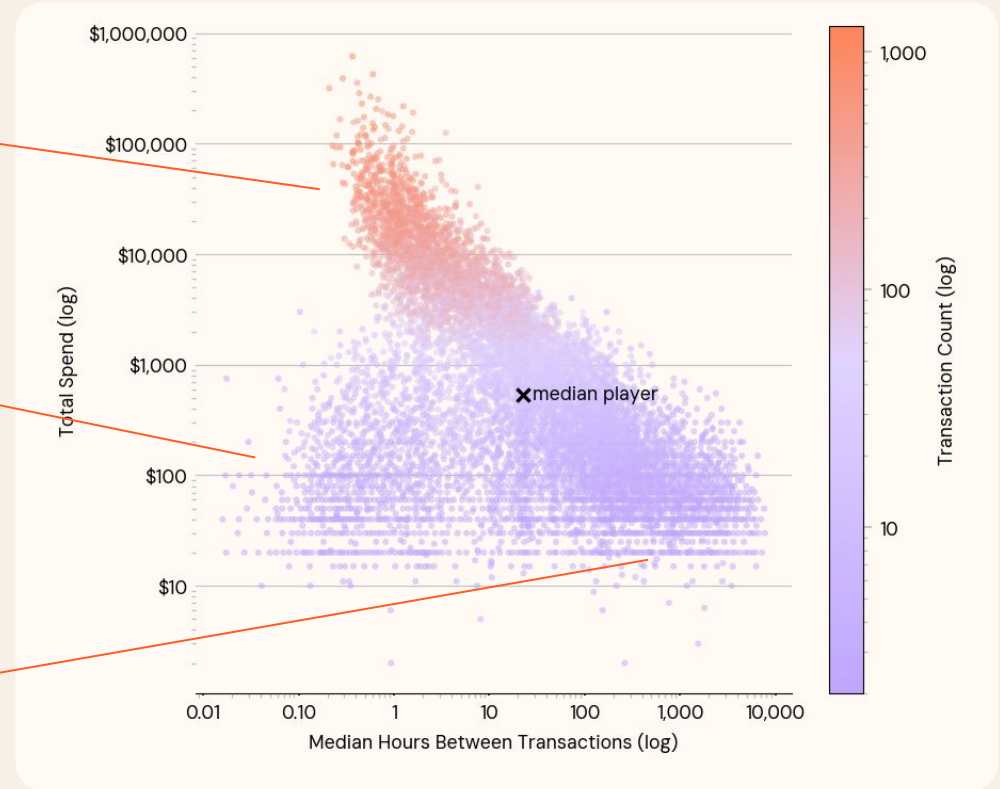
Although a minority, there is a meaningful segment of individuals with high-frequency, habitual, binge like behaviour. This group has the largest annual spend.

Binge and stop

Some individuals display short bursts of high velocity spend, but do so as one-off or very infrequent sessions, resulting in low overall spend.

Dabble for a bit of fun

Most individuals who engage in online gambling do so occasionally and at low spend levels, with limited financial harm.

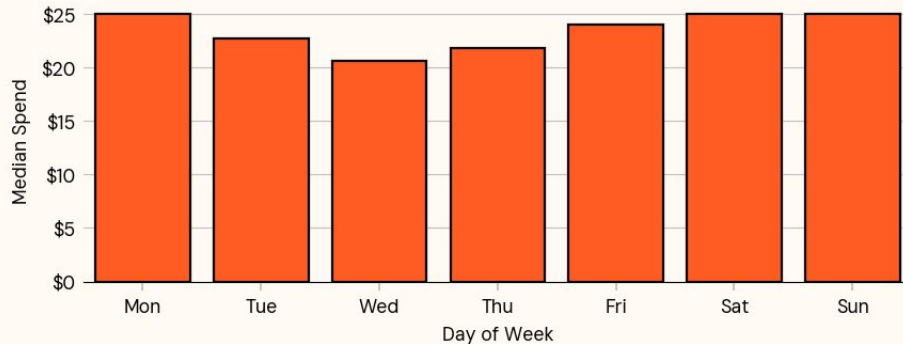
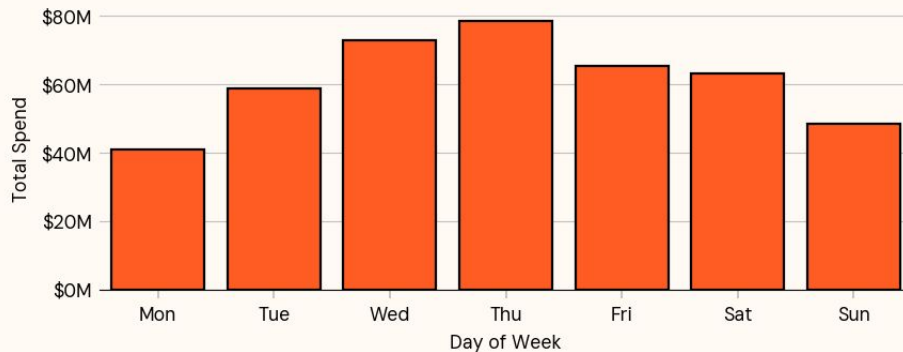


Each point is a bin of 10 people
Axes are on a logarithmic scale

Spending is high throughout the week, but highest on Thursday

Transaction amounts and counts are both highest on **Thursday**.

Median spending is highest on the weekends and Monday.



Casino and Hybrid segments drive early morning and mid-week spending

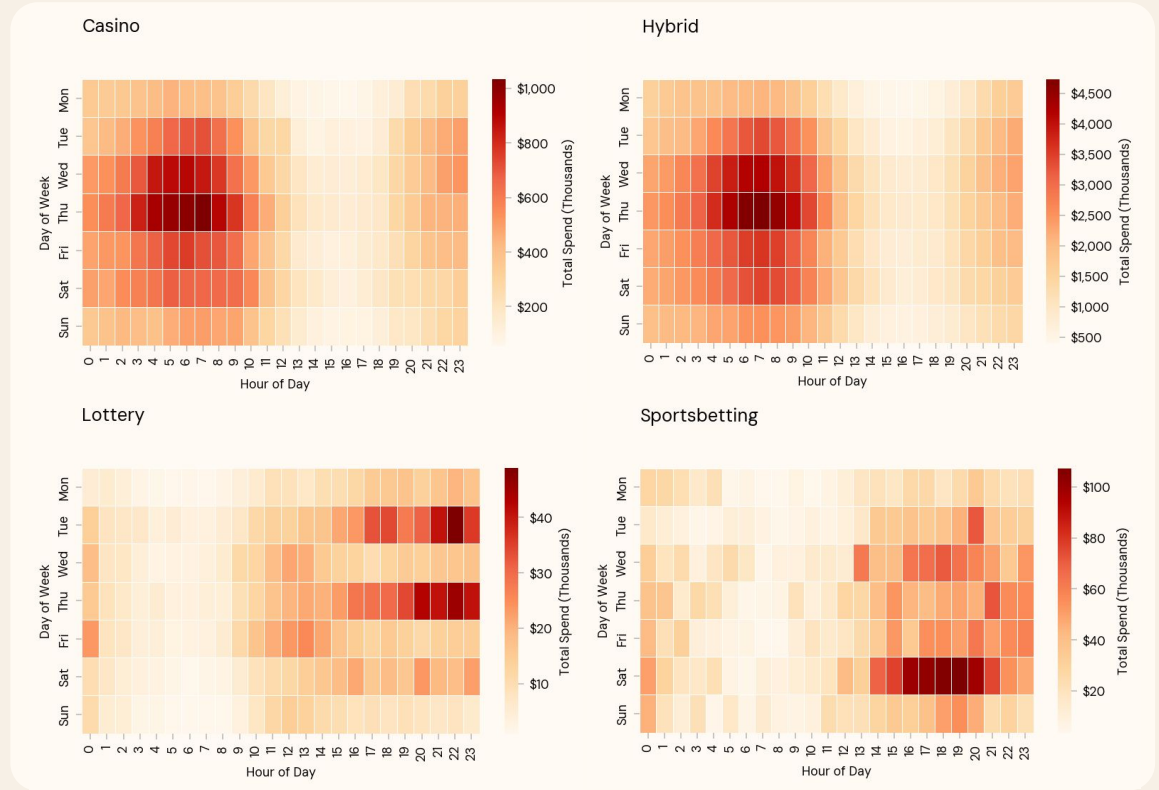
The higher total spend on **Thursdays** is driven by **early morning** spending with merchants in the Casino and Hybrid market segments. This pattern is observed in all regions.

This may reflect automatic payment processing as well as late-night gambling behaviour.

These plots show spend but the patterns look the same for transaction count.

Lottery spend has a distinctive **Tuesday** and Thursday evening spending pattern.

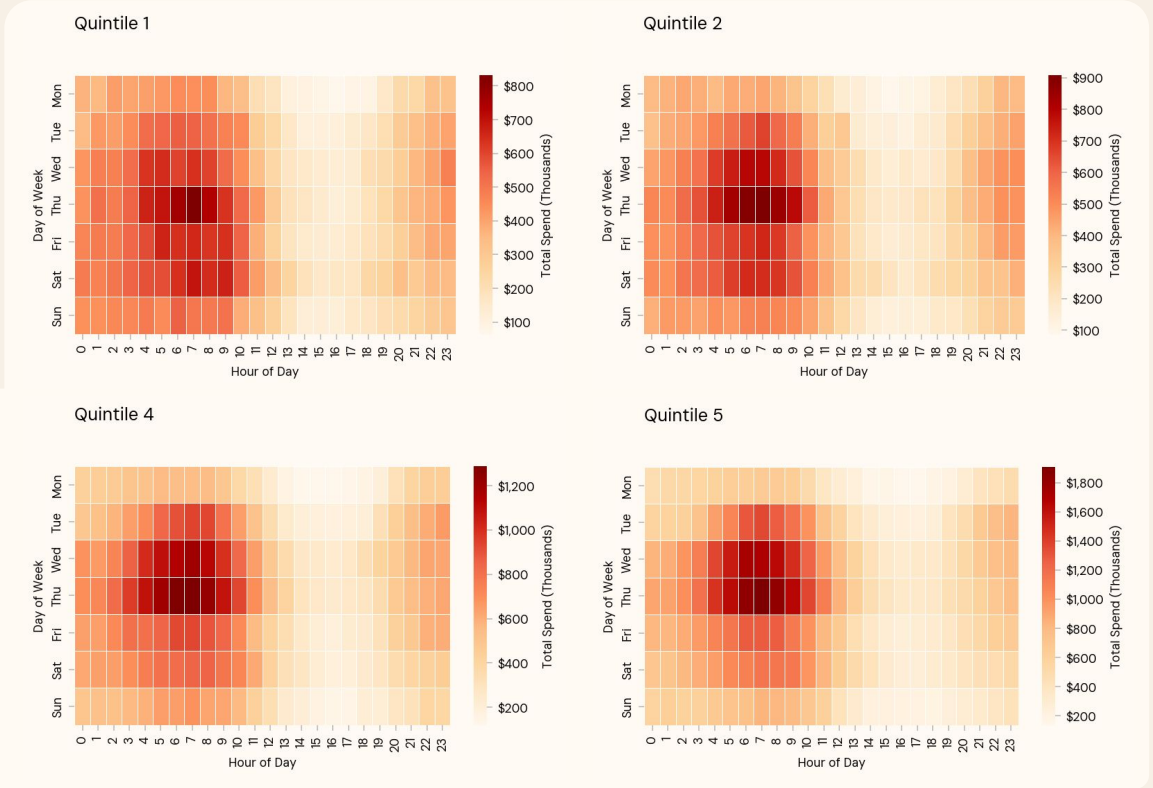
Sports Betting is highest on **Saturday evenings**.



Each heatmap has its own scale.

All deprivation quintiles spend most in the morning, but the concentration changes

Spending gets more concentrated as deprivation* increases, which may reflect the availability of disposable income.



* Dot's Deprivation Index is based on a scientifically-reviewed DOT model. It divides the population into deciles, grouped into quintiles: Quintile 1: Affluent (20% wealthiest), Quintile 2: Comfortable, Quintile 3: Managing, Quintile 4: Under pressure, Quintile 5: Facing hardship (20% most deprived)

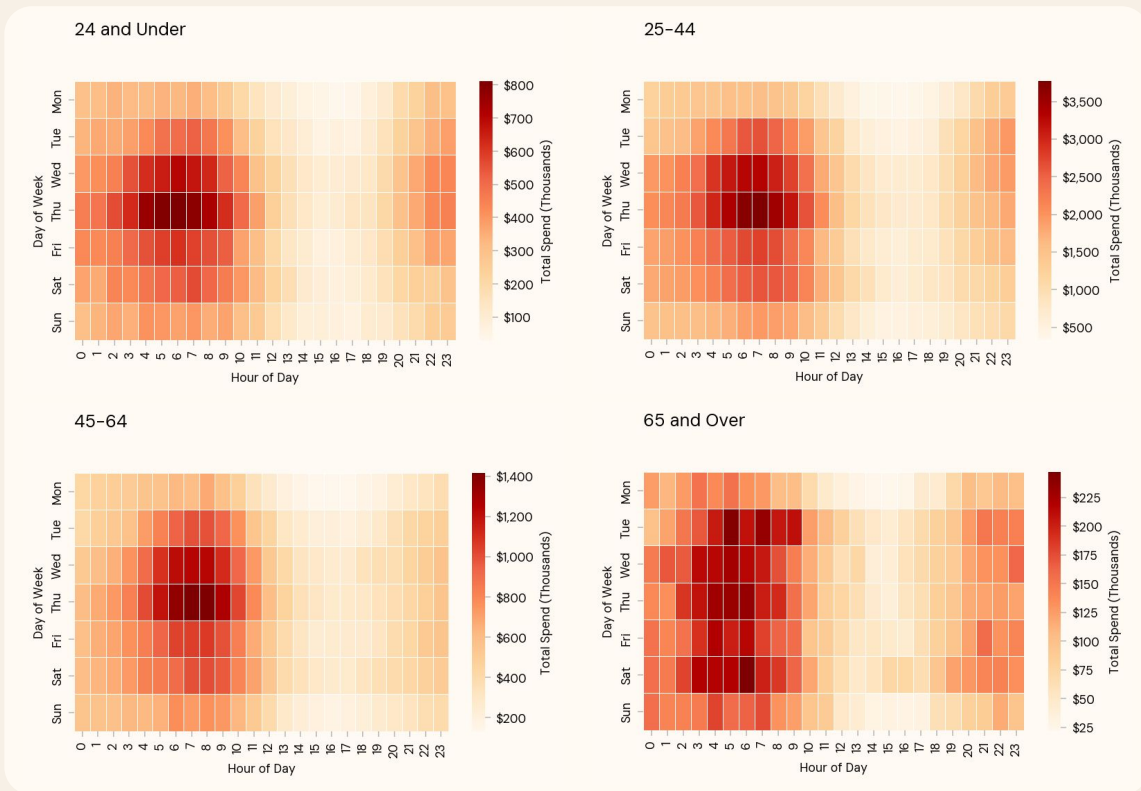
Each heatmap has its own scale.

All age groups spend most in the morning, with 65+ being less concentrated

The 25–34 and 35–44 age groups show identical spending pattern (and so were combined for this plot) that resemble the general casino and hybrid pattern.

Only the 65 and Over group shows a clear change from the other groups.

The 24 and Under group also exhibits a bit more late night spending that the middle groups.



Each heatmap has its own scale

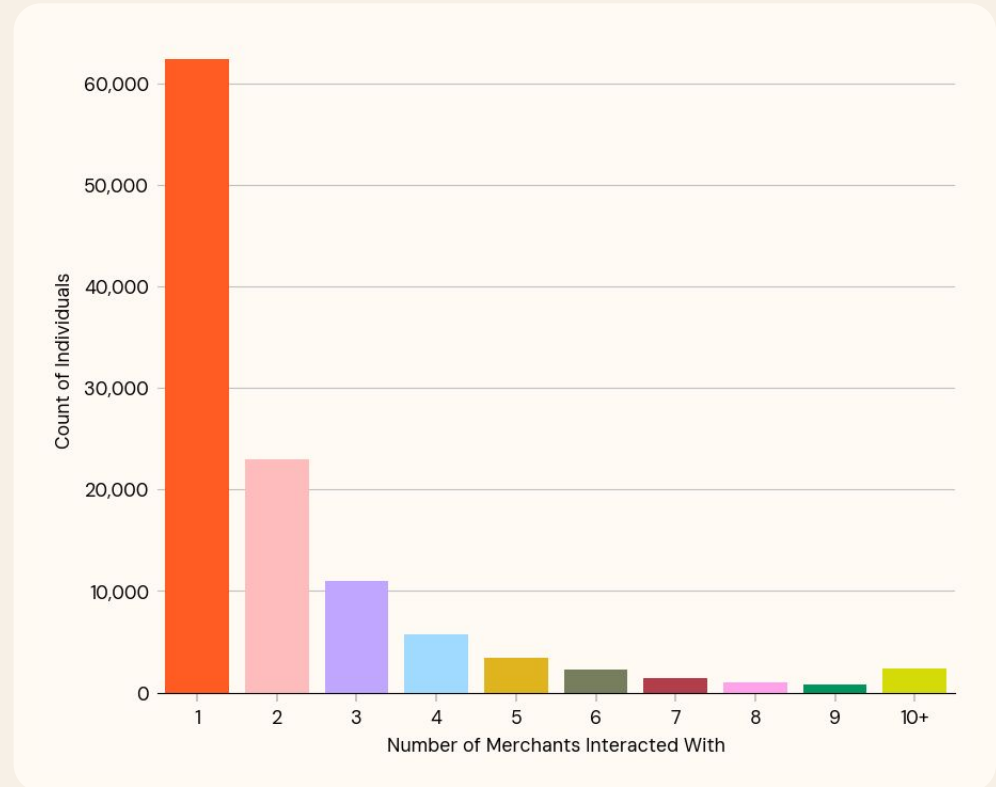
Loyalty

More than half of individuals only interact with a single merchant

There are very high levels of loyalty within the online gambling market, with quickly reducing numbers of people that interact with multiple.

- 55% of individuals only transacted with one entity in 12 months.
- 20% transacted with two
- 10% transacted with three
- 5% transacted with four
- 3% transacted with five

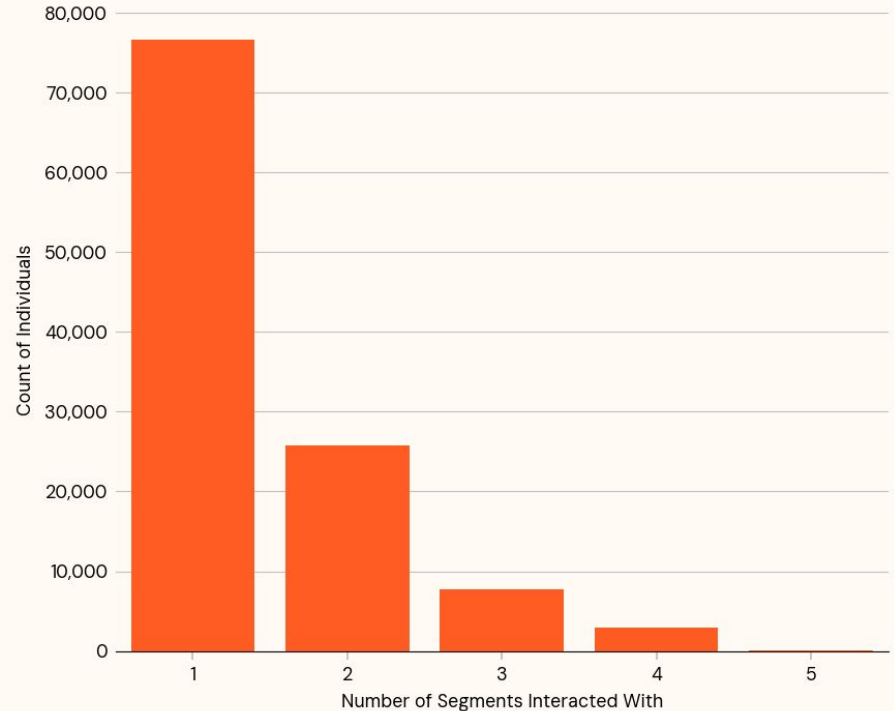
Due to the very long tail in 'number of merchants transacted with' we aggregated the 10+ group. There is a smooth and continuous downward trend in customer numbers as number of merchants increases



Casino players are more likely to transact in multiple sectors

Overall 68% of individuals only spent in one gambling sector, however this differs depending on the sector an individual plays in

- 75% of individuals who spent in the Casino segment spent in more than 1 sector
- 49% of individuals who spent in the Sports Betting segment spent in more than 1 sector
- 37% of individuals who spent in the Hybrid segment spent in more than 1 sector

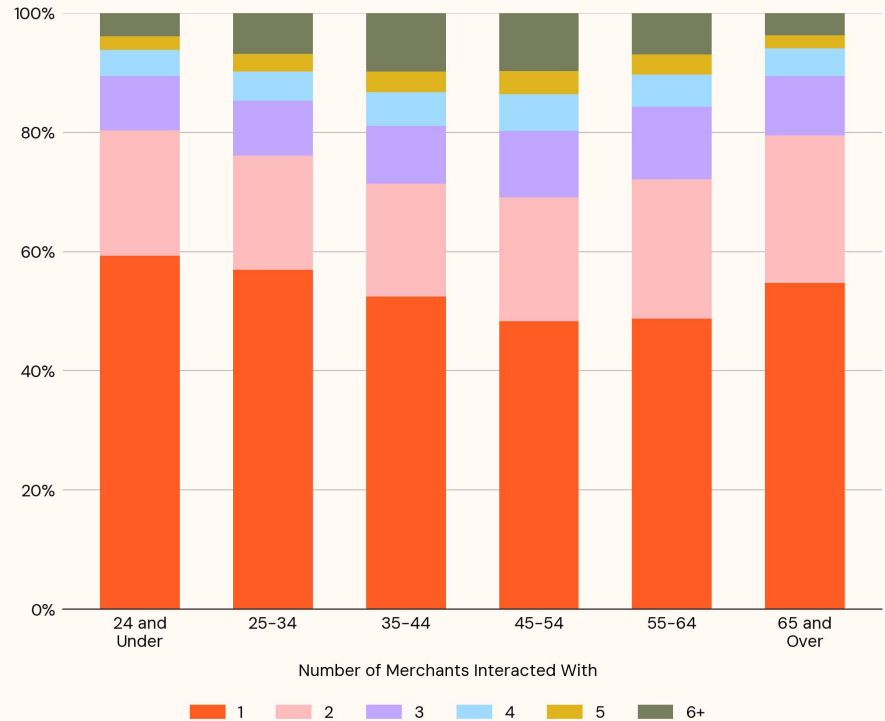


45–64 years old are more likely to spend with more than 1 merchant

The single merchant behaviour remains consistent across age groups.

Older age groups are more likely to transact with multiple merchants:

- 51% for 45–54 and 55–64
- 41% for 24 and under

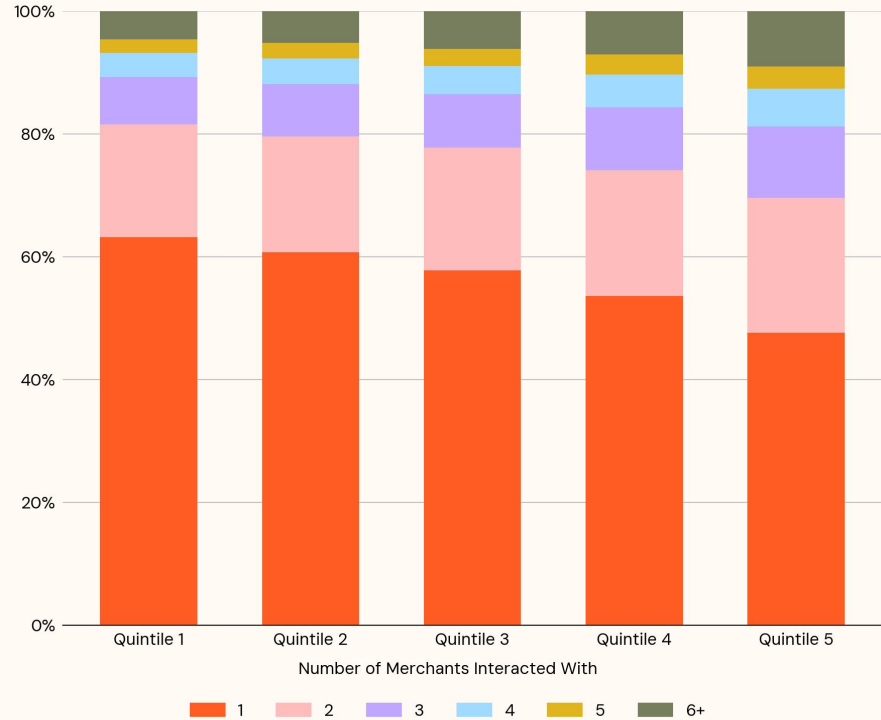


Higher deprived groups are more likely to interact with multiple merchants

There is a 15 percentage point difference between Quintile 1 – the most affluent 20% of people (63%) and Quintile 5 – the most deprived people (48%).

This could potentially be another sign of welcome bonus seeking behaviour.

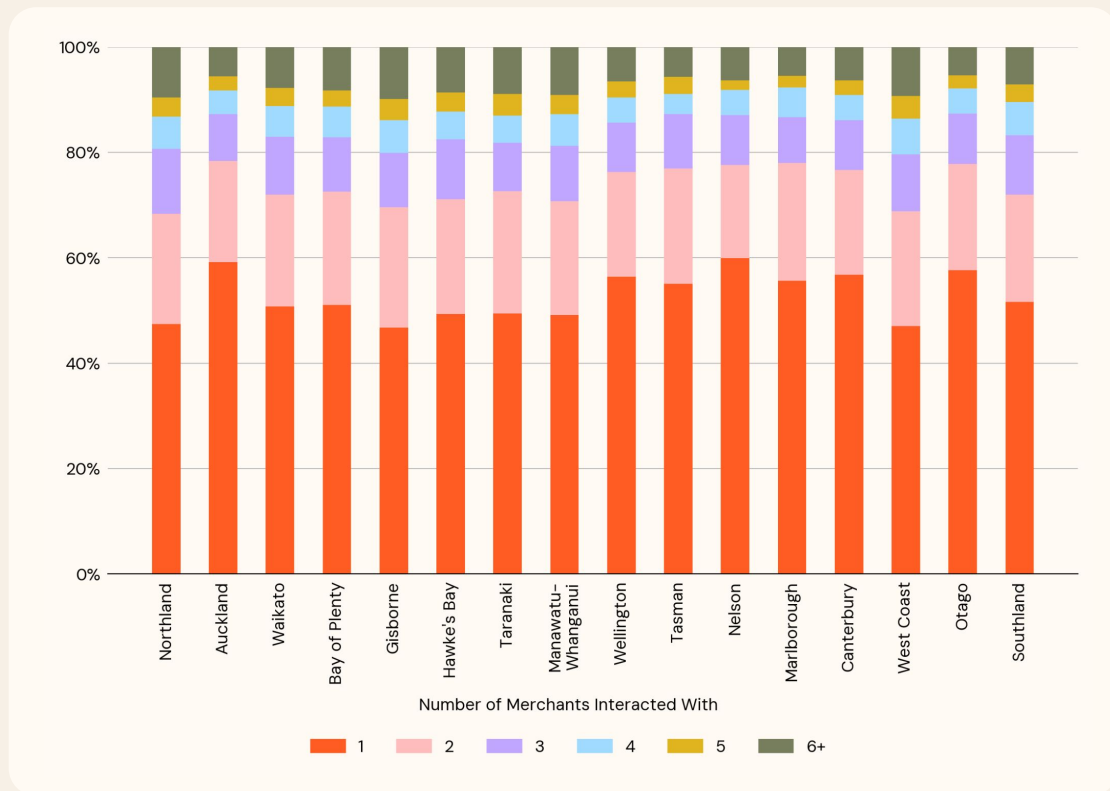
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Regional variation in single merchant interactions

Nelson, Auckland, and Otago have the highest rate of single merchant interaction, with 60%, 59% and 58% respectively.

The rate drops down to 47% for Northland, Gisborne, and the West Coast.



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