

The impact of cash-outs on online gambling behavior: A randomized controlled trial
Stage 1 Registered Report

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Abstract

The rise of online sports betting, facilitated by technological innovations such as the cash-out feature, has transformed the gambling landscape. While cash-outs have been suggested to intensify problematic gambling behaviors, empirical studies to date have been correlational, leaving a gap in determining causal evidence. In the present Registered Report, the proposed study will investigate the direct impact of the cash-out feature on various facets of gambling behavior in a randomized controlled trial. Hungarian residents with online gambling history will be offered the chance to gamble real money on sport events. Following random allocation, half of the participants will have the option to cash out their bets before the outcome of the sport event is known while the other half will not. The study will compare the proportion of participants placing bets, bet sizes, and bet risks between the two groups. Furthermore, the study will explore the differential effects of the cash-out feature on specific high-risk subgroups. The findings are likely to have significant implications for the design of online betting platforms, contribute to regulatory frameworks, and help in the design of interventions that minimize gambling-related harm.

Keywords: in-play betting, sports betting, cash-outs, randomized controlled trial, risky gambling, problem gambling

Introduction

Online sports betting has significantly increased in recent decades reaching with 19 million players in the US alone in 2022 (Lebow, 2022). This popularity can be partly attributed to the introduction of cash-outs in in-play betting, which allow gamblers to close a bet early before the final outcome of sport event is known. Prior research has suggested that the in-play betting is associated with a greater risk of harm. For example, a British gambling prevalence study (Gambling Commission, 2018) reported that the proportion of gamblers classified as problem gamblers was much higher among those who bet in-play compared to online gamblers who do not (27.4% vs. 5.4%). However, the impact of cash-outs on gambling behavior is not fully understood given the correlational nature and the narrow focus of prior literature. The present study aims to bridge this gap by conducting a randomized controlled trial. The study will investigate several dimensions of gambling behavior, including the proportion of participants placing bets, bet sizes, and bet risks, both in the presence and the absence of cash-out options. Importantly, the study will also examine the differential effects on specific high-risk subgroups.

Since the British gambling operator *William Hill* first introduced cash-outs in 2012 (Gaming Intelligence, 2014), they have become a common feature on online sports betting sites (Killick & Griffiths, 2019; Lopez-Gonzalez & Griffiths, 2016). The increased penetration of smartphones and the ‘always-on’ culture have significantly facilitated this trend, making in-play betting readily accessible anytime and anywhere (Lopez-Gonzalez et al., 2019; Lopez-Gonzalez & Griffiths, 2017). There are different forms of cash-out including full cash-out, partial cash-out (only part of the bet is cashed-out), and automatic cash-out (if at any point during an event, the cash-out value matches a preset amount, the bet is automatically cashed-out). Similar to other bets, the amount offered for the cash-out is calculated by the gambling provider based on several factors including the odds and amount of the original bet, as well as how the given event is progressing. For example, if the home team scores a goal in a football match, their odds of winning increase, resulting in an increased cash-out offer to players compared to before the goal was scored. The availability of cash-outs for sports events can have important implications even if nobody cashes out their bet, because it can influence key decisions during gambling. For instance, it could impact how many individuals bet, how much money they wager, and the level of risk in their betting.

One key cognitive heuristic by which cash-outs influence gambling behaviors is the illusion of control (Langer, 1975) it creates. By offering the option to close bets early, cash-outs can – falsely - increase the perceived control over the success of the bets even though the

objective level of control over the final success of the bets remains unchanged. Therefore, cash-outs can nudge players to take greater risks by giving them the impression that they can close their bets with minimal losses. Similarly, Lopez-Gonzalez and Griffiths (2017) suggested that the cash-out feature can potentially increase the vulnerability of the bettors, because they can view gambling on sports as an investment such as trading on stock market, where they can control when to open and close their positions. Moreover, some sports betting advertisements appear to encourage gamblers' to see themselves as professionals by promoting game analysis to beat the service providers (Lopez-Gonzalez et al., 2018).

Killick and Griffiths (2021) conducted a qualitative interview study with 19 in-play bettors and reported several factors as to why individuals engage in in-play sports betting including increased excitement, more intense game experience, (perceived) ability to use betting skills and knowledge, and (perceived) ability of recouping a losing bet. While in-play sports betting facilitated problem gambling by changing the structure of betting from a previously discontinuous form of gambling (placing a single bet on the sporting event's final outcome) into a continuous one (i.e., bettors can now make multiple bets during a sporting event on many different aspects as opposed to a single bet on the winner) (Griffiths & Auer, 2013; Harris & Griffiths, 2018). Hing et al. (2016) reported that the tendency to place more in-play bets was associated with a higher risk of harm from gambling.

Killick and Griffiths (2019) conducted a systematic review of the studies investigating in-play sports betting, which include cash-outs and also other features of in-play betting. They identified 13 empirical studies, nine of which were based on the same behavioral tracking data from the gambling operator *bwin*, while four were based on self-report data. The research using the *bwin* dataset highlighted that in-play gambling was an important predictor of the severity of gambling problems (LaBrie et al., 2007; LaPlante et al., 2008; Nelson et al., 2008). Other tracking studies found that even when gambling severity was controlled for, in-play gambling was still an important marker of gambling problems (Brosowski et al., 2012; Xuan & Shaffer, 2009). The self-report survey-based studies (Hing et al., 2016, 2017; LaPlante et al., 2014; Lopez-Gonzalez & Griffiths, 2017) came to similar conclusions suggesting that in-play sports betting is more prevalent among problem gamblers. While these behavioral studies have high external validity, and the self-report studies enable insights about the gamblers psychological and demographic attributes (e.g., perceptions, clinical characteristics, income) and about their offline gambling activities, they only provide correlational evidence. Moreover, it is not clear whether the option to play in-play sports betting increases problem gambling, whether problem

gamblers are more prone to play more impulsive, readily available in-play bets, or whether the relationship is bi-directional.

It is possible that not all gamblers are affected to the same extent by the availability of the cash-out features. For example, financial status (Gray et al., 2012) can be a key influence on the severity of the negative consequences of gambling. Higher trait impulsiveness has been associated with more in-play betting and greater problem gambling patterns (Hing et al., 2018). Frequent and intensive betting combined with high variability in wagering amount and an increasing bet size during the first month of actual online gambling have been reported to characterize high-risk subgroups among gamblers (Braverman & Shaffer, 2012), while participating in two different gambling types along with in-play betting has been reported to be an important predictor of gambling problems (Braverman et al., 2013). Finally, it has been also argued that lower statistical numeracy increases the likelihood of engaging in risky gambling behavior (Cokely et al., 2012). Taken together, these findings suggest that there may be high heterogeneity in the impact of cash-outs depending on several factors.

While the extant literature provides insight regarding the potential risks and motivations underlying in-play sports betting and the cash-out feature, a comprehensive understanding of its direct impact on gambling behavior remains elusive. To date, most studies have been correlational, leaving a gap in determining causal mechanisms. The present study seeks to address this by employing a randomized controlled trial methodology, offering a more robust examination of the effects of cash-out options. Furthermore, recognizing the potential heterogeneity in responses, the study will examine more deeply the differential impacts on specific high-risk subgroups including those with low income, low numeracy skills, high impulsiveness, or mental health issues. By doing so, the study will provide a nuanced understanding of the cash-out feature's influence, enriching the literature and offering actionable insights for both policymakers and stakeholders in the gambling industry.

Methods

The study was approved by the Institutional Review Board of the Faculty of Education and Psychology, Eötvös Loránd University (registration number 2023/690/2) and complies with all relevant ethical regulations. The ethical approval will be updated based on the final accepted version of the Stage 1 Registered Report.

Design and procedure

The proposed study is a randomized controlled trial to delineate the effect of cash-out option on online gambling behavior. Participants will complete the study online. All participants who complete the study will be paid a total fee of 5000 Hungarian Forints (HUF) at the end of the experiment. During recruitment, they will be offered 2000 HUF in exchange for their participation. During the experiment, they will be told that they can receive an extra 2300 HUF by decoding randomly generated sequence of letters and numbers from distorted images (i.e., Captchas). During debriefing, participants will receive 700 HUF consolation prize for not winning or losing what they thought they had on the bet made, contrary to what they were informed before the experiment began.

After providing informed consent, participants will receive instructions to avoid any non-experiment-related activities, such as listening to music or chatting. Afterwards, participants will be informed that if they complete seven or more Captcha codes correctly, they will receive a bonus payment of 2300 HUF. The completion of Captcha codes will serve two purposes. First, they are used as an attention check. Participants who fail to complete at least seven of the ten Captcha codes will be excluded from the main analyses. Second, by making participants work for the financial reward, it will increase their sense of ownership about the financial bonus (for a similar approach see Newall et al., 2022). The financial reward offered is in line with the median online bet sizes on sports events in the Hungarian gambling population¹

Following this task, half of the participants will be randomly assigned to the cash-out condition, while the other half will be randomly assigned to the no-cash-out condition. Participants in both conditions will be told that they can gamble some or all of their financial bonus on one sports game choosing from a list of potential events or they can opt not to gamble. The only difference between the two groups will be that in the cash-out condition, participants will be informed about the option to cash out the following way: “If you place a bet, after placing the bet, before and during the sporting event, you will have the possibility to use the cash-out function to collect your winnings”. The study uses a description of the cash out closely adapted from the *Betfair* website. “Cash-out lets you take profit early if your bet is coming in, or get some of your stake back if your bet is going against you—all before the event you’re betting on is over. Cash-out offers are made in real time on your current bets, based on live market prices. Cash-out is available on a wide range of sports, including football, tennis, horse

¹ Based on the information provided by the service provider *Vegas.hu*.

racing, and many more! You can cash-out of bets pre-play, in-play, and between legs”. Participants will be provided with a link to the webpage where they can cash out their bet.

All participants will be given instructions on how they can make their bet. They will be told that they can gamble on a sporting event that will take place a few days after they have completed the experiment. To make the experience of the participants close to the real-life online gambling, the structure and the content of the gambles will follow the commonly used format of online gambling providers in Hungary. That is, the sporting event will be described (e.g., a football match: Barcelona vs. Real Madrid) the time and date of the match, the odds for the ‘home win’, ‘away win’, and - when relevant - the ‘draw’ option. Next to each option, participants will be able to manually enter the amount of money they want to bet. Participants can only make one bet. The amount of the bet cannot exceed the financial bonus they are given.

Figure 1. The English translation of the betting platform.

Please select the type of sport that you would like to bet on.

FOOTBALL

WATER POLO

TENNIS

BASKETBALL

Please select a bet. You can place a maximum of 1 bet up to 1000 HUF.

SPORT EVENTS		BETS			AMOUNT TO BET
Home Finland	Away Romania	Home win 1,20	Draw 2,45	Away win 6,20	 HUF
Home Greece	Away Serbia	Home win 3,20	Draw 4,45	Away win 1,14	... HUF
Home Croatia	Away Slovakia	Home win 1,28	Draw 2,70	Away win 5,60	 HUF

FINALISE THE BET

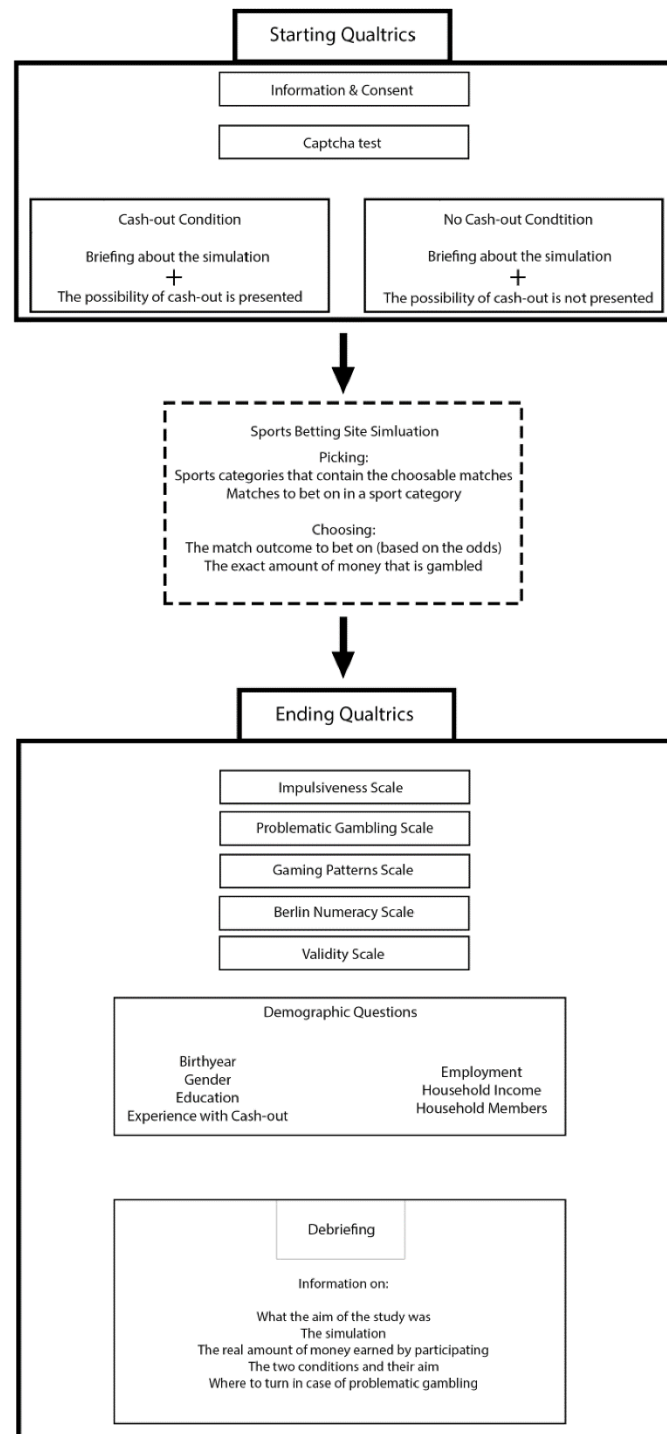
I DO NOT WANT TO BET

To maximize the probability that participants will find the gambling options appealing, they will be shown approximately 50-100 sports events that they can bet on covering the following sports: football, handball, snooker, rugby, mixed martial arts fighting, e-sports, ice hockey, darts, American football, boxing, cricket, tennis, water polo, motorsports, Aussie rules, golf, basketball, table tennis, baseball, futsal, and floorball. The data regarding gambling events shown in the experiment will be extracted from the largest Hungarian online gambling website (www.szerencsejatek.hu) one day before the data collection starts. The list of sport events will depend on the available events at the gambling website during data collection. This approach yields two distinct advantages. First, participants will be shown a large collection of sports

events that will really happen in the target two-week period, so participants' experiences will resemble their real-life gambling experience. Second, participants will be given realistic odds for each of the outcomes as calculated by a gambling service provider.

After participants have placed their bet or choose not to make a bet, they will be asked to fill out a self-report survey comprising three sections: demographic measures, measures that might moderate the effect of cash-out options on gambling behavior, and data validity measures (see section on 'Self-report measures'). After the experiment, a debriefing will take place, where the true aim of the study will be explained to the participants. They will be also informed that the bets they made were not real, but they will get a consolation independently of how their bet would have played out. Finally, we will offer the contact details of professionals who can help them in case they feel they need help with any gambling-related problems.

Experiment flow diagram



Self-report measures

Impulsiveness: Impulsiveness will be assessed across three dimensions—cognitive impulsivity, behavioral impulsivity, and impatience/restlessness—using the BIS-R-21 (Kapitány-Fövény et al., 2020). This instrument is the Hungarian adapted version of the Barratt

Impulsiveness Scale (Stanford et al., 2009). The BIS-R-21 comprises 21 items (e.g., “*I plan my trips well in advance*”, “*I act without thinking*”, and “*I fidget when I should stay quiet and seated for a longer period*”). Participants use a four-point Likert scale (never, sometimes, often, almost always) to indicate the degree to which these statements reflect their experiences. The full list of items is available in the Appendix. Scores of the subscales will be used in the regression analyses.

Problem gambling: The Hungarian adapted version (Gyollai et al., 2013) of the Problem Gambling Severity Index (Ferris & Wynne, 2001) will be used to assess problem gambling. The PGSI-HU comprises nine items (e.g., “*How often did it happen to you in the past 12 months that you risked more money than you could afford to lose?*”). Participants use a four-point Likert scale (never, sometimes, often, almost always) to indicate their responses. The full list of items is available in the Appendix. Participants will be categorized into four categories according to the scoring guide of the PGSI and the Helmert-coded² version of it will be used in the regression analysis.

Gambling patterns: Based on (Braverman & Shaffer, 2012), the following four questions will be asked to assess gambling patterns: (i) “*How frequently do you engage in gambling activities?*” (Never; Once a month or less; 2-3 times a month; Once a week; Multiple times a week); (ii) “*On average, how many bets do you place on a single gambling day?*” (None; 1-5 bets; 6-10 bets; 11-20 bets; More than 20 bets); (iii) “*Over time, how would you describe your tendency regarding the amount of money you wager in gambling?*” (Consistently decreasing; Slightly decreasing; Stable - neither increasing nor decreasing; Slightly increasing; Consistently increasing); and (iv) “*To what degree does the amount you wager change?*” (Consistent; somewhat variable; Moderately variable; quite variable; highly variable). The Helmert-coded version of all four responses will be used individually in the regression analysis.

Numeracy: The computer adapted version of the Berlin Numeracy Test (Cokely et al., 2012) will be used to assess numeracy. The test consists of two or three questions adaptively selected based on the former answers. The test has been shown to predict the comprehension of everyday risk and the performance on several decision-making tests more. The full list of items is available in the Appendix. The performance score as a Helmert-coded variable will be used in the analysis.

² Helmert coding is a type of contrast where the second level is compared to the first one, the third level to the mean of the first two, the fourth to the first three and so on. It is suitable for ordinal variables where it is difficult to determine the differences between which two levels are influential.

Demographic measures: Various demographic information will be collected (adapted from Szecsi et al. [2024]) including (i) age (participants will be requested to select their birth year from a dropdown list); (ii) employment status (participants will be requested to specify their current primary employment status: “Full-time (not entrepreneur)”, “Part-time”, “Entrepreneur”, “Unemployed”, “Retired”, “Other”). Dummy variables will be created using ‘Full-time (not entrepreneur)’ and “Other” as reference groups; (iii) gender (participants will be asked to indicate their gender. The available options align with the Hungarian language, which uses a single term that encompasses both biological and social genders (“Female/Woman”, “Male/Man”, “Nonbinary”). Dummy variables will be created using “Male/Man” as the reference group; (iv) household income (participants will rate their household's net monthly income on a scale ranging from less than 50,000 HUF [~140 USD] to more than 1,500,000 HUF [~4,100 USD], divided into 30 equal increment, with the final bracket for incomes exceeding 1,500,000 HUF). Following the official measure of Organisation for Economic Co-operation and Development (OECD) for household (Organisation for Economic Co-operation and Development, 2023), the income measure will be transformed by dividing it by the square root of the number of household members, in order to adjust for the number of individuals using the income; (v) highest educational attainment (participants will be asked to indicate their highest completed educational level: “Less than elementary school”, “Elementary school”, “Skilled worker qualification”, “High school”, “Vocational education”, “BA/BSc”, “MA/MSc”, “Doctorate or higher”). Helmert codes will be used for this variable in the analysis; (vi) number of household members (participants will be asked to indicate the total number of individuals in their household, including themselves). To prevent typos, we will not permit numbers greater than 15; experience with the cash-out feature (participants will be asked whether they have had any prior experience with the cash-out function: “I first heard about it in this study”; and “I knew it from before”)

Validity measures: A few validity measures will be used including: (i) under the influence (participants will be asked to determine if they are presently under the influence of drugs or alcohol by answering “Yes” or “No”); (ii) attention check (participants will be presented with the following item: “This question is designed to test participants' attentiveness. Please do not answer this question [Yes/No]”). Participants providing any answer to this question will be flagged as inattentive. This item is a modified item from Paas and Morren (2018); and (iii) understanding cash-outs: to see whether participants had a sufficient understanding of the cash-out feature, they will be asked to choose the correct description of cash-outs from four different options (see Appendix).

The target sample size and power analysis

The minimum target sample size is 500 participants after exclusions. However, if possible, data collection will continue up to 1000 participants. The sample size was determined based on the predicted availability of eligible participants, and the funds to cover the associated expenses. A power analysis using the *pwr* package in R determined that 500 participants would provide evidence for an effect size of 0.23 (Pearson r) in a model with 43 predictors (Team R, 2013) at 0.05 significance level with 0.80 power, while 1000 participants would provide evidence for an effect size of 0.16.

Sampling

Participants will be recruited via the mailing list of the Hungarian online gambling service provider Vegas.hu. Individuals who meet the criteria of being aged at least 18 years old, residing in Hungary, and having prior experience in sports betting will be eligible to participate in the study.

Hypothesis and data analysis strategy

Overview

In the present study, the impact of the availability of the cash-out option on three dimensions of gambling behavior will be investigated. Accordingly, in the primary confirmatory analyses, three confirmatory hypotheses (H_s) will be tested:

- Participants will be more likely to place a bet in the cash-out condition compared to the no cash-out condition (H_1).
- Among participants who place a bet, individuals will place higher cash amounts in the cash out condition compared to the no cash-out condition (H_2).
- Among participants who place a bet, individuals will place riskier bets in the cash out condition compared to the no cash-out condition (H_3).

To test the robustness of the primary analyses and to test their sensitivity to different analytical choices, a multiverse analysis will be conducted. Moreover, exploratory analyses will aim to identify which factors moderate the effect of cash-out options on gambling behavior. To do this, random forest models concerning each of the hypotheses defined above will be conducted.

Statistical framework for inferences

To make inferences, an alpha level of .05 will be used. In case a p -value is significant, and the direction of the interaction aligns with the hypotheses, it will be treated as evidence for the hypothesis. If a p -value is nonsignificant or significant but the direction of the interaction is misaligned with the hypotheses, it will be concluded that there is no evidence for the existence of the effect, and if the effect exists, the effect size (r) is likely smaller than 0.23 (or 0.16 depending on our final sample size), as determined by the power analysis. Model comparisons will be made using the Akaike Information Criterion (AIC). The model with lowest AIC score will be favored. Whenever it is relevant, the analysis will report the results of the test statistics, effect size measures (betas for linear regression and odds ratios for logistic regression and ordered logistic regression), and the corresponding 95% confidence intervals.

Primary analyses

Exclusion criteria

To ensure data quality and validity in the primary analyses, participants will be excluded if they (i) are under the age of 18 years, (ii) did not solve at least 7 of the 10 Captchas correctly, (iii) were self-reportedly under the influence of any drugs or alcohol during the experiment, (iv) did not understand cash-out features, (v) missed the attentional check, (vi) completed the survey in less than three minutes, and (vii) provided the same answer on ten consecutive survey items.

Treatment of missing values

To impute missing values in incomplete survey responses, the analysis will use the k nearest neighbor imputation method, with $k = 3$ following the recommendations of Beretta and Santaniello (2016). This method identifies the k closest observations with similar characteristics to those containing missing data. The analysis will only use the survey data but not the betting behavior or the Captcha performance to determine the imputed values.

Specification of the statistical models

To test the primary hypotheses, three set of analyses will be conducted, one for each hypothesis. In each of these sets, the analysis will fit two separate models, one containing the experimental condition dummy (cash-out vs. no cash-out), and one not. AIC scores will be used to determine which model provides a better representation of the data. Both models will include the following variables that have been theorized to affect gambling-related behavior: impulsiveness, problem gambling, gaming patterns, numeracy, age, employment, gender,

household income divided by the square root of the number of household members, highest educational attainment, and experience with the cash-out feature.

To test whether participants are more likely to place bets in the cash-out condition (H_1), the analysis will fit intention-to-treat binomial logistic regression models on whether the participant chose to make a bet or not. To test whether participants who place bets, wagered higher amounts in the cash-out condition (H_2), the analysis will fit regression models on the amount of money wagered. The histogram of the wagered amounts will be used to determine whether the dependent variable has an appropriate amount of variance to fit linear models or whether ordered logistic regression models should be used. If the amount of variance in the dependent variable allows for the use of a linear model, but the model diagnostics indicate that the assumptions are violated based on visual inspection, data transformations on the included variables will be conducted. If the ordered logistic regression model is used, the dependent variable will be divided into five equal segments. To test whether participants who place bets select riskier bets in the cash-out condition (H_3), the analysis will fit linear regression models on the odds associated with the chosen bets of the individuals.

Robustness tests of the primary analyses

To assess the robustness of the results and their sensitivity against the methodological choices, a multiverse analysis will be conducted. Multiverse analysis involves “performing all analyses across the whole set of alternatively processed data sets corresponding to a large set of reasonable scenarios” (Steegen et al., 2016 p. 702). The addition of a multiverse analysis is useful given that there are several choices which can influence the results. The multiverse analysis was exploratory as there were no specific hypotheses for each analysis. Accordingly, multiple versions of the analyses specified in the primary analysis will be conducted with 24 (2 x 12) alternatively processed datasets. First, all analyses will be repeated with the exclusion criteria listed above and also including all the individuals without excluding any participant. Second, all the analyses will be repeated with 11 different imputation methods: with the imputation listed in the primary analyses, with only the inclusion of complete cases, and with the use of different k values (1-10). Only the summary of the results of the multiverse analysis will be reported in the main text, discussing which analytical choices and variables lead to which inferences as compared to the main analyses.

Exploratory analyses

Finally, the study aims to explore the variables moderating the impact of the availability of cash-out function on the key dependent behaviors (betting vs. no betting, amount of money wagered, odds associated with the bets). To do this, three random forest models will be conducted separately for each of these variables the following way.

Data will split into training and test sets in an 80-20 ratio, and the training set will be used to find the number of variables sampled at each split of a decision tree for the random forest models. The number of variables is set between 1 and the number of included interaction variables and tuned via repeated 10-fold cross-validation. In case the number of observations in the categories of the outcome variable is unequal, the training data will be upsampled. This means that the analysis will sample with replacement from the original, minority class data until a sample size is reached equal to the majority class. The training set will be tuned to get the greatest area under the precision-recall curve. To evaluate the importance of the investigated variables, the relative importance scores of these variables will be calculated. The analysis will include all variables that were included in the main analyses.

Data sharing

The analysis code and all the study materials are available on the Open Science Framework Page of the project: <https://osf.io/yf4rn/> After data collection, the anonymized data will be shared here.

Competing interest statement

The lead author of the project was funded by Supervisory Authority for Regulatory Affairs which is the regulatory body of gambling in Hungary. The compensation of the participants is covered by Vegas.hu. None of the funders had no role in study design, analysis, decision to on the conclusions, and the preparation of the manuscript.

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Author contributions

BS developed the first version of the hypotheses, the study design, and wrote the first version of the manuscript. PK, AY and MK contributed to the improvement of the study design and

implementation and created the Qualtrics survey. PS and BS created together the first version of the analysis plan and PS wrote the analysis script. MB coded the gambling interface. PS and PK created the figures. ZD, and MDG supervised the project. All authors provided suggestions for the manuscript of the Registered Report.

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Design table

Question	Hypothesis	Sampling plan	Analysis Plan	Rationale for deciding the sensitivity of the test for confirming or disconfirming the hypothesis	Interpretation given different outcomes
Does the availability of the cash-out feature increase the likelihood of gamblers placing bets?	Participants will be more likely to place a bet in the cash-out condition compared to the no cash-out condition (H_1).	The minimum target sample size is 500 participants after exclusions. However, if possible, data collection will continue up to 1000 participants.	We will compare intention-to-treat binomial logistic regression models including and excluding the experimental condition dummy. (See in detail in Specification of the statistical models section)	The sample size was determined based on the predicted availability of eligible participants, and the funds to cover the associated expenses.	If a p-value is nonsignificant or significant but the direction of the interaction is misaligned with the hypotheses, it will be concluded that there is no evidence for the existence of the effect, and if the effect exists, the effect size (r) is likely smaller than as determined by the power analysis.
Does the option to cash out increase the total amount gambled by bettors?	Among participants who place a bet, individuals will place higher cash amounts in the cash out condition compared to the no cash-out condition (H_2).	The minimum target sample size is 500 participants after exclusions. However, if possible, data collection will continue up to 1000 participants.	We will compare regression models on the amount of money wagered including and excluding the experimental condition dummy. (See in detail in Specification of the statistical models section)	The sample size was determined based on the predicted availability of eligible participants, and the funds to cover the associated expenses.	If a p-value is nonsignificant or significant but the direction of the interaction is misaligned with the hypotheses, it will be concluded that there is no evidence for the existence of the effect, and if the effect exists, the effect size (r) is likely smaller than as determined by the power analysis.
Does the option to cash out increase bet risks gambled by bettors?	Among participants who place a bet, individuals will place riskier bets in the cash out condition compared to the no cash-out condition (H_3).	The minimum target sample size is 500 participants after exclusions. However, if possible, data collection will continue up to 1000 participants.	We will compare linear regression models on the odds associated with the chosen bets including and excluding the experimental condition dummy. (See in detail in Specification of the statistical models section)	The sample size was determined based on the predicted availability of eligible participants, and the funds to cover the associated expenses.	If a p-value is nonsignificant or significant but the direction of the interaction is misaligned with the hypotheses, it will be concluded that there is no evidence for the existence of the effect, and if the effect exists, the effect size (r) is likely smaller than as determined by the power analysis.

