



Kansspelautoriteit

Measurement of effects on online gambling

**New rules to protect players
2024**

Contents

1	New rules as of 1 October 2024	3
1.1	<i>Regulation on Spending Limits and More Conscious Gambling Behaviour</i>	3
1.2	<i>Administrative Rule on Responsible Gaming 2024</i>	4
2	Behavioural response of players and operators	5
2.1	<i>Set deposit limits</i>	5
2.2	<i>Limits on net deposits</i>	5
3	Effects on the legal market	7
3.1	<i>Gross Gaming Revenue</i>	7
3.2	<i>Number of player accounts</i>	10
3.3	<i>Gambling frequency</i>	12
4	Channelling	14
4.1	<i>Channelling in terms of players</i>	14
4.2	<i>Channelling in terms of money</i>	14

1 New rules as of 1 October 2024

In the second half of 2024, new rules were established in the Netherlands to protect players more effectively in the online gambling market. The rules in question are the Administrative Rule on Responsible Gaming 2024 (referred to below as ‘the Administrative Rule’) and the Regulation on Spending Limits and More Conscious Gambling Behaviour (referred to below as ‘the Regulation’). The Netherlands Gambling Authority (Kansspelautoriteit, Ksa) **conducted an initial investigation into the effects of these measures (in Dutch)** three months after they were introduced. The measures have now been in place for more than six months. In this paper the Ksa describes whether the previously measured effects have continued into 2025 and assesses how the market has changed since 1 October 2024 in three respects:

- Behavioural responses of players and operators
- Effects on the legal market
- Channelling in terms of players and money

Another change since the first time the effects were measured, in addition to the stricter measures to protect players, is that gambling tax was increased from 30.5 percent to 34.2 percent in January 2025. The increase is also expected to affect the gambling market. The Ksa **published a report** on the effects of the gambling tax increase (in Dutch).

1.1 Regulation on Spending Limits and More Conscious Gambling Behaviour

According to the Regulation, which was drafted by the Ministry of Justice and Security, online operators must take additional measures to make online gamblers more aware of their gambling behaviour in order to protect them more effectively from the risks of gambling.

One of the measures is that players are obliged to contact the gambling operator if they want to set a gross deposit limit which is above 350 euros per month (or 150 euros for players under 24). Existing players who have limits above the set amounts must also be made aware of the risks of a high limit and the help that is available.

The intended effect of this change was that players would set lower limits and lose less money as a result. More information about the new Regulation on Spending Limits and More Conscious Gambling Behaviour can be found **here** (in Dutch).

1.2 Administrative Rule on Responsible Gaming 2024

The Gambling Authority intends the Administrative Rule to give additional substance to the legislation and regulations applicable to the recruitment and advertising activities of licensees and to the addiction prevention policy and its implementation by licensees, wherever applicable.

Article 3.1.12, paragraph 5, under a of the Administrative Rule states that when supervising and enforcing the duty of care referred to in Article 4a of the Betting and Gaming Act (Wet op de kansspelen) and related legislation and regulations, the Gambling Authority will, in any event, be alert to signals that a player can no longer bear the financial consequences of their playing behaviour. Such a signal will exist, in any event, if a player makes net deposits of more than 300 euros (young adults aged 18 to 24) or 700 euros (24 and older) in a calendar month. When a player's net deposits exceed the net deposit limit, the Gambling Authority considers it appropriate, in principle, for the operator to block further deposits from that player for the remainder of the calendar month. If it can be assumed that the player is able to bear the financial consequences of their playing behaviour, the operator can lift the block.

The intended effect of this change was for fewer players to lose large sums of money.

The text of the Administrative Rule can be found [here](#) (in Dutch).

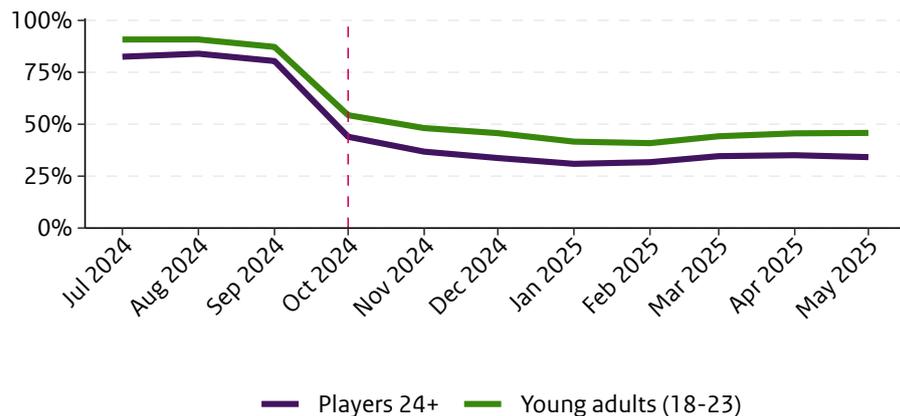
2 Behavioural response of players and operators

The data used in this section are from the Control Database (CDB). The CDB is a data safe where online operators are obliged to store pseudonymised gambling data. Players can have account with multiple operators, but there is no way to link accounts of players across operators. The results are therefore per player account rather than per player. This report uses data from 29 operators which relates to the period between July 2024 and May 2025. The data are

2.1 Set deposit limits

One of the aims of the Regulation is to encourage players to set lower deposit limits. Figure 2.1 shows the percentage of new players who set their deposit limit above the limits in the Regulation. The pink dotted line indicates the time at which the new rules came into force. Before that point in time, the vast majority of new players set limits above 350 euros per month (150 euros for young adults). After 1 October, the percentage of players with high limits dropped to less than 50 percent and that percentage has remained fairly stable. It would appear therefore that the Regulation has caused fewer players to set high deposit limits.

Figure 2.1: Percentage of new players who set a deposit limit above the limits in the Regulation.



Source: Control Database

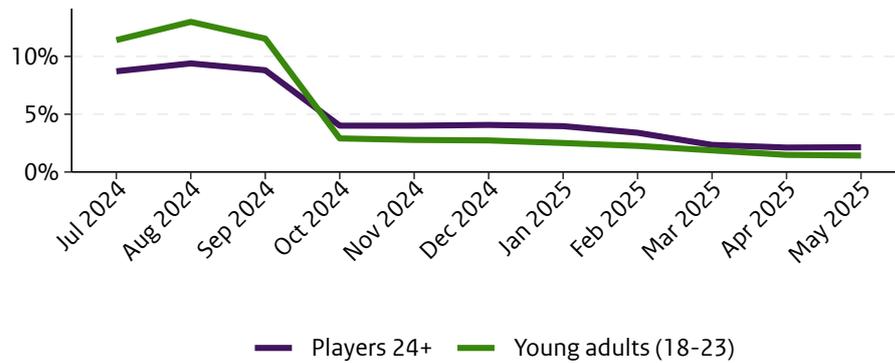
2.2 Limits on net deposits

When a player's deposits exceed the net deposit limit, the Administrative Rule states that the Gambling Authority considers it appropriate, in principle, for the operator

to block further deposits from that player for the remainder of the calendar month. If it can be assumed that the player is able to bear the financial consequences of their playing behaviour, the operator can lift the block.

Figure 2.2 shows the number of players who made net deposits over 300 and 700 euros. Before 1 October 2024 9,7 percent players deposited more than the net deposit limits. In October 2024 that rate dropped to 3,8 percent and it fell further, to 2,2 percent, in March 2025. The percentage remained low thereafter. One possible explanation for this further decline is that, at the beginning of February 2025, the Ksa called operators to account **with regard to the implementation of the financial capacity tests**. The percentage of players who exceeded the net deposit limit fell more sharply in the case of young adults than in the case of older players. This means operators are indeed setting limits on deposits.

Figure 2.2: Percentage of players who exceed the net deposit limit (700 euros and 300 euros for young adults)



Source: Control Database

3 Effects on the legal market

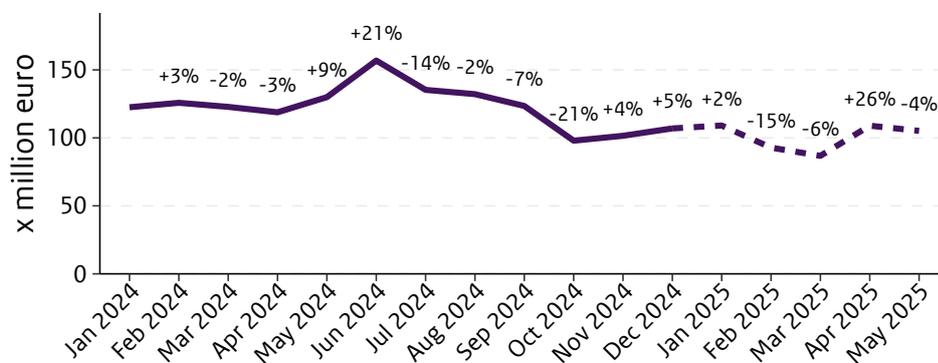
In this section data requested from operators is combined with figures from the aforementioned Control Database and data from research company GfK's Cross-Media Link Panel.

3.1 Gross Gaming Revenue

In most sectors the financial size of a market is measured using turnover figures. In the gambling sector, however, most of the revenue is paid out as prizes. As a result, the criterion used is often the gross gaming revenue (GGR). The Ksa understands the GGR to be the sum of stakes minus prizes paid out. When calculating the GGR, the Ksa also counts stakes and prizes from bonus money. The Ksa asked online gambling operators to provide figures on the GGR and player accounts for the period up to December 2024. An estimate for 2025 was made using data from the Control Database (CDB). The Ksa is going to request figures from operators again in the second half of 2025. These figures may differ slightly from the estimates reported here.

The new rules affect the GGR of licensed online gambling operators. Figure 3.1 shows that the GGR declined sharply in October 2024 compared to the previous months. In May 2025 - the last month measured - the GGR was 16 percent lower than in September 2024, the last month before the new rules were introduced. The GGR fluctuates upwards and downwards in the months after October 2024. The Ksa examined possible explanations for these fluctuations in more detail in the [autumn 2025 Monitoring Report](#) (in Dutch).

Figure 3.1: GGR per month

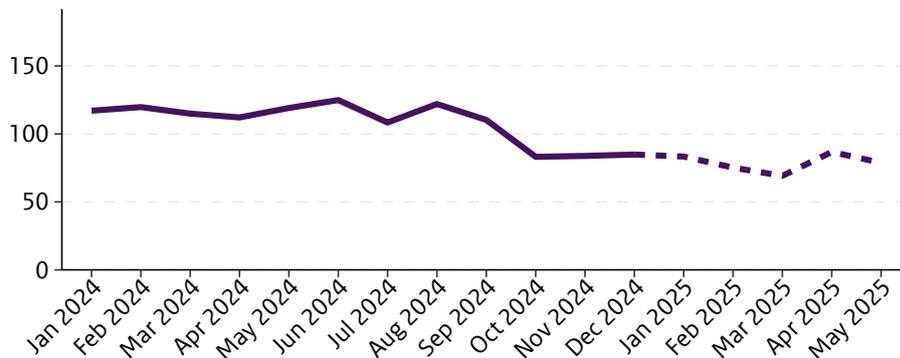


Source: data provided by licensees. Estimate as from 2025 based on CDB data. Percentages are relative to previous month.

Figure 3.2 shows the average loss per account per month. In the eight months since the new rules took effect, the loss per account was 31 percent lower than in the

previous eight months (down from 116 euros to 81 euros per month). The loss per account has been fairly stable since October 2024.

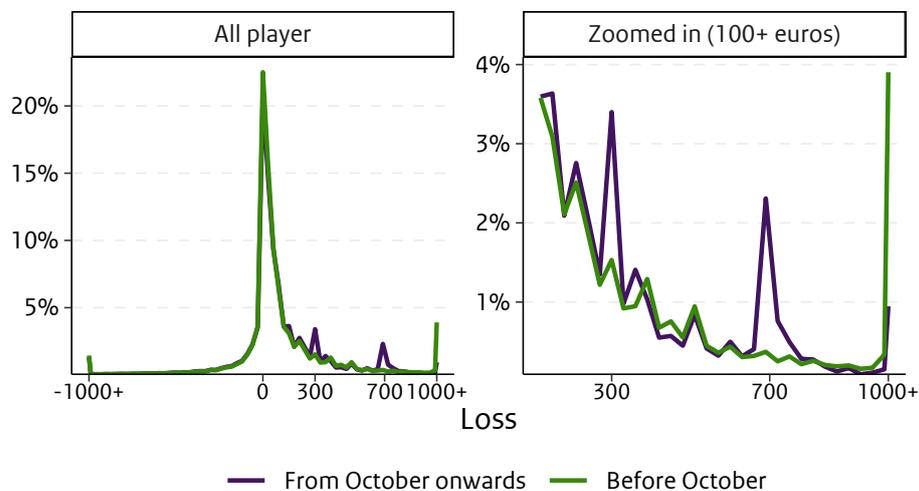
Figure 3.2: Average GGR per active account



Source: data provided by licensees.
Estimate as from 2025 based on CDB data.

Figure 3.3 shows how the distribution of losses changed after the new rules were introduced. The graph on the left shows the distribution of all player accounts. The graph on the right zooms in on accounts with losses of 100 euros or more. The graph on the right clearly shows that, after the new rules were introduced, 300 or 700 euros per month were lost from more accounts than before their introduction. The percentage of accounts that lost more than 1,000 euros fell from 3,9 percent before October 2024 to 0,9 percent after the rules were introduced. This means there are fewer accounts from which large sums of money are being lost. This change occurred immediately after the new rules were introduced, in the last quarter of 2024, and continued into the first few months of 2025. The rules have little effect on the percentage of accounts with large profits (1000+ euros) and the percentage of accounts with small losses (less than 100 euros per month).

Figure 3.3: Distribution of losses per month before and after the new rules were introduced

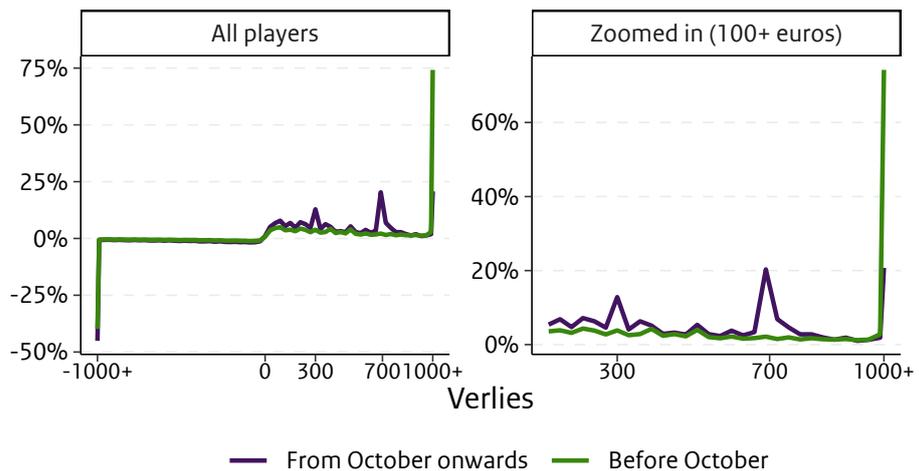


Source: Control Database
Period: January 2024 to April 2025

Another way of looking at the distribution of losses is to use the total GGR per loss

category. Figure 3.4 shows which proportion of GGR comes from accounts with different losses before and after the new rules were introduced. Before 1 October 2024, 74 percent of the GGR came from accounts with losses of more than 1.000 euros. This percentage dropped to 21 percent after the rules were introduced. That means operators are generating less revenue from player accounts with large losses. In the first quarter of 2025, the distribution is similar to the final quarter of 2024.

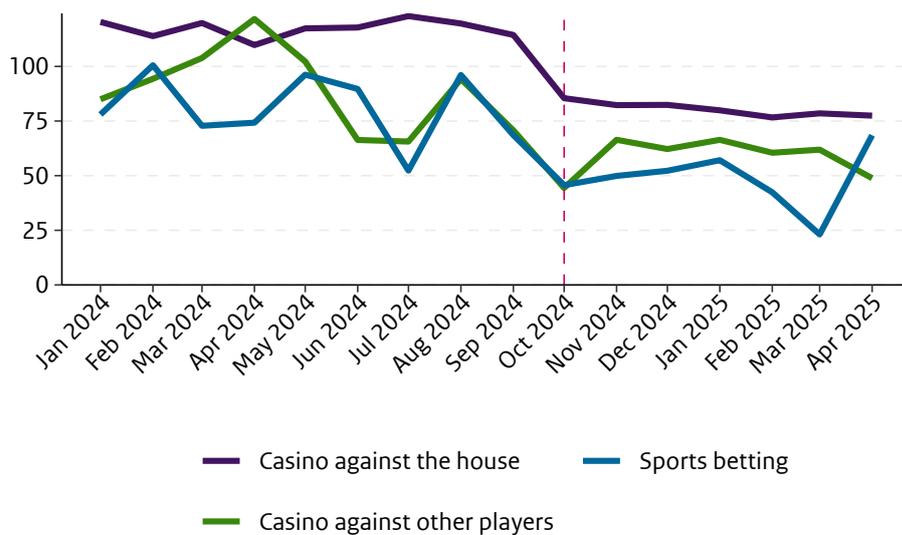
Figure 3.4: Percentage of total GGR earned from player accounts with different losses



Source: Control Database
 Period: January 2024 to April 2025

Figure 3.5 shows the average loss per account for sports betting, casino against the house and casino against other players. Only players who gambled within a certain segment were counted. A clear decrease in loss per account can be seen for all 3 segments.

Figure 3.5: Average loss per account, per segment

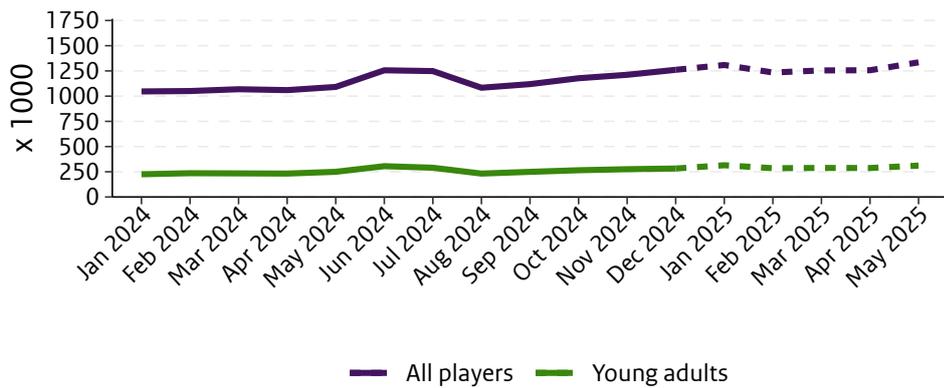


3.2 Number of player accounts

Figure 3.6 shows the number of active player accounts per month. All players who have staked, deposited or withdrawn money are included. The number of accounts increased by an average of 1,1 percent per month before October 2024. After that, the number of accounts increased by an average of 2,3 percent per month.

While the total GGR decreased significantly in October 2024, the number of active accounts still increased somewhat. In June 2024 the number of active accounts was probably higher than normal due to the European Football Championships.

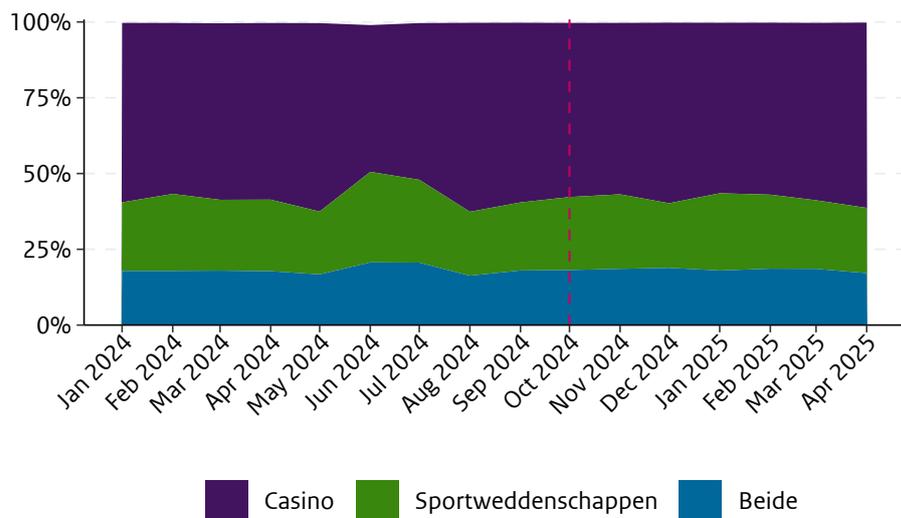
Figure 3.6: Number of active player accounts per month



Source: data provided by licensees.
From 2025 onwards: Estimate using CDB data.

Figure 3.7 shows the number of accounts used per month for sports betting, casino games or both. The introduction of the new rules did not affect the distribution across the segments.

Figure 3.7: Number of accounts per segment

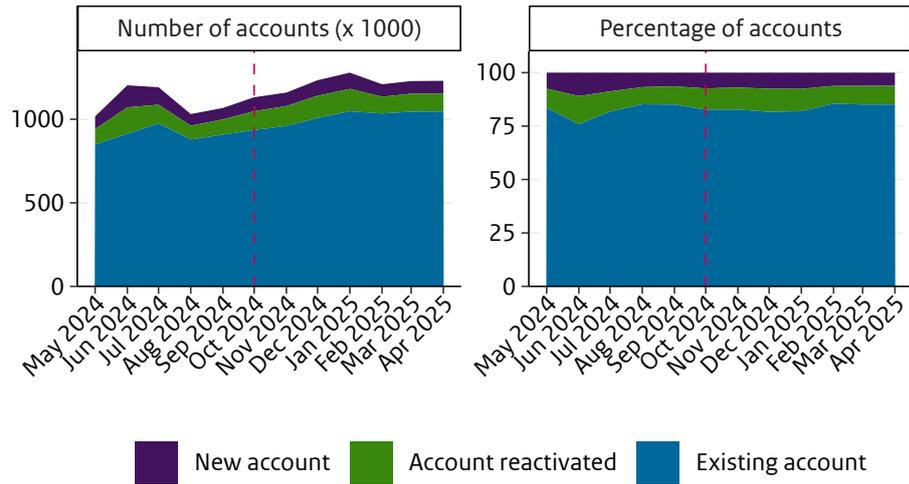


Source: Control Database

Figure 3.8 shows how many of the accounts used to make a deposit or withdrawal were new and how many already existed. Within existing accounts a distinction is made between accounts which were active during the previous three months

and inactive accounts during that same period. The growth in the total number of active accounts in Figure 3.6 does not appear to be caused by one type of account in particular, but by an increase in recently active accounts, reactivated older accounts and the creation of new accounts. The total number of accounts in the graph on the left in Figure 3.8 differs slightly from the number of accounts in Figure 3.6 due to differences in the definition of ‘active account’ and because the data come from different sources¹.

Figure 3.8: Type of active accounts per month

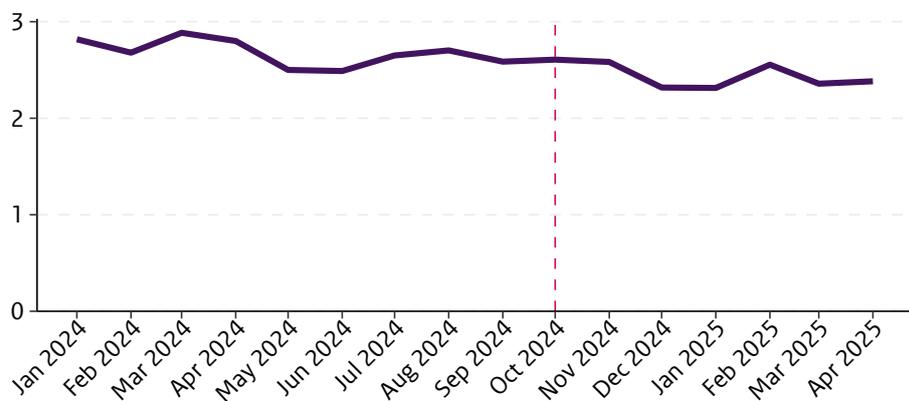


Source: Control Database.

Reactivated accounts are those which have been inactive in the previous th

Figure 3.9 shows the average number of active player accounts per month per player. The number of accounts per person remained roughly the same, at 2,5, during the first few months after the measures were introduced in 2024. The number of accounts per player hardly changed in 2025 as well (an average of 2,4 accounts per player).

Figure 3.9: Number of accounts with legal operators per player



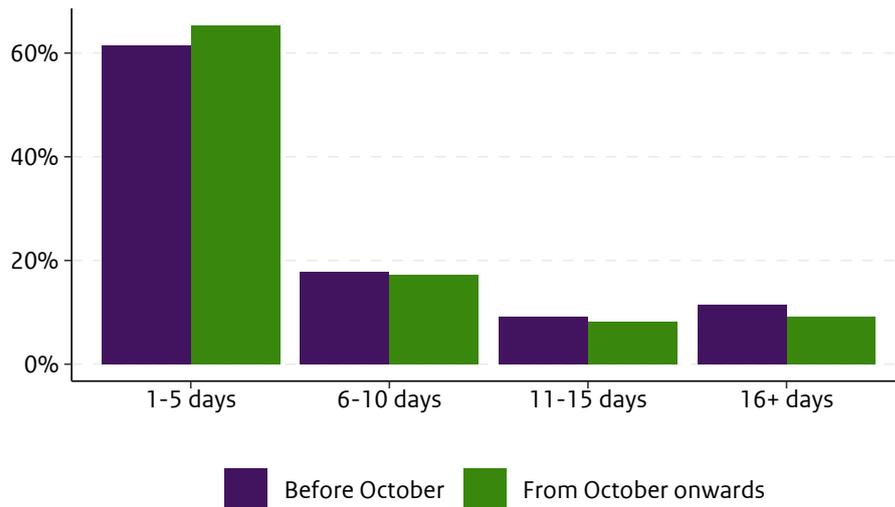
Source: GfK, edited by Ksa

¹ Figure 3.6 includes all accounts which were used to bet, deposit or withdraw money. Figure 3.8 only includes accounts used to deposit or withdraw money. Accounts used only to bet money are therefore not included.

3.3 Gambling frequency

The set rules affect more than just players' losses. Figure 3.10 shows the distribution of the number of gambling days per account per month. Following the introduction of the new rules, the number of players who use their accounts on fewer than six days per month has increased while the number of players who use their accounts for sixteen days or more per month has actually decreased.

Figure 3.10: Distribution of gambling days per account per month

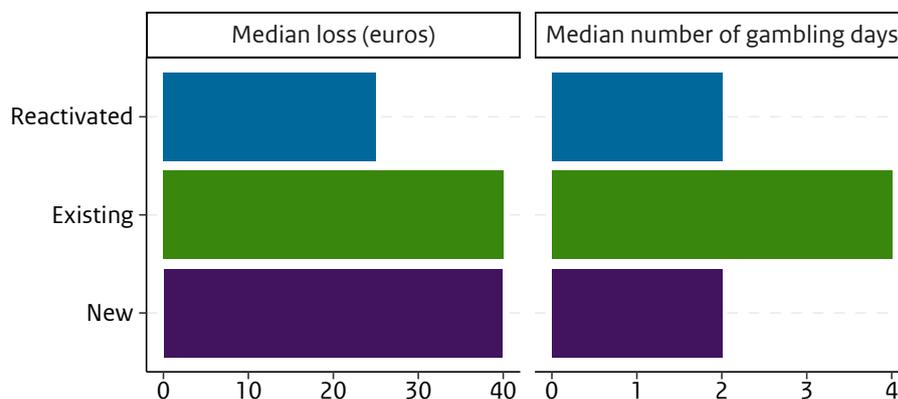


Source: Control Database. Period: January 2024 to April 2025

Figure 3.11 shows the median loss and median number of gambling days per account per month for new, existing and reactivated accounts.

The largest amount of money is lost via existing accounts and these accounts are active for the most number of days. This group may contain a relatively large number of intensive gamblers who gamble (almost) every month, on a large number of days and lose large sums of money. The same amount of money is lost via new accounts but these are active on fewer days than existing accounts. The losses and number of gambling days are lowest in the case of players with reactivated accounts.

Figure 3.11: Type of active accounts per month



Source: Control Database

What is the median?

The median loss indicates that half the players lose less than the stated amount and half lose more. The median is less sensitive to extremes and therefore says something more than the average about players in the middle of the distribution.

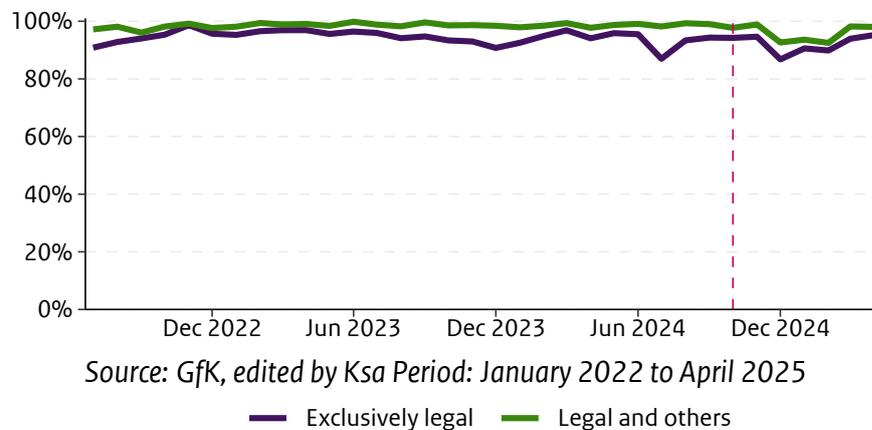
4 Channelling

A possible negative consequence of tightening player protection rules is that some players will divert to illegal operators to avoid the stricter rules. The ratio of legal to illegal online gambling websites is also known as the channelling rate. There are different ways to measure channelling, namely in terms of players and in terms of money.

4.1 Channelling in terms of players

The Ksa measures channelling in terms of players using data from GfK. The channelling rate in terms of players did not drop significantly after the new rules were introduced. The proportion of players who visited only legal websites on a monthly basis averaged 93 percent in the first quarter of 2025. The percentage of players who visited legal - but possibly also illegal - websites is even slightly higher, being 96 percent on average. Consequently, the majority of players who visit an illegal operator also gamble via licensed operators.

Figure 4.1: Channelling in terms of players

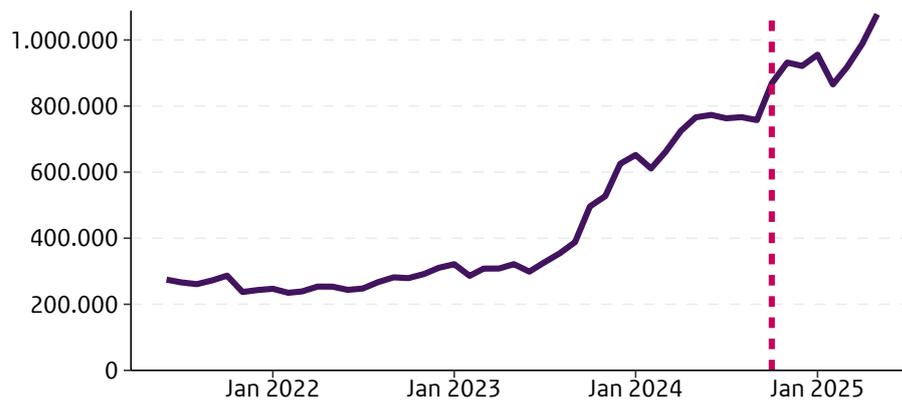


4.2 Channelling in terms of money

When the effects of the new rules on player protection were first measured the Ksa introduced a new method to calculate channelling in terms of GGR using Google search volume. The search volume of a query indicates how often a particular gaming website is googled from the Netherlands. The Ksa is continuing to develop the method. For technical reasons it is not yet possible to determine the channelling rate in terms of money. The Ksa published new figures in July in a [paper on the effects of the gambling tax increase](#) (in Dutch).

Figure 4.2 does show the search volume of illegal gambling websites. In the months before 1 October 2024, the search volume averaged 765 thousand per month. From October 2024 onwards it has averaged 941 thousand. That is an increase of 23 percent. On the basis of these figures it is not yet possible to determine the size of the illegal market. However, the figures do indicate that the illegal market has grown.

Figure 4.2: Search volume of the top 100 illegal gaming websites



Period: June 2021 to May 2025



Afzendinggegevens

Kansspelautoriteit

Anna van Buerenplein 45A

2595 DA Den Haag

Postbus 298

2501 CG Den Haag

www.kansspelautoriteit.nl