

# Ethical Gambling

## Overview

Problem gambling can occur due to how the mobile gambling apps are designed, particularly with respect to how they exploit their users.

The fictional client, Ballsbet, wants to develop a mobile betting app aiming to encourage fun but minimise harm caused by gambling.

I, as an intern of a fictional UX agency, DiamondWater, was brought on to pitch to Ballsbet about why the current state of UX for gambling apps in Australia is generally harmful to problem gamblers, and how we would propose to address this via a series of interventions within the Ballsbet mobile gambling app.

<b>Duration</b>	3 weeks
<b>Role</b>	UX Researcher/designer

## Summary

- This UX project for Ballsbet, an Australian sports betting business, aimed to create an ethical gambling app.
- Research revealed that existing apps encourage harmful gambling behaviors and obscure the potential risks. This led to the proposal of several interventions, including break reminders, visual representation of gambling 'health', real-time feedback on

betting, and realistic winning probabilities.

- This project resulted in a set of concepts that Ballsbet could further evaluate and test.
- The work also highlighted the need for more qualitative data in future research to provide deeper insights into user behaviour and needs.
- The broader impact was the potential transformation of Ballsbet into a sustainable, ethical business that stands out from its competitors.

## Intro

Ballsbet is an up-and-coming sports betting business operating out of Australia. They want to differentiate themselves from the overpopulated local gambling market by providing something different: an ethical gambling experience.

They already have a product that is very similar to the rest of the gambling apps in Australia. They want to determine how they can best serve a range of users by the app, but most importantly, those who suffer from gambling addiction.

The successful agency would need to demonstrate empathy and a good understanding of these types of users. They also need to understand that what may appear as good user experience may be masking harm for the users.

By doing the above, they want to be able to competitively differentiate themselves in the market.

## My Approach

### Initial Insights

Firstly, I looked at a range of betting apps on the Australian market. The primary purpose was to understand how these apps persuade their users to take certain actions.

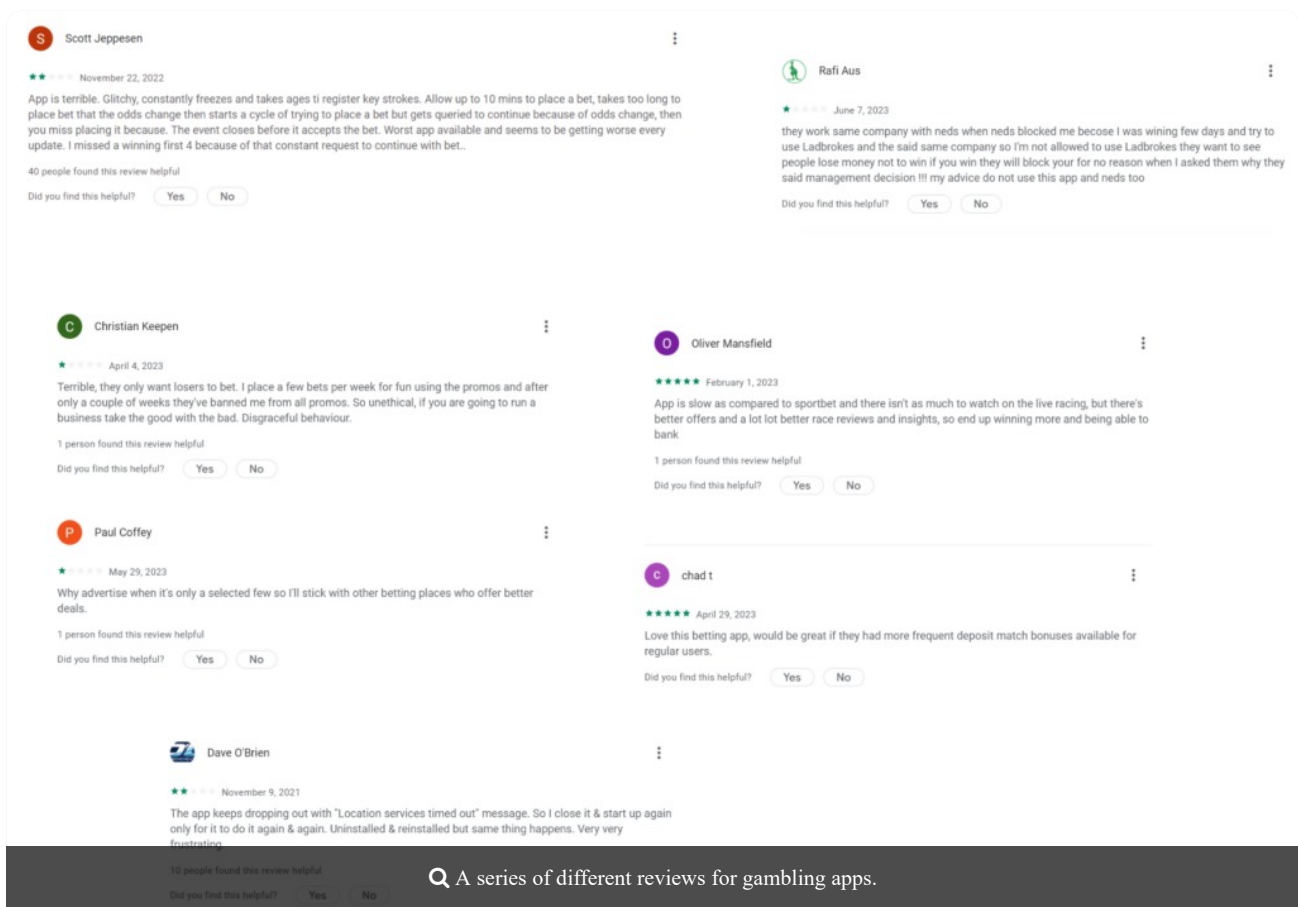
- Deposit money into their betting account.
- Find promotions and other offers.
- Find something to bet on.
- Place a bet.

On the other side of this, was to contrast the user experience of these actions with the user

experience of actions that could be considered less desirable from a gambling providers perspective.

- Make a withdrawal on earnings.
- Enable gambling controls.

I then looked at the users of these apps, trying to ascertain their experience of using these apps. I looked at comments against app reviews, and at videos on YouTube relating to the user experience of these apps.



I also wrote and distributed an online, anonymous survey; however, I couldn't gain traction with this most likely to the sensitive nature of the information shared (<https://bit.ly/3NWA7jN>).

## Identifying Themes

I looked at the data coming out of the research. Some of the findings were:

- Providers offer attractive sign-up deposit bonuses, but the terms and conditions state

that to withdraw money from any bets made with these bonuses, you must deposit a significant amount first.

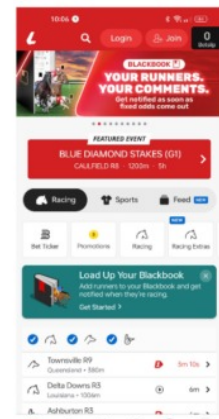
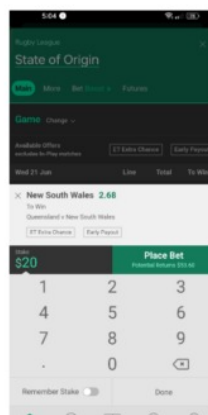
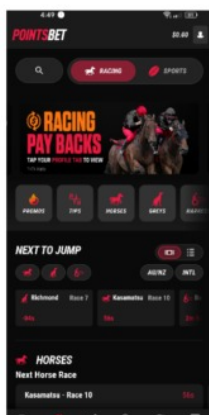
- It can be much faster to deposit money than withdraw it.
- Promotions are used as an incentive to users, but if they use too many promos within a timeframe (not disclosed) their account will be suspended.
- Apps streamline the process of placing a bet, whether that be automatically depositing the difference required, or removing the bid confirmations.

As a result, I identified three main themes while using and researching the apps:

1. Some actions are encouraged over others.
2. Kept in the dark about the big picture.
3. Positive language conceals risk of harm.

So, what is the potential harm, particularly for people with gambling addiction? Mapping this back to the themes identified:

- If the intention is to make smaller bets to keep the gambling ‘under control’ it is very easy to make a bet, win or lose, then follow up straight away with another bet (and so on).
- It is difficult to see the long-term behaviour and impact of gambling. Many apps do give you an overview of your gambling behaviour over the last 12 months, but it is hidden within the settings.
- There is a very positive bias to these mobile apps. Even though it is a legislative requirement to display prominent gambling warnings, these are clearly overshadowed by promotions, and phrases such as ‘take on the fun’, and ‘you’re a winner’.





🔍 Screens from different mobile gambling apps.

## Building on Themes

Now let's relate this back to actual users. What are the Jobs to be Done, and what is the profile of a user affected by gambling addiction?

The most straight-forward Jobs to be Done for any user of any gambling app would be as follows:

*I want to place a bet so that I can win some money.*

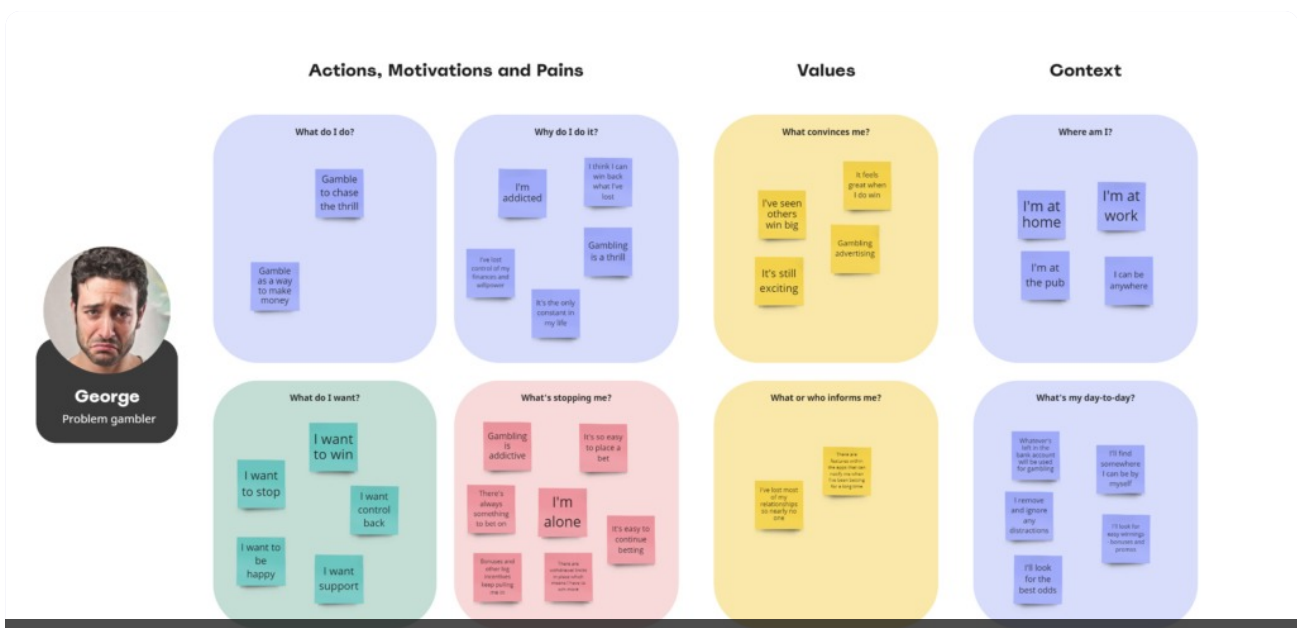
For a problem gambler, this might even be reframed as:

*I want to recapture the magic of when I first gambled, or*

*I want to win back all the money that I've lost.*

These are actionable insights.

I looked at what the research was telling me and what I understood of problem gambling and developed the following persona. This gave me a frame of reference so that while coming up with approaches I would better understand their viability. It also allowed me to more concretely empathise with the user.



So, what might the journey of this user look like? What are the pain points and the delights of these users?

Making an evaluation of the user journey allows us to consider where interventions may help.

Now, what have we determined?

Relating back to the themes:

1. Some actions are encouraged over others.
  - Is there a way to slow down the next bet?
2. Kept in the dark about the big picture.
  - Could we give the user some feedback on their overall gambling behaviour?
  - Does the user understand the impacts of their behaviour?
3. Positive language conceals risk of harm.
  - Odds look good... but are they really?



## Building Ideas

We have considered the user and the journey they take through the app. We've identified some key findings out of this and performing research on the app and its users.

At this stage, we can start to perform some idea generation that might help to reduce the more problematic elements of the user experience.

When I performed the ideation, I set my timer for 8 minutes and came up with 8 ideas (Crazy 8's). Doing this 3 times meant I had 24 different ideas of varying quality. These ideas were then mapped to 4 different quadrants depending on whether they were Abstract/Concrete concepts or Detailed/Big picture concepts (or somewhere in between).

I then ran another round of ideation to see if I could generate more ideas for those quadrants that didn't have many ideas represented.

The idea behind this approach was to firstly, come up with lots of ideas in a short amount of time, and secondly, generate ideas that varied in terms of their scope and their viability.

These ideas were then prioritised based on basically how 'good' they felt. Would they solve a genuine user problem? Could I say with confidence that these ideas could be implemented by engineering/design? Would the implementation of these ideas lead to business growth?

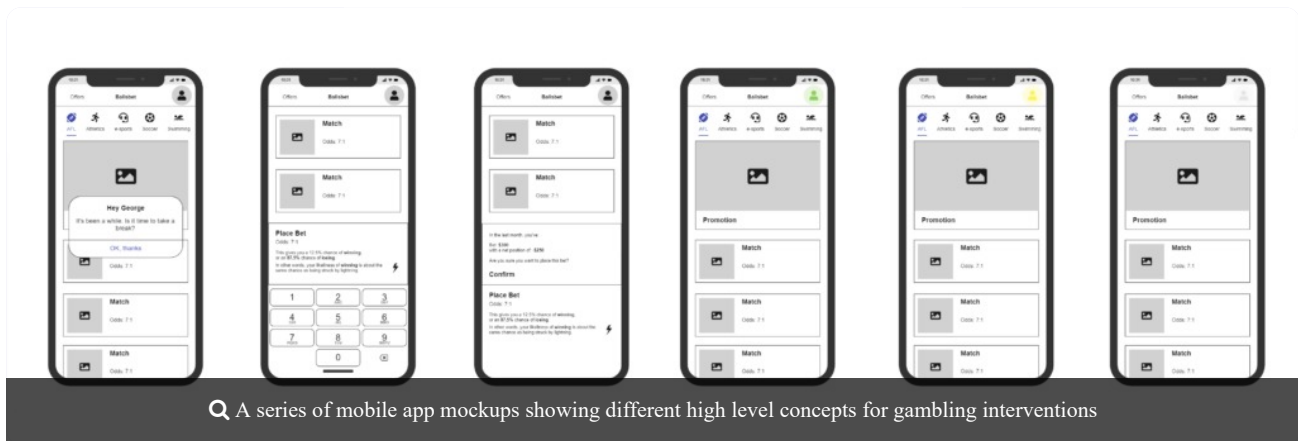
1. Remind the user to take breaks now and then. (Relates to theme 1)
2. Show user their overall gambling health visually by colour coding their avatar (or similar) according to number of bets placed, betting amounts, duration and frequency of betting sessions, and so on. (Relates to theme 2)
3. Give the user real-time feedback of how much they've bet in (say) the last month. (Relates to theme 2)
4. Show probability of winning in real world terms and with humour. (Relates to theme 3)



Q Ideation across four quadrants: detailed versus big picture, and abstract versus concrete

## Sharing Concepts

Armed with these findings and these concepts, I presented these ideas back to the Ballsbet founders and design team. The following concept mock ups were created to clearly communicate the ideas I had.



I presented these ideas as though they were being presented by Ballsbet themselves, and a persona, identified as 'George', was brought in throughout the narrative. This was done to make the entire presentation seem aspirational, and to demonstrate that I had a solid grasp of the types of users best served by the concepts identified.

## Results and Reflection

The tangible outcome for the client, Ballsbet, was a set of concepts that they would discuss internally and potentially test against their users. The greater outcome perhaps, was a better understanding of the current state of UX within the gambling industry and how this harms a vulnerable demographic. By performing this analysis, we have taken steps to empathise with these users and ideate interventions that have the power to transform Ballsbet into a sustainable long-term business that differentiates itself from its peers.

What would I do differently next time? I would try harder to get the survey in the hands of actual users. I truly believe this would have greatly supported the narrative, by providing further qualitative data about users.







# Health Insurance (Part 1)

## Overview

A fictional health insurance provider, Medisafe, primarily targets the 18- to 30-year-old market. There is a legislative requirement to provide two factor authentication on their website within eight weeks.

This is the basic brief, and what Medisafe believes they should achieve as part of this project.

What else is possible?

**Duration**

4 weeks

**Role**

Product manager

## Summary

- Medisafe is an established health insurance provider in Australia primarily focusing on the 18- to 30-year-old market.
- Medisafe's wanted to implement two-factor authentication due to a legislative requirement.
- During the project I identified further opportunities for Medisafe to boost customer sentiment, develop a reliable mobile app, and improve its ratings through transparency and value for money.

- The roadmap suggested introducing a health incentive program as a priority, indicating significant potential impact.
- Overall, beyond implementing two-factor authentication, Medisafe had numerous opportunities to enhance its market position.

## Intro

Medisafe is a health insurance provider operating in a crowded market of health insurance providers within Australia. They differentiate themselves by targeting the 18- to 30-year-old market, providing a product and services tailored to this demographic.

They are required to enhance their website's security by offering their customers the ability to enrol into two factor authentication, which should help protect their account from unwanted access. This is a legislative requirement the Government is mandating all health insurance providers implement by the deadline date, eight weeks from now.

As part of successfully delivering on this project, various Medisafe stakeholders have indicated further requirements. For example, the security team would like this feature to be extended to include an actionable real-time dashboard of login attempts, including failed 2FA logins. The customer service team would like to understand the customer journey before release so that they can best support customers when the feature releases.

## My Approach

### Understanding the Users

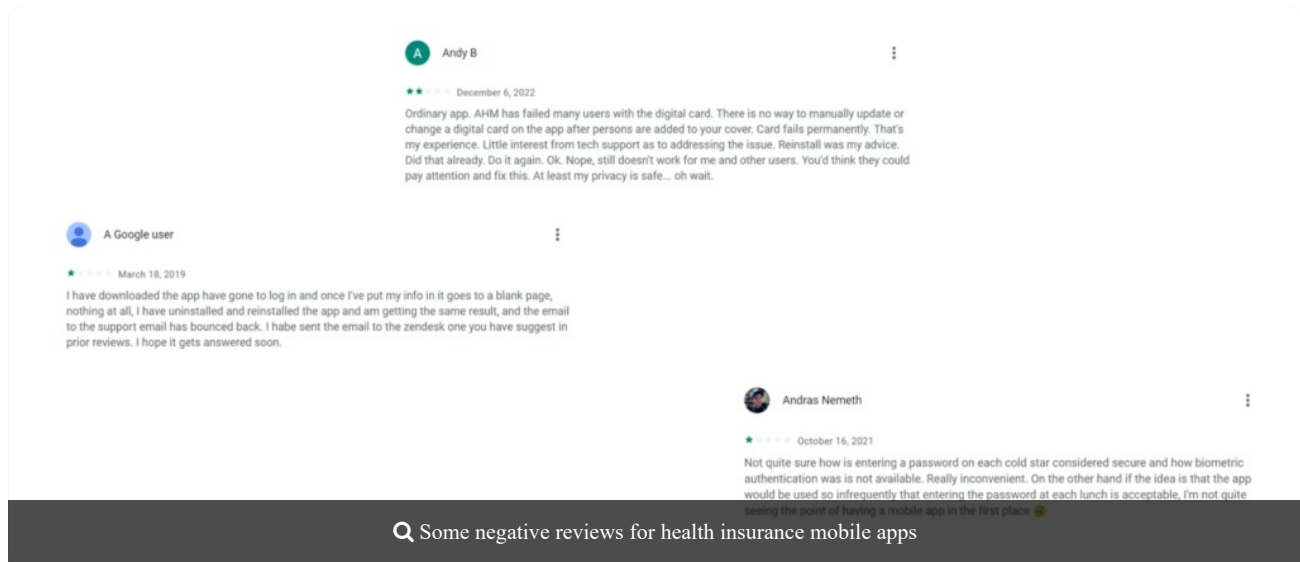
The brief was to incorporate two-factor authentication. However, looking more broadly at Medisafe and their company's product offering, it's clear that whatever product development occurs must be through the lens of their key demographic.

When I performed research on this demographic within Australia, one key finding was that the participation rate (that is, the percentage amongst all participants) for 18- to 30-year-olds that hold private health insurance is falling, year on year.

Considering that the market is already occupied by a lot of competition (around thirty health insurance providers), to maintain their own competitiveness they need to do what they can to reverse this trend amongst their own customers.

What the research shows is that they must find value in the product, they need to trust the company, and the company and the product promote health consciousness. These are the areas I chose to focus on.

The companies I found to be the main competitors of Medisafe were ahm and Frank Insurance. Their strengths lie in simple branding, affordability, flexible extras, and multiple communication channels. Both also struggled with negative reviews when talking about value for money, reliability, and data security.



For a product within a busy market, it is essential to take the time to understand the customer. I looked at our core demographic, and based on the previous research performed a SWOT analysis.

## Strengths

Demographic: tailored to a specific demographic (18 - 30 year olds) Ethnography:

extensive research conducted with existing customers

Team: some members of the team have been with Medisafe for 10 years

Security: security is already taken seriously within company policies around password resets

## Weaknesses

Legislation: not compliant with 2FA requirements

Brand: not a major player in Australia's private health insurance space

## Opportunities

Trust: improving security could improve consumer sentiment

Diversity: currently a health insurance provider, could break into other spaces (travel, life, pet, funeral, income protection)

### **Threats**

Competitors: there are around 30 private health insurers operating within Australia

Market downturn: fewer young people are purchasing health insurance than previously

Knowing the customer meant that we could better tailor their experience. We knew the themes as they relate to our core demographic. However, we had to understand the mindset of the customer in order to realise how these themes could be implemented.

## **What about the Competition?**

I looked at the direct competitors mentioned previously (Frank, ahm) as well as what I would consider indirect competitors, and looked at the identified themes and how they rated.

### **Product**

Frank

### **Direct/indirect**

Direct

### **Offering**

Health insurance

### **Add-ons**

Health support programs Telehealth

### **Target market**

Everyone, but they do have youth discounts

### **Trust & security**

No identified issues, but also not sure of their security offerings

## **Simplicity**

Everything can be managed online

Simple offerings Mobile app

## **Brand image**

Transparency 4/5

Value for money 4/5

Claim approval rate 90%

More negative ratings amongst under 30s than positive

Mobile app rating: -

## **Average reviews**

4.2

## **Value for money**

4.0

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## **Product**

ahm

## **Direct/indirect**

Direct

## **Offering**

Health insurance

## **Add-ons**

Member discounts

Bundling discounts

## **Target market**

Everyone, but they do have youth discounts

### **Trust & security**

MFA

Subject to same data breach as Medibank was

### **Simplicity**

Everything can be managed online

Simple offerings

Mobile app

### **Brand image**

Transparency 3/5

Value for money 3/5

Claim approval rate 60%

Way more negative ratings amongst under 30s than positive

Mobile app rating 2.2/5

### **Average reviews**

4.2

**Value for money 4.0**

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### **Product**

My health for life

### **Direct/indirect**

Indirect

### **Offering**

Preventative health program

**Add-ons - Target market**

People who want to maintain a healthy weight, sleep better, or manage stress

**Trust & security**

-

**Simplicity**

-

**Brand image**

-

**Average reviews**

5.0

**Value for money**

Free program

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**Product**

Anytime Fitness

**Direct/indirect**

Indirect

**Offering**

Gym

**Add-ons**

-

**Target market**

18 - 29 year olds



## **Trust & security**

-

## **Simplicity**

-

## **Brand image**

Transparency 1/5

Value for money 1/5

## **Average reviews**

1.6

## **Value for money**

1.7

Reflecting on the above data, I performed a SWOT analysis of Medisafe within its market. This more concisely summarises the above information as it relates to Medisafe.

## **Strengths**

Not a new player in the market

Passionate, and experienced team

## **Weaknesses**

This demographic is already tailored to by quite a lot of the market

They are behind some of the other providers who already offer 2FA

No mobile app

## **Opportunities**

While some other providers have suffered data breaches (e.g. Medibank) Medisafe is in a good position to market themselves as safe with your data

Building out a good mobile app that is simple but more reliable than the competition

Get more positive ratings than others by being transparent, offering good value for money, and a high claim approval rate

Others are not touting their health consciousness credentials with value adds like health advice, etc

### Threats

This is a shrinking market

We may be part of a much larger group of companies vying for the same customers, however, what the research and analysis showed us is that there is certainly still room for improvement, particularly for the 18- to 30-year-old market.

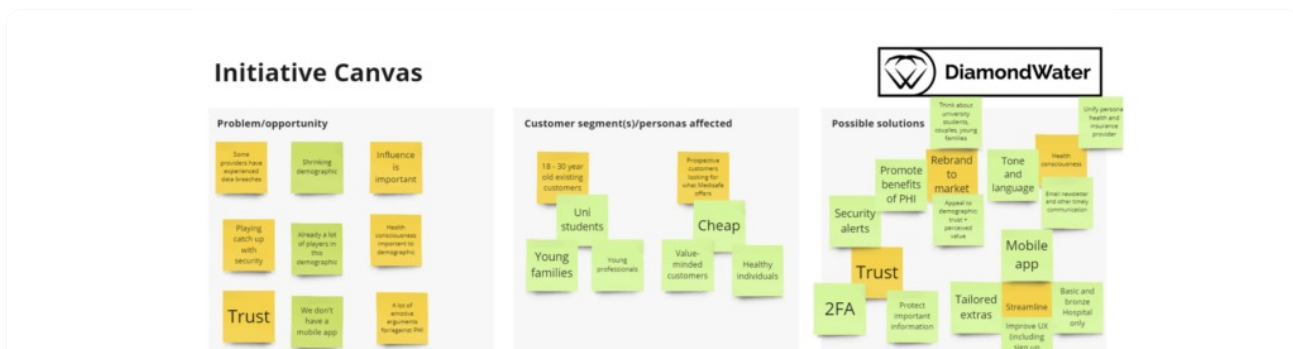
## Identifying Opportunities

Armed with research, I began to synthesise the findings into different product canvases. With the initiative canvas, we attempted to evaluate the value and feasibility of a proposed project or idea. We established potential problems and opportunities we might solve with our idea, whether the business was ready for this idea, what value it presented, and what the ramifications were in terms of cost and effort.

Next up the value proposition canvas helped us to evaluate our product to determine how well it met our customer needs. We looked at the various facets of the customer experience: what are they wanting to do with the product and what pains or gains do they face? On the other side of this, we looked at the company's products and services and how these might have helped reduce the customer's pain or increased the customer's gains. Note that several iterations were undertaken as our understanding of the problem broadened and we reconsidered whether we were really addressing the elephant in the room, that is, a potentially shrinking market.

On my initial draft, I took the requirements dictated by the business as verbatim.

Performing more research led to meaningful insights that showed that there were further opportunities.

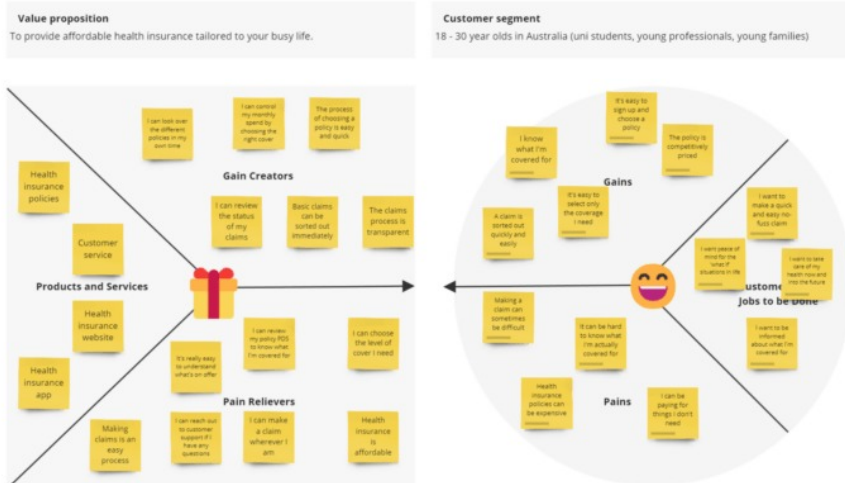
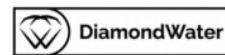




Q An initiative canvas for the Medisafe health insurance product

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### Value Proposition Canvas



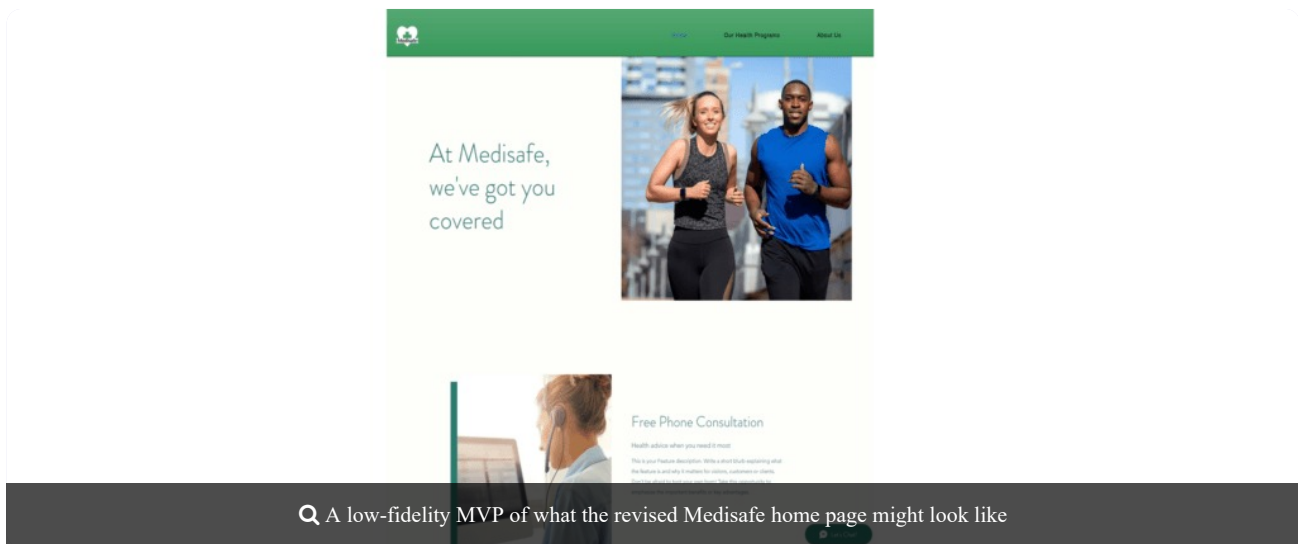
Q A Value Proposition Canvas for the Medisafe health insurance product

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On my initial draft, I took the requirements dictated by the business as verbatim. Performing more research led to meaningful insights that showed that there were further opportunities.

## Presenting a Different Opportunity

In order to convince the wider team that focusing our efforts purely on the minimal two factor authentication requirements would be a missed opportunity, we built a low fidelity MVP using WordPress. Embracing the themes, we updated our landing page to demonstrate our product's value for money, and our commitment to health.



This received positive feedback from our customers in A/B testing. This demonstrated that there was an appetite for broader change in Medisafe's product offering.

## Bringing it Together

As discussed earlier, a series of high-level product features were identified.

- Two factor authentication
- Simplifying hospital cover offerings
- Extras tailored to demographic
- Aesthetic update to branding to appeal to demographic
- Content update to branding to appeal to demographic
- Email newsletter highlighting fitness trends and benefits
- Improving UX by reducing friction, particularly during sign up
- Mobile app
- Health incentive program

These were then mapped to a MoSCoW chart, mostly to highlight the highest priority tasks.

### **Must Have**

Two factor authentication.

Simplifying hospital cover offerings.

Extras tailored to demographic.

Email newsletter highlighting fitness trends and benefits.

### **Should Have**

Aesthetic update to branding to appeal to demographic.

Content update to branding to appeal to demographic.

Improving UX by reducing friction, particularly during sign up.

Mobile app.

### **Could Have**

Health incentive program.

### **Won't Have**

-

From this, the must-have items were given automatic priority. The remaining items went through another round of prioritisation this time using the RICE framework (Reach, Impact, Confidence, and Effort). By individually scoring these metrics and then calculating an overall score, this provided a more objective way of assessing the remaining tasks.

### **Priority 1**

**Idea** Health incentive program.

**Reach** 8

**Impact** 8

**Confidence** 8

**Effort** 5

**RICE Score** 102

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### **Priority 2**

**Idea** Aesthetic update to branding to appeal to demographic.

**Reach** 7.5

**Impact** 10

**Confidence** 7.5

**Effort** 8

**RICE Score** 70

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**Priority** 3

**Idea** Content update to branding to appeal to demographic.

**Reach** 7.5

**Impact** 8

**Confidence** 6

**Effort** 6

**RICE Score** 60

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**Priority** 4

**Idea** Mobile app.

**Reach** 8

**Impact** 8

**Confidence** 9

**Effort** 10

**RICE Score** 58

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**Priority** 5

**Idea** Improving UX by reducing friction, particularly during sign up.

Reach 5

Impact 8

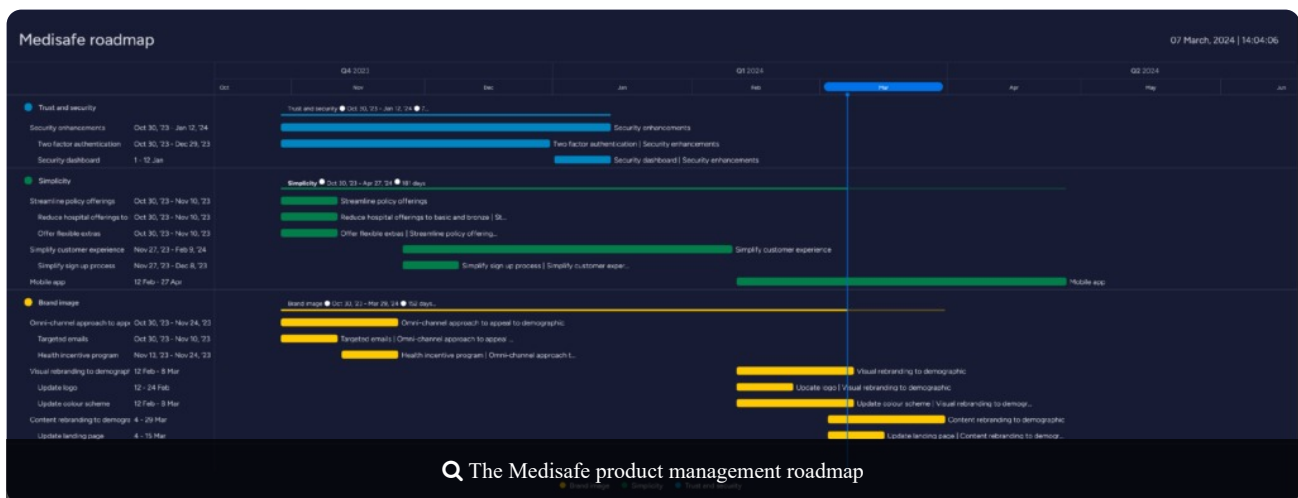
Confidence 7

Effort 8

RICE Effort 35

Interestingly, one of our could-have items jumped to the top of the remaining priorities simply given the lower level of effort required.

I took the following items, and mapped them out into a Gantt chart, taking into account resource availability and the amount of time required to build things out. It's very important to communicate effectively with stakeholders, and mapping out timelines in this way allowed me to do so.



## Reflection

Product management is an unfamiliar space to me. I have worked extensively with Project Managers and have had responsibility for short term projects myself in a developer capacity. Product management is much broader in scope, encompassing everything from product research, to measuring application performance. As a product manager you are responsible for the entire roadmap of a product and all the risk that comes with making significant decisions related to the future direction of a product. However, you will need to navigate relationships between stakeholders within and outside of the organisation.

This project comes with the safety of a university project. In reality, being a product manager is a very challenging role which many would not be suited to. Those that can handle it have the opportunity to be well rewarded for their efforts.

The design of Medisafe's product is discussed further in [part 2](#).

Handcrafted 2024 Norman Neubauer





# Health Insurance (Part 2)

## Overview

Medisafe, a fictional health insurance provider that primarily targets the 18 to 30-year-old market wants a mobile app with a seamless sign on experience.

As a UI Designer, I've been given the brief to create a mid-fidelity prototype to demonstrate sign on tailored to the tech-savvy audience Medisafe caters to.

<b>Duration</b>	4 weeks
<b>Role</b>	UI designer

## Summary

- This UX project focused on the development of a mid-fidelity prototype for Medisafe's mobile app sign-on experience, aimed at their target demographic of 18 to 30-year olds.
- The design process included creating a user flow, a design system, prioritising accessibility, and considering responsive design for different resolutions.
- User feedback was incorporated to improve the language clarity in the app.
- This work could potentially enhance Medisafe's competitive edge, contributing to a larger user base and improved customer retention.

# Intro

Medisafe is a health insurance provider operating in a crowded market of health insurance providers within Australia. They differentiate themselves by targeting the 18- to 30-year-old market, providing a product and services tailored to this demographic.

Until now, they haven't had a dedicated mobile application, relying on their website to provide customers with the tools to sign up for insurance and manage their policies.

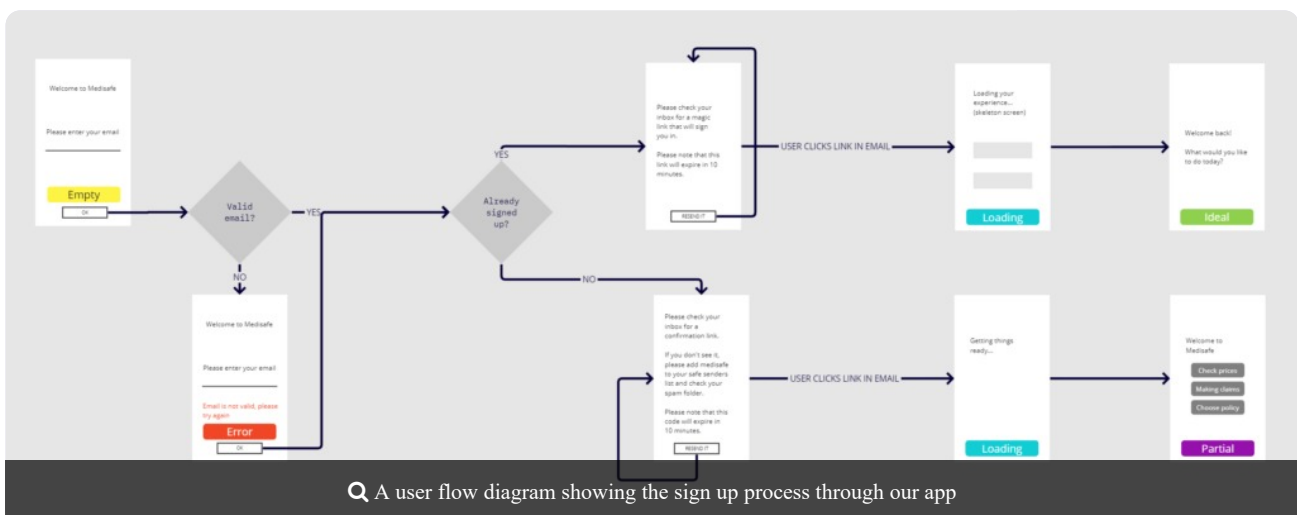
Following research conducted by the Product Manager and the wider team, it is clear that to remain competitive within this crowded market, they need to provide their customers with a native experience that is intuitive and easy to use.

## My Approach

### Considering User Behaviour

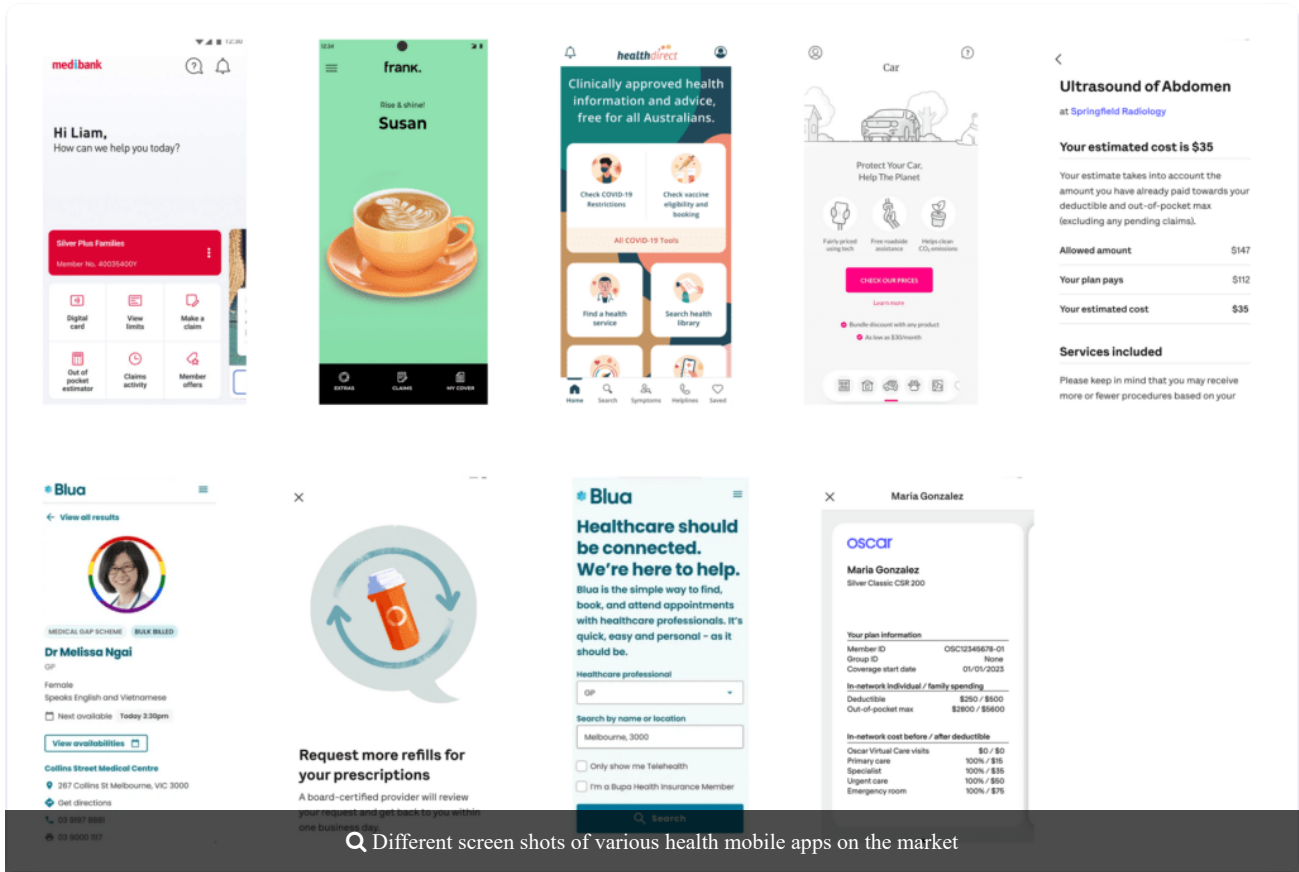
Firstly, I took some time to consider the sign up from a user's perspective. I created a user flow to illustrate the different paths and decisions a user signing up could take through the app.

This is useful, as it highlights what screens need to be developed, and what elements need to be represented at a minimum. It also highlights what transitional behaviour would assist the user to provide an appropriate level of feedback while using the app. This transitional behaviour and feedback is often summarised as the UI Stack, which I will discuss, later.

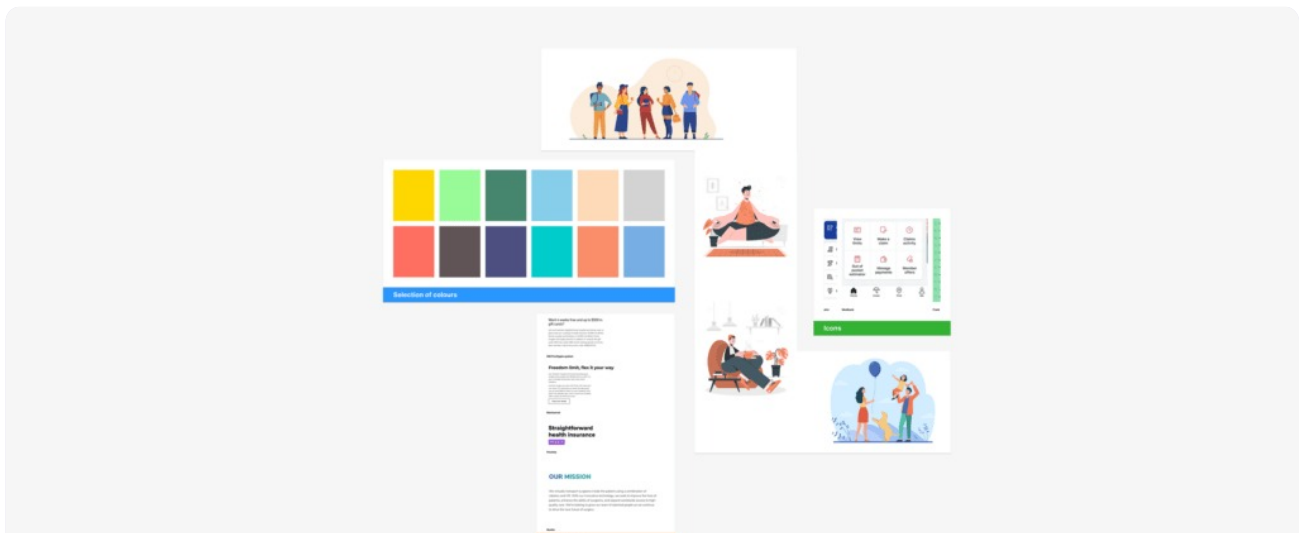


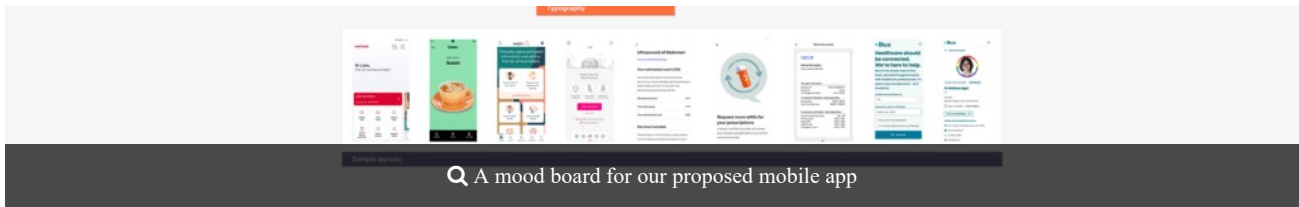
# Building the Look

With an understanding of the app's behaviour, I next focused on the app's aesthetics. I made a survey of competitors' mobile apps, particularly those that offer services and products for the age group. I took note of their design language, focusing on colours, typography, icons, and general layout.

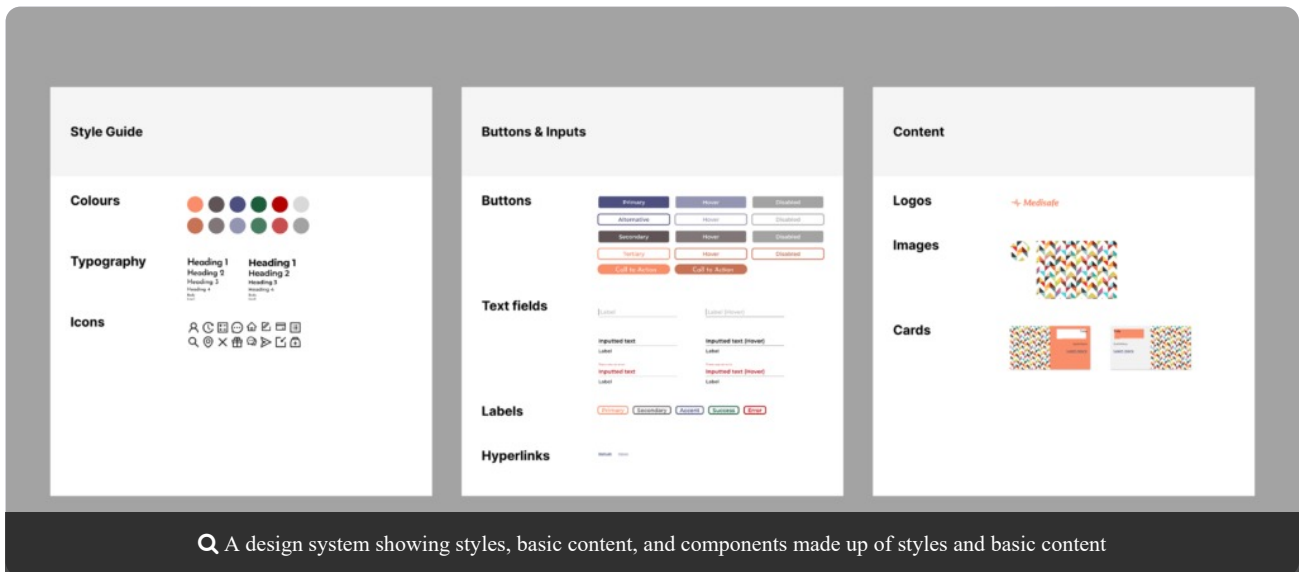


I created a mood board, picking colours, imagery, icons, and fonts to inspire the development of a design system.





This led to developing the design system, defining the overall style guide, UI components, and basic components used by the app. Defining this aims to increase design consistency and efficiency.

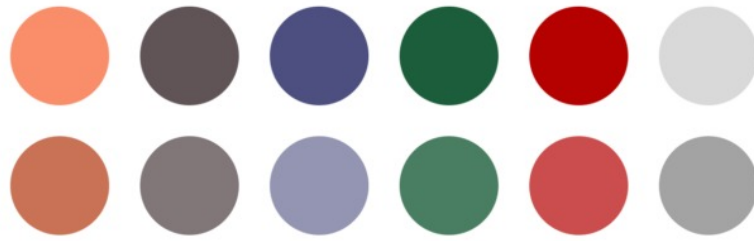


## Considering Accessibility

The design story is never complete without considering accessibility. It is fundamental to modern application development. Some considerations that were made when developing the design system were:

### Colours

Colours should be high contrast enough to be readable by people with low vision. Additionally, this is beneficial to people viewing their phones in suboptimal conditions, such as in bright rooms or when they are fatigued.



🔍 Colour palette

## Language

Language should be clear and concise. The subject of the sentence should be front-loaded as this makes it easier to understand for people with cognitive impairments.

**To get started, enter your email address:**



**Enter your email address to get started:**



🔍 Examples of indirect and direct language

## Hit Boxes

Use large hit boxes to make it easier for people with physical impairments to perform actions. Again, this is something that provides benefit to everyone.

Primary



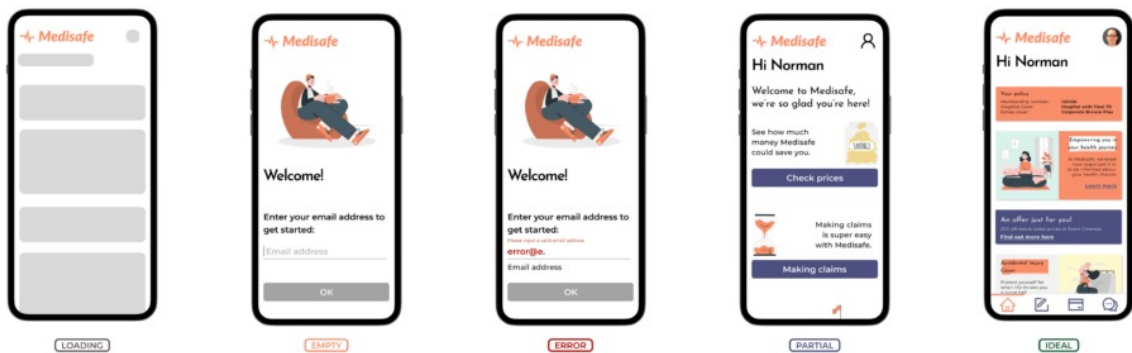
Primary



Q Examples of small and large hit boxes

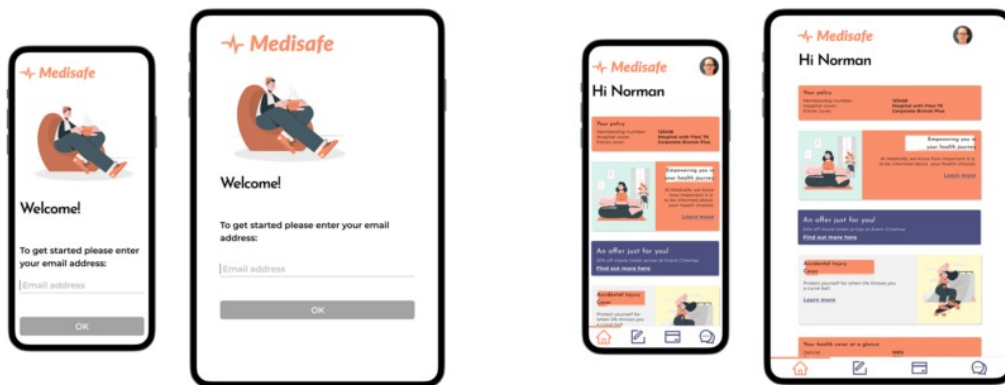
## From Design to Prototype

At this point, I was ready to commence implementation of the prototype. As mentioned earlier, to develop an intuitive app that provides the appropriate level of feedback to the user at any point, I considered the UI stack. The UI stack comprises of 5 different states, allowing the user to properly understand what is happening when they are transitioning between pages in the app, or performing non-instantaneous actions, such as loading search results.



Q Screen shots from our mobile app demonstrating the UI stack

I also considered how the application would need to look at different resolutions, so created some mockups for the application on a mobile and a tablet.

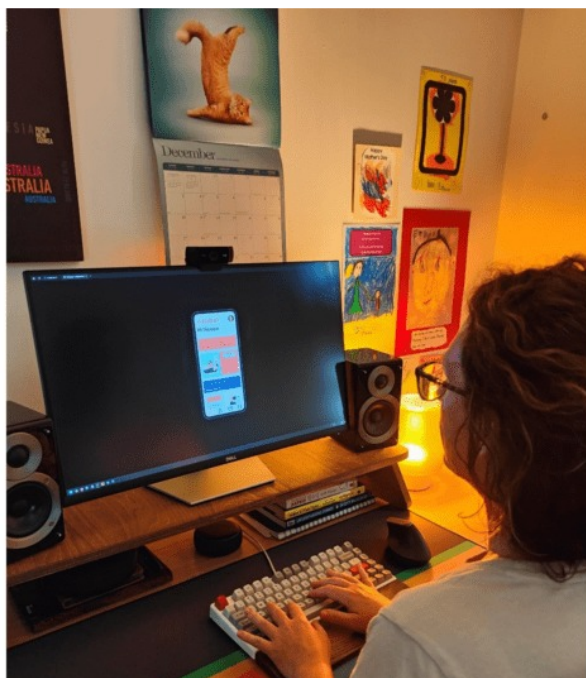


Our mobile app displayed on mobile phones and tablets

At this stage, the portfolio was underway.

As the prototype was being developed, it was put in the hands of real users to gather feedback.

Overall, the feedback was generally favourable. This led to some minor updates being made to the prototype, particularly concerning some language that was used that didn't communicate intent clearly.



## Reflection

UI design is an area I enjoy. I have a deep curiosity when it comes to design tools such as Figma. Coming from a developer background, I understand the importance of having good tools. Design tools have a kind of maturity I am not used to when it comes to working with, for example, word processing applications such as Word. These tools are built from the ground up to enable efficient workflows that make a lot of sense once you get over the initial barrier to entry.

Concerning design itself, I am trying to make up for a lack of experience by leaning on proven wisdom. Gestalt principles, accessibility guidelines, design systems (such as Material design) all provide fertile ground for ideas I can use to improve the overall aesthetic and functionality of the designs I create. There is great benefit in taking inspiration from other designs as well. When a design doesn't work it can be frustrating. When it does, it is incredibly satisfying. I'm trying to increase the latter by learning from the former.