Australian Government | acma Australian Communications and Media Authority

AI and interactive gambling: sector developments report

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Executive summary

This report examines how AI is used in online gambling services accessed by Australians. The report considers developments for Australian and some international providers.

The report finds that licenced wagering providers in Australia are increasingly using AI tools to advance existing processes and to develop new strategies and features. The application of AI is categorised into 4 distinct use cases and outlined in the table below.

Table 1: How licenced wagering providers are using AI

Use case	Type of AI	Description
Predictive analytics and odds setting	Predictive	Predicting sporting outcomes to set odds that maximise profits.
Personalisation and tailored promotions	Predictive and generative	Customising app interfaces and targeting promotions and services to individual users.
Content, design and new features	Generative	Creating advertising material, designing games and developing features such as chatbots.
Detecting harmful or fraudulent behaviour	Predictive	Identifying patterns of harmful gambling behaviour and fraudulent activity.

These use cases are reflected in the types of roles now being advertised by licensed online wagering providers. New positions such as prompt engineers, and AI systems architects are indicative of the growing focus on innovation and infrastructure underpinned by AI.

From both a consumer and regulatory perspective, AI systems offer potential benefits. For example, AI models can identify behavioural patterns associated with gambling harm and intervene earlier. AI tools are also being employed to detect fraud and suspicious betting activity.

However, the report also finds that the use of AI presents regulatory challenges and risks. While AI can be applied to support player safety, its commercial deployment may prioritise increased engagement and revenue generation over harm minimisation. Stakeholders have raised concerns that, in practice, some applications of AI, such as promoting gambling, may intensify harmful gambling behaviours.

This report is intended to inform ACMA's work under the *Interactive Gambling Act 2001*. We do not set whole-of-government policy on the use of AI. Broader AI policy settings are led by the Australian Government, including the Department of Industry, Science and Resources, with the ACMA contributing to cross-government work as relevant.

Introduction

Under the ACMA Act, we are responsible for regulating broadcasting, radiocommunications, telecommunications and some online content. The ACMA also has regulatory jurisdiction under the *Interactive Gambling Act 2001*.

We use research and data as an evidence base for decision-making and to keep us up-to-date on market developments and consumer trends. Using publicly available information this report asks, 'How are Australian licenced wagering providers using AI in their operations?'

Types of online gambling

The *Interactive Gambling Act (IGA) 2001* distinguishes between different types of gambling with their own hazards and regulatory concerns. These types are:

- Gaming such as online poker.
- Wagering on events such as horse-racing and sports.
- Lotteries such as *Powerball* and *Oz Lotto*.

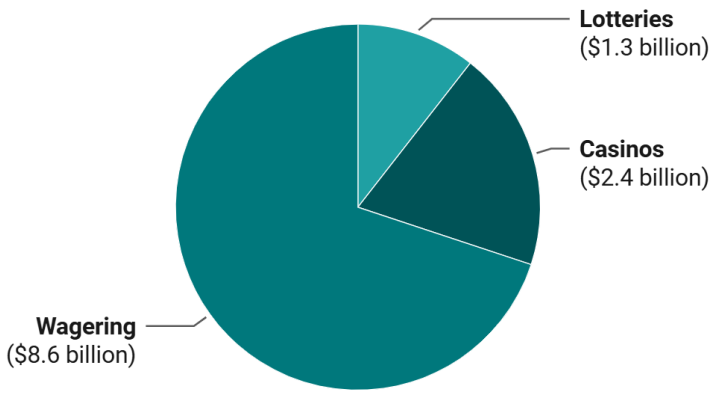
According to the Act, a gambling service is considered 'interactive' or 'online' if it is delivered via broadcasting, datacasting, telephone or online platforms.

The rising popularity of online gambling in Australia

The report of the House of Representatives Standing Committee on Social Policy and Legal Affairs, *You win some, you lose more: Online gambling and its impacts on those experiencing gambling harm* (the Murphy Report), released in June 2023, found that Australians lose more money to online gambling per person than any other country.[1,2]

Australians spent an estimated $12.45 billion on the online gambling industry in 2024.[3] 70% of this spending was via wagering, 20% via online casinos[1] and the remainder on lotteries or other forms of gambling (Figure 1).

Figure 1: Spending on online gambling in Australia by type, 2024



Source: H2 Gambling Capital (2025).

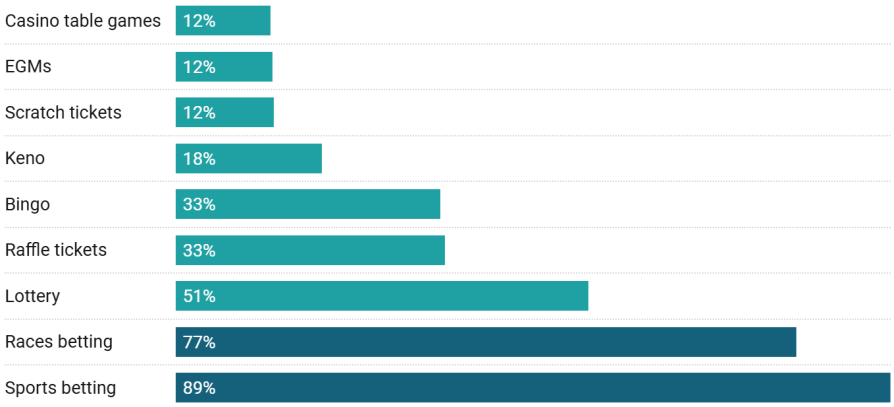
Researchers suggest the rising use of smartphones and the impacts of COVID-19 have accelerated the uptake of online gambling.[4] A 2020 survey of over 2,000 adult gamblers

[1] Online casino gambling is illegal in Australia under the *Interactive Gambling Act 2001*.

showed that 62% of gambling before the pandemic was conducted online; during COVID-19, this increased to 78%.[5] Evidence suggests that the increasing prevalence of online gambling continued beyond the COVID-19 pandemic. The 2024 results of an Australian National University longitudinal survey found that about a third of Australian adults had participated in online gambling in the past year, marking the first time online gambling surpassed venue-based gambling in Australia in the study. The authors conclude that 'online gambling has risen sharply since 2017'.[6]

Wagering is a popular form of gambling. In 2022, 44% of Australian adults had wagered on sports or racing in the past year.[7] Of the different types of gambling, wagering on racing and sports has the highest proportion that is done so online (Figure 2), and this proportion has been rising over time.[8] A rising share of Lottery and Keno gambling is also conducted through online channels such as mobile apps like *The Lott.*

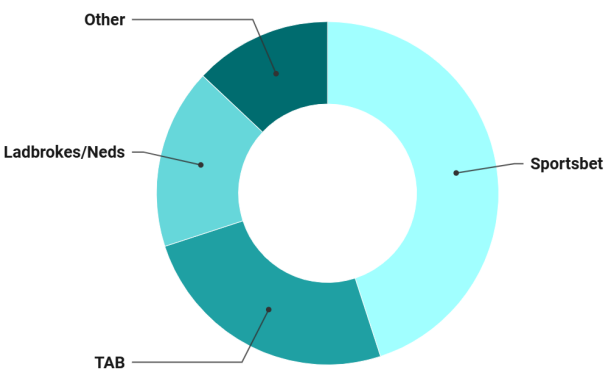
Figure 2: Gamblers that online bet at least half of the time, by gambling type (%)



Sources: A Suomi, M Hahn, & N Biddle. (2025); Gambling participation in Australia 2025; The Centre for Social Policy Research; ANU.

Major online wagering providers in Australia include Sportsbet (owned by Flutter Entertainment), which is responsible for close to half of the online wagering market. Tabcorp is the second-largest online wagering provider, with around a quarter of the market. Smaller operators include Ladbrokes and Neds (both owned by Entain), Bet365 and PointsBet (Figure 3).

Figure 3: Market share of online wagering companies, Australia 2024



Sources: Analysis of Flutter Entertainment; Entain and Tabcorp investor reports; Australian Financial Review.

Types of AI used by online gambling companies

AI is a dynamic and contested concept, with definitions that vary across jurisdictions and disciplines. The Australian Department of Industry, Innovation and Science defines AI systems as 'a machine-based system that, for explicit or implicit objectives, infers, from the input it receives, how to generate outputs such as predictions, content, recommendations, or decisions that can influence physical or virtual environments.' Two functional types of AI are often highlighted by those describing AI in the online gambling industry, these are:

- **Predictive AI** is an older and more established form of AI that is built on traditional machine learning techniques. Machine learning models are mathematical methods that find patterns in data and use those patterns to make predictions or decisions. These methods have grown more sophisticated and accurate over time. Predictive AI has been used by companies since the early 2000s and is often referred to as 'traditional AI' by organisations like the World Economic Forum.[9]
- **Generative AI** uses large language models and other deep learning techniques to respond to prompts and produce outputs that often feel human-made. Generative AI is now used in marketing, design, journalism and entertainment.

A related concept is agentic AI, an autonomous system that can take actions on its own. Agentic AI may use either predictive or generative AI or both to make decisions, respond to environments or complete tasks without direct human control. For example, an agentic AI might monitor user behaviour to identify a target audience (predictive) and then generate a personalised promotion to that audience (generative).

Caveats of this report

The findings of this report are supported by evidence found in:

- company announcements and investor presentations
- public statements and interviews with executives
- articles by journalists
- outputs from researchers, academics and other stakeholders.

It is important to highlight that some commentary about the use of AI by online gambling providers is speculative. While commentators often highlight AI's potential uses in the industry, these claims are not always supported by publicly available evidence. Given the social sensitivities of gambling, including proposed restrictions and public scrutiny, some providers are reluctant to publicly disclose how AI is used in their operations. This makes researching the use of AI by licensed online gambling providers challenging.

AI technologies are evolving at a rapid pace, making it difficult to capture a fixed definition or state. This report draws upon research and analysis available up to December 2025, reflecting the best evidence and standards at that point in time. It is important to note that advancements and applications introduced after this date are outside the scope of this report. Readers should consider this limitation when interpreting findings.

Generative AI tools were used to assist in preparing this report. All data, sources and references have been checked manually by ACMA staff.

How licensed gambling providers are using AI

AI is changing how online gambling providers operate and the services they offer. AI tools are enabling companies to:

- improve existing processes, such as predicting sporting outcomes more accurately
- introduce new capabilities, such as personalised user experiences and automated customer service.

Drawing on a range of sources including academic studies and industry commentary this report highlights 4 key reasons licenced gambling providers are using AI in their operations:

1. predictive analytics and odds setting
2. personalised promotions and services
3. content creation, design and new product features
4. detecting harmful and fraudulent gambling behaviour.

Predictive analytics and odds setting

Licensed gambling providers use predictive analytics to analyse data to predict the odds of an event occurring, such as a given sports team winning. Accurate predictions help licensed gambling providers control their profit margins. Nial Keating, General Manager Technology, Data, AI and Enabling Technology at Sportsbet, explains 'we understand the probability of a sporting result happening and then we apply a margin and sell that price to our customers'.[10]

Licensed gambling providers have used sophisticated machine learning models to improve their predictions for over a decade.[11] As technology has advanced, these models have become more intelligent. Interviews with gambling-industry experts in 2021 revealed that initial AI applications, including predictive analytics for odds setting, were in early, exploratory stages.[12]

Predictive AI models do not just rely on historical data, they can also process live information such as player injuries, weather conditions and betting activity. These tools require minimal human input and can generate and distribute odds almost instantly.

Odds are expanding beyond simple win-loss results. AI systems can generate odds for a growing array of sporting outcomes such as the number of goals scored by a particular player. The more types of sporting outcomes that can be reliably predicted the greater number of odds can be offered to online gamblers. The growing number of odds creates more opportunities for gamblers to place bets.

AI tools are also being used by gamblers themselves to inform their decisions and manage their betting behaviour.[13] AI tools for gamblers, such as Bet Odyssey, can analyse sports data and create betting strategies. Commentators have noted that these tools may challenge operators, by helping gamblers identify more profitable bets. Yet these tools may also carry risks. Relying on AI tools could give gamblers a false sense of confidence in their bets.[14]

Personalised promotions and services

Licensed gambling providers are using AI tools to accelerate how they tailor content and promotions to individual users. Gambling providers view personalised interfaces and promotions as important strategies for keeping users engaged.[15]

Personalised content is not a new strategy. For many years, machine learning models have allowed companies to provide different content to different users. Yet AI tools have significantly increased the speed and scale of personalisation.[16] By delving deep into growing amounts of user data, AI algorithms enable providers to understand the nuanced behaviours and preferences of existing and potential users. These tools can tailor content and services in ways that influence if and how users bet and how long they stay on the platform.[17]

Gambling providers have been open about their use of AI for personalisation. Bragg Gaming's Vice President for AI and Innovation, Luka Pataky, recently said, 'AI's potential to boost player engagement is nothing short of extraordinary'. Pataky noted Bragg Gaming 'leverages advanced machine learning models that go beyond basic segmentation' and that their 'AI-driven offers are not just relevant but also delivered with a nuanced understanding of player sentiment'.[18]

Sportsbet has stated it aims to give each customer a 'personalised experience every time they log in'.[19] To do this, Sportsbet process large volumes of real-time data. This data feeds into recommendation engines that decide what content to show on the homepage or which betting odds to display.[20] Danil Emelyanov, Head of AI at Betby, said their new AI tools 'prioritise relevant content for users based on their past activity, current actions, similarities with behaviourally close customers and prevailing sports trends'.[21]

The ACCC, in its 2025 report, *Recent Developments in Artificial Intelligence*, emphasised that AI 'may be used to manipulate consumers into making choices they would otherwise not make' through a practice called 'hyper-nudging'. The practice involves using a system of dynamically personalised data-driven nudges to shape consumer decisions.[22]

Personalised promotions are not limited to customers already gambling. They can also be used in advertising to encourage new customers to sign up and place their first bet. Studies have shown that personalised ads can significantly increase click-through rates.[23] Academics have noted online sports betting is becoming more prevalent among younger people, in part, due to targeted marketing on social media, which may be driven by systems and processes enhanced by AI.[24] An example, shown below, is a promotion that displays a potential customer's favourite sports team combined with discounted odds to encourage sign-up.

Figure 4: Example of a personalised sports betting ad on Facebook

Source: Advertisement on a personal Facebook account, 24 September 2025.

Gambling providers often describe personalisation as a way to improve user 'engagement' and 'excitement'.[25] However, some stakeholders have raised concerns that greater personalisation may increase the risk of harmful gambling behaviours.[26] For this reason, personalisation can raise challenges.

Content creation, design and new features

Generative AI is a more recent technology than predictive AI. Gambling providers are experimenting with new generative AI tools to create content and introduce new features to their platforms.

Similar to other industries, gambling providers are using AI to generate advertising content. These tools can reduce the time and resources needed to develop and launch campaigns. AI is being used in creative production to:

- brainstorm ideas, campaigns and visual concepts
- design logos, colour schemes and graphics
- generate, edit and finalise videos.

Generative AI is also being used to build gambling apps and games. These tools can be tailored to specific tasks along the development pipeline.[27]

Gambling providers are also introducing new AI features to differentiate themselves from competitors. These include:

- conversational chatbots and assistants
- non-player characters (NPCs)
- immersive technologies, such as virtual reality.

These tools use natural language processing to interact with users. They can be text or voice-based and serve different functions. Some chatbots are designed to help users make betting decisions. For example, Sports.AI users receive 'AI-generated betting

recommendations' through an AI assistant.[28] FairPlay Sports Media is testing a new assistant called Teammate, which provides statistical insights and betting suggestions based on natural language queries.[29] Other chatbots focus on customer service. These chatbots can help users with account issues or guide them through betting processes, often without human support.

A 2025 investigation found that major AI chatbots frequently recommend unlicensed online gambling websites and provided guidance on bypassing age checks and self-exclusion schemes. The findings raise concerns that AI chatbots may assist vulnerable users access illegal offshore operators that lack regulatory oversight.[30]

Some platforms now use avatars or virtual dealers generated by AI that respond to a user's actions in real time. In online gambling environments, advanced NPCs can simulate conversations, offer betting suggestions and respond to in-game events.

Detecting harmful and fraudulent gambling behaviour

Several countries, such as Sweden, UK and Denmark, have legal requirements compelling gambling operators to detect and intervene when players show signs of harmful gambling behaviour. These laws are part of broader duty of care or responsible gambling frameworks.

Studies have shown that AI models can identify behavioural patterns linked to gambling harm.[31] Several gambling providers have publicly stated they are employing AI tools to detect harmful gambling patterns. For example, technology company Playtech reports it 'train[s] an AI model to analyse behaviour and recognise possible harmful patterns'.[32]

One benefit is that AI systems can monitor gambling activity continuously in real time. These systems can be trained to detect patterns such as increasing bet amounts or longer gambling sessions. When identified, AI systems can be designed to trigger interventions. These may include:

- automated alerts encouraging breaks or betting limits
- temporary restrictions on access to high-stakes games
- providing information about safer gambling
- referring individuals to professional support services.

Unlike human initiated interventions, AI systems can automatically implement harm-minimisation measures.[33] Spain's gambling regulator, the Directorate General for the Regulation of Gambling, is developing a system using AI to monitor gambling activity. The regulator has stated the system will analyse over 60 behavioural and transactional indicators, including deposit patterns, session frequency and betting preferences. It is intended to provide real-time oversight across licensed operators.[34]

AI tools are also helping online gambling providers detect fraud by identifying unusual patterns in betting, logins and transactions. Software like SEON and Amaretto scan thousands of transactions per second to identify stolen cards, money laundering and other financial anomalies.[35]

These AI tools monitor activity in real time and flag suspicious behaviour like rapid withdrawals or actions that resemble automated processes.[36] AI also strengthens identity checks using document and biometric analysis, helping prevent fake accounts and multi-account abuse.

Spotlight: Mindway AI – a new tool for detecting harmful gambling patterns

Mindway AI is a company using AI to support safer gambling. Its main product, GameScanner, combines AI with neuroscience and expert assessments to identify individuals at risk of gambling harm.[37]

Mindway AI claims GameScanner acts like a 'virtual psychologist'. It analyses gambling behaviour and can detect at least 87% of the cases that human experts would identify. This provides the opportunity for gambling operators to intervene before harmful behaviour escalates.

Mindway AI states that by 'observing real experts as they meticulously assess every aspect of players' gambling patterns, the algorithm learns to weigh different indicators of both normal and addictive behaviour'.

Australian developments

The following table outlines announcements from licensed online gambling providers operating in the Australian market. This section focuses on licensed wagering operators, given online casinos and online pokies are prohibited in Australia.

Sportsbet (owned by Flutter Entertainment)	
Personalisation and tailored promotions	• Niall Keating, General Manager of Technology, Data, AI and Enabling Technology at Sportsbet, explained that the company uses AI to personalise services and promotions to individual users. He stated 'to understand our customers, we use data and AI'.[38]
Content, design and new features	• Sportsbet AI Assistant allows members to access and ask questions to an AI tool for eligible racing events. The disclaimer associated with the tool states: 'In using Sportsbet AI Assistant, a member will be using an AI tool that has limitations (there is no human interaction). You should not rely on any information produced by Sportsbet AI Assistant'. • In 2025, Sportsbet launched an AI chatbot programmed to act like a specific AFL commentator. It was reported that the chatbot was trained to 'subtly' promote Sportsbet.[39] • Sportsbet launched a chatbot 'to resolve customer queries without human intervention'. It reported that over a third of customer chat enquiries are completely resolved within the chatbot, with a 94% accuracy rate.[40]
Betfair Australia	
Predictive analytics and odds settings	• Betfair Australia claims it uses AI algorithms to improve the real-time calculation of odds. It also reports that AI has increased the accuracy of its odds by 22%.[41] • Betfair Australia supports a range of AI betting and automation tools. These include tools like Bet Angel Pro, Market Feeder and Horse Racing Oracle, which use AI to automate betting strategies and analyse market data.
Tabcorp	
Predictive analytics and odds settings Personalisation and tailored promotions	• Partnering with Databricks, Tabcorp modernised its data systems. This enabled them to use AI for predictive insights and more effective customer engagement strategies.[42] • New AI tools 'automatically populates in-app offers for every customer on a daily basis based on their behaviour, interest and seasonality'. According to Databricks, AI tools helped Tabcorp target promotions to ensure more customers received offers they were likely to use.[43]

Sportsbet (owned by Flutter Entertainment)	
Content, design and new features	• Tabcorp consolidated its data into a single platform in late 2024.[44] This transformation led to the launch of Tab Intelligence, a generative AI platform built with Llama 3 and Mosaic AI and the creation of Horse-o-pedia, a knowledge graph offering more insights into racing.[45]
Detecting harmful gambling behaviour and fraud	• Tabcorp partnered with Mindway AI (see spotlight above to improve its responsible gambling technology.[46] The AI software analyses player behaviour to identify users at risk of problem gambling and helps implement support measures.
Entain (operating Neds and Ladbrokes)	
Content, design and new features	• Ladbrokes Australia launched Form Genius, an AI analysis tool.[47] The tool allows users to ask questions about races, such as runner performance, jockey stats and historical data.
Detecting harmful gambling behaviour and fraud	• In 2024, Entain introduced an AI and Data Ethics Charter and trained over 100 leaders in generative AI.[48] • Entain uses AI to learn and identify risks in player behaviour and intervene as appropriate to protect players from potential harm.[49] • Entain note they use machine-learning and AI systems to uncover patterns of malicious activity and block attacks before they can reach their customers.[50]
Bet365	
Content, design and new features	Bet365 has partnered with Genius Sports to launch betting products using Second Spectrum, a tracking technology using AI.[51]
PointsBet (owned by Fanatics)	
Predictive analytics and odds setting	Acquired technology company Banach Technologies for US$43 million. The company uses algorithms for in-play wagering and odds calculations.[52]

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