Transparency Isn't Enough: How Ordinary Features of Games Contribute to Exploitative Monetization

Eliya Cohen
Department of Philosophy, University of Utah
Division of Games, University of Utah
Salt Lake City, Utah, USA
eliya.cohen@utah.edu

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EXTENDED ABSTRACT

Current academic discussions of microtransactions (MTX) largely focus on deception, gambling-like mechanics, addiction, and protecting children (Raneri et al. 2022; Xiao et al. 2022; Xiao & Newall 2022; Xiao & Park 2025; Zagal et al. 2013). Commonly proposed solutions emphasize improving transparency and simplifying design (e.g. Zagal et al. 2013; Xiao et al. 2022; Xiao & Newall 2022; Xiao & Park 2025). The recommend that developers should clearly communicate probabilities, costs, and potentially manipulative mechanics.[1] However, even adult players fully aware of the game mechanics and financial situation developers face express feeling exploited. In this paper, I set aside issues of transparency, addiction, and child protection. Instead, I identify opportunities developers have to take unfair advantage of informed adult consumers. In other words, in-game monetization can still be exploitative of vulnerabilities that arise from ordinary gameplay, even when there is full information uptake.

I frame this discussion around the moral concept of exploitation, understood as taking unfair advantage of a preexisting or created vulnerability (Wertheimer 1996). Since not all advantage-taking is objectionable, what makes exploitation morally significant is that it is in some sense unfair (Feinberg 1988) either in the terms of the exchange or in the processes leading up to the exchange. This amounts to a distinction between substantive and procedural exploitation familiar from the literature on exploitation (Buchanan 1985; Feinberg 1988; Jansen & Wall 2013; Wertheimer 1996).

Substantive exploitation concerns unfair terms, for instance, unfair pricing. One familiar example is labor exploitation, which is a case of substantive exploitation that is also mutually beneficial. For instance, someone may be better off earning $2 a day than $0 and so benefits from the exchange, but because the value of their labor is worth more, they are thereby worse off than they should have been. *Procedural exploitation* concerns unfair procedures or practices, like when a transaction is

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presented in a compromised decision-making environment. Much of the familiar deceptive patterns literature addresses procedural exploitation that arises from deception (Zagal et al. 2013). I argue that exploitation can happen both substantively and procedurally in video games, and in ways that persist independently of deception and information deficits.

There are opportunities for *substantively exploitation* with in-game MTXs because there are opportunities to price them unfairly. This is because they are rarely embedded in competitive markets with acceptable substitutes. While competitive markets are standardly understood to constrain prices in ways that promote fairness, they do not guarantee a just price nor are they without important criticism.[2] Once a player is inside a particular game, the developer of that game is the only party that can sell them anything. Since they are not constrained by competition, the transactions effectively operate under a temporary monopoly. WE even see this empirically. Some MTXs exhibit little change in demand as price fluctuates (Cox 2018).[3] Even if the player understands, this creates environments where prices can be set in ways that can take advantage of the player in a way that is unfair. Because of a lack of competition, the conventional economic justification for consent-based pricing does not hold.

Creators can also *procedurally exploit* players through ordinary changes to players' decision-making processes when they play. Empirical and theoretical literatures support the conclusion that there are changes to our rational profiles when we play, e.g., shifts in attention, preference reordering, interpersonal and parasocial loyalties, and small-scale transformative experiences (e.g. Green & Brock 2000; Green et al. 2004; Molloy et al. 2015; Paul 2014; Rutrecht et al. 2021; Vallett et al. 2013; Wood et al. 2007). And interestingly, these changes seem to arise from the characteristic features of games: that they are interactive, self-involving, transpersonal, and agency constructing (Gaut, 2010; Lopes, 2001; Nguyen, 2020; Patridge, 2017; Robson & Meskin, 2016; Tavinor, 2005, 2009, 2017). These are simultaneously desirable effects of gameplay and ones that create decision-making contexts in which players' desires during play can diverge from those they have beforehand. MTXs that are presented during investment, urgency, or dependence need not rely on any obscure mechanic or deviant manipulation to be morally dubious. They arise from the very environment of gameplay and ordinary consequences of it.

The practical implications are significant. Some vulnerabilities that arise from gameplay cannot be mitigated through transparency measures since they persist beyond informational uptake. Addressing exploitation therefore requires rethinking the responsibilities of creators, not just the awareness of players. Self-ban, spending limits, or other self-controls may help, but lessons from casinos reveal limitations to these approaches. Community-participatory design offers a more promising tool for contexts where consent may be compromised at the moment of decision by giving players more understanding of and responsibility over monetization design.

These approaches shift responsibility from players to creators and communities, emphasizing collaboration and acknowledging that some vulnerabilities may be induced by the medium itself rather than deceptive practices. Ethical monetization thus requires treating players not as autonomous consumers at all moments of interaction, but as agents whose preferences and deliberative capacities are shaped by the very systems through which monetization occurs.

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[1] See Xiao et al. (2022) for a more comprehensive list of loot box regulation suggestions.

[2] See Perrone (2014) for a history and discussion of just price.

[3] See Mas-Colell (1995, p 27) for a definition of relative price elasticity and inelasticity.