

Digital Gaming/Gambling Harms and Students: Financial Literacy and the Transition to Adulthood

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Digital games are now deeply embedded in the everyday lives of young people. Increasingly, however, these environments incorporate ‘gambling-style’ features including loot boxes, gacha mechanics, and other random reward mechanisms (RRMs) that blur the boundaries between digital gaming and gambling (Czakó et al. 2025; Harris et al. 2025; Rolando and Wardle 2024; Sanmartín et al. 2025; Thavamuni 2025; Wieczorek et al. 2023; Yin and Xiao 2022). RRMs refer to any in-game system in which a player meets an eligibility condition, such as completing gameplay tasks, spending in-game currency, or making a monetary payment, and receives a reward determined by a randomised process (Nielsen and Grabarczyk 2019; Xiao 2022). This convergence has attracted growing concern from policymakers, educators, and researchers because, while RRMs are often argued to resemble conventional gambling in both design and experience, they largely fall outside existing gambling regulation across most jurisdictions and therefore remain widely accessible to young people with fewer formal safeguards (Xiao 2022).

While existing research has largely focused on the psychological and regulatory dimensions of RRMs, comparatively less attention has been paid to players' own perspectives and experiences, or to the everyday social and spatial contexts through which these mechanisms are encountered. Although emerging work has begun to address this in relation to children and families (Ash et al. 2022; Mills et al. 2024a, 2024b), older teenagers and Higher Education (HE) students remain a significantly under-researched population. This gap is particularly significant as the transition into HE is often a pivotal life stage marked by new legal and social freedoms, increasing financial independence, and reduced parental oversight. For many HE students, engagement with RRMs may uniquely coincide with navigating independent living, budgeting, and wider cost-of-living pressures for the first time, conditions under which such engagement may be especially consequential.

This paper presents early-stage doctoral research, conducted as part of an Economic and Social Research Council (ESRC)-funded project in collaboration with the Young Gamers and Gamblers Education Trust (Ygam), that seeks to address these gaps. Situating the project within Student Geographies and Digital Geographies, the research will draw on qualitative semi-structured interviews with UK HE students and university professional services staff to explore how HE students understand, experience, and engage with random reward mechanisms (RRMs), within the specific everyday spaces, routines, and transitions of student life. It also examines how young

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people develop, or in some cases lack, the financial and digital literacy needed to navigate these systems, alongside the social and economic implications these practices may have in their everyday lives.

As early-stage doctoral research, this paper does not report empirical findings. Instead, it presents an emerging review and mapping of scholarship on the convergence between digital gaming and gambling, alongside the conceptual and methodological approach currently being developed for this project. I will highlight the ways in which geographical approaches offer a productive yet underutilised lens for understanding RRM, drawing attention to the everyday social and spatial contexts through which people encounter and experience them. In doing so, the project aims to generate insights relevant to digital and financial literacy, harm prevention, and student support, informing Ygam's University and Student Engagement Programme through evidence-based recommendations that support healthy digital engagement and student wellbeing.

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BIO

Amy Linklater is a doctoral researcher in the School of Social Sciences and Humanities at Loughborough University, researching how university students navigate the blurred boundaries between digital gaming and digital gambling, with a particular focus on financial literacy, wellbeing, and the transition to adulthood. Amy completed both her MSc in Social Science Research (Living in a Digital Society pathway) and her BSc in Sociology and Media at Loughborough University. Her broader research interests centre on the social and cultural consequences of digital media and technologies, with a particular focus on how digital infrastructures shape everyday life, moral reasoning, and emerging forms of risk and responsibility.

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CONFLICTS OF INTEREST

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