

Sports video games and gambling addiction, two parallels? Not in the EA FC series.

By Kenneth Ibarra Suarez

Spring 2025

RHSA Roads To Research Scholars Program

UMass Lowell

To some people, the world of video games can simply be turning on their console, playing an hour of an offline adventure game, completing a couple of missions, closing the game, and turning off their console. However, gaming is very different from that; it can be a series of different worlds at the tip of one's fingers. Unfortunately, even though most players use video games as a stress reliever, some video game developers have taken advantage of that passion and have slowly shaped their games into a money-making scheme, especially targeting children and adolescents. This is the case with the very popular soccer game, yearly series from EA Sports, FIFA (1993-2023), now named "EA FC". The expectation for opening many packs and one day packing a good player compares to a gambling addict saying they'll win big one day after losing thousands of dollars. Though real money is spent in both, the casino pays out with real money, while EA FC pays with virtual currency.

FIFA 09 was the first game to introduce the game mode called 'Ultimate Team', which included microtransactions, exclusively through loot boxes called 'packs.' These rewards were only present in the 'Ultimate Team' game mode and intended for purchase, providing players with the potential of obtaining better players than the ones in their teams. Ultimate Team is an online game mode where users will start off with low-rated player cards (players in real life who aren't as skilled as the best players in the world), and the goal is to play and/or pay all the way up to better rankings in multiple competitions within this game mode to obtain more coins (in-game

digital currency) and packs (and hopefully pack better players). The reason why so few users “complete” the game by the end of it after obtaining the most expensive and high-rated players available is because throughout the year, EA will release higher and higher rating boosts in promos each time. This means that 99 overall rated cards (the maximum possible overall for a card) don’t come out until the last month or two for each edition, therefore marking a clear agenda and ensuring that users spend money until the end of the game and start spending money on the next one as soon as it comes out. This aspiration for a good team and the dopamine release after obtaining a good player are big enough motivators for people to want to keep playing the game until the end of it. A new edition gives users a new sense of purpose to try and get a better team than the previous year’s.

Scholars in several disciplines tackle the issue of video games, gambling, and addiction. David Zendle, a psychologist with a PhD in Computer Science, is one of the main contributors to the academic discussion of microtransactions acting as a gateway to developing a gambling or gaming disorder- especially in the FIFA series. He writes an often cited on the effects of microtransactions on either adolescents or a general public. In one of these articles, he explains that microtransactions are “purchases of small amounts of real-world money for virtual items” (Zendle et al 2019). In that same paper, Zendle urges video game rating agencies, like the Entertainment Software Rating Board (ESRB in North America, to consider restricting access to games with paid “loot boxes” to players who are of legal gambling age. Loot boxes take many forms, but generally appear as an opaque box that in most games can be bought either with in-game currency or real-world money, and contain some form of reward, or loot, that is revealed once the box is opened (Kourosh, 2020). Though the term microtransactions also includes the purchase of cosmetic items, most loot boxes fall under the category of microtransactions as

they're considered small purchases since they cost less than the retail price of the game (\$70 USD), but when bought in big quantities, the cost can easily exceed that value, and virtually have no limit at all, which is very scary. Additionally, a call to action is made towards lawmakers who, Zendle believes should consider "loot boxes" as a form of gambling. In some of his other papers, Zendle's audience is not only lawmakers or video game Rating agencies but also parents or even gamers. Zendle's position is clear in the papers and studies he contributes to: it is important for people to be aware of the potential risks of microtransactions in video games.

Though not talked about enough, scholars in this topic understand the predatory tactics used by video game developers and feel the need to warn people about it, just like Zendle. A similar informative approach to a general audience is taken in the section titled: "The role of microtransactions in Internet Gaming Disorder and Gambling Disorder: A preregistered systematic review", from the online peer-reviewed journal titled *Addictive Behaviors Report*. In this article, a group of psychologists examine the role of video game microtransactions all over the world (Raneri et al. 2022), repeatedly referencing Zendle's work. This article found positive relationships between microtransactions and both IGD and gambling disorder, and microtransaction expenditure increasing with the risk of gambling disorder. Additionally, it was found that adolescents who purchase loot boxes may be more at risk of developing gambling disorder. With several European countries declaring gambling as a national public health crisis (Griffiths et. al, 2016), and as of 2022 more than 3 billion people who consider themselves as gamers (Raneri et al. 2022), it is important to outline the potential dangers behind these small yet dangerous purchases.

Similarly, Zendle's findings from his article released in 2019 are that players' in-game purchases (microtransactions) tended to decrease after loot boxes were removed from a game the

same way that “the amount of money individuals spend on microtransactions increased as the risk of gambling disorder also increased” (Zendle et al 5). Similarly, three out of the six studies referenced looked at the problem from a different perspective as the independent variable in the experiment was “problem gambling severity,” while the dependent variable was “loot box expenditure,” meaning that people with gambling problems are more likely to spend their money on loot boxes, and people who spend a lot of money on loot boxes to develop a gambling addiction. One of the main reasons for this relationship is that internet gambling has become a more prominent and attractive feature in social media and video games, making gambling feel “arcadey” and not just going to the casino and manually putting money into the machines like it was done decades ago, which would make people be more aware of their money spending. However, it's much easier to forget how much has been spent when a transaction of up to \$150 USD in EA FC can be done in a matter of just three clicks

Raneri’s article also cites thirteen out of the fourteen studies used found that there is a significant relationship between loot box expenditure with internet gambling disorder (IGD) and general gambling disorder, once again demonstrating the positive correlation between loot box expenditure with gambling disorder and/or gambling disorder with IGD. Two of these studies decided to include adolescents in their testing samples and found that adolescents were more likely to develop a gambling addiction from opening loot boxes (Kristiansen and Severin 2020; Zendle et al 2019). These conclusions are mainly drawn from the fact that “loot boxes” resemble slot machines as special sound effects, the packed player “walking out” of the pack, and lights come on when a pack is opened. IGD is dangerous because it is associated with higher levels of physical and psychological harm to an individual that have effects like poor sleep, bad diet, poor hygiene, economic instability, and drug use, and therefore developing anxiety, depression, or

general psychological distress (Zendle et al 13). These effects could be exacerbated when the desired outcome (packing a good player) of opening a loot box is not met, as there are higher expectations for packing a high rated or expensive player when packs are bought with money since users feel that the pack has been physically worked for. Children and adolescents are most at risk as they haven't fully developed self-control, potentially leading to a life of gambling and/or gaming addiction, and other psychological disorders.

Though this is a growing topic that is fairly new amongst scholars, it is not just psychology and computer studies scholars who are concerned with the long-term impacts of loot boxes and microtransactions. Economics and legal scholars agree that in-game gambling mechanics pose real problems for players.” For example, Kourosh Azin, a Boston College law professor with a background in economics, focuses on dismantling the video game money-making schemes both systematically, as well as from a psychological perspective with his main audience being lawmakers and video game developers. Starting with a breakdown of what loot boxes are, Azin explains how loot boxes resemble slot machines due to the lighting, special effects, upbeat or trending music, etcetera. Then, Azin breaks down financials and marketing tactics by first providing EA Sport's financial statements from 2015, which show that over half of the money made from microtransactions across all of EA's titles came not just from one game, but from one game mode in particular, FIFA Ultimate Team (Azin 1578).

With EA Sports making an annual game due to tradition and several ongoing contracts, on many occasions, they've recycled the same graphics and animations engine from one series to another. This reuse of assets means that the game remains almost identical from year to year (sometimes even the cosmetic appearance of the menus remains the same), providing EA with just as much money as if they released one game every couple of years and kept releasing

updates for it. Oftentimes only the store changes; one clear example of this is the 2021 implementation of the “preview pack,” which allows players to view the loot box’s contents before purchase. Preview packs are only available for the cheapest possible packs in the store, only being the “premium gold” and “premium silver” packs which cost 150 (\$1.50 USD) points and 75 (\$0.75 USD) points, respectively. Said packs contain at least three players of minimum overall rating of 75 if it’s “gold” or 65-74 if it’s silver, and customization items like stadium banners, team badges, kits, etcetera. These two packs can be opened once a day without the obligation of buying them, unlike the rest of all other packs in the game where the pack is bought and purchases are non-refundable. If the goal is to build a strong team off of packs, the ability to review packs is almost meaningless when there are much more expensive packs available in the store (up to 4,000 points or approximately \$40 USD) that contain guaranteed special edition players, or players with a minimum overall rating. This tactic of a new preview pack becoming available for content reveal again after 24 hours creates artificial scarcity and triggers players’ fear of missing out on these time limited offers (Lemmens, 2022).

This is not the only marketing gimmick EA uses that engages a player’s fear of missing out. EA releases “promos” every one to two weeks. Promos are special events that coincide with holidays or are simply a bi-weekly release of new content to the game. During promos, special editions of players with improved stats come out, and undoubtedly, more limited-time packs in the store come out. Additionally, more limited-time ‘Squad Building Challenges’ (SBC’s) come out, which are ultimately the exchange of up to hundreds of players to obtain limited edition packs or players.

Another key tactic EA uses to maximize revenue, is not in the console game itself, it’s also “around” it. This article slightly touches upon the ‘freemium’ (‘free’ and ‘premium’) games,

which are games that “are ‘free to play’, they offer in-game purchases for real money (e.g., currency, virtual goods, or ‘skins’” (King & Delfabbro, 2018), and oftentimes, you either have to spend thousands of hours on the game to complete it or thousands of dollars. Freemium games can be a way for companies to make more money, but they can also serve as a gateway to get users to play the console games (Cai 2021). In EA’s case, freemium version of FIFA would release almost at the same time as the console games the mobile version of Ultimate Team for iOS and Android. Though these games were played in mobile platforms, users were still able to spend money on the game in the exchange for FIFA points with the same purpose of packing better players, just like in the console game.

However, EA Sports took the concept of ‘Freemium’ much further in September 2016 when they released FIFA 17. FIFA 17 totally revolutionized the contemporary EA Sports soccer games as menus-wise, Squad Building Challenges (SBC’s) were introduced in this edition and walk-out (players “walking out” of the pack to greet the user when being packed) animation to add more hype behind packing very high rated players. Additionally, EA introduced FIFA Ultimate Team Champions (FIFA’s most competitive online game mode ever made), in which players had to play 40 games every weekend (starting Friday morning and ending Sunday night) to earn special players and/or packs based on the number of wins they obtained. With their console game totally revamped, EA also released a completely different mobile game called “FIFA Mobile” that exclusively included another currency- tokens, which could be used to upgrade players, or redeem special packs. Some of those tokens were nearly impossible to obtain except through overpriced packs in the store, if bought with coins, but not-so-expensive packs if bought with real money having a high coin-to-point ratio deviating from the regular coin-to-point ratio in most packs throughout the year. The name of the game and token system haven’t

changed in nearly eight years since the first edition of the game now called “EA FC Mobile.”

Once again, demonstrating EA’s main goal in both the console and mobile versions is not necessarily to improve or renew the way the game is played.

In-game currency of coins and tokens might seem harmless, but they actually encourage what one might call a “pay-to-win” model of gaming. Scholars like Iwona Czerska (PhD in Economics) and Aleksandra Majerska (Master of Arts) note in their article titled “Micropayments in Games Using the FIFA Series as an Example – Fun or E-gambling Accessible to Children? Discussion Around Controversy and Regulation,” that loot boxes impact a game’s playability. This limited playability drives the game’s direction either into pay-to-win scheme or a cosmetic item showdown between players. Just like Raneri’s article research, Czerska and Majerska explain the potential dangers of gaming and how it can lead to the ‘disruption’ of family and social relations, and can lead to loneliness, loss of money, and material losses (pg. 136). However, these are not the worst possible outcomes of a gambling addiction as this article explains that “a large percentage of gamblers, especially adolescent and middle-aged men,” are much more susceptible to developing an addiction to substances, such as alcohol, drugs, nicotine, or anabolic steroids, which could worsen the consequences not only for the person with the addiction(s), but also for those around them (pg. 136).

Some other important findings of this study are:

- Men are more likely to become gamblers than women.
- Young people (less than 29 years old) are more likely to gamble than older people (over 50 years old).

- Gambling is more common amongst people in rural areas or those who have low family incomes than those who live in urban areas or have higher family incomes.
- Those who use the internet more frequently are more likely to gamble than those who usually don't use it.

It is important to note, however, that not all countries respond to these games in the same way. Some countries like Belgium and the Netherlands have acted against the purchase of EA FC Points (Alterman 2023). This policy came about because even though the rewards are intangible, the risk factor behind the purchase still makes it a gamble. However, countries like Austria and Poland have implemented labels for this game that warn users about its gambling contents; something that the United States has yet to do (Alterman 2023).

Steering away from loot boxes and their associated risks, scholars like Malahat Amani (PhD in Psychology), have looked exclusively at the game's psychological effects. In his article titled *'Psychological Effects of FIFA, PES, and Clash of Clans Games on Young Men at Risk of Developing Internet Gaming Disorder,'* Amani focuses solely on the effects of users playing regular 11 vs. 11 matches in both FIFA and its competitor named Pro Evolution Soccer (PES), now called "EFootball." Surprisingly enough, this article found that "playing FIFA games reduces the symptoms of hyperactivity and attention deficit disorder in students with attention deficit hyperactivity disorder (ADHD)." Similar to the findings of Raneri and of Czerska and Majerska, the main effects of Internet games include the undermining of social interactions, which ultimately leads to social anxiety. Another similarity between this specific article and Raneri's work is the discussion of IGD; however, the way it is addressed differs slightly. While Raneri provides a clearer definition of IGD, the second article discusses how it is diagnosed without fully defining the term. IGD can be diagnosed if:

In 12 months, people have 5 or more features of withdrawal, preoccupation with the game, tolerance, loss of control, loss of non-gaming interests, deceiving others about the game, gaming despite harms, gaming to escape problems or relieve negative mood, interference with daily activities, and conflict with others, they will receive a diagnosis of IGD (Amani 31-32).

This explanation is then complimented by explaining how individuals with IGD are more susceptible to depression, low academic achievement, insufficient sleep, and once again, social phobias.

Ultimately, it was found that FIFA and PES players have a higher score for “conflicts with friends” than the mobile tactical game called “Clash of Clans” as they see their friends as competitors, rather than allies (Amani 2023). Additionally, it was found that children, and FIFA and PES players tend to play these games to relieve stress. More so in adolescents or adults, “they achieve sporting success by playing in the virtual world, forgetting their failures, and feel good about themselves” (Amani 35). Players motivations to “feel good about themselves” could be why EA sports decided to implement the in-game purchases of cosmetic items not only in Ultimate Team of their EA FC 24 game, but also in different game modes like ‘Pro clubs’ or ‘Career mode’, game modes where users typically build and customize their own players and simulate a first-person soccer career. These purchases are purely cosmetic as they only unlock items to be applied on players like wigs, glasses, tattoos, etcetera. Though these game modes don’t attract as many people, they still present a different avenue of expenditure for players, possibly to normalize all in-game purchases for users.

When looking to play or buy a video game, it is important for people to be informed of how IGD and/or a gambling addiction could be developed. Additionally, it is essential that

people are aware of the kinds of tactics have been used by EA Sports throughout the years to turn what was once a game into a business that employs the same tactics as casinos in a game advertised for people of three years and older by the ESRB in America. Aware of their monopoly in this business, EA is aware that it will retain a lot of its fanbase as it's mostly soccer fans who still recognize that the direction this game has taken is not the desired one, but continue to play it since there aren't a lot of competitors in the soccer video game industry.

Works Cited

Alterman, Jacob. "GAMING" THE SYSTEM: HOW NETHERLANDS' RULING ON 'PSEUDO-GAMBLING' LOOT BOXES IN VIDEO GAME REINFORCES U.S. LAWS." 13 Apr. 2023. papers.ssrn.com/sol3/papers.cfm?abstract_id=4418285. Accessed 16 Apr. 2025.

Amani, Malahat. "Psychological Effects of FIFA, PES, and Clash of Clans Games on Young Men at Risk of Developing Internet Gaming Disorder." *Addiction and Health*, vol. 15, no. 1, Jan. 2023, pp. 31–38. <https://doi.org/10.34172/ahj.2023.1344>. Accessed 12 Nov. 2024.

Azin, Kourosh. "How Pay-To-Win Makes Us Lose: Introducing Minors to Gambling through Loot Boxes." *Boston College Law Review*, vol. 61, no. 4, Apr. 2020, pp. 1577-1612, bclawreview.bc.edu/articles/203. Accessed 12 Nov. 2024.

Carey, Patrick Andrew Kerin, et al. "An Evaluation of Gaming-Related Harms in Relation to Gaming Disorder and Loot Box Involvement." *International Journal of Mental Health and Addiction*, June 2021, pp. 2906-2921, <https://doi.org/10.1007/s11469-021-00556-5>. Accessed 17 Jan. 2025.

Czerska, Iwona, and Aleksandra Majerska. "Micropayments in Games Using the FIFA Series as an Example – Fun or E-gambling Accessible to Children? Discussion Around Controversy and Regulation." *Scientific Papers of Silesian University of Technology Organization and Management Series*, vol. 2023, no. 172, Jan. 2023, pp. 133-149, <https://doi.org/10.29119/1641-3466.2023.172.8>. Accessed 12 Nov. 2024.

Griffiths, Mark D., Daria J. Kuss, and Halley M. Pontes. "A Brief Overview of Internet Gaming Disorder and Its Treatment." *Australian Clinical Psychologist*, vol. 2, no. 1, 2016, no. 20108, n.p., <https://irep.ntu.ac.uk/id/eprint/28396/>. Accessed 23 Feb. 2025.

King, Daniel L., and Paul H. Delfabbro. "Predatory Monetization Schemes in Video Games (E.g. 'Loot Boxes') and Internet Gaming Disorder." *Addiction*, vol. 113, no. 11, June 2018, pp. 1967–1969, <https://doi.org/10.1111/add.14286>. Accessed 12 Mar. 2025.

Kristiansen, Stale, and Mari C. Severin. "Loot Box Engagement and Problem Gambling among Adolescent Gamers: Findings from a National Survey." *Addictive Behaviors*, vol. 103, 2020, no. 106254 n.p., <https://doi.org/10.1016/j.addbeh.2019.106254>. Accessed 14 Apr. 2025.

Lemmens, Jeroen. “Play or Pay to Win: Addiction and Loot Boxes in FIFA Ultimate Team.”

SSRN Electronic Journal, vol. 8, no. 100023, 2022, pp. 1-28,

<https://doi.org/10.2139/ssrn.4076951>. Accessed 12 Mar. 2025.

Panasiuk, Katarzyna, and Bazyli Panasiuk. “Pathological gambling – options for diagnosis and treatment.” *Colloquium kwartalnik*, vol. 8, no. 3, 2016, pp. 85–110,

<https://colloquium.amw.gdynia.pl/index.php/colloquium/article/view/449>. Accessed 26 Jan. 2025.

Raneri, Phillip C., et al. “The Role of Microtransactions in Internet Gaming Disorder and Gambling Disorder: A Preregistered Systematic Review.” *Addictive Behaviors Reports*,

vol. 15, Feb. 2022, no. 100415, no. 100415, n.p.,

<https://doi.org/10.1016/j.abrep.2022.100415>. Accessed 12 Nov. 2024.

Cai, Xiaowei, et al. “From Traditional Gaming to Mobile Gaming: Video Game Players’

Switching Behaviour.” *Entertainment Computing*, vol. 40, July 2021, p. 100445,

<https://doi.org/10.1016/j.entcom.2021.100445>. Accessed 12 Apr. 2025.

Zendle, David, et al. "Adolescents and Loot Boxes: Links with Problem Gambling and Motivations for Purchase." *Royal Society Open Science*, vol. 6, June 2019, no. 190049, n.p., <https://royalsocietypublishing.org/doi/10.1098/rsos.190049>. Accessed 17 Jan. 2025.