

Gamblification, Fintech, and Fan Financial Wellbeing: A Scoping Review Protocol Through a Social-Sustainability Lens

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ADMINISTRATIVE INFORMATION**Support** - No external funding.**Review Stage at time of this submission** - Data analysis.**Conflicts of interest** - None declared.**INPLASY registration number:** INPLASY202690072

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INTRODUCTION

Review question / Objective Population: sport audiences (fans, spectators, and consumers of sport) exposed to sports betting, including athletes considered as bettors as a labelled sub-population. Concept: the gamblification of sport, understood as the embedding of gambling in the sport experience through marketing (sponsorship, advertising) and/or fintech affordances (mobile applications, in-play and micro-betting, embedded payments, gamified design), and its relationship to financial wellbeing and financial harm. Context: any country or regulatory setting in which commercial, legal, or grey-market sports betting operates, across professional and amateur sport and online and land-based environments. Specifically, the review addresses: RQ1. What is the extent, range, and nature of research linking the gamblification of sport to fan financial wellbeing? RQ2. Through which mechanisms — marketing (sponsorship, advertising) and fintech affordances (apps, in-play and micro-betting, embedded payments) — is

gambling embedded in the sport experience? RQ3. Which financial-wellbeing outcomes have been studied, and for which populations, including vulnerable subgroups? RQ4. What theories, disciplines, designs, and data sources have been used, and where do the gaps lie? RQ5. What governance, regulatory, and responsible-consumption responses are proposed, and how do they connect to the social sustainability of sport?

Background Watching sport and wagering on it have become almost inseparable experiences. Scholars have named this gradual, thorough absorption the gamblification of sport — the deep embedding of gambling within the cultural and commercial life of sporting competition. For most of its history this embedding has operated primarily through marketing: sponsorship, advertising, and inducements that make betting visible, desirable, and normal around the sporting spectacle. More recently, the product itself has been redesigned: the migration of betting onto mobile applications has dissolved the old frictions of time, place, and pace, enabling continuous, in-

play, and micro-betting, embedded payments, and gamified interfaces. This transformation carries implications that reach well beyond individual leisure, changing the pathway between a moment of excitement and a financial commitment. Read through the lens of sustainability, these are not private misfortunes but questions of the social sustainability of sport: gambling is an atypical consumer product, inherently risky even when experienced as pleasurable, and its embedding in sport bears directly on responsible consumption, health and wellbeing, and the socio-economic inequalities that harm both reflects and deepens.

Rationale The existing evidence base, however substantial, has not yet been assembled around this precise concern. Recent syntheses illuminate the marketing dimension of sports-betting exposure with real rigour, but their gaze rests on advertising and gambling behaviour or attitudes as the outcome, without attending to the specific fintech technology through which contemporary betting is delivered, or to the financial (rather than purely behavioural) wellbeing of those exposed to it. Broader harm frameworks, in turn, treat gambling as a generic activity without distinguishing the sport-embedded, fintech-enabled form it now typically takes. No existing review has mapped, in a single synthesis, how the marketing and fintech channels of gamblification jointly relate to the financial wellbeing of sport audiences, nor framed that relationship through the lens of the social sustainability of sport and its connection to the Sustainable Development Goals (responsible consumption, health and wellbeing, and reduced inequality). A scoping review is the design best tailored to this task, given the breadth and interdisciplinarity of the question and the need to map the extent, range, and nature of a young and rapidly expanding literature before it can be meaningfully synthesised for effect or appraised for quality.

METHODS

Strategy of data synthesis Three databases will be searched systematically: Scopus, Web of Science Core Collection, and PubMed/MEDLINE, supplemented by hand-searching the recent contents of leading sport-management and gambling-studies journals and a Google Scholar sweep (with particular care given to databases not accessible to the team, such as SPORTDiscus). The search will be built from four concept blocks reflecting the review's conceptual architecture: sport, gambling, mechanism (marketing and fintech affordances), and outcome (financial wellbeing and harm). The core query combines

sport AND gambling AND (mechanism OR outcome), with a broader variant omitting the third and fourth blocks run as a sensitivity check. Results will be limited to the period from 2007 (the threshold of the smartphone era) onward, to English-language records, and to journal articles and review articles. Full, reproducible search strings for each database will be reported in a supplementary file. Data will be synthesised in two complementary layers: a descriptive numerical analysis characterising the distribution of the evidence by year, geography, sport, study design, and review dimension; and a qualitative thematic synthesis organising the findings along a conceptual framework linking the marketing and fintech channels of gamblification to financial-wellbeing outcomes and to governance and responsible-consumption responses. In keeping with scoping-review methodology, no formal critical appraisal or risk-of-bias assessment of individual sources, and no meta-analysis, will be undertaken; the review aims to map the extent, range, and nature of the evidence rather than to synthesise effect estimates or grade the certainty of findings.

Eligibility criteria Eligibility is framed using the Population–Concept–Context (PCC) mnemonic recommended for scoping reviews. Population: sport audiences — fans, spectators, and consumers of sport — exposed to sports betting, together with general adult populations studied within a sports-betting context; athletes considered as bettors are eligible as a labelled sub-population. Concept: the gamblification of sport, understood as the embedding of gambling in the sport experience through marketing (sponsorship, advertising) and/or fintech affordances (mobile applications, in-play and micro-betting, embedded payments, gamified design), and/or the relationship of this embedding to financial wellbeing and financial harm. Context: any country or regulatory setting in which commercial, legal, or grey-market sports betting operates, across professional and amateur sport and online and land-based environments. Studies will be included when they concern sport-related betting (wagering on sport, including horse and greyhound racing and esports) and address at least one review dimension — the marketing or fintech mechanisms of its embedding in sport, financial or economic wellbeing/harm, or governance and responsible-consumption responses. Peer-reviewed journal articles and review articles published from 2007 onward, in English, will be eligible. Book chapters, conference papers, editorials, commentaries, preprints, data descriptors, government reports, and study

protocols will be excluded. Studies will also be excluded where gambling is not sport-related; where sports betting appears only within a pooled general-gambling analysis and is not separately examined; where the design concerns only market efficiency, odds, or outcome prediction, or only behavioural, clinical, or problem-gambling constructs, without a marketing, fintech, financial-wellbeing, or governance dimension; and where the studied outcome falls outside these dimensions (for example, violence or substance use).

Source of evidence screening and selection All records will be exported to a reference manager and de-duplicated; the de-duplicated set will be uploaded to Rayyan for screening. Screening and preliminary data charting will be supported by a team divided into groups of three authors each, with disagreements resolved by the two most experienced authors (B.V., M.F.). A pilot calibration on an initial sample will precede the full screen, after which criteria will be refined as needed. Titles and abstracts will be screened first, followed by full-text assessment of potentially eligible reports against the eligibility criteria, with reasons recorded for every full-text exclusion. The selection process will be summarised using a PRISMA-ScR flow diagram reporting the number of records identified, screened, assessed for eligibility, and included, with reasons for exclusion at the full-text stage.

Data management Records will be managed in a reference-management tool and screened in Rayyan. A charting form will be developed and piloted on an initial sample of studies before full extraction, then refined. For each included study, the following will be charted: bibliographic details and country; study design and sample; sport(s); the review dimension(s) addressed; the specific mechanism or exposure (marketing type or fintech affordance); the financial-wellbeing outcome, where present; and key findings. Charted data will be compiled into a summary table of study characteristics.

Reporting results / Analysis of the evidence Results will be reported in accordance with PRISMA-ScR guidance. A descriptive numerical analysis will characterise the distribution of the evidence by year, geography, sport, study design, and review dimension. A qualitative thematic synthesis will then organise the findings along the review's conceptual framework: the marketing and fintech channels of gamblification, the intensification and normalisation of betting, the financial-wellbeing outcomes and the vulnerabilities that moderate them, and the

governance and responsible-consumption responses. No formal critical appraisal, risk-of-bias assessment, or meta-analysis will be performed, consistent with scoping-review methodology.

Presentation of the results Results will be presented using: (1) a PRISMA-ScR flow diagram of study identification, screening, eligibility, and inclusion; (2) a summary table presenting the characteristics of all included studies (author/year, country, design and sample, sport, review dimension(s), mechanism/exposure, financial-wellbeing outcome, and key findings); (3) descriptive figures showing the distribution of studies by year of publication, country/region, review dimension, and study design; and (4) a narrative thematic synthesis organised around the review's conceptual framework, linking the marketing and fintech channels of gamblification to financial-wellbeing outcomes and governance responses.

Language restriction Yes. The search will be restricted to English-language, peer-reviewed journal articles and review articles.

Country(ies) involved Serbia and Poland.

Keywords gamblification of sport; sports betting; fintech; financial wellbeing; financial harm; scoping review; social sustainability; responsible gambling; Sustainable Development Goals.

Dissemination plans Findings will be submitted for publication in a peer-reviewed international journal and disseminated through academic conferences in sport management and gambling-studies communities.

Contributions of each author

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