

01

Gaming Risk Index

R&D Briefing 01

In this briefing paper, we explore how child financial harms' in mobile gaming can be tracked and introduce Parent Zone's prototype Gaming Risk Index. Leveraging Large Language Models to analyse millions of user reviews, we examine key findings on the prevalence of risks such as loot boxes and subscription traps, and propose actionable recommendations for policymakers, regulators, and app stores.



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About Parent Zone

Parent Zone works to improve outcomes for children and young people in a complex digital world.

We deliver interventions rooted in expert insights and practice knowledge that are designed to help families navigate technologies including social media, smartphones, chatbots, gaming and emerging AI.

We translate complex tech and policy change into trusted, practical information and resources for families and the professionals who support them.

www.parentzone.org.uk

Research and Development

To help achieve our mission, we undertake research and develop products that can be applied to meet the unmet needs of children, parents, professionals and policymakers. We leverage the available academic evidence as well as our extensive delivery experience and apply it to the everyday challenges faced by families so that we may enhance our impact through innovation.

As well as improving our offer for families, we also aim to support the wider sector by sharing insights on what does (and doesn't) work through a series of R&D publications.

This is, by nature, early stage and exploratory work, and the data and products we share will have limitations and require refinement. However, we hope they open new ground or help advance existing work. As part of our learning approach, we welcome additional insights, challenges and opportunities to develop.

For more information about our research or Parent Zone's wider work, contact info@parentzone.org.uk

Overview

Since the publication of our independent research on young people's exposure to skin gambling in 2018,¹ Parent Zone has been a leader in researching and responding to online financial risks and harms affecting children and families in the UK.

In 2025/26, Parent Zone built on previous research to pioneer the use of large language models (LLMs) to analyse publicly available reviews for indicators of risk.

The first practical product resulting from this work is the **Gaming Risk Index (GRI)**, a fine-tuned LLM and dynamic dataset of millions of reviews covering thousands of games from the Google Play Store. By assessing games against ten categories of financial risks for children, the Gaming Risk Index provides new data about individual games and the wider gaming ecosystem.

Whilst still in the early prototype stage, the development of the Gaming Risk Index and the data it has produced so far provide valuable insights on new approaches to data collection and analysis, the practicalities of development and deployment of LLMs for online risk assessment, as well as the prevalence and nature of online financial risks in games.

This briefing provides a summary of learning gained so far, the potential opportunities and challenges for development and recommendations to increase protection for children and enhance support for parents.

¹ [Skin gambling: teenage Britain's secret habit \(Parent Zone\)](#)

Key insights

Parent Zone's Gaming Risk Index currently includes analysis of up to 1,000 one-star reviews for each of 5,791 mobile games, 5.8 million reviews in the current cycle. This data is continuously added to and revisited on a rolling three month basis.

Through the development of the GRI prototype, we have learned that **it is possible to build a fine-tuned LLM to identify online risks through review data**. By producing a unique dataset we have demonstrated that reviews are a viable route for identifying and monitoring a range of risks and harms. However, the practical application of this potential at scale is limited by **legal confusion, entrenched legacy systems and limited resourcing**;

- There is a lack of legal clarity around the collection and use of publicly available online data for research purposes.
- There is no accessible index of online games that could help improve research and guidance.
- The fragmented/contradictory age rating systems miss financial risks and confuse parents.
- Ongoing investment is needed to leverage the most efficient models and provide the compute required to address the growing challenge.

Despite these limitations, we have found that **financial risks for children are prevalent across all genres of games, and that existing systems and policies fail to capture them**;

- Over 99% of the games analysed had at least one financial risk indicator flagged in their one-star reviews.
- Existing age ratings and financial risk do not align. Some games rated as PEGI 3, 7, 12 and 16 feature gambling elements, including **four casino games rated as PEGI 3**.
- Educational games have the greatest prevalence of reported subscription traps.

The data and process behind these findings are covered in more detail in the main briefing.

The Gaming Risk Index (GRI)

What we did

Recognising the need for better information and guidance to enable parents to make informed and effective choices - particularly in the context of a failing system and new capabilities for data collection and analysis - Parent Zone set out to test how Large Language Models (LLMs) could be used to analyse game reviews to identify potential indicators of Child Financial Harms at scale.

In 2022, as the lead of the Child Financial Harms (CFH) Consortium², Parent Zone worked with Dr David Zendle at the University of York, who had led a project in which public review data was used to highlight problems users experienced that were not reflected in ratings or summaries of games³. Through the CFH Consortium, Parent Zone was funded by Nominet to evolve Dr Zendle's research concept into a new, more dynamic and applied prototype.

During the feasibility stage, Parent Zone worked with service design expert Sarah Drummond⁴ to explore user needs and commissioned legal experts to provide guidance on the proposed processes and systems.

Building on this research, Parent Zone's studio team ran in-depth testing with parents and stakeholders to develop a new product specification. Parent Zone's digital team designed the system architecture to meet the specification and began development and testing of the prototype. Stakeholders were then invited to test and review the system, and the data outputs were reviewed and analysed.

The system continues to be developed and refined by Parent Zone. As new data is generated, learnings are being used to drive a new suite of parent facing products and further engagement with stakeholders.

What we built

The Gaming Risk Index automatically processes (and then discards) publicly available user reviews using a local Large Language Model (LLM) to identify evidence of child financial harms (e.g., ads, hidden payments, loot boxes) in an online game.

The system comprises four key elements: an index of games on the Google Play Store; the temporary collection of up to 1,000 of the most recent one-star public reviews for each game; a fine-tuned, locally hosted LLM that analyses those reviews and returns a

² [Child Financial Harms | Parent Zone](#)

³ [GAME-SHIELD – REPHRAIN](#)

⁴ [Designing ways to identify Child Financial Harms in games | Parent Zone](#)

score against ten risk categories; and a web-based dashboard enabling selected users to view and interrogate ratings for individual games and categories. Games with at least 1,000 one-star reviews are processed first; once those are complete, remaining games are processed in order of popularity, using however many one-star reviews are available.

Reviews are processed transiently and are not retained. The only review data that is stored at rest is the aggregate score. This data is numeric and cannot contain personally identifiable information. In the current prototype, game titles in the data available through the dashboard are masked, and access is restricted. (Masking game titles is discussed in more detail in later sections.)

The risk categories used in the analysis were defined by Parent Zone based on previous research and experience, particularly through the Child Financial Harms programme⁵. The categories used in the prototype⁶ are:

- fake game apps
- fake offers
- gambling/simulated gambling
- inappropriate adverts
- marketplace/skin trading
- loot boxes
- limited-time offers
- pay to win
- subscription traps
- premium/virtual currency

Parent-facing tool

Alongside the data analysis tools developed and tested with stakeholders, Parent Zone has also produced a proof of concept for a direct parent-facing tool - **Game Check**⁷. Game Check was designed in response to consultation and testing with parents and provides a more detailed snapshot of games, including screenshots, descriptions of gameplay and other supporting information that parents reported as being helpful. Whilst still at concept stage, Game Check uses the same data set and scoring as GRI. It provides an example of how the approach and data developed through GRI can be

⁵ [Child Financial Harms | Parent Zone](#)

⁶ *This report includes discussion of findings relating to gambling, loot boxes and subscription traps. More data is available on each category through the dashboard access to which can be shared on request. As more data is generated over time we plan to share further updates on other categories more widely.*

⁷ [A parent-friendly approach to game ratings: helping parents understand loot boxes, in-game spending and financial risk](#)

applied practically to supporting parents. Parent Zone is continuing to refine and develop a parent facing service and will share insights as it progresses.

Data limitations

Store

GRI currently includes data only from the Google Play Store. It would be feasible to expand this to other sources; however, at present, data for other mobile app stores and consoles is not included in GRI. Whilst this produces some limitations, it is worth noting that mobile games and the Google Play Store account for a significant proportion of the global gaming audience. Industry analysis indicates that 50 billion of the estimated 52 billion games downloaded globally in 2025 were on mobile, and Google Play Store accounts for approximately 81% of those downloads on mobile⁸.

Self reported data

Rather than relying on game publishers' or app store supplied information, The Gaming Risk Index leverages the direct feedback from actual players via publicly available reviews. This provides an alternative perspective but is self-reported by those who choose to submit a review. Therefore, the reviews may include bias and not be fully representative of all players. GRI aims to mitigate this by analysing as large a sample as possible and to refresh the data every three months. However, data from GRI should be considered alongside other information and data to gain a full understanding.

Bias and oversampling

Given the huge scale of reviews potentially available and the compute and time it would take to collect and analyse them all, the GRI prototype currently processes up to the 1000 most recent one star reviews every three months. Recognising the limited resources available to us at this time, focusing on 1-star reviews helps deliver usable data by making the analysis less sensitive to noise or misclassification. However, we recognise that a game with aggressive monetisation may be likely to attract more one star reviews. Therefore, sampling one star reviews may oversample games the index is scoring.

To assess if this limitation significantly biases the scoring, we ran a limited test on 120,000 reviews across 120 games to analyse 5* reviews as well as 1* reviews. In our testing, we found that whilst the relative proportion of reviews containing signals of financial risks was lower overall, the overall trend was the same as that observed when only 1* reviews were used.

⁸ [State of Gaming 2026 | Mobile, PC, Console Data](#)

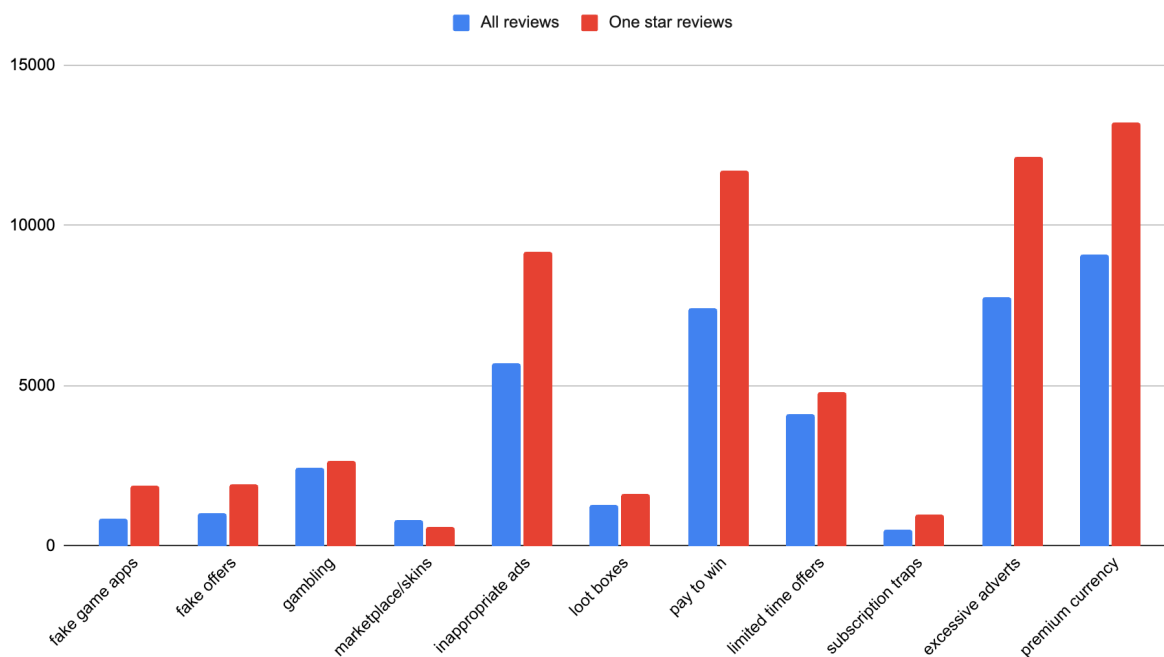


Fig 1: Number of reviews including a financial risk category by star rating

Processing order also shapes which games enter the index. Games with the highest volume of one-star reviews were analysed first, so titles with large player bases and sustained negative feedback may be over-represented in the current dataset, and games with few reviews may be under-represented. The prevalence figures should be considered in this context. As coverage extends to less-reviewed games, we may expect prevalence to fall; tracking that shift is part of the index's ongoing development.

Therefore, whilst further data collection, analysis and greater resources are needed to improve the system, including extending coverage to less-reviewed games, initial testing indicates the observable patterns are consistent and worthy of serious consideration.

Masking game titles

Recognising the early stage nature of the index making claims of risk or harm about individual games or publishers needs to be considered carefully. As initial funders for the index, Nominet were particularly concerned about the reputational and litigation risks such claims may lead to, and therefore, whilst our data analysis team has controlled access to the full data set, all game titles are replaced with non-identifying labels in any data we share externally. Whilst this still enables us to provide valuable perspectives on the aggregate risks across game categories and any changes over time, the value of data for others at an individual game level is naturally limited - this is particularly relevant for the parent facing tool - hence why this is still at concept stage. Gaining greater legal clarity and assurance or support to underwrite any potential risks that may arise from

sharing more detailed data would unlock significant potential and increase the impact of the service greatly.

What building it taught us

There is a lack of legal clarity around the collection and use of publicly available online data for research purposes.

Even in its prototype stage, the Gaming Risk Index has analysed 5.8 million reviews. Leveraging the potential of user reviews at this scale requires automated collection and analysis. However, as we sought expert legal advice to ensure we did this in an appropriate way, it became clear that there is both a lack of clarity and a lack of support in this area. The pace of change and the complex intersectionality of platform terms, user rights and regional and sector specific regulations make public interest research in this area extremely difficult, time-consuming and costly. As a result, innovation is stifled and powerful new opportunities to address key challenges affecting families are being missed.

Our experience is echoed in the findings of the Social Platforms Data Access Taskforce⁹. In its 2026 report,¹⁰ the taskforce recommends clearer legal and regulatory guidance to give researchers and institutions greater certainty when collecting publicly available information, and that research institutions and researchers work collaboratively to push for changes in platforms' terms of service to allow the use of web-scraping for research purposes. Considering the financial and legal challenges that can limit innovation within civil society, the taskforce also recommends establishing a legal defence fund and coordination mechanism to support researchers and civil society organisations facing platform litigation or cease-and-desist action for public interest scraping research. If implemented, these recommendations would aid the development of the Gaming Risk Index, but in the meantime, navigating the legal complexities and risks remains a significant barrier for civil society organisations seeking to innovate.

There is no accessible index of online games that could help improve research and guidance.

Building the Gaming Risk Index first required mapping what games are available on the Google Play Store. However, through our work we found that this data is not available and it required additional time and work to produce and update. For organisations such as Parent Zone, this lack of accessible data creates a gap in knowledge and places an

⁹ [Social Platforms Data Access Taskforce](#)

¹⁰ [Social Platforms Data Access Taskforce Final Report, September 2026](#)

additional burden on already limited resources and capacity. This ultimately limits our ability to innovate and proactively support families.

The fragmented/contradictory age rating systems miss financial risks and confuse parents.

The consultation and testing with parents conducted as part of the development of the Gaming Risk Index highlighted that, despite years of implementation and recent adjustments, the age rating information and guidance that parents get for mobile games is at best confusing and often fails to address needs around financial risks and harms.

“And it was just time consuming having to kind of go through. Different games that she wanted and watch demos and make sure that it was okay. And even then, in that none of this information was there. So I think this definitely would have helped me to make a quicker decision. And even now, I have to wait for her to finish playing the game to see if anything creeps up. We don't know.” Parent at a focus group

Whilst parents rely on age ratings, they are also aware of the limitations but do not have the information or alternatives to address the gap.

What the data shows

Below are key learnings from both the output of the Gaming Risk Index and the process of developing and running it. As outlined above, these findings are from an innovation prototype and, whilst robustly designed and tested by our teams, the observations we share here should be viewed and applied with appropriate consideration.

Over 99% of the games analysed had at least one financial risk indicator flagged in their one-star reviews.

Regardless of age rating or category, nearly all of the 5,791 games that have been analysed had at least one financial risk for children identified.

This finding reflects our previous concerns and research on gaming and child financial harms more broadly, but it is not reflected in the ratings or information provided to parents, nor is it being systematically captured, tracked or responded to by regulators and policymakers. GRI provides an indication of the nature and scale of the risks currently being missed.

Existing age ratings and financial risk do not align.

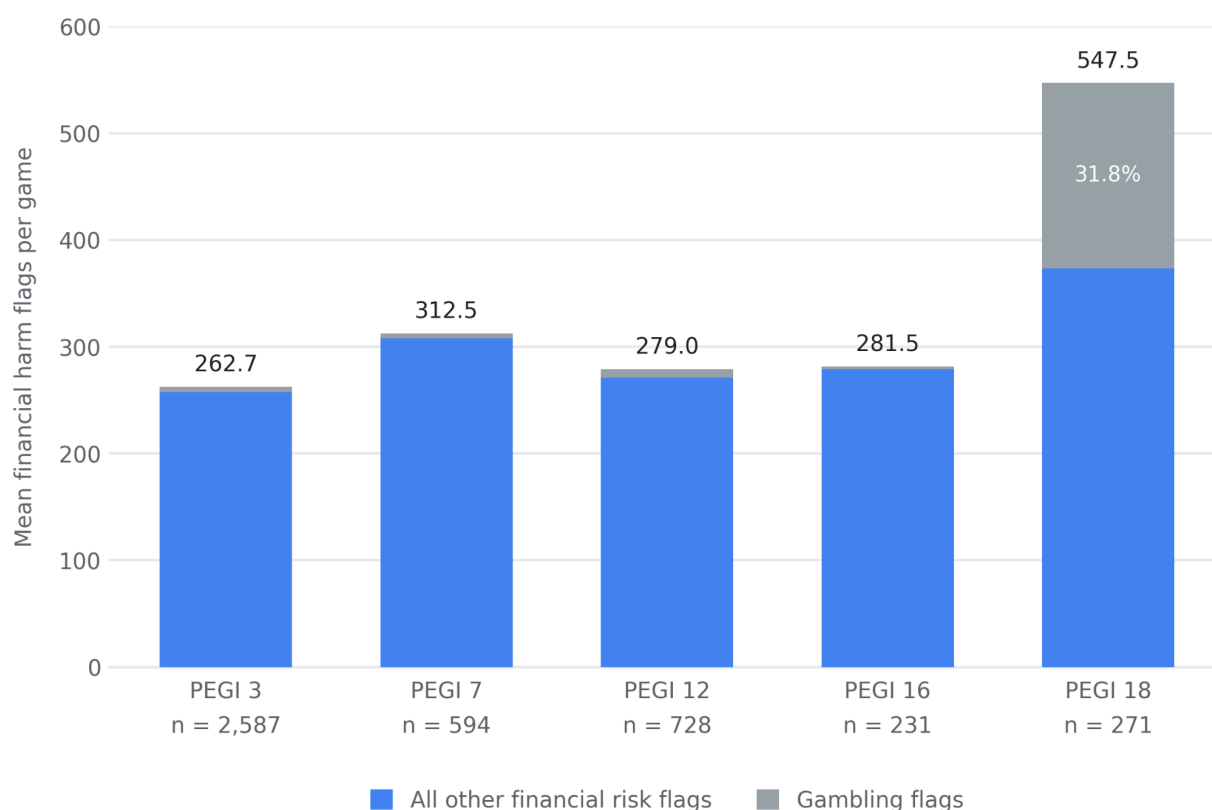


Fig. 2 Mean financial harm flags per game, by PEGI age rating

One may expect that games rated as suitable for young children will have fewer financial risk indicators than games rated only for older players. However, when we look at the prevalence of risks across age ratings, we find this is not always the case. As we may expect given the regulatory requirements, GRI data show that gambling flags align with the age rating, with a significant increase in games rated as PEGI 18 including flags for gambling risks. However, when we focus on the mean number of flags across the other risk factors, we see that a game rated suitable for all ages carries broadly the same level of flagged financial risk as one rated 16. This indicates that where a financial risk is included as a defined rating category, i.e., gambling, it can have an impact. But for most financial risks, this is currently not the case, and parents are left to choose games based on incomplete information as a result.

Some games rated as PEGI 3, 7, 12 and 16 feature gambling elements, including four casino games rated as PEGI 3

Through our analysis, we have been able to identify four casino style mobile games available on the Google Play Store currently rated as PEGI 3.

As with the broader failing of current systems to provide age appropriate guidance on financial risk in games, the availability of explicitly gambling-like games under a rating that signals suitability for all ages indicates serious gaps in the information available to parents.

Games rated PEGI 3 to 16 include loot box risks.

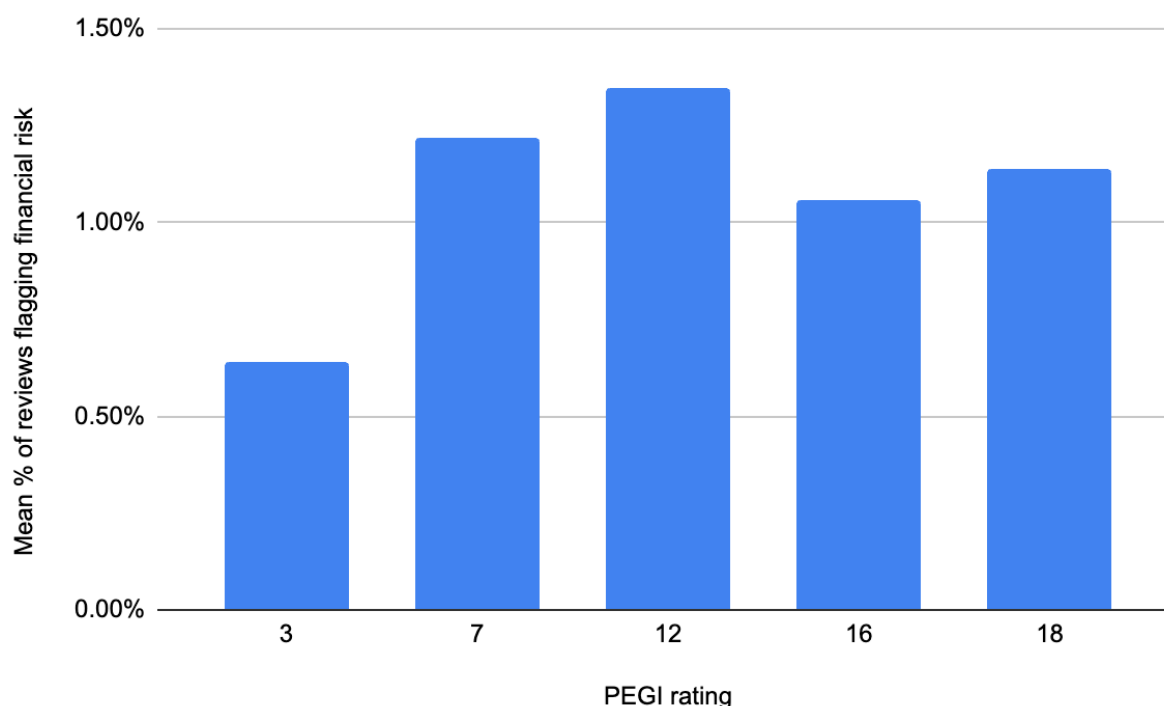


Fig 3 Mean percentage of reviews per game that flag loot boxes, by PEGI age rating

Given the games industry has committed to self-regulate on loot boxes, one may expect that indicators of loot box risks would be much lower for games rated suitable for young children. However, data from GRI indicates this is not the case, and in some instances loot boxes are flagged more frequently. It may be that the presence of loot boxes in games rated for children may drive more users to post reviews flagging the issue than they may otherwise do for a game rated 18+, but this in itself is an indicator of an issue that has not been addressed by current systems or policies.

Educational games have the greatest prevalence of reported subscription traps.

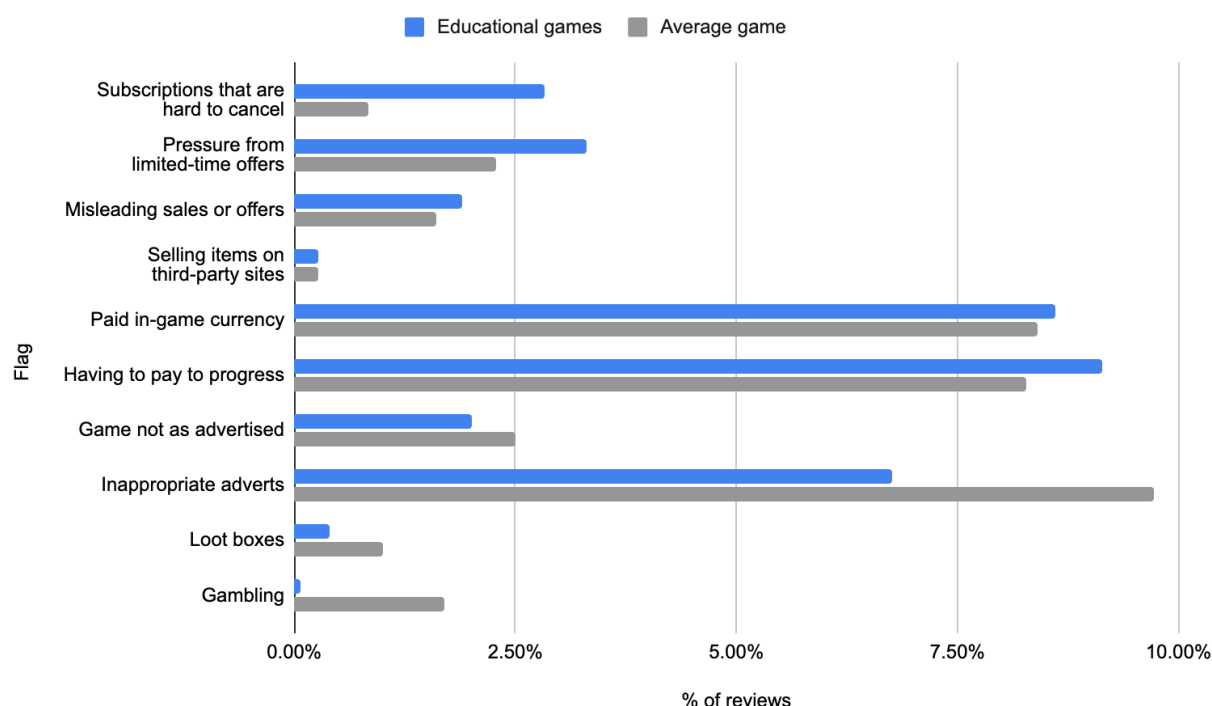


Fig. 4 Comparison of games categorised as educational against average game showing % of flags per 1000 1 reviews by flag type.*

When choosing or approving a game for their child to play, a parent may reasonably assume that educational games would be less likely to contain risks. However, data from the GRI indicates that, contrary to this assumption, games categorised in the Google Play Store as Educational are more frequently flagged for problematic subscription traps than any other category - over three times the average prevalence. Parents who may seek educational games for their child are not getting the full picture about their choice.

Context

Parent Zone's development of the Gaming Risk Index sits within a wider context of increased popularity of gaming, significant shifts in the business models of games, new understanding of Child Financial Harms, slowly evolving regulation, and rapidly advancing technologies. To situate the needs, opportunities, and challenges for GRI and our findings, it is helpful to briefly review these wider contexts.

Popularity

The total number of players globally was estimated at 3.4 billion in 2024; this is forecast to rise to 3.9 billion by 2028. Mobile game players account for an estimated 83% of all players.¹¹

It is estimated that, in 2025, 95,000 mobile games were downloaded each minute and 617 new games were released each day.¹²

In the UK, 88% of children aged 3-17 currently play games on some kind of device. From 2024 to 2025, the average time children spend gaming has increased to 20.4 hours per week, up from 16.8 hours in 2024.¹³

Business models

Globally, games are forecast to generate \$206.5 billion by 2028, with mobile games forecast to account for 53% of this total.¹⁴

The UK games market is the 5th largest in the world and has more than doubled in size over the last decade. UK consumers spent £8.76 billion on video games (software, hardware and culture) in 2025; within this spending on software rose 7% to reach £6.03 billion.¹⁵

6 in 10 children aged 8-17 are spending money online in social or gaming environments, with 53% of those who had played games in the last month saying they had spent money within those games, often directly in-game.¹⁶ 49% of children who play video games believe that online video games are only fun when you spend money¹⁷. 80% of

¹¹ [Newzoo's Global Games Market Report 2025](#)

¹² [State of Gaming 2026 | Mobile, PC, Console Data](#)

¹³ [Children and Parents Media Use and Attitudes Report, 2025-26, Ofcom](#)

¹⁴ [Newzoo's Global Games Market Report 2025](#)

¹⁵ [UK video games market reaches £8.76 billion, growing 7.4% in 2025 - Ukie](#)

¹⁶ [Ofcom: Children's online spending and potential financial harm: Quantitative research](#)

¹⁷ [The Rip-off Games Report | Parent Zone](#)

13-18 y/os agree or strongly agree that 'Many online video games try to make you spend as much money as possible in the game'.¹⁸

Child financial harms

62% of parents agree that financial harm online is a relevant issue for their children and family that needs to be dealt with. 30% of parents don't know where to go for information about online child financial risks and harms.¹⁹

96% of young people in the UK aged 13-18 have made an online purchase. Of those young people surveyed who could estimate how much they spend online in a typical week, 42% had subscribed to something accidentally, been scammed, or lost money in some other way.²⁰ 28% of young people say they need help with scams and fraud.²¹

About 32% of children aged 8 - 17 who have spent money in the last month on gaming said that they often regret making purchases while gaming. Additionally, 42% find it unclear what they're buying in games, and 41% admit to often spending more than they should.²²

In 2025, 52% of parents had seen gambling-like mechanisms in the games their child plays, with mystery boxes (33%) and loot boxes (30%) being the most commonly identified²³. In research conducted in 2018 by Parent Zone, 10% of children across the UK aged 13-18 had gambled skins in some form²⁴. This is even though unlicensed skin gambling is unlawful and the minimum age for most types of licensed gambling in Great Britain is 18. A review conducted seven years later by the Department for Science, Innovation and Technology (DSIT) still found that one of the most concerning patterns across the research is the extent to which children and adolescents are participating in skin gambling.

Existing systems

In 2012, the government designated the Video Standards Council as the body responsible for rating video games in the UK using the Pan European Game Information (PEGI) system²⁵. In the UK, PEGI 12, 16 and 18 rated games supplied in physical form, such as on discs and cartridges, are legally enforceable and cannot be sold or rented to anyone under those ages. In 2023, the VSC changed its name to the Games Rating

¹⁸ [A problem hiding in plain sight? | Parent Zone](#)

¹⁹ [Six in ten parents concerned about child financial harms](#)

²⁰ [A problem hiding in plain sight? | Parent Zone](#)

²¹ [Digital Youth Index](#)

²² [Ofcom: Children's online spending and potential financial harm: Quantitative research](#)

²³ [Children and Gaming: An Analysis of Parental Attitudes | Ygam](#)

²⁴ [Skin gambling: teenage Britain's secret habit](#)

²⁵ [PEGI](#)

Authority²⁶. Games available digitally, including mobile games are not covered by this requirement. Many app stores in the UK (including the Google Play Store) use PEGI ratings²⁷ but some stores such as the Apple App Store or Steam do not and games may have different ratings.

Traditionally, PEGI assesses games on categories such as Violence; Bad Language; Fear / Horror; Sex; Drugs and Discrimination. Gambling has been included but wider financial harms have been missing.

There have been some improvements made recently. In March 2026, PEGI announced that going forward, features in video games, like in-game purchases and paid random items, would be tied to specific age categories²⁸. This includes a default rating of PEGI 16 if the game contains paid random items.

However, these updates will not be applied retrospectively, but only for games submitted for rating after the changes have been made. Researchers have noted that ‘very few newly released games make it into the highest-grossing lists’²⁹ therefore the lack of retrospective application has extra impact³⁰.

The result is a fragmented system that confuses parents, misses key areas of harm and is less responsive to the rapid growth and change in the sector.

“Those ratings aren’t giving you any information like what we’re discussing [financial harms]” - Parent in a focus group

UK Policy and regulation

In 2016, during a House of Commons debate on online gaming and consumer protection, MPs acknowledged that children, and subsequently their parents, risk being exposed to negative financial experiences in games:

“...we need to ensure constant vigilance, particularly when companies package games in ways that are exceptionally attractive to children, who try to pressure their adults into buying added-on features as a result of the initial product they purchased?” Stuart C. McDonald (SNP MP for Cumbernauld, Kilsyth and Kirkintilloch East)³¹

Successive UK governments have also acknowledged these problems, and begun to take steps towards resolving some of them.

²⁶ [Games Rating Authority](#)

²⁷ [Storefronts | IARC](#)

²⁸ [PEGI expands age rating criteria with interactive risk categories](#)

²⁹ [PEGI's loot box rule changes are welcome, but they should be retrospective](#)

³⁰ [Tech Shock: The House Always Wins. The Home Loses.](#)

³¹ [Online Gaming \(Consumer Protection\) - Hansard](#)

“This government is committed to ensuring that the UK is one of the safest places to be online, and this includes video games. We want all players, especially children and vulnerable people, to have the tools and information they need to enjoy games safely.”³²

In 2022, the government held a Call for Evidence on Loot Boxes. Despite finding the presence of loot boxes harmful, DSIT only went as far as calling for the video game industry to self-regulate the access of children to these features. Research by Leon Xiao and Mie Lange Lund published in 2025³³ shows that this has been ineffective: an examination of the 100 highest-grossing iPhone games before and after the self-regulations came into effect found that none sought to obtain explicit parental consent prior to enabling loot box purchasing by under-18s, and only 23.5% disclosed their presence.

Research commissioned by DSIT into the effectiveness of these measures is yet to be published. In 2025, seven years after Parent Zone’s research, a report was published by DSIT researching the prevalence of skins-gambling³⁴, and an August 2026 POSTnote includes reference to financial risks in digital technologies.³⁵

Most in-game financial mechanics fall outside the scope of the Online Safety Act (OSA); however, Roblox has been designated as a VLOP under the EU Digital Services Act³⁶. In June 2026, the UK government announced forthcoming rules to protect children online, but it has stated that gaming will still be accessible:

“From Spring 2027, under-16s will no longer be able to use certain social media. Children will still be able to go online safely, for learning, news, games and staying in touch with friends and family.”³⁷

The use of age checks in app stores for games is fragmented. The OSA requires in scope services to implement “highly effective” age assurance on services children are likely to access³⁸. Whilst this measure was not included explicitly to restrict access to games according to their published age rating, compliance with the OSA more broadly has led to the implementation of age checks on some games and app stores. For example, Apple’s rollout for age verification in the UK³⁹.

³² [Response to Call for Evidence on Loot Boxes, DSIT, 2022](#)

³³ [Non-compliance with and non-enforcement of UK loot box industry self-regulation on the Apple App Store: a longitudinal study on poor implementation](#)

³⁴ [A rapid evidence review of skins gambling, DSIT, 2025](#)

³⁵ [The impacts of screen and AI use on children and young people](#)

³⁶ [Commission designates ChatGPT, Reddit, Roblox under Digital Services Act](#)

³⁷ [Fact sheet: New rules to protect children online - GOV.UK](#)

³⁸ [Online Safety Act 2023](#)

³⁹ [Legal - UK Online Safety - Apple](#)

Ofcom is required, under the OSA, to produce a report on the role app stores play in children encountering harmful content, and whether greater age assurance at app-store level would better protect children. Ofcom opened a call for evidence on this in November 2025⁴⁰, asking what role app stores play in children accessing content that's harmful or age-inappropriate through the apps they list. Ofcom is not due to publish its report until January 2027⁴¹ with any application to app stores following at some point after then.

Technologies

Gaming often drives and is driven by new technologies. Forecasting how these may impact the contexts outlined above or the work done through the Gaming Risk Index is fraught with limitations, however, developments in AI and wearable technologies are likely to have an impact and consequently on the data and research needed.

AI

Robust data is missing and market forecasts on the impact of AI in gaming vary considerably but the use of AI in the production of games is rising rapidly, with some market analysts stating as many as 90% of game developers used some form of AI in 2025⁴². AI-driven non-player characters (NPCs) within games are a key area of development - with some claiming that AI-driven NPC behaviour increases the average time people play a game by 15 to 25%.

Whilst robust data is missing at the moment, given the ubiquity and pace of AI development, it may be reasonable to envisage AI will greatly amplify the rate of production, increase user engagement and alter the risk profile of gaming. Therefore, research needs to be able to be agile enough to respond to this scale.

Wearables

The dominant platform for gaming is currently mobile phones. However, with market analysis suggesting that around 13 million display-less Smart glasses will be sold in 2026⁴³, it is possible that a portion of the gaming market may expand into wearable devices. This shift is potentially greatest within the mobile market given that wearables have similar portability and access. Games embedded in wearables is a nascent area of development but future research may need to be flexible enough to adapt to developments and new risks in this area.

⁴⁰ [Call for evidence: Statutory reports on age assurance and app stores](#)

⁴¹ [Ofcom's approach to implementing the Online Safety Act](#)

⁴² [AI In Gaming Statistics By Market And Applications \(2026\)](#)

⁴³ [IDC - Smart Glasses Market 2026: XR Is Rewriting the Rules](#)

Recommendations

Considering what we have learned through the development of the Gaming Risk Index and the data we have been able to produce up to this time, we would recommend the following actions to ensure children are better protected from financial risks whilst enjoying all the benefits of gaming.

1. The games rating system should be overhauled so that it doesn't rely on self-reported ratings, is better able to recognise and surface financial risks in games, and crucially is easier to understand and trust by parents.
2. The government should implement the Social Platforms Data Access Taskforce recommendations, in particular the legal defence fund, so civil society organisations can conduct public interest research on platform data without carrying unquantified legal risk alone.
3. Stores should ensure they have an accessible public index of games available in the UK, so that researchers and parent-facing services are not having to rebuild the same map.
4. PEGI should ensure that changes to ratings are applied retrospectively. Applying them only to newly submitted games exempts the games children actually play.
5. Casino-style games should not be available under a rating that signals suitability for all ages.

More generally, government, regulators, game publishers and app stores should work with digital parenting experts to ensure families have the guidance and support they need to make informed, effective decisions and are not burdened by poor systems.