

Mandatory RG tools for the players at Norsk Tipping – does it work? And what are the next steps?

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Agenda

- Brief introduction to Norsk Tipping
- Responsible Gambling Platform
 - What we do and why
- Does it work?
 - Experiences
- Next steps



But first two key Questions

- Why mandatory use of limits?
 - Why not voluntary use?
- Is the “Informed Choice” enough?
 - For normal players?
 - For players with Moderate level of problems and Problem gambling?

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Norsk Tipping (Norwegian State Lottery)

- Monopoly!
- *But private Betting companies are targeting Norwegian players from abroad – 10 %*



- **>2 million customers**
(**> 55 % of population 18+**)
- Est **1948**,
State owned by the Ministry of Culture
- 400 employees
- **€ 3.2 BN Gross Revenue (2014)**
€ 800 millions net sales
- **€ 500 millions** to good causes
(All of the profit)

Norsk Tipping's mandate ...

1

Prevent negative consequences of gambling

2

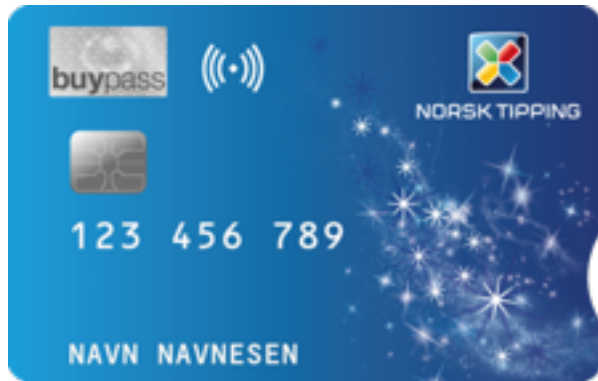
Channel players (and gambling lust) ...

3

Money to good causes ...

Two «must-know» things!

Player card (Identified Play)



- Introduced in 1992 (90%)
- Smart card with ID from 2001
- Mandatory from 2009 (100 %)

VLT



- Introduced in 2008
- State of the art
- Cash less
- Loss and time limits
Max € 75/day
Max € 300/month
(mandatory)

Channels and game portfolio

Retailer



2 million players
Mandatory registered play

100%



In-line



VLT



Web



Mobile



Games:

Lottery

Sports

Scratch tickets

Instagames

Casino (Internet)

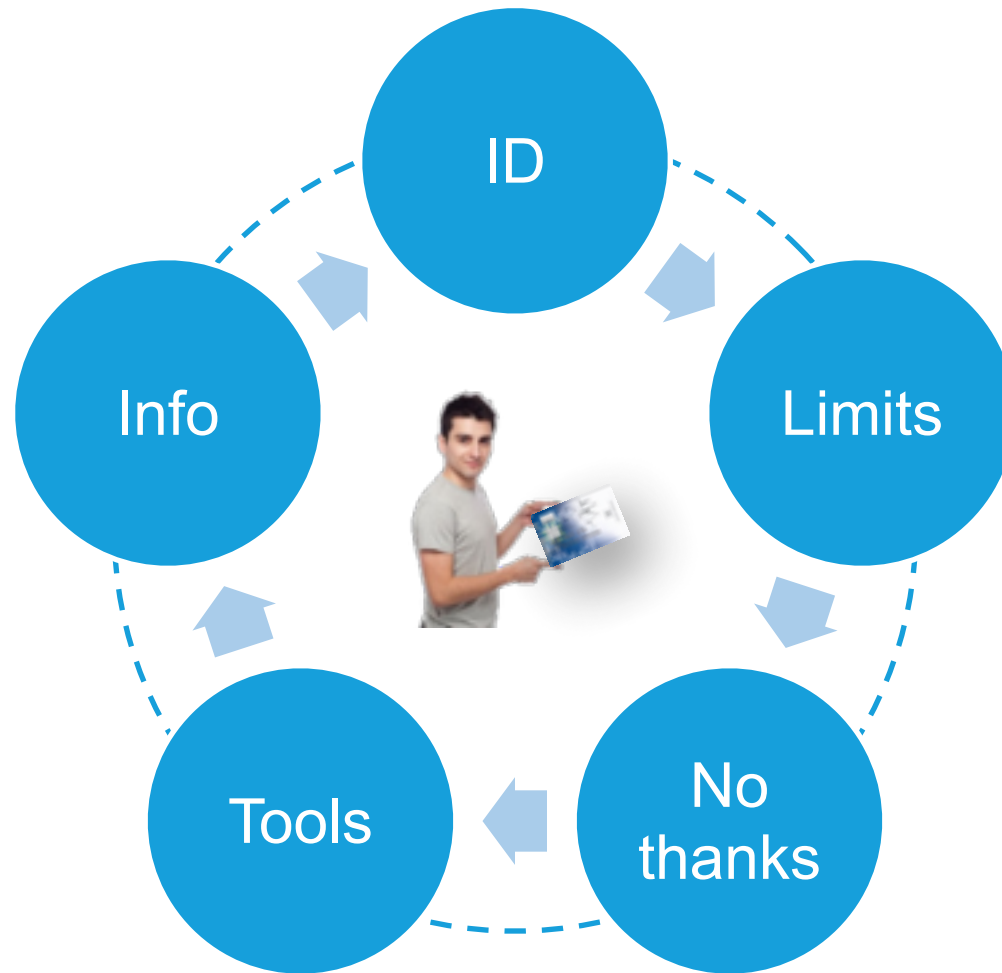
VLT/EGM

Agenda

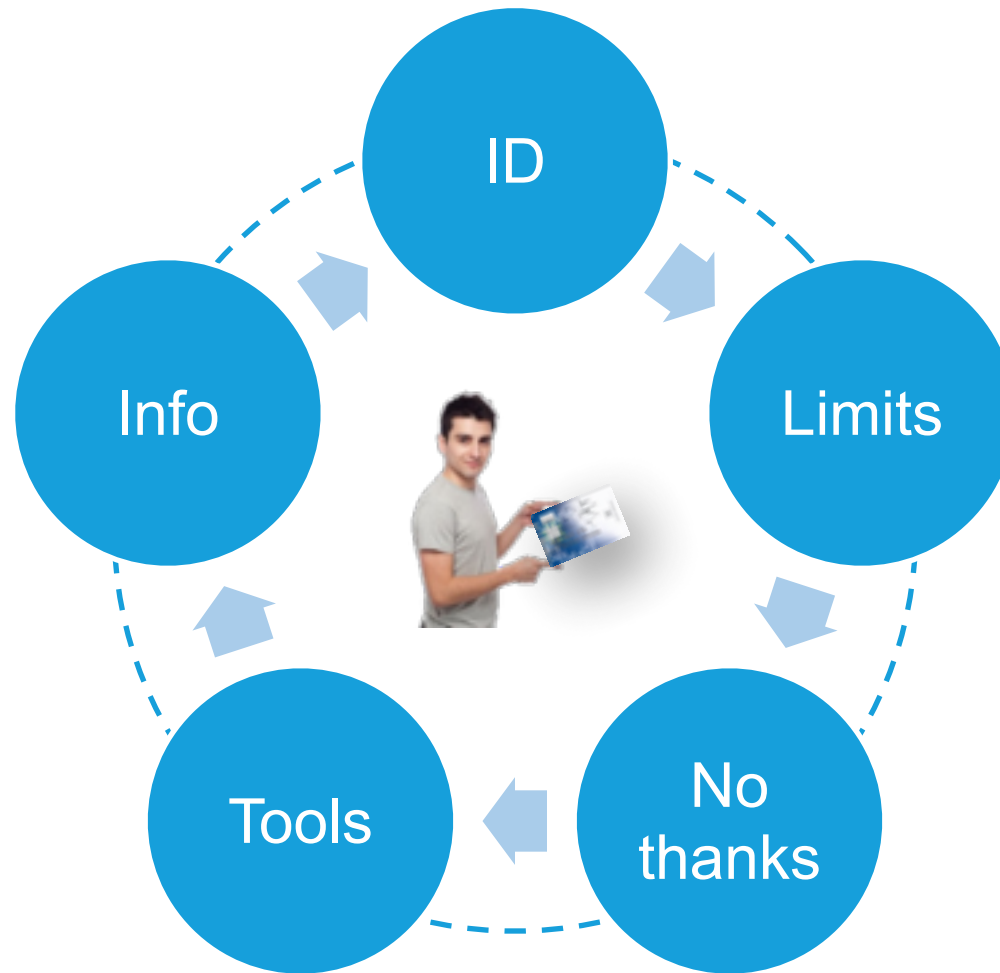
- Brief introduction to Norsk Tipping
- **Responsible Gambling Platform**
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Responsible Gambling Platform

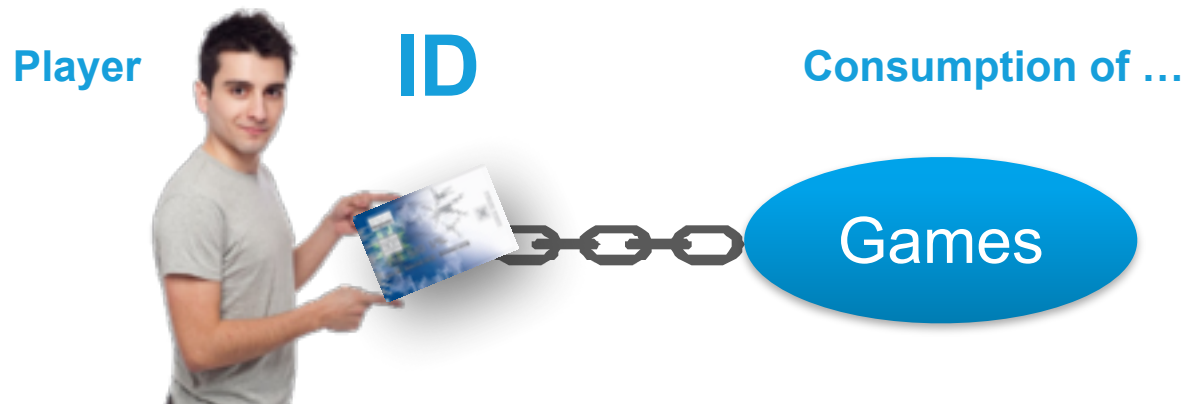


Responsible Gambling Platform



The KEY!

- An ID on a **personal** level!
 - Strong **link** between player and the games played



- Enables totally **new ways** and possibilities in Responsible Gaming (and avoiding fraud and money laundering)

Dilemmas

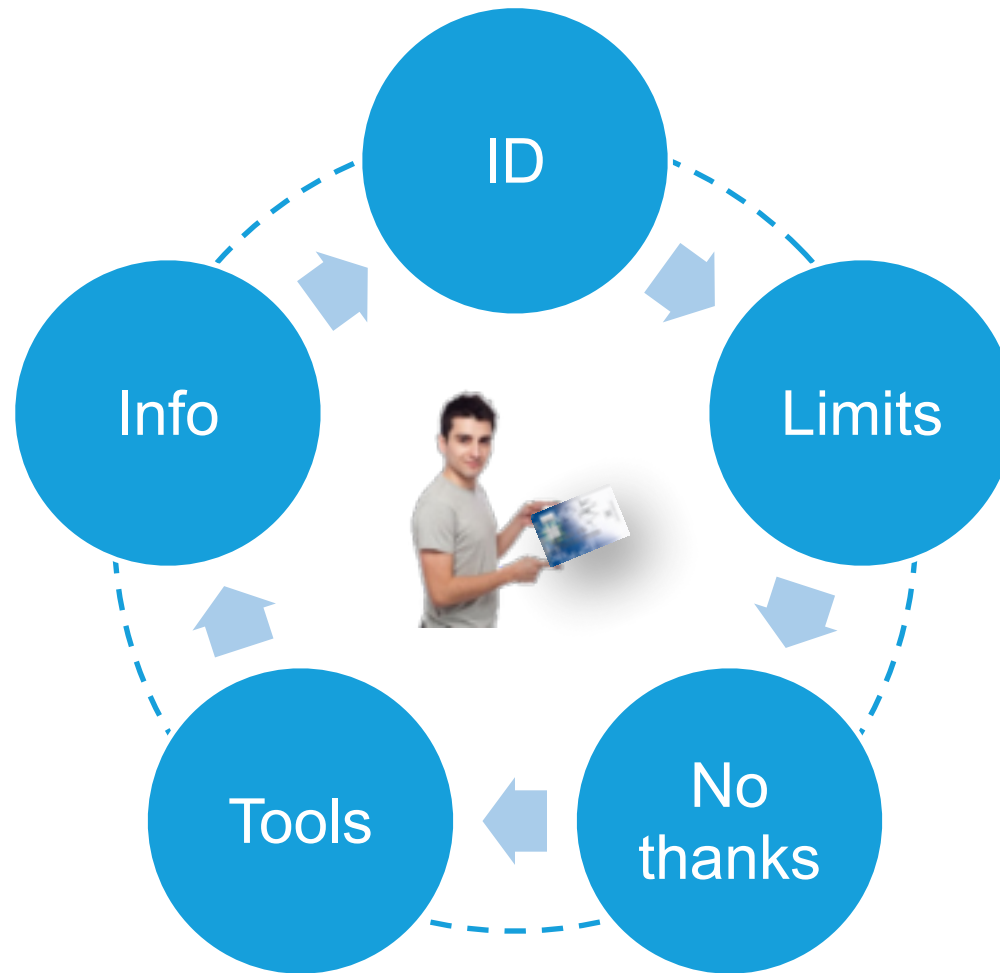
When you **know** everything
about the **player** ...

... how do you **use** that **knowledge**?

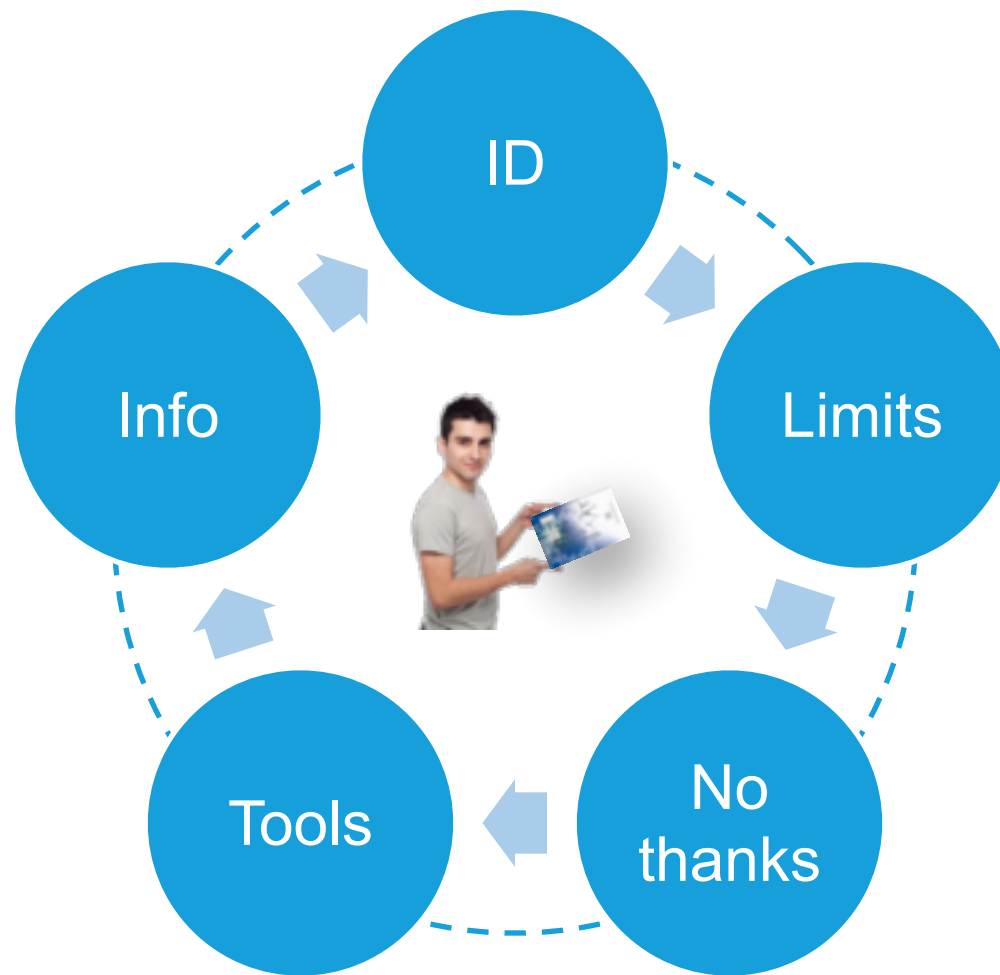
... how does it affect your **responsibility**?

... how does it affect **informed** choice?

Responsible Gambling Platform



Responsible Gambling Platform



Why limits

- **Prevention**

- Pre-commitment: Mandatory to set limit (loss and time) before play

- **Minimum protection**

- Max amount on limits
 - NOK 10 000 pr month (€ 1200)
 - NOK 7 000 pr week
 - NOK 4 000 pr day (€ 500)

How?

Generell informasjon > Sette beløpsgrenser > Sette tidsgrenser > Bekreftelse

Her setter du beløpsgrenser samlet for spillene KongKasino, Bingoria, FLAX, og Yezz!.

Beløp pr. dag

− +

Beløp pr. uke

− +

Beløp pr. måned

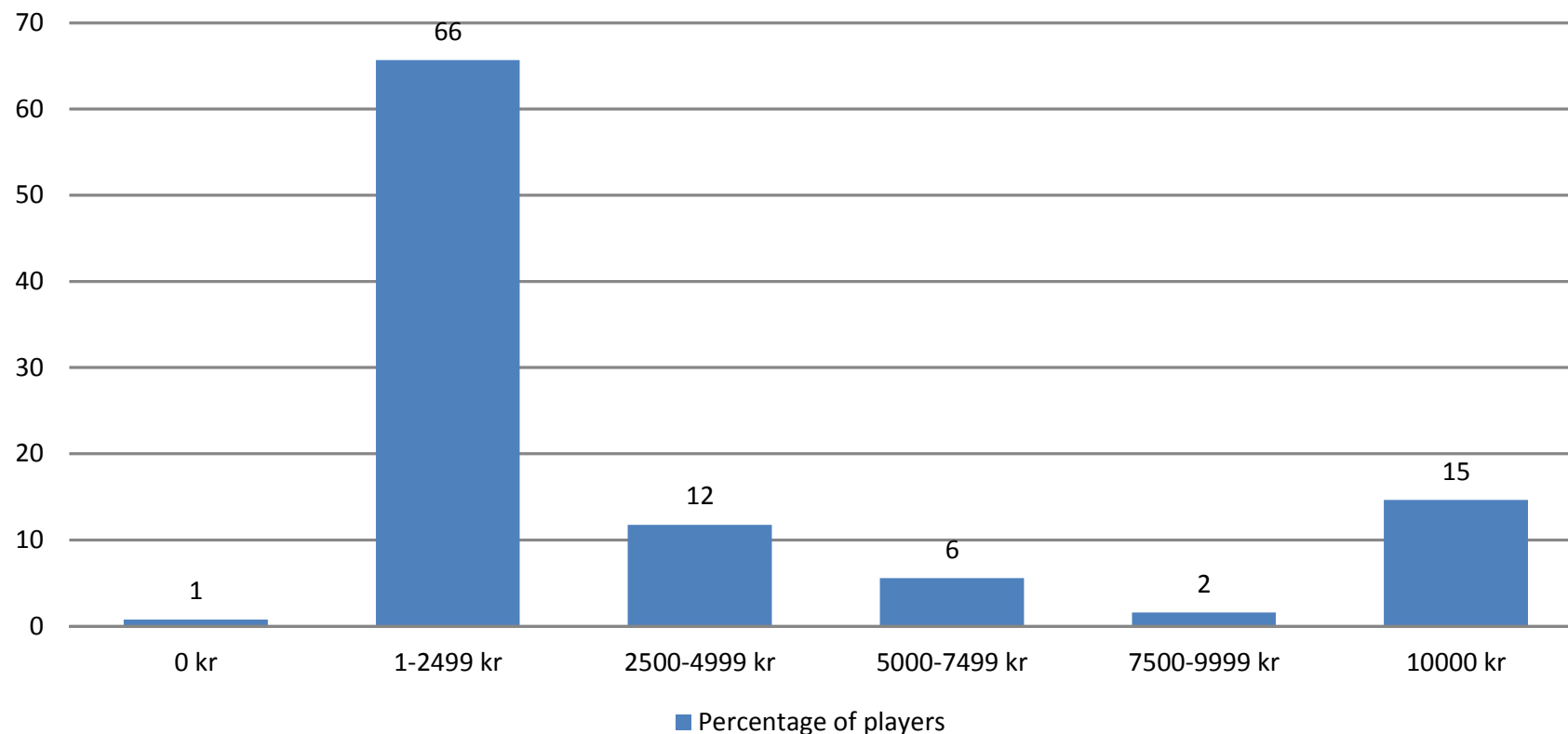
− +

Beløpsgrense:
Du kan spille for valgte beløp pluss eventuelle gevinster.

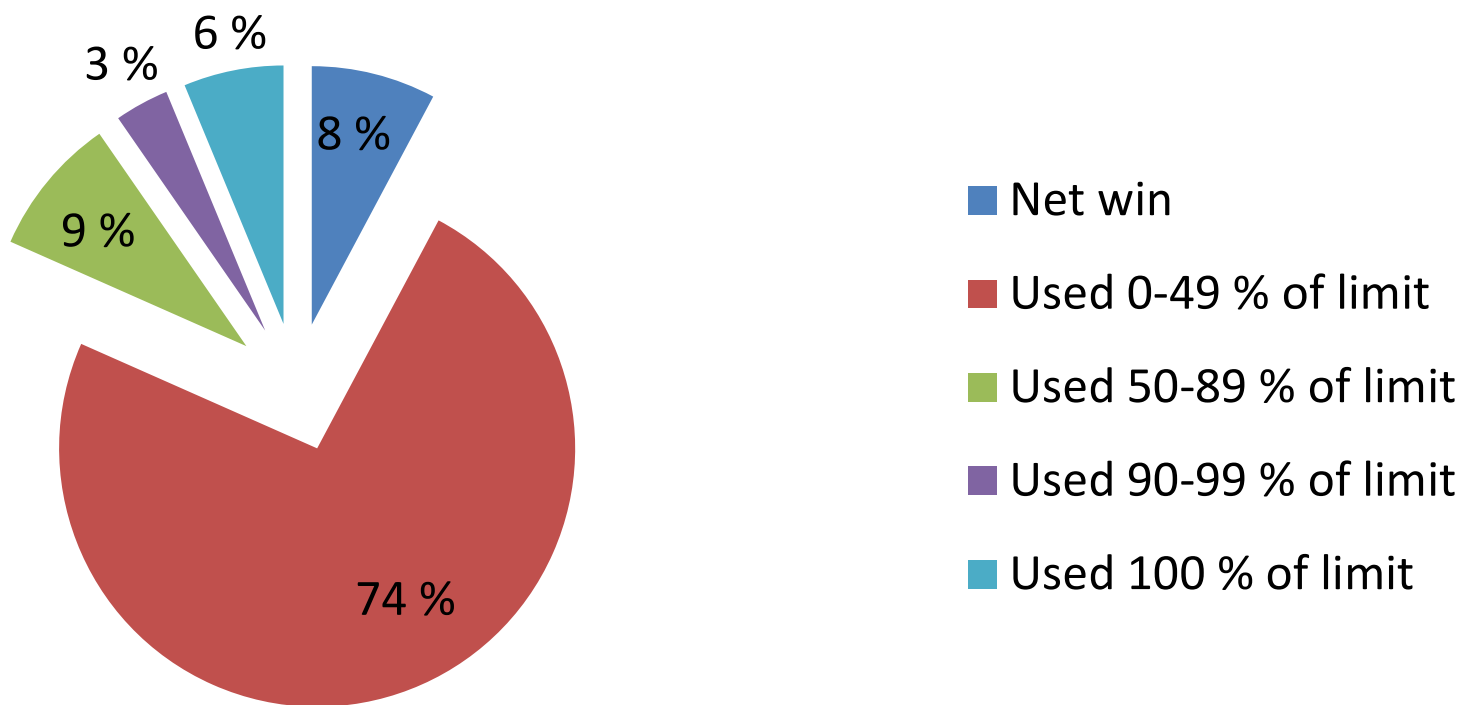
Tilbake Neste

Average loss limits	
Day	750
Week	1 568
Month	2 729

Instaspill: Personal loss limits per month by April 2015



Share of limits (month) used? (All players, April 2015)

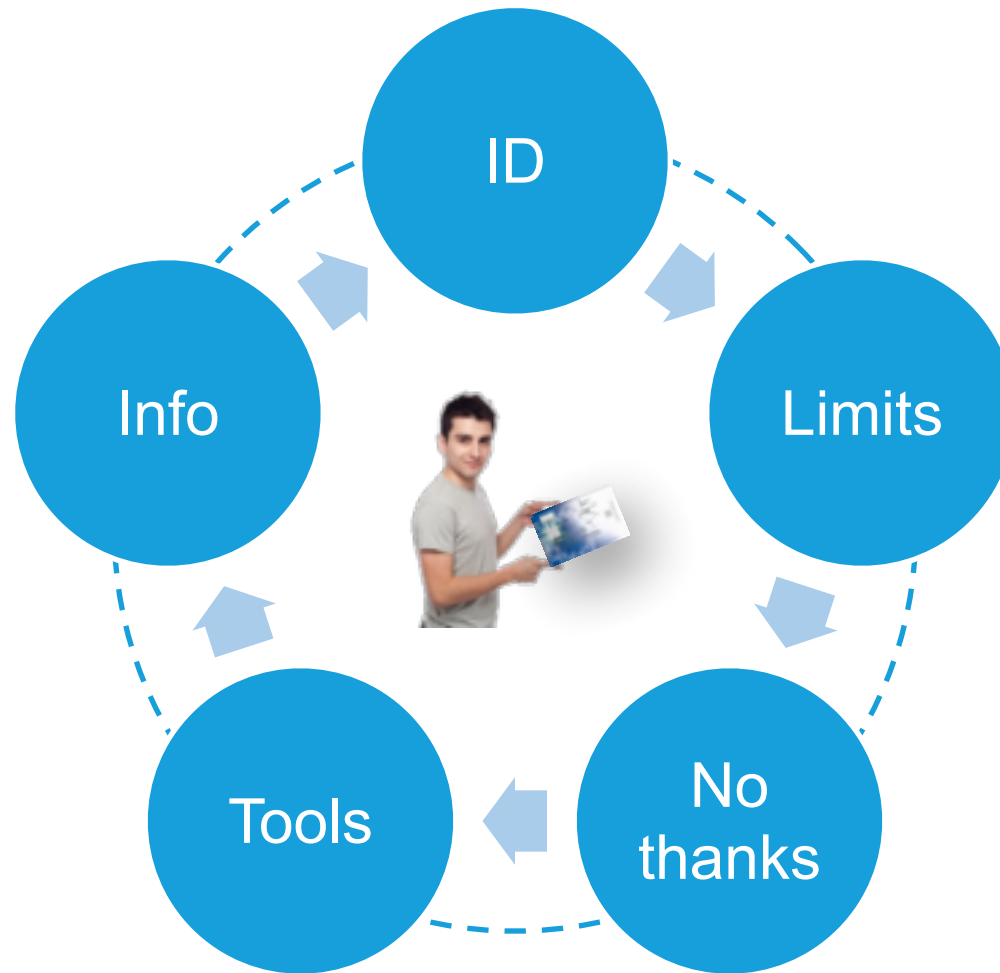


Mandatory personal limits clearly prevents problem gambling

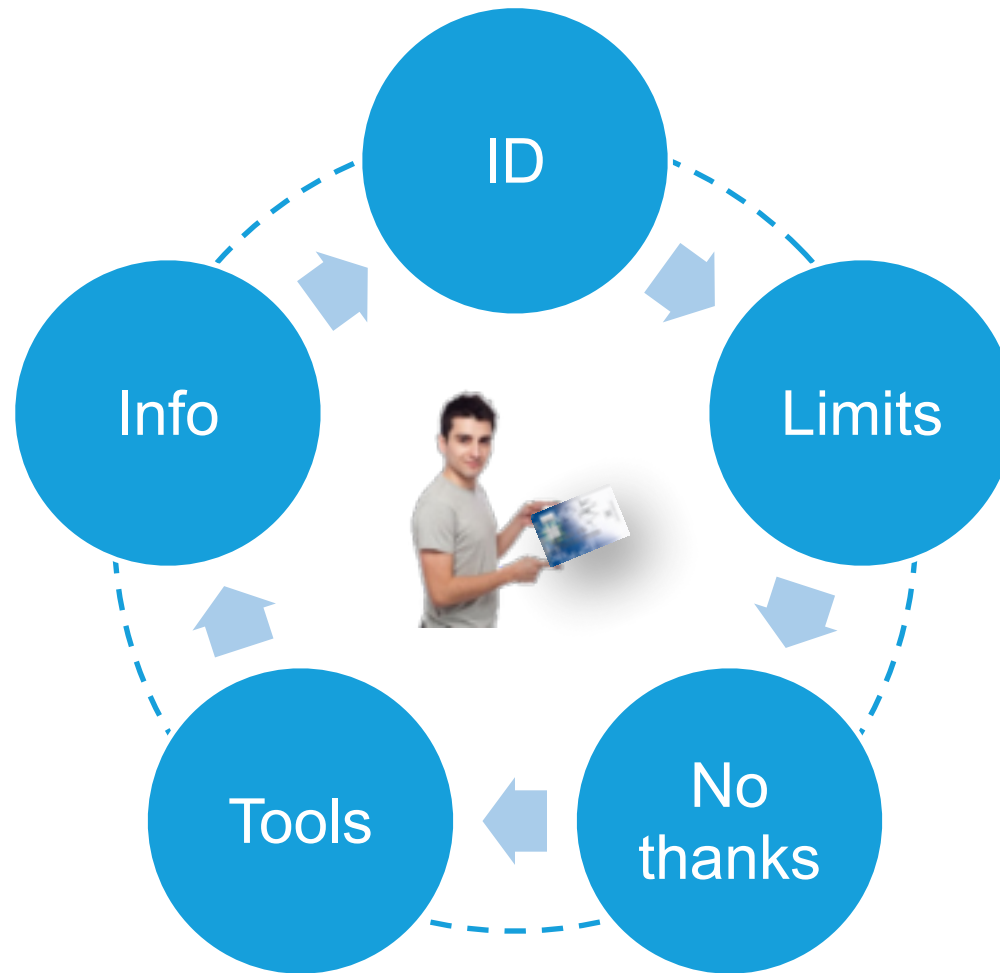
Which limits stops the player?

Personal limits	Percentage of players	Maximum limits	Percentage of players
Personal daily limit	16 %	Maximum daily limit	< 0,4 %
Personal weekly limit	6 %	Maximum weekly limit	< 0,2 %
Personal monthly limit	4 %	Maximum monthly limit	< 0,5 %

Responsible Gambling Platform



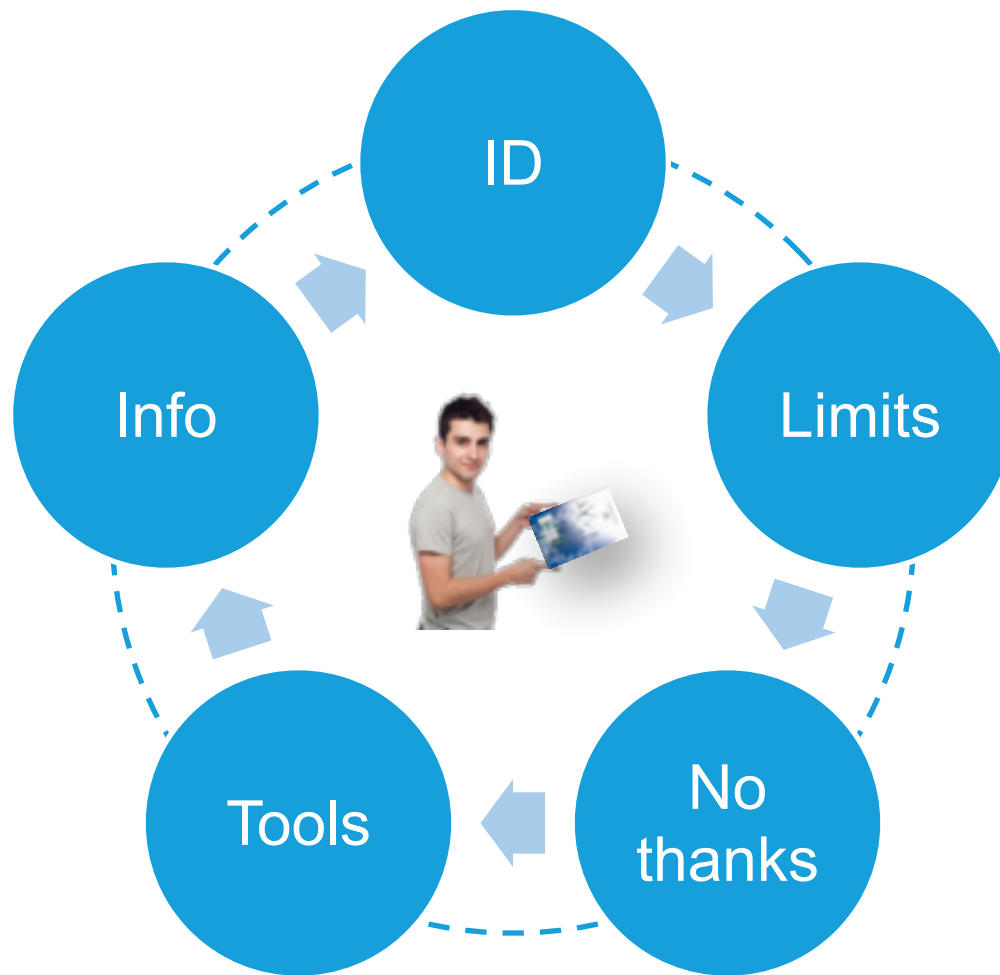
Responsible Gambling Platform



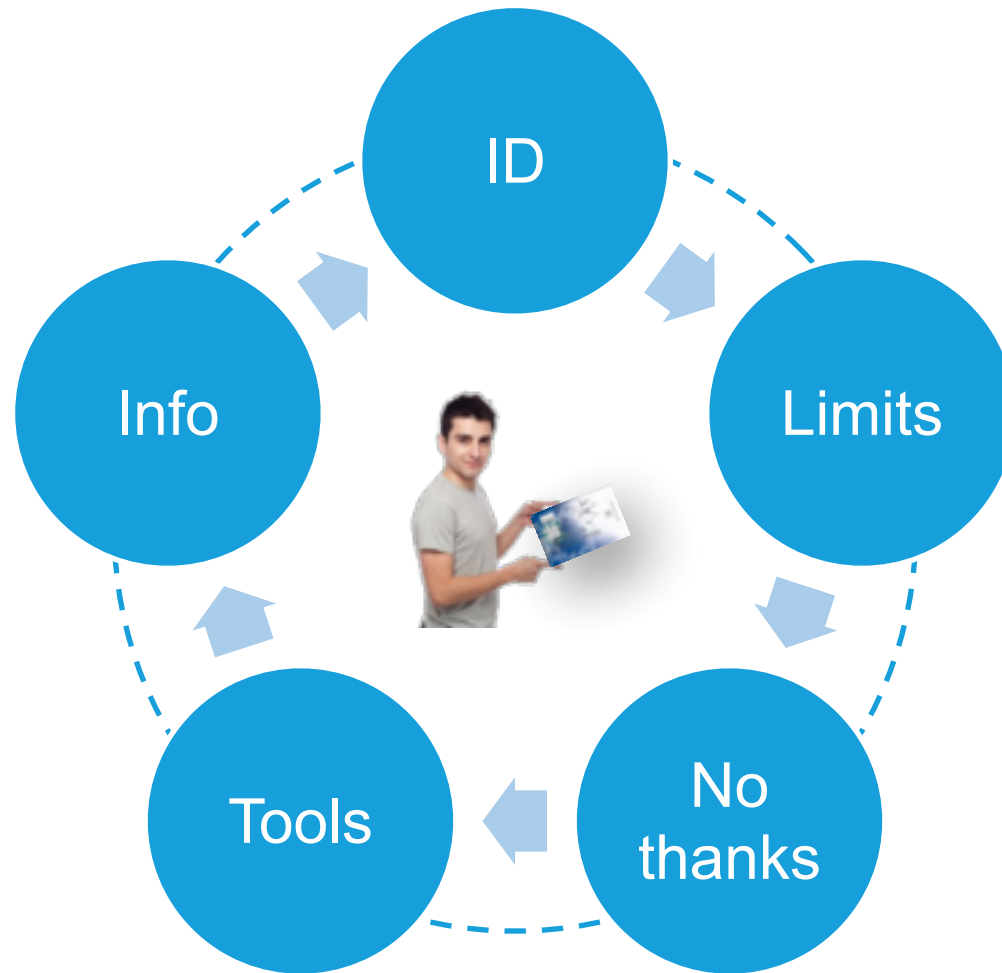
No thanks!



Responsible Gambling Platform



Responsible Gambling Platform





Playscan

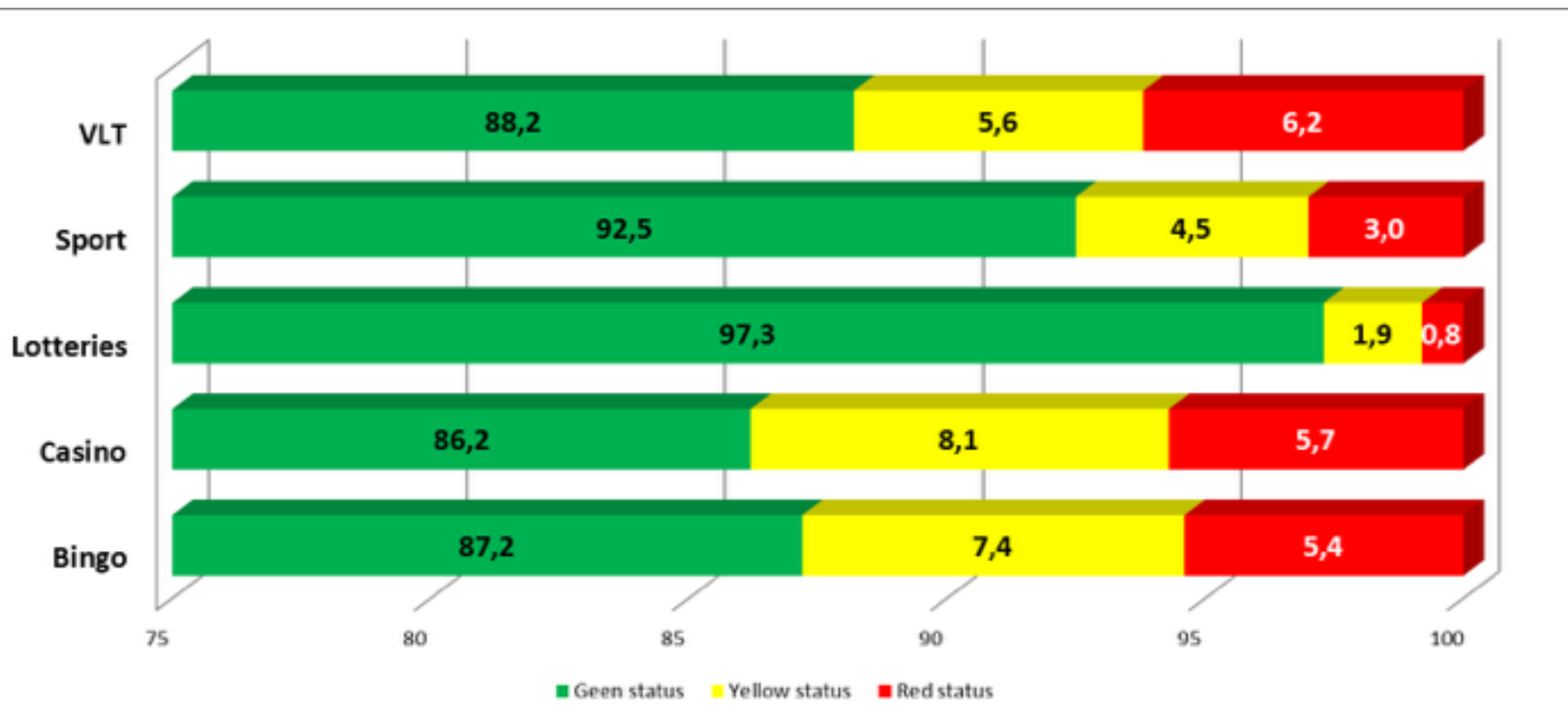
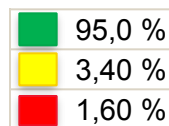


Norsk Tipping

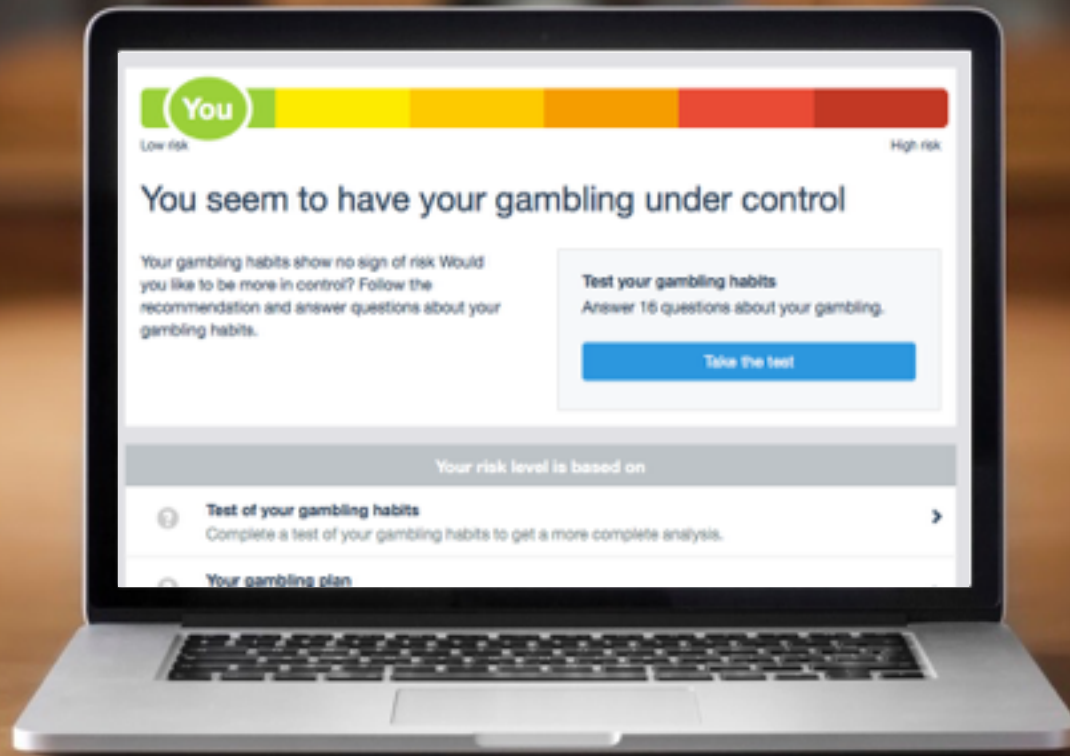
-  High risk
-  Mediu
-  Low



Playscan status all Players in percentage, May 2015



(Different) communication to the players

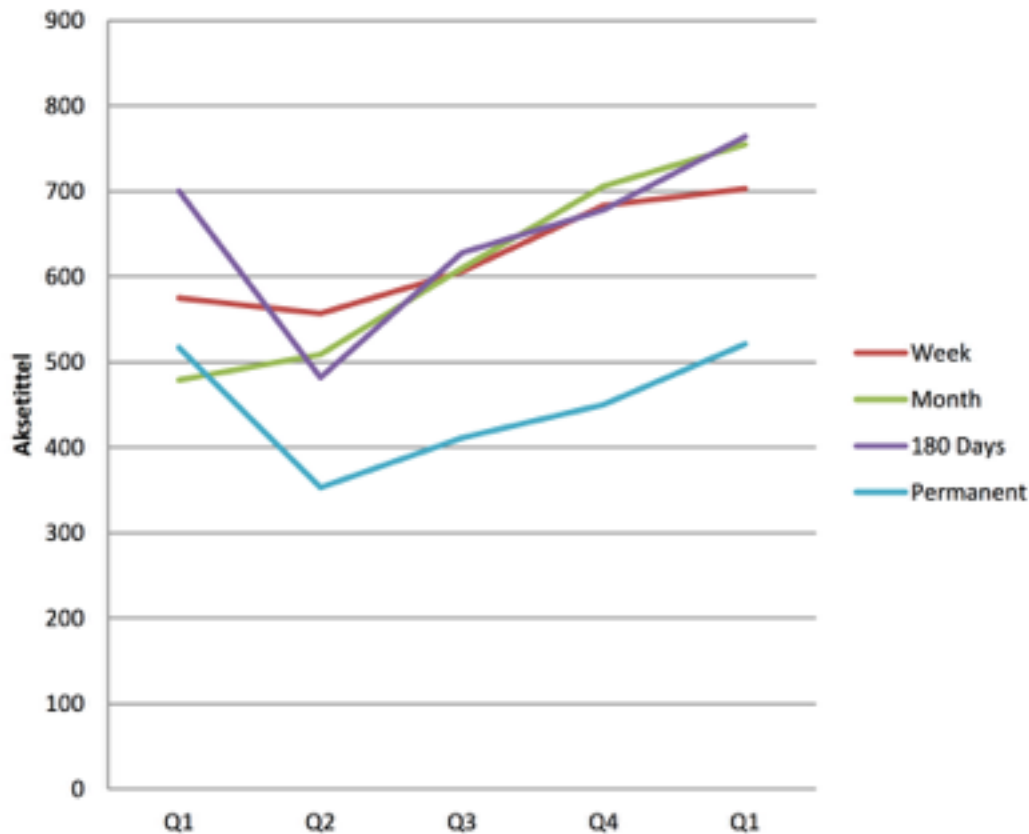


Pause and Self Exclusion

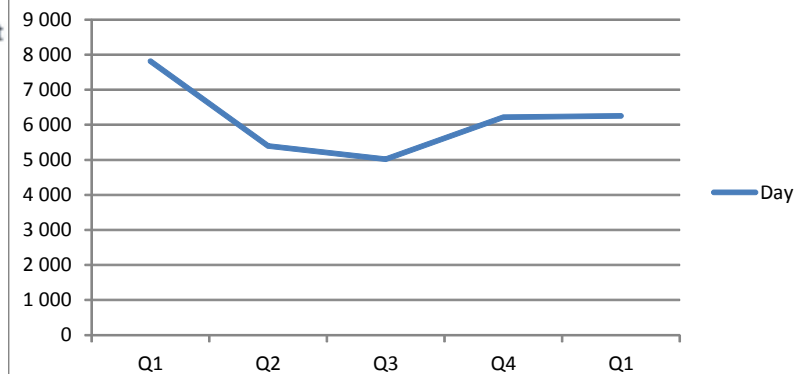
The screenshot shows the Norsk Tipping website interface. At the top, the URL is <https://www.norsk-tipping.no/profil/min-side>. The main navigation bar includes 'NORSK TIPPING' and various game categories: 'Lotteri', 'Sport', 'KongKasino', 'Bingoria', 'Flax', 'Yezz!', and 'Tjenester'. A user profile is visible with the name 'Bjarn Helge' and a balance of '63,74'. A modal window is open, titled 'Spillepauser' (Game Pauses). It contains the text: 'Her kan du bestemme hvor lenge du vil ta pause fra spill fra KongKasino, Bingoria, Flax og Yezz! Du kan når som helst utvide din pausen du har valgt.' Below this text are two tabs: 'Spillepause' (selected) and 'Utestenging' (Self-exclusion). Under the 'Spillepause' tab, there are four buttons representing different durations: '1 dag' (1 day), '7 dager' (7 days), '30 dager' (30 days), and '180 dager' (180 days). Below these buttons are the labels 'DAY', 'WEEK', 'MONTH', and '180 DAYS'. A green arrow points from a 'Pause' label to the 'Spillepause' tab, and a red arrow points from a 'Self exclusion' label to the 'Utestenging' tab. On the left side of the modal, a list of game categories is shown: 'Alle spill', 'Liveoddsen', 'KongKasino, Bingoria, Flax og Yezz!', 'Multix', 'Belago', and 'Øvrige spill'. A blue box labeled 'All games' has an arrow pointing to 'Alle spill', and another blue box labeled 'Game categories' has a bracket pointing to the entire list. In the bottom left corner, there is a smaller screenshot of a game interface showing a 'VALG' dropdown, 'SALDO kr 50,00', and the username 'Tarzan66'. A blue button with a hand icon and the text '24 timer spillestopp' is circled in red. A blue box labeled 'In games' has an arrow pointing to this button.

When play-breaks and exclusions are made easily available – players use it!

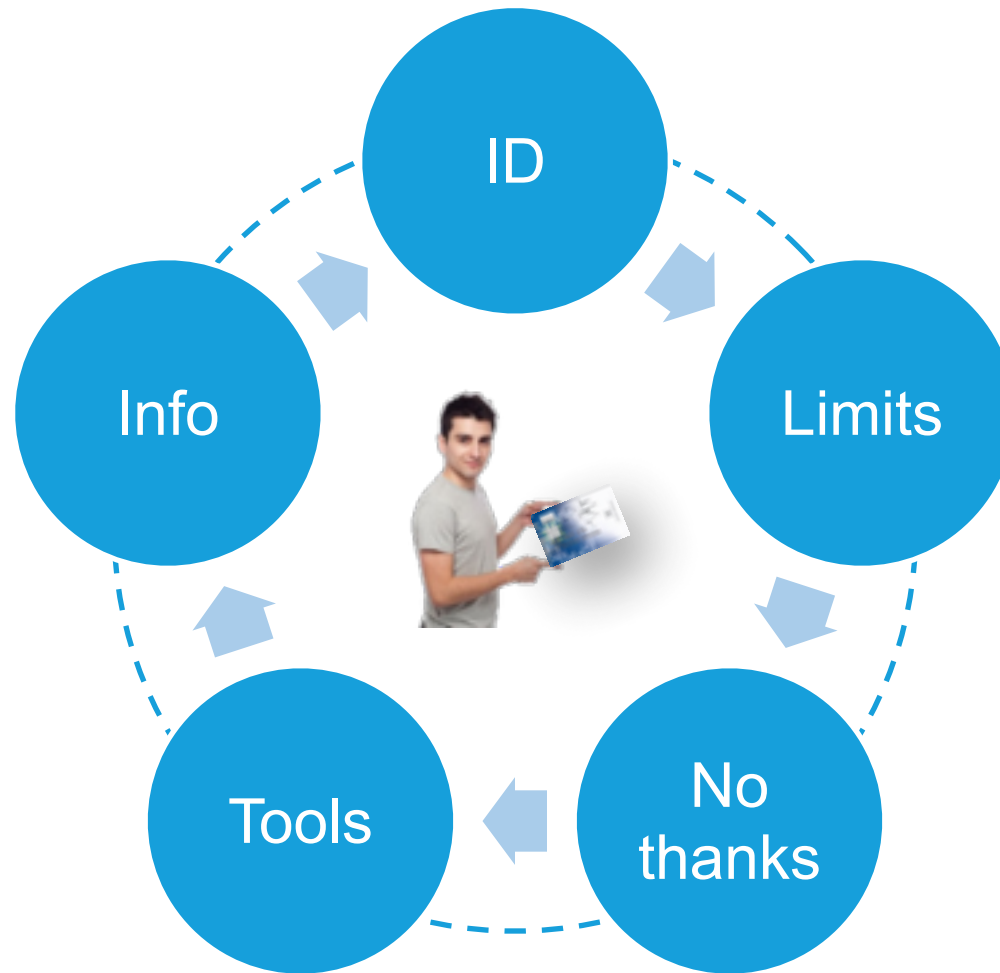
Play breaks and self-exclusions - Instaspill from Q1 2014 to Q1 2015



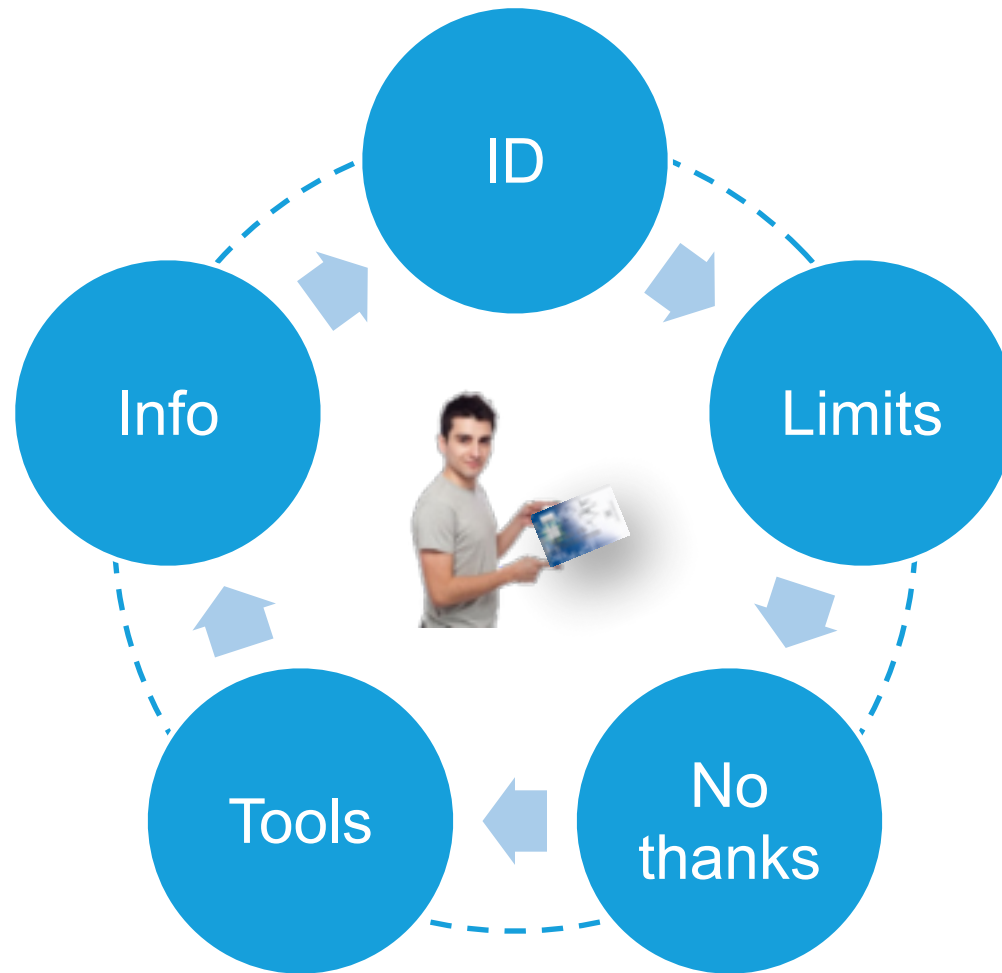
Day-playbreak - Instaspill from Q1 2014 to Q1 2015



Responsible Gambling Platform



Responsible Gambling Platform



Dedicated web page for players and next of kin

The screenshot displays the Norsk Tipping website interface. At the top, the logo "NORSK TIPPING" is visible on the left, and navigation links for "Kundeservice", "Om Norsk Tipping", "Spilleveit", and "Grasrotandelen" are on the right. A blue navigation bar contains links for "Lotteri", "Sport", "KongKasino", "Bingoria", "Flax", "Yezz", and "Tjenester", along with "Logg inn" and "Bli nettspiller" buttons. The main content area features a yellow banner with the heading "Spilleveitregel #1" and the text "Bestem på forhånd hvor mye du har råd til å tape". To the right of the banner is the "SPILLEVEIT" logo with the tagline "Så tipper du ikke over!". Below the banner are four white boxes, each with a title, a short description, a "LES MER" button, and an icon: "SPILLEVEIT - HVA ER DET?" (with a person icon), "VERKTØY OG TJENESTER" (with a wrench and hammer icon), "PROBLEMER MED SPILL?" (with a lifebuoy icon), and "FAKTA OG MYTER OM PENGESpill" (with a lightbulb icon). At the bottom, there is a footer with the text "HJELPELINJEN FOR SPILLEAVHENGIGE - 800 800 40 - HJELPELINJEN.NO" and "LES MER OM NORSK TIPPING'S ARBEID MED ANSVARLIG SPILL".

We involve people with expertise

[How to use our knowledge to prevent problem gambling]

- **Workshops** with ...
 - Therapists
 - Problem Gamblers organizations
 - Researchers

Transparency and mutual trust is important



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Two very different models

State owned Lotteries

Monopoly

VS

Private Operators

Licence based or unregulated

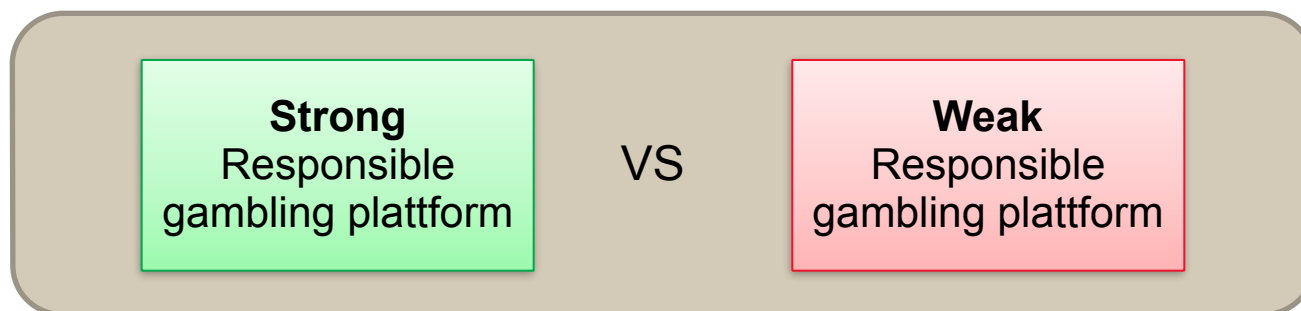
- Priority: Prevent Problem Gambling (sociopolitical goals)
 - Beyond compliance, Driving force.
 - Easy to do regulatory changes
 - >60 % of net sales to good causes
- Priority: Maximize profit (private owners)
 - Compliance to regulations
 - Resistance against regulatory changes
 - Maybe 15 – 20 % tax

Which model is the better one?

Does it work?

What indications do we have?

- National Help line for problem gamblers
- Customer surveys
- Prevalence study
- Playscan status

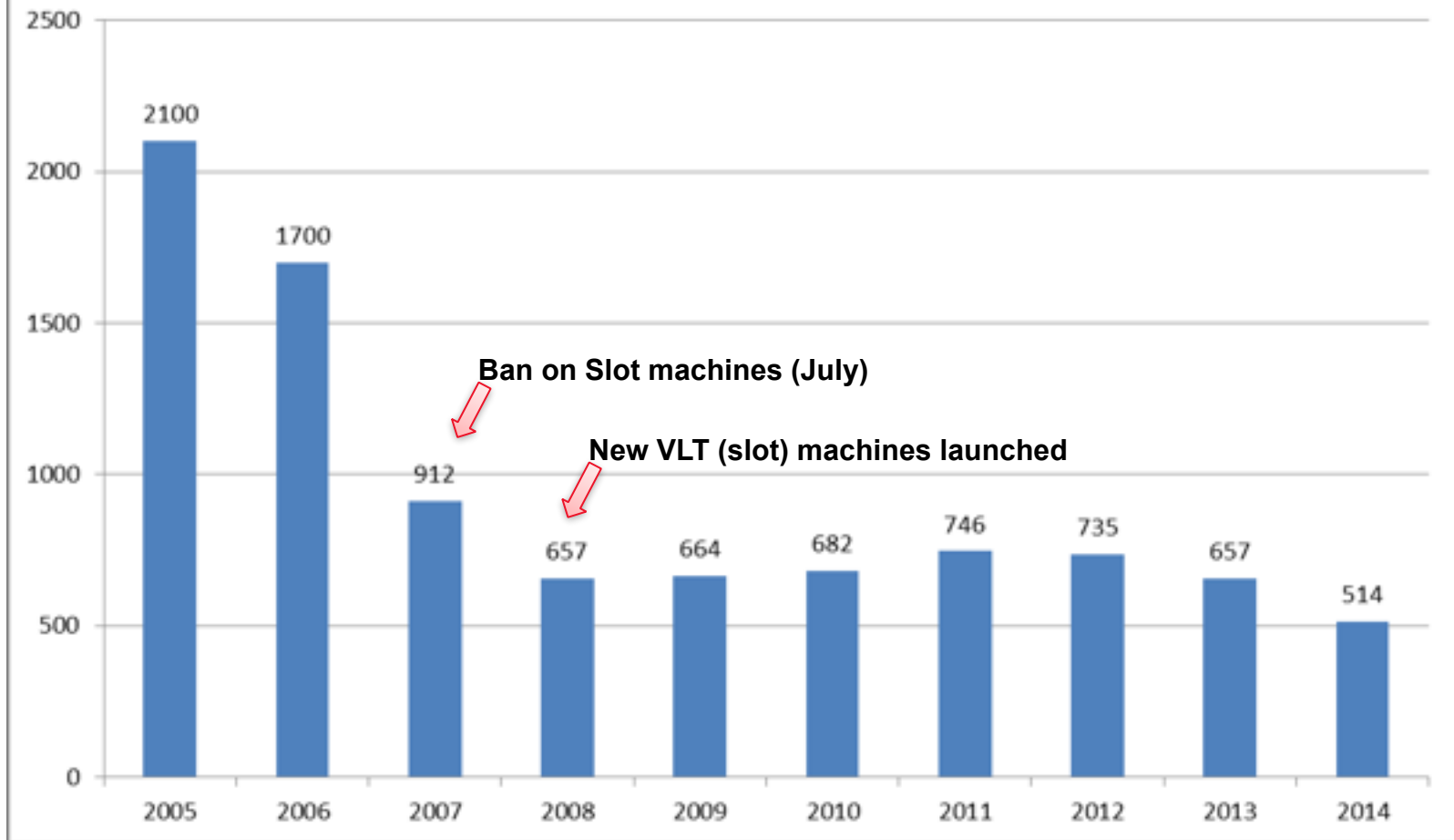


National Help Line

(some extracted numbers from Statistics Report 2014)

Game (main problem)	Calls	%
Casino on Internet	149	35 % of all calls
<i>Casino on Internet, Norsk Tipping</i>	12	8 %
<i>Casino on Internet, Unregulated</i>	131	88 %
<i>Casino on Internet, not specified</i>	6	4 %

Calls about problem gambling to national Helpline

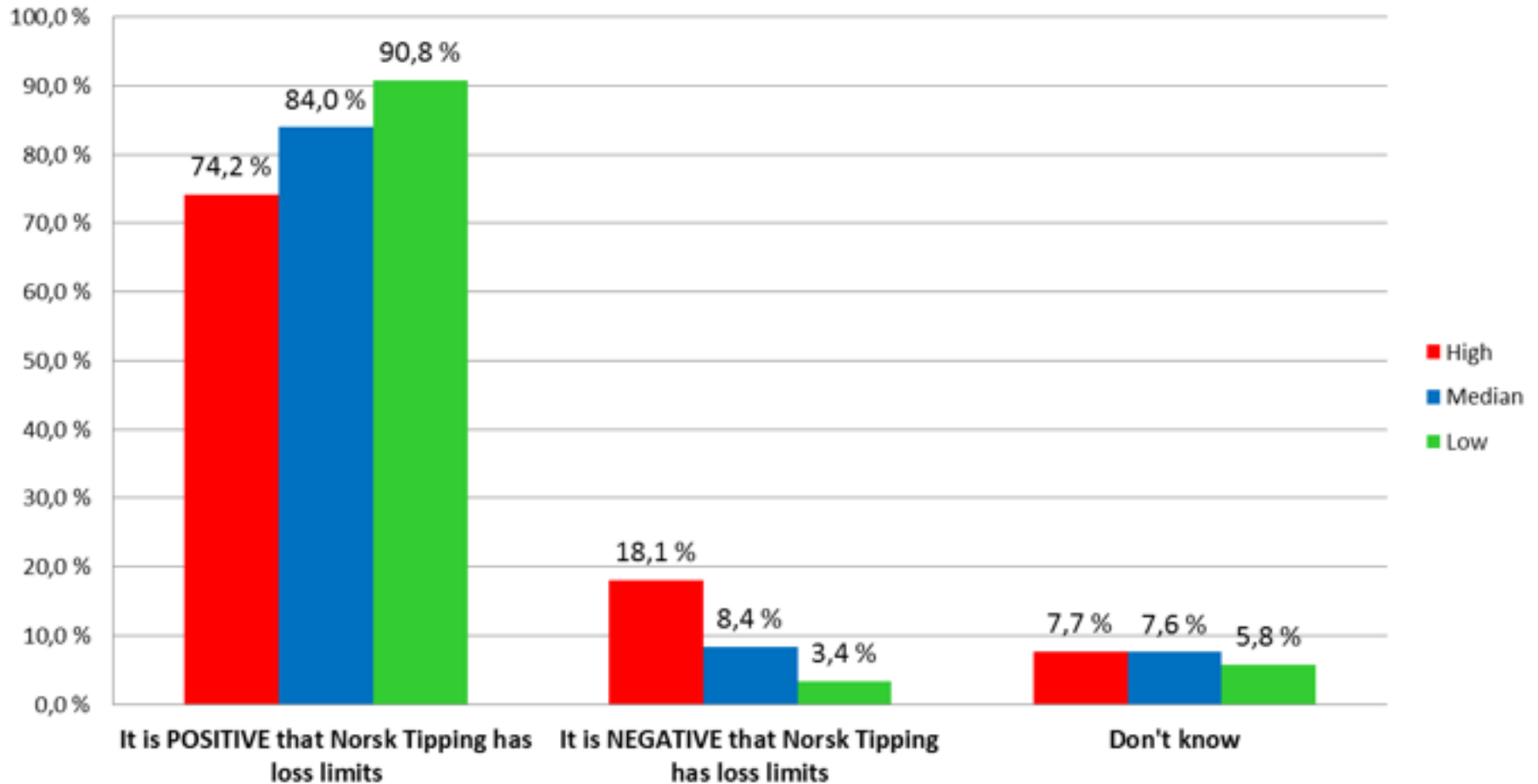


What does the players say?

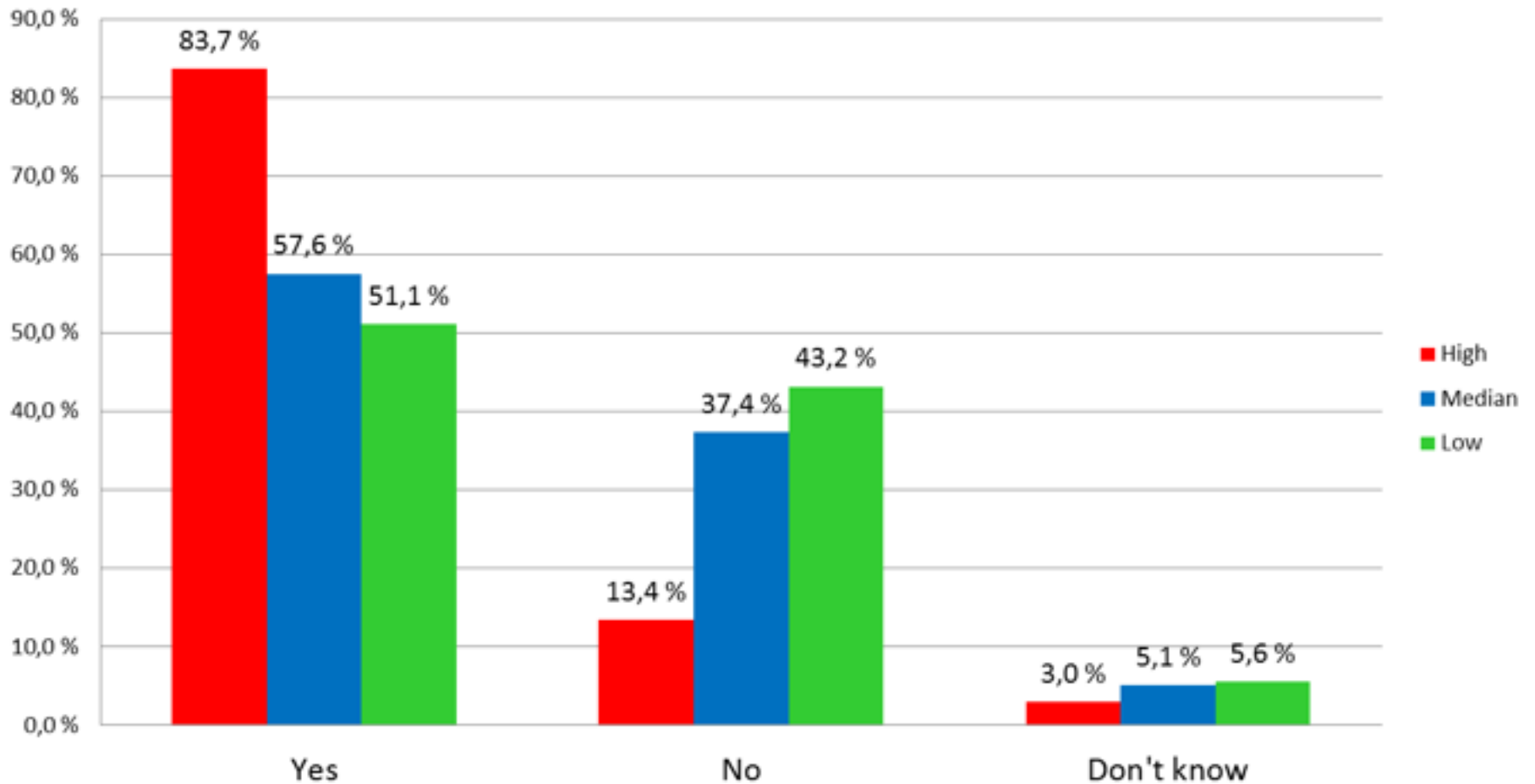
Three Customer Surveys (Norsk Tipping):

-  – High consumption
Selection: The 1900 players that lost most one month
Response rate: 18 %, N = 338
-  – Median
Selection: The 2200 players closest to the median
Response rate: 16 %, N = 365
-  – Low frequent players
Selection: 5000 random players who only played electronic scratch card for a small amount
Response rate: 14 %, N = 698

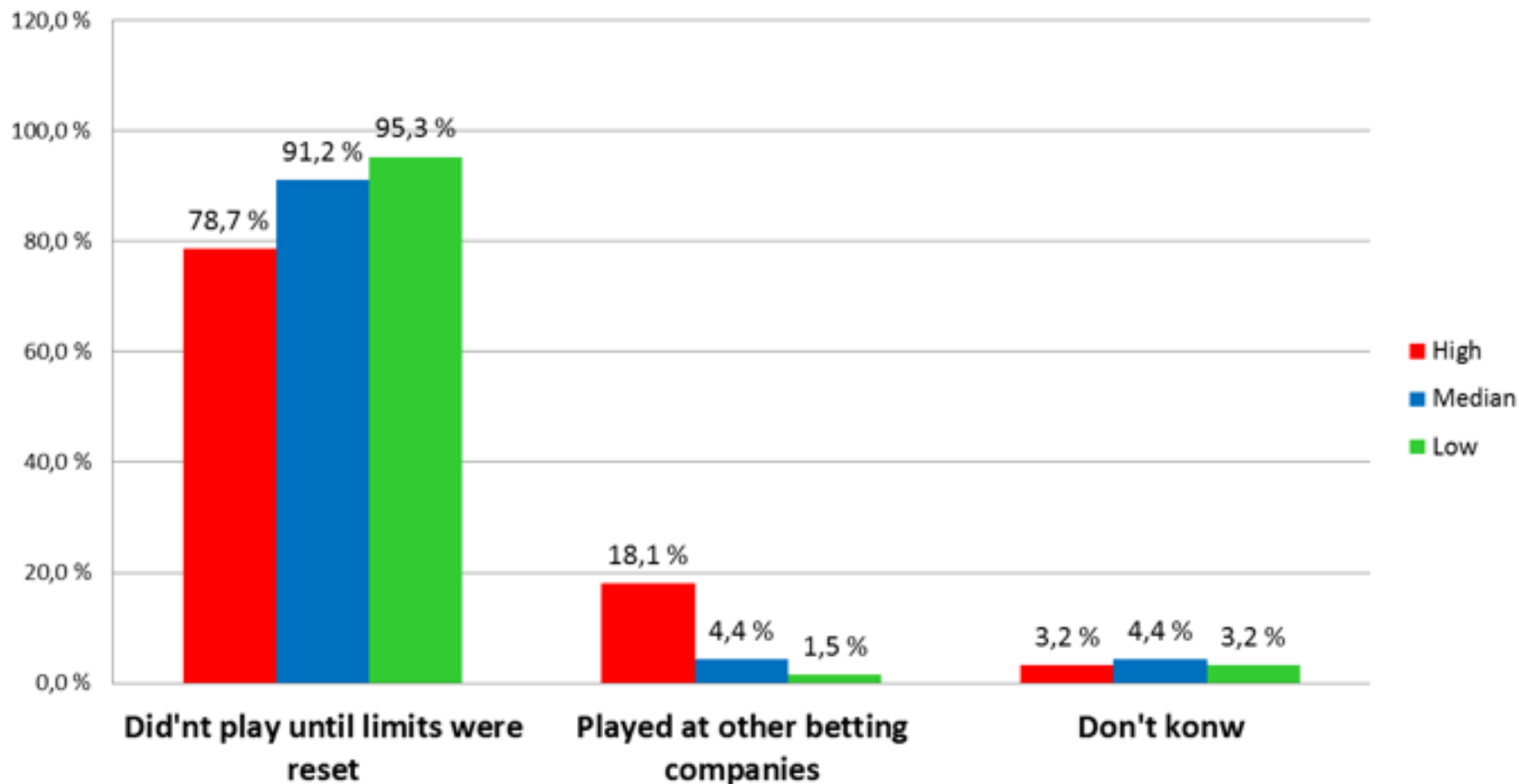
Which statement do you agree most with?



Have you ever reached your Loss limit?



What did you do when you reached your Loss limit?



What does the players say?



MYTHS
Busted!




- Players are **POSITIVE** to loss limits
- They say limits **HELPS** them to keep control
- And they say it **WORKS!**
- **Confirm findings from Prevalence study of «Gambling and video game problems» by University in Bergen and The Norwegian Gaming Authority (2013/2014)**

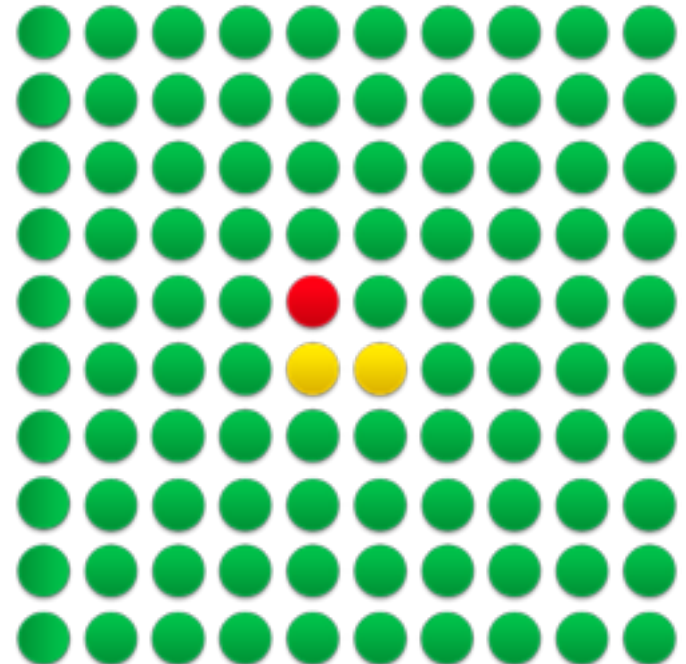
Prevalence study – Norway

Prevalence study of «Gambling and video game problems» by University in Bergen and The Norwegian Gaming Authority (2013/2014)

- 20 000 people, aged 16 – 74 years
- Response rate 43,6 %
- Canadian Problem Gambling Index

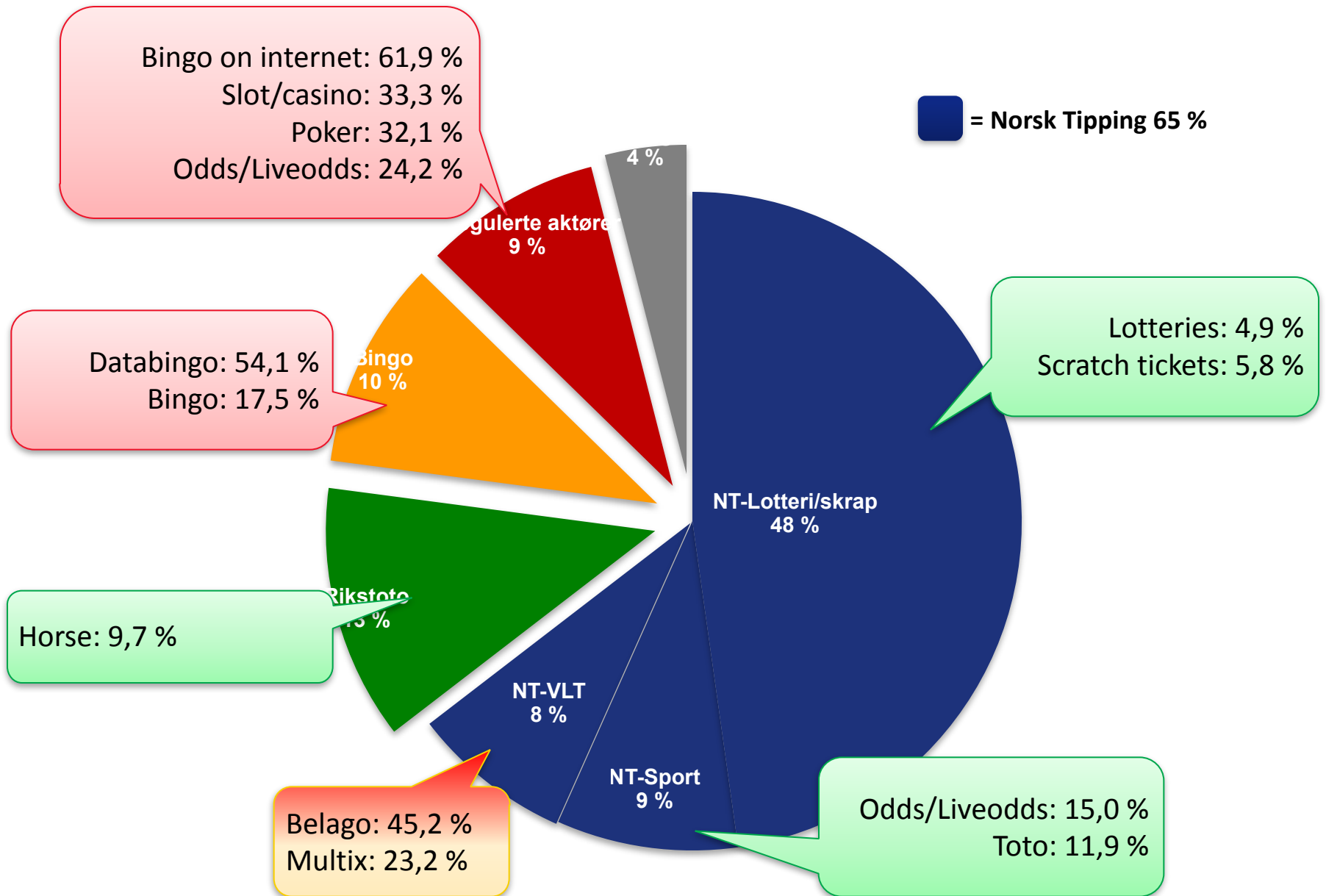
Total in Norway:

– non-problem gambler:	89.2 %	}	
– low risk gambler:	7.8 %		
– moderate risk gambler:	2.4 %		
– problem gambler:	0.6 %		



But the these 3 % with problems are not uniformly distributed on Game types!

Share of moderate risk and problem gamblers

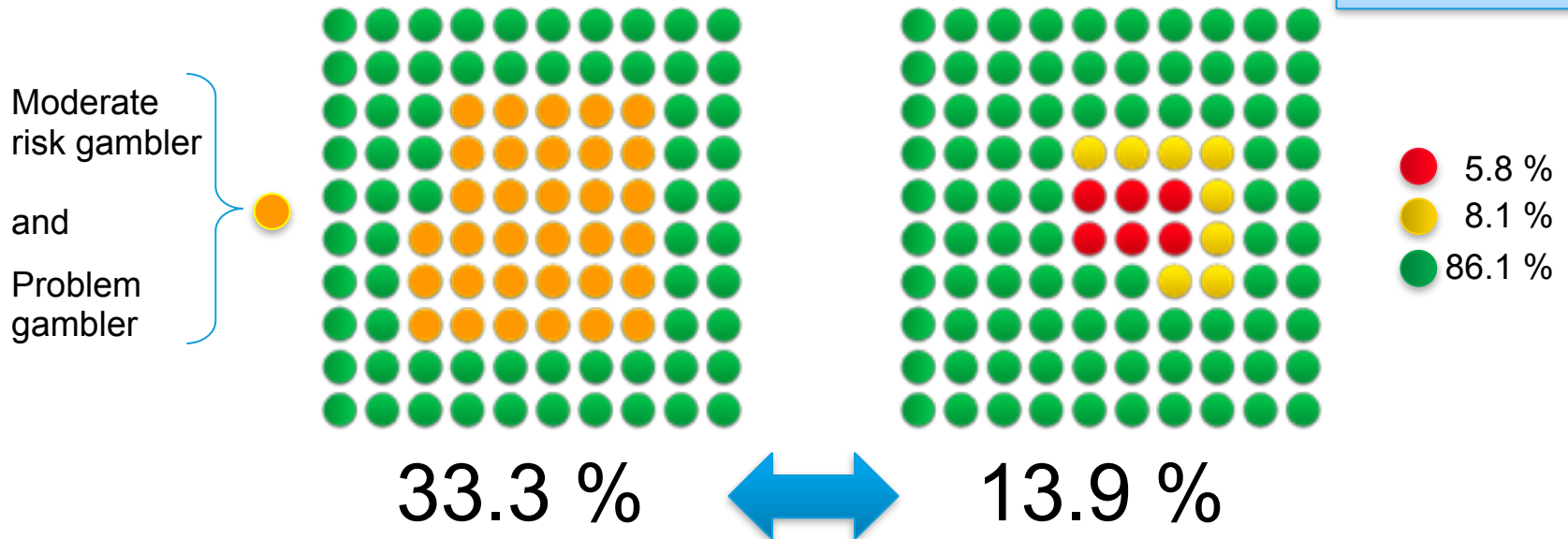


Unregulated operators	
Source	Prevalence study, 2013/2014
Mandatory Loss Limits	No (voluntary)*
Pause and self exclusion	Some*
«No thanks list»	No*
Playscan	No*

Norsk Tipping	
Source	Playscan status, 11.05.2014
Mandatory Loss Limits	Yes
Pause and self exclusion	Yes
«No thanks list»	Yes
Playscan	Yes

*With reservations for errors or misinterpretation

+Canalization

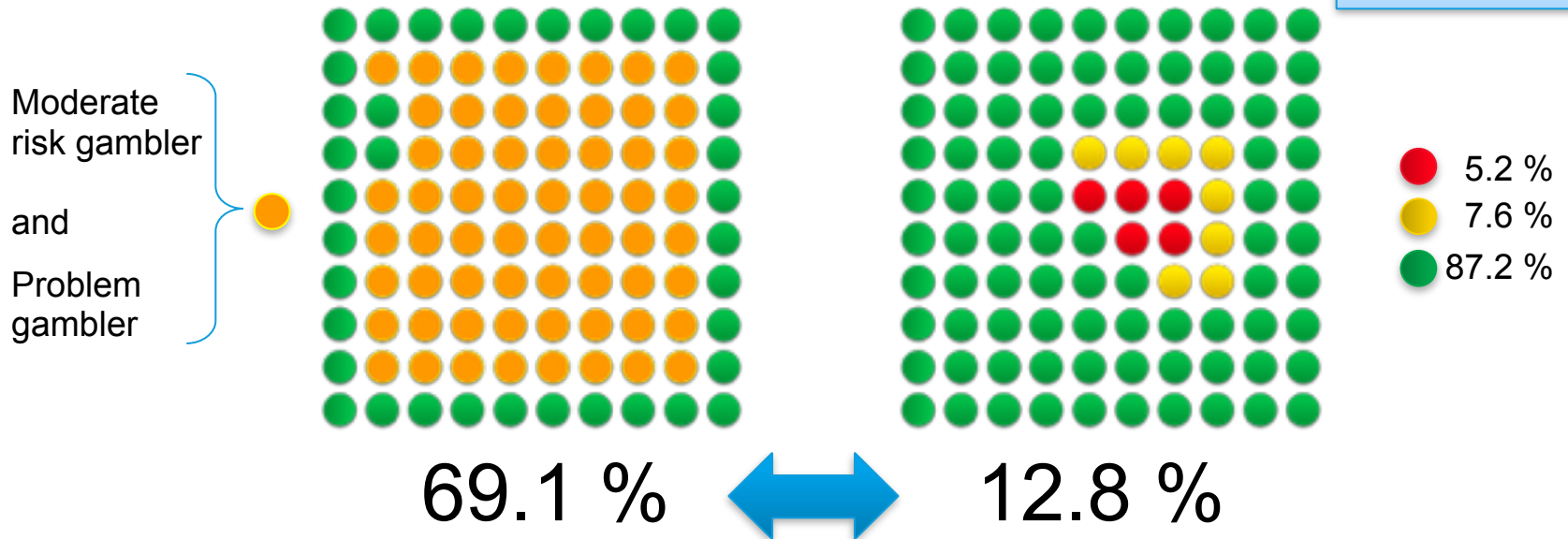


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Playscan	Yes

+Canalization



Does it works?

- 😊 National Help line for problem gamblers
- 😊 Customer surveys
- 😊 Prevalence study
- 😊 Playscan status



So yeah, I'd say it works!

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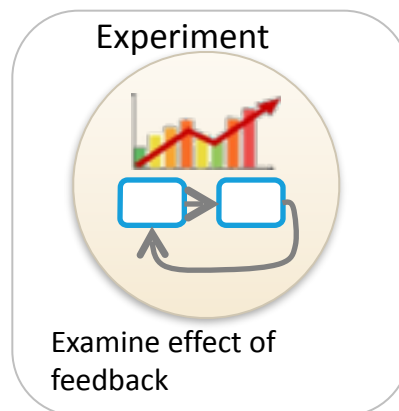
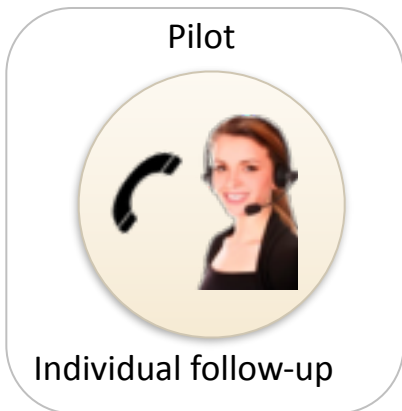
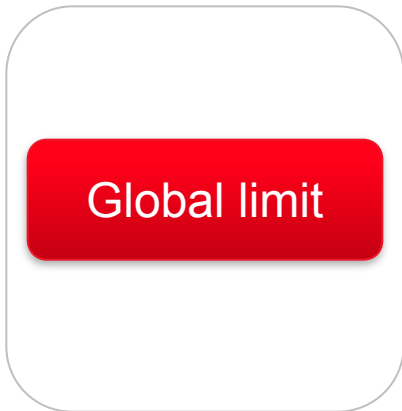
Main trend:

From **general** to **individual**

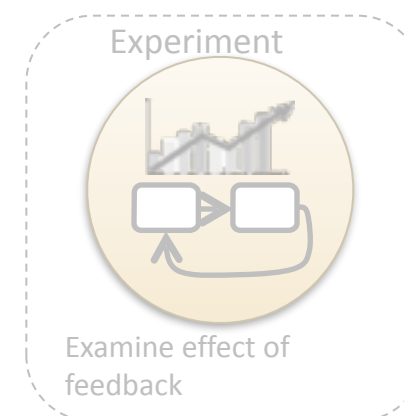
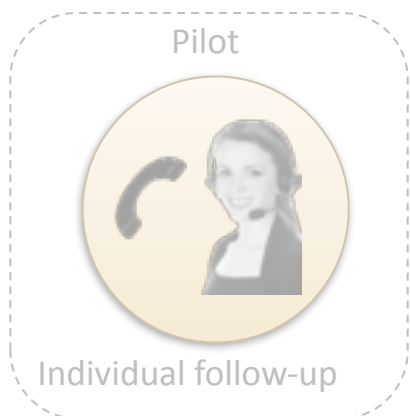
Strengthen

More

Hovedtiltak



Hovedtiltak



Global Loss Limits (With maximum amount)



Retailer



VLT



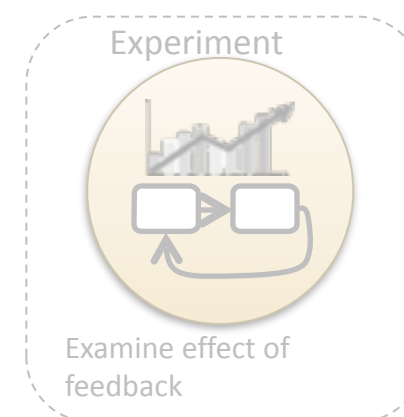
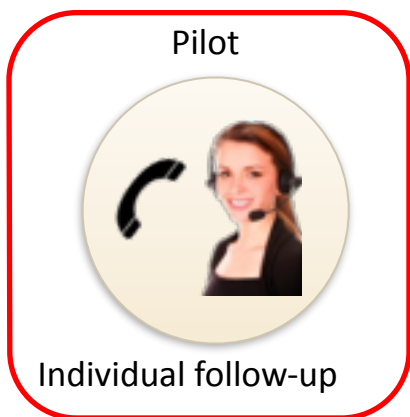
Web



Mobile

All channels and all games!

Hovedtiltak



Pilot

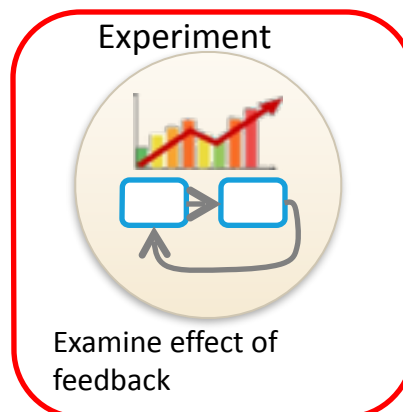
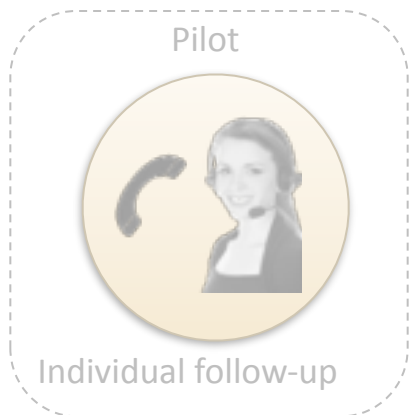


Individual follow-up of high risk customers

- **Examining players response and effects on player behavior**

- The pilot runs through 2015.
- Established a team for the pilot
- Extensive training and preparations (motivating interview etc)
 - How to approach the customer
 - How to help the customer
- The pilot is conducted with assistance from Sustainable Interaction AB: Training, coaching, selection of customers and measuring effects.
- The preliminary results looks promising:
 - The customers are positive
 - We see (at least) short term effects as decreased loss, improved status in Playscan (risk status), lowered limits and some customers have chosen play breaks or self-exclusions.

Hovedtiltak



Experiment

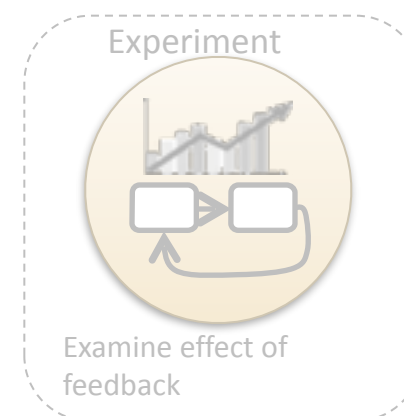
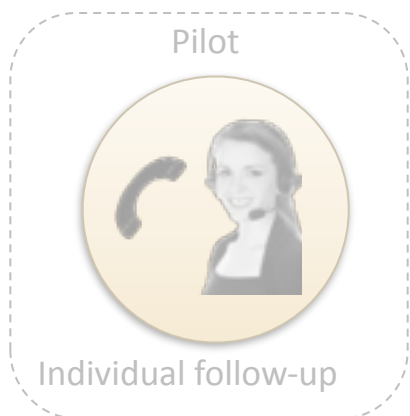


Examining effects of feedback about gaming spendings on player behavior and cognitions

Group	Personalized information	Normative information	Recommendation
1	Yes	No	No
2	Yes	No	Yes
3	Yes	Yes	Yes
4	Yes	Yes	No
5	No	No	Yes
6	No	No	No

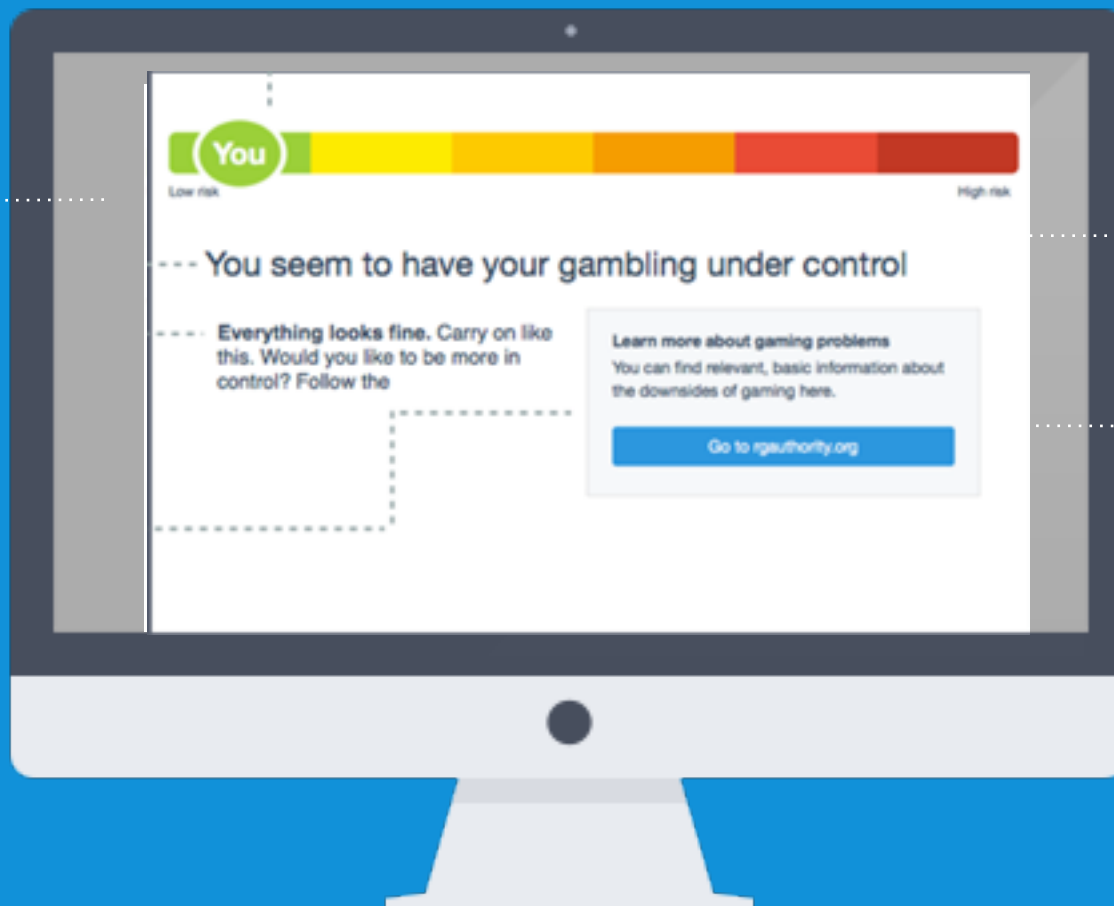
- 15 000 players
- A joint experiment between Norsk Tipping and professor Mark Griffiths and Michael Auer
- Personalized messages displaying the players spendings over the last six months.
- Follow-up survey
- Examining effects on player behavior and cognitions
- Conducted during May-June 2015
- Will be published in journals
- Results will be used for further development of RG-services.

Hovedtiltak



Playscan 4 as a service to all Players

Risk



Message

Recommendation

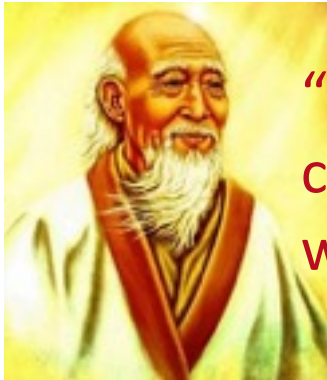
SUMMARY



Summary

- Identified Play
 - The only way if you truly want to prevent problem gambling
- With greater knowledge comes greater responsibility
 - «**Informed choice**» is **no** longer enough!
- Tools (like Loss limits) should be **mandatory** to use for best effect
 - Tools like Pause and Self exclusion are important and should be easily accessible
- The Players are POSITIVE to responsible gambling tools

Thank you



“The biggest problem in the world
could have been solved
when it was small.”

- Lao Tzu