

Contacting customers at risk – experiences from an ongoing project at Norsk Tipping

SNSUS 31.th of May 2017

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«A true story»

...inspired us...

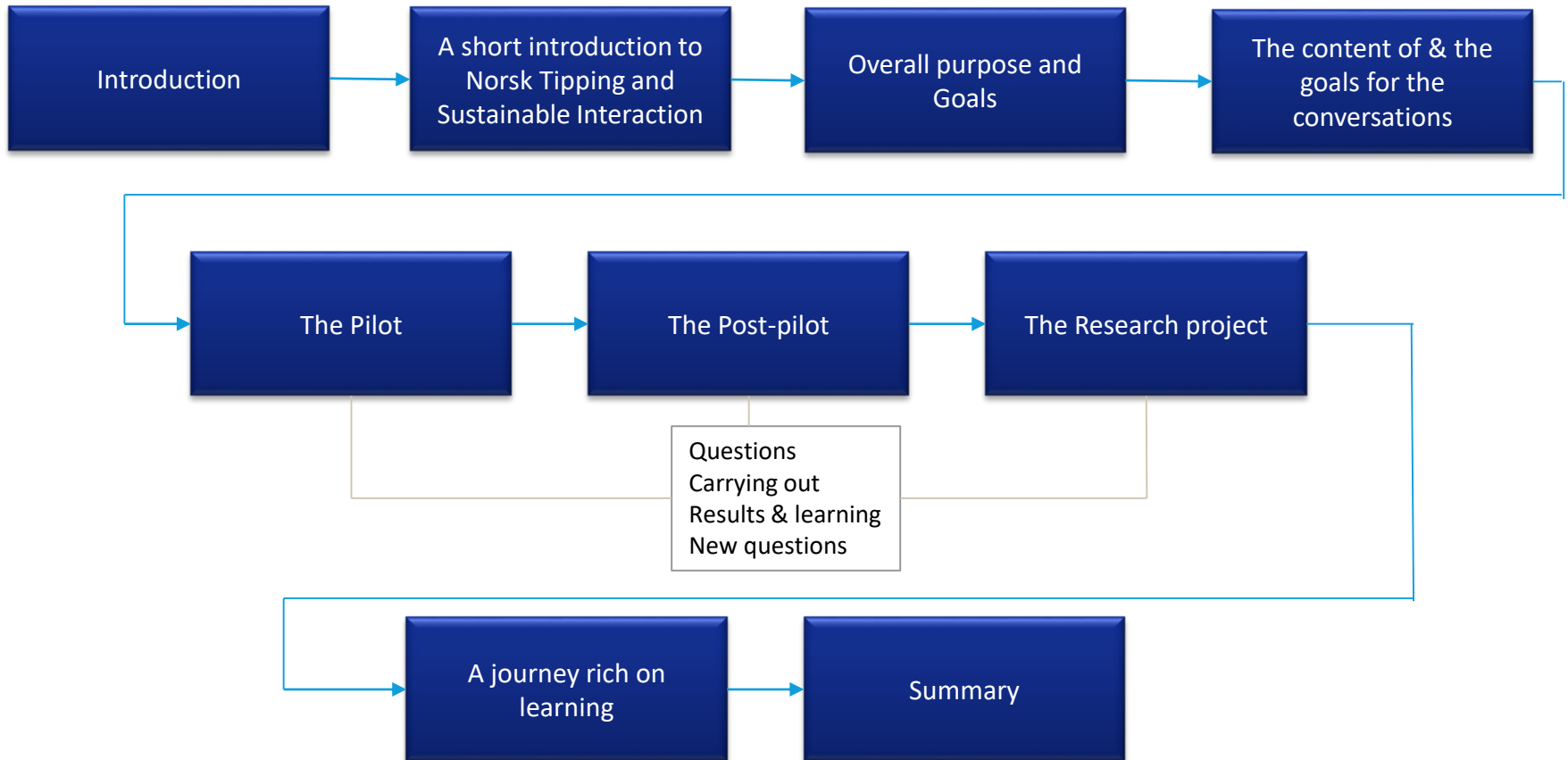


A journey since 2014



Sustainable Interaction has been an external partner throughout the whole journey:

The structure of the presentation



A short introduction to Norsk Tipping and Sustainable Interaction



 **NORSK TIPPING**

Regulation and Norsk Tippings' assignment

- Norsk Tipping is a government-owned limited company under the direction of the Ministry of Culture.
- Norsk Tippings' assignment:
 1. Prevent negative consequences from gambling
 2. Channel players (gambling lust)
 3. Money to good causes
- The Ministry of Culture
- Norwegian Gaming Authority
- Gaming rules
- **Norsk Tipping aims to go beyond compliance. We strive to proactively initiate, develop and test new RG-actions so that we can fulfil our assignment in an ever better way. Contacting customers at risk is such an initiative.**



Act on gambling: Article 1

“prevent negative consequences from gambling”

Channels and game portfolio

Retailer



+ 2 million players
Mandatory registered play

100%

In-line



VLT



Web



Mobile/tablet



Games:

Lotteries

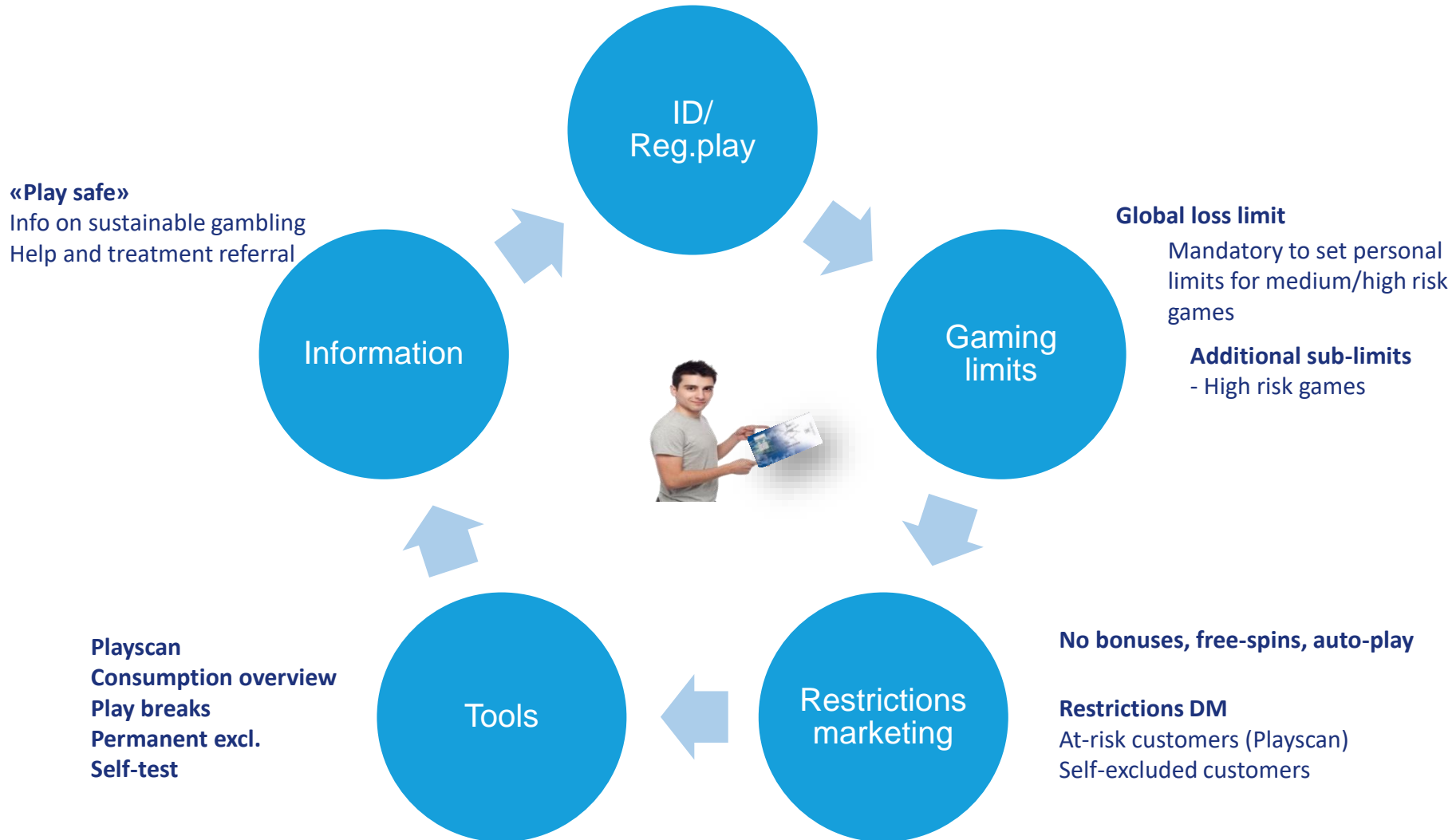
Sports

Scratch tickets

Online casino, bingo and scratch tickets

VLT/EGM

RG Framework





Sustainable Interaction provides digital products and services within Responsible Gambling & CSR

- Sustainable Interaction (SI) was founded in 1999
- SI offers online education services, online self-help programs, self-assessment products and consultancy services
- SI operates in Scandinavia, Europe and Northern America
- Main competences are psychology and interactive media

Overall purpose and goals



 **NORSK TIPPING**

Overall purpose and goals

Prevent and
reduce negative
consequences
from gambling

Examine effects

Learning

The content of & the Goals for the customer conversations

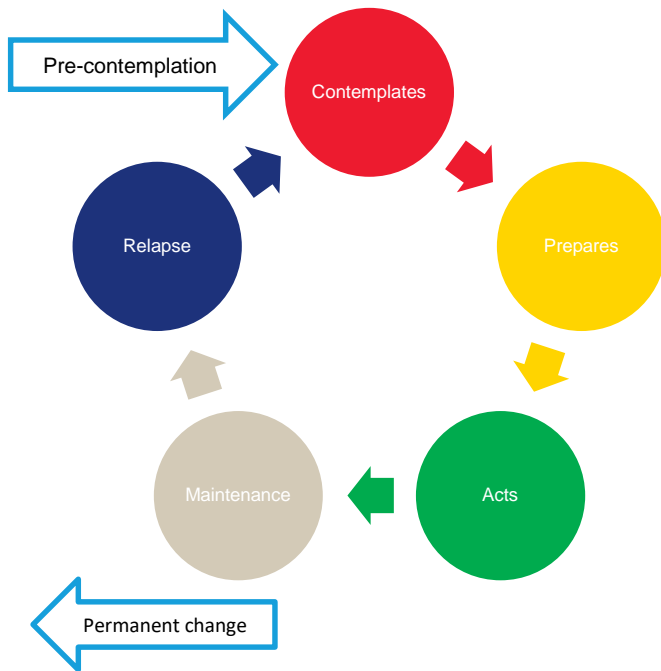


 **NORSK TIPPING**

Inspiration from...



Feedback



The behaviour change model



Brief interventions



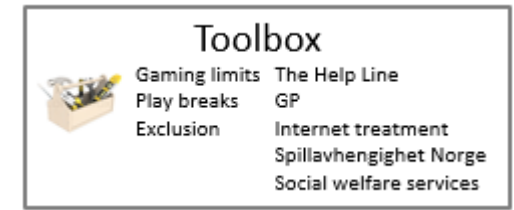
Motivational Interviewing

Our role – how can we help the customer?



How much money do you think that you lost?

So much did you actually lose!



- Make the customer more **aware** – facts about gambling consumption
- Invite the customer to **reflect** on his/her gambling
- **Elaborate** the customers change talk – strengthen motivation for change
- **Inform** about possible actions for increased control and overview
- **Inform** and guide about help- and treatment options

- We don't engage in diagnosis or treatment

Goals for the conversation

- **AWARENESS**: That the customer becomes aware of how much money (time, attention, focus) he/she uses on gambling
- **REFLECTION**: That the customer reflects on his/her gambling - at the right level?
- **MOTIVATION**: That the customer motivation for change is strengthened through elaboration of change-talk, feedback, reflection and guidance
- **CHANGE**: That the customer is informed about possible actions. If the customer wants to reduce his/her gambling – that we agree about at least one action – start the change process

The pilot



Questions

Can conversations by phone with at-risk customers prevent and reduce negative consequences from gambling?

How should be carry it out?

- What should be the content of the conversations?
- Which customers should we contact?
- How will the customers respond?
- How aware are the customers about their gambling expenditures?

- How can we measure the effects of the conversations?
- How should we prepare ourselves? Training etc?

Carrying out

1

How:

- External partner: Sustainable Interaction
- Established team
- Training (MI etc)
- Coaching
- Developed conversation concept

2

Systematics/work methodology:

- Preparations
- Login form
- A Study - case/control design
- Sharing experiences, ideas – testing

3

Which customers:

- Customer with at-risk status in Playscan and high loss during the last 12 months

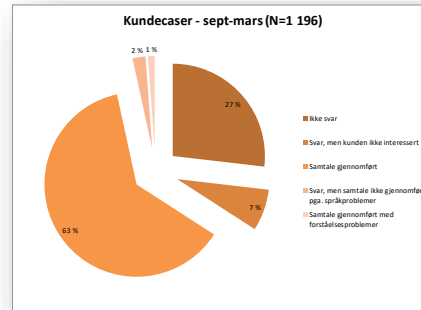
4

Scope:

- 4 * 3 days during 2015
- 185 conversations

Carrying out: The log-in form

Log-in form



Statistics



NT - preliminary results from postpilot (sep 2016-jan 2017)
 Jakob Jonsson
 Sustainable Interaction
 May 2017

Data for analysis & research

Conversation data	RTC/motivation	Intervention	Ratings
Conversation status Date, time Employee	1: Pre-contemplation 2: Contemplation 3: Preparing 4: Change At the start & end	Information Actions	Customer (1-5) Employee (1-5)

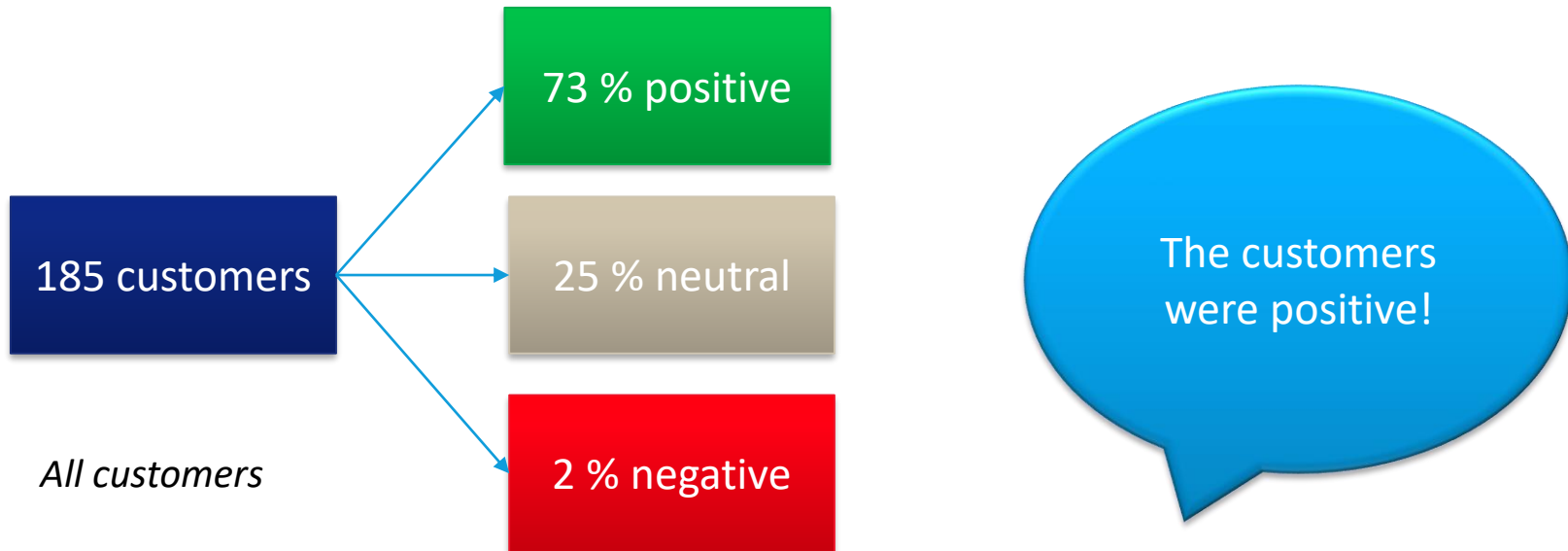
Results and learning

**Statistics
(log in forms)
(+ one observation!)**

**Statistical analysis
(Jakob Jonsson)**

Learning

How did the customers respond?



What is your opinion about that Norsk Tipping contacts customer for such follow-up conversations as this one?
Scale 1-5

How aware are the customers about their gambling expenditures? Observation!

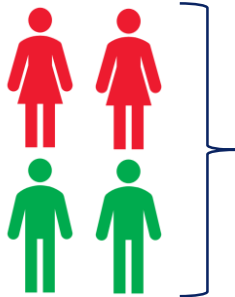
- We experienced that most of the customers didn't know how much money they had used on gambling (net loss last year)
- Usually the customer thought his/her loss was less than half of the actual loss



Study/Statistical analysis (Jakob Jonsson)

Do the phone conversations have an effect on:

- Readiness to change (motivation)
- Gambling consumption
- Usage of RG-tools



“Twin” design: Matched in sex, age (+/- 3 year) and net loss over last 12 months (+/-5000 NOK)

Case/control – random

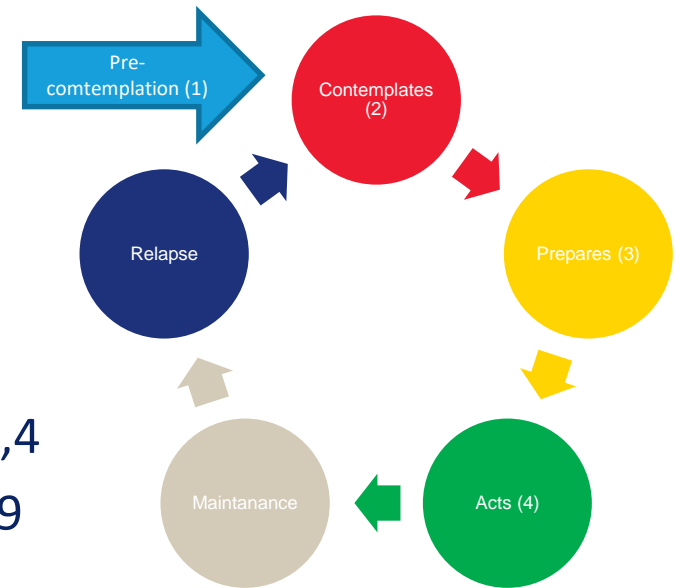
85 conversations (with matched control twin)

DATA:

- **Log-in form:** Data filled out by the NT-personnel who conducted the phone conversation
- **Player behaviour data:** 12 weeks before/after the intervention:
 - Amount bet
 - Net loss
 - Usage of RG-tools (limits, exclusions)

Readiness to change

- Log-in form: Readiness to change:
 - 1: Pre-comtemplation
 - 2: Contemplation
 - 3:Preparation
 - 4: Change/action
- At the start of the conversation: In average 1,4
- At the end of the conversation: In average 2,9
- 69 % of the customers increased their Readiness to change.

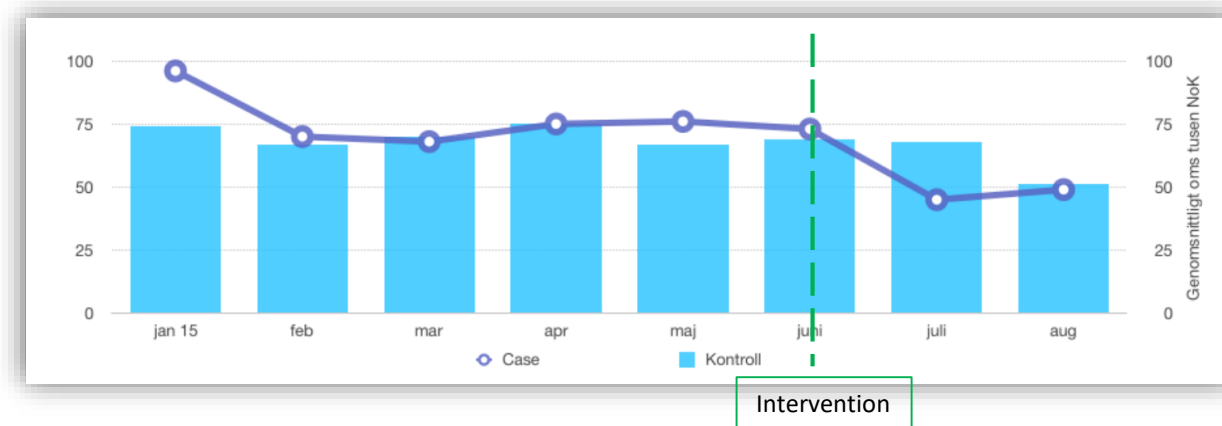


Intervention in the calls

Topic	Information	Action	Percentage with action of the informed
Gaming expenditures (net loss)	74 %	n.a.	n.a.
Gaming limits	69 %	32 %	47 %
Play breaks	8 %	0 %	
Permanent exclusions	13 %	5 %	36 %
The Helpline	2 %	unknown	unknown

Effects on the players' total amount bet

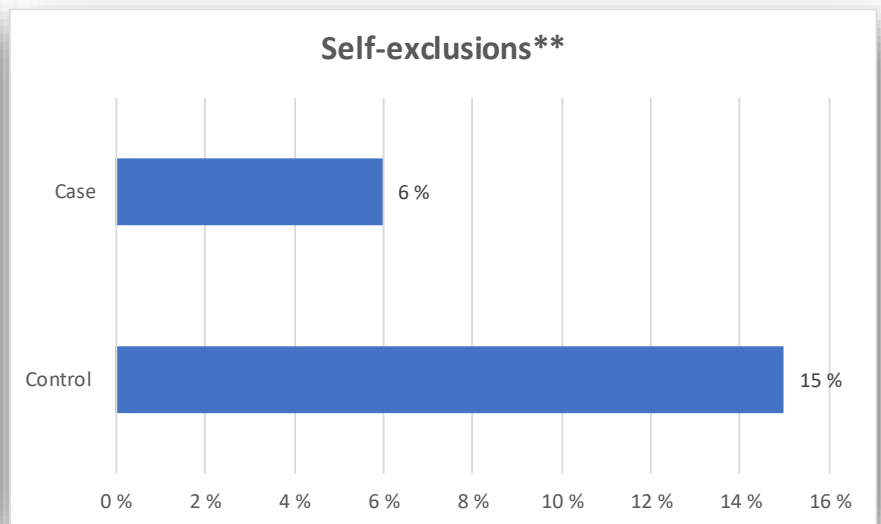
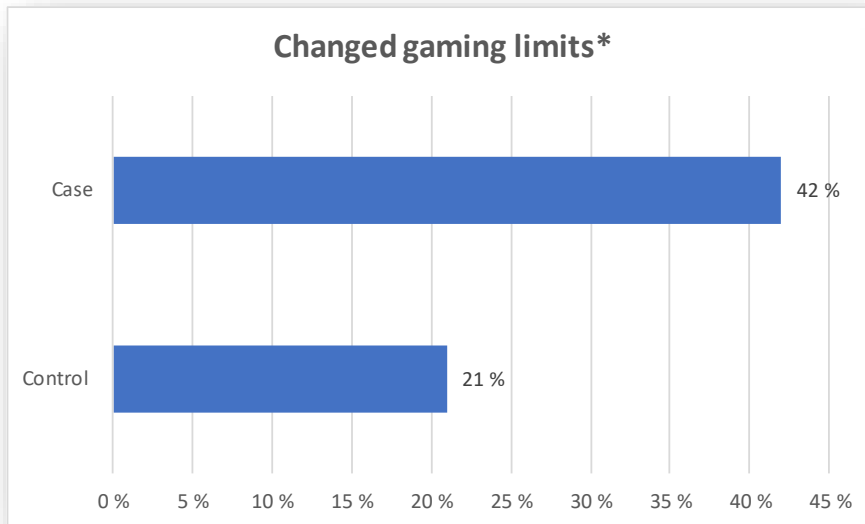
Figure: Average wagers per month from January to August for the CASE and CONTROL groups (N=168)



The intervention had a significant effect* on amount bet the first month after the conversation took place

* Chi-2: 7,97, df: 1, $p > 0,01$

Effects on the usage of RG-tools

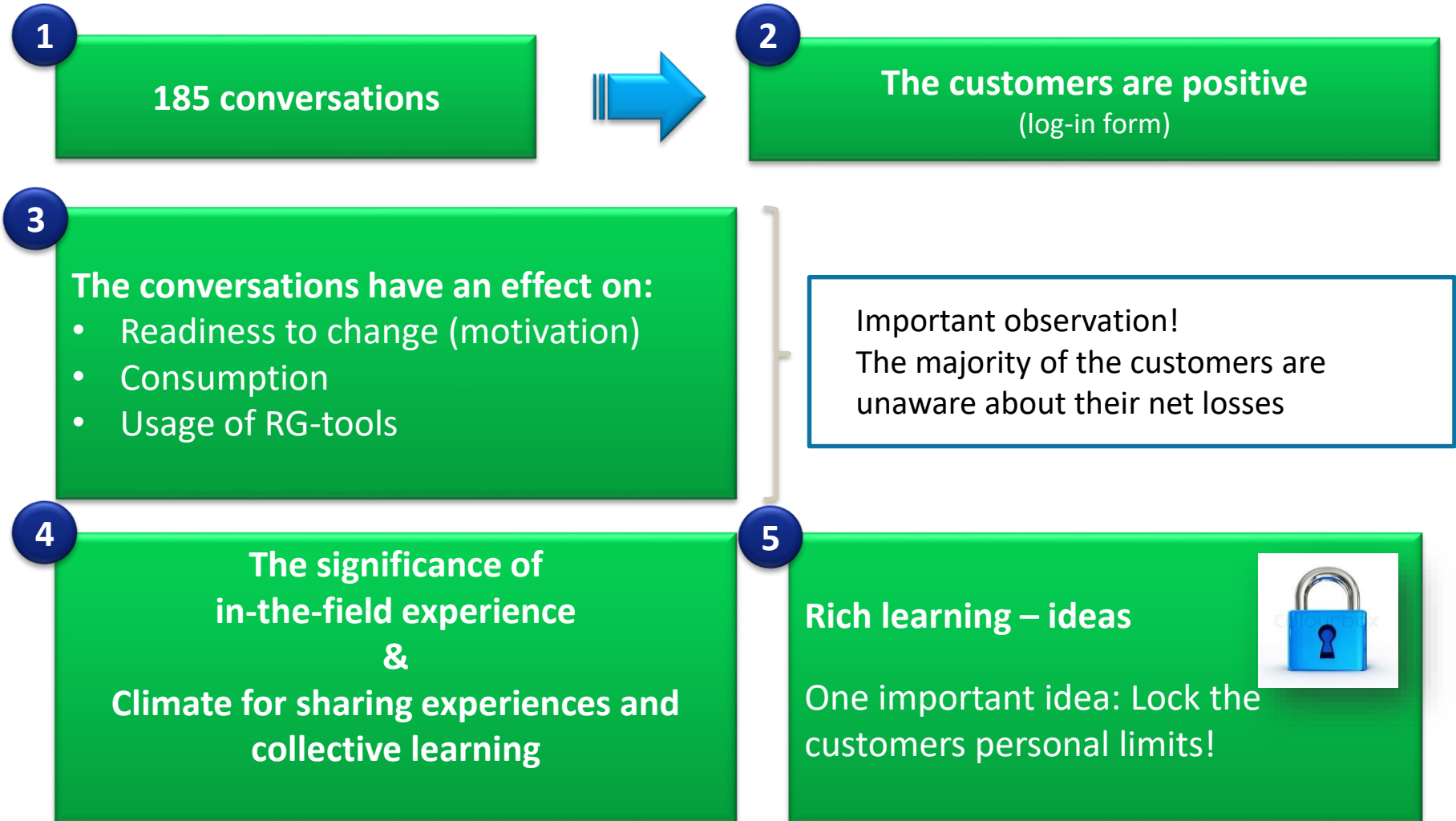


The intervention group changes limits significantly more than the control group
The control group self-exclude significantly more than the intervention group

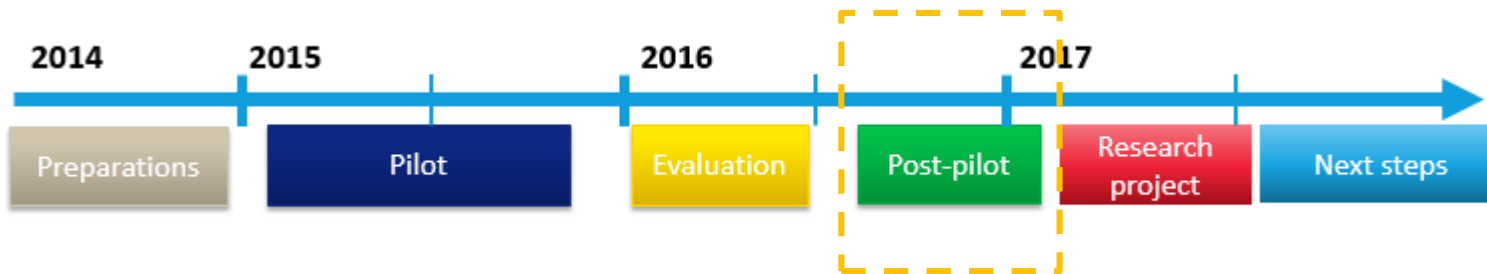
*Chi-2: 7,97, df:1, p<0,01

**Chi-2: 3,98, df:1, p<0,05

Summary – pilot



The post-pilot



 **NORSK TIPPING**

Questions

Can conversations by phone with at-risk customers prevent and reduce negative consequences from gambling?

Next step – gather more experience from a greater number of customers:

- What are the effects of conversations?
- For how long will the effects last?
- How can we further develop the conversation concept?
- Will customers who have reduce their gambling at Norsk Tipping - gamble more at other gambling operators?
- Are the customers as positive as it looks like in the pilot?

Carrying out

1

How:

- Recruited two employees from Customer Service
- Training (MI etc)
- Coaching

2

Systematics/work methodology:

- Preparations
- Login form
- Sharing experiences, ideas – testing
- Statistical analysis

3

Which customers:

- Random selection from the 10 000 customers with the highest net loss during the last 12 months

4

Scope:

- Sept 2016 – June 2017
 - Sept-Jan: Post-pilot
 - Feb-June: Research project

Results and learning

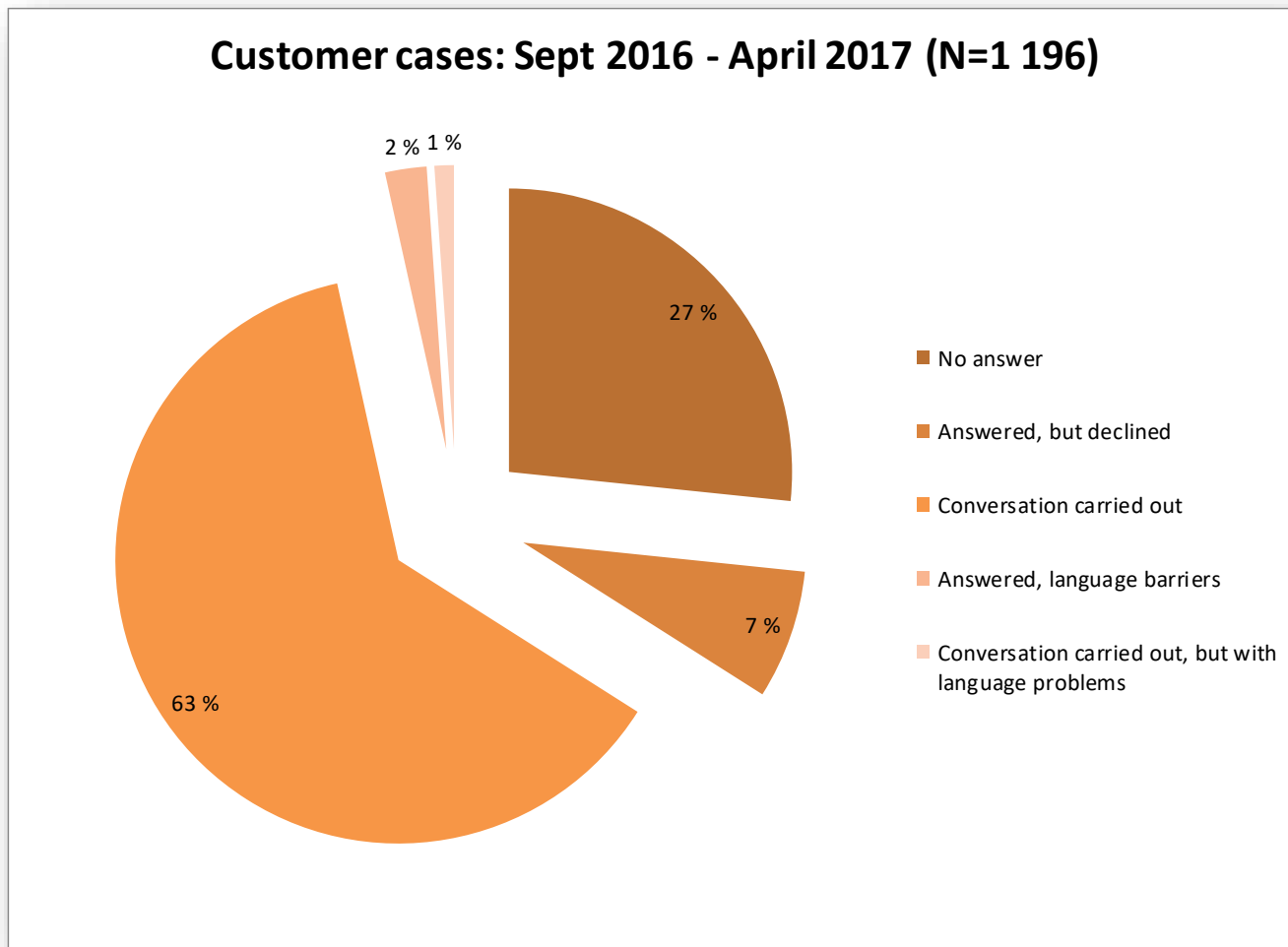
**Statistics
(the log-in forms)**

Learning/observation

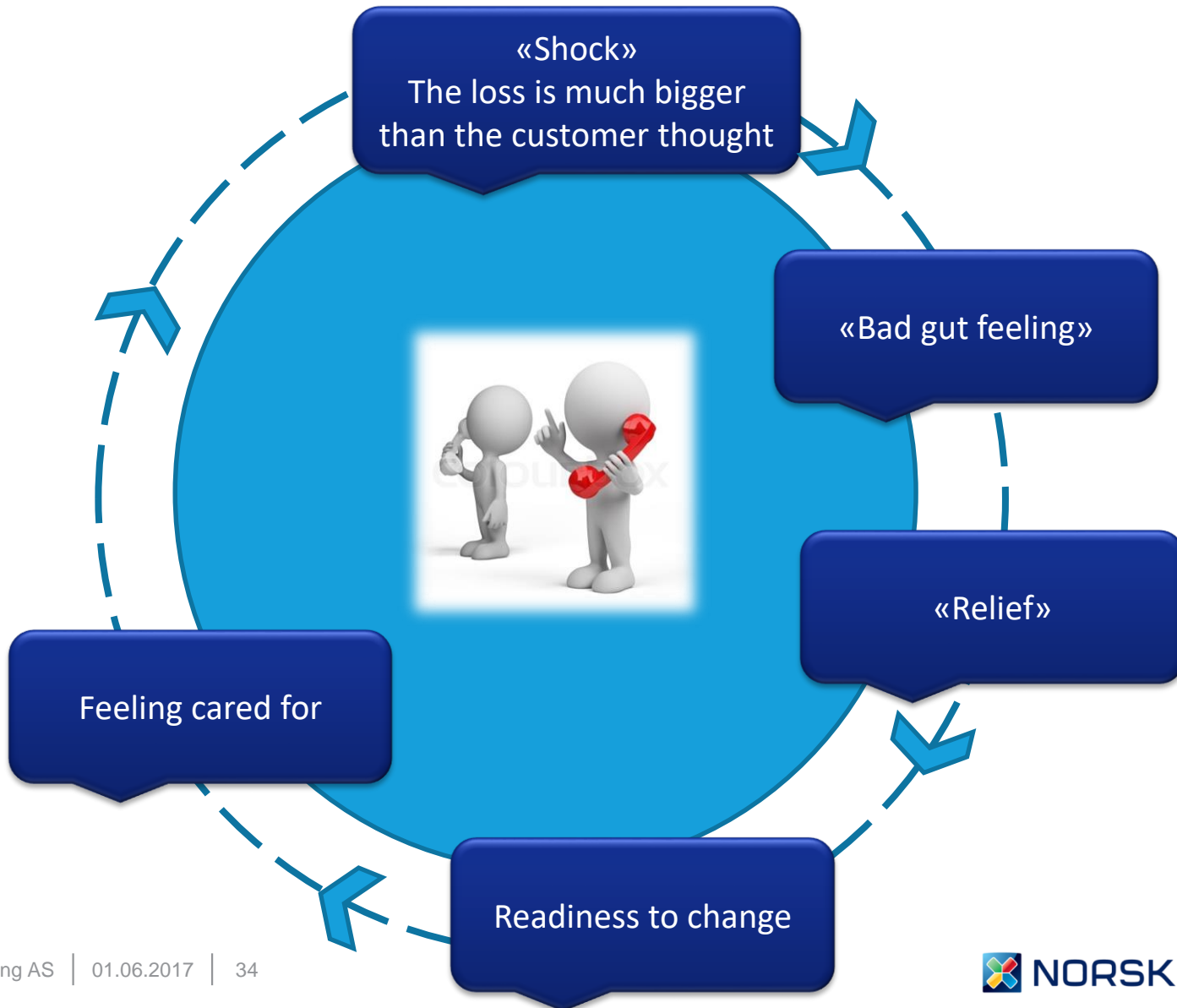
**Statistical analysis
(Jakob Jonsson)**

Customer survey

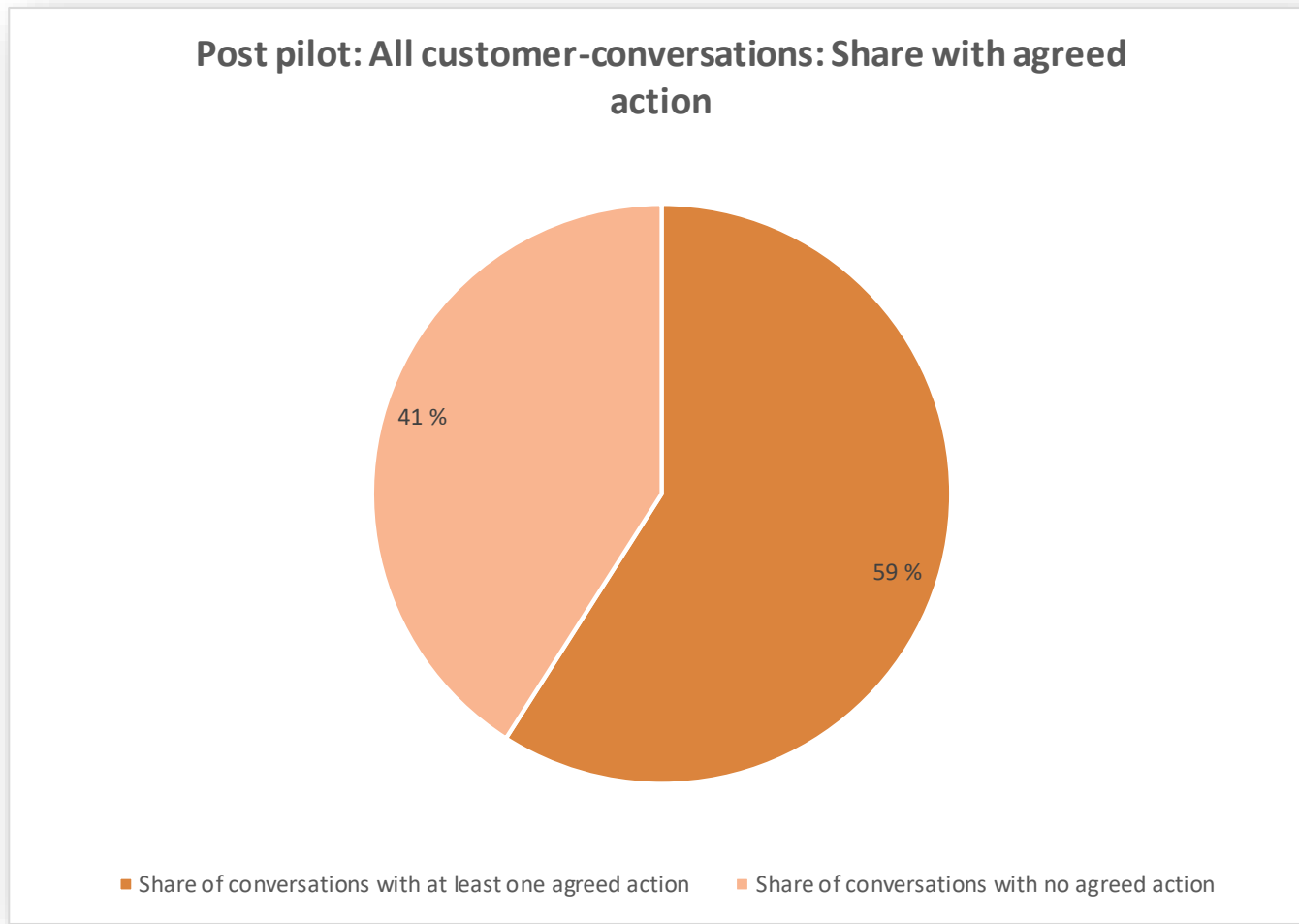
All customer cases: Reach



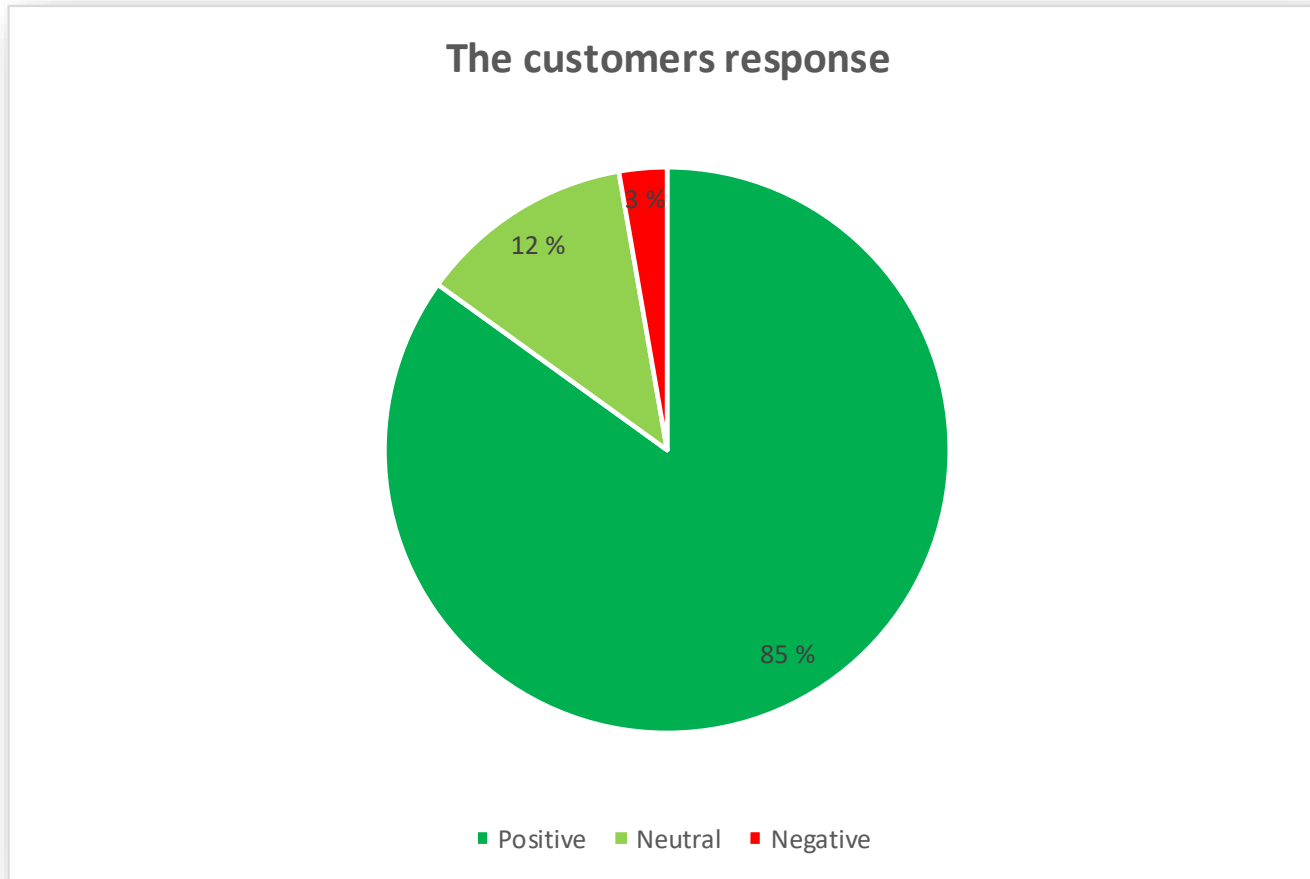
A “typical” conversation



Share of customer conversations with at least one agreed action



How do the customers respond?



What is your opinion about that Norsk Tipping contacts customers for such conversations like this one?

Scale 1-5

Analysis of effects (Jakob Jonsson)

Do the phone conversations have an effect on:

- Readiness to change (motivation)
- Gambling consumption
- Usage of RG-tools

390 conversations (out of 630 attempts, 62 %)

Sept 2016 - Jan 2017

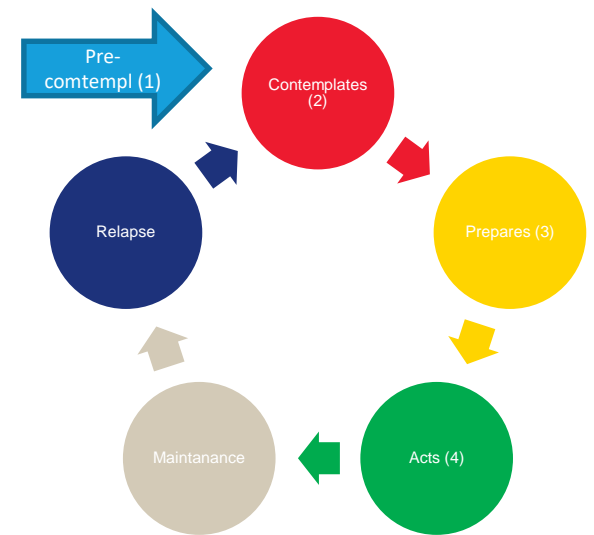
- Comparing player behaviour before and after intervention
- Comparing reached vs. non-reached customers
- Intention to treat

DATA:

- Log-in form:
 - Data filled out by the NT-personnel who conducted the phone conversation
- Player behaviour data:
 - Amount bet
 - Net loss
 - Usage of RG-tools (limits, play breaks, exclusions)
- Time period: 12 weeks before/after the intervention

Readiness to change & rating of the calls

- Readiness to change (1-4):
 - Beginning of the call 1,33 -> end of call 2,95, a significant change.
 - 74 % increased their readiness to change, 26 % showed no change
 - 37 % increased three steps, 15 % two steps, 21 % one step

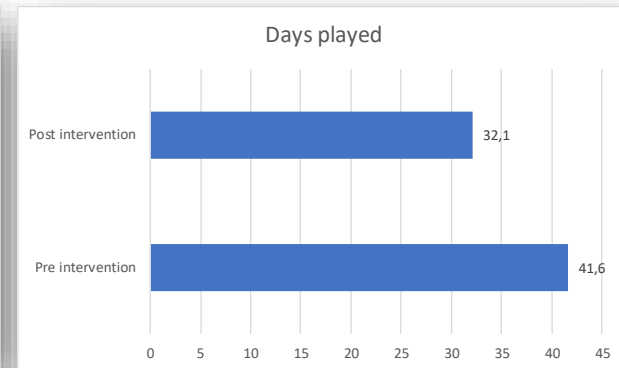
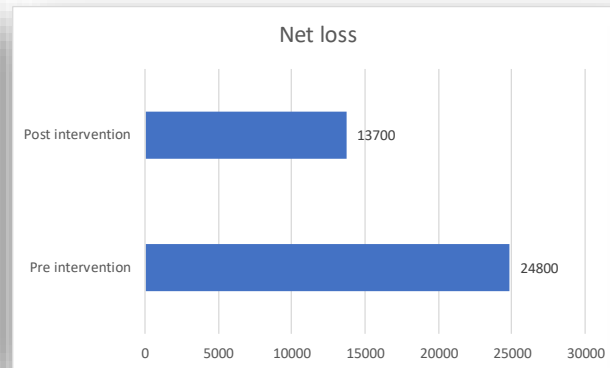


Intervention in the calls

	Informed	Action	Share of informed
Gambling consumption (money)	99 %	96 %	97 %
Subscription consumption reports	4 %	4 %	100 %
Gaming Limits	92 %	52 %	57 %
Pause all games	6 %	0 %	0 %
Pause single games	19 %	4 %	21 %
Self exclusion all games	5 %	3 %	48 %
Self exclusion single games	10 %	4 %	37 %
Helpline	2 %	2 %	100 %

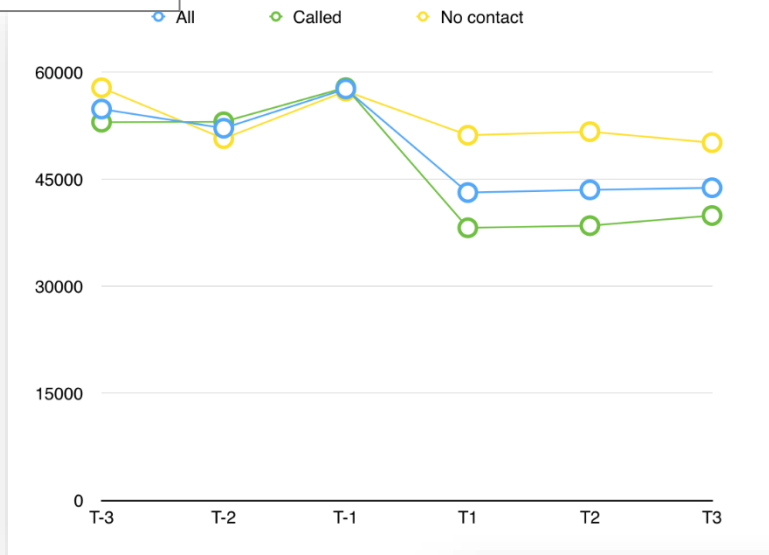
Results

- **Pre intervention** there were no significant differences between the ones contacted and the ones not reached regarding amount bet, losses and days played.
- **Post intervention** there was a significant decrease for the customers called:
 - 12 weeks before – 12 weeks after intervention
 - **Amount bet** 163 900 vs 116 600 (paired samples t-test: $t=5,0$, $df: 289$ $p<0,001$)
 - **Net loss** 24 800 vs 13 700 (paired samples t-test: $t=7,9$, $df: 289$ $p<0,001$)
 - **Days played** 41,6 vs 32,1 (paired samples t-test: $t=10,7$, $df: 289$ $p<0,001$)

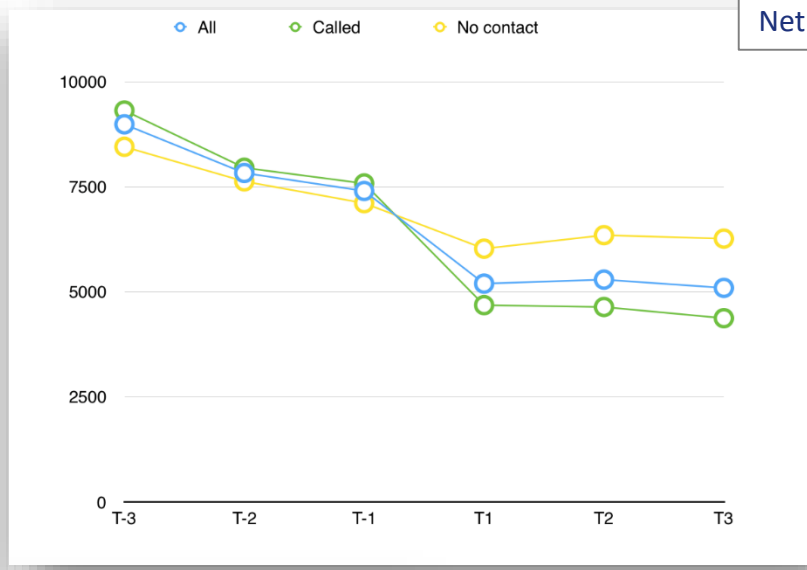


Amount bet, net loss and days played

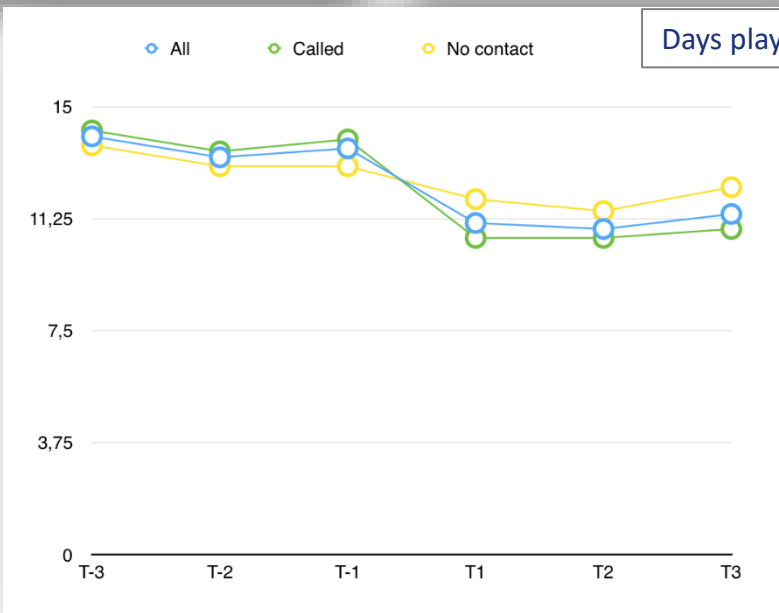
Amount bet



Net loss



Days played



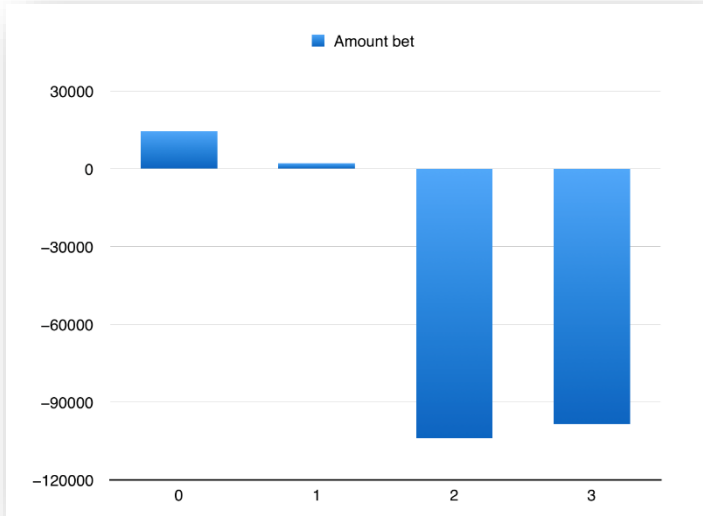
Usage of RG-tools - post 12 weeks

	Called	Not called	Significance
Limits up	8,2 %	6,2 %	ns
Limits down	12,8 %	2,9 %	***1
First time personal limit set	13,8 %	6,2 %	ns
Exclusion all games	0,8 %	0,4 %	ns
Exclusion single games	1,3 %	0,4 %	ns
Pause games	12,8 %	18,3 %	ns
Pause single games	12,4 %	6,2 %	**2

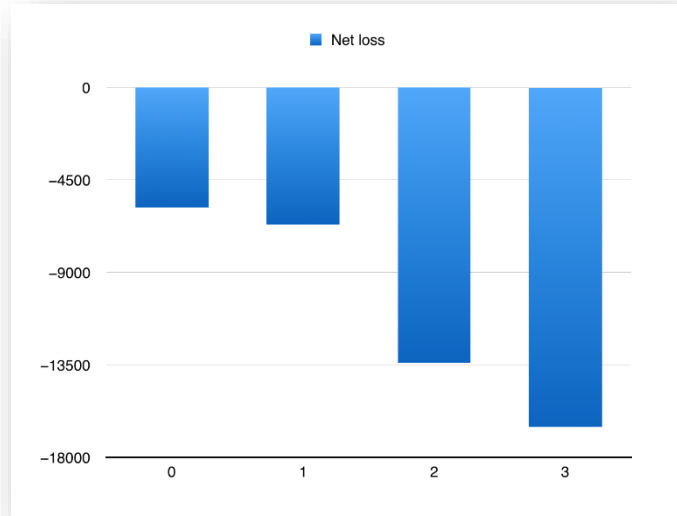
Independent samples t-test ns= not significant, 1. $t=3,7$, $df:628$, $p<0,001$, 2. $t=2,9$, $df: 628$, $p<0,01$

Change RTC vs amount bet, net loss and days played

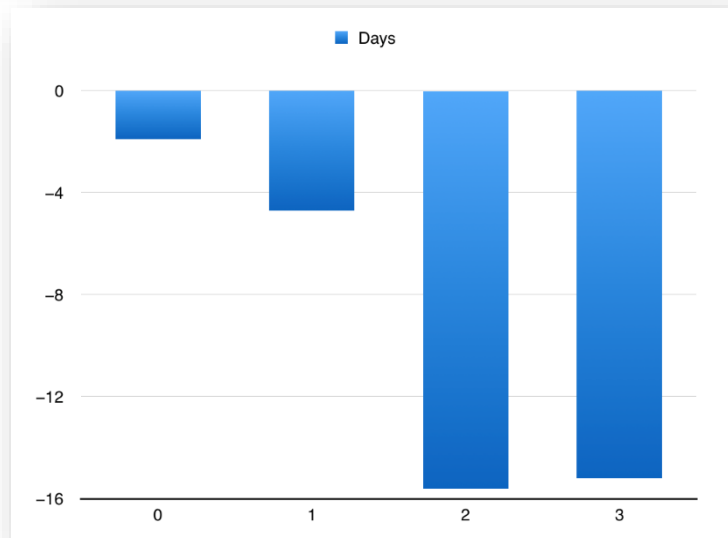
(Readiness to change)



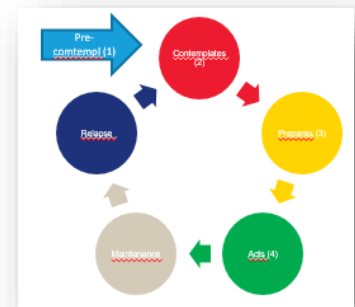
Anova between groups: $F=12,4$, $df: 3$, $p<0,001$



Anova between groups: $F=4,0$, $df: 3$, $p<0,01$



Anova between groups: $F=18,3$, $df: 3$, $p<0,001$



Customer survey

To supplement our data, we conducted a customer survey.

Topics:

- Phone conversations as a RG-action
- Information received in the conversation
- How the conversation was conducted
- Whether the conversation helpful
- Gambling level before vs. after the conversation
- Gambling level before vs. after at different gambling operators
- Usage of RG-tools
- Comments/feedback



Included:

All customers with completed conversations from September-January.

Excluded: Customers who gamble for a group of players.

353 questionnaires sent, 48 bounced back (e-mail/SMS)

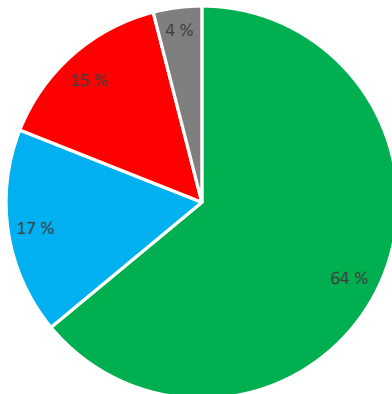
71 answers (23 %)

Conducted: During May

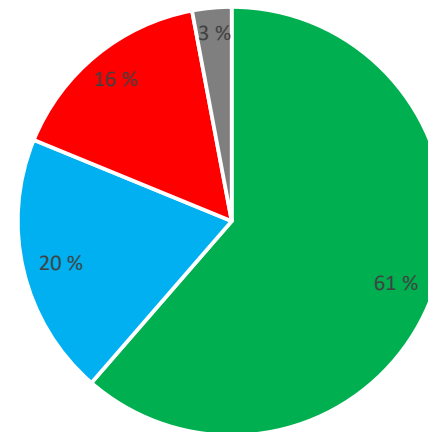
1 reminder

Norsk Tipping contacts customers that use a lot of money on gambling – what is your opinion on that? (general question)

How do you feel/think about that Norsk Tipping contacted **you** for such a conversation? (personal question)

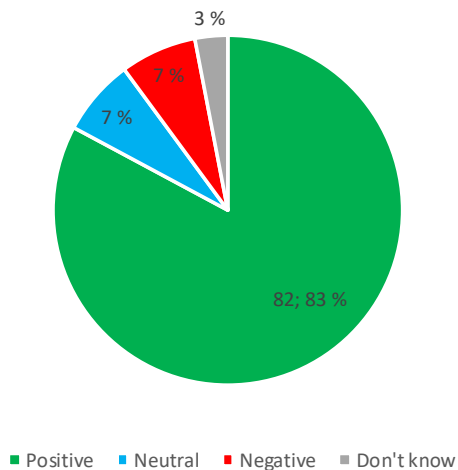


■ Positive ■ Neither either ■ Negative ■ Don't know

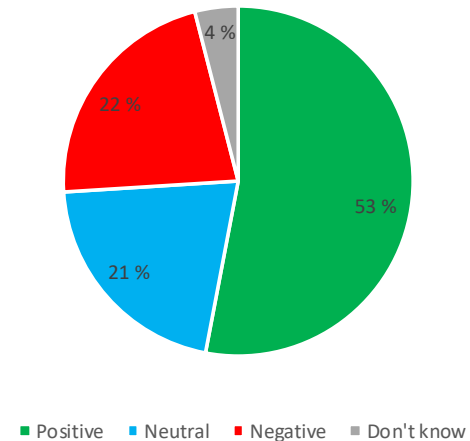


■ Positive ■ Neither either ■ Negative ■ Don't know

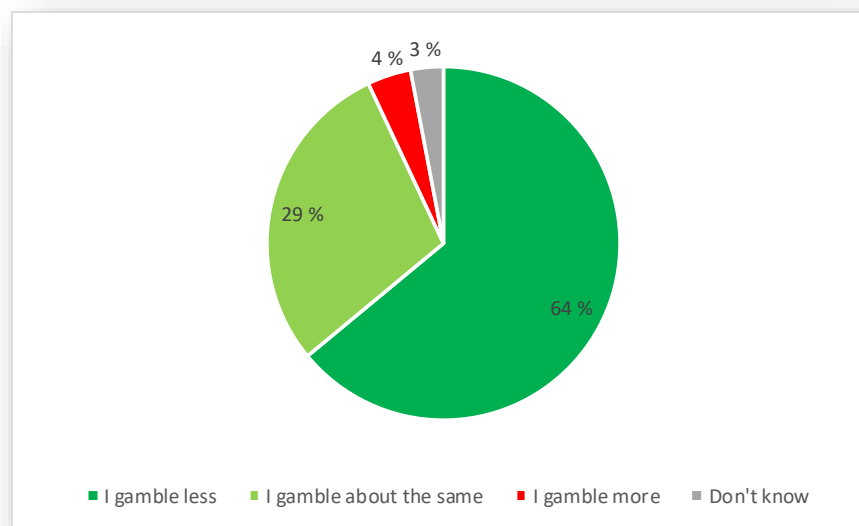
Was the conversation carried out in a respectful manner?



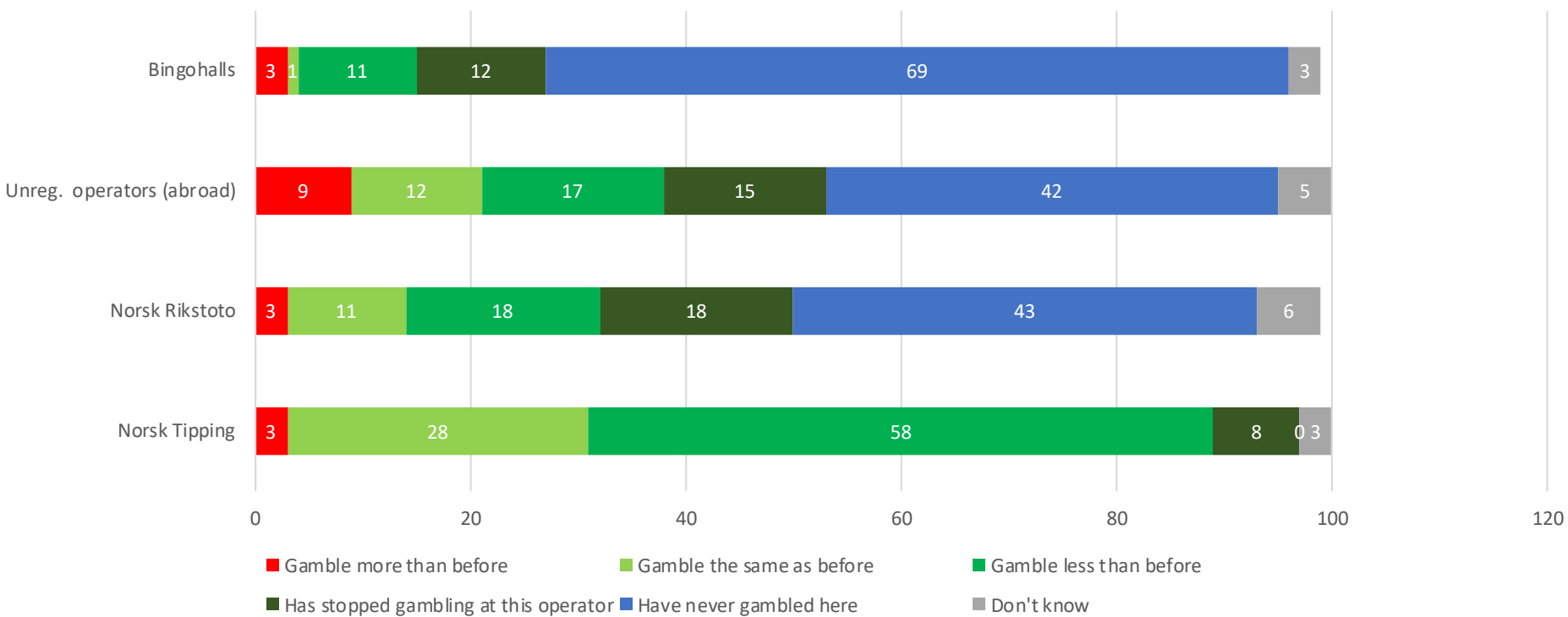
Was the information you received useful?



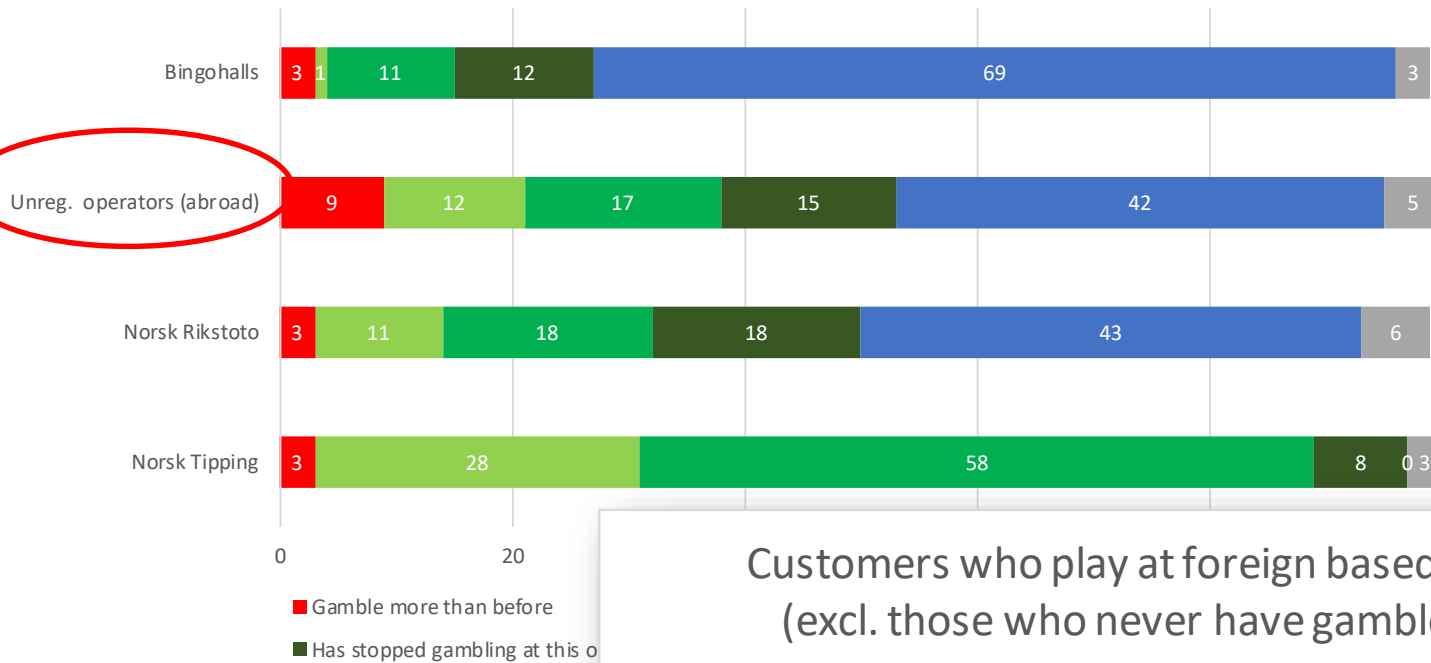
All-in-all – do you gamble more or less compared to before we phoned you?



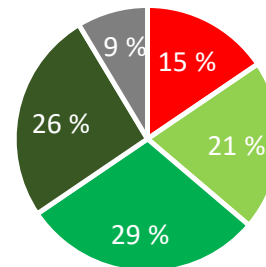
Change in gambling activity compared to before the conversation



Change in gambling activity compared to before the conversation



Customers who play at foreign based operators (excl. those who never have gambled there)

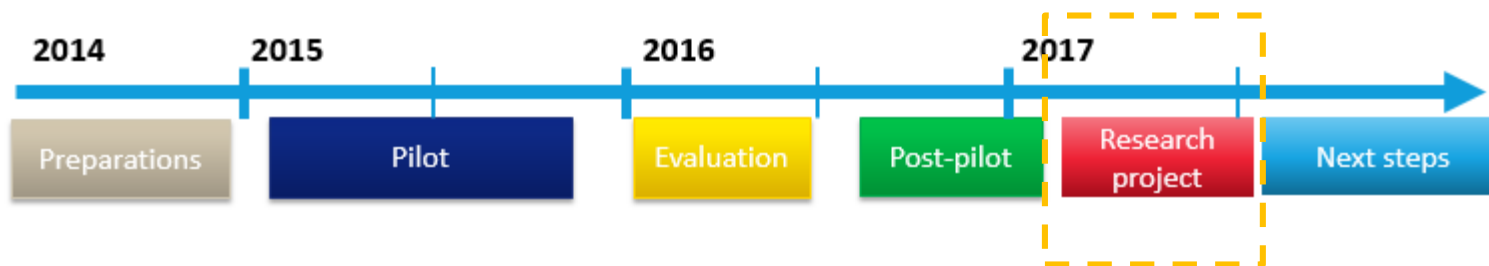


- Gamble more than before
- Gamble less than before
- Has stopped gambling at this operator
- Don't know
- Gamble the same as before

Summary – post-pilot



Research project 2016-2017



 **NORSK TIPPING**

Questions

Can conversations by phone with at-risk customers prevent and reduce negative consequences from gambling?

Can sharing the same information (as in the conversation) without personal contact also have effects?

Can a follow-up after a period of time extend any effects?

Which customers benefit from the different interventions?

Research project

- Researchers: Per Calbring & Jakob Jonsson, Stockholms Universitet.
- Research ethical approval by Regionala etikprövningsnämnden (Stockholm) (2016/2106-31-5)



Per Calbring
Professor, psychology
Stockholms Universitet

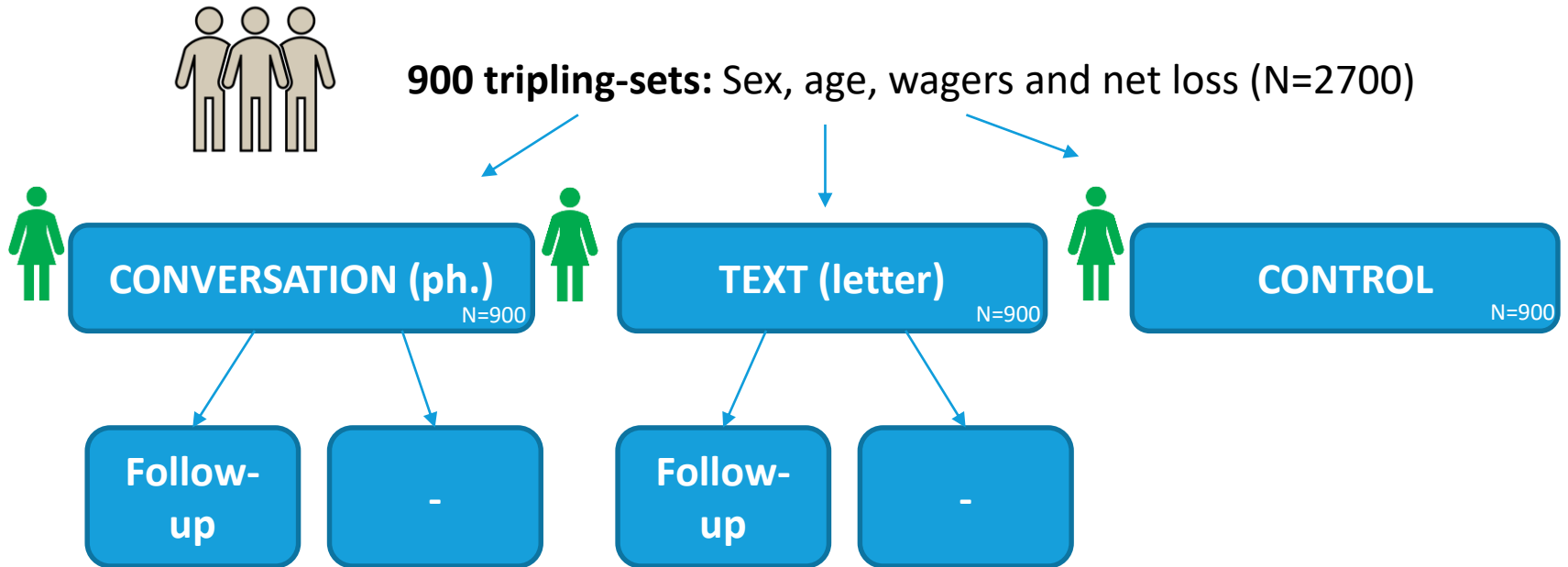


Jakob Jonsson
Phd.-student
Sustainable Interaction/
Stockholms Universitet

The research design

Will behavioural feedback by telephone and text affect gambling consumption and the usage of RG-tools?

Will a follow-up or not impact the results?



- Data-collection: Feb-July 2017
- Data: Log in-form, player behaviour data (wagers, loss, usage of RG-tools)
- Time periods: (1) 3 months before/after intervention and (2) 12 months after intervention
- Results are expected by the end of this year, publication in 2018

A journey rich on learning



 **NORSK TIPPING**

A journey rich on learning

- Genuine motivation
- Selecting dedicated personnel, training, involvement, sharing experiences
- In-field experience, Learning from the customers
- External partner
- Transferring learning to the organization



Summary



 **NORSK TIPPING**

Summary

Can conversations by phone with at-risk customers prevent and reduce negative consequences from gambling?

Yes, it can!

Effects on:

- Motivation (RTC)
- Consumption
- Usage of RG-tools

The customers are positive!

Innovative research project

A rich source for learning

New ideas
Improved operational guidelines and processes
Knowledge and org. culture



Thank you for your attention!

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