

Identified playing prevents underage gambling and reduces gambling-related harm among young players

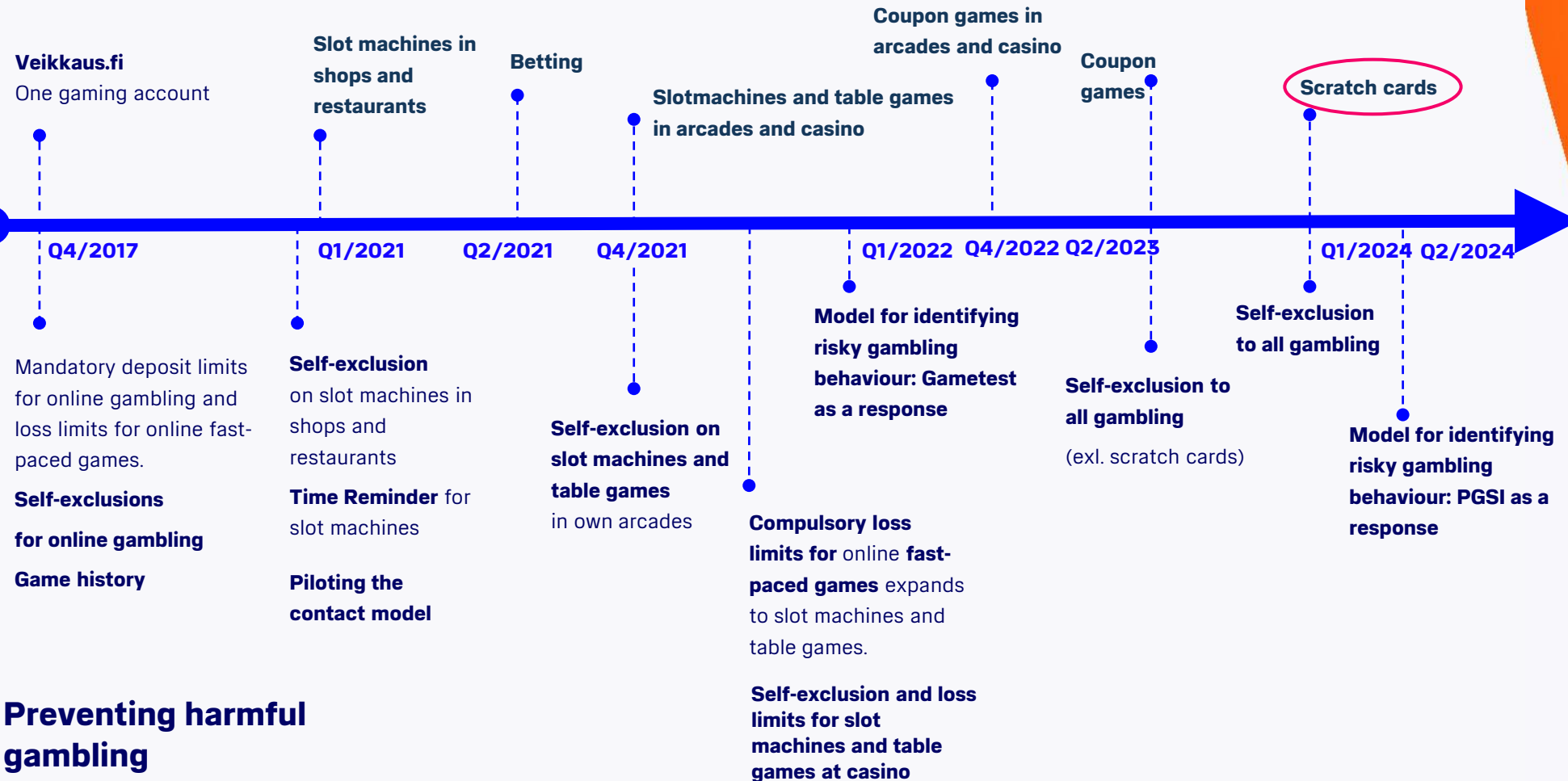
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Veikkaus' journey towards the RG vision

Mandatory identification



Preventing harmful gambling



Responsible player experience

- ✓ 100 % gambling authenticated
- ✓ Wide-ranging tools for self-exclusion and controlled gambling throughout the portfolio
- ✓ Models and methods for identifying and contacting customers with risky behaviour

Identified playing prevents underage gambling and reduces gambling-related harm among young players



Why young adults?

- The development of young adults' brains is not complete, and they are more susceptible to risk-taking behavior. The ability to assess and manage risks is still incomplete, and actions are more impulsive.
- Young adults gamble less than the adult population, but they experience more gambling-related harms.
- The increased gambling harms among young (especially men) are visible in treatment services, preventive work, as well as social and debt counseling services.
- Data from the Veikkaus customer base shows that the gambling behavior of 18-19-year-olds differs from other age groups.



18-19-year-olds differ from other age groups

- In 18-24-year-olds gaming, **physical slot machines and digital slot games and betting are particularly emphasized.**
- **Young people set higher loss limits** compared to the entire population. Compared to the entire population, a larger proportion of young people have set their loss limits to the maximum.
- In younger age groups, **higher risk groups (Gambling harm prediction model) are seen in larger proportions** compared to the entire population. This is particularly emphasized in 18-19-year-olds.
- **Taking self-exclusions is emphasized** among young people compared to the entire population. Approximately 6,2% of 18-19-year-olds used self-exclusions during the year 2024, 2,7% of 20-24-year-olds, and the overall percentage was 1,7%. Especially the use of the “panic button” at slot machines is emphasized among young people.
- **The differences progressively level out from the age of 20 onwards.**


Experiences of Care calls for young players

Starting point:

- Testing whether young people would even answer calls
 - Tested pre-messages via SMS vs. email
- Initially, the goal was primarily to learn about the target group by engaging in dialogue with young people
- **Informative care calls to young customers (18-24 years old) to educate them about tools for managing their gambling.**
 - Young slot machine players.
 - Contacting those with losses: 18-19 years old with 1500€ & 20-24 years old with 3000€
 - Young customers who requested the removal of permanent self-exclusion.



Experiences of Care calls for young players

Target group	18-19 years old with 1500€ & 20-24 years old with 3000€ losses	Young slot machine players	2024 care calls response rate 42 %
Call response rate	42 %	49 %	
The topic of the calls	Game limits 33 %, responsible gambling 36%	Game limits 9 %, Responsible gambling 41 %	
Mood	positive 16 %, neutral 59 %, negative 26 %	The calls were not so well received (defensive): positive 9 %, neutral 41 %, negative 50 %	
Change in behaviour	➤ 3,4% of the contacted customers and 6,5 % of the customers that answered the call lowered their limits or set a self-exclusion		
Comment from RG Advisor	<i>"The reception upon hearing the amount of losses varies: some are neutral, some 'defend' their gambling, and some are slightly surprised by the amount gambled."</i>		

Return discussion with customers who requested the removal of permanent self-exclusion

Target group	Young customers who requested the removal of permanent self-exclusion ➤ call during 3 months cool off period
Call response rate	50 %
The topic of the calls	Game limits 71 %, responsible gambling 19 %
Mood	Calls were received quite well, 38 % positive, 52 % neutral, 10 % negative
Comment from RG Advisor	<i>"Young people surprisingly well describe their situation and have reflected on their own gambling during the self-exclusion. Many report that they now feel more capable of controlling their gambling and have a better understanding of how the games work, as well as a better understanding of their own finances. Often, they also discuss tools for managing gambling and review deposit and loss limits together."</i>
Next step	Testing expanding the target group to include people over 25 years old



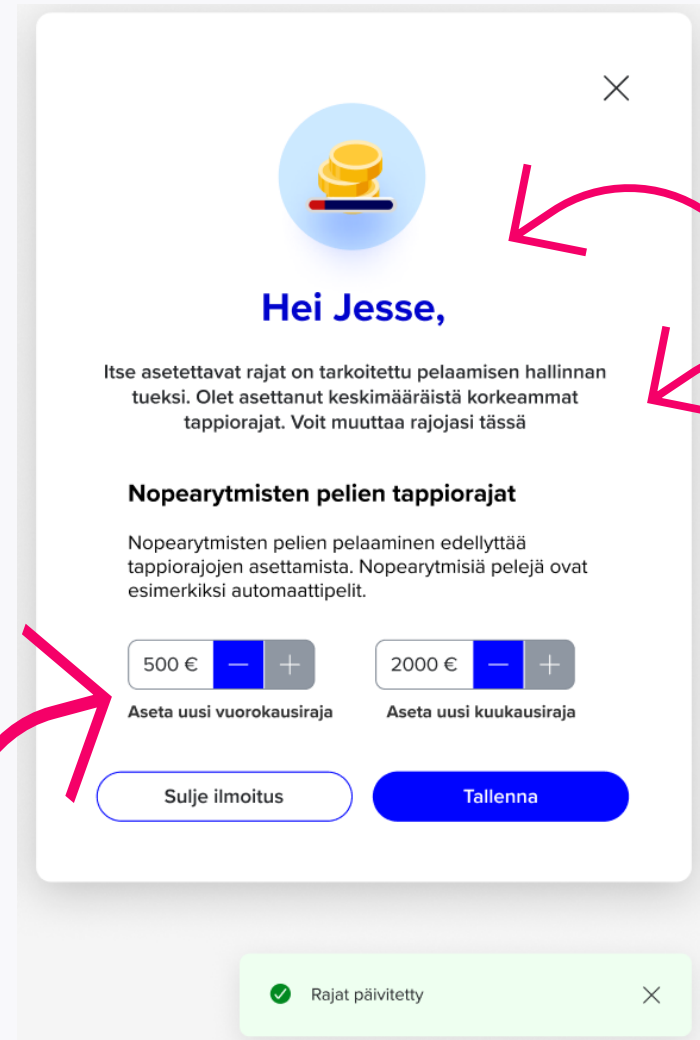
Experiences of care communication for young players

Starting Point:

- Testing how to guide young people during their transactions.
- The goal was to get young people to lower their limits - By suggesting the reduction of loss limits, we can prevent the uncontrolled growth of losses.

Notifications for 18-24 -year-olds with maximum loss limits for fast-paced games (500€/d, 2000€/m)

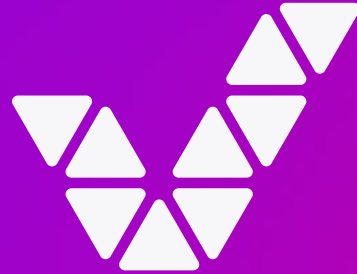
- Notification appears when player is trying to launch a fast-paced game at veikkaus.fi or Veikkaus mobile-application
- Over 9 000 unique customers have seen this notification during 2024-2025
- **18 %** of the customers who see this notification click this content
- **5,4 %** of the customers lower their limits after seeing this notification



Personalized messaging

Normative communication
Information about customers limits and comparing to other players

Call to action
Lower limits



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Thank you! Questions?

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