

AGAINST THE ODDS

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Gambling has been around for centuries and will always be part of our culture. The internet has taken over so many of the things we do. We cannot function without the internet; it has not only enhanced and given new possibilities for work, but new methods for communicating. Nonetheless, the internet has also given an opportunity for new social issues, one of them being online gambling. Malta has been making profits from this industry for quite some years. This did create some negative media about the island and perception of Malta as a tax haven for these high profit organisations has been augmented, but it has also given a rise of opportunities to our island and its residents.

When I graduated from the university of Malta with a psychology degree, I was doing different jobs to finance my MSc degree. I happened to stumble across a job at Unibet (now known as Kindred Group), which was one of the first online gambling operators to get its licence in Malta. What started as a temporary job ended up as my career for the last eleven years. As I started working in this industry, I raised questions around its ethical practices. I was very sceptical about this industry, about why people would place money online to place bets, to play endless games and to use their time in this manner. Nonetheless, I could see the ultimately unique innovation that the industry can contribute to consumer protection. All of the customers' activity is stored and the data can be retrieved at a later stage. By building a bridge between the research from the psychology field and the possibilities from the data of the online gambling operator, I started looking at different empirical papers and how this written knowledge can be applied to the practical work. In 2012, the first pilot project started with Unibet. The project consisted of looking into the communication of each individual and if this frequency of communication was either increasing, becoming impatient or abusive, this would be escalated to the responsible gambling department, which consisted of myself at the time. I started looking into ways of detecting at risk gambling at an even earlier stage and looked into an algorithm to determine whether a customer was showing chasing losses behaviour. The data was there, available at the click of a mouse, and I could see at what time the customer made a deposit, withdrew and even if a deposit did not get through. What followed was something that the industry never expected. Instead of contacting the customers to play more, we started contacting the customers asking them if they are fine with playing on this level and whether or not they should play less or take a break.

A few raised eyebrows, but the organisation wanted to do the right thing, and we continued with this approach. Whereas the common misconception is that the online gambling industry wants to get money from problem gamblers, it was evident that the problem gamblers were the major drain on the company. Primarily, they complain, threaten and harass customer service employees. These same gamblers will try anything to get their money back, even getting lawyers involved and regulators in some instances. What is even more difficult to control, is when these gamblers go on social media and place so much negativity on the brand; it takes years to build a brand, but only a few minutes to destroy it. By contacting these gamblers, financial harm for these individuals was diminishing. There was another major revelation that we noticed. Due to the fact that customers who were on the verge of losing control and chasing their losses were being contacted to control their gambling, there was a higher uptake of deposit limits. More customers were using limits and less customers were using self-exclusion, thus the number of customers taking long breaks, with a high probability of not coming back was decreasing. The fact that a proactive consumer protection measure was being employed actually helped

the business shift from a quick financial win to a more sustainable financial gain. This change in perception helped the industry identify the importance of helping consumers rather than squeezing out most of the money. Due to this proactivity, customers were also not reaching the psychological strain that we had seen before, and therefore there was a decrease in abusive communication. This also prevented employees from getting burnt out and therefore drove less leavers for these issues, and greater employee motivation seeing that the company actually cared about their customers.

This paved the way in my career to where now, 8 years after the detection system was rolled out, I still have the possibility of furthering the work in consumer protection by using real behaviour data. I have the trust of a major organisation where I can research and innovate in the field of responsible gambling without any questions asked. I am encouraged to push boundaries and implement initiatives that are not possible otherwise. I have met inspirational people. I have worked with treatment centres and discussed how we can minimise harm together. I have listened to several life stories of reformed problem gamblers with awe and amazement. I have spoken in endless conferences across Europe, including the European Parliament, about the role online gambling companies should take. I helped in organising the first responsible gambling conference in Malta. I have worked with the most renowned researchers including Professor Mark Griffiths and Dr Jonathan Parke, amongst many others. Above all, I have taken phone calls on Sunday mornings to help a customer get his life back on track. I have taken phone calls with someone my own age who lost so much gambling after he lost his mother and motivated him to seek help.

I will continue working on minimising harm. I will keep on being more and more curious. Gambling has been around for centuries and will always be part of our culture. We just need to make it safer, every day, a little bit more.