

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

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Agenda

1 Veikkaus' responsible gambling journey

2 Why young adults?

3 Young customers: Key Characteristics

4 Experiences from the Care Calls

5 Does the intervention have an effect?

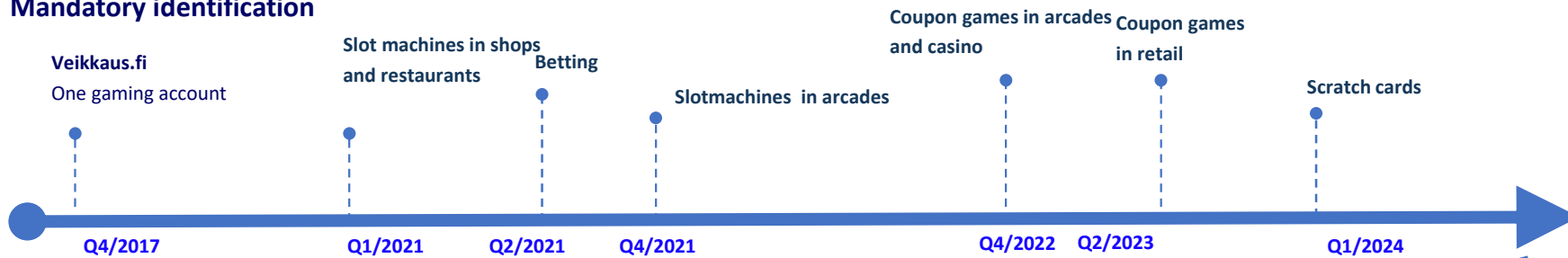


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Veikkaus' responsible gambling journey

Mandatory identification



Preventing harmful gambling

- From 2024 gambling 100 % authenticated
- Wide-ranging tools for self-exclusion and controlled gambling throughout the portfolio
- Prevents underage gambling
- Models and methods for identifying and contacting customers with risky behaviour

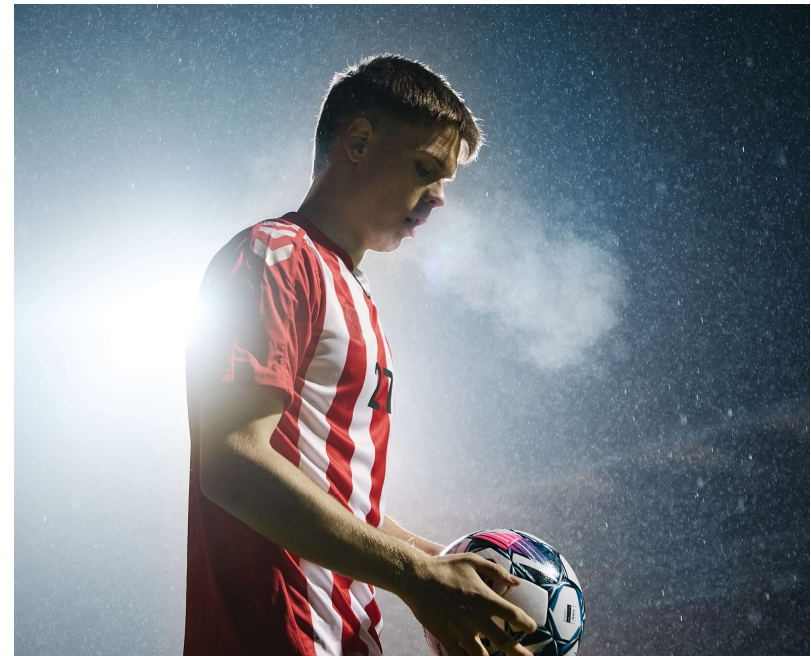


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Why young adults?

- The development of young adults' brains is not complete, and they are more likely to take risks. 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.**



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Young Customers Key Characteristics

- Among 18-24-year-olds, physical slots and digital iCasino games are particularly prominent.
- Young people set higher loss limits – a larger share hit the maximum limit vs. the general population.
- High-risk groups (Gambling harm prediction model) are overrepresented in younger ages – especially 18-19-year-olds.
- Self-exclusion rates are higher in young players: 6.6% of 18-19-year-olds vs. 2.4% overall.
- Slot machine 'panic button' is especially popular.

The differences progressively level out from the age of 20 onwards.

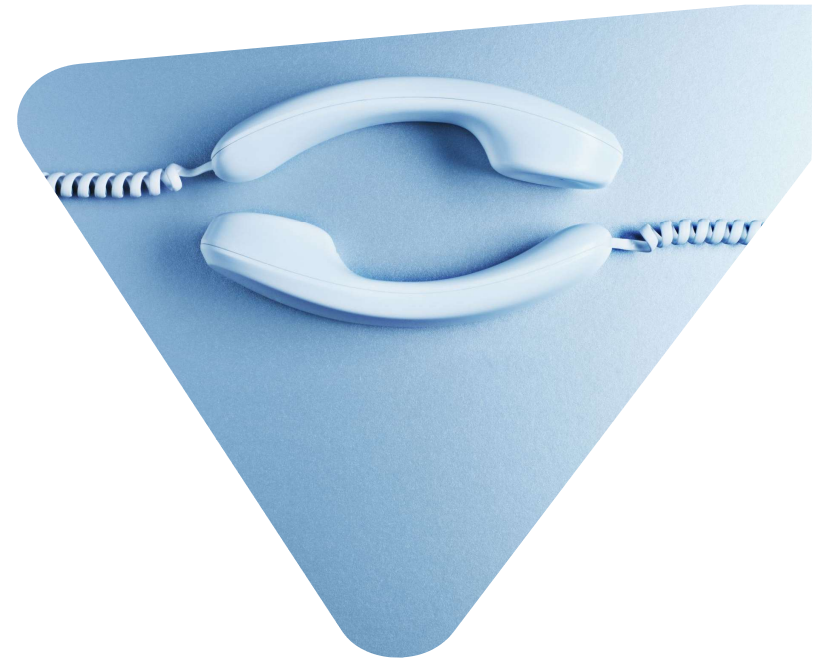


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Care Calls: Young Customers 18-24y

- Structured discussions with trained specialists
- Focus on awareness, reflection, and safer gambling
- 23% of all calls (total 1400 in 2025)
- Often the customer's first structured conversation about gambling.
- These conversations served as an important wake-up call for many young people, most of whom had never discussed their gambling with anyone before.



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Case: From annual losses monthly monitoring

Development of the model for young customers

1. INITIAL MODEL

Calls based on annual losses

Conducted monthly since March 2025

Aged 18–19
≥ €1,500 / year

Aged 20–24
≥ €3,000 / year

- Customers who answered were often fairly passive, and the purpose of the call remained unclear to some.
- The calls generated limited broader reflection on gambling and its potential impact.
- Annual losses had generally accumulated over a longer period, making it difficult for many customers to recognise the intensity of their gambling.

2. NEW MODEL

Calls based on monthly losses

Monitoring is based on losses over 3 consecutive months

Aged 18–19
≥ €200 / month

Aged 20–24
≥ €350 / month

- Monthly monitoring reflected the customer's current gambling situation better than annual losses.
- Some recognised that they had gambled more, particularly on casino games, when they were 18.
- Customers aged 20–24 had a higher response rate and were more willing to discuss their gambling than younger customers.

CONCLUSION

The monthly loss-based contact model was selected for continued use.

The model identifies regular gambling and potential increases in gambling intensity better than an annual loss threshold.



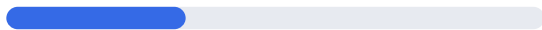
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Young Customer Calls: effects from H1/2026

Monthly loss-based calls

33% Response rate



3.23% set a self-exclusion
or lowered limits

Returning from indefinite self-exclusion

68% Response rate



1.35% set a self-exclusion
or lowered limits

Preventive calls to young slot machine players

47% Response rate



1.47% set a self-exclusion
or lowered limits

All Care Calls (including adults) : 41% response rate | 3.27% protective actions

Nudging young players to reduce loss limits

- 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.
- Target group: 18-24-year-olds with maximum loss limits for fast-paced games.
- Notification appears when player is trying to launch a fast-paced game at veikkaus.fi or Veikkaus mobile-application.

2025 Results

9,500+ unique customers saw the notification

15.4% clicked the content

4.0% lowered their limits

The screenshot shows a notification interface with the following elements:

- Personalized messaging:** "Hi Jesse, The limits you set yourself are intended to support controlled gambling. You have set higher loss limits than average. You can change your limits here. ✕"
- Icon:** A stack of gold coins.
- Greeting:** "Hei Jesse,"
- Normative communication:** "Itse asetettavat rajat on tarkoitettu pelaamisen hallinnan tueksi. Olet asettanut keskimääräistä korkeammat tappiorajat. Voit muuttaa rajojasi tässä"
- Section Header:** "Nopearytmisten pelien tappiorajat"
- Description:** "Nopearytmisten pelien pelaaminen edellyttää tappiorajojen asettamista. Nopearytmisiä pelejä ovat esimerkiksi automaattipelit."
- Limit Controls:** Two sliders for "Aseta uusi vuorokausiraja" (500 €) and "Aseta uusi kuukausiraja" (2000 €), each with minus and plus buttons.
- Call to action:** "Sulje ilmoitus" (Close notification) and "Tallenna" (Save).

Annotations on the image:

- An arrow points from the top text to the coin icon, labeled "Personalized messaging".
- An arrow points from the top text to the "Hei Jesse," greeting, labeled "Normative communication".
- An arrow points from the bottom text to the "Tallenna" button, labeled "Call to action integrated Lower limits".



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Key Takeaways



Young adults require tailored responsible gambling measures.



Data and player identification enable targeted prevention.



Care Calls increase awareness, encourage self-reflection, and provide an opportunity to discuss gambling behaviour at an early stage.



A combination of interventions is most effective in reducing gambling-related harm.

What do we know about our young players, and is that knowledge driving our decisions?



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