

## Citizens' Perceptions of Gambling Regulation Systems: A New Meaning-Based Approach

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### Abstract

This study fills a gap in gambling research by inquiring into the ways in which people make sense of their country's gambling policy as a comprehensive logic with interrelated facets. Nineteen focus group interviews were conducted with 88 persons in Helsinki, Finland. The interview protocol involved discussion stimuli and tasks. The study participants expressed the view that the public image and function of gambling provision involves a great deal of contradictory elements. Even though the existing monopoly system was given approval in terms of yielding funding to good causes, the interviewees were still critical of how the monopoly system worked when it comes to advertising, availability, and customer loyalty programs. A core dilemma identified was whether the system aims to prevent gambling-related problems or whether it does, in fact, promote gambling consumption. If skilfully executed, the study method can be fruitful for discerning core logical inconsistencies in the gambling regulation systems of other countries as well.

**Keywords:** gambling, gambling policy, public image, regulation, focus group interview, qualitative research, monopoly

### Résumé

L'étude comble une lacune dans la recherche sur les jeux de hasard en s'interrogeant sur la manière dont les gens perçoivent la politique de jeu de leur pays en tant que modèle logique complet avec facettes interdépendantes. On a effectué dix-neuf entrevues dans des groupes de discussion regroupant 88 personnes à Helsinki, en Finlande. Le protocole d'entrevue comportait des points de discussion et des tâches. Les participants à l'étude ont exprimé l'opinion voulant que l'image publique et la fonction de l'offre de jeu comprennent beaucoup d'éléments contradictoires. Même si le système de monopole

existant avait l'approbation du public en raison du soutien financier apporté à de bonnes causes, les personnes interrogées étaient tout de même critiques à l'égard du monopole et de son fonctionnement en ce qui concerne la publicité, l'offre et les programmes de fidélisation des clients. On a relevé un important dilemme, à savoir si le système visait à prévenir les problèmes de jeu ou s'il favorisait en fait la consommation de jeux. Habilement appliquée, la méthode d'étude peut servir à démontrer les incohérences logiques fondamentales dans les systèmes de réglementation de jeux de hasard d'autres pays également.

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## Introduction

Prevention of crime and debt, of social marginalization, and of mental problems serves as a compelling argument for controlling the gambling industry's activities all over the world. Research shows that the justifications for gambling regulation vary across time and societies. They depend on the framework and the historical context in which they are brought forward, as well as the aims of their advocates and the people that they are directed at (see, e.g., Marionneau et al., 2018). Legal justifications can, for example, be the justification for a national gambling monopoly in view of the European Union's legal principles (e.g., Planzer, 2014). Welfare justifications—such as community benefits—are in turn often the selling point for community citizens (Marionneau et al., 2018).

Citizens' attitudes and opinions have proven important for justifying regulation and developing balanced and fair policies (Burstein, 1998; Heiskanen et al., 2008). This has also been shown to pertain to the regulation of gambling (McAllister, 2014). Although public opinion does not and should not necessarily directly determine public policy, it sets the parameters for what the public regards as acceptable (McAllister, 2014). In gambling studies, citizens' attitudes and opinions have been the focus of investigations into gambling activities (e.g., Orford et al., 2009, for the United Kingdom; Salonen et al., 2014, for Finland), marketing (e.g., Djohari et al., 2019, for the United Kingdom; Pitt et al., 2016, in Victoria, Australia), gambling harm and benefits (e.g., Thomas et al., 2017, in Victoria, Australia; Jawad & Griffiths, 2010, in Wales), gambling control (e.g., BZgA, 2014, for Germany), and the use of gambling revenue for the public good (e.g., Centre for Gambling Research, 2004, in Victoria, Australia).

Despite the fact that gambling policy systems tend to involve several complicated and contradictive elements, to our knowledge, there is no existing research tradition concerning whether (and how) populations validate the greater systemic sense-making of gambling regulation. The objective of this study was to fill this gap and suggest a way to proceed in such inquiries. Our aim was to depict the ways in which Finnish people make sense of their country's gambling regulation system as a whole

and as a negotiable, coherent logic with various interrelated facets. For this purpose, we have developed a focus group (FG) interview method, which allows us to discern the kind of views of the system that have proven useful for furthering knowledge on the public validity of policymaking and implementation (see, e.g., Heiskanen et al., 2008).

This Finnish case study has great value for the study's overall objectives: Finland has moved in a rather untypical policy direction in comparison to other European countries. Instead of striving towards a licencing system option, Finland has chosen to strengthen its gambling monopoly. In 2017, the three Finnish gambling monopoly operators were merged into a single state-owned monopoly operator, Veikkaus Ltd.<sup>1</sup> Because of the principle of subsidiarity in the Treaty on the Functioning of the European Union, it is possible to sustain national monopolies in certain areas for safeguarding national control over matters that are of greater value for societies than competitive policy and not better achieved at the union level (see, e.g., Blum & Logue, 1998). The most important and publicly justified argument for the continuation of the Finnish gambling monopoly in the format of a newly merged singular operator was its potential for reducing financial, social, and health problems caused by gambling (Selin et al., 2019). According to the comparative study on the justification of national gambling policies in Finland and France, both countries did indeed adapt the idea of harm reduction and problem prevention of gambling in their legislative rationales, but this remained to a large degree a cosmetic change (Marionneau, 2015a).

The gambling monopoly system has sustained high popular support in Finland (Salonen & Raisamo, 2015). The strongest domestic legitimacy of the monopoly system is drawn directly from its economic contribution to charities, sport, science, and culture (Marionneau, 2015b). Thanks to the Finns' active gambling habits (Salonen & Raisamo, 2015), annual gambling taxes of approximately 212 million euros are merged into the state budget, and a total of approximately 1 billion euros in gambling revenues is channelled to charitable causes and the public good<sup>2</sup>; to science, culture, and sport; and to activities and projects in the social and health field. These are not peripheral proceeds, but correspond to a value of around 2% of the total annual Finnish state budget (Veronmaksajat, 2019). In Norway and the

<sup>1</sup>In Finland (excluding the autonomous region of the Åland Islands), any gambling services provided by actors other than Veikkaus Ltd is illegal and punishable under the criminal code. The National Police Board is responsible for supervising gambling provision and marketing in Finland and can prohibit illegal gambling services and impose penalty payments (Police of Finland, 2019).

<sup>2</sup>The concepts of the public good and the common good have been thoroughly discussed by Nikkinen and Marionneau (2014). In this study, we use the term public good when emphasizing the added value for society that gambling revenue is considered to be contributing to (this involves, for example, non-governmental organizations and political party youth organizations). It is in line with the study focus, which entails the system as a whole that is serving the citizens (the public). The term common good is used when referring to the messages by the Veikkaus company when communicating the value that its contribution has for society (the common good; weak and marginalized groups that are supported).

United Kingdom, the corresponding ratio is estimated to be around 0.5% (Sulkunen et al., 2019) and in Australia 7.8% (Australian Gambling Statistics, 2016).

The relationship between gambling revenues and state support to non-governmental organizations (NGOs) is likely to create alliances and vested interests (see, e.g., Adams, 2008; Casey, 2018; Egerer et al., 2018a; Loer, 2018). State monopolies seem to be especially prone to role conflicts (e.g., Adams, 2008), but on the other hand, they are often justified as the most suitable for reducing gambling-related harm (Marionneau et al., 2018). In view of the many different kinds of justification involved in the main order of gambling regulation in Finland and elsewhere, the necessity of inquiring into citizens' views on the system logic appears rather obvious.

### **Method**

Nineteen FG interviews with 88 interviewees (43 women, 45 men) were conducted in the winter of 2017–2018 in the Helsinki region, where over one third of the Finnish population resides. The interviewees were recruited among participants in a representative gambling prevalence and harm survey who had given their consent to be included in follow-up studies (Salonen et al., 2017, 2019). Participants were assigned to groups according to their gambling habits; however, we could identify no considerable differences between group discussions (Egerer et al. 2018b). Thus, the data are treated as a whole in this article. As qualitative research material, the data were voluminous, consisting of around 30 hr of discussion, which corresponded to 514 pages of transcribed text.

The FG interview material came into existence through social interaction of the participants. In this context, they were able to discuss the meaning of their opinions and experiences and to elaborate on them in a collective sense-making process. The material gained from this type of setting is likely to be better thought-out and meaning based than, for example, immediate responses to survey questionnaires (Heiskanen, 2005; Heiskanen et al., 2008). In FG interviews, the ways in which participants express their views and contextualize different opinions expose how they relate to the phenomena that they speak about (Bauer & Gaskell, 2000). This is why, when skilfully carried out, FG interviews have proven to be a useful method for investigating how people reason around societal phenomena and how they deduce their rationales (e.g., Frey & Fontana, 1991; Heiskanen et al., 2008). Participants may, however, also express ideals that they do not necessarily follow in their own actions (e.g., Boulton & Kitzinger, 1994; Crossley, 2003). Other methodological limitations, such as possible impact on increased critical reflection or group dynamics (e.g., Bauer & Gaskell, 2000), were taken into account in the present analysis.

The interview protocol was developed with the main objective being to yield participants' views on the gambling policy system as a whole and consisted of different interrelated parts. Two pilot interviews helped in refining the protocol. Video clips and group tasks functioned as the discussion stimuli. In the end, the protocol came to consist of six thematic sections with seven discussion tasks (see Table 1). Its design drew

Table 1  
*The Structure of the Interview Protocol*

Theme	Description
1. Marketing (10 min + 10 min discussion)	Two advertisements were shown to the interviewee groups: <ol style="list-style-type: none"> <li>i. The advertisement “Dreaming is half the winning” [“Unelmointi on jo puoli voittoa”] (2015)</li> <li>ii. The advertisement “New Veikkaus” (2017)</li> </ol>
2. Availability of gambling (15 min)	Interviewees were asked to assess in which circumstances gambling should be allowed.
3. The gambling operator (15 min)	Participants assessed who should provide gambling services in Finland, giving grounds for their choices.
4. Controlling gaming, preventing problems (10 min)	Participants examined the preferred customer leaflet produced by Veikkaus. The leaflet discusses responsible gambling among other things. The participants familiarized themselves with the material and assessed its effectiveness.
5. The allocation of the profit derived from gambling (15 min)	Participants assessed the advantages and disadvantages of two ways of allocating the gambling profit.
6. The recipients of the profit derived from gambling (15 min)	Participants discussed a list of suggestions concerning how gambling profits should be allocated.

on previous knowledge about and experiences of interactive and semiotic reception studies concerning abstract concepts and questions (e.g., Hellman, 2011; Sulkunen & Egerer, 2009).

Table 1 lists the elements of the protocol. The interviews started with the screening of two televised commercials by gambling monopoly Veikkaus: one for lottery gambling and the other for the gambling monopoly as a societal benefactor. The aim was to stimulate discussion about the phenomenon of gambling marketing by a state monopoly. After that, by means of group tasks, the participants were encouraged to reflect on the ideal gambling policy system for Finland (see tasks listed in Table 1). The participants were provided with orienting questions, but they were free to disregard them if they wished. During the interview sessions, they also familiarized themselves with Veikkaus’ loyal customer program leaflet, which included a description of the company’s tools for responsible gambling.

The FG interview transcripts were analysed by three researchers separately in order to identify central topics and recurring thematic entities (see, e.g., methods of thematic analysis; Guest et al., 2012). The main traits identified during the iterative process were discussed and negotiated among the research team. During this process, the six thematic entities of the interview protocol were each explored with the aim of reaching a consensus on the relevance, credibility, and representativity of the logical rationales discerned (Halkier, 2010). We borrowed the main logic in this work from consensus analytical proceedings that have been shown to be beneficial in participatory research (Geurts & Joldersma, 2001; Mayer & Geurts, 1996). The analysis was written in sequences into a larger report, in which results and

interpretations were confirmed as robust, valid, and reliable by all members of the research team (see also Landeta, 2006).

Ethical permission for the original recruitment for the survey was approved by Finnish Institute for Health and Welfare (THL). The study proceedings and design were approved in an evaluation by the University of Helsinki Ethical Review Board in the Humanities and Social and Behavioural Sciences. In addition, a data and register protection specification was accounted for in the registration protection service by the THL.

## Results

The discussions showed proof of cultural embeddedness of gambling as part of the participants' everyday lives. They were also surprisingly knowledgeable about the newly merged Veikkaus gambling monopoly, as well as the gambling policy system itself. It is likely that in countries that do not have the same high prevalence of gambling and the same level of availability of gambling products, FG participants would be less engaged in questions of gambling regulation.

### Gambling Marketing

Several of the interview groups interpreted the first (lottery) advertisement as indirectly encouraging people to gamble. Its slogan "Dreaming is already half the win" was seen as urging people to dream about lottery wins in a sense that would make them want to play. In addition, the positive tone in the advertisement was viewed as normalizing the lottery game as part of everyday life. The lottery was, according to the participants, promoted as a "national hobby of the Finnish people."

The interviewees also pointed out that vulnerable groups, such as children and problem gamblers, would be less resilient to the messages of the advertisements. In view of these vulnerable groups, current gambling advertising was considered questionable (cf. Hellman, 2017). In addition, on a more ethical level, gambling advertisements were pointed out as having a greater impact on the propensity to gamble among people who already have a problematic relationship to gambling (cf. Williams et al., 2012). These points concerning vulnerable groups correspond to the results of previous studies, in which interviewees with gambling problems reported that gambling advertisements had a negative impact on their past or present problems (e.g., Binde, 2009).

The participants wondered whether gambling advertising should be restricted in the same way that alcohol advertising is, or prohibited, similar to tobacco advertising. In view of their own thoughts around lottery being a harmless type of gambling, the majority of the interviewees still reasoned that Veikkaus should more clearly state the risks of gambling in its advertising. Because gambling is widely considered in politics, treatment, or research to be in the same framework as tobacco, alcohol,

or other substances, such a comparison does not come as a surprise, even though substance and gambling characteristics are different in several ways.

In view of the commercial referring to the charitable activities that the new gambling monopoly supports (the second gambling advertisement), the interviewees expressed the opinion that the monopoly has been successful in securing resources for good causes. They were, nonetheless, very aware of the problematic systemic connection made between gambling and charity. On a fundamental level, the participants thought that Veikkaus was represented in the advertisement as a responsible gambling operator, but the truthfulness of such a representation was not completely agreed on among all the FGs. Doing good by gambling was sometimes remarked on ironically. In one of the interviews, a participant noted that when losing one's monthly salary on gambling, one could think that "*at least it went to good causes*" (Male 1); another participant clarified that people used to comfort those who had lost on gambling by saying that the losses were at least "*used for public health*" (Male 2).

The fact that the groups expressed mixed feelings and started debating the systemic logic of the country's gambling regulation indicates a core weakness in the monopoly system: To serve the common good (channel funding to good causes), the monopoly needs to obtain revenues from activities that lead to a common bad (gambling problems). The tensions that this causes in the system were seen as problematic. Still, the element of channelling to good causes was highly appreciated and respected. However, the interviewees also questioned "the price of the system"; despite the good purposes of gambling revenue, they regarded it as money that is being transferred between people.

The discussions about advertising ended up emphasizing the hypocrisy of Veikkaus. In contrast, gambling companies often defend advertising as a means of channelling the demand for gambling towards responsible and regulated gambling providers (Binde, 2014). Concerning this issue, the interviewees wondered why gambling and the gambling monopoly needed advertisements in the first place, as both the activity itself and the monopoly are so prominent in Finland today.

The level of criticism that the groups expressed is an interesting result compared with that of a recent survey study in which over 50% of the respondents indicated that they were satisfied with the level of gambling advertising and only a quarter of them thought that it was too excessive (Salonen et al., 2017). The interviewees themselves offered an explanation for this difference: They expressed that the more they reflected on the advertisements, the more elaborate and critical their opinions were, implying that the interview setting contributed to the high level of scepticism (Egerer, 2019).

### **Availability of Gambling**

Although the participants' discussions of advertisements were geared towards weighing systemic principles against each other, a more straightforward and consensual scepticism was expressed in view of the availability of gambling in Finland.

The accessibility of gambling machines in supermarkets received the most severe disapproval. Lottery games were seen as the least dangerous form of gambling, but their high visibility was raised as a matter of concern. Only the availability of sports betting was seen as being on an appropriate level. Gambling availability was also continually compared with that of alcohol and tobacco, which are more strictly regulated in Finland. The 18-year age limit for gambling (set as late as 2011) was taken for granted by all interviewees.

Interviewees favoured the idea of increased restrictions on gambling. In particular, the presence of electronic gambling machines (EGMs) in supermarkets and their wide dispersion was criticized in terms of a systemic hypocrisy that shifts all responsibility of harm prevention to the consumer:

*Female 1: In a way, there's something very hypocritical about there being a large selection [of games] and there's these slot machines everywhere, but if you gamble there, they tell you not to play that much.*

*Male 3: Isn't that the whole strategy – or the problem – of Veikkaus, that they want people to gamble but they should not gamble too much?*

According to the majority of the interviewees, EGMs should be moved from the supermarkets to casinos or arcades. Banning EGMs from other everyday spaces was viewed as reducing the risk of gambling addiction and keeping underage persons away from EGMs.

### **Gambling Operator**

Gambling provision can be viewed as being operated in four main systemic models: the free market setting, licence-based provision, monopoly, or prohibition. Although all four options are found in the world, the most common forms are gambling monopolies and licence systems (Nikkinen, 2014).

Confronted with the four options, the groups expressed overwhelmingly support for the monopoly system. In particular, ensuring the distribution of gambling revenues for charitable purposes and retaining the revenues within the Finnish borders were regarded as good features (see also Salonen et al., 2017). The interviewees saw that the most positive and important function of the state monopoly was the channelling of gambling-based income to good causes, rather than the prevention of harm. This is interesting, especially in view of the fact that the Court of Justice of the European Union sees the use of gambling revenues for charitable purposes as not justifiable grounds for maintaining a national gambling monopoly and asserts that the revenues generated should be a secondary consequence of the monopoly (e.g., Tammi, 2008).

The prevention of harm and the supervision of gambling were also considered key features attended to in the monopoly system, but they were discussed much less intensely than was the question of gambling revenue. The generation of revenue as the main justification for the gambling monopoly has, as mentioned in the



introduction, been prevalent in Finnish society. It is a dogmatic belief that has been shown to permeate popular media discussions (Lerkkanen, 2019) and authorities' utterances (Selin et al., 2019), and it is also prevalent in population surveys (Salonen et al., 2018). A peculiarity of the Finnish gambling regulation system is thus that the justification of securing revenue for good causes appears in an almost consensus-like manner in the arguments of different sectors of society. The FG discussions of this study established this fact with some in-depth evidence: Although all other group discussion topics involved critical reflection, this element of the system was the one that justified it as a whole and throughout the entire material.

Although the licensing system was considered acceptable, this was only on the condition that it could guarantee that the revenues would remain in Finland and be channelled to third-sector activities. Foreign and private gambling companies were considered in a negative light, as they were thought not to obey the law and not to be in fact interested in reducing the gambling-related harm in Finland. This is not unique to Finland: Experiencing foreign and private gambling operators as threats has justified state monopolies in other countries as well (e.g., in Norway; Borch, 2018).

### **Responsible Gambling Tools and Customer Loyalty Program**

All customers of Veikkaus can register as loyal customers and this is mandatory for gambling online. Loyal customers receive a card by which they can identify themselves in all gambling settings (online as well as brick and mortar) that involve Veikkaus' products. Loyal customers can partake in the program's lotteries and enjoy benefits and discounts provided by the company's cooperating partners, as well as receive better pay-out ratios. At the same time, customers are offered gambling control tools, such as setting personal gambling limits for losses and time consumption.

In line with most gambling companies' loyal customer programs (see Wohl, 2018), Veikkaus offers different levels of loyalty depending on the level of gambling activity of the customer. By regularly gambling and using the benefits in the program (and its responsible gambling tools), the customer advances to new levels.

When the interviewees familiarized themselves with the customer program in the leaflet, it was immediately met with great criticism:

*Male 4: Well, I have a big question: does [the loyal customer program] increase gambling-related harms or does it increase the possibility to control [gambling], I am not sure at all if it really helps with the control of gambling.*

*Male 5: Yes, when the consumption of gambling increases, the problems will also increase.*

The critique, which appeared in all groups, did not focus on the self-management tools provided to gamblers as such, but on the preferred customer program that was experienced as unclear and contradictory. Again, the mixed messages by Veikkaus on the systemic level unfolded as the key point. This may partly explain why only

one third of Finnish players (cf. Salonen et al., 2017) use the management tools (e.g., gambling expenditure limits, gambling stop button) despite the fact that they can be effective for harm reduction. Although the self-management tools were considered useful by the interview groups, participants doubted whether they could actually help people with severe gambling problems. According to Michael Wohl's (2018) review, the loyalty programs of the gambling operators tempt problem gamblers in particular to gamble, increasing the risk of gambling-related harm. In addition, in this part of the interviews, the participants asked whether the aim of the monopoly system is to make people gamble more or to help to control their gambling behaviour.

### **Use and Distribution of Gambling Revenue**

In Finland, there are two main gambling revenue-based grant systems, both of which are application based. The first targets social and health care associations and is handled as a separate unit at the Ministry of Social Affairs and Health. The second system supports sports and youth work and is administered by civil servants at the Ministry of Education and Culture.

When it comes to deciding the causes for which the revenues from gambling are to be granted (see Themes 5 and 6 in Table 1), the interviewees expressed more confidence in the current arrangement than in an alternative scenario in which politicians (e.g., those in parliament) would decide. The concern was that in such a situation, the revenues would be directed at something else, such as infrastructure, and beneficiaries such as NGOs would be left without any economic support. This is likely to be a view especially articulated in the context of a Nordic welfare state in which the public sector covers a comprehensive set of collective services and is considered partly autonomous from partisan politics.

The second scenario provided to the participants—private gambling companies deciding themselves how the gambling revenue is to be granted—received the least support from the FGs. According to the interviewees, the distribution of revenue in the current system allows for the funding of less popular or less representative activities, such as services related to substance abuse problems or homelessness. They saw that a model in which gambling companies make decisions themselves would not be able to guarantee such a conscious and wide distribution.

In the discussions on the channelling of gambling profits, the FGs drew boundaries between state obligations and the tasks of the NGOs. The participants felt that the funding of basic services was not to be arranged from gambling incomes but as part of the basic responsibility of the welfare state. The use of gambling profits for basic services was discussed only as an option for otherwise insufficiently resourced services; the most commonly mentioned example was services for the elderly. In general, participants adhered to the ethos of the Nordic welfare state (e.g., Hellman & Roos, 2012), supporting the common good of society as a whole (cf. Nikkinen & Marionneau, 2014), rather than particular interests (such as top-level-sports or religious and political groups). If particular interests were mentioned,

it was in terms of groups that risk marginalization if not included in the gambling-based support system. Almost all agreed that the treatment of gambling-related problems should be funded by gambling revenues, and the majority of the interviewees supported the idea of using them to fund gambling research.

In Table 2 are gathered the overall standpoints on the six policy questions by the 19 FGs. The Discussion section suggests what this means for the Finnish system and in terms of the general applicability of our approach.

Table 2

*Views on the Finnish gambling system's different facets according to the interview groups*

Regulation facet	Group response	Rationale for group response
Advertising	Critical	Attracts risk groups Using the support of charitable causes (culture, sports, youth and social and health field) for building a positive image of the monopoly is hypocritical Emphasizes the moral contradiction of Veikkaus Unnecessary since the visibility of gambling and Veikkaus is already high
Availability	Highly Critical	Easy access to gambling, especially EGMs in shops, is detrimental to those at risk and increases gambling-related harm in society. Systemic mixed-signals: The availability situates the responsibility of gambling regulation on the individual: gambling is widely promoted through accessibility, but once you initiate it you need to be able to control yourself and not get carried away. Interviewees favoured the idea of increased restrictions on gambling. Banning EGMs from other everyday spaces was viewed as reducing the risk of gambling addiction and keeping underage persons away from EGMs
Monopoly system as a whole	Supportive	Guarantees a channelling of profits to charitable causes Effective supervision of gambling Effective for guaranteeing that the revenues stay in Finland
Loyalty customer program	Contradictory	Guarantees high priority of prevention of harm The gambling control tools can be useful, but do not necessarily help problem gamblers Mixed messages: Is the loyalty program an attempt to increase consumption or prevent gambling problems?
Distribution and use of gambling revenue	Supportive	Current model guarantees fair support of charities with various purposes Funds activities in the welfare state that may not get other support Should not target basic welfare services as they should be handled by the state

*Note.* EGMs = electronic gaming machines.

## Discussion

The gambling policy research field is expanding and taking on new shapes (Hellman et al., 2017). This study is a first attempt to capture peoples' views on the gambling regulation system as a logical entity with different facets and interrelations. The lack of this kind of research is a deficit in existing gambling policy knowledge, not the least because of the important societal interests and stakeholders involved. Thus far, the people who have pointed out contradictions and weaknesses in gambling policy systems have been stakeholders or researchers who are basing their judgements on reports and previous research (see, e.g., Marionneau et al., 2018; Selin et al., 2019). This study has developed a protocol for empirically inquiring into both spontaneous and more well thought-out common sense-making by people who are weighing in on systemic weaknesses and strengths.

The main logical weakness of the system was identified by the participants as the monopoly having a double (hypocritical) role of providing gambling products and promoting itself as a philanthropist, at the same time justifying itself in terms of preventing gambling-related harm. Criticism of the current system was mostly expressed through opinions regarding the marketing of gambling products “as doing good,” of the widespread availability of the monopoly's games in supermarkets and kiosks, and in its loyalty customer program, which was seen as encouraging gambling.

However, when participants were presented with alternative options, they viewed the monopoly system as the best system for guaranteeing that the prevention of harm would remain a high priority and that the gambling profits would stay in Finland. In addition, the study provided some direct messages to Veikkaus and decision-makers: Provide less advertising, place EGMs only in gambling halls and casinos, and do not dismantle the current system for channelling funding to civil society and NGOs.

The formats of the discussions encouraged some interesting and rather complicated viewpoints, about which we draw two conclusions. The first is that the restriction of legal gambling (i.e., a monopoly) normally also assumes restriction of availability, but this is not the case in Finland. It may therefore be especially important to distinguish between operational restrictions in view of system as a whole and in view of its facets, which concern the many ways in which it deals with the prevention of harm. The interviewees tended to express high support for an overall operational restriction based on the monopoly model (only Veikkaus is to offer gambling opportunities in Finland), but they also found that some regulations are necessary in order for the monopoly to act in line with its main justification of preventing gambling-related harm. These regulations concerned restrictions in gambling availability, customer loyalty program benefits, and advertising policy.

The separation of logic—between financial interest and gambling harm regulation—should be seen as an important part of any given gambling regulation system (Marionneau et al., 2018, p. 310). Our study confirmed this in a powerful way:

The dilemma of keeping these systems mixed in a state-driven enterprise is acknowledged, problematized, and confronted by average Finns when presented with the facts.

The second conclusion is that this type of qualitative knowledge is likely to have great potential for exposing the sore spot of any given system from the perspective of people's everyday sense-making. Table 2 can be seen as a diagnosis of the Finnish gambling provision system, unfolding the ways in which it holds together as a whole.

One limitation of this study is that the FG participants were from Helsinki, the capital region, and thus their point of view may not be representative of the whole Finnish population. In addition, high-quality FG discussions are a type of research material that is hard to produce and will never constitute a logically "clean" material of consensual argumentation. Although the participants expressed that the current system encouraged gambling through widespread availability, it was still viewed as the best system to ensure harm prevention. Nevertheless, by thoroughly discussing the policy system issues in the group context and gaining more information, the reflections became more in-depth and critical and a separation of logical traits more apparent. The paradoxes and logical weaknesses that the interviewees identified in the system are likely to be those that will come to challenge the system in the future.

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