Why Swedish people play online poker and factors that can increase or decrease trust in poker Web sites: A qualitative investigation

Richard T.A. Wood   Affiliation: GamRes Limited Email: Richard@GamRes.org

Mark D. Griffiths   Affiliation: International Gaming Research Unit, Nottingham Trent University, UK

For correspondence: Dr Richard T.A. Wood, CPsychol, Division of Psychology, Nottingham Trent University, Burton Street, Nottingham, NG14BU, UK Phone: +44 (0) 151 3240153, Web site: http://www.GamRes.org, e-mail: Richard@GamRes.org

Contributors: Dr Wood designed the study and conducted the focus groups. Dr Wood undertook the analysis. Drs Wood and Griffiths wrote the final report.

Dr Richard Wood is a Chartered Psychologist and the Director of GamRes Limited. He has been studying gaming behaviour for over 12 years, mostly at the International Gaming Research Unit (IGRU) at Nottingham Trent University where he is still an associate member. He also worked as a Post Doctoral Research Fellow at The International Centre for Youth Gambling Problems and High-Risk Behaviours at McGill University in Montreal. Dr Wood has published numerous gambling-related articles, presented his findings at conferences and seminars around the world, and undertaken many responsible gaming projects for the gaming industry, research

institutes, and regulatory sectors. His research focuses on both the individual causes of problem gambling, as well as the structural characteristics of games that can influence the gambling behaviour of vulnerable players.

Dr Mark Griffiths is a Chartered Psychologist and Director of the International Gaming Research Unit (IGRU) at Nottingham Trent University. He has won several international prizes for outstanding scholarly contributions to the field of gambling research. He has published over 185 refereed research papers, a number of books on the psychology of gambling, and numerous book chapters, and he has over 550 other non-refereed publications to his name. He has served as a member on a number of national and international committees (e.g., European Association for the Study of Gambling, British Psychological Society Council, BPS Social Psychology Section, Society for the Study of Gambling, Gamblers Anonymous General Services Board, National Council on Gambling) and was the former National Chair of GamCare.

Abstract

Three face-to-face focus groups that included 24 online poker players were conducted in Stockholm to investigate their motivations for playing online poker and issues relating to their trust of poker Web sites. Casual players played because they liked the convenience, the ease of learning, the low stake size, the relief from boredom, and the social interactions. "Professional" players played to win money and utilised several features of the online game for psychological tactics. They also tended to play several tables at once.

Factors that affected how much a player would trust an online poker Web site included the size and reputation of the operator, the speed with which winnings were paid out, the clarity of the Web site design, the technical reliability of the service, and the accessibility and effectiveness of the customer service. Responsible gaming measures also increased levels of trust by demonstrating company integrity and by reducing anxiety about winning from other players.

The findings indicate that providing a safe online environment with effective responsible gaming measures may be much more than just a moral and regulatory requirement. Players in this study suggested that such features are sometimes necessary in order to achieve an enjoyable gaming experience. Consequently, responsible gaming initiatives and good business practice do not have to be mutually exclusive. Indeed, in this particular scenario, they might even be considered mutually dependent.

This project was funded by Svenska Spel, the operators of the Swedish National

Lottery. Other than agreeing to the research question, Svenska Spel had no say in how the research was carried out, the results that were reported, the conclusions that were drawn, or the editing of the report.

Introduction

Over the last few years, there has been a worldwide explosion in the participation and the popularity of online poker (particularly games such as *No Limit Texas Hold 'em*). Possible precipitating factors for this trend might include the increasing number of celebrities endorsing and playing poker; poker being shown via television (both terrestrial and cable channels) and the Internet; players learning to play for free; players playing for low stakes (as low as one cent); and individuals having 24-hour access and playing at any time, on any day via the Internet (Griffiths, Parke, Wood, & Parke, 2006; Wood, Parke, & Griffiths, 2007). Furthermore, online poker provides excellent financial value for the gambler. There is no casino house edge or bookmakers' mark-up on odds. Players have the potential to win because there is an element of skill in making their bets, and they are able to compete directly with and against other gamblers instead of gambling on a pre-programmed slot machine or making a bet on a roulette wheel with fixed odds (Griffiths, 2005; Griffiths et al., 2006).

However, there is currently a paucity of published empirical studies that have examined online gambling from the perspective of the player, although there are papers on the transferable skills in poker (Parke, Griffiths, & Parke, 2005) and advice for clinicians (Griffiths & Parke, 2004). Wood, Williams, and Lawton (2007), in a largely quantitative study of online gamblers in general, found that the reasons given for online play related to the relative convenience and comfort of playing online, an aversion to the environment and clientele at land-based venues, and a preference for the particular structural characteristics of online games. In relation to online poker playing, as far as the authors are aware, there have only been two published studies that have examined motivations for playing, attitudes towards online poker, and related concerns. Wood, Parke et al. (2007) examined online poker playing in the United Kingdom by using a sample of 422 student online poker players. The main motivations for taking part included relaxation, excitement, winning money while socialising, escaping problems, relieving boredom, developing skills, and feeling lucky. More players reported that online poker was mainly a game of skill (38%) than mainly a game of chance (32%), or that it was equally skill and chance based (30%).

An interesting finding was that some players "gender swapped" whilst playing online. More female players (20% of females) than male players (12%) reported swapping gender when playing. Typical reasons that female players gave as to why they did this were that they believed males would not take them seriously if

they knew they were playing against a woman. Gender swapping also gave a female player a greater sense of security as a lone woman in a predominantly male arena. Males agreed that females were not taken as seriously as males, but believed that pretending to be female would give males a strategic psychological advantage. Different male players reported that the advantage arose for one of two reasons. One suggested reason was that males believed that other male players were less aggressive in their play towards female players. The other reason given by some males was that they believed that other male players felt that they could intimidate female players, and so the males posing as females could lure those males into a false sense of security, thus potentially winning more money.

The Global Online Gambler Survey (Parke et al., 2007) conducted by eCOGRA (eCommerce and Online Gaming Regulation and Assurance) collected data from 10,865 participants world-wide who reported that they had gambled at Internet casino sites, Internet poker sites, or both within the 3 months prior to the research. The survey focused on demographic variables, information on behaviour and attitudes (basic play, casino and poker play), player protection and satisfaction, responsible gambling, and positive and negative aspects of Internet gambling. In addition to the survey, a series of focus groups were conducted in the United Kingdom, the United States, Canada, Sweden, and Germany.

The majority of the results from the study were aggregated and so were not presented according to country. However, two findings that were reported were that Swedish online poker players reported the highest average monthly financial outcomes of all countries examined, followed by Germany, and then by New Zealand. The other geographical finding reported was that there were big differences between the North American players and the European players in terms of their attitudes and beliefs about operators engaging in unfair practices. North American players were more likely to report the belief that "pokerbots" existed online, which were operated by the sites themselves. The report speculates that differences in these beliefs may be explained by the general uncertainty regarding regulation and legal issues in the United States and Canada. The report suggested that more players may be concerned about operator legitimacy if these commercial operators are seen to be operating in an illegal or quasi-legal industry.

In a similar finding to that of Wood, Parke et al. (2007), Parke et al. (2007) found that around 12% of players pretended to be a different gender when playing online. Those who always swapped genders when playing poker reported having less profitable play than did any other type of player. Parke et al. (2007) concluded that the players in their study may have been less successful as a consequence of over-estimating the advantage of playing poker as a different gender.

The Global Online Gambler Survey found overall support from both online casino

and online poker players for the presence of responsible gaming features, with the majority of players in favour of self-imposed spending limits (70%), self-imposed time limits (51%), self-exclusion (58%), regular financial statements (75%), and self-assessment tests (62%). Players in the focus groups were also more in favour of self-imposed measures and general information than they were of mandatory responsible gaming measures. Some participants in the focus groups were sceptical of the motives of operators utilising responsible gaming practices, suggesting a conflict of interest. However, other participants suggested that the presence of responsible gaming practices allowed them to trust the gaming operator more. They suggested that they would rather play with a company that had a responsible gaming policy than with a company that did not. The greatest area of concern overall related to technical issues such as being disconnected from the game or malfunctioning software. Furthermore, 87% of the players reported that they preferred to play on the "biggest named" sites, as they believed that cheating was less likely.

To date, there has been only one empirical published study that has specifically focused on issues of trust in relation to online gambling. Shelat and Egger (2002) conducted a brief survey of 31 online casino players, focusing on those factors that increased or decreased their level of trust when visiting a gambling Web site. The authors found that the biggest influence came from the *informational content* of the site. Potential players wanted clear, easy-to-find information about who owned the Web site, what the policies were, and how the staff managed the site. After that, players reported that *relationship management* was the next most important factor in building trust. This meant that it was important that players could easily contact the company, that they were taken seriously, that they were paid their winnings quickly, and that the company fulfilled their promises. Following that, *interface properties* were the next most important factor, meaning that the Web site should be easy to follow, quick to load, and contain accurate information. Finally, *pre-interactional filters* referred to the prior experiences of players on similar casino Web sites. Not surprisingly, bad experiences reduced players' overall (initial) trust of subsequent gambling-related Web sites. However, whilst these are interesting findings, we should be cautious about their generalisability, as they are based on a small sample of online casino gamblers and may not be representative of online gamblers in general or of online poker players specifically.

Studies of Web sites in general have found that specific design features play a critical role in influencing the perceived trustworthiness of a site, including the ease of navigation (Cheskin-Sapient, 1999), the clarity in financial transactions (Nielsen, Molich, Snyder, & Farrell, 2000), the extent to which the Web site has a professional look and feel (Belanger, Hiller, & Smith, 2002; Kim & Stoel, 2004), and the appropriate use of visual design elements (Kim & Moon, 1998). Mixing advertisements and content will diminish trust (Jenkins, Corritore, & Wiedenbeck,

2003), as will poor Web site maintenance (Nielsen et al., 2000). Promoting honesty, a lack of bias, and shared values with the user, as well as providing accurate and comprehensive information, have all been shown to increase trustworthiness (Fogg et al., 2001).

Given the current lack of qualitative research available for understanding online poker playing, the present study set out to investigate in more detail the motivations of Swedish online poker players, the factors that increased or decreased their trust of the Web sites that they play on, and player attitudes towards responsible gaming initiatives. Previous research (Parke et al., 2007) noted that many online poker players welcomed the addition of voluntary responsible gaming measures on a poker Web site. Examining the utility of responsible gaming initiatives, other than to directly help players avoid developing problems, is beneficial as it can show where initiatives may have added value for the gaming operator beyond the operator's basic moral and regulatory obligations. Arguably, initiatives that have mutual benefits in this way demonstrate how a genuine concern for player well-being should be central to the policies of any online gaming operator.

Method

Participants

Twenty-four online poker players took part in the study in response to an advertisement placed in a local Swedish newspaper in Stockholm from which 38 affirmative responses were received. Sixteen participants were male and eight were female. They ranged in age from 18 to 60, with the average age being 32 years. Participants were selected as a quasi-opportunity sample with all the female respondents selected and the males selected to represent as broad a demographic as possible from the available responses.

Design and procedure

The aim of the study was to examine Swedish poker players' attitudes towards and perceptions of online poker playing, as well as to discuss issues such as trust and responsible gaming. Three focus groups were conducted in Stockholm in November 2006. Participants took part in one of the sessions held at 12 p.m., 2 p.m., and 4 p.m. in a private room below a popular city centre café. All focus groups were conducted in person by the first author of this article. Each focus group session was recorded in English on tape and was later transcribed verbatim for the purposes of analysis. All of the participants spoke English well and, where occasional words proved difficult to translate, the focus group participants helped each other to translate them. A translator was also on hand to help facilitate the conversation but in practice was rarely needed. Sweden is a country where English

is taught at school from an early age and it is a widely spoken language. Each participant was given 400 SEK as compensation for their time and for any travelling expenses incurred. Each session lasted around 90 minutes. Transcripts were analysed by using thematic analysis. In the first stage of the thematic analysis, the researchers separately read the comments twice to become familiar with the data and then searched for the main themes that emerged from the responses to each of the four questions. After the first stage of analysis, the authors discussed the themes with each other before re-reading the transcripts, paying particular attention to the overall fit of the preliminary themes. The responses were then re-read by both authors to see if they contained any relevant information further to the provisional themes; the themes were then given their final analytical form and definition. Quoted comments from participants have been selected to represent the breadth and depth of the themes and are reported verbatim. Discussions focussed on the following areas:

Motivations to play

– Positive and negative aspects of online poker playing in Sweden

– Most important factors when playing

– Perception of online poker Web sites

Experience of playing online

– Use of chat facilities

– Tactics

– Multi-table play Disputes

– Gender swapping

Trust

– Factors that increase or decrease trust overall

– Perception of the integrity of online poker Web sites

– Perception of cheating

Responsible gaming

– Attitudes towards responsible gaming features

– Whose responsibility is it?

Perception of Swedish online poker players

– How do Swedish poker players view themselves?

– How do other nationalities view Swedish poker players?

–

Results

Casual players' motivations

There were big differences in the motivations and styles of playing that were used to define players as either casual or professional. Casual players were defined as those who reported playing online poker because it was easy to learn for a beginner, they enjoyed wagering with small amounts of money, they liked being able to do other things at the same time, and the excitement and socialising during online play was appealing.

Easy to learn: Several players suggested that it was daunting to play in a real casino, particularly when they were beginners. The ability to lurk and observe other people playing allowed them to gain experience in how the game worked before they joined in. The relative anonymity allowed the online players to feel less inhibited in taking part in a game.

Low stake size: Similarly, the fact that real casinos were perceived to have high minimum stake sizes was off-putting for casual players. In comparison, a player could take part in an online poker game for a relatively small amount of money, and that money could last for a long time. Therefore, these players viewed online poker as a value-for-money leisure activity:

Convenience: Players also reported that the convenience of being able to play in the comfort of their own homes was an important reason for playing. Several players did other things whilst they were playing, like watching TV, listening to music, or doing paperwork. Sometimes this was because the game was slow, but at other times it was because they had things to do. Similarly, some players were not able to leave their homes and play in real tournaments because they had young children to look after. They reported that online poker gave them something to do when the children had gone to bed.

Boredom and excitement: Casual players reported that alleviating boredom and getting some excitement were their main motivations for playing. With the convenience of the Internet, online poker gave players the opportunity to engage in a game quickly and for relatively low stakes. The excitement of playing filled gaps in their lives when there was not much else to do.

*Social interaction***:** One of the big differences between casual and professional players related to their relationships with other online poker players. Many of the casual players reported that they enjoyed talking to other people. For some of these players, the social interaction was the most important aspect of their game playing. At the same time, it was acknowledged that other online players could at times be rude. However, it was recognised that the nature of online poker is such that the player could move to another game if they did not like the present company. In contrast, it was noted that playing with real people meant that you were stuck playing with them for some time.

Professional players' motivations and tactics

In contrast, the professional players were predominantly defined by their motivation to play online poker as a way to make money. For them, the game was mostly about skill and they used a variety of tactics to try to influence other players.

*Psychological tactics***:** Most of the conversation from the professional players centred around the different tactics that they used to try to "psych" out other players, or how they would write down information about the playing style of other players. However, they were aware that other players also took notes and so they often played under different user names. Sometimes, some of the male players would pretend to be female, as they believed it gave them an advantage. In addition, they tended to play several tables at once and so had to use different characters. Sometimes the players would deliberately use the chat facility to try to make other players angry. Another tactic was to play the game slowly, as that would also annoy other players. However, slow play was sometimes a function of the physical and cognitive challenges of having to attend to various games at the same time. Parke et al. (2007) noted that four is the optimum number of tables that can be played by most players before overall profitability is adversely affected.

Choosing the right tables: The professional players also reported that they chose their tables carefully in order to identify the most profitable players to play against. If the players were too good, they would avoid that table. However, if the players were novices, then they would avoid those tables, too. This was because novice players were reported to be unpredictable; these players tended to stick to lower stake tables, but not always.

Developing and maintaining trust

*Integrity through size and reputation***:** It was important to all of the players that they should be able to trust the gaming Web site that they chose to play on. A big part of the decision about who to play with was associated with trust. Players trusted the more well-known Web sites than they did the lesser-known Web sites, and the reputation of the Web site was important. This related to fears about

providing credit card details but also to the likelihood that winnings would actually be paid to them. In this respect, winnings being paid quickly was seen as important so that players were quickly reassured and did not have to wait and wonder when they would receive winnings.

Clarity of design: The design of the Web site was important, and it had to be clear and easy to understand, with no pop-ups that advertised other services. Flashy graphics were not seen as something that added to the experience by most players. Although a few players suggested that they liked the idea of a fantasy setting or a virtual character, overall the key concern was that the Web site should be easy to understand and work well.

Reliability and customer service: A major concern of all of the players was that the service should be reliable. The professional players in particular were concerned about connection drops. When this happened, it was important that the operator responded in a positive manner; otherwise, the player lost trust and would be less likely to play on that Web site again. The ability to reach someone quickly on the phone was seen as an essential part of the service if the operator was to be seen as trustworthy overall.

Dealing with cheating: The biggest concerns that the players had related to cheating by other players. The response of the operator to these issues played a major role in whether or not they were trusted in the long term. There was a lot of suspicion amongst the professional players that sometimes they were playing against computer programs (bots), particularly when they lost. Similarly, there was a fear amongst some that certain computer viruses could be used by another player that would allow them to see other players' cards. Talking to other players using the chat facility was one way that a player could be sure that they were in fact playing with real people. Once again, the response of the operator to alleged cheating was important for maintaining trust in their site.

Responsible gaming policies build trust: The presence of responsible gaming features contributed to a sense of overall trust in the Web site. Most players suggested that it was an operator's duty to be concerned with vulnerable players and pointed out that genuine concern for these players showed that the operator cared about more than just the customers' money. Responsible gaming features were seen as a mark of the overall integrity of the gaming operator, and players felt assured that they would not be badly treated. Consequently, around half of the players suggested that they would only ever play on Swedish Web sites. A couple of players reported that they thought it was entirely the individual's responsibility not to gamble excessively. However, these players did not object to the visible presence of responsible gaming features on a site.

Feeling good about winning: Responsible gaming features were also reported as

something that helped the player to feel better about winning money from other players. Some players were not at all happy to win money that might be coming from people who could not afford to lose it in the first place. Similarly, it was suggested that playing online, against strangers, was better than playing with friends because taking money from friends was awkward and ultimately took away some of the enjoyment of winning:

Perceptions of Swedish and foreign players

Whilst around half of the players in the focus groups played only on Swedish sites, the rest played against players from other countries. There was a general feeling amongst these players that Swedish players were on average more skilled than were those from other countries. There was also recognition that Swedish players had a reputation in some other countries as being calm and calculating players.

Discussion

The study identified two distinct groups of Swedish online poker players and defined both in terms of their motivations to play and the ways in which they played. For casual players, the overall experience mattered most. For professional players, the ability to win money was their main motivation to play. Professional players sometimes used psychological tactics in order to provoke other players into getting angry. This could have the effect of reducing the pleasurable experience of the casual player who sometimes saw such actions as "rude." It was observed by some players that this kind of abuse was frequently ignored or undetected by online poker Web sites. Such experiences may deter some players from continuing to play online or encourage them to switch Web sites if left unchallenged by the operator. However, casual players noted that one advantage of online poker is that it is easy to switch tables if you do not like the present company. This observation may further explain the findings of Wood, Williams, and Lawton (2007), who noted that some online players reported a dislike for the clientele in land-based gambling venues. Furthermore, players who were just starting out and on the lower-stake tables were less likely to encounter such professional players, who favoured higher-stake tables. One consideration for an operator may be to have some non-tactical play tables, where any provocative actions are not tolerated. Social features on these tables could then be maximised. Encouraging players to avoid aggressive play may help them to avoid becoming overly aroused and entering a dissociative state in which excessive spending is more likely. However, some provocation may be deemed a legitimate part of the game for some players, and so other tables where this is tolerated (within reason) might also be considered.

It was interesting to note that some players gender swapped in order to gain a perceived psychological advantage. Wood, Parke et al. (2007) noted that

sometimes this is because a female player feels more intimidated playing as a female in a traditionally male environment. Although it was only males in the present study who reported gender swapping, there were only eight female players who took part. Females have previously been shown to gender swap more than males (Wood, Parke et al., 2007). Given that poker is, currently, a predominantly male activity (73.8% according to Parke et al., 2007), it may be worth considering offering female-only games, where women may feel more at ease competing with each other. However, ensuring that only genuine females played could be a challenge in itself.

Trust was a critical element for deciding which Web site to play on. In accordance with previous findings on trust of Web sites in general, this study also found that several factors were critical. Reputation was paramount, and larger established companies were trusted more than unknown operators. However, reputation also came from personal experience and through discussions with other players. Some players would even forgo a bonus in favour of a reputable operator whom they trusted. Also key to maintaining a good reputation was a clear design that was easy to follow and functioned efficiently with all the necessary information present. Winnings needed to be paid quickly to reassure players that everything worked. Similarly, connection drops were reported as one of the most annoying factors, particularly for professional players. Responding quickly and fairly to technical problems was also critical in maintaining trust, as was dealing effectively with any allegations of cheating. In these respects, an efficient customer service department is essential for the long-term reputation of any online poker operator. Furthermore, highly visible statements about the security of the games offered and how the company responds to cheating may also increase levels of player trust.

The study found that responsible gaming policies were linked to trust for many of the players, by demonstrating an integrity that goes beyond just offering an efficient service to one that cares for its players. Consequently, this finding supports and extends aspects of The Global Online Gambler Survey (Parke et al., 2007). Furthermore, online poker playing was defined as a game in which it is easy to understand that winnings are coming directly from another player and not from the gaming operator as such. Winning against the house may be thrilling; taking away someone's grocery money for the week is likely to be less so. Whilst such assertions may not always be obvious, it seemed clear that they were at least in the back of the minds of some of the players. Therefore, developing effective responsible gaming policies is not just an ethical choice and a regulatory requirement; doing so may also provide two important elements of economic value for the operator. The presence of adequate responsible gaming measures appears to increase the level of trust that some players have for an operator, making it more likely that they will play with an operator who has a prominent responsible gaming policy than with one who does not. Furthermore, visible responsible gaming

measures allow the conscientious player to feel good about winning and can therefore add to the overall enjoyment of their gaming experience. These findings therefore emphasise the benefits to all parties in developing a genuine concern for player well-being.

The present study has uncovered a number of interesting findings about the factors that can both increase and decrease player trust of an online poker operator, as well as some of the motivations for playing. We should bear in mind that the study was conducted with a small sample of players, although it was adequate for a qualitative study of this kind, and the players were self-selecting and from one particular country (Sweden). Further research might survey a much larger representative sample of players by using the factors identified in this study to determine the extent to which these findings apply to online poker players in general. The online nature of these activities should make this a simple task in relation to current players. However, it would also be interesting to see what the public in general think about these issues, as they may, in part, determine people's decision to play, or not to play, online poker games in the future.

References

Belanger, F.. Hiller, J.. Smith, W.. (2002). Trustworthiness in electronic commerce: The role of privacy, security, and site attributes. *Journal of Strategic Information Systems*, 11 (3-4), 245–270.

Cheskin Research and Studio Archetype/Sapient. (1999). eCommerce Trust Study. Retrieved September 2000 from http://www.cheskin.com/think/trust/%20assets/images/etrust.pdf

Fogg, B.J.. Marshall, J.. Laraki, O.. Osipovich, A.. Varma, C.. Fang, N.. , et al. (2001). What makes web sites credible? A report on a large quantitative study. %*Proceedings of the Conference on Human Factors in Computing Systems CHI* 2001 (pp. 61–68). New York: ACM Press .

Griffiths, M.D.. (2005). Online betting exchanges: A brief overview. *Youth Gambling International*, 5 (2), 1–2.

Griffiths, M.D.. Parke, J.. (2004). Gambling on the Internet: Some practical advice to give clients. *Journal of Gambling Issues*, 11. Retrieved June 2007, from http://www.camh.net/egambling /issue11/jgi_11_griffiths_parke.html

Griffiths, M.D.. Parke, A.. Wood, R.T.A.. Parke, J.. (2006). Internet gambling: An overview of psychosocial impacts. *Gaming Research and Review Journal*, 27 (1), 27–39.

Jenkins, C.. Corritore, C.L.. Wiedenbeck, S.. (2003). Patterns of information seeking on the web: A qualitative study of domain expertise and web expertise. *IT & Society*, 1 (3), 64–89.

Kim, J.. Moon, J.Y.. (1998). Designing towards emotional usability in customer interfaces-trustworthiness of cyber-banking system interfaces. *Interacting with Computers*, 10 (1), 1–29.

Kim, S.. Stoel, L.. (2004). Apparel retailers: Website quality dimensions and satisfaction, *Journal of Retailing and Consumer Services*, 11 (2), 109–117.

Nielsen, J.. Molich, R.. Snyder, C.. Farrell, S.. (2000). *E-commerce user experience: Trust*. Fremont, CA: Nielsen NormanGroup. Retrieved March 2001, from http://www.nngroup.com/reports /ecommerce

Parke, A.. Griffiths, M.. Parke, J.. (2005). Can playing poker be good for you? Poker as a transferable skill. *Journal of Gambling Issues*, 14. Retrieved June 17, 2007, from http://www.camh.net/egambling/issue14/jgi_14_parke.html

Parke, J.. Rigbye, J.. Parke, A.. Wood, R.T.A.. Sjenitzer, J.. Vaughan Williams, L.. (2007). The global online gambling report: An exploratory investigation into the attitudes and behaviours of internet casino and poker players. eCOGRA (e-Commerce and Online Gaming Regulation and Assurance). Retrieved June 16th 2008 from http://www.ecogra.com/Downloads /eCOGRA_Global_Online_Gambler_Report.pdf

Shelat, B.. Egger, F.N.. (2002). What makes people trust online gambling sites? Proceedings of the Conference on Human Factors in Computing Systems CHI 2002, Extended Abstracts, April 20-25 (pp. 852–853). Minneapolis, MN: ACM Press.

Wood, R.T.A.. Parke, J.. Griffiths, M.D.. (2007). The acquisition, development, and maintenance of online poker playing in a student sample. *CyberPsychology and Behavior*, 10 (3), 354–361.

Wood, R.T.. Williams, R.J.. Lawton, P.. (2007). Why do Internet gamblers prefer online versus land-based venues?*Journal of Gambling Issues*, 20, 235–250.

Tables

Group A:	- If you go to casino, they will see that you are just a beginner.
Interviewer:	- Somebody who just started?
Group A:	- Yeah, exactly. Um, and then so I think that it makes it a lot easier (online) for people who are not sure how they are supposed to play.
Interviewer:	- So, it kind of gives you a chance to practice?
Group A:	- Exactly, and you can be anonymous, so it's much easier.

Group B:	- I think an important thing is that you can play for any amount of money which you can't really do when you play live. You can play in a tournament for entertainment for a dollar or 5 dollars, or free, well not free but you can play for whatever amount you want.
Interviewer:	- Yeah, it's true I guess the minimum stakes in the casinos tend to be relatively high.
Group B:	- Especially when it comes to poker, it's a hundred times higher than the minimum stakes online.

Group A:	- Also, you can get bored if the game is slow, like if you play poker, you can play for 10 minutes and just quit. So, if you think things move too slowly, you can combine it with watching a movie or you can listen to music. You have control of time.
Group C:	- For me it's the time. To play the (online) tournaments, I find … time … because I've got two kids and it's easy for me to play when they are in bed.

Interviewer:	- What is it that you get out of playing online?
Group C:	- I compare it with offline, it's like if I'm bored I can just turn on the computer and there is a nice game, I think "it's like I am going to the casino." - You can always find a good game.
Group A:	- Why do I play? Because of the excitement. It's not so much about the money, it's the excitement, I like the excitement. That goes for live games, too.

Group B:	- I choose the game mainly because of the company. I have some poker friends I often play with. But it's true, I often switch tables. If I found a table with good, funny people, I stay even if I lose, just because of the people.
Group A:	- Online there are massive amounts of tables that you can switch. If you don't like the players, or maybe you have a hard time with them, you switch.
Group B:	- I will pick a poker room sometimes just for fun if they have chat functions where you can actually talk to other people. Because then you have a little bit of offline feeling.… It is fun to sometimes get that kind of interaction with other people.

Group B:	- Like my husband always loved to play for money. So, like a salary, like a monthly salary and so he's played for like 2 years. But he reads a lot of the books and stuff about gambling.
Group C:	- So, for me it's basically the money and it's not a part-time thing, the goal is absolutely to win money. I don't get too excited, it's not the thrill in itself.

Group C:	- It's just that most women don't gamble. So if you play a bluffing game, to be seen as a woman can be an advantage, if they believe you are a woman.
Group A:	- For me, I sometimes play two or three tables at a time, so then you don't have time to write messages so … I will wait a long time, and many people will be upset and angry and if they are in a hurry, why don't they play on another table? So, and then after a time, it will go much better for me. And sometimes they write "Is it a bot," or something?
Group B:	- But they change their names, like I do, too. If you see a bad player, he can't play, you write him down, you write everything about him and sometimes if you have time, especially on Friday around 4 o'clock, you look for him.
Group A:	- If somebody is playing bad, just insult that person, basically call him a chicken and say you're not going to quit and then people always stay and lose their money. Probably quite efficient to insult people that way but it's very rude and it's supposed to be illegal but most sites don't do anything about it.

Group A:	- Sometimes you're at a table with too good players and that's bad [sic], I want to earn money, so I won't go again. For me, it's not just a game and I play to win.
Group C:	- You know, they always say, never play people that don't play poker, because they'll probably beat you because they don't know what they are doing. They don't know the odds. They are not predictable. They'll just call on anything.
Group B:	- If it's too low, then you get people who don't play for a living, don't really know what they are doing and they make crap calls and get paid for it. But then if you go too big, maybe 2-3000 crowns to register, the players are too good.
Group A:	- I tend to trust the big names right away, because if they weren't big, they would have nothing to lose, and if they are big it is probably because people keep playing with them, and so they must be easy to trust.
Group C:	- I would say that I would go by what I have heard about a Web site that is supposed to be safe or by what friends tell you. I would never try out a Web site that is new to me unless I've heard about it. If I do hear about it, I might check it out and try to find some information about the company but I tend to stick with the big ones that I know are safe.
Group B:	- I only play on Svenska Spel, No bonus.
	- (Laughter from everyone)
Interviewer:	- So you'd rather have the security of playing with Svenska Spel, and you would give up the bonus?
Group B:	- Yeah, and the money goes back to the players.
Group B:	- I think less graphics is better [sic], I don't like the characters and stuff, it's just confusing. I just want to see my cards and my chest. I mean it's not that important with animated tables and characters. It's not giving you any confidence in the game.
	-Yeah, It just gets in the way.
Group C:	- I would say that I trust operators based on how easy their layout is as well. If I go check out a Web site and I find the layout and things are hard to find, to me that is an indication of them trying to lure you into different sections. If it's very visible, I trust them more, because there is less potential of me doing something that I am not aware of.
Group B:	- I am a careful player, I like to be safe.....I played in Swedish *Svenska Spel*. It was a secure site....For me it's easy to reach the people, they have telephone numbers. I have played before the ___ poker, it's an American site, but although its features are good, it's very hard to get in touch with them if something goes wrong [sic].
Group C:	- The most important thing is to keep your connection working. I hate to get disconnected, especially when it really looks good.
Interviewer:	- So they agreed with you (about connection drop) and paid up?
Group A:	- More or less. Well, one time it kept losing connection and they said it was me and then I went on to the forum and everybody was "what's with the connection, we are having problems?" So they gave me back about 6000 crowns one time for fees that I paid and then another time it just happened that I kept losing connection when I was sitting on aces or kings with two people left in the tournament you know, and I've got more chips and then bang, the connection goes and I'm like, fuck! I would have won that. So I actually talked them into actually paying out because I was in the lead with the leading hand probably, and probably should have won the tournament, so they paid me more than it would cost to enter.
Group A:	- I also trust sites that take cheating seriously. Because there are a couple of ways of cheating. You can play with friends or like play a couple of people at the same table. There is also software that some people use that even if you never bet against somebody before, there is software that can tell you exactly how that person has played before.
Interviewer:	- OK
Group A:	- And some poker sites take that seriously. Really try to track that software and kick out people that are cheating and some sites don't seem to care.
Group B:	- Yeah. And the newest thing to do in the poker, you maybe don't know yet but, I am the first guy who is going to say this … the Internet poker is going to go down because it's first, the robots, and after the robots, it's people, very, very technical players. Poker players. It's poker players that, if you have the … I can't explain in English. [Something in Swedish]. This is the newest thing in poker and I know it's like this.
	[Other players translate]
	- I send a poker virus to your I.P. number and it's getting reflected, and I can see your cards.
Interviewer:	- So if a gambling operator had measures that addressed problem gamblers, would you have a better opinion of them?
Group A:	- Yes, they would take some responsibility.
	- I would.
Interviewer:	- So, it's kind of overall integrity?
Group A:	- Yeah.
	- It is a good way to show that they care about their players.
Interviewer:	- So, does everybody think that it's good to have these things on a gambling site?
Group B:	- Well, a computer can never get you to leave (if you have a problem).
	- Yeah, it is a good thing.
	- I think the companies should contact the players that lose a lot of money like "have you thought about your situation here?" "You are losing a lot of money, we can help you. Here are some products to help you," and then ban you for a week.
Group C:	- Gaming in Sweden, it's pretty safe, if it is safe in other countries, I have no idea.

Group B:	- I hope that many people have lots of money and can afford it…. I don't want to win my money from some person that has problems, so I think it should be really fair if the company takes some responsibility.
Interviewer:	- So if you go to a gambling Web site and you see that they have an area to help problem gamblers, how does that make you feel?
Group C:	- I think it's nice that they do that. - It looks good. - To me it's a gesture that says "it's not really our problem but people tell us that we have to." To me it's not that genuine, but at least they are doing something and I don't have to feel bad if I win their money.
Group C:	- The reason I don't want to play with friends is because if you win a lot, you don't feel so good. You've got to give it them back. It's not good. But if you don't know the people, then it's O.K. to win
Group B:	- The Swedish players are very, very good. If you go into the library, book shop, you can see like 700 books about poker and today the 18, 19, 20 year olds they are reading these poker books. Everything they do they consult the proper book because it's not just to play poker, you need to learn, it's also very psychological. - It's an art.
Group B:	- I play on the *Unibet* because *Unibet* is a lot of Swedish players. It's very very hard to play on *Unibet*. A lot of good players play on that but that guy told me to play American people because they don't have that patience as good as the Swedish players. They told me "you are a good player, I see you play, why don't you play against Americans?"
Group C:	- I love to play against English people, because they are drunk. [Laughter from everyone]
Group A:	- Because a lot of people think that there is a certain way that Scandinavians, all Scandinavians play. And uh … sometimes in poker, if they make a certain move they say "typical Scandinavian move" because they think all of us are the same.
Group B:	- I think that it is our (Swedish) nature to be calm. We don't take any risks, we have the money, we don't panic, it's more psychological.

Related Article(s):