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Gambling and (“Dark”) Flow. A holistic Study with Best Practice Cases on How to Minimize Harm

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ABSTRACT

How to apply “minimize harm” as a guiding principle for regulating, redesigning, and running the gambling industry/business? The article looks at gambling through the flow concept using a four-dimensional frame of reference. The attempt is to analyze the problem of gambling from a scientific-technical, interpersonal, systemic and a spiritual-existential perspective. Two best-practice cases are used as illustrations; Norway’s national gambling monopoly operated by Norsk Tipping (NT), and the Italian city Pavia which was transformed from being “Italy’s Las Vegas” to return to the old charming city where gambling are strictly regulated. The third case illustrates the spiritual-existential dimension mirrored by a young American lawyer who became addicted to gambling, but finally sued the casinos that had ruined her life. Implications for further research are discussed, suggesting a move from “dark” flow to “green” flow.

Keywords: Harm; Addiction; Aggressive marketing; Regulation; “Dark flow”

Hvordan anvende «minimere skade» som veiledende prinsipper for å regulere, redesigne og styre gambling og gambling-sektoren? Ved å se gambling gjennom «flyt» begrepet, anlegges en fire-dimensjonal referanseramme for å se problemkomplekset fra et vitenskapelig-teknisk, interpersonlig, systemisk, og et spirituelt-eksistensielt perspektiv. To ‘best praksis cases’ er brukt som illustrasjoner: Norsk Tipping, som nyter en monopolsituasjon i Norge samt den italienske byen Pavia som ble omdannet fra å være Italias Las Vegas til å bringes tilbake til en sjarmerende småby hvor gambling er strikt regulert. Det tredje caset viser den spirituelle-eksistensielle livsverden til en ung

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Amerikansk advokat som endte opp som spillegal gambler, men som etter personlig konkurs førte rettsak mot kasinoene som hadde ruinert hennes liv. Implikasjoner for videre forskning diskuteres, og det antydes en ønskelig bevegelse fra «mørk» flyt til «grønn» flyt.

Nøkkelord: Skade; Spillegalskap; Aggressiv markedsføring; Regulering; «Mørk flyt»

1. The Problem¹

Positive psychologists have revitalized the fundamental questions posed by our philosophical heroes. What is a good life, and how to fulfill it? The modern empirical oriented psychology confirms the ideas and reflections of our great thinkers in our Western civilization. One of the most prescribed concepts in positive psychology is flow (Csikszentmihalyi, 1990, Nakamura & Csikszentmihalyi, 2002, and Seligman, 2011). The relevance of flow is unusually high within the domains of gaming and gambling. In our high-tech digital age many young people suffer from anxiety, unemployment, boredom, and depression. In this context, gaming wins in popularity and is an enjoyable and challenging activity. Game-and gaming developers have been actively adopting the newest electronic technology and innovated it, using video games in the 1970s and the microprocessor in the 1980s. In the new millennium, the digital gambling interface has brought space, time, and money into intensified relations (Schull 2005, 2012). Goal-directed and aggressive marketing from operators trigger the attention to increase the time and money used on gaming and gambling. To play games and to bet may give excitement, enjoyment, and entertainment for the participants. Playing has a long history in our civilization and Johan Huizinga's *Homo Ludens* (1938/1955) explains the remarkable importance of play, arguing that "civilization does not come *from* play, but arises *in* and *as* play and never leaves it."...Frissen et al. (2015) gives an "updated version" a *Homo Ludens 2.0* of Huizingas major oeuvre. They frame the first decade of the 21 century as the global "ludification of culture", focusing upon the comprehensive expansion and use of computer games, which is not only a Western phenomenon. According to Huizinga it is important to play to flourish, and play *should not be suppressed*. But Huizinga as well as Friessen et al. ignores gambling. For Huizinga gambling was "an entirely negative activity: The dark side of play" (Downes et al., 1976, p. 11). The famous sociologist Erving Goffman (1967) romanticizes gambling, seeing it as a heroic prototype of action made by persons of character. Goffman stressed that society provided only a limited number of outlets for gambling, but those outlets were central to the functioning of "a dynamic, morally astute Society"(Goffman, 1967, p. 186, cited in Shalin, 2018, p. 3).

However, important contributions take the problems of gambling seriously. Roger Caillois major work *Man Play and Games*, (1958/1961) develops a sociology of games and derived from games. Caillois acknowledges Huizinga's ground-breaking contribution but broaden the definition of play to include gambling and betting practices in primitive societies as well as in the historic cultures of West and East. Also, Downes et al (1976)

gives a sociological account of the problems of gambling and digs out the unpublished study by Devereux (1949) as a “monumental work to account for the nature of gambling in relation to the social structure”.

For most of the twentieth century casino gambling was banned in all but a small number of locations across the world, but in the last generation it has grown exponentially (cf Wenz (2014, Siu Lam 2018). With the new means of communications and the increase of tourist travels, gambling is often offered as an attractive part of a complete tourist packages. Cities like Las Vegas, Atlanta, Monte Carlo, London and Macao, now all legal gambling centers in the world are part of a global hospitality and tourism industry, which is the world’s largest industry with 8.9 trillion USD in expenditures and 330 million jobs in 2019 according to World Travel & Tourism Council (WTTC).

(<https://wtcc.org/Portals/0/Documents/Reports/2020/Global%20Economic%20Impact%20Trends%202020.pdf?ver=2021-02-25-183118-360>). The strongest growth of gambling has been in Macao compared to Western countries. The world’s largest gambling center is now located within a Special Administrative Region of China, Macao, an (earlier Portuguese colony which (like Hong Kong) was transferred back to China in 1999 after 442 years of Portuguese rule as the last Portuguese colony. In 2017, the gross gaming revenues for Macao’s casinos were almost USD 33 billion, about three times as much as gamblers spent in the state of Nevada, inclusive Las Vegas (see Siu Lam 2018) Following Caillois (1958/ 61) gambling is regarded as sub-category of games, which cover numerous games from trivial pursuits, via poker and sports betting to lotteries. Caillois (1958/ 61) classifies the various kinds of play and games in four categories, competition (agon), chance (alea), simulation (mimicry) and vertigo (ilinx). In this classification gambling, be it in a casino, betting in sport or a lottery is subsumed in the chance category. There are important similarities between different plays, but there is one important difference - money lost or won. Gambling and sports betting are games playing for money or other stakes. According to Pallesen et al. (2019) there are two main gambling-motives, “for fun” and “to win”. Other motives are recreational, fighting boredom, leisure activity, to exercise skill or support a good cause. Wang (2018) indicates significant differences in motivation between male and female in terms of gambling.

All plays are engaging activities, which may contribute to flow – even regarded as “optimal experiences”. Being “in flow” involves a complete absorption in what one does. According to Nakamura & Csikszentmihalyi (2002) flow constitutes basic elements of a good life. A state of flow is characterized as “intense and focused concentration on what one is doing in the present moment”. Action and awareness are merged. There is a “loss of reflective self-consciousness”, “a sense that one can control one’s actions” and it distorts temporal experience. Flow gives a sense that time has passed faster than normal, and the “Experience of the activity is intrinsically rewarding”, and “the end goal is just an excuse for the process” (Nakamura & Csikszentmihalyi 2002 p 90). Gamblers as well as gamers forget time and place and are pulled into another world – ‘the flow state where mental “chaos” is transformed into “order”’.

While gaming and gambling generate excitement, it also involves a hope – the thrill to win (see Devereux cited in Downes et al 1976 pp19-28). However, we expect that the gambler’s hope may turn into an existential drama. Devereux writes that each stake placed at hazard subjects the gambler to a:

Veritable emotional shower bath...to the flesh and blood gambler, the situation is full of promise, but it is also full of mystery, and danger, and meaning...it is also fraught with strain: the conflicting valences and ambivalences of hope versus fear, risk versus security, power versus helplessness, and faith versus doubt are playing complicated melodies within his consciousness... (Downes et al 1976 p 20).

Thus, when the betting stakes are high, gambling is the drama of hope and despair, of either in a magic way being millionaire or ruined (Goffman 1969). When the “gambling-illusion” is destroyed, the money is gone, which may be the start on the painful path to personal ruin. However, when a person is addicted, it is not about winning or losing. Schull’s comprehensive study of individual gamblers states that addicted gamblers interests are to keep playing! One female player responds “I’m not playing to win”...Why, then does she play? To keep playing – to stay in that machine zone where nothing else matters.” (Schull, 2012, p. 2). For many “problem players” the result is not only a huge debt, but also feelings of shame and a lost career. In this study we will give an account of one person, Taveras who experienced the state of being an addicted gambler. Taveras is a young, “ambitious lawyer and TV commentator” from New York. She give us an unusually open and detailed window into an addicted gambler’s inner life and personal tragedy. Finally, she fight to restore her dignity by filing the casinos. (http://www.nbcnews.com/id/23538746/ns/us_news-crime_and_courts/t/addicted-gambler-files-million-casino-suit/#.Xui6YfkzaUk accessed June 16. 2020)

Pallesen et al (2020) showed that more than one percent of the Norwegian population (55.000) is “problem gamblers”.² Addiction has typical consequences for several domains of life for individual players because it weakens the concentration in their professional “work”. Some of the problems of gambling are similar to excessive gaming, but to lose a lot of money has more fundamental and destructive side-effects for the gamblers, their families and the communities (cf Downes et al., 1976).

As documented by Huizinga (1938/1955) and Caillois (1958/1961) gambling is interwoven in our culture. During the last five decades, the legalization and the spread of casinos, and later the internet gambling have increased significantly. Gainsbury, & Blaszczynski (2017) illuminates how new cryptocurrency technology could revolutionize online gambling. Most modern societies have legitimated gambling and private gambling enterprises and states have mass-marketed gambling as an entertainment activity (Cosgrave, 2010), and the responsibility for addiction is laid on the individual gambler.

In this context, the present paper sees the issue as how to control and regulate gambling activities to minimize the harm. Gambling-motives “for fun” and “to win” are important, but additional motives like fighting boredom, exercising a skill and even support a good cause may trigger gambling. Is it possible to permit gambling as a pleasurable and recreational activity, and at the same time hinder that gambling is not a *surrogate solution* for individuals who cannot control their behavior and are in peril for destroying their own lives as well as their families and even commit suicide? ³ One of the solutions presented here is to regulate gambling, but then the issue is transformed into how and how much? One tentative and optimistic suggestion is whether (dark) flow may be “shifted” to greener activities which also may generate flow? Could it be that regulation

and different sources of flow activities might be one sustainable solution to avoid gambling (and gaming) addiction?

This paper will explore the problem in a multidimensional way to *avoid solving the wrong problem* in a perfect efficient manner. It gives little meaning to suggest corrective as well as preventive measures to limit gambling if we do not understand the problem appropriately. It means not only to understand individual addicted gamblers. The problem has to be understood in the larger socio-economic context. There may be much to gain by looking at multiple stakeholders in gambling - the operators, their managers and their employees as well as the politician’s role in the “business of gambling” in addition to the gambling products and the marketing of gambling activities. Such a ‘holistic’ approach involves examining how the revenues from the gambling business are distributed. Who is profiting from the addicted gamblers use of money? Is the profit remaining in the gambling companies, local communities, or society? In Norway, the taxpayers finance the therapeutic costs to heal addicted gamblers. Thus, it would be fair that a part of the income from gambling is returned to the health sector that try to cure the problem.

2. Literature review

Five lines of research are highly relevant for our approach. The clinical literature about “the problematic gamblers”, and the individual gamblers are well documented. Another line may be called “responsible gambling”. The study in this line has the purpose of preventing the potentially devastating social, occupational, financial, medical, and legal consequences of pathological gambling. It is not possible to have a sharp demarcation line between these two lines of research since some papers address both themes. The “National Gambling Impact Study Commission 1999, Final report” presents a comprehensive description of the many issues within USA. The third strand of literature is related to the gambling industry, that is the managers and employees in the companies which are supplying the different gambling products and control the marketing budget and marketing behavior. One part of this strand of literature is the economics of gambling inclusive how-to tax gambling machines (Vaughan et al. 2020). Another relevant strand of literature related to this theme explains different psychosocial mechanisms that is used to justify immoral acts (Bandura et al., 2002). The fourth line of literature is positive psychology where one of the most potent concepts is flow framed and named by the Hungarian-American psychologist Csikszentmihalyi, (1990). The fifth line is the sociological oriented literature with insightful accounts of gambling which have to be interpreted in a wider socio-economic context, see Huizinga (1938/1955), Caillois (1958/ 61), Goffman (1967) and Downes et al (1976) as well as biographies of famous persons like Fjodor Dostojevskij who periodically turns out to behave like an addicted gambler (Kjetsaa, 1985).

World’s health Organization (WHO) mainly regards pathological gambling as a nonpharmacologic addiction. The common elements in all kind of addiction is an intense interest to satisfy a need, a loss of control of behavior, repeated thoughts of the behavior, symptoms of abstinence and tolerance, and performance of the behavior

despite all its adverse consequences. According to Pinhals et al. (2006) Pathological gambling (PG) is a chronic, progressive, male-dominated disorder that has a prevalence of 1.0% to 3.4% among U.S. adults.⁴ Individuals with PG engage in persistent and recurrent maladaptive patterns of gambling behavior. Typically, the patient's life becomes dominated by gambling behavior, which may lead to overwhelming financial burdens, an inability to maintain a career, and disintegration of family relationships. The enormous personal and social consequences of this disorder comprise a high rate of suicide attempts, increased rates of legal problems, and criminal behavior (Pinhals et al., 2006).

There is a correlation between alcohol abuse and pathological gambling. Pinhals et al. (2006) also indicates the importance of “risk factors” as living in a “disadvantaged” neighborhood and living in close proximity to gambling opportunities. The latter aspect is in particular relevant for the new type of online gambling, which means that once you have a personal computer, you will have immediate and easily access to “gambling opportunities” in a fundamental new scale.

Pallesen et al (2020) show that the problems of gambling and in particular gaming, are increasing in the Norwegian society. Furthermore, gaming addiction or “internet gaming disorder” has some of the same destructive consequences for personal life as gambling. Data shows that a larger part of the group of addicted gaming players may be younger than the problem gamblers.

In the clinical oriented research, we find the concept slot machine “zone”. The concept characterizes players who become completely immersed in the game, and where everything else becomes irrelevant. Dixon et al. (2018) relate this experience to Csikszentmihalyi’s flow concept. In recognition of the potential destructive side effects of this gambling state, they use the term “dark flow”. This framing is very relevant, since flow is usually regarded as an important means to a fulfilling life (Dixon et al. 2018, Partington et al. 2009).

In the last few years, there has been a strong growth in online gambling, and several scholars have examined the effect of Internet gambling on gambling problems (cf National Gambling Impact Study Commission 1999). According to Cavalos (2017) several important considerations are discussed from related studies. One of the findings is that players who bet through the Internet have a greater probability of adopting problematic gambling behavior compared with players who use physical betting shops (see also Griffith, 1999, 2003).

Partington et al. (2009) discusses that the consequences of flow may not always be beneficial. When flow contributes to dependence on a special activity, the consequences may be assessed as ambiguous. In their study of big wave surfing, they found that some surfers spoke of the feeling of accomplishment and the special feeling that they experienced when their skills were found to match the significant challenge that they had taken on. One common theme in Partington et al. study was the inclination to increase both the challenge and the skill, which sometimes ends with fatal accidents. However, there was also a view of the pursuit expressed as the futility of constant striving, and the improbability that satisfaction would ever be attained. This may result in lost control of one’s participation in the activity, and the propensity to prioritize surfing before other activities such as starting a family, being employed or attending social events. It may also result in continuing with the activity even when injured.

Partington et al. (2009) found it likely that the surfers experienced flow while surfing, and it was associated with improved mood states, performance, self-esteem and fulfillment (p 183). Some of the “surfers talked of being addicted to the euphoric feelings experienced and were willing to continue to surf despite family commitments, injury or potential death, to replicate these sensations.” (p. 183). Partington et al. characterize this kind of behavior as dark flow. Dark flow is flow that cannot be controlled, and which may lead to recurrent behavior. Reading Kjetsaa’s (1985) eminent biography of the great Russian playwright Fjodor Dostoyevsky, implications of dark flow is accounted for in great detail through letters that he wrote to his wife. When Dostoyevsky was 46 years old, he asked her wife Anja to travel to Homburg to play in the gambling salons. Through the letters he sent home to Anja it is stunning to see that Dostoyevsky became periodically completely addicted. He gambled away all his money. Then he had to go to the pawnbroker with his wedding-ring, his wedding gift, and finally his clothes. His wife understood that if he did not get more money to gamble, he would lose his mind. His journey to visit different European casino salons was planned to last for 2-3 days but lasts four months. After being at his absolute zero point, Dostoyevsky is able to write 100 pages of his new book, the *Idiot during 23 days. The writing of the new book may be seen as doing penance for feelings of guilt for his self-inflected destructive gamble passion.* (Kjetsaa, 1985, pp. 222-230).

2.1 Responsible Gambling

There are several types of social responsibility tools discussed in the literature related to gambling. We refer to this strand of literature as “responsible gambling”. Calvosa (2017) classifies different approaches towards minimizing internet gambling-related harm in three domains; the product, the community and the operations. The product-based approaches include “choices linked to the patterning of the properties of internet gambling directed towards the reduction in gambling addiction”. This may be restrictions on game parameters such as stake, prize, speed, payment methods, payback percentage, etc. In contrast, the community-based approaches include education and prevention initiatives, for example the promotion of a better understanding of the probability of winning, of the modalities of on line betting, of the risks associated with excessive gambling. Even measures related to therapeutic support is part of this category. The third category is the operator-based approaches which include harm minimization strategies.

One of the most serious problems is “Gambling addiction” and how to combat or to control it. One tool is limit setting. According to Wood and Griffiths (2010) this is a “pre-commitment tool” that admit players to preset the amount of time and/or money they wish to spend on gambling in a specified time period (typically per day and/or per calendar month). According to Wood and Griffiths (2010) a player’s spending can be restricted in terms of i) play limits, that is the maximum amount of money or time that a gambler can play with at any given time. ii) Deposit limits, that is the max amount of money that a gambler can deposit into their playing at any given time, iii) bet limits

which is the max amount of money that a gambler can bet on a single game, and iv) loss limits, is the max amount of money that a gambler can lose in any one session(s).

A related tool is used by several UK major banks that have offered to help gambling customers to block gambling-related transactions on their credit cards. Another kind of limits is bet limits on fixed odds betting terminals. A third kind is “Time Out”, admitting players to have a break by interrupting the play temporarily. A relatively soft intervention is a “pop-up sign” that is triggered at certain time intervals to remind players to stop playing. One can also set strict time limits on playing. The ultimate intervention from the bank would be to implement a permanent closure of the player’s account.

Gaming organization – be it the operators of casinos, or online gambling companies, have a number of tools available. One is industry specific codes of conducts, developed by regulators, non-profit organizations, and trade associations. Such codes follow up the principles of responsible gaming. However, if those codes are not developed, implemented, and followed up in a serious way, they will not have real impact. Codes can be (mis)used as window dressing or tools that stifle ethical reflection and decrease the ethical sensitivity that is important to address vulnerability in any sense (Brinkmann & Ims 2003).

Furthermore, regulatory jurisdictions that issues gaming and gambling licenses should require that the organizations have internal controls and processes that adhere to the licensing conditions stipulated. Findings from Sweden show that even if gaming corporations are required to pay fines for not complying with the regulatory framework for licensees, there are only few corporations that pays. Big corporations bring the issues to the court, and the system of justice works slowly, and different cases is not easy to solve.

One of the claims put forward by the Swedish authority of Play is aggressive marketing behavior of the new licensed gamble operators. The agency also require that marketing behavior and ads are factually correct and “do not target underage or vulnerable gamblers. It is also expected that operators should seek permission from the customer prior to engaging in direct marketing through use of the customer’s personal details.” (https://en.wikipedia.org/wiki/Responsible_gambling#Gambling_addiction accessed 25.04.2020)

Anti-money laundering policies and procedures should be implemented to hinder fraudulent and criminal behavior. It involves implementing “know your customer” procedures for new customers and tracking and reporting any suspicious transaction. All gaming products should be tested to ensure they are fair and random and adhere to “the rules of that game”. Testing whether the rules are followed should be carried out by independent organizations. All measures should be taken to avoid game fixing, and according to Jewell & Reade (2020), cricket playing is a sport that is particularly vulnerable for such corruption.

Prize wins should be paid as soon as possible and accurate. It requires that “operators must ensure that payments to and from customer accounts must be conducted according to formal and documented processes in an accurate and timely manner”. It means that operators have financial capacity to pay the winning customers.

To protect the most vulnerable individuals, underage gambling should be forbidden. This is supported by the American Gaming Association (AGA) which has adopted guidelines

for underage gambling, and National Center for Missing and Exploited Children. One code of conduct includes specific training requirements for employees to deal with underage gaming.

In a study of 2352 gamblers who had played with Norsk Tipping (NT – the national gambling operator that has a “playing” monopoly in Norway) Auer et al. (2020) report the results after NT had introduced a mandatory global loss limit across its gaming portfolio. The findings showed that four-fifths of the sample had a positive attitude towards the global loss limit, and only very few gamblers played with other operators after they had reached their spending limits. Auer et al (2020) concluded that a global loss limit have a positive impact among NT’s customers. The study also found that after reaching monthly limits, the vast majority of players did not gamble on other websites. The study concludes that introducing global loss limits as a tool in the responsible gaming portfolio can help protect vulnerable players and minimize harm. However, empirical evidence is lacking as to whether voluntary or mandatory limit setting has any positive impact on subsequent gambling behavior and whether such measures are of help to high-intensity and/or problem gamblers.

Griffiths (1993) presents a number of structural characteristics of gambling that should be part of a more intensive analysis of the problem of gambling addiction. It includes pay out interval, multiplier potential, involvement, skill, win probability, suspension of judgment⁵, the near miss, light, color, sound effects and even naming. Griffiths concludes that such structural characteristics have the potential to “induce excessive gambling regardless of individuals’ biological and psychological constitution...” (p. 101). This is in line with Scholl (2012) who looks at gambling from an anthropological viewpoint and addresses more studies that analyze the built-in programs in the video slots machine.

2.2 Marketing of gambling

Phillips et al. (2019) dedicate a comprehensive literature review to the marketing of gambling. It notes that “changes in the media landscape in recent years have fundamentally altered gambling marketing practice” (p. 49). The new dimension is that “gamblers” can gamble in real -time and from almost any location. The marketing effort can be characterized as a ‘multi-layered mix of mass media advertising, consumer marketing (e.g. price offers) and subtle marketing (e.g. sponsorship)’. Advertising plays an essential role and there is observed an escalation of advertising in countries that has eased the restrictions of gambling. Phillips et als. (2019) also address the effects of the marketing on behavior. One of their conclusions is that the advertising is directed on how gambling is perceived and that it may have an impact on gambling related behavior (cf Hanss et al. 2015). Another conclusion is that online marketing is a new challenge since the advertising is increasingly targeted on an individual level using platforms as Facebook and Google. A third conclusion is that children are reported to being influenced by the marketing efforts. Children tend to misperceive marketing on financial incentives and may be led to believe that gambler “could never lose”. Some research

shows that “gambling advertising exposure promote more frequent and riskier gambling”. (p. 54).

2.3 The industry of gambling

Gambling has a bad reputation as industry. In addition to contributing to financial problems for a group of their costumers, the industry attracts drug dealers, prostitutes, and instigate the use of drug, tobacco and alcohol. “Gambling and crime is a perfect duo”, is one claim.

(<https://bizgovsocii.wordpress.com/2012/04/16/casinos-an-unethical-but-just-way-of-benefiting-the-society/> accessed 15. June 2020, see also Zsolnai, 2011). Due to the alleged gambling and crime correlation it may be argued that big casinos have had a negative effect on the communities in which they were operating. We should also be aware of sports-gambling as a special gambling product. It is defined as wagering of money on the outcome of a sporting event, which should be dependent on chance. One of the problems popping up is players within the game who destroy the integrity of the game, by fixing the outcome to obtain a special gain. Such behavior is destroying the fairness of the game and the fairness for all the sports betters that do not know about the match-fixing. One example is match-fixing scandals involving soccer players in the club Lierse in Belgium (see Cockerill, 2006).

Operators of gambling in casinos may be interpreted within the strand of literature referred to as “corporate transgressions” using “moral disengagement strategies” (Bandura et al. 2002, Caprara and Capanna 2006). Zsolnai (2020) writes in his “SPES Letter” that “Western ethics suggests that ethical action is a cognitive enterprise”, and that theories with abstract models are developed to be used by moral agents (deontology, consequentialism, virtue ethics). “But the main problem to behave ethically is not knowledge, but motivation as findings of moral psychology clearly show”. A number of psychosocial – or moral disengagement mechanisms is discovered by Albert Bandura (2016). The result of using such strategies is that considerate ethical agents can commit harmful acts. Bandura et al 2002) document this by several organizational and individual practices that are violating moral rules and laws. This literature gives a framework for understanding how otherwise prosocial managers or ordinary considerate persons adopt socially injurious practices. One of the surprising findings is that corporate transgressions is not committed by dangerous, criminally oriented persons, but ordinary organizational members who break the rules seemingly on the behalf of the organization and their own self-interests. Thus, they break the trust given them by the society they should serve. How can ordinary persons act in this way and not be bothered by their conscience and distress and keep their self -worth? Bandura et al (2002) list eight moral disengagement mechanisms. 1) Moral justification is the case when detrimental conduct is made personally and socially acceptable by viewing it in the service of valued social or moral purpose. 2) Euphemistic labelling is the strategy for masking a bad activity via framing it in words or concepts so that it looks benign. Using an example from the Nazi dominated Germany during the Second World war, the killing

of 6 million Jews was framed as “The Final Solution”. The word ‘solution’ carries positive connotations, and the expression contributed to justify the gigantic genocide. 3) Advantage comparison is a strategy that compares a bad action with other cases that are still worse. 4) Displacement of responsibility views a reprehensible action as depending upon other persons or the context. The excuse is – “It’s not me! I am just a cog in a big machine”. 5) Diffusion of responsibility is the strategy of blaming others, or a group for the reprehensible behavior. We also know that people connected to a group behave more cruelly than acting only on behalf of oneself. 6) Disregarding or distorting the consequences involves the strategy not to face the real harm inflicted upon others but minimize or discredit the harm. 7) Dehumanization is a strategy that reduces the human qualities of the individuals that are victims of the behavior. When people are dehumanized, they have no longer the dignity of ordinary citizens 8) The last strategy in the list is attribution of blame, which means to direct the blame on others or on circumstances.

Summing up: Responsible gambling is a concept that includes a set of social responsibility initiatives. The gambling industry may establish governing and gaming control boards. Operators such as casinos and vendors have to ensure the integrity and fairness of the gambling operations, and must promote awareness of harms associated with gambling. In any context ethical guidelines have to be grounded in a culture which is sensitive to problem players.

3. Methodology - Applying a four-dimensional framework complemented with exemplary cases

Our literature review indicates that the problem of gambling is multidimensional. To understand and manage gambling we need a holistic methodology. In general, much focus has been on the addicted gambler. Losing one’s money is only one aspect. A chain of systemic consequences are triggered – loss of jobs, shame, crime, and even an increase in the suicide rate. The problems related to gambling cannot be solved with a quick fix - neither with a strong regulated regime in one country. The global gambling tourism is attracting millions of individuals crossing borders to places known as gambling sites. The new online access to gambling via disposing a personal computer or mobilephone has changed the context in a fundamental way. An information campaign on how hazardous gambling results in losing money is neither a satisfactory measure, since emotions are often stronger than cognition, and the illusion of control may be deep-seated. The gambling market is international, and psychologists and innovative operators build machines that create a strong reinforcement effect for the players. Modern scientific research is exploited to build “aggressive” machines and to target different players via personal marketing. It is almost impossible to hinder that gamblers are betting on games beyond national jurisdictions, even against the law. The research on gaming and responsible gambling conceive that problem gamblers are part of a much more complex pattern. Thus, a complex approach to gambling is necessary. We will use

the four-dimensional “management model” presented by Mitroff 1998 (cf Ims and Zsolnai 2006).

The four perspectives are the following; I) The scientific-technical perspective – which includes regulatory institutions and related laws, the operators in the gambling industry, the market of gambling and the marketing of gambling products; the international market as well as the single markets. II) The interpersonal – social perspective will focus on the cultural context; the communities view on gambling and on the gambler’s perception of his social environment. Is gambling addiction regarded as weakness of will or as social problem that partly may be due to structures in society? III) The existential-spiritual perspectives draws attention to the gamblers and the operator’s life-worlds. While addicted gamblers typically experience dark flow, the operators may use different strategies of psychosocial mechanisms to disengage from the harm they really are inflicting on other people. How do they conceive themselves and justify their actions? When the dominant attitude in the society is that addiction is partly a result of irresponsible marketing in an unregulated market, the response is likely to be that addicted person will be met with compassion and attempts to regulate the market. IV) The systemic dimension relates to how the different elements are interdependent, and what the cumulative effects of individual actions finally will turn out. Within the scientific-technological perspective, attention will be given to the aggressive marketing push from gambling operators, as well as the newest technological opportunity - online gambling. Every individual has now 24 hours online access every day and night.

3.1 Case studies as a complementary strategy

The literature review exhibited interesting contributions related to the problem of gambling and addiction. A complementary approach is to study real-life cases like the state-owned company Norsk Tipping (NT), which enjoys a monopoly position in the Norwegian market for all types of betting. According to Flyvbjerg (2006) case studies are underutilized in social science research. Even if the type of practical, and context-dependent knowledge supplied by a case, may complement or even be superior to theoretical knowledge. As Flyvbjerg (2006) writes, a case study can contribute to scientific development, not only in the first stage of a total research process, but also in testing and theory building as cases play a vital role in human learning. Cases is also well suited to identify “black swans” because of its in-depth approach. What appears to be “white” sometimes turns out to be “black” on closer examination. The strategies for case selection are important. In this study, I will compare different cases, pointing to the conditions for betting in Norway, Sweden and Italy (Pavia). What can we learn from Norway where the state regulates gambling in a strict way and pay back the net profit to the society?

Italy is another interesting case - once a strict regulated market, with similarities to Norway. However, Italy is slowly opening up their regulations and allowing international gambling companies to operate. Also, there are active voices to deregulate the market in Norway. The systemic dimension (IV) will be illuminated by the city of Pavia south of

Milan. The key element is how a local grass root movement was mobilized and worked to decrease the excessive gambling activity in Pavia. The narrative shows that only a handful responsible people who take on responsibility to work locally in a goal-oriented way can succeed in transforming a city. It demonstrates that local initiatives matter, and that local people can solve serious problems without any support from the national authorities. Pavia shows a history of local power. Norsk Tipping (NT) will serve as paradigmatic case, that is a case that highlight more general characteristics of issues we have to deal with. NT may operate as a reference point and exhibit how to enjoy gambling while minimizing harmful effects. In addition, we will also draw on another “narrative” exemplified with the young lawyer, Taveras, who ended up as an addicted gambler, destroyed her professional life, and ending up with filin casinos for 20 million US dollars.

4. Norway’s national gambling monopoly operated by Norsk Tipping (NT)

A number of institutions regulate the gambling market in Norway. Norsk Tipping (NT) is the Norwegian Government owned gaming company which has a monopoly on gambling and horse racing. It is controlled by The Norwegian Gaming Authority, the public authority that supervise and control all private and state operated lotteries and gambling, inclusive horse racing.

Three laws regulate gaming in Norway, the Gaming Scheme Act, the Lottery Act and for horse race, the Totalizator Act. The Lottery Act Section § 1. States that: “... The Act shall ensure that gaming schemes are arranged in a satisfactory manner under public control, with the aim of preventing negative consequences of gaming, and at the same time ensuring that profits from the games can be allocated to the purposes mentioned in § 10”. The essence in § 10 is “after provisions have been made for reserves 1), the profits of the company will be distributed to: 1/3 to sporting purposes, 1/3 to cultural purposes and 1/3 to scientific purposes. The profit for sporting purposes will be distributed by the King, and the Parliament will distribute the profits for cultural and scientific purposes”.

The Norwegian Gaming and Foundation Authority (Lotteritilsynet) carries out regular audits of activities, and monitor NT’s work, even the work to limit the expansion of an aggressive private gambling sector.

In 2018, NT received international recognition for the company’s work to promote responsible gaming. NT’s aim is “to generate fun and entertainment with attractive and responsible gaming opportunities,” and return the profits to the community (Annual report 2018). Almost 40% of the total population played for 3.8 billion Euros in the Norwegian market. 3 billion Euros was paid back in prizes and 550 million Euros was paid to the voluntary sector in Norway. 60 percent of the NT’s income is coming from lotteries, while the largest part of the income in other countries is generated from quick and high-risk online casino gambling. The pressure from international competitors that want to open up the Norwegian market increases. In the Annual report 2018 we see a strong wish to keep the monopoly in the market:

“The money received from our two million players does not increase the wealth of investors or owners. It goes towards building effective emergency response teams, enriching experiences, and improved community health. This money supports active children, care for the sick and meaningful recreational activities, and represents an invaluable source of funds for their beneficiaries and, in practice, everyone benefits one way or another”(Annual report 2018).

4.1 Player cards and global limit setting procedures

NT has introduced a new global limit setting procedure for all players. The product portfolio comprises lottery, casino, sports betting, video lottery, terminals (VLT) and players can either play online or offline via computers, laptops, tablets and smartphone. Players must use a “player card”, which means that a customer’s play is individually identified across all NT’s products, and each is monitored. It means that all games played can be tracked. Each player’s bet, win, or loss is recorded on every different game they play.

NT has established metrics for assessing the extent of “responsible gambling behaviors”, which are reported at regular intervals. (Annual report 2018). A “Help line” is established, and NT states that the number of calls concerning online casino gambling offered by foreign companies is increasing.

In 2018, NT prepared a compliance program designed to address money laundering risk, combined with the implementation of anti-corruption “dilemma training” for Board members and managers. The company was awarded Eco-Lighthouse status in recognition of its social responsibility policy. This certification requires that NT maintains an overview of and takes responsibility for the company's impact on the environment. NT proclaims that in 2019 they will prepare a framework policy for the follow-up of their suppliers, starting with areas such as human rights compliance.⁶ In addition to the compliance level, NT have defined two areas of focus i) equal opportunity and ii) public health.⁷

4.2 Hot debate on deregulation of the Norwegian Market

For the time being there is an intensively public debate on gambling in Norway. Private companies have formed their own lobby organization to “dismantling” the monopoly model”. Sweden, the neighbor country, has a new regulatory framework which has introduced licensing to the Swedish market. One of the consequences is an explosive growth in marketing pressure, which probably has an impact on vulnerable players.⁸

5. The Context of Gambling. (The scientific-technical dimension)

The Italian market was strictly regulated until 2006, but then gradually deregulated. The new regulations allow an operator to have its head office in one of the EU countries. However, the operators must be issued a license, and only big companies can compete for obtaining a license. One criterion is that the operator/company has to manage games in Europe with a turnover of no less than EUR 1,500,000 during the last 2 years (source: Wikipedia).

In 2018 Italian Government issued a 'Dignity Decree', which included measures to combat 'pathological gambling'. All forms of gambling advertising were banned immediately, and sponsorships were to be phased out by 1 January 2019.⁹ However, there are strong countervailing forces. Serie A football (Italy's premier football league) lobbied successfully for a delay for phasing out gambling sponsorship deals in sports.

The gambling industry in Italy has been affected by a series of normative interventions to implement a “regulated opening” strategy of the market which was earlier unregulated forms of betting. This regulative change has led to a rapid growth in business sales. The data provided by the ‘Agency of Customs and Monopoly’ (Agenzia delle Dogane e dei Monopoli), the regulating body of the Italian gambling sector, show that the total amount wagered in gambling in 2015 exceeded 88.2 billion euro (2017, 102 Billion Euros).¹⁰

The gross gambling revenue (GGR¹¹) amounted to 18.7 billion euro in Italy in 2018[†]. It is claimed that the Italian market is the main regulated gambling market in Europe and the fourth in the world in terms of taxing gambling sales. (Gainsbury et al. 2013, p. 236). The problem is that “unregulated sites may not offer strong consumer protection or responsible gambling features by posing a potential risk to players”. And the legalization of Internet gambling may lead to an increase in the use of betting products and services, which increase the risk of developing more problematic gambling behavior, leading to adverse consequences for the gambler, or for the community, such as health and psychological disorders, family breakdown, employment disruptions, bankruptcy, or crime” (Gainsbury et al., 2013, p. 236).

New regulations also in Spain are likely to reduce the amount of gambling advertising that bettors see. With high probability gambling advertising triggers increased betting expenditure, and to spend more on betting than intended, which is a real danger for problem gamblers.¹²

The global gambling market is estimated to USD 711 Billion in 2020¹³ The US market of online gambling was forecasted to reach almost 60 billion US dollars in 2020. The major part is casino gambling and sports betting.

Which country gambles the most? Per habitant it is not US even with the most famous gambling city, Las Vegas. An overview of which countries that gamble the most, shows that Australia is on the top of gaming losses per adult.

5.1 Countries that Gamble the Most

Table 1 Gaming losses pr adult ranked across countries.

Rank	Country	Gaming Losses Per Adult
1	Australia	\$1,288.
2	Singapore	\$1,174.
3	Ireland	\$588.
4	Canada	\$568.
5	Finland	\$553.
6	Italy	\$517.
7	Hong Kong	\$503.
8	Norway	\$448.
9	Greece	\$420.
10	Spain	\$418.

5.1 Advertising in Great Britain

Gambling advertising and marketing costs spent in Great Britain (2018) are more than 10 per cent of the gross gambling yield. The latter is (2018) estimated to 17.2 Billion Euros (Gross gambling yield). Online marketing costs is about 80% of the total marketing costs. The direct online internet marketing costs is ca. 50 % of the total marketing costs. The total advertising cost is 1.5 billion GBP in 2017. The 747 million in online marketing had a notable 23 % growth from 2014-2017. Summing up: The largest growth took place in social media, and the largest part in online marketing.¹⁴

The marketing expenses can be categorized in TV commercials, sponsorships, social media (Facebook,) affiliates (relationship with content providers) and online marketing.

The latter, online marketing is by far the biggest part of the marketing costs. While social media had the biggest growth rate in 2017, the level was “only” 149 million pounds. The lottery part is relatively static with no growth and represents only 6 percent of the total advertising expended. 94 per cent of the advertising expended is coming from the commercial sector.¹⁵

5.2 Sweden’s new liberalized gambling framework

In 2019 Sweden introduced a new liberalized gambling framework which allow international online operators to legally participate in the market by giving licenses to international operators. The Government argued that it was “to regain control of the Swedish gambling Market”. Not all activities are included, but online sports betting, casino, bingo and other digital products such as virtual sports, are now opened up “to all qualified applicants”. The operators have to pay 18 per cent tax of their revenues. In May 2020 the Swedish authorities start to tighten the rules of advertising. Sweden’s gambling regulatory body (Spelinspektionen) wanted to curb the aggressive marketing to potential customers across a wide range of media.¹⁶

Gambling is a hot debate in Sweden. The licensed online gambling operators warn government that “if ever-increasing restrictions continue, customers will leave, and the sites will follow.” The Swedish legislation has two considerations 1) to protect customers. All online players will have to set deposit limits, and 2) operators cannot offer players credit, and bonus offers can only be made to “first-time customers”. Gamblers must be 18 years to engage in most forms of wagering, except for entering land-based casinos, which are restricted to those aged 20 and above.

When we compare with Great Britain, we saw that 80 percent of the total marketing budget were used in online marketing. There has been dramatic increase in online marketing expenses the last four years with more than 54% growth. When the gambling marketing is largely using internet as the preferred channel, it implies that children and young people are very vulnerable for this aggressive marketing effort. Researchers warn that gambling is for the time being more preferred as an activity for young people than smoking and (ab)using alcohol.

5.3 The social dimension of gambling

Gambling can be dated back to the Roman empire, and Ludus Duodecim Scriptorum was a popular game played by Roman legionnaires. The first gambling house “Ridotto” was opened in Venice in 1638. Later the house was sanctioned by the government with the purpose to control the gambling activities of the citizens (Wikipedia accessed 3 May 2020). When Ridotto was closed, other gambling clubs, called casinos, opened. It is remarkable that Italian words like casino, bingo and lotto currently are used as the main terms of product categories in international gambling.

The first principle of the innovators of the slots machine is to “match the market” and stay “close to the customer”. It is done through a constant adjustment and readjustments to the experienced players preferences by watching and listening (Schull 2012). From interviewing the customers/“the players” on the casino floor, asking “Why do you like that machine?” to using complex forms of consumer tracking enabled by modern information - and communication technologies. The heart of the issue is to obtain “connectivity” between the developers and their customers. The players are used as experts who “expose” their insights to the operators. The players expertise lay in their intimate experience with gambling technologies. (Schull, 2012, p. 139). The machine developers use methods of participant observer. They visit casinos, observe, sit and play, and ask players what they think about the machines there and then. However, the newest means to collect vital information about the players preferences is to track gamblers machine-play via a network of “electronic surveillance devices” (op.cit p 145). The consequence is to get “a massive 360-degree view of the guest”. The result is that any employees in a casino can know the preferences, “the profile” for each single player. Now it is possible to get an answer to: “What days of week and times of day do women in their thirties with children tend to play? Which machines do retired men prefer?” (Schull, 2012, p. 149).

Customer tracking technologies enable “bonding” by gathering “the information needed to customize appeals to gamblers”, and by directly communicating those appeals to gamblers at play”. To enable this bonding, the industry makes efforts to ensure that players participate in loyalty programs, and 70 percent of gamblers use loyalty club cards”. This number is steadily growing and among Las Vegas local, the figure is over 80 percent) (Schull, p. 153).

One of the advertising tools that are used to induce gambling, attempts to give an image of social affirmation. When gamblers receive direct messages from wagering operators, it may be termed “love bombing”. According to Hing et al (2018): “Regular sports and race bettors are exposed on a daily basis to numerous types of wagering advertisements and inducements, most commonly on television, betting websites and apps, and via direct messages from wagering operators”. Hing et al (2018) argue that “many of these advertisements promote inducements to bet, most commonly multi-bet offers and stake-back offers, and also match your stake or deposit offers, cash out early on a multi-bet, sign-up bonuses, rewards programs, and better odds/winnings offers”(op. cit. p. 132)

Another product developed and marketed that involves social encouragement to start betting is referred to as “Neighborhood play” by Norsk Tipping. If one player wins on this game, another person from the same neighborhood will also win. The product is expected to stimulate the degree of playing in local communities. The prerequisite for being a “co-winner” is to have bought a “ticket” in the same play. At the least, you have to bet, and if you are not betting in the same lottery, not willing to lose your money, you have no chance to win. In general, this lottery and its marketing create a type of enthusiasm in the community for betting when in fact this is a step over a threshold for some of its members. If you are not into the lottery, you are an outsider. We will interpret this as actively using the “fear of missing out”. And it is quite logical that the more members that are betting in the community, the greater is the odds to win. The marketing budget for this lottery is one aspect, and it is easy to understand that in

smaller communities’ gamblers will encourage other members of the community to start to gamble to increase their own chances to win. The lottery is designed that there are betters that act as voluntarily local campaign managers for more betting. The market budget is lower than what it would otherwise have been, because an important part of the marketing job is done by invoking the gamblers self-interests.

New research finds a high correlation between having a father that gamble and the probability that their children begin to gamble. This gives a normalizing gambling effect in the family group. The socio-economic status of the gambling family is also relevant. The most vulnerable addicted/problem gamblers are born into a family with relatively low socioeconomic status.

According to Hing et al. (2018) anti-marketing is ineffective because inducements and warnings are asymmetrical. While advertisements for wagering inducements elicit attention, excitement, and desire to bet amongst vulnerable gamblers, the consumer warnings attract minimal visual attention. The purpose and efficacy of these ‘gamble responsibly’ messages, are not satisfying “given their static presentation, small font, faint colors, and placement at the bottom of the screen” (Hing et al. 2018). More is needed in warning of wagering advertisement to reduce or hinder vulnerable players to gamble beyond limits.

Two-fifths of at-least monthly sports and race bettors currently meet criteria for at-risk or problem gambling (Armstrong & Carroll, 2017a, 2017b). Newell et al. (2019) found that young people were especially attracted to advertisements using bright or contrasting colors and featuring animated characters (p. 52). Furthermore, there are evidences that “problem gamblers were more likely to be aware of gambling marketing and to report that it increased their involvement in gambling”. Problem gamblers in Norway were exposed to more gambling advertisements than non-problem gamblers on social media.

A Norwegian study showed that problem gamblers were more likely to be aware of gambling marketing and to report that it increased their involvement in gambling. Findings from Australia suggests that sports bettors and problem gamblers take advantage of advertised financial incentives and place more impulsive bets. Problem gamblers in Norway also appear to be exposed to more gambling advertising than non-problem gamblers on social media. It may be due to a larger degree of targeting in advertising. When it comes to social casino games, young people seem especially attracted to adverts using bright or contrasting colors and featuring animated characters.

Newell et al. (2019) find that children misperceived the advertising messages in some cases and found them to report relevant information. Three quarters of Australian children reported that they regarded “gambling advertising as a normal part of sport and could freely recall examples of financial incentives and odds advertising.” (p. 51). One category of advertising was financial incentives. In a study from Australia 15 distinct types of financial incentives were found, amongst other sign-up bonuses, refer-a-friend bonuses, refunds and risk-free bets. However, the incentives were part of a packet where there were set a lot of “fine -print and conditions” to receiving the incentives (p. 51). It was found that the complexity of financial incentives in gambling marketing seemingly was increasing.

Sui Lam (2018) examines the way the casino croupiers (operators) that work are trained to keep the patrons (gamblers) playing greater number of plays leading to the “superb performance of casinos in Macao.” (pp. 32-33). i) Via showing a caring attitude to “make the patrons feel respected, have “face”, and feel comfortable in their games of play. “ii) identify the emotional status of patrons and respond to it “making the patrons experience a sense of sovereignty”. iii) managing patrons’ emotions at gaming tables, being playful by telling jokes, or praising patrons for not following their advice...”, iv) regulate the croupiers’ own emotions to create the “correct” emotional climate to make patrons stay longer. When the losing patrons gets angry with the casino croupier, the croupier is switched to distract the patrons’s attention away from the target. Playful jokes or finding humor in the situation are key strategies.

5.4 Dark Flow and gambling. (Existential-spiritual dimension)

What is the difference between gambling within limits, problem gamblers and addicted gamblers? How and why are gamblers transformed into problem gamblers and finally ends up addicted? Based upon the literature review we know that gambling advertising, special designed gambling tools plus casino operators who facilitate gamblers to be in the “zone”, may be three components that separately or in combination may contribute to continued gambling activities, a state of “dark flow”. In such a state the gamblers forget the financial dangers involved. Delete the sentence: Flow is a state of mind experienced so rewarding that it leads to recurrent behavior. Flow is one aspect of gambling addiction seen from a phenomenological point of view, a way to divert from the claims of everyday behavior. Flow is an amoral concept. We can experience and enjoy flow when doing good. Csikszentmihalyi (2018) and Seligman (2014) emphasize that the state of becoming immersed into an activity, even has a healing function.

Schull’s (2005) anthropological study of digital gambling found that interaction with the digitally enhanced features of new game platforms gave a more continues playing experience than do older slot machines and “live games”. In fact, these new machines are more efficiently sustaining a dissociated, subjective state that gamblers call the “Zone”. In this state, the conventional spatial, bodily, monetary, and temporal aspects cease to exist. Schull finds that the gamblers in the zone wanted to stay alone, did not want to be interrupted, liked high speed and tempo, and to be able to choose. (Schull, 2005, p. 73). One of the gamblers, Maria told, “I couldn’t stand to have anybody with my ...zone. I wanted to isolate, just get lost.” Another player, Rocky said, “I didn’t want to have a human interface”. A third player, Isabella would “pick machines with empty spots on either side and play a little on each of the two outer machines to keep them busy.” (p. 73). Schull (op.cit) links this desire to be alone to a need for noninterruption... Another gambler said, “I resent someone breaking my trance. Don’t ask me if I want anything...It’s me and my machine.” (Schull, 2005, p. 73).

The new gaming platforms accommodate players’ demand for isolation and protects them against “the intrusion of incoming signals: They support continuous, uninterrupted play...amongst other credit functions that do not require stopping to insert coins at every hand, is used”. This gives high speed. According to Schull’s one of the gamblers

said "In live games, people take too long to decide what they're doing, they interrupt the flow-the *go go go*- and I can't stand it". Speed is according to Schull (2005) a condition of the zone even to a greater degree than aloneness and noninterruption. Also, game developers have installed bonus games that pop up when players reach certain credit levels. Even if it is presented as a skill-based activity, it is entirely preprogrammed and promotes what game developers call an "illusion of control". In the "zone", attention is thoroughly absorbed by a steady repetition of choosing operations: choice and speed play off one another in the sense that decisions are made to the beat of a tempo set between person and machine. Gamblers describe themselves as playing the machine like a musical instrument. When player and instrument are "in sync", they attain a sort of perfection- "hitting the harmonic",...or being "in tune". (Schull, 2005, p. 74). As Schull write "Game features that promote continuous productivity collude with the gambler's wish to enter a zone that effectively suspends the social, bodily, temporal and monetary parameters of existence." (p. 75). However, the same machines facilitate exit from the register of money: "You have no concept of value anymore. If you put in a twenty dollar bill, it's no longer a twenty dollar bill - it has no value in that sense....In the economy of the zone, money loses its charge as a material means of acquisition and exchange and is converted into the currency of play". "You 're not playing for money; you're playing for credit.so you can sit there longer, which is the goal. It's not about *winning*; it's about *continuing to play*. (p. 75). Furthermore, Schull writes that gamblers exit from the constraints of body and money are linked to an exit from time. "Clock time" disappears.

The case of Taveras

However, when gambling behavior become addicted, it often leads to economic losses that destroy the possibility to flourish in work and life. Let us look into one addicted gamblers world in her own words:¹⁷

"It's like crack, only gambling is worse than crack because it's mental," said Arelia Margarita Taveras, 37 years old, a New Yorker who now lives in Minnesota. "It creeps up on you, the impulse. It's a sickness." She tells about how it all started. "As an escape from the seven-day-a-week pressures of her law practice", she started going to Atlantic City to unwind in September 2003.

During one five-day gambling jag at Resorts in June 2005, ... she existed on nothing but orange juice and Snickers bars that the staff gave her. On the fifth day, she said, a dealer told her to go home because she appeared exhausted and unable to keep track of her cards.

She went to casinos to relax and as a special customer she was: "soon... getting high-roller treatment that included limousines whisking her to the resort. ... she was even allowed to bring her dog, Sasha, to the blackjack tables, sitting in her purse. But her gambling spun out of control".¹⁸

As a lawyer, Taveras brought her case to court, and filed seven US casinos for 20 million dollars. A federal judge in New Jersey ruled in Sept 2009. The judge, Renee Bumb, dismissed the lawsuit by Taveras who contended that the casinos failed to stop her compulsive gambling that led to \$1 million in losses and the end of her law practice.¹⁹

The judge ruled that casinos had no duty to stop a customer’s compulsive gambling. In a 23 pages document from the court, we can read about Taveras alleges, and the judge’s reasoning for dismissing of Taveras case. Taveras alleges that the casinos “breached their common-law duty of care to her, breached contractual obligations owed to her, conspired against her in violation of federal racketeering laws, and failed to report her casino transactions as required by federal law”. (See P:\Bumb\Bobbi\FILED\07-4555 Taveras Motion to Dismiss Opinion.wpd)

The stated facts in the court were the following: Taveras gambled recreationally at various casinos between 2000 and 2004 and was disbarred as a lawyer in 2007 due to misusing her clients’ money and even falsified documents in order to do it. The gambling started to be compulsive during the latter part of 2004 and the year of 2005, and the compulsive gambling was manifested over a 14-month period and resulted in substantial financial losses. As a result of Taveras gambling addiction, she neglected her professional duties and gambled away client funds. On numerous occasions her behavior during that period consisted of consecutive days of gambling, without eating or sleeping. At the height of her addiction, Taveras was gambling five days per week and losing an average of \$5,000 per hour...In a weekend of continuous gambling, she lost \$150,000.

Taveras alleges that certain casino employees “refused to permit [her] family members from taking her home,”...and continued to allow her to gamble in spite of clear indications that she was a compulsive gambler. This was confirmed by information about her condition provided to casino employees by her brother. Taveras also alleges that she received numerous “enticements” from the casinos, including casino event promotions, gambling tournament invitations, promotions for free televisions, as well as free limousine rides, hotel rooms, food, entertainment, and gift coupons... Taveras was hospitalized twice for “serious mental and physical ailments,” ..., and ultimately underwent in-patient treatment for her gambling addiction at a facility in Minnesota for nine months”.

One of Taveras complaints was negligence. She argued that a landowner has this “heightened duty of care to their invitees”. The judge responds that “However, this heightened duty applies only to dangerous conditions on the premises, not the potentially hazardous conduct”. It is enough with a warning of the hazards associated with gambling”.

The judge argued that “the great weight of authority supports the casinos position that common-law tort principles do not require casinos to rescue compulsive gamblers from themselves”. The judge referred to a verdict in the state where it “declined to expand dram-shop liability to make casinos responsible for the gambling losses of intoxicated patrons”. Taveras “asks the Court to go even further, imposing upon casinos a duty to stop sober casino patrons who are gambling too much. The Court is unwilling to do so”; Taveras “theory would, in effect, have no limit. For example, if adopted by this Court, her theory would impose a duty on shopping malls and credit-card companies to identify and exclude compulsive shoppers. This Court will not sacrifice common sense and stretch the common-law duty of care as Taveras urges” (p 12). The judge also argues that “gambling can indeed be a safe activity, gambling is common, and state-regulated casinos are not inappropriate locations for gambling. Playing blackjack, roulette, or the slots bears no likeness to dumping toxic waste into environmentally sensitive areas,

...demolition of buildings in populated areas..., and transportation of highly flammable substances, ...Strict liability is simply inappropriate.” (p. 13). Furthermore, “The strongest argument against the existence of a casino’s duty to restrain compulsive gamblers is the State’s deliberate decision not to impose such a duty.” (p. 11), “the State’s policymakers have notably declined to impose the duty upon which Taveras relies here”. A footnote in the verdict shows that “Notably, while patrons (“customers”) may voluntarily place their names on lists of persons to be excluded from casinos, state law expressly absolves casinos from liability for failure to exclude these self-identified persons from gambling”

The verdict stated that Taveras had failed to establish that gambling is an “abnormally dangerous activity” making casinos strictly liable for damages. “Playing blackjack, roulette or the slots bears no likeness to dumping toxic waste,”. The judge wrote. “She spent money on the bona fide chance that she might win more money. In short, she gambled.”

Taveras once earned USD 500,000 a year, but she lost her New York practice and her law license for skimming \$99,000 from the escrow accounts of four clients to finance her gambling habit. Taveras said she will appeal. “New Jersey does not recognize that casinos have a duty of care to gamblers, and people are dying because of it,” she said. Taveras was charged with stealing from her clients' escrow accounts to feed her addiction. "You don't think you're stealing when you are an obsessive gambler," Taveras replied.²⁰

Taveras had lost her apartment and her parents' home, and she owes the IRS \$58,000. “She told that she even considered swerving into oncoming traffic to kill herself.”²¹

The next stage in the Taveras story was to be disbarred as lawyer and sentenced to three to nine years in prison for stealing from her client escrow account to support her casino sprees. She admitted to steal \$130,000 to support her gambling. She pleaded guilty to five counts of grand larceny and one count of offering a false instrument for filing.²²

Directing our attention to the operators (and their spokesmen) we search for some of the psychosocial mechanisms to defend that they did not stop Taveras gambling with the ultimate result that she lost her carrier, became sick and had to go to jail. The operators denied any wrongdoing. One argument was that Taveras “brought her problems on herself”, which is an example of “blame the victim strategy” (Bandura et al 2008). But it is also an example of displacement of responsibility: “It is not our fault, but the victim”. The operators maintained that “it comes down to an individual personal responsibility”. We (the operators) can only suggest our advices to the customer, it’s up to customers to seek it.

5.5 The systemic dimension. Pavia as an example

The systemic perspective combines the different elements related to gambling and the end-result can be quite different than the premises of any single element. For example, there are many reinforcement aspects built into the gambling “machinery”. As Schull (2005) notes (p 69) the games elevate players use of money without their realizing it. “Perhaps most fundamental to the gaming industry’s program of “continuous

productivity” are “inducements within game machine hardware and software” ...that exploit the psychological principles of learning outlined by B.F. Skinner in his theory of operant conditioning (p. 69). One element is adding numerous payout lines in a machine ... (Schull, 2005 p. 69). Another element is “A score of visual and auditory design elements - crisp, high resolution graphics and enhanced animation as well as “hi-fi” sound - compose a “second-order conditioning” that adds to the reinforcement of play. Audio engineers work to simulate the sound of cascading coins” (Schull, op. cit., p. 69). Another element is that gambling machines do not function only as individual play boxes, but as “electronic surveillance devices” (Schull, 2005). Gambling machines are equipped with internal monitors that track player’s game preferences, wins and losses, number of coins played per game, number of games played per minute, number of minutes or hours of play, etc. This is enabled by a network of units controlled by a central computer. The result is the potential digital tracking across consumer spaces by linking machines in taverns, supermarkets and convenience stores. According to Schull, not only the casino, but the local community is turned into a space for the collection of “live data” (p. 72).

In Pavia once infamously known as Italy’s Las Vegas, a few citizens started to work from bottom-up and finally were able to reduce the level of gambling per capita to an average Italian level.²³

Pavia is a small historic city of about 70.000 inhabitants with a nice castle and an excellent university – once upon a time compared with the University of Oxford – Oxford on Ticino. Some years ago, Pavia lost three times as much per capita in gambling than the Italian average of 516 Euros a year. However, a group of young people felt a deep compassion when meeting an adult ready to jump from a bridge across Ticino - to commit suicide. The man was a ruined addicted gambler. He had even stolen money from his mother to continue his gambling activities. The young people mobilized in a self-organized way into a grassroot movement, called SenzaSlot which means without slot machines. The group had experienced a cultural shift in Pavia when the old city turned into the Gambling capital in Italy. The SenzaSlot group started several projects with the mission to transform the city into a responsible city, allowing gambling but within limits. They convinced the mayor and city councils to regulate gambling with numerous concrete measures. 1) reduce the number of slots machines in the community, which was not a quick fix because the bars, pubs and cafeterias had signed contracts for ten years with the operators of the machines, and the bar owners might lose money without the slot machines. 2) Another measure was not to allow new gambling machines closer to any school, church or elder communities than 500 meters. 3) A campaign was launched to favor bars which were gambling free and thus without noise from slot machines and video poker machines. It included putting anti-gambling stickers on the bars’ windows to attract non-gamblers. 4) Limit the time when the gambling machines can operate during the day. 5) Ban slot machines from municipal properties.

The SenzaSlot group approached the addicted and high-risk players in a respectful way, and caring way, demonstrating openness to learn about the addicted persons existential-spiritual life story. This was the story of dark flow, feeling of shame, and the mental stress that many gamblers experience as one of the reasons to start gambling.

The group understood that gambling may be a surrogate solution to mental depressed individuals, to alienation, to social problems, of not being loved, of being unemployed. It is obvious that some members of the group saw themselves as co-responsible for the conditions and the general situation in Pavia. The SenzaSlot group assumed that gambling is due – not first and foremost to weakness of will but depends upon external structural and situational conditions in the life of gamblers. It is usually easier to change external conditions than the “soft”-spiritual-existential aspects that is difficult to grasp and measure. Research shows that there is a close relationship between mental distress and gambling addiction. Using the concept of co-responsibility, the SenzaSlot group communicated that it is not shameful to admit addiction and ask for help. “Together we can fight the problematic behavior!” One lesson from the history of Pavia is that transformation of a city into a large casino can partly be traced to the changes in the structural conditions during the 1970’s where the old industry was heavily downsized, leaving many people out of work. Another key element is to bring addicted persons into a circle of real friendship, where the addicted experience real connections with others. How to make the operators sensitive to vulnerable gamblers and hold them accountable? One measure would be to arrange regular meetings between responsible citizens, the operators, and their employees to increase the awareness and compassion. The operators and their employees might sign a commitment to the ethical guidelines that exist in the gambling industry. It is paramount to document and share with the operators the tragic stories of individual cases of addicted people, for example by presenting real human “faces” and expose tragic narratives. This is in accordance with Bandura et al.’s advices to counteract moral disengagement strategies (2002). Another strategy is to monitor and publicize corporate practices that have detrimental human effects. The newspaper which told the tragic story about thee young lawyer, M. A. Taveras is a perfect example of a personal approach to the problems of addiction. The other part of Taveras story, her filing of casinos may be perceived as an even stronger case. The young lawyer sued the big casinos for 20 million dollars (inclusive some of Donald Trump’s casinos). Taveras case and the verdict probably attracted much public attention - certainly within the gambling industry. Often addicted gamblers lack social status, which makes it easier to dehumanize or disregard them. In the case of Taveras, an outspoken TV- star and successful lawyer with frequently media exposure, it was not easy to deflate her as a human being. As Bandura et al. writes “The more visible the consequences on the affected parties ...the less likely that they can be disregarded, distorted or minimized for long.” (2002, p. 162). Furthermore, Bandura et al. maintain that “Diffused and ambiguous responsibility structures make it easy to discount personal responsibility to harmful effects”. Taveras argued that the casinos had a duty to care for her, but the spokesman for the casino association maintained that this was her own individual responsibility. Thus, we have here a blatant example of disengagement, displacement of responsibility and blaming the victim.

We may conclude that Bandura et al (2002) emphasize the necessity to confront the operators, the politicians, and public agents (for example the city council of Pavia) with a human face. It means to exhibit concrete individual’s life-stories in addition to regulate strictly external conditions that facilitate addiction and increase the awareness of relevant stakeholders on the severity of addiction. This might bring about new attitudes and behavior, which leads to lasting systemic effects in the community. From being

Italy’s Las Vegas, Pavia was finally transformed into a city of gambling within limits, which gives hope for the future.

6. Some final remarks

Concerning gambling, much attention has been drawn to the “bad” characters of the individual persons that have been addicted. Taveras’ story shows the tragedy that even extraordinary competent persons can be victims of gambling addiction. We may with Griffith (1993) ask if the individual cases have led to an under-communication of the structural aspects of gambling? We have tried to meet the critic by using Mitroff’s four-dimensional model (1998).

Partington et al. (2009) emphasized the dichotomous consequences of flow. Positive psychologists have constructed and cultivated only the one-sided narrative of flow – the entertaining-healing-enabling side. Gambling reminds us about the need of a more balanced approach to become aware of the dangers of addiction in gambling, gaming or other engaging activities. The potential negative side – the dark side is always present. Dark flow has obvious relevance in a number of new games, for example in the popularity of phantasy roleplay games as a new leisure activity, which draws whole families into a fictional world. In terms of dark flow, we may ask whether excessive roleplays represent a danger of becoming addicted with the result of downplaying other important activities and making it difficult to reach a fulfilling life for children as well as for adults?

The “limit approach” put on players implemented by Norsk Tipping (NT) does not give the players flexibility for excessive gambling. The “Player card” gives full transparency of all gambling activities directed by the monopolized Norwegian operator. The international operators who mobilize to get access to the same market, argue that it leads to more illegal gambling since the gamblers after been confronted with a limit, will turn to the illegal sites. While much merit is given to the limit strategy by Norsk Tipping, we are critical to NT’s ‘neighborhood lottery’ that increases the number of gamblers in small communities. Furthermore, an interesting observation is that the revenues from horse racing in Norway have decreased. One of the reasons could be that whitewashing of money is more difficult. Another reason could be that more Norwegians react to the (mis)use of horses for fierce competition.

The purpose with a holistic approach is to understand gambling in a broader way. However, applying a four-dimensional methodology does not epitomizing the real-world. The advantage has been to understand the addicted individuals as part of more general and structural pattern. The spiritual-existential lens has the potential to illuminate the inner world of the relevant stakeholders. It might be used to help the addicted individuals out of the vicious circle and finally integrate he or she into a circle of friendship. It is a fruitful point of departure on how-to restrict hazardous gambling in society.

We also tried to understand aspects of the casino operator’s inner life and how they were able to justify their business, emphasizing social cognitive theory and mechanisms of moral disengagements. Casino operators know that 40-50% of their revenues stem from money lost by the problem gamblers. The young, once so famous lawyer Tavera brought her case to the court, and it was revealed how the operators were able to use strategies of displacement of responsibility in the court. Taveras counterstrategy was to file the casinos for neglect. The judge’s reasoning and use of relevant verdicts help to understand the rule of the game in some states in the US. It documents that the duty to protect gamblers are weak. The legislation gives high protection to the gambling business and their operators. Even drunk gamblers are liable according to the laws. The message is clear: Customer be aware! *Caveat emptor!*

We gave an account of two more dimensions; the social- as well as the systemic dimension. Viewing them all together, the four lenses may reduce the risk to implement surrogate solutions and be helpful to find appropriate solutions to minimize harm.

Marketing of gambling is a troublesome activity. Griffith (1993) warns that “educating the public about gambling may have the reverse desired effect and increase awareness” (p. 117). He argues that regulation is probably the best measure to hinder addiction. It means to prohibit advertising, decrease the number of outlets to gamble, and to move the gambling locations away from the most vulnerable members of the population.

In recent years we have seen an extraordinary boom of gaming in Norway. We may ask if we now have entered a new area, the postmodern time, which means a qualitative shift in social and existential experience? Schull (2005) writes that her findings about the gamblers inclination to enter the ‘Machine zone’ exemplifies traits of postmodernity, a time “characterized by play rather than purpose, chance rather than design, absence and immersion rather than presence and perspective, the collapse of time and space (or “time-space compression”), the “waning of affect”....And Schull emphasizes that also the market is changing, since the credit in market exchange is free-floating (pp. 78-79). Schull argues that digital technology accelerates the convertibility of time, body, labor and money in the interest of profit. (2005 p. 79). The new cryptocurrencies and technology create new markets for online gambling which will be a great challenge for regulators to control in the future (cf. Gainsbury & Blaszczynski 2017).

This paper has emphasized gaming and gambling addiction as a kind of flow activity. For addicted people gaming and gambling are absorbing activities into which they are immersed. One question to be asked is whether such flow activities can be channelized into other domains of life which have meaning and are not putting a fulfilled life at risk? Self-control is a crucial element to avoid destroying one’s opportunities in life. A good life in an Aristotelian sense is about being a good citizen, and not being a citizen concentrated mainly on narrow self-interests. We live in a community, should participate in it, be co-responsible, and limit the possibilities of gambling for any citizen. It should not be possible to lose too much money on a single bet, in a week or in a month. The responsible gambling research has led to purposeful regulations.

When we combine different perspectives, we are also able to frame the problems of addiction in new and hopefully more fruitful ways. In her book “Addiction by Design”, Schull (2012) emphasizes the structural elements of the gambling machines, the human-machine addiction. Her observations imply to downplay the importance of gamblers’

motivation and psychiatric profiles to put greater responsibility on gambling vendors as “purveyors of a socially and morally corrupting activity” (p. 15). Researchers, politicians, clinicians, and gambler have to raise the important “question of gambling machines as had earlier been asked of consumer products like cigarettes, alcohol, firearms, automobiles, and fatty foods: *Are the problems in the product, the user, or their interaction* (Schull, 2012 p. 16)? Schull refers to studies that found individuals who regularly played video gambling devices became addicted three to four times more rapidly than other gamblers. Instead of suggesting pathology in the gambler, addiction may be a “natural consequence of regular, high intensity (machine) play (op.cit. p. 16). Technology is not a passive and neutral tool, because action is something that is “coproduced” between subjects and objects.

Conclusion and Further Research Direction

“Minimize harm” as underlying guiding principle for regulating, redesigning, and running the gambling industry/business.

Our four-dimensional model views gambling from different perspectives and demonstrates the fruitfulness of considering all the perspectives with the unifying goal for a sustainable solution – to minimize harm. We have seen the destructive consequences of being an addicted gambler – locked into a loop of seeking dark flow. At the same time, we need to understand, respect and stimulate the positive side of flow experiences. Flow motivates individuals to perform activities simply for the sake of doing the activity, without expecting any external rewards. Human beings inclination to play is deep seated across time and civilizations as documented by the houvres of Huizinga (1938/1955) and Caillois (1961). Dostoyevsky’s periodic gambling addictions indicate what we already know of the conditions for many artists creative work. Flow is strongly connected to the creation of a variety of art expressions. In fact, Csikszentmihalyi’s flow concept was a result of his study on how artists discover ideas for a painting or a sculpture (1975, p. xiv). Many individuals perform their activities – not because of money making but due to the *experiences of enjoyment*. There are hundreds of activities that people do for their own sake. Individuals perform various forms of art; music, dance, song, visual arts, and drama as well as sports from soccer to rock climbing. Even the various forms of passive entertainment such as reading novels or listening to music may lead to being in a flow state. The multitude of games, and in particular gambling as sources to flow, have been the core of this paper. Summing up, there is a multitude of different ways to pursue to find flow, which is in particular important for the victims of gambling. There are alternatives to dark flow. The question is how to change the addicted’s behavior into non-destructive activities which also generates a state of flow? It is true that gambling does not produce anything of material value – it is only a transfer of money from one hand into another hand.

We have dealt with, but not concentrated our study on the victims, the individual players pathological excesses. We also have addressed structural dynamics in the market, including the total amount of gambling revenue, the marketing budgets, the operator’s

strategies to avoid feelings of guilt, and the huge number of gambling products. Within our approach the scientific-technical dimension is of outmost importance. It comprises different regulatory schemes as well as the design of the gambling products. We found that the technology which mediates the gambling interaction between players and machines is essential in facilitating and amplifying the excesses of gamblers. According to Schull (2012, p. 180), one key for understanding excessive gambling is the configuration of gambling machines.

The danger of using a multidimensional framework may result in a shallow analysis within each single perspective. To counteract the potential lack of depth, we have used three case studies, and argued for the use of best practice cases which is an underused research strategy. The selected Italian city of Pavia, as well as the Norwegian gambling monopoly, Norsk Tipping, demonstrates important cases on how to combat ‘pathological gambling’. The young and successful lawyer Taveras was introduced as a victim as well as a ‘paradigmatic case’. Taveras ended up as an addicted gambler but took revenge by suing several casinos for not taking responsibility for her welfare as a customer.

Recently, there are several illuminating examples of regulating national markets of gambling to combat excessive gambling. The Italian Government issued a 'Dignity Decree' in 2018, that banned gambling advertising immediately. Furthermore, sponsorships were to be phased out by 1 January 2019. The intention was to limit youth exposure to gambling advertising, and to hinder the normalization and the ‘gamblification’ of sport in Italy.

The Norwegian Government has strictly regulated the market of gambling in Norway via the Lottery Act that “ensure that gaming schemes are under public control, with the aim of preventing negative consequences of gaming”. By introduction of ‘global’ player cards, strict limits are put on single players use of money, including the opportunity to track all games played. This implies an extraordinary new transparency about single players use of money for gambling. It may be one reason for the decrease in horse race betting in Norway which allegedly has been a convenient meeting place for money laundering.

There is a strong pressure from commercial international gambling operators lobbying to open the Norwegian market and to “dismantle” the monopoly model. But so far, the lobbyists push to deregulate the market have not succeeded, partly because the profit from the different gambling activities in Norway in which lotteries plays a substantial role, is distributed in a democratic way, sponsoring sporting -, cultural-, and scientific purposes in the Norwegian communities. Thus, the money received from two million players does not primarily increase the wealth of operators, but supports active children, as well as represents an invaluable source of funds for many grass roots movements all over Norway.

Schull (2012) gives an amazing window into the gambling market, the operators and the pathological excess of individual gamblers in USA. She problematizes the relation between regulating agencies and the commercial gambling industry in terms of corruption. Schull documents that the gambling industry is too entrenched in the society because “it provides too large of a tax base, and the lobby is just too powerful.” (Schull, 2012, p. 299). Furthermore, Schull challenges the product concept. A slot machine is not like an ordinary commodity, but rather a product consumed in small parts, each

following the next in a rapid serial manner. No tests of gambling products are performed, and no safety guidelines exist to limit the design in contrast with other products like food, drugs, and cars which are all evaluated in terms of the potential harmful impact on users. The innovativeness within the gambling industry and the high rate of new products, leads to that the machine vendors have to ‘educate the regulators’, while it should have been the opposite way (Schull, 2012, p. 298).

According to Schull (2012) there are profound effects of design features on users ‘psyches and behaviors’. When vulnerable persons are confronted with aggressive marketing, the logical result is more excessive gambling (Hanss et al., 2015). The new wave of online gamers and gamblers are influenced by heavy marketing budgets. The activities by the operators and gaming companies represent a strong push in the market to get new players to become customers, and to reinforce vulnerable players behavior. During the last 25 years, a mass of people is exposed to gambling during new types of marketing behavior via new platforms like Facebook - often offered “free casino coupons redeem without deposit.”

Within the social - interpersonal dimension in our model, the concept of responsible or social marketing is a key issue. The idea is to develop and implement firms’ business strategies to the wellbeing of the consumer and the general public. Calvosa (2017) adapts Andreasen’s definition (1994) of social marketing referring to harm-minimization initiatives in internet gambling. The strategies are related to the operator’s websites that should be designed to influence the voluntary behavior of Internet gamblers to reduce on-line gambling-related problems. The hope is to improve online gamblers personal welfare.

The relatively new phenomenon of online gambling suggests new and serious challenges. Internet gambling is infinitely easy to access since gambling websites are open any time – around the clock, all days a week and easily reachable through different digital devices. Younger people “and more particularly adolescents, are especially exposed to the risks of an excessive use of gambling websites” (Griffith, 1999; Calvosa, 2017). Use of different types of cryptocurrencies at several thousands of new online gamble platforms represents new markets for the gambling industry and huge challengers for authorities that wish to regulate the gambling market (Gainsbury & Blaszczynski, 2017). Different cryptocurrencies are even themselves new objects for speculative gambling. In 2020 a new Law prohibited advertising of international betting companies on Norwegian commercial TV channels²⁴. This is one example of measures taken to minimize the harm that gambling may inflict on vulnerable groups.

Gaming and phantasy role-plays are relatively new leisure activities. These need to be studied from a dichotomous flow perspective. Young (2009) writes that some of the solution of addiction will be to find a new relationship in the family to replace using the game as a way to avoid the family. The key is that the family should be the place where the youngster can be free to talk about his or her concerns.

It is an issue for further research to assess whether there are autotelic characters who easier get into flow situations than other characters. Csikszentmihalyi (1990) strongly suggested that we “need to learn to distinguish the useful and the harmful forms of flow, and then make the most of the former while placing limits on the latter” (1990, p. 70). This is not to say that flow itself is either good or bad, rather that such a state may be associated with both positive and negative consequences. One concept that need be

more investigated is “shared flow”. Nakamura & Csikszentmihalyi (2002, p. 102) characterize it as an inspired jam session, or animated conversation experienced in expressive ritual, and the intense excitement of “hot groups” (Lipman-Blumen, 1999). It does not require that one’s coparticipants are in flow. Much remains to be learned about the nature of the autotelic personality and the dispositions of individuals inclined to and able to find flow in daily life.

There is exciting new research on flow on outdoor experiences (Løvold, 2016a; Løvold & Vittersø, 2014; Løvold et al. 2016b). We might denote it as “green flow” since the participants were recruited amongst sport- and outdoor education in Norway. One main conclusion is that remembered pleasure and remembered interest were significant predictors of the wish to repeat the exercise. Furthermore, Løvold and Vittersø (2014) criticize the literature of the common view of balance between challenges and skills as a predictor of flow experiences. They found it very meaningful to treat challenges and skills separately, and state that skills affirms one’s self-identity and that a slight imbalance might be better to obtain the flow state than the balance state. They support their findings with chess players who reports the highest levels of enjoyment when competing with opponents that were better (i.e challenges higher than skills) (Løvold and Vittersø, 2014).

Ending where we started: How to minimize the harm of gambling and playing? Our findings imply to approach the issue in a number of ways and levels, from machinedesign and increase of the ethical sensitivity of casino croupiers to limiting the marketing and as well as the opportunities to gamble. All plays may lead to flow, but intensive absorption can be obtained through many activities, also outdoor activities, obtaining “green flow”. According to Løvold et al. (2016) “nature seems to play an important role in emotion regulation, where nature facilitates an increase in positive emotions and a decrease in negative emotions.” This means that “a refined approach to the richness of outdoor experience needs to be developed”.

Csikszentmihalyi holds that “only when the game is over does awareness of physical condition return”. But unlike the multiple amounts of plays that exists, which all have “natural endpoints, machine gambling is a potentially inexhaustible activity whose only sure end is the depletion of gambler funds”. This is the operational logic of the machine – “to keep the gambler seated until that end – the point of “extinction” ... is reached” (Schull 2012, p. 180).

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² Some individual problem gamblers drew much public attention during the spring 2020. Several champion soccer players reveal that they were addicted gamblers that give them serious personal problems. One Danish professional soccer player admits that he probably has lost more than 5 million Euros in gambling.

³ A white paper from the Norwegian government indicates that the theme of addiction is so important that the government support more research into the field (file:///C:/Users/s1146/Documents/v-1007_handlingsplan-mot-spilleproblemer-2019-2021-.pdf).

⁴ Gambling is forbidden in the states of Utah and Hawaii in USA.

⁵ It refers to temporally disrupting the gambler’s financial value system. In this way it is partly psycho-structural with the purpose to stimulate further gambling.

⁶ (<https://2018.norsk-tipping.no/en/the-year-2018/ceo-2018/>.accessed 28.04.2020).

⁷ (<https://2018.norsk-tipping.no/en/the-year-2018/ceo-2018/>.accessed 28.04.2020)

⁸ (<https://2018.norsk-tipping.no/en/the-year-2018/ceo-2018/>.accessed 28.04.2020).

⁹ (<https://www.iagr.org/industry-news/gambling-ads-focus-italy-and-spain>.

¹⁰ (cash inflow of the Italian gambling industry ...

<https://www.statista.com/topics/4032/gambling-industry-in-italy/>

¹¹ The GGR is a key metric used within the gambling industry to refer to the difference between the amount of money received by a given agent, and the amount of money payed out by the agent. Sales revenue can be viewed as a comparable metric from outside the gambling industry.

¹² (<https://www.iagr.org/industry-news/gambling-ads-focus-italy-and-spain> , (iagr is the International Association of Gaming regulators, industry news 15 February 2021. See “Effects of wagering marketing on vulnerable adults” by Nerilee Hing, Alex Russell, Matthew Rockloff, Matthew Browne, Erika Langham, En Li, Lisa Lole, Nancy Greer, Anna Thomas, Rebecca Jenkinson, Vijay Rawat and Hannah Thorne, Central Queensland University, August 2018

¹³ (<https://www.prnewswire.com/news-releases/global-gambling-market-to-reach-876-billion-by-2026-301305923.html> accessed 13 July 2021).

¹⁴ (<https://www.statista.com/topics/3400/gambling-industry-in-the-united-kingdom-uk/> . (<https://www.statista.com/statistics/586185/gross-gambling-revenue-europe-by-country/> accessed 19.June 2021).

¹⁵(<https://about.gambleaware.org/media/1853/2018-11-24-rp-ga-gb-marketing-spend-infographic-final.pdf> (accessed 1.5.2020)

¹⁶ (<https://calvinayre.com/tag/sweden/> (accessed 1.5.2020).

¹⁷(http://www.nbcnews.com/id/23538746/ns/us_news-crime_and_courts/t/addicted-gambler-files-million-casino-suit/#.Xui6YfkzaUk accessed June 16 2020).

¹⁸(http://www.nbcnews.com/id/23538746/ns/us_news-crime_and_courts/t/addicted-gambler-files-million-casino-suit/#.Xui6YfkzaUk accessed June 16 2020).

¹⁹https://www.abajournal.com/news/article/judge_rules_casinos_had_no_duty_to_stop_lawyers_compulsive_gambling, accessed 22 June 2020).

²⁰ <https://abcnews.go.com/GMA/MindMoodNews/story?id=4420153&page=1>

²¹http://www.nbcnews.com/id/23538746/ns/us_news-crime_and_courts/t/addicted-gambler-files-million-casino-suit/#.Xui6YfkzaUk

²² <https://www.theguardian.com/cities/2019/may/08/how-the-las-vegas-of-italy-is-kicking-its-gambling-addiction-pavia>, accessed May 10, 2020

²³ This section is primarily built upon the journalist Giorgio Ghiglione’s story in the Guardian (the British newspaper). <https://www.theguardian.com/cities/2019/may/08/how-the-las-vegas-of-italy-is-kicking-its-gambling-addiction-pavia>, accessed May 10, 2020).

²⁴ https://www.duo.uio.no/bitstream/handle/10852/79883/Masteroppgave_Spillet-om-spillreklamen_ReinBlomquist.pdf?sequence=1&isAllowed=y