

Protecting and empowering consumers in a digital world

A roundtable discussion on lessons and insights from outside the gambling sector

Playtech, with the support of Instinctif Partners, hosted a private breakfast discussion in July 2017 to explore how companies can harness the power of digital technology and data analytics to better protect, empower and serve their consumers.

Attendees comprised a range of senior communications, compliance, and regulatory affairs executives, and others, with both the gambling sector and wider tech industry represented around the table.

Held under the Chatham House Rule and chaired by John Hagan (Chairman of the Industry Group for Responsible Gambling), an insightful discussion followed with attendees considering where improvements in policy and practice could be made, and where the significant challenges lay.

A range of professional and private viewpoints were exchanged, including insights on what some were already doing to get ahead of the curve.

These are some of the prominent views expressed on the topic of protecting and empowering consumers in a digital world:



Learning from the tech sector

- Gambling is not unique in the challenges it faces. Across multiple sectors consumer trust is low and different regulators are increasingly looking towards the 'behaviour' and 'responsibility' of industries and individual companies.
- The UK economy is increasingly digital and data-driven. Harnessing the opportunities of 'big data' and utilising data analytics will contribute hugely to the UK economy in the next decade. However, in the gambling industry it is crucial that data is used more effectively if its true benefits are to be realised. Companies can understand their customers better than ever, but must also build trust in the ways in which customer data is handled.



Online gambling is 'growing up'

- Despite almost a fifth of the UK public and 37% of gamblers now gambling online¹, the sector is still relatively 'young'; both regulation and companies' CSR considerations still appear to be playing 'catch-up'.
- Unlike leading tech companies, who increasingly engage proactively in policy development, gambling companies have sometime been criticised for acting only reactively to regulatory change - with some seeking only to meet their 'minimum requirements' and expectations.



Engaging and communicating effectively

- Many gambling companies still communicate and engage with consumers using broad methods (email or mass advertising); they could lean more on product apps and online environments which increasingly offer a more direct and personalised means to engage.
- Companies should consider how they segment their customers and which messages they use to protect them, as well as what services they offer to them. Professional gamblers and 'VIP Customers' may have different needs to new players, whilst vulnerable customers and those with a history of problem gambling may require more nuanced and targeted communications.



Improving products

- There are lessons from parallel industries of companies using their work on consumer protection and responsibility as a 'virtue' and seeking to compete with rivals on the basis of offering an enhanced service and greater empowerment to their customers.
- Gambling offers fewer examples of this; some could also consider how they can 'own the problem' and develop their products accordingly.



Focusing on customers

- The long-term value of customers should be a key consideration of gambling companies and their shareholders, who should look beyond short-term commercial interests when it comes to the attraction, retention and service of customers.

Key quotes:

“tech companies aren't shirking difficult conversations in the public eye – they want to be an active part of them

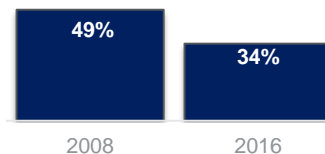
“the online gambling sector is still ‘young’; somewhat like a teenager, it would do well to grow-up further, learning from established role models and others beyond its peer group”

“if you lose the trust of the public, you'll lose the trust of the politicians and policymakers”

Thank you to all who came; these are some of the broader points raised:

- Companies should seek to satisfy and build their customers' trust before, and beyond, satisfying the requirements set by regulators.
- Many in the tech sector saw the problems with the NHS Care.data programme as a lesson and have since become more proactive on data protection issues themselves.
- General Data Protection Regulation (GDPR), coming into effect in May 2018, will place an onus on companies to account for how customer data is used whilst empowering consumers to understand this for themselves. However, across sectors, digital literacy presents a challenge to companies wishing to empower their customers.
- Concerns about the use of consumer data and privacy, along with the prospect of future legislation, has led some social platform companies to better educate consumers about how to manage their privacy levels and personal data on their sites and browsers. It's possible that gambling companies may find themselves in a similar position in the future, doing more to educate and empower consumers to manage their 'protection' and harm-prevention settings.
- Policymakers and regulators should consider the (lack of) incentives that exist for companies to behave in a virtuous manner and enhance their efforts on consumer protection.
- The gambling industry should seek to debunk the myth that it is averse to working collaboratively and lacks a collegiate ability to tackle challenges.
- Public trust in gambling has declined substantially in recent years; with many now doubting its 'fairness', the sector has an added impetus to build consumers' trust.

People in Great Britain who think that gambling is fair and can be trusted¹



The discussion highlighted the opportunities and advantages of looking beyond a single sector for advice and best-practice when it comes to issues of corporate responsibility.

It was clear that the gambling sector, particularly in its online form, could learn much from the experiences and practice of platform companies as well as other direct consumer-

facing companies in parallel industries. In the context of declining public trust and higher scrutiny, it seems vital for the gambling sector – both operators and regulators alike – to make use of emerging technologies and harness the potential of data and consumer insight to continually improve the experience of the sector's customers.

¹ Gambling Commission, 'Gambling participation in 2016: behaviour, awareness and attitudes' (2016) <http://www.gamblingcommission.gov.uk/PDF/survey-data/Gambling-participation-in-2016-behaviour-awareness-and-attitudes.pdf>

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'How to win Trust in a data-driven world'

a roundtable discussion with insights from beyond the gambling industry

Playtech, supported by Instinctif Partners, hosted a roundtable discussion during Responsible Gambling Week in October 2017 to explore how companies (both within and beyond the gambling sector) could win customers' trust and be responsible corporate citizens in an increasingly data-driven world.

Attendees comprised a senior communications, compliance, and regulatory affairs executives, with the gambling, media and retail sectors represented around the table.

Held under the Chatham House Rule, and chaired by John Hagan (Chairman of the Industry Group for Responsible Gambling), an insightful discussion followed with attendees considering where improvements in policy and practice could be made. Professional and private viewpoints were exchanged on what future best practice could look like and what was already being done to get ahead of their peers.

Insights on how to win trust, from around the table:



...by meeting the evolving expectations about privacy

- Attendees explored how expectations of privacy are largely driven by societal norms, which shift over time. Citizens and consumers have developed current notions of online privacy, and formed expectations about data protection, in a relatively short timeframe; only recently has become a key business issue.
- However, this trajectory suggests that business practices which apply today may not satisfy future expectations; it may be a dangerous position for companies to maintain a fixed idea of trust, or to think that it is merely a technology or security issue. Companies should consider adopting a more flexible approach to their management of data protection and privacy, which can adapt to shifts in societal norms.
- It was also noted that the responsibility for issue often falls to compliance or IT officers within traditional companies, rather than being treated as a matter of corporate reputation or business strategy.
- Many believe that customers are, for the most part, comfortable with the notion of giving broad consent to give up aspects of privacy for an enhanced customer experience – i.e. customisation/ improving suggestions etc.
- However, the customers of gambling companies may have unique sensitivities about their data and confidentiality. For example, it was highlighted how some may not even wish to have emails sent to them that refer to their accounts or player history, considering their activity strictly private.



...by managing data asymmetries

- Trust can be difficult to attain when the benefits, and actual value, of personal data are shared unevenly by consumers and companies. Consumers increasingly recognise that personal data is of high value, but do not always feel that they receive reciprocal value in exchange for sharing their data and divesting their privacy. Additionally, the 'costs' of a security breach or leak are felt more acutely by individual consumers than by the collective entity of a company.
- Such asymmetries might be addressed via exploration of 'Me2B' Models.
- With advances in technology and data-gathering abilities, companies are developing richer customer profiles than those based on transactional data or user-submitted account information alone. Yet, when combining third-party sources along with real-time analytics/interaction metrics, companies should consider whether the pooled insights are necessary, and if consumers would be concerned by the degree of intelligence held about them.



...by empowering consumers

- The implementation of future regulation, for instance GDPR and the ePrivacy directive, will affect the way in which companies operate, with some already thinking more intelligently about how they manage data protection and privacy matters within their organisation and supply chains. However, a larger, long-term challenge will be to maintain trust whilst using data in increasingly innovative ways to enhance customer experience.
- Customers have come to expect a duty of care from the companies and organisations with whom they share their data, and will continue to ask themselves whether they can trust a that their data will be used in an appropriate and responsible manner.
- Companies may increasingly have to explain what they are doing with customer data in layman's terms, with basic levels of trust being gained from having easily-understood policies, not



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necessarily from being transparent. Best practice examples of engaging users abound, with innovative approaches including the use of video and animation content, and the use of high-profile figures to explain their policies and processes.

Notable quotes:

“ societal norms about sharing personal data change rapidly...it is only recently that privacy has become a business issue ”

“ for anything we do with customer data as a company, we need to be clear and reasoned as to the ‘why’ ”

“ customers who become concerned about having their data tracked may just get ‘displaced’ to another operator, who may lack data and insights on that player ”

Thank you to all who took part; these are some of the wider points raised:

- Looking at customers’ interaction data – i.e. how they navigate and engage with websites and other services, can provide a wealth of information. In some instances, this can provide more insight into customer behaviour than traditionally gathered sources.
- Timely interventions to protect consumers are key, and technological innovations are providing companies with more opportunities to intervene earlier for the purpose of harm-reduction.
- The gambling industry may collectively need to consider how to manage those consumers who are ‘displaced’ from one firm to another due to their aversion to player-tracking method and over-personalisation, despite the harm-prevention benefits of such tactics. Alternatively, the future development of low, and no-harm products may offer an alternative for users, who may be channelled towards these on the basis of data insights.
- Building and maintaining consumer trust is key to securing long-term customer value; customers are likely to show greater loyalty to companies that match their expectations and display consumer care.
- Societal expectations of corporate responsibility change over time, with the wider public continually finding new angles and means of holding companies to account for their business practices and externalities. This could mean greater scrutiny of online companies’ supply chain partners and any external data services used.
- Across sectors, active institutional investors may increasingly look at companies’ efforts on consumer care, which could extend to trust on matters of privacy and data protection.
- Companies have an opportunity to act smart and ‘out-do’ their rivals. Having assured customers about the security of their data, companies should explore how being transparent with customers, and providing them with ‘granular’ controls about their data and customisation could lead to improvements in customer trust and long-term retention. For instance, some platforms already offer users opt-outs from alcohol related advertisements.

Looking ahead

Once again, this cross-sector dialogue highlighted the opportunities and advantages of looking beyond a single industry for advice and best-practice when it comes to issues of corporate and social responsibility.

It was clear that the gambling sector, particular in its online form, could learn much from the experiences and practice of platform companies as well as other direct consumer-facing companies in parallel industries.

In the context of rising public concern about privacy and data protection, the gambling sector has an opportunity to utilise innovative technology, and the potential of data and consumer insights to improve customer experience and reduce avoidable harm where possible.

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‘Gambling with a diversity gap?’

Exploring what the gambling industry can learn from other sectors to promote diversity in its talent, leadership, and customers

The diversity gap

The gambling industry faces rising challenges regarding its lack of diversity. Both the current and former head of the UK Gambling Commission have acknowledged this.

So how can the industry react positively and seize the opportunity to increase diversity, to both improve its workforce and expand its customer base? And against a wider backdrop of backlashes against outdated attitudes towards women and minorities, and cross-sector initiatives to address disparities in pay and workplace opportunities for women, how can the gambling industry make improvements to avoid further damage to its reputation, revenue and ability to recruit?

“Diversity and inclusion is about nurturing a culture that draws on the widest possible range of skills, knowledge and experience. This will help us, and you, to better understand and reflect consumers.

It is also bound to lead to better governance, risk management and decision making and help ensure that businesses are better able to meet the needs of consumers.”

- Neil McArthur, CEO - Gambling Commission (May 2018)



In 2017, a smaller proportion of women (41%) participated in any form of gambling than men (48%)



Women are less likely to be classified as at-risk gamblers, with 6.0% of men identified as such, compared to only 1.9% of women.

And they are less likely to be classified as problem gamblers, with 1.5% of men identified as such compared to only 0.2% of women.

Figures taken from UK Gambling Commission ‘Gambling participation in 2017: behaviour, awareness and attitudes’ (February 2018)



Only 15% of women gamble online compared with 21% of men

“Why does this matter to the regulator? Two key reasons: diversity and good governance; diversity and fairer and safer gambling.”

Sarah Harrison, (Former) CEO - Gambling Commission (February 2018)

Discussion background

Playtech, supported by Instinctif Partners and KPMG, hosted a roundtable discussion in May 2018 to explore how leading companies and organisations were actively working to promote diversity and to understand and share the lessons and insights from the most innovative initiatives. Having expanded its social responsibility agenda to explore issues of diversity, Playtech sought to explore what the gambling industry could do to improve its diversity and broaden its appeal.

The discussion was held under the Chatham House Rule, and chaired by Micky Swindale, a partner in KPMG’s global gaming team. Participants were drawn from the gambling sector and beyond, with the gambling, legal and energy sectors represented around the table. Attendees included senior communications, compliance, and HR leaders among others.

The discussion facilitated an exchange of insights, shared practical advice and best-practice guidance. Attendees explored how the most

successful programmes were producing tangible change in the context of attracting talent, nurturing and supporting a diverse workforce, as well as how diversity could be a tool for innovating a company’s product offering and engaging a broader customer base. Attendees also considered where improvements in policy and practice could be made, and what future best practice could look like as well as what was already being done to get ahead of peers.

This cross-sector dialogue highlighted the opportunities and advantages of looking beyond a single industry for advice and best-practice when it comes to issues of corporate and social responsibility. Once again, it was clear that the gambling sector, particular in its online form, could learn much from the experience and practices of leading companies and organisations in parallel industries.

**“ Those that don’t embrace diversity get left behind - they are not as equipped as they could be ”
to face emerging challenges and seize new opportunities. They are quite literally on the
wrong side of history.**

Sarah Harrison, (Former) CEO - Gambling Commission (February 2018)

Insights for improvement

Collaborate as an industry

Championing and improving diversity within the gambling industry presents the sector with an opportunity to collaborate and reunite around a common interest. Not only could this bring parties together - where policy debates and challenges have kept factions apart - but it could let the industry get on the front-foot and enhance its reputation.

Enhance recruitment and assessment practices

Employers of all sizes should seek to attract talent from beyond the sector’s existing talent pool in order to promote diversity.

Recruitment and application processes should draw on best-practice from other industries - for instance broadening the application assessment beyond a simple CV or application form, or ensuring that applications are handled in name-blind and background-blind ways.

Showcase the range of career opportunities and give a broader picture of each role

To attract the broadest array of talent, companies and recruiters should consider highlighting the wider aspects of gaming roles – for instance the chance to work in a highly innovative sector with tech and software development roles.

Whilst companies shouldn’t hide the fact that gambling won’t appeal to everybody, they can explain the roles and environment, and let potential applicants make an informed choice.

Measure and track data

By recording and tracking statistics on the diversity of a workforce or customer base, companies can benchmark themselves against others, and their future selves, and target improvements in their metrics over time.

Support colleagues

At all levels, employees should seek to better understand and appreciate the diversity around them, and actively support diversity within their organisations. They should be empowered to call out and challenge behaviour and practices that undermine this.

See diversity as an opportunity

The opportunity to become more diverse needs to be seen as a positive for the industry to work on – not merely an obligation or matter of compliance.

Make the business case for change

Those working within companies and organisations should continue to articulate the business case for diversifying their workforce and customer base. Leaders should assess the potential to boost performance and revenue, alongside the cost and reputational risks of not taking action.

Be more purposeful

Across the sector, companies and organisations must communicate their ‘purpose’ and mission. Those who do tend to more easily attract a diverse workforce. Companies should realise that many potential applicants may be self-selecting potential employers on the basis of perceived culture, or record on diversity & inclusion.

Be bold - lead the change

Individual companies have an opportunity to set the pace and lead the change with their own efforts or manifesto of commitments. Companies can also work to actively challenge the industry’s culture and existing biases (be they deep-seated prejudices or laziness) within their own workplaces.

Acknowledge that real change requires more than statements of support or PR campaigns. Generating awareness is a great step, but efforts and talk must result in tangible change.

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Data and Social Good

Insights from a Playtech roundtable exploring how the gambling sector can effectively utilize big data and AI for social good

Discussion background

Could more effective and widespread use of big data and AI help the gambling sector promote customer wellbeing and enhance responsible gambling efforts? What are the expectations of companies from regulators and other stakeholders? And what could the sector learn from others to ensure that the adoption of game-changing technologies is done in an ethical and responsible way?

These were just some of the questions considered at Playtech's latest breakfast roundtable, hosted in late September 2018 with the support of Instinctif Partners.

Data is central to Playtech's operations and supports all strategic initiatives, and so this breakfast event brought together innovative companies and organisations to explore how the gambling sector could better utilize big data and AI for social good.

The discussion - held under the Chatham House Rule - was independently chaired by Sue Daley, who leads techUK's work on cloud, data, analytics and AI. It drew on insights and expertise from beyond the gambling sector, with attendees from a range of sectors hearing and sharing best practice examples of using AI or big data analytics for the benefit of consumers and wider society. The discussion also considered how companies can handle the ethical implications of using these technologies, and key principles that businesses should adhere to.

Opportunities for the gambling sector

The expansion of online gambling and increasing use of account-based play across channels, sees operators collecting and retaining an increasingly huge volume of data about their customers and player behaviour. As the Remote Gambling Association has previously acknowledged, operators have a growing obligation to use this information for social good – whether in the detection of fraudulent and criminal activity or providing a safer gambling environment for their customers.

Big data and AI also present wider opportunities for companies, with participants highlighting means of improving recruitment processes, optimising the use of existing resources and human capital, and even using it to identifying energy efficiencies.

And whilst the underlying technology has already been used by many for marketing purposes or to

improve customer experience, pressure is mounting on the gambling sector to adopt such technology for other means – both due to competitive pressures within the industry – and from the increasing expectations from regulators and stakeholders.

Questions remain as to whether there are sufficient governance standards within the industry or common guidelines for its use. However, there remains great opportunity to work collaboratively.



£654 billion – the estimated value AI could add to the UK economy by 2035, according to Accenture.¹



18% = percentage of people who had gambled online in the past four weeks.²

Insights and best practice from around the table

Communication with consumers

Around the table, participants agreed on the importance of communicating with customers on the use of big data and AI, and how it was being applied to them.

Though big data and AI have been around for a long time - and mostly used for good - many of their uses were not obviously observed by the public until more recently, when the growth of internet advertising and smarter loyalty card schemes increased awareness of how widespread the use of such technologies had become, as well as the depth and breadth of the

data being gathered about individuals. Additionally, increased public debate, often focussing on the potential negatives and risks, has added to public uneasiness about AI. Therefore companies have an opportunity to build confidence with their customers about how data is being collected and process, and how technologies are being used to enhance their experience. At the roundtable, it was also suggested that customers would be more willing to engage and give consent if there is something in it for them – be that improved product features or a safer experience.

Openness

Whilst companies and organisations will benefit from being 'open' about the purpose of data collection, as well as the deployment of AI, some will be hesitant about being '100% transparent' about their business operations with their competitors. This is a particularly sensitive issue where technology is a source of competitive advantage. However, a balance may be found through being 'open' and explaining the 'how', 'when' and 'why', without telling all. This can do much to build trust and confidence in the technology and its uses.

As expressed at the roundtable, just because companies may have the technological ability to do something, doesn't mean they should. But if there is a compelling reason as to why technology is being used, companies should be confident in talking about that.

Interpretability

Participants highlighted the desirability of designing systems that provided a level of 'interpretability' - meaning that a human could understand, to some degree, the basis on which outcomes and conclusions have been reached and the processes that have been followed.

This is in keeping with the recommendation of the House of Lords Committee on Artificial Intelligence, who recommend that AI should operate on principles of intelligibility and fairness, and that this be included in a national code for its use.

Therefore, where alternative methods will suffice, the use and development of 'black box' algorithms (where the processes behind decisions remain unknowable) should be avoided. Such considerations may prove to be ever more important in explaining the use and performance of a system to regulators, particularly where companies intervene in customer activity.

“Companies and organisations need to improve the intelligibility of their AI systems. Without this, regulators may need to step in and prohibit the use of opaque technology in significant and sensitive areas of life and society.”

Report of the House of Lords AI Committee³

Insights and Interventions

It was noted how small interventions and introducing 'friction' can make a big difference in terms of 'nudging' consumer behaviour, just as incentives can entice and steer action. However, gaining actual knowledge of consumer behaviour triggers liability issues around duty of care, just like it does in the copyright space, and therefore companies need to consider carefully how they react to insights generated through the technology they deploy.

The use of behavioural analytics provides a means of

monitoring and predicting patterns of consumer behaviour, and big data and AI allows for ever greater volumes of information to be processed and previously un-thought-of connections drawn. However, it is the actions taken on the basis of such insights that will prove the social good of the technology. Companies therefore need to be aware of the precision and accuracy with which customers have been identified for interventions, and consider the ethical basis on which they act or choose not to.

A wide-catch approach is likely to result in some customers feeling unfairly targeted, yet a narrower pool may result in missed opportunities to intervene for social good, for instance to prevent harm.



51% = proportion of online gamblers who have gambled using a mobile phone or tablet.²

On average, online gamblers have four accounts with online gambling operators.²



60% of gamblers had either received at least one piece of gambling related information from an operator (i.e. an intervention or advice), or seen a piece of information online or in gambling premises.²

Segmenting consumers

In being able to identify 'pools' of customers with certain traits – be they currently observable or predicted - big data and AI facilitates the segmentation of a customer base. Questions therefore arise as to how companies treat these different pools, and whether any interventions are applied evenly and automatically or whether certain groups get special treatment.

In the context of the gambling sector, companies will have to consider the 'fairness' of treating groups in specific way – be they high-value and VIP customers or vulnerable customers.

Assurance mechanisms

Questions remain as to what good assurance mechanisms look like for the use of big data and AI, with regulators still asking whether the technology is fit for purpose yet, and if it will work as intended.

However, there is a common view that 'keeping a human in the loop', with appropriate oversight and due diligence of any outsourced decision making, is vital. Furthermore, periodic review and testing of the efficacy of technology, through existing human means, is seen as a helpful mechanism for validating the development and design of big data and AI systems. Indeed, the House of Lords Committee on Artificial Intelligence recommend the development of new approaches to the auditing of datasets used in AI, and encourages greater diversity in the training and recruitment of AI specialists.

Governance

Good corporate governance sees decision-making that is both mindful of impacts on stakeholders and constitutes 'ethical business conduct'. Companies should consider how best to openly report on how they are utilizing technology and how they are managing its impacts as well as risks.

Furthermore, companies should ensure that boards and leadership teams contain multiple people who understand the use of AI - and shouldn't leave it down to a single, technology-focussed, role.

Whilst these will be standard practices for well-ordered companies, there will be others that need to bring themselves up to speed and into line in order to maintain trust and avoid critical scrutiny.

Fundamentally, whilst there are many positives of utilizing big data and AI for business, it should not be picked up simply as the latest thing or in reaction to the flood of hype in recent years. Where social good can be provided through other or existing means, companies should retain a level of cautiousness and care when adopting AI, and doing so on the basis of an appropriate consideration of business need and risk.

Ethical accountability

Attendees considered what a good framework for adopting, monitoring and assessing the use of AI would look like. As a starting point - in addition to allowing for 'interpretability' - it was seen as crucial that companies develop algorithms that, as far as possible, align with their corporate ethical values, and allow for refinement and adjustment over time.

This will allow companies to assess whether the outcomes and outputs of such technology are, and continue to be aligned, with corporate values. This should form part of any assessment framework used by companies in monitoring the performance of applications of big data and AI.

However, companies need to be aware of the consequences of potential mishaps and malfunctions. As the House of Lords Committee on

Artificial Intelligence has observed, it is not currently clear whether existing liability law will be sufficient when AI systems fail or cause harm to users, and clarity in this area is needed.

“Companies should ensure that their suppliers uphold similar ethical standards, and guarantee the transparency and accountability of these practices.”

Institute of Business Ethics⁴

Working with regulators

Innovative companies should seek to get on the front foot in working with their regulators and auditors to share knowledge of how technologies are being developed and implemented into their businesses, and ensure that the right questions being asked of themselves and others.

As mentioned, attendees heard how regulators across different industries would commonly expect that companies should be able to explain how decisions that are to a customers' detriment - i.e. restricting the use of a product, or allowing its continued use despite potentially holding data that would recommend the contrary - are arrived at and the processes that are followed. And yet it is important that all parties understand the limitations of the technology and companies' ability to manage autonomous processes.

Collaboration and coordination

As seen with other innovations across sectors, collaboration is vital to embedding new technologies and new ways of working. And as with other nascent technology, the use of big data and AI by the gambling sector will improve with the benefit of additional research and shared learning. Collaboration is key.

Where they already exist, companies should review and adopt their sector's best practice guidelines for the use of big data and AI and seek to support existing cross-industry benchmarks and guidelines. And where they do not, early adopters and innovators have an opportunity to lead the development of such standard.

Thank you for participating

Playtech would like to thank all those who attended and contributed to the event. We hope you will stay in touch and collaborate on further initiatives.

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