

# Diffusion and learning: twenty years of sports betting culture in Finland

*Matias Karekallas  
Pauliina Raento  
Taina Renkonen*

## Introduction

A novice sports bettor's challenge in Finland twenty years ago was to find information about one new game, which had just been introduced to Finnish consumers. Now the challenge is to manage a flood of information about a growing variety of options, as betting on sports has become an established game in Finland and the surrounding technological and media environments have changed dramatically. Plenty has been learned in Finland in two decades about betting on human sports, and bettors now form a particular subgroup within the country's generally active gambling culture. Opportunities to obtain information and learn the game have multiplied, because more people know about it and access channels are more varied. Furthermore, opportunities available for an individual bettor are now worldwide, thanks to the Internet.

These observations raise questions about the evolution of a particular gambling culture in a particular location. As geographers and gambling scholars who have witnessed or experienced the above-described development, we are particularly interested in asking the following questions: How did sports betting reach Finland, how did the Finns learn the game, and how has this particular gambling subculture evolved over time? And how could the answers expand the emerging scholarly insight into the relationship between gambling, learning, and their socio-cultural environments? This insight matters beyond academia and across the conventional boundaries between interest groups, because it has potential to support the growing recognition that success requires attention to local cultural circumstances in a global context.

Firstly, for the gambling industry, our approach may help accumulate answers to questions such as, "What is the most efficient way of penetrating a particular market?" and "How do people adopt our product?" Secondly, from a harm preventer's perspective, this business thinking may qualify as "predatory," but s/he will nevertheless need to answer the same question if information about gambling-related harm and available help options are

Matias Karekallas  
Project Researcher,  
Finnish Foundation for Gaming  
Research  
Ph.D. Student, Department of  
Social Research  
University of Helsinki, Finland  
E-mail: matias.karekallas@  
helsinki.fi

Pauliina Raento, Ph.D.  
Professor of Human Geography  
Department of Geosciences and  
Geography  
University of Helsinki, Finland  
E-mail: pauliina.raento@  
helsinki.fi

Taina Renkonen  
Research Assistant,  
Finnish Foundation for Gaming  
Research  
Ph.D. Student  
School of Management  
University of Tampere, Finland  
E-mail: taina.renkonen@uta.fi

to be spread efficiently among a population. These messages, too, must be culturally appropriate and credible, and smartly located (accessible and visible)—or plenty of money, effort, and opportunities to help people are wasted. In the words of public health scholars Muhiuddin Haider and Gary Kreps (2004, p. 6), tracing the spread of a novelty in a particular place “makes it possible for people to improve and customize important innovations to fit their unique cultural needs.” This approach also helps in identifying

societal norms—that is, the value systems and accepted practices of a target community. For example, recognizing the community’s cultural and religious principles that may seem to oppose a health innovation is crucial to the efficacy of the diffusion of an innovation, because such factors inevitably will affect the innovation-decision process (Haider & Kreps, 2004, pp. 6–7; cf. Korn & Shaffer, 1999; Shaffer & Korn, 2002).

And thirdly, those who regulate a market need to know what kind of phenomenon they are regulating, and how their jurisdiction interacts with other jurisdictions and the surrounding world. Regulators will also need to know how their decisions will be received by the involved parties—by gambling companies, harm preventers, and citizen-consumers.

In addition to the spread of novelties (innovations), our research questions reflect the emerging scholarly interest in approaching “beginning gambling” from a contextual viewpoint, which places individual learning processes in their social and cultural frameworks (Matilainen & Raento, 2013 and 2014; Reith & Dobbie, 2011; see Pöysti & Majamäki, 2012 and 2013). This social-scientific viewpoint includes socio-cultural structures and meaning in the assessment of how people learn to gamble and why they continue to do so. The expansion of view toward the influence of particular geographical settings and the cultural meaning of gambling broadens the persistent psychological and criminological research emphasis on adolescents, the learning of “bad habits,” and the influence of family, friends, and colleagues on individual behavior (see Bandura, 1977; Gupta & Derevensky, 1997; Kalischuk, Nowatzki, Cardwell, Klein, & Solowoniuk, 2006; Lang & Randall, 2012). It is also well known that cultural factors and social relations are deeply embedded and influential in all economic behavior (Zelizer, 1994 and 2011). By stressing the role of culture in economic activity our social-scientific viewpoint also expands the reason-emphasizing views about economic decision making and consumption choices.

Qualitative evidence about the interdependency between learning, individual gamblers’ social networks, and the surrounding socio-cultural environments of gambling can also be found in anthropological (auto-) ethnographies about poker (Hayano, 1982 and 1984; Jouhki, 2012) and

participant-observers' studies about betting on animal and human sports in anthropology and sociology (e.g., Binde, 2011; Krauss, 2010; Rosecrance, 1985 and 1986). These studies do not explicitly focus on learning, but they address what gamblers, operators, and harm preventers know through experience: that first contacts and motives to gamble vary, the action is meaningful, and one's behavior may change with circumstances.

We focus on expanding the study of "beginning gambling" in particular "geographical-cultural environments" (Matilainen & Raento, 2013 and 2014; Reith & Dobbie, 2011) by underscoring the interconnectedness between individual agents, agencies, and cultural formation. The processes that create unique person- and place-specific experiences have general explanatory power across populations, time, and space (Raento & Schwartz, 2011). A shift of attention from individual behavior to socio-cultural context and the formation of meaning is most welcome in academic research (Reith & Dobbie, 2011), but can benefit from further departure from the individual realm toward the macro scale of society and culture. We hold that in order to fully understand "beginning gambling" and its socio-cultural aspects, it is necessary to study also how a particular learning environment is created and develops so that individual learning of a particular game becomes possible. For industry representatives and harm preventers alike this inquiry can offer tools for acquiring setting-specific and process-emphasizing knowledge that expands horizons beyond superficial details of cultural (in)appropriateness or ideological zeal, and roots the discussion more strongly in research-generated evidence (Shaffer & Korn, 2002, p. 202).

As the public health study by Haider and Kreps (2004) suggests, one useful tool for exposing generally applicable qualitative patterns, structures, and processes in society and culture is the theory of *innovation diffusion*. This theory explains how novelties spread to, and are adopted in, certain places and among particular groups of people. The approach has been a source of inspiration in multiple disciplines for a long time so that its roots are difficult to define. By the 1950s and 1960s the diffusion of innovations was discussed, at least, in sociology, anthropology, media and communication studies, economy and marketing, health science and epidemiology, and geography (for a summary, see, e.g., Katz, Levin, & Hamilton, 1963). Despite its popularity in related fields, such as public health (Haider & Kreps 2004), the introduction of this theory to gambling studies has been slow (but see Boehmke & Witmer, 2004; Schwartz, 2011).

In the case of sports betting it makes strong sense to resort primarily to John Bale's (1989; also see 1984) pioneering work in sports geography where he applied a spatio-cultural approach to innovation diffusion in order to identify spatial and temporal patterns in the spread of individual sports from one country and culture to another (also see Hågerstrand, 1953/1967). He showed how standardized rules and supervising organizations for

informal “folk games” emerged largely because of the need “to ensure a satisfactory basis for gambling” in an increasingly industrialized, consumer-oriented, and global Western society (Bale, 1989, p. 41). He showed also how an innovation like tennis migrated through expansion (from an originating region to virgin lands) and contagion (via personal contacts), often proceeding hierarchically from large to small centers, from cities to the countryside, and from adventurous pioneers to the masses. En route, new trend-setting centers and fashions emerged.

In sum, Bale distinguishes two ways to trace how sports-related innovations diffused over space and time to new groups of people. One way is to follow “the broad lineaments of geographical spread” and the other is to focus on “the agents and agencies that carried [a particular novelty] to distant places and the barriers in the forms of local resistance” (Bale, 1989, p. 46; also see Haggett, 2001, pp. 482–485; Haider & Kreps, 2004; Rogers, 1962; see also Boehmke & Witmer, 2004, about Indian gaming; and Schwartz, 2011, about the spread of lottery across the United States). In the following we use both approaches by Bale to assess the change of those ways and environments through, and in, which people have learned to consume sports betting products in Finland.

As the discussion above illustrates, *innovation* in this text is a neutral term that stems from the described theoretical framework and, therefore, it should not be charged with meanings related to today’s policy fashions or ideological concerns, whatever those might be.

### **Why the Case of Finland?**

The Finnish setting underscores analytically valuable contrasts by highlighting the power of global technological, economic, and regulatory change at the local and national level. The legal state monopoly of gambling by three state-owned or state-controlled companies in Finland has nurtured a relatively protected gambling-cultural environment, which has undergone a substantial market and regulatory change since the end of the Cold War (1989–1991) and Finland’s membership in the European Union (EU, 1995) (see Cisneros Örnberg & Tammi, 2011; Matilainen, 2010; Raento, 2011 and 2014). Particularly exposed in this environment is the multifaceted interconnectedness between institutional or organizational decisions, individual gamblers’ options and choices, and the formation of place-specific gambling cultures and changing market environments.

Furthermore, owing to the historically powerful role of the state and non-governmental organizations in Finnish gambling, the country has a strong everyday gambling culture. This means that gambling penetrates ordinary living environments and people know about gambling. 93 percent of the population aged 15–74 years has tried gambling and over one half of these respondents to the 2011 national prevalence survey gamble at least once a week (Turja, Halme, Mervola, Järvinen-Tassopoulos, & Ronkainen, 2012, pp. 8–9). The most popular games are lottery games,

scratch cards, slot machines, and daily keno and bingo games, which are available at neighborhood kiosks, gas stations, and grocery stores, thus resembling retail landscapes in Nevada. This means that new gambling products become available quickly, are visible to all, and people are interested in them.

The same applies to sports betting, which is the fifth most popular game type in the country. During the twelve months preceding the 2011 prevalence survey, 10 percent of 15–74-year-old Finnish gamblers had bet on human sports via the state-owned betting operator and lottery company Veikkaus Ltd., and an additional 1–3 percent had placed a bet on a foreign betting company's website (Turja, et al., 2012, p. 22). Explanations behind the decline of betting via Veikkaus from the 17 percent reported in the 2007 survey (Aho & Turja, 2007) may include the generally increased competition over the Finns' entertainment euros; increased attractiveness of, and easy access to, foreign online betting sites; new marketing and access restrictions (including an age limit of 18 years for all gambling); a football match-fixing scandal in 2011; and the statistical margin of error.

Finland also illustrates the general technological change of both learning and gambling environments in the Western countries over the past few decades. The tradition of “verbal instruction” (Bandura, 1977) has been strong in Finnish society and has helped the country become an international pioneer in promoting online learning and its infrastructures. Personal computers, cell phones, and other mobile devices spread early across the population, and presently there are almost 9 million mobile phone connections in the country of 5.4 million people. 78 percent of the households were connected to the Internet and 88 percent had a computer in 2012 (Statistics Finland, 2013). These numbers help explain why Finland leads the EU statistics about the use of the Internet for pedagogical purposes (Eurostat, 2013a).

In this environment online gambling developed early. Veikkaus was the first national gambling operator to offer online gambling (since 1997) and it has been Finland's largest Internet store for years. It has also been an international pioneer in developing betting products such as Live Betting (launched in 2004). Sports and horse betting formed the leading segment of the company's online gambling until 2007, when lottery games passed betting in online sales. In 2012 one third of Veikkaus turnover of €1.78 billion came from the Internet, which continued to be the company's fastest-growing sales channel at the annual growth rate of 16 percent (Veikkaus, 2012, p. 26, 30). According to the estimates by Veikkaus, foreign betting companies obtained a revenue of €100–130 million from the Finnish market at the turn of the 2010s (Veikkaus, 2011, p. 21), but foreign online operators claim this figure to be “clearly higher” (Kauppalehti, 2013). According to the Eurostat, 27 percent of the Finns gambled online in 2011, almost twice as much as people in any other EU country. The average for the 27 EU countries was 5 percent (Eurostat, 2013b).



Finland also highlights the overlapping of interests and thus illustrates well our argument that concerns may be shared and similar questions ought to be asked even if motives and ideologies differ. The national gambling monopoly system is an extreme case in this regard, because the Finnish state owns or otherwise controls the three monopoly operators Veikkaus Ltd, Fintoto Ltd, and RAY, and these fund harm prevention and problem gamblers' help organizations. About one hundred non-governmental organizations in the fields of social work and health own the Finnish Slot Machine Association RAY ([www.ray.fi](http://www.ray.fi)), whereas Fintoto ([www.fintoto.fi](http://www.fintoto.fi)) is a daughter company of the Finnish Trotting and Breeding Association, Suomen Hippos. The revenue from gambling through the three operators, annually over one billion euros, is earmarked in the Lotteries Act (2001) for Finnish art, science, sports, youth work, social work, and horse breeding. This means that Finns tend to think of gambling in terms of "public good." Much of this funding is routed through state ministries, which all have a vested interest in gambling in their budgets. Paradoxically then, the Finnish state simultaneously owns, controls, and benefits from gambling, and many non-governmental organizations and their employees depend on the activity they wish to curb (Cisneros Örnberg & Tammi, 2011; Raento, 2011 and 2014).

### **Mixed Data and Methods**

A heterogeneous collection of data supported our study of betting, change, and culture in Finland. As the preceding paragraphs show, our background material included the three national prevalence surveys of Finnish gambling (2003, 2007, and 2011) and the annual reports of the state-owned betting operator and lottery company Veikkaus (1992–2012). The databases of Statistics Finland ([www.stat.fi](http://www.stat.fi)) and Eurostat (<http://epp.eurostat.ec.europa.eu>) offered additional statistical information necessary for a general overview of the setting and its trends.

Another important background material consisted of a variety of Finnish-language print media sources. These represent different interest groups, audiences, and opinions in relation to sports and sports betting and, generally, offer written evidence about existing views in a given time and place. Particularly *Helsingin Sanomat* (HS), the country's leading Finnish-language daily newspaper, has published columns, feature articles, interviews, and how-to tips about betting since the early 1990s ([www.hs.fi](http://www.hs.fi)). This medium is an opinion leader with a generally influential role in informing and instructing Finnish consumers about novelties, molding their attitudes toward these items and phenomena, and exposing controversies related to popular themes such as gambling.

Our other key media source for background information was the sports magazine *Veikkaaja*, which serves sports fans and bettors with news reports, interviews, and feature articles ([www.veikkaaja.fi](http://www.veikkaaja.fi), [www.urheilusanomat.fi](http://www.urheilusanomat.fi)). This weekly magazine, called *Urheilusanomat* since

April 2013, was owned and published by Veikkaus in 1945–2002, after which it became part of the Sanoma media company, the corporate owner of HS. We have read both media sources for all our adult life in multiple roles, including those of scholars, sports fans, and (casual or hobby) sports or horse bettors.

Ethnography also contributed to our understanding of Finnish sports betting, gambling, and society, not least because our interest in the topic and the subsequent research questions emerged from our own observations and experience. We acquired information by observing and participating in Finnish sports (or horse) betting as scholars, bettors, and Finnish citizens (see, e.g., Binde, 2011; Hayano, 1982 and 1984; Jouhki, 2012; Krauss, 2010, Rosecrance, 1985 and 1986, about successful use of participant observation in gambling studies). During our research and writing process, one of us engaged in learning Finnish sports betting from zero and resorting to available guidebooks, online sources, and peer support for instruction. This auto-ethnographic approach gave us useful first-hand information about learning a new game, available learning aids, and the environments and networks in which this learning took place (see Hayano, 1982). Both methods offered access to fellow bettors, many of whom engaged spontaneously in informal conversations. We also benefited from our institutional position as scholars at the Finnish Foundation for Gaming Research, an industry-funded but research-wise independent funding, networking, and research organization, which gave us easy access to Finnish gambling experts ([www.pelisaatio.fi](http://www.pelisaatio.fi)). This meant that when necessary we could resort to “informal institutional memory” at, for example, Veikkaus Ltd.

These broad background materials supported the examination of our primary data, the four Finnish-language betting guidebooks published since the early 1990s, and eleven Internet sites found in our novice sports bettor’s Internet and library database searches in early 2013. The book sample is complete, whereas the websites are, at least, a representative collection of what is available in the Finnish language. The timing, contents, and style of these materials about how to bet on sports reflect the evolution of a particular sports betting culture over the past two decades. They also offer a grassroots view to what a novice sports bettor has had available by way of written instruction over these decades.

The first guidebook (Pietilä, Kanto, & Starck, 1993) was published by pioneering gambling entrepreneurs in the same year when Veikkaus launched its first sports betting product, Fixed Odds Betting (Pitkäveto). A small booklet about the basics of betting by an enthusiast soon followed (Manner, 1995). In the words of this author, at that time “sports betting culture in Finland” was “still in its infancy when compared to many European countries, but the group of bettors seem[ed] to grow all the time” and their attention focused on football (soccer) and ice hockey (Manner, 1995, p. 1). The latter was (and is) the most popular spectator sports in the

country, with some 1.5 million annual game attendees in the 2010s.

By the time of the third book (Vuoksenmaa, Kuronen, & Nâls, 1999), which emerged from the same circles as the first publication, the selection of sports, games, and channels of accessing them had diversified significantly, the revenue from Veikkaus sports betting continued to grow, and Finland had become “one of the leading countries in terms of money spent on sports betting per capita” (Veikkaus, 2008, p. 5). The fourth book, by another sports bettor (Helenius, 2009), was published by a commercial non-fiction publisher in a new regulatory and media environment. In this environment, online gambling was a routine, and foreign operators (such as Unibet and Betsson), as well as a few outspoken bettors and professional poker players, had publicly criticized the national monopoly. A reform of the Lotteries Act was forthcoming, access to all Veikkaus games had been limited to those over 18 years of age, and Veikkaus revenue from sports betting had declined.

Like the four guidebooks, the eleven websites teach their students how to make money by betting on sports. Both the book and website authors describe the available games and related sports, explain the rules and vocabulary of the games, and instruct how to play them. They discuss odds, bets, and probabilities, and success-supporting practices and analyses, such as long-term record-keeping, gathering of intelligence, emotion control, money management, and trend assessment. They also address some psychological and social elements related to gambling, including personality, player types, and peer support. Opinions differ about the value of betting as a non-profit hobby and about the most suitable approach to problem gambling. In both data Veikkaus splits opinions but is predominantly criticized for its “unfair” market control and return percentages, which seek to maximize the state-allocated revenue for Finnish arts, science, sports, and youth work (as defined in the Lotteries Act of 2001 and its revisions in 2010–2011).

The Internet sources also differ from the books. Online authorship is typically hidden, access is easier, and little is said about the background of the anonymous authors so that evaluation of their competence or affiliations can be difficult. Much of the online contents changes constantly and is produced by the users themselves. The users form an interactive community of differently skilled individuals rather than a passive audience for an expert author(ity) (Athique, 2013, p. 62). Motives to maintain a betting website are more heterogeneous and more difficult to expose, although some international operators are openly involved and informal information circulates in peer networks about who does what, where, how, and why. Presentation of betting information online reflects the way in which the Internet has changed reading, so that the websites consist of scattered, yet interconnected, and freely mixable tidbits rather than lengthy linear wholes. The technology allows interactivity and



technical support for odds calculation and record keeping.

We approached our mixed data through triangulation, a well-tested way in qualitative studies to erase concerns regarding the “shortcomings” of subjective data and interpretation (Reith & Dobbie, 2011, p. 486; also Matilainen & Raento, 2013 and 2014). Triangulation means the employment of multiple sources, frameworks, methods, and scholars in one research project in a way that brings different sources and viewpoints to a critical dialogue with one another (e.g., Bogdan & Biklen, 1998; Creswell & Miller, 2000; Denzin, 1978; see Barbour, 1998). We triangulated our data, methods, framework, and ourselves, and looked at the case study over the period of twenty years to get temporal distance needed to expose and understand change.

Our assessment of the materials relied also on a mixture of content and discourse analyses, which are widely used in social sciences and cultural studies in the analyses of text, image, and interviews, and are making their way to gambling studies as well (e.g., Matilainen & Raento, 2013 and 2014; Raento & Meuronen, 2011; Reith, 1999). The goal was to form a comprehensive picture of the studied phenomenon by identifying its key elements with questions such as what, who, where, when, and why, and placing the answers in appropriate time- and place-specific contexts. For a content and discourse analyst who looks at a source as a whole, elements such as emphases, absences, and word choices offer information beyond the subject matter of the analyzed text or interview. In our case these elements shed light on the authors’ personal motives and attitudes, views within the Finnish betting culture, and attitudes and values in that wider society where the producers and consumers of the information operate. From this perspective it matters who writes or publishes what in a given place at a given moment (see Raento & Meuronen, 2011; Rose, 2007).

Following the idea of triangulation and Hayano’s (1982, pp. 143–158) example of self-positioning we also discussed our own backgrounds, gambling habits, and their similarities and differences—and their possible influences on our work. We identified our multiple positions, viewpoints, and cultural references, and subjected the data to scrutiny from these alternative perspectives. These included the view of professionals of learning and teaching (we are academics at different career stages) and that of gambling scholars with interdisciplinary training in social sciences and cultural studies (we are all trained in human geography up to a Master’s degree and have studied political and cultural themes). We are all best described as casual or hobby gamblers but have different gambling preferences and styles, different experience and interest in sports (and horse) betting, and different exposure to gambling markets worldwide. We are a diverse trio in terms of gender, generation, and regional and socio-economic background, but share a native tongue, nationality and citizenship, hometown, institutional and disciplinary background,

and methodological interests. This comparative positioning ensured a comprehensive treatment of the data and added critical strength to the interpretation.

### **Diffusion, Space, and Time: A Changing Geography**

The spread of sports betting to Finland is a textbook example of the types and phases of spatial innovation diffusion, which was first modeled by Swedish geographer Torsten Hägerstrand in the 1950s (Hägerstrand, 1953/1967) and then adopted in sports geography in the 1980s (Bale, 1984 and 1989).

Before the 1990s, during the long *primary stage* of diffusion (Haggett, 2001, pp. 484–485), Finland was a remote periphery on the global map of sports betting. For the masses the only opportunity to bet on human sports were the weekly sports pools, which Veikkaus had launched in its first year of operation, 1940, with the emphasis on football (soccer) and which most people saw as a lottery-like game of luck (Matilainen & Raento, 2013 and 2014; Ylikangas, 1990). One could mail or phone bets to a foreign (usually English) betting shop, but for decades this laborious activity was of interest only to few individuals. However, the practice spread gradually through *contagion*—through personal contacts and social networks. Typical of this type of diffusion, the exchange centered in the largest cities, which thus formed the *core area* of this process (Bale, 1989; Hägerstrand, 1953/1967; Haggett, 2001). By the end of the 1980s, when the Finns were becoming more international in their outlook and Western innovations gained popularity, a London-based bookie, SSP Overseas Betting, opened a branch to handle Finnish bets to England—the center of sports betting in Europe. At the most the company had about 11,000 Finnish customers (Vuoksenmaa, et al., 1999, p. 22).

Pioneering individuals and their networks were important in the formal introduction of sports betting in Finland in November 1993, when Veikkaus launched Fixed Odds Betting. These key individuals had paved the way for the innovation to spread to a virgin territory across international boundaries by gathering necessary know-how and promoting the novelty to gate keepers such as business managers, regulators, and potential bettors. This development marks the beginning of *an expansive diffusion stage* where an innovation spreads to remote lands from its traditional core area. The old core area maintains its leading position but regional differences begin to diminish (Haggett, 2001, pp. 484–485).

Accordingly, the new Veikkaus product was designed after the British model, which had inspired Finnish sports pools and horse betting since the first half of the twentieth century (Figure 1). The spread of sports betting also matched a more general pattern: novelties of all sorts have typically spread to Finland from Western and Central Europe, and this was true also in the case of slot machines in the 1920s, roulette in the 1960s, Lotto in the 1970s, and blackjack in the 1980s (Kortelainen, 1988;

Matilainen, 2011; Ylikangas, 1990). Further strengthening the contact with Britain was the Finns' appreciation of British popular culture, especially television humor and popular music.



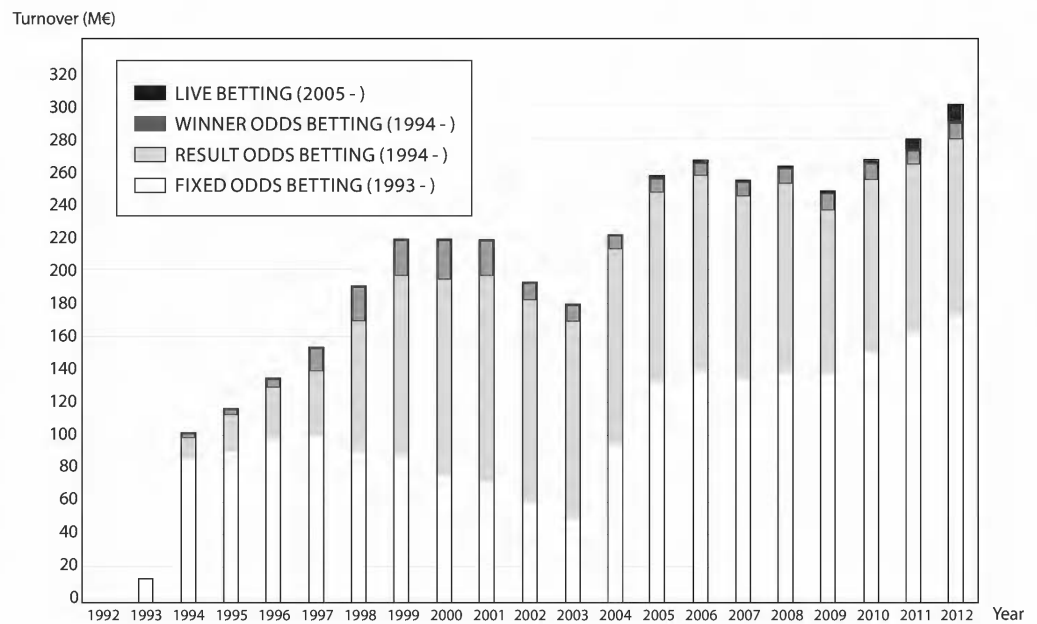
Figure 1. Two posters advertising English football pools to Veikkaus customers in the mid-1960s. Courtesy of the Archive of Veikkaus Ltd.

The economic and political circumstances of the early 1990s also influenced the emergence of a new market in Finland. The Cold War had ended and Finland's economy was in dire straits, because the former Soviet Union had been the most important destination for Finnish exports. There was a desire in Finland to belong in the West, adopt the goods and fashions of its consumer culture (about roulette, see Matilainen, 2011, p. 90), and control the socio-economic and financial crises caused by a deep depression. In response to the budget deficit the Finnish state made it clear that an increase of revenue from Veikkaus was expected and the Lotteries Act could be modified to accommodate new products (Veikkaus, 1992, p. 6). The concerns voiced in the media and in the state-owned company itself in response to this message illustrate Bale's (1989, p. 48) argument about *resistance* which new ideas, products, and other innovations typically encounter (Haider and Kreps (2004) refer to "potential barriers" that "introducing the innovation into the community" may encounter). The appropriateness of the novelty was doubted in a context where "the average consumption of gambling games was already quite high and where the economic situation was exceptionally difficult" (Veikkaus, 1992, p. 6). But this resistance was overcome by the need to channel the gamblers' funds to a state-owned operator in a situation where ordinary Finns' expanding international contacts and technological progress were making it easier to turn to foreign gambling service providers.

Not only the expansion of sports betting from Britain to Finland but also its spread within Finland represents a textbook case of innovation diffusion across space (Bale, 1989; Hägerstrand, 1953/1967; Haggett, 2001). The novelty first landed in the capital city (Helsinki) and the southern coast, where one finds the centers of political, economic, and cultural power, the busiest airport, the headquarters of the three Finnish gambling monopoly operators, and most of the population. Sports betting then spread northward and to regional and smaller centers farther away. The development of this market was *hierarchic* also socially and in organizational structures. The know-how gathered from abroad was passed forward in Veikkaus to the company's local sales agents: in four weeks 5,388 local agents from 4,771 retail locations across the country took a training class in one of the company's 9 regional training centers about promoting and selling Fixed Odds Betting to the customers (Veikkaus, 1993, p. 21). This hierarchical chain of teaching and learning facilitated the adoption of a new game among the population and began to develop a particular culture and business around the novelty.

By the end of the 1990s a national market had emerged, as sports betting was known and played across the country. Fixed Odds Betting had soon become the second-most popular Veikkaus game after Lotto, so Veikkaus had expanded its selection of betting products. The company's online service (since 1997) facilitated easy access and active product development. The expanding customer base and the steady growth of turnover offered evidence about the diffusion process (Figure 2). The diffusion had reached a *condensing stage*, where "the relative increase in the number accepting an item is equal in all locations, regardless of their distance from the innovation centre" (Haggett, 2001, pp. 484–485). The Internet was making distance less relevant for an individual bettor and put pressure on national monopoly operators, regulators, and harm preventers in the context of European market change and aggressive foreign competition.

This situation, and growing criticism from bettors against Veikkaus's return percentages, cut the growth in 2000–2003 (Figure 2). Veikkaus responded to this resistance by launching new betting products (including the internationally novel Live Betting in 2004) and by raising the return percentages. This shows how the monopoly operator had to be increasingly sensitive to its customers' views in an environment where national boundaries were losing their significance and individual bettors could reach other markets from the privacy of their homes.



*Figure 2.* Turnover (M€) of Finnish sports betting by the monopoly operator Veikkaus Ltd, in 1992–2012. Data source: Veikkaus Annual Reports, 1992–2012.

By the mid-2000s the diffusion of sports betting in Finland had reached a *saturation stage*, where the novelty had become part of daily routines and servicescapes across the country. Access was equally easy for all those who were interested and of at least 18 years of age, and specialized social networks and multiple information sources supported the learning of those who began to bet. The challenge for the service provider focused increasingly on attracting new customers and keeping them coming back—and, simultaneously, respecting the (increasingly challenged) regulations and calming those who expressed concerns about gambling-related harm.

### **Culture, Players, and Hierarchies: A Changing Sociology**

”[An] alternative approach” to the geographical examination of institutional and macro-level patterns of innovation diffusion is to focus on a more intimate scale and “on the individual human beings [...] that were active in spreading sports [betting] from nation to nation” (Bale, 1989, p. 52). We follow Bale’s example but see these approaches and scales of inquiry as being complementary to one another rather than mutually exclusive. We argue that individual adoption of a new game, its “micro-cultural milieu” (Reith & Dobbie, 2011, p. 484), and broader structural patterns and processes should be investigated jointly, because macro-level processes steer individual thinking and opportunities to learn, make purchasing decisions, and take risks. So how did individual Finns learn



to bet on sports and in what kind of social networks and milieux did this learning—adoption of a novelty—take place?

Innovations spread between people who adopt new products, habits, and ways of thinking. Different groups of people adopt different novelties at a different pace (e.g., Bale, 1989; Rogers, 1962; see Figure 3). In the primary stage of diffusion the first sports bettors in Finland were *pioneers* who learned the game before it was available in the country and thus became novelty-spreading *opinion leaders* (as they are called in marketing talk about innovation diffusion; see, e.g., Flynn, Goldsmith, & Eastman, 1996). The authors of the first Finnish-language betting guidebooks acquired necessary knowledge and skills from global centers of betting know-how (such as London and Las Vegas), and were thus equipped to teach opinion-seeking others and influence their views and behavior. Like the guidebook authors, the pioneers often were successful bettors, had worked in a gambling company, and possessed outstanding mathematical or business skills.

Their first followers in the expansionist diffusion stage were *early adopters*. These were typically urban males below 25 years of age, who were interested in sports and who represented an entirely new customer group for Veikkaus. In the early 1990s over one fifth of young Finnish men bet regularly on sports (Veikkaus, 1994, pp. 4–6). In retrospect it is possible that the economically and professionally frustrating depression years motivated young men to learn betting, which provided one intellectually and emotionally stimulating, social, and thus meaningful channel to manage money, make independent decisions, and take risks (see Cross, 1993, pp. 146–147 about evolving British consumer culture).

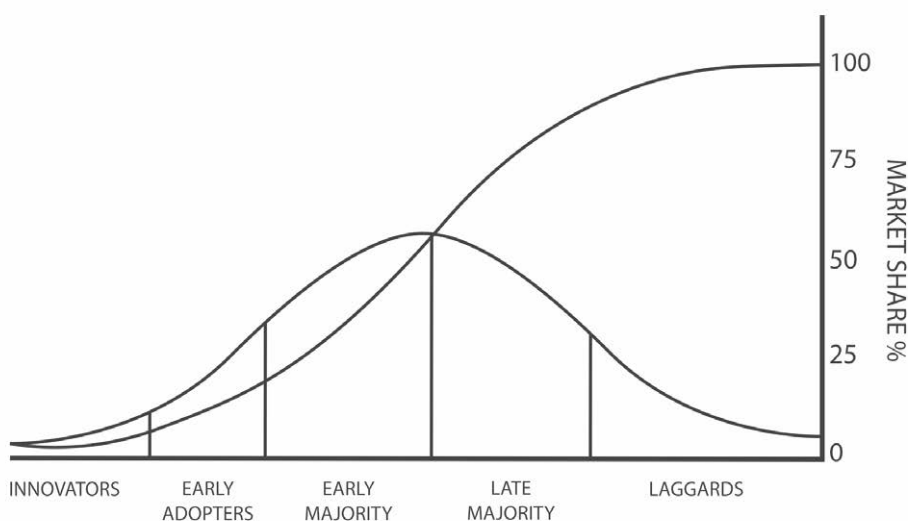
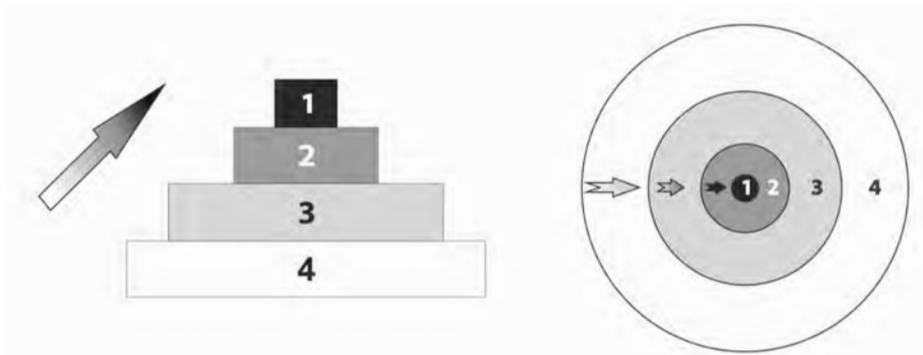


Figure 3. Stages of innovation diffusion among the receiving population (Rogers, 1962).

Following the curve in our theory-illustrating Figure 3, sports betting was adopted by early majority and late majority as it became better known. The growth then slowed down and the number of bettors declined, as the market approached its saturation point. Veikkaus now faced the challenge of attracting the last group, laggards, to the game. These people are potential bettors but opposite to the pioneers: they know about the innovation but for some reason have not adopted it. They may play Lotto or slot machines, but have no interest in skill games. The attempts at influencing peoples behavior have included the launching of new games and technologies, adjustments of return percentages, and branding, marketing, and loyalty campaigns. However, Finland's new Lotteries Act, designed to defend the national monopoly in the complex regulatory context of the European Union, limits available strategies. Loyalty programs, for example, cannot reward the customers in proportion to the amount they wager because of the requirements of consumer protection and harm prevention.

Like in the case of any large consumer-cultural group, the composition of Finnish bettors as a whole changes constantly. New individuals enter the group—for example those who have reached the legal age to gamble. Simultaneously others leave because they become bored or frustrated, they lose too much, their circumstances change, or they die. The four examined guidebooks and the eleven websites suggest that Finnish sports bettors form four groups based on status and depth of engagement: (1) professionals, (2) semi-professionals, (3) active serious bettors, and (4) those casual gamblers who occasionally bet for entertainment and extra excitement. This categorization matches the findings of other ethnographic investigations into betting cultures (e.g., Krauss, 2010; Rosecrance, 1985 and 1986) and thus contains few surprises.

What matters here is that each group's relationship with learning differs from that of the other groups in terms of contents (depth and scope of knowledge) and time (length of studies). From the perspective of hierarchy and spatial organization, the groups gravitate around the core of professionals, who rank the highest in this culture's internal hierarchies (Figure 4). Others “look up to them for the persistence, sports betting acumen, and fearlessness to lay the big wagers” (Krauss, 2010, p. 77). The professionals have made a significant investment of time and intellectual capital in mastering the game and cultivating skill and knowledge (Hayano, 1982 and 1984; Krauss, 2010, pp. 78–79). Our data suggest that a domestically trained group of professional sports bettors had developed in Finland by the turn of the new millennium.



*Figure 4.* The four groups of Finnish sports bettors: (1) professionals, (2) semi-professionals, (3) active serious bettors, and (4) occasional casual gamblers.

These top individuals steer teaching, learning, and opinions within this culture—and, hence, local market behavior and trends. In geographical terms they are the farthest away from the periphery of casual bettors in terms of behavioral, emotional, and intellectual distance (cf. Krauss, 2010, p. 78). The professionals and semi-professionals are the most proactive in producing teaching materials and deepening their skills, whereas the other two groups are more passive receivers of this information and still expand rather than deepen their skills. This division, however, has become more blurred in the online era, when peer support on interactive Internet sites and the social media has increased its importance in learning betting. Based on our observations and discussions with some semi-professional and active serious bettors, it is possible also that some of the active serious bettors have been on the threshold of becoming semi-professionals for years, but lack the time or courage needed for reaching the next step (see Hayano, 1982 and 1984; Jouhki, 2012).

It is hardly a surprise that motives and practices to engage in instruction and betting differ also within the groups. By way of example, the professional and semi-professional authors of the examined guidebooks disagree over the role and importance of money, which in gambling is generally acquiring an expanding variety of dimensions and applications (Karekallas, 2010; Zelizer, 1994). For one author-bettor only profit making matters (Helenius, 2009), whereas the others acknowledge the immaterial value of socializing, excitement, and entertainment as motives to bet and learn more about it. The importance of economic gain, however, increases as one approaches the top of the hierarchy presented in Figure 4; again unsurprisingly, the more one invests in betting and sees it as a profession, the more earning a living matters financially and emotionally. Also the size of the bet (the concrete numerical measure of risk) often differs. Those who bet “for the excitement of the action” tend to “wager small sums” and “then sit back to enjoy the games” with similarly minded peers in front of the screen (Krauss, 2010, p. 77).

A top position needs maintenance. The professionals build their identity and seek to raise their status by standing out from the mass of bettors (cf. professional horse bettor Dave Nevison's experience: Nevison & Ashforth, 2008; also Hayano, 1982 and 1984; Rosecrance, 1986). Important status-defining measures evident in our data are the ability and willingness to learn and teach the acquired skills to others. This status also serves as a motive to teach others. A pioneering professional sports bettor and guidebook author Jorma Vuoksenmaa summarized the rewards to his Finnish audiences in the following words: "I feel tremendously good for hearing when some young Finnish sports bettors say that everything started from my book or I have influenced their thinking in a significant way" (Seiska, 2013). However, individual styles vary so that others prefer to stay strictly anonymous and in the background in a godfather-like fashion.

Irrespective of one's style, learning and teaching how to bet exemplify forms of cultural capital (Bourdieu, 1984), the role of which is now recognized in gambling studies as well (Matilainen & Raento, 2013 and 2014; Reith & Dobbie, 2011). Accumulation of this capital requires contacts, knowledge, and involvement. Likewise needed for the maintenance of a top position are social capital and trust among peers (see Häkli & Minca, 2009). In our primary data those who take learning seriously, have a demonstrated track record of success, and are willing to share their knowledge with others rank high in the hierarchy and are described as "trustworthy" and "credible" by their peers and followers because of their motivation, devotion, and altruism. Competence and peer trust are "products of learning" (Bourdieu, 1984, p. 29) and social capital (Häkli & Minca, 2009), and may be products of "complex interactional dynamics" and "reciprocal bonds of solidarity" which develop over time (Krauss, 2010, pp. 5–6). By cultivating one's cultural capital—by learning to bet better—an individual can climb to a higher and more central position in the status hierarchy of bettors and increase the related social capital and trust while doing so. Judging by our data, the time and energy investment required for reaching the top level has made professional and semi-professional betting a lifestyle choice within the first twenty years of sports betting in Finland.

### **The Evolution of Learning Environments**

The above-discussed geographical (*space*) and sociological (*people*) developments come together in the evolution of learning environments over the course of two decades, from the onset of sports betting in Finland in the early 1990s to the present day (*time*). This time period can be divided into three phases and types of learning environments (Figure 5). These environments matter because they are temporally evolving sites of cultural and social capital and trust, and can condition the way one learns to gamble.

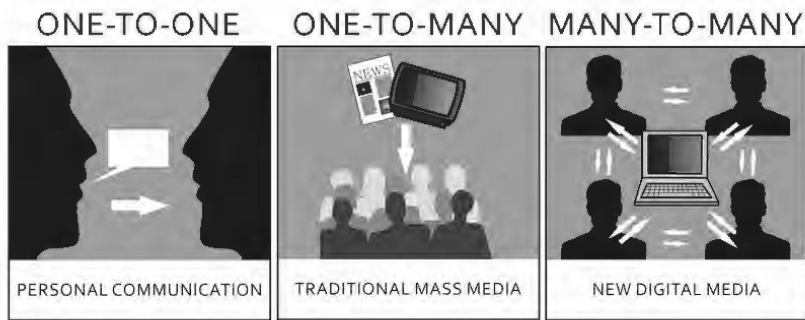


Figure 5. The evolution of the learning environment of Finnish sports betting (following Athique, 2013, p. 63).

Before the 1990s social personal networks dominated the scene. The first contact with betting was most often facilitated by a family member or a friend, and a “common pattern involved fathers introducing their sons to sports betting,” just like in Britain (Reith & Dobbie, 2011, p. 488; cf. Matilainen & Raento, 2013 and 2014). Access to the personal social networks of a small, professionally oriented group was difficult, as patronage of a skillful mentor was one of the few ways to learn betting and to be introduced to these circles (Matilainen & Raento, 2013 and 2014; Reith & Dobbie, 2011, pp. 488–490). Social capital and trust were therefore essential elements in gaining economically and emotionally worthwhile access to this cultural capital—and being able to build it. In the absence of Finnish-language materials, a particular type of cultural capital (language skills) was required to obtain information. Learning and market access thus depended on individual initiative and determination, contacts, trust, social skills, and exposure to foreign cultures.

In this environment advanced bettors had major gate-keeping power, because they could steer the composition of the core group, internal hierarchies of the subculture, and access to information by choosing their pupils. In this phase the role of “social learning” (Bandura, 1977; cf. Boehmke & Witmer, 2004) dominated the Finnish learning environment of betting and, accordingly, it was private, personalized, and intimate in character. The early guidebooks highlighted the importance of peer support and recommended “seeking the company of professionals” (Vuoksenmaa, et al., 1999, p. 49), but gave next to no advice about how to do this in practice. Some experienced bettors suggested in our informal exchanges that “too eager” seekers of professional company are easily shunned, but it is difficult to generalize what is too much (cf. Nevison & Ashforth, 2008). From the perspective of the recommending authors, however, the recommendation can be read as a way to enhance one’s own status and an opportunity to expand networks—that is, to accumulate more social and cultural capital.

The launch of Fixed Odds Betting and, soon, other betting products by Veikkaus created a mass of potential pupils and expanded the demand for instruction. This change of circumstances motivated pioneer bettors to share their views in writing and acquire an opinion-leader status in the eyes of the others (Manner, 1995; Pietilä, et al., 1993). Personalized social



learning and strict hierarchies were now accompanied by the mass media, as the examined guidebooks were published and columns and tips about betting started to appear in the press, radio, and television. This material and written culture fostered the forming of more accessible and horizontal networks, and thus facilitated an expansion of both cultural and social capital. The development drew support from the general appreciation of education in Finland and the national schooling system which “makes everyone learn enough math to win in the game,” as a leading professional bettor and guidebook author Vuoksenmaa put it (*Ittalehti*, 2013). He also saw Finland’s “Lutheran work ethics” (see Raento & Meuronen, 2011), humility, innovative thinking, and “lack of superstition” among the people as supportive of the development (*Ittalehti*, 2013; see Pesu, 2009).

The promotion and enhancement of this culture toward new groups of innovation adopters was in the explicit interest of the pioneering professionals: “One of the tasks” of the book by Vuoksenmaa, et al. (1999, p. 14), for example, was “the spread of a gambling culture.” In light of our ethnographic knowledge it seems that motives for this promotion range from boyish devotion and altruism to the promotion of one’s own business interests, status, cultural and social capital, and visibility within bettors’ networks and in the media. From the perspective of self-interest, a growing culture means the growth of pools and thus a competent bettor’s potential winnings, but the impressions of devotion and altruism stem from the above-mentioned lifestyle choice. Evidence about the progress of this culture is in the writings about betting: it is easy to see how the guidebooks and media reports become analytically deeper, more detailed, more varied, and more complex, as the foundation grows more solid and the skills develop. The focus shifts from the general to the specific and reaches out from Europe, toward a global highly competitive mass market.

By the 2000s the Internet had become the principal learning environment for sports betting. The service providers needed new approaches, because bets could now be placed worldwide and non-stop from one’s own home and money was digital. Options available to individual bettors multiplied, whereas national monopoly operators, regulators, and harm preventers faced a tough challenge from foreign online betting companies and public concern about gambling-related harm grew louder in Finnish society (see Cisneros Örnberg & Tammi, 2011; Raento, 2014). This setting revolutionized the opportunities and ways of learning how to bet. Instruction went online, was interactive in character, and was created by horizontal networks of peers and competing business interests, reflecting the broader change of the media, technology, regulation, and practices related to gambling, marketing, and harm prevention. Expertise became shared, customer manipulation and behavior took new forms, the flow of information was continuous and changed constantly, and access to the market became more “democratic.” The horizontal (contagion) and vertical (hierarchy) spread of information and innovations became multidirectional in real time and the

original sources of information were more difficult to determine. Many of these developments matched more general trends identified in media research (see Athique, 2013).

Despite this development toward a “community” (Athique, 2013, p. 62), some of the earlier hierarchies have been maintained in the online environment. Some of the examined websites have restricted areas which can be accessed only by select “club members” who have proven their competence (for example, Club Ylikerroin at [www.ylikerroin.com](http://www.ylikerroin.com); Ylikerroin, 2013). The bettors are ranked according to the usefulness of their tips and their personal return percentages. The users can also display their expertise by publishing their points, return percentages, purse, and the number of bets placed. Even if a chat forum is open to all, these kinds of indicators determine the weight given to the information coming from a particular bettor.

### **Conclusions**

Our case study has suggested one way to follow the evolution of a particular market (or jurisdiction) in a context of global change. The evolution of sports betting in Finland has shown how worldwide processes are inherently interconnected to local settings and their people, who together give these big processes their unique, detailed shapes (see Raento & Schwartz, 2011; Zelizer, 2011). A mismatch between these scales of operation in a sense of poor cultural understanding in a distant corporate headquarter can cost the company a lot of money, as unfortunate grand entrances and other well-known industry examples demonstrate. The same applies to harm prevention, as a well-known failure to implement a Western-style telephone helpline in an Asian country demonstrates.

We have suggested that cultural sensitivity and local knowledge should reach beyond the present time, disconnected details of cultural (in) appropriateness, and conventional boundaries of thinking within the field of gambling (studies). Instead, a comprehensive, systematic qualitative command of a market can help develop a friendly, custom-made, and therefore attractive touch, soften an image, and make sounder forecasts about future trends and needs. Cultural flexibility may add credibility to corporate responsibility or ideologically stimulated harm prevention, and help avoid off-putting impressions of arrogance, missionary zeal, and other unnecessary risks. Sound long-term management of a target area and its population requires qualitative structural knowledge in support of quantitative monitoring of economic, behavioral, and attitude-related trends. In the words of Haider and Kreps (2004, p. 7),

[u]nderstanding the reasons behind these established norms may enable the designer [of a public health campaign] to circumvent major impediments to the diffusion process. Thus, emphasizing the benefits of a particular innovation and catering to complementing the societal norms of the community can lead to a greatly improved rate of diffusion and adoption of the innovation.

The case of one specific place, Finland, shows also that betting on sports behaves like any other novelty when it spreads from one location to another and between people. It is an acquired taste and skill, the adoption of which requires learning and enculturation. The skill factor embedded in the game enhances the need for instruction (teaching), and those capable and willing to teach others are particularly influential in the shaping of a culture. The changing environment for, and practices of, both learning and teaching interact with broader changes in the surrounding regulatory, technological, business, media, and moral environments of gambling. That these processes follow general worldwide patterns despite their unique characteristics in particular places means that the spatial theoretical approach applied here to “beginning gambling” in Finland can be applied directly to other settings (Athique, 2013; Bale, 1984 and 1989; Reith & Dobbie, 2011).

The case of Finland demonstrates that the expansion, virtualization, and pluralization of the learning environment of sports betting have challenged the historically linear character of diffusion across space. What used to proceed chronologically by stages, from one region to another, and via gate-keeping and opinion-leading key individuals now spreads faster and in real time in multiple directions, reaching several places and peers simultaneously. Multidimensionality and multidirectionality, new hybrids and opportunities in communication technology, the subsequent acceleration of the sense of time, and the shortening of the sense of distance have added significant new dimensions to the linear spatial diffusion described in the theoretical work about this phenomenon (Bale, 1984 and 1989; Hägerstrand, 1953/1967; Rogers, 1962; also see Boehmke & Witmer, 2004; Haider & Kreps, 2004; Korn & Shaffer, 1999; Schwartz, 2011; Shaffer & Korn, 2002). Diffusion of novelties has become increasingly multidimensional and mass market- and customer-driven.

This change challenges the gambling industry, regulators, and harm preventers in the same way, even if the motives of these stakeholders differ and their views of one another can be very critical. This complex overlap is exemplified in an extreme form in one northern European monopoly market, Finland. There, the credibility of a national jurisdiction is increasingly questioned by bettors and international online gambling companies but the monopoly’s economic importance for “the public good” continues to unite local regulators, operators, and harm preventers in defense of the monopoly despite their often conflicting perspectives (see Cisneros Örnberg & Tammi, 2011; Raento, 2014).

From a scholarly perspective, the case of Finland has helped us claim that qualitative knowledge about these kinds of changing structural, socio-cultural patterns can advance insight into how people learn to gamble in particular environments and why they may continue to do so (Reith & Dobbie, 2011). Our case study therefore makes a

spatio-culturally sensitive empirical contribution to the number- and Anglo-oriented academic study of sports betting by suggesting that this qualitative information may help deepen explanations about why particular markets or consumer groups behave like they do. This is why scholars should frequently test their theories in practice. A look beyond the usual and sometimes slightly ingrown sphere of gambling studies—in this case, to sports geography and the spatial theory of innovation diffusion—can add useful theoretical and methodological support to the examination of these processes. A deeper look at the work conducted in public health research may add further insight and help pursue “theory guided research” (Shaffer & Korn, 2002, p. 202).

### References

- Aho, P., & Turja, T. (2007). *Suomalaisten rahapelaaminen 2007* [Finnish gambling 2007]. Helsinki: Ministry of Social Affairs & Health & Taloustutkimus.
- Athique, A. (2013). *Digital media and society: An introduction*. Cambridge: Polity.
- Bale, J. (1984). International sports history as innovation diffusion. *Canadian Journal of History of Sport*, 15, 38–63.
- Bale, J. (1989). *Sports geography* (2<sup>nd</sup> ed). London: Routledge.
- Bandura, A. (1977). *Social learning theories*. Englewood Cliffs, NJ: Prentice Hall.
- Barbour, R. S. (1998). Mixing qualitative methods: Quality assurance or qualitative quagmire? *Qualitative Health Research*, 8, 352–361. DOI: 10.1177/104973239800800306
- Binde, P. (2011). Trotting territory. The cultural realm of Swedish horse betting. In P. Raento & D. G. Schwartz (Eds.), *Gambling, space, and time: Shifting boundaries and cultures* (pp. 107–128). Reno, NV: University of Nevada Press.
- Boehmke, F. J., & Witmer, R. (2004). Disentangling diffusion: the effects of social learning and economic competition on state policy innovation and expansion. *Political Research Quarterly*, 57, 39–51. DOI: 10.1177/106591290405700104
- Bogdan, R. C., & Biklen, S. K. (1998). *Qualitative research in education: An introduction to theory and methods*. Needham Heights, MA: Allyn & Bacon.
- Bourdieu, P. (1984). *Distinction: A social critique of the judgement of taste*. London: Routledge.
- Cisneros Örnberg, J., & Tammi, T. (2011). Gambling problems as a political framing: Safeguarding the monopolies in Finland and Sweden. *Journal of Gambling Issues*, 26, 110–125. DOI: 10.4309/jgi.2011.26.8
- Creswell, J. W., & Miller, D. L. (2000). Determining validity in qualitative inquiry. *Theory into Practice*, 39, 124–131. DOI: 10.1207/s15430421tip3903\_2

- Cross, G. (1993). *Time and money: The making of consumer culture*. London: Routledge.
- Denzin, N. K. (1978). *The research act: A theoretical introduction to sociological methods*. New York, NY: McGraw-Hill.
- Eurostat (2013a). Individuals using the Internet for seeking information with the purpose of learning. Retrieved from [http://pxweb2.stat.fi/Database/Eurostat/ttt/ttt\\_fi.asp](http://pxweb2.stat.fi/Database/Eurostat/ttt/ttt_fi.asp). Last accessed July 30, 2013.
- Eurostat (2013b). Information society statistics. Internet purchases by individuals. Retrieved from [http://epp.eurostat.ec.europa.eu/portal/page/portal/information\\_society/data/database](http://epp.eurostat.ec.europa.eu/portal/page/portal/information_society/data/database). Last accessed April 12, 2013.
- Flynn, L. R., Goldsmith, R. E., & Eastman, J. K. (1996). Opinion leaders and opinion seekers: Two new measurement scales. *Journal of the Academy of Marketing Science*, 24, 137–147. DOI: 10.1177/0092070396242004
- Gupta, R., & Derevensky, J. (1997). Familial and social influences on juvenile gambling behavior. *Journal of Gambling Studies*, 13, 179–192. DOI:10.1023/A:1024915231379
- Hägerstrand, T. (1953/1967). *Innovation diffusion as a spatial process*. Chicago, IL: University of Chicago Press.
- Haggett, P. (2001). *Geography: A global synthesis*. Harlow: Prentice Hall.
- Haider, M., & Kreps, G. L. (2004). Forty years of diffusion of innovations: utility and value in public health. *Journal of Health Communication: International Perspectives*, 9, Supplement 1, 3–11. DOI: 10.1080/10810730490271430
- Häkli, J., & Minca, C. (Eds.). (2009). *Social capital and urban networks of trust*. Aldershot: Ashgate.
- Hayano, D. M. (1982). *Poker faces: The life and work of professional card players*. Berkeley, CA: University of California Press.
- Hayano, D. M. (1984). The professional gambler: fame, fortune, and failure. *Annals of the American Academy of Political and Social Science*, 474, 157–167. DOI: 10.1177/0002716284474001014
- Helenius, E. (2009). *Vedonlyönnin käsikirja [A handbook of betting]*. Helsinki: Minerva.
- Iltalehti* (2013). Vedonlyöntiguru Vuoksenmaa: Tämän takia suomalaiset kahmivat jättivoittoja [Betting guru Vuoksenmaa: This is why Finns hoard huge winnings]. May 13. Retrieved from [http://m.iltalehti.fi/ravit/2013051317012309\\_rv.shtml](http://m.iltalehti.fi/ravit/2013051317012309_rv.shtml). Last accessed April 27, 2014.
- Jouhki, J. (2012). A player's web of significance: a narrative of a Finnish online poker semi-professional. *Fast Capitalism*, 9. Retrieved from <http://www.fastcapitalism.com>. Last accessed April 27, 2014.
- Kalischuk, R. G., Nowatzki, N., Cardwell, K., Klein, K., & Solowoniuk, J. (2006). Problem gambling and its impact on families: A literature review. *International Gambling Studies*, 6, 31–61. DOI:10.1080/14459790600644176



- Karekallas, M. (2010). Gamblers' images of money. Paper presented at IMAGES Consortium's Scholarly Meeting, St. Petersburg, Russia, April 27, 2010.
- Katz, E., Levin, M. L., & Hamilton, H. (1963). Traditions of research on the diffusion of innovation. *American Sociological Research*, 28, 237-252.
- Kauppaletti* (2013). Kuluttajat ratkaisevat pelimonopolin kohtalon. November 19, 2013, 4–5.
- Korn, D. A., & Shaffer, H. J. (1999). Gambling and the health of the public: Adopting a public health perspective. *Journal of Gambling Studies*, 15, 289–365. DOI: 10.1023/A:1023005115932
- Kortelainen, J. (1988). *Pajatto ja kansanterveys: Raha-automaattiyhdistys 1938–1988*. [Pajazzo and the national health: Finnish Slot Machine Association 1938–1988]. Porvoo: RAY.
- Krauss, F. W. (2010). The Boys' club: An exploration into the social world of a Las Vegas casino sports book. Ph.D. Dissertation in Sociology. *UNLV Theses/Dissertations/Professional Papers/Capstones*, 851. Retrieved from <http://digitalscholarship.unlv.edu/thesesdissertations>. Last accessed April 26, 2014.
- Lang, A. M., & Randall, B. A. (2012). Intergenerational transmission of gambling: Links between young adult and perceived grandparent gambling attitudes and behavior. *Journal of Gambling Studies*, May, 1–23. DOI: 10.1007/s10899-012-9313-1
- Lotteries Act (2001). Retrieved from <http://www.finlex.fi>. Last accessed July 23, 2013.
- Majamäki, M., & Pöysti, V. (2012). Vocabularies of gambling justification among Finnish and French players. *European Journal of Cultural Studies*, 15, 496–512. DOI: 10.1177/1367549412442210
- Manner, R. (1995). *Vedonlyöjän opas* [A bettor's guide]. Turku: MRM & Tuotanto & Myynti.
- Matilainen, R. (2010). A question of money? The founding of two Finnish gambling monopolies. In S. F. Kingma (Ed.), *Global gambling: Cultural perspectives on gambling organizations* (pp. 21–37). London: Routledge.
- Matilainen, R. (2011). Gambling and consumption. The hidden value of historical perspectives. *Suomen Antropologi: Journal of the Finnish Anthropological Society*, 36, 89–91.
- Matilainen, R., & Raento, P. (2013). Learning to gamble: Experiences of Finnish casual gamblers. Paper presented at the 15<sup>th</sup> International Conference on Gambling and Risk Taking, Las Vegas, NV, May 27–31.
- Matilainen, R., & Raento, P. (2014, in press). Learning to gamble in changing socio-cultural contexts: Experiences of Finnish casual gamblers. *International Gambling Studies*, 14.

- Nevison, D., & Ashforth, D. (2008). *No easy money. A gambler's diary*. Newbury: Racing Post.
- Pesu, V. (2009). Lyödäänkö vetoa? [Shall we bet?] *Veikkaaja*, 52–53/09, 28–34.
- Pietilä, P., Kanto, A., & Starck, J. (1993). *Suuri rahapelikirja* [The great gambling book]. Helsinki: Peli-Tieto.
- Pöysti, V., & Majamäki, M. (2013). Cultural understandings of the pathways leading to problem gambling: Medical disorder or failure of self-regulation? *Addiction Research & Theory*, 21, 70–82. DOI: 10.3109/16066359.2012.691580
- Raento, P. (2011). Gambling, space, and boundaries in Finland. In P. Raento & D. G. Schwartz (Eds.), *Gambling, space, and time. Shifting boundaries and cultures* (pp. 60–82). Reno, NV: University of Nevada Press.
- Raento, P. (Ed.) (2014, forthcoming in September). *Gambling in Finland*. Helsinki: Gaudeamus Helsinki University Press.
- Raento, P., & Meuronen, M. (2011). Virtues of visualisation: Gambling in Finnish editorial cartoons. *International Gambling Studies*, 11, 107–120. DOI: 10.1080/14459795.2011.553837
- Raento, P., & Schwartz, D. G. (Eds.). (2011). *Gambling, space, and time. Shifting boundaries and cultures*. Reno, NV: University of Nevada Press.
- Reith, G. (1999). *The age of chance. Gambling in Western culture*. London: Routledge.
- Reith, G., & Dobbie, F. (2011). Beginning gambling: The role of social networks and environment. *Addiction Research and Theory*, 19, 483–493. DOI:10.3109/16066359.2011.558955
- Rogers, E. M. (1962). *Diffusion of innovations*. New York, NY: Free Press.
- Rose, G. (2007). *Visual methodologies: An introduction to researching with visual materials* (3<sup>rd</sup> ed.). London: Sage.
- Rosecrance, J. D. (1985). *The degenerates of Lake Tahoe: A study of persistence in the social world of horse race gambling*. New York, NY: Peter Lang.
- Rosecrance, J. D. (1986). You can't tell the players without a scorecard: A typology of horse players. *Deviant Behavior*, 7, 77–97. DOI: 10.1080/01639625.1986.9967696
- Schwartz, D. G. (2011). Moving the line. A postfrontier interpretation of American gaming. In P. Raento & D. G. Schwartz (Eds.), *Gambling, space, and time. Shifting boundaries and cultures* (pp. 17–34). Reno, NV: University of Nevada Press.
- Seiska (2013). Jorma Vuoksenmaa: Tämän takia voitan rahapeleissä [Jorma Vuoksenmaa: This is why I win in gambling games]. Retrieved from <http://www.seiska.fi/Viihdeutiset/Jorma->

- Vuoksenmaa-Taman-takia-voitan-rahapeleissa/1007193. Last accessed July 23, 2013.
- Shaffer, H. J., & Korn, D. A. (2002). Gambling and related mental disorders: a public health analysis. *Annual Review of Public Health*, 23, 171–212. DOI: 10.1146/annurev.publhealth.23.100901.140532
- Statistics Finland (2013). Science, technology and information society. Retrieved from [http://www.stat.fi/tup/suoluk/suoluk\\_tiede\\_en.html](http://www.stat.fi/tup/suoluk/suoluk_tiede_en.html). Last accessed July 30, 2013.
- Turja, T., Halme, J., Mervola, M., Järvinen-Tassopoulos, J., & Ronkainen, J.-E. (2012). Suomalaisten rahapelaaminen 2011 [Finnish gambling 2011]. *THL Raportti* 14/2012.
- Veikkaus (1992–2012). *Annual reports*. Vantaa: Veikkaus. Partially retrieved from <http://www.veikkaus.fi>. Last accessed July 24, 2013.
- Veikkaus (2013). Website of Veikkaus Ltd. <http://www.veikkaus.fi>. Last accessed April 23, 2014.
- Vuoksenmaa, J., Kuronen, A., & Nåls, J. (1999). *Urheiluviedonlyönti: Voittajan opas* [Sports betting: A winner's guide]. Helsinki: European Sports Betting Consultants.
- Ylikangas, H. (1990). *Markat miljooniksi. Puoli vuosisataa suomalaista veikkausta*. [Turning marks to millions. Half a century of Finnish Veikkaus]. Vantaa: Veikkaus.
- Ylikerroin (2013). A Finnish betting instruction and chat site. <http://www.ylikerroin.com>. Last accessed July 23, 2013.
- Zelizer, V. (1994). *The social meaning of money. Pin money, paychecks, poor relief, and other currencies*. New York, NY: Basic Books.
- Zelizer, V. (2011). *Economic lives. How culture shapes the economy*. Princeton, NJ: Princeton University Press.

### Acknowledgements

We thank Brett Abarbanel, Jim Cosgrave, Riitta Matilainen, and the two anonymous referees for their feedback, Jari Vähänen for insight and contacts, and our field sources for good company and information. Riitta Matilainen and Petri Stenius helped us at the Veikkaus Archives – thank you! We are grateful to the Finnish Foundation for Gaming Research for project funding and data, and to Veikkaus Ltd. for data and permission to reproduce the two posters. Drafts of this manuscript were submitted to public scrutiny at the 15th International Conference on Gambling and Risk Taking in Las Vegas (May, 2013), at the Second Asia Pacific Conference on Gambling & Commercial Gaming Research in Kaohsiung, Taiwan (December, 2013), and at the Annual Meeting of the Association of American Geographers in Tampa, Florida (April, 2014). Taina Renkonen put the final design touch on the illustrations.