WHERE BETTING BELONGS

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# The customer wasn't asking for a revolution

How Apple, Amazon, Uber and Spotify changed what people wanted, and why betting is next in line.

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THE ONE-PAGE VERSION · 2 MINUTE READ

## Customers never asked for the revolutions that changed their lives. They moved, in their millions, the moment someone made life easier. Almost every industry has been through it. Betting has been digitised, but it has not been disrupted.

1. **Start again.** The winners stopped improving the product they had and asked what the customer would choose if they could start again. People cannot describe the better thing until they see it. Then habits change, and the money follows whoever owns the moment the customer chooses.

2. **Work backwards from the customer.** Bezos is known for leaving an empty chair for the customer at Amazon's most important meetings. Jobs said you start with the customer experience and work backwards to the technology. Two of the most successful founders in history arrived at the same rule.

3. **The relationship moves.** The iPhone took the customer from the networks, which became the pipe underneath. Uber's product was the map, not the car. Booking.com and Skyscanner changed where the customer starts. Spotify won by being easier than free, and Stripe turned online payments into a few lines of code.

4. **Bring the owners with you.** The fastest movers had the owners of what customers loved on their side. Apple and Spotify had the record labels. Sky Bet had Sky Sports, and showed that a link with the sport and an easy experience can matter as much as the best price.

5. **Every industry but one.** Betting moved from the high street to the website to the phone, but the shape never changed. The fan still goes to the bookmaker, opens an account, learns the language and does business on the bookmaker's terms.

6. **When more becomes less.** Betting has grown by adding more matches, markets and bet builders, which suits experienced bettors. Only 24% of keen British sports fans told YouGov they had bet with an online bookmaker in the past year. Some never will, but plenty would enjoy a small bet if it made sense to them.

> **What it means.** In betting, what the fan loves is the sport, and the rights and the audience belong to the leagues, clubs, broadcasters and publishers. Turn it round. The fan bets inside the app they already use and sees in plain words what a small stake costs and what it could bring back, with licensed bookmakers competing to take the bet. The bookmaker stays essential. It just does not have to be the destination.

Ask a BlackBerry user in 2007 what they wanted from their next phone. Longer battery life, probably, faster email, a better keyboard. Nobody asked for a phone with no keyboard at all.

Before Uber, people wanted the taxi to turn up on time. Nobody asked to watch it crawl across a map. Before Spotify, people wanted cheaper CDs. Nobody asked for almost any song they could think of, on their phone, for about the price of a CD a month.

Then someone built it, and the old way suddenly looked ridiculous. That is the pattern I keep coming back to. Customers never asked for these revolutions. They just moved, in their millions, the moment someone made life easier, and whole industries had to reorganise around them.

## Start again

The winners did more than make things easier. They stopped asking how to improve the product they had and asked what the customer would choose if they could start again.

Three things happen every time. People can't describe the better thing until they see it. Once they've used it, their habits change. And when habits change, the money moves. Hotels still own the rooms, banks still lend the money and the networks still carry the calls, but whoever owns the moment the customer chooses takes a bigger and bigger share of the value. An incumbent can keep its infrastructure, its expertise and most of its business, and still lose the relationship that decides its future.

## The empty chair

Jeff Bezos is known for leaving one seat empty at Amazon's most important meetings. It belongs to "the most important person in the room", the customer, who is never actually there.[1]

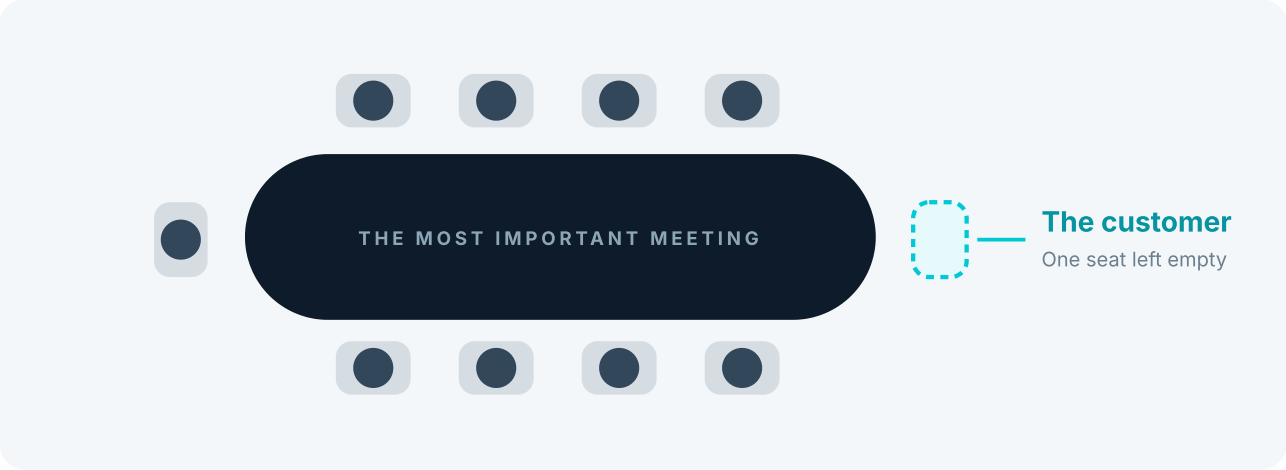



**ILLUSTRATION** The empty chair: the customer's seat at the most important meetings.

He turned the chair into habits. Customer obsession is the first of Amazon's leadership principles, and its opening line is "Leaders start with the customer and work backwards".[2]

## Work backwards

At Apple's developer conference in 1997 Steve Jobs put the rule plainly: "you've got to start with the customer experience and work backwards to the technology".[3] It is almost word for word Amazon's first principle. Two of the most successful founders in history got to the same place by different roads. Jobs applied that rule to industry after industry.

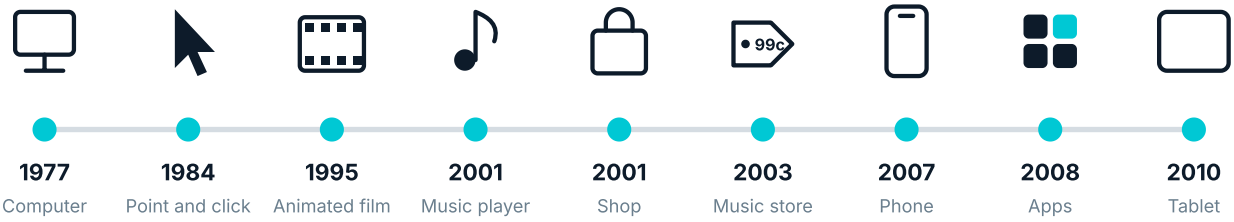



**ILLUSTRATION** From 1977 to 2010, one launch after another made something hard easy. The table below has the detail.

| YEAR | LAUNCH | INDUSTRY | WHAT CHANGED FOR THE CUSTOMER |
|---|---|---|---|
| **1977** | Apple II[4] | Personal computing | A computer at home, ready to use |
| **1984** | Macintosh[5] | Computing | Point and click instead of typed commands |
| **1995** | Toy Story, made by Pixar[6] | Film | The first feature film animated entirely by computer |
| **2001** | iPod[7] | Portable music | A whole music collection in a pocket |
| **2001** | Apple Store[8] | Retail | Try, buy and get help in one place, at the Genius Bar |
| **2003** | iTunes Store[9] | Music | Songs bought legally for 99 cents each, in one click |
| **2007** | iPhone | Phones | The real internet in your hand |
| **2008** | App Store | Software | Find and install an app with one tap |
| **2010** | iPad[10] | Computing | A computer anyone could pick up and use |

The iTunes Store opened with all five major record labels on board and by 2008 was America's biggest music retailer.[11, 12] Rather than fight the labels over piracy, Jobs gave their customers an easier way to pay, and the labels came with him.

## The phone that took the customer

In 2007 Nokia sold almost four in ten of the world's mobile phones[13] and BlackBerry was the phone of business. BlackBerry's share of smartphone sales passed 20% in 2009.[14] By the end of 2016 it was 0.0%.[15]

The bigger shift was in the networks. Until then you chose a network, and the network chose your phone and what ran on it. AT&T left Apple in control of how the iPhone was designed, built and marketed, something no network had conceded before,[16] and people chose the phone and took whichever network came with it.

Then messaging moved to apps, and the networks became the pipe under somebody else's relationship. They didn't disappear, and demand for what they sell has never been higher. But European telecoms lost 41% of their market value between 2015 and 2023.[17]

# Where's my taxi?

Before 2010, booking a taxi meant ringing a number, being told ten minutes and waiting at the window. Nobody called it a problem. It was just how taxis worked.

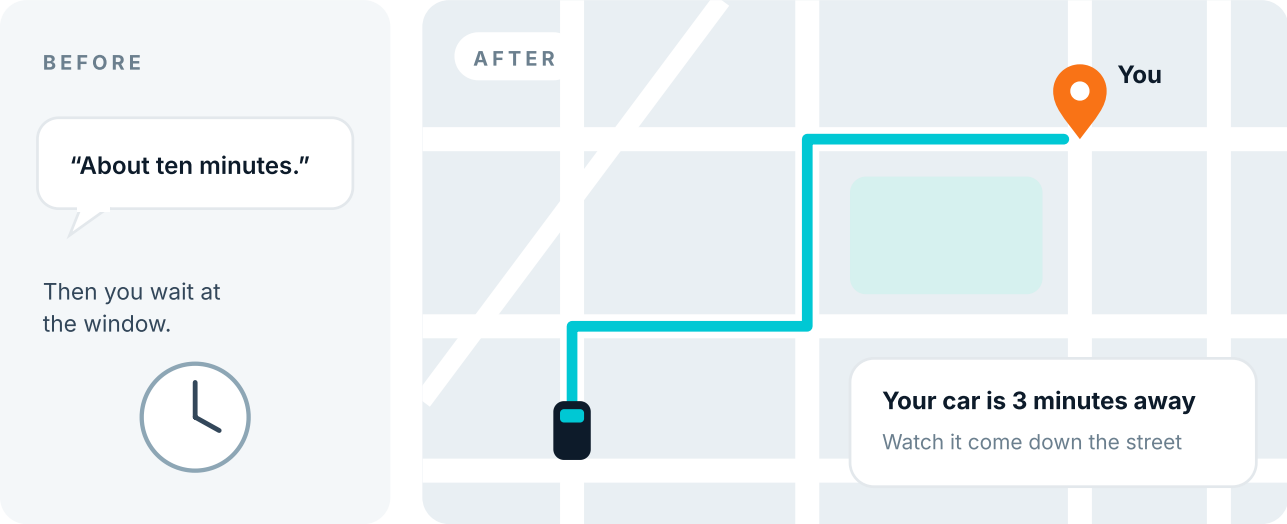



ILLUSTRATION Before, a phone call and a guess. After, a map that shows the car coming.

Uber's product wasn't the car. It was the map. You could watch the car coming, you knew when it would arrive and you paid without reaching for a wallet. Certainty gave the customer control, and control is what brings customers back. Every taxi firm had cars. None of them had the customer.

# Where the customer starts

Travel is the most complicated thing most of us buy, and for decades the answer was a travel agent, which meant handing the decision to somebody else. Booking.com put the whole market on one page, let you narrow it by place, price and rating and then book in a couple of taps. Skyscanner did the same for flights.

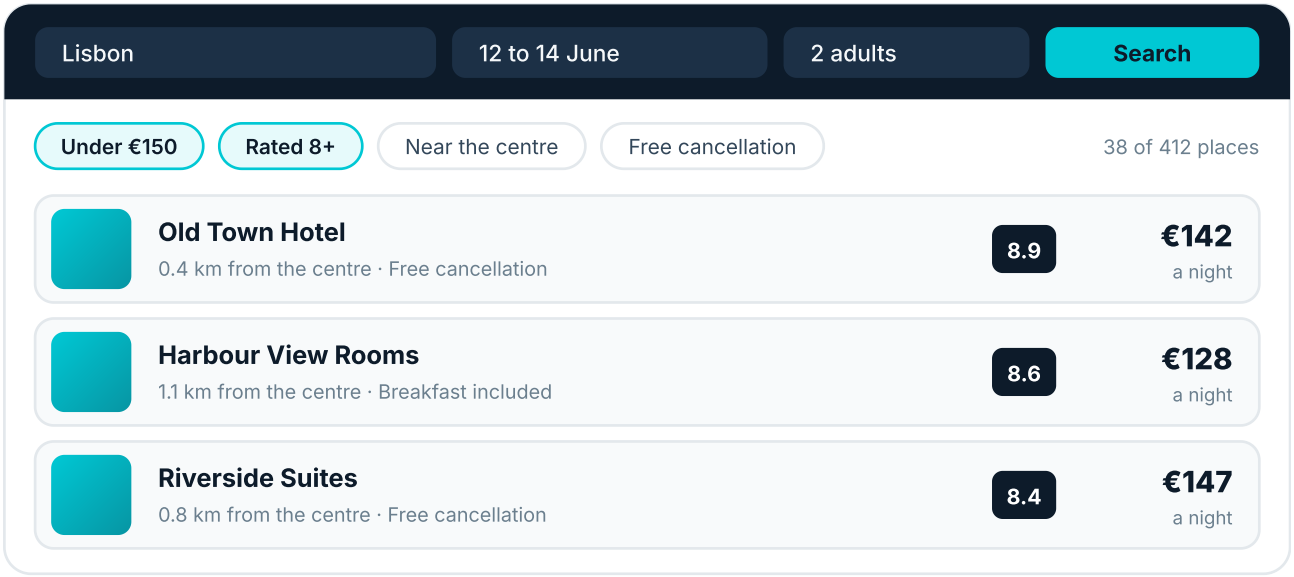



**ILLUSTRATION** The whole market on one page, narrowed by price, rating and place in a few taps.

Neither owns a plane or a hotel room. Both changed where the customer starts.

There's a warning in it too. Hotels pay Booking's commission because their guests start there, and in 2024 the European Commission named Booking a gatekeeper under the Digital Markets Act.[18] When a relationship moves, it matters who it moves to.

## Easier than free

Revolut took every step it could out of everyday banking: an account opened in minutes, money sent to a friend by name, a lost card frozen with one tap. The banks kept the salaries and the mortgages. Revolut took the everyday moment, and that is where habits form.

Spotify did the same to music. In 2008 music was free to anyone willing to pirate it, and Spotify won by being easier than free. By the end of 2025 it had 290 million paying subscribers.[19] Given the choice between free and easy, people chose easy and paid for it.

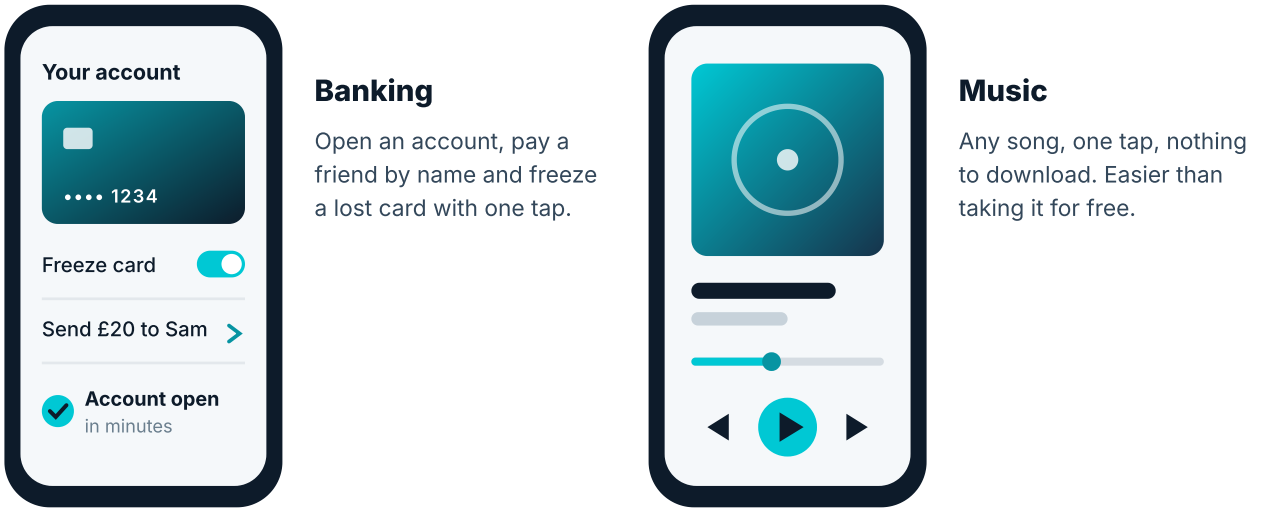



ILLUSTRATION Banking in a few taps, and music that was easier than taking it for free.

Like Jobs, Spotify brought the people who owned the music with it. It launched with the major labels' catalogues licensed, and the labels, with Merlin for the independents, took 18% of the company as part of the deal.[20] The pirates had the songs. Spotify had the songs and the people who owned them.

## The plumbing nobody sees

In 2010, taking a card payment online meant a merchant account, a payment gateway, weeks of paperwork and code nobody wanted to write. Stripe made it a few lines of code and a sign-up form.

Stripe left the banks and the card networks where they were and made them easy to use, and the business keeps its customer and its brand. In 2025 businesses on Stripe processed $1.9 trillion, about 1.6% of the world's GDP.[21]




ILLUSTRATION From a merchant account and weeks of paperwork to a few lines of code.

## Every industry but one

Think of almost anything you buy or use in a week, and somebody has done this to it.

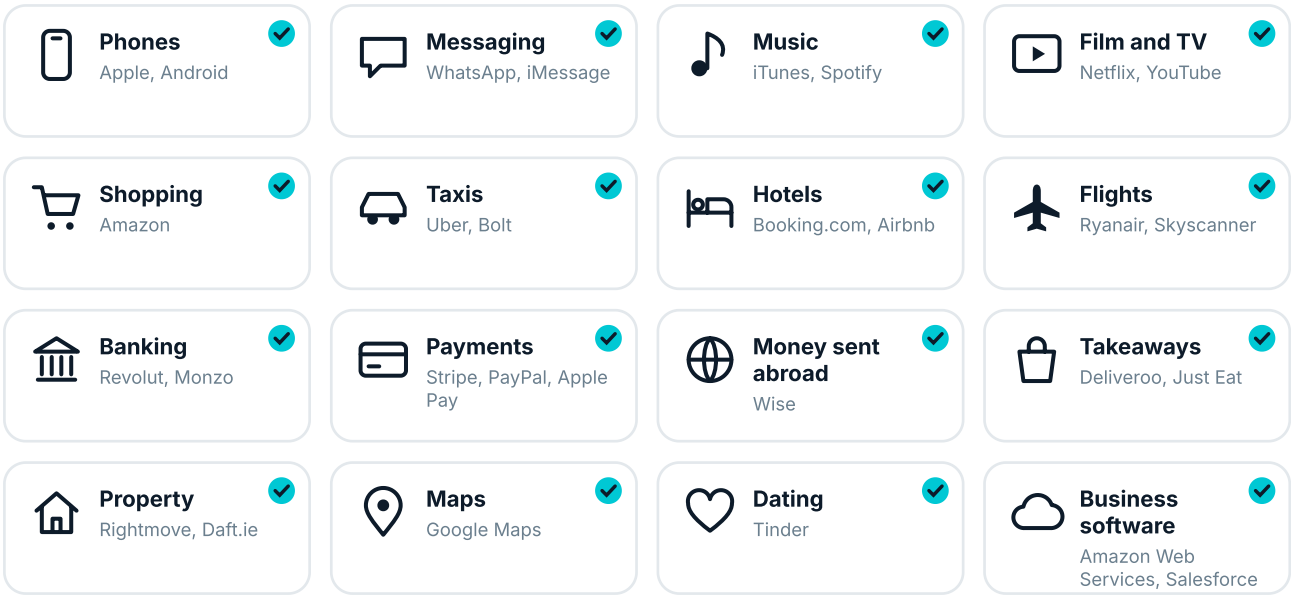



**ILLUSTRATION** Sixteen industries where someone made it easier, and the one still waiting.

Now try betting. It moved from the high street to the website and then to the phone. Exchanges let people bet against each other, and comparison sites made it easier for people who already bet to find the best price. But the shape never changed. The fan still goes to the bookmaker, opens an account, learns the language and does business on the bookmaker's terms.

> **Betting has been digitised. It hasn't been disrupted.**

## When more becomes less

Instead, betting has grown by adding more. One data company covers more than a million matches a year,[22] and on each 2026 World Cup semi-final, bettors with one supplier's bookmakers placed more than 700,000 different bet builder combinations.[23] In Jobs's terms, the industry has worked forwards from the technology rather than backwards from the customer.

An experienced bettor may love all that. A fan who wants to know whether their team will win, and what a tenner could bring back, needs something else entirely, and a product built for the first can be unreadable to the second.

The iPhone grew the market far beyond the one the incumbents thought they were in. Betting has the same room to grow. Only 24% of keen British sports fans told YouGov they had bet with an online bookmaker in the past year.[24] Some of the rest never will, and that is their choice. But plenty would enjoy a small bet on the sport they love if it made sense to them.

## The broadcaster's bookmaker

The closest betting has come was Sky Bet. It never had the most markets or the sharpest prices.[25] What it had was the Sky name, a home next to Sky Sports and an app people found easy. When Sky agreed to sell control in 2014, it put Sky Bet's growth down to its partnership with Sky Sports,[26] and in 2018 The Stars Group paid $4.7 billion for Sky Betting & Gaming, gaming included.[27]

Sky Bet was still a bookmaker, with one broadcaster behind it. But it showed that the link with the sport, a familiar brand and an easy experience can matter as much as the best price. It was a glimpse of betting built around the fan.

## The next industry to change

None of these companies invented what they sold. Apple didn't invent the phone, Uber the taxi, Revolut the bank or Spotify music. They changed the experience, then what customers expected, and then who owned the relationship.

The ones that moved fastest had the owners of what customers loved on their side. Apple had 100 million iPods and the record labels. Spotify had the labels too. Sky Bet had Sky Sports. Uber had almost everyone against it and spent years in court.

In betting, what the fan loves is the sport. The rights to it, and the attention of everyone watching, belong to the leagues, clubs, broadcasters and publishers. Broadcasters and streamers will pay about $67 billion for sports rights in 2026,[28] and live sport is what audiences still gather for: 95 of the 100 most-watched broadcasts in the United States in 2025 were sport.[29]

Yet in betting, sport sits on the sidelines. It sells the advertising and the sponsorship, and the fan who wants a bet is sent somewhere else to place it.

Put Bezos's empty chair in a betting product meeting and ask who sits in it. Too often it's the experienced bettor asking for more markets and sharper prices. The fan watching the match has rarely been given the seat.

So turn it round. The fan is watching the match in the app they already use. They pick what they think will happen and see, in plain words, what a small stake costs and what it could bring back. A licensed bookmaker takes the bet, with several competing for it. The fan never leaves the sport. Protection is built into the journey, and choosing not to bet is respected as much as choosing to.




**ILLUSTRATION** Turn it round: the match, the question and the bet in one place, with licensed bookmakers competing underneath.

The bookmaker is still essential. It sets the odds, takes the bet, manages the risk and pays out. It just doesn't have to be the destination. The brands that already have the fan's attention and trust own the experience, licensed bookmakers provide the regulated service behind it, and the relationship stays with the brands fans already chose rather than moving to a new gatekeeper.

The networks didn't disappear when Apple changed the phone, and the banks didn't disappear when Revolut changed everyday payments. But the balance of power moved to whoever the customer chose to start with.

Can it happen in betting? I've spent most of my career in and around this industry, and I'm sure it can. Every industry on that list thought it was different, until somebody made it easy. The sport is there. The audience is there. The technology is there. What has been missing is someone building it around the fan.

> **The biggest opportunity in betting isn't making people better at betting. It's making betting better for the people who choose to enjoy it.**

**WHERE FUNTERON FITS**

Funteron was built for that change. It works with the sports and media brands that hold the rights and the audience, putting betting inside their own apps and sites with licensed bookmakers behind every bet. Like Stripe in payments, it stays in the background: the fan sees the sport and a brand they already trust. Funteron sets no odds, holds no funds and accepts no bets. funteron.com

**About the figures:** figures are as published by each source on the date shown. Company figures describe each company's own customers, volumes or networks and are not audited market totals. 18+. Please gamble responsibly.

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# Where Betting Belongs

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