

# Double the Money: A Hermeneutic Phenomenological Study of Personal Finance Experiences of Student Online Gamblers

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## ABSTRACT

Online student gambling has become a phenomenon in recent years that attracted significant attention due to its increasing prevalence and the multifaceted challenges it poses. This study aims to explore the personal finance implications of online gambling among students, a concern that has been widely recognized by researchers, educators, and policymakers. This study is grounded in pragmatism and anchored by Social Learning Theory and Digital Addiction Theory, exploring the lived experiences of eight students from different colleges and universities in Davao City who engage in online gambling. By employing hermeneutic phenomenology, the research captures the participants' narratives to gain insights into their motivations, coping strategies, and the financial impact of their gambling habits. Through in-depth interviews and thematic analysis, this research contributed to the understanding of online gambling's impact on students' financial behaviors and the broader implications for academic, social, and personal outcomes. The study on student online gambling found and highlighted the significant role of social influences, such as peer pressure, family members, and media representations, in shaping gambling behaviors, aligning with Bandura's Social Learning Theory. The findings emphasize the importance of addressing different phases of gambling behavior, from initiation to the chasing phase, with tailored interventions aimed at reducing risks and promoting healthier coping strategies. The study suggests incorporating financial literacy education, offering counseling services, and establishing peer support systems to help students manage gambling issues. Furthermore, the research advocates for stricter regulations on online gambling and advertising to protect vulnerable populations, such as college students, and stresses the need for further research into risk factors and effective interventions.

**Keywords:** personal finance, social influence, student online gambling

## INTRODUCTION

The phenomenon of online student gambling increased attention in recent years, with researchers, educators, and government leaders recognizing the multifaceted challenges it presents. The spread of online gambling platforms and their easy accessibility have raised concerns internationally with personal finance implications among students. Several authors have examined the personal finance implication of gambling which is the most prevalent and central form of harm caused by gambling on students. Online gambling because of its 24/7 nature has become a worse form of gambling. Studies such as those by Web Desk (2022) pointed out that online gambling results in financial issues such as student debts, and inability to pay for necessities like rent, food, and other expenditures. The authors Pattinson and Parke (2017) also pointed out the high risk of online gambling such as financial harm which may last for many years. Algamus (2023) likewise pointed out that online gambling may result in the loss of income, inability to purchase items, erosion of savings, inability to manage cash flows, selling personal items, borrowing money, and reduced ability to meet daily expenses.

This study is important in understanding the financial consequence of gambling and its impact on students on their ability to manage businesses, in terms of personal finance. The author Gainsbury (2013) has researched various aspects of online gambling behavior, including its financial implications. Her work examined the factors influencing gambling expenditure and the relationship between gambling and financial well-being. This has

repercussions on the ability of the students to manage financially both today and in the future depending on the intensity of gambling. The participants in this study are students classified as mild gamblers according to the definition by Turner and Skinner (1994). The study by Wardle (2013) also contributed to the research on gambling behavior and its financial consequences. Her research highlighted the need for interventions to address gambling-related financial problems and promote financial literacy.

Online gambling is prevalent in Australia, highlighting its impact on students (Delfabbro & King, 2020). Similarly, in Canada, there is also financial harm caused by online gambling among students (Langham et al., 2016). This research contributes to the understanding of gambling-related harm, encompassing various dimensions beyond financial issues, which are often associated with online student gambling. In Canada, problems on the phenomenon identified were the various risks attributed to it including health, academic performance, and finance according to Gupta and Derevensky (2020). Shaffer et al. (2017) pointed out the various gambling-related problems among university students including substance abuse.

In Asia, specifically in Hong Kong, adolescents have become risk and pathological gamblers as early as 12 years old. The authors Wong and So (2013) pointed out the problematic nature of internet gambling due to its association with children's gambling. In addition, gamblers are generally associated with the male gender and family-oriented environment. In Japan, young students' gambling has become problematic as they have developed the behavior of pathological gambling and decision-making in life. The results of the said study highlighted the association between pathological gambling and decision-making processes related to delayed gratification. The students displayed behaviors of playing longer and not immediate gratification or rewards. The perspective of students' Japanese pathological gamblers suggests a tendency to prioritize gambling as entertainment over immediate reward.

In a study in the Philippines, Lamoste and Prasetyawati (2021) highlighted online gambling as trying as any Filipino citizen of all ages can simply log into a website and play the usual casino games like poker, roulette, slot machines, or even sports betting. The authors highlighted that it is problematic because online gambling has become just like having a wallet in the pocket and just waiting for the money to come in, you just pull out your cell phone and gamble already right away, that's easy.

Conducting a qualitative study on online gambling among students holds significant importance. Understanding mild gambling addiction in students will help determine strategies for gambling addiction prevention. It will help enrich understanding of the motivations, behaviors, and experiences of student gamblers, as advocated by Delfabbro and King (2020), Gupta and Derevensky (2020), and Langham et al. (2016). In addition, policymakers can utilize qualitative insights to tailor interventions and regulations more effectively, while educational institutions can design targeted awareness campaigns and support services to prevent student gambling.

The existing literature on online student gambling highlighted several notable research gaps that have emerged after the review. First, the literature is related to the spread of gambling even among students and children. The research studies were conducted on the holistic effect of gambling while this study specifies the effect of gambling on students' personal finance behavior.

In the Philippines, online gambling has spread as internet connectivity increases. Thus, another gap is that most studies were on face-to-face gambling, while there were some studies on online gambling, these did not focus on the impact of the easy access, 24-hour, easy payment system, high stakes, and high reward online gambling online gambling.

The study will be viewed by the researchers from the perspective of Pragmatism as a philosophical and practical approach. Pragmatism, as outlined by Creswell (2018), emphasizes the practical and applied aspects of research, focusing on the usefulness of research findings in solving real-world problems. Pragmatism is problem-centered, flexible, and focused on utility and application.

Pragmatism encourages researchers to focus on the practical outcomes of gambling behavior. This means studying how gambling choices affect individuals' lives, including their financial well-being, mental health, social relationships, and overall quality of life. Researchers can investigate whether gambling provides a

practical benefit or leads to negative consequences, such as addiction, financial strain, or psychological distress. Pragmatism emphasizes empirical research, which involves collecting and analyzing data to understand real-world phenomena. In this study, the researchers can use this approach to examine the actual experiences of gamblers, their motivations, patterns of behavior, and the impact of gambling on their lives. Through surveys, interviews, observations, and data analysis, researchers can gain insights into how gambling choices align with practical goals and outcomes.

Pragmatism can be applied to the study of gambling behavior and its implications. In the context of gambling research, pragmatism emphasizes the importance of examining how individuals make decisions, especially personal finance-related decisions contextually. In addition, pragmatism is taking actions based on the practical consequences of the choices rather than solely relying on abstract theories or moral judgments.

The study was anchored on two theories which are the theory of Albert Bandura's (1977) Social Learning Theory and the Digital Addiction Theory of Singh (2019). In this research, the Social Learning Theory plays a significant role in understanding the behavior of student online gamblers. Social Learning Theory, developed by Albert Bandura, has elements that include that individuals learn by observing the behaviors, attitudes, and outcomes of others within their social environment. This theory emphasizes the role of social interactions and modeling in shaping an individual's behavior.

Within the context of student online gambling, the Social Learning Theory suggests that these students may have learned about gambling behaviors, strategies, and norms through their social networks, including peers, family members, or online communities. The research can explore how these social interactions and exposures influence the initiation and continuation of online gambling activities among students. It may also investigate how students' perceptions of gambling are shaped by the experiences of others and whether they engage in gambling as a result of observing positive outcomes in their social circles. More importantly, this may also be the key to gambling prevention.

Furthermore, the research can delve into the social reinforcement mechanisms within the online gambling environment. For instance, it can examine how students are motivated to gamble by witnessing their peers' successes or by the social recognition gained from participating in gambling-related discussions or activities. Overall, Social Learning Theory provides a valuable framework for understanding the role of social influences on student online gambling behavior and offers insights into potential intervention strategies to promote responsible gambling practices among this demographic.

On one hand, the social learning theory focuses on learning by observing the behaviors, attitudes, and outcomes of others within their social environment, on the other hand, digital addiction theory refers to internet addiction or technology addiction which suggests individuals can develop addictive behaviors related to their use of digital technologies, including the internet and online activities. The Digital Addiction Theory by Singh & Singh (2019). It encompasses a range of behaviors, such as excessive use of online platforms, online gaming addiction, social media addiction, and online gambling addiction.

The key components of digital addiction theory include loss of control where individuals with digital addiction may find it challenging to control the amount of time they spend online, leading to neglect of other important life activities. Another component is the withdrawal symptoms. It is similar to substance addiction, digital addiction can be associated with withdrawal symptoms when individuals are unable to access digital devices or engage in online activities.

Moreover, the theory also posits the presence of negative consequences. The excessive use of digital technologies can lead to adverse consequences in various life domains, including academic, social, and psychological well-being. Individuals likewise may become preoccupied with online activities, often thinking about their next online session even when offline. Further, some individuals use digital technologies as a form of escapism to cope with stress, anxiety, or other life challenges. Over time, individuals may build tolerance, requiring more time online to achieve the same level of satisfaction or pleasure. It's important to note that the concept of digital addiction remains a topic of debate within the field of psychology and behavioral science. Some experts argue that certain online behaviors can indeed become addictive, while others emphasize the importance of individual differences

and context.

**Statement of the Problem.** The researchers explored the lived experiences of Davaoño students on personal finance who are engaged in online gambling activities. In addition, the researchers likewise determined the coping strategies among student online gamblers employ to navigate the challenges associated with online gambling behavior. Finally, the researchers sought the insights that can be gleaned from the experiences of Davaoño students who participated in online gambling, and how do these insights contribute to our understanding of this phenomenon and good personal finance practices.

## METHODOLOGY

The research design of this study is a qualitative approach using hermeneutic phenomenology. A qualitative Approach in the context of online student gambling can be a valuable research methodology providing rich insights into the experiences, motivations, and perceptions of students engaged in online gambling activities. This approach focused on exploring the deeper meanings and contexts surrounding gambling behavior among students. Authors like Smith (2010) have employed the qualitative approach to delve into the qualitative aspects of online student gambling behaviors. The said researcher conducted in-depth interviews and used open-ended questionnaires to gather qualitative data that allows for a nuanced understanding of the reasons students turn to online gambling, the emotional experiences involved, and the social dynamics at play.

The primary research strategy employed is qualitative inquiry. Qualitative research allows for an in-depth exploration of the lived experiences of participants, enabling the researcher to uncover rich, context-specific meanings (Merriam, 2009). The qualitative approach enabled researchers to uncover the subjective experiences of students about online gambling. This includes exploring the underlying reasons for their engagement. Through open-ended interviews, researchers captured the narratives and stories of students, providing a richer and more holistic view of their gambling behaviors. One of the strengths of employing the qualitative approach in the study of online student gambling is its ability to uncover hidden complexities and factors. Researchers delved into the cultural, social, and psychological aspects that influenced online gambling choices among students. For instance, it unveiled how peer pressure, family background, or cultural norms impact gambling habits.

Furthermore, this qualitative research provided a deeper understanding of the consequences of online gambling on students' lives, relationships, and academic pursuits. It allowed researchers to explore the emotional toll of gambling addiction, the stigma associated with it, and the coping mechanisms students employed. The use of an interpretive approach in data analysis aligns with the hermeneutic phenomenological tradition. Interpretive research seeks to understand and interpret the world as it is experienced by individuals, acknowledging that multiple perspectives and interpretations exist (Dilthey, 1989).

The primary participants of the study were selected through a snowball sampling procedure to ensure that they had relevant experiences related to the research topic. Inclusion criteria were established to identify individuals that provided meaningful insights into the phenomenon under investigation similar to the recommendation by Patton (2002). The primary participants are students from major colleges and universities in Davao City. So that the study will be valuable, the student participants were ensured to have first-hand experience in online gambling providing meaningful insights. The sampling inclusion criteria included students within the age range 18-25 years old who are currently enrolled in colleges and universities in Davao City for the school year 2023-2024. They are Filipino students, male and female, and currently residing in Davao City. The exclusion criteria include financial status.

The study employed semi-structured interviews which served as the primary data collection method. These interviews provided a platform for participants to narrate their experiences and articulate the meanings they attach to online gambling experiences. Open-ended questions were used to encourage participants to share their thoughts and feelings freely as recommended by Kvale & Brinkmann (2009). This study employed snowball sampling which is fitting for this study as it provided the researchers an easy way of contacting the participants who were recommended by friends. In addition, because they were referred by friends, it was easy for them to give approval to participate in the study especially considering the sensitive nature of the study.

The researcher will use an interview guide as a tool to conduct the study. The guide will be based on the research problems and will be validated by faculty members to ensure the interview questions are properly crafted. The interview guide is appended in Appendix B.

The semi-structured Interviews according to Moustakas (1994) is a process where interviews are designed to elicit detailed descriptions of participants' experiences related to the phenomenon under investigation. The questions were open-ended and flexible to allow participants to express their experiences in their own words. Open-ended questionnaires according to Creswell & Poth (2016). The authors Creswell and Poth discussed the use of open-ended questionnaires as a research instrument in phenomenological studies. These questionnaires contain open-ended prompts or questions that encourage participants to provide narrative responses about their experiences. Researchers can later analyze these responses for themes and patterns.

Moreover, the researchers also maintained a research diary to record the proceedings and observations outside of the interview. According to van Manen (2016), participants may be asked to keep diaries or journals to record their experiences over time. These written reflections provided rich data for the analysis of lived experiences. Furthermore, on artifacts and visual materials, Giorgi (2012) suggested that in some cases, researchers may use visual materials or artifacts as research instruments in phenomenological studies. Finally, the interview were audio recorded. Laverty (2003) opined that the use of audio or video recordings in phenomenological research is necessary during the conduct of interviews or observations and record them for later analysis. The recordings in this study captured not only verbal responses but also non-verbal cues and expressions, which were valuable in understanding lived experiences as discussed in the results section.

After the data gathering, the researchers identified initial participants through the circle of friends. Then, the friends recommended their connections who had online gambling experience before asking the students to take part in the study through a formal letter. The interviews were conducted in places comfortable to the student participants for them to feel at ease sharing their online gambling experiences. The interviews were conducted in small coffee shops, in schools, and two at the house of the students. In addition, the location of the interview was private spaces conducive to the conduct of the interview. Each interview was audio-recorded and transcribed verbatim for analysis as recommended by Smith & Osborn (2015). However, the participants of the study were informed ahead of the audio recording. Moreover, they were asked if they were comfortable with audio recording or else the participant is allowed to cancel his/her participation.

The researchers took turns in conducting the interview.

Data validation was achieved through member checking, where participants had the opportunity to review and confirm the accuracy of their transcribed interviews. This process enhanced the credibility and trustworthiness of the data as encouraged by Lincoln & Guba (1985).

After each interview, each participant were asked for a recommendation for another interviewee to implement the snowball sampling. All recommended participants were asked if they were willing to take part as recommended. During the interview, the researchers

The data analysis was conducted through thematic analysis. After the interview, utterances were transcribed. The transcriptions were used for the data coding through HyperResearch qualitative analysis tool. The data analysis used a systematic process of coding to create themes. Initial coding involved breaking down the data into meaningful units, followed by categorization into themes and sub-themes. Codes were developed based on the meanings and patterns identified in the data as recommended in the study by Braun & Clarke (2006). In addition, the analysis was guided by the principles of interpretive phenomenological analysis (IPA) which seeks to explore the lived experiences of participants while considering the broader context in which those experiences occur. The analysis focused on understanding the essence of the experiences and the interpretive framework of the participants recommended by Smith et al. (2009).

Reflexivity was integral to the data analysis process. The researcher maintained a reflexive journal to document personal biases, assumptions, and reflections throughout the research journey. This practice ensures transparency and helps mitigate potential researcher bias (Finlay, 2002). The researchers perceived that although online

gambling may be detrimental to the students in a variety of ways, the researchers would like to remove the said bias while listening to the interview responses by the participants.

The ethical consideration of the study primarily ensured that the rights of the participants were protected both during the conduct of the in-depth interviews up to the presentation of the results. The ethical elements of the study were observed including the ethical elements of social value, informed consent, and the participants' vulnerability, among others. The researcher observed these elements in the implementation throughout the research process as recommended by Charmaz (2005), Guishard et al. (2018), and Klykken (2022). In this study, the researchers likewise adhered to the principles enshrined in the Data Privacy Act 2012 of the Philippines throughout the study which protects the privacy of all participants. Thus, the researchers will ensure that the names and details of the participants are kept with the utmost confidentiality. During the IDI, all the real names of the participants will not be revealed in the recording. The transcripts will also conceal the real names of the participants by using pseudonyms. In addition, there will be no instance within the manuscript where the statements of a participant can be attributed immediately to the person. In this study, participants' identities will be kept confidential and their names will never be revealed to the adviser, the panel, and the school. All data will be anonymized by using pseudonyms and will be used in reporting to protect participants' privacy. This is similar to the recommendation of Saldana (2016). In addition, during the interview, the name will not be revealed.

## RESULTS AND DISCUSSION

Table 1 presents the profile of the informants recruited through a snowball sampling design. It started with Ateng as a close friend of a group member while the rest of the participants were recruited from there. The identities of the participants were kept confidential and the researchers used Pseudonyms. There were 2 female and 6 male student online gamblers. Four participants had been online gambling for more than a year while 4 others had less than 1 year of online gambling experience. In terms of the year level of the online gamblers, four were 3rd Year students, three were first-year students, and one was a fourth-year student. All participants are students from various colleges and Universities in Davao City experiencing gambling activities online. The eight participants were completed when thematic saturation was achieved.

Table 1 Profile of Informants

Pseudonym	Gender	Numbers of Months/Year in Gambling	Year Level
Ateng	Female	4 Months	3 <sup>rd</sup> Year College
Boss Ironman	Male	5 Days	3 <sup>rd</sup> Year College
Kulot	Male	1 year	1 <sup>st</sup> Year College
Boyax	Male	2 years	1 <sup>st</sup> Year College
Boss L	Male	9 months	1 <sup>st</sup> Year College
Ding	Male	3 years	3 <sup>rd</sup> Year College
Sisi	Female	5 months	3 <sup>rd</sup> Year College
Atoy	Male	4 years	4 <sup>th</sup> Year College

### Lived experiences of Davaoño students on personal finance who are engaged in online gambling activities.

The themes of the lived experiences of student online gamblers in Davao City were generated from the common responses of the participants. The experience primarily involves the personal finance experiences of online gamblers. However, the responses of the participants also include other experiences that are beyond personal finance and are part of the gambling experience including social factors, and motivations, among others.

**Table 2** Motivations to Gamble and Social Network

Essential Theme	Typical Reasons
Financial Gains and Enjoyment as Motives to Gamble	Motivation to earn double the money
	Financial Reasons to Gamble
	Enjoyment, fun, thrill, and coping mechanism, from stress as motivations to gamble
Social Circles as a support mechanism and influence of gambling behavior	Mother, grandfather, and friends as a source of financial support
	Uncles, grandfathers, and friends as social influences in gambling.

### Motivations to Gamble and Social Network

Table 2 presents the motivations of the students to gamble and their social network which forms part of the influence and the support system of the student-gamblers. The researchers found two common themes among the many experiences of the student-gamblers. These themes are Financial and enjoyment as motives to gamble and social circle as a support mechanism and influence of gambling behavior.

**Financial Gains and Enjoyment as Motives to Gamble.** The participants of the study revealed through their utterances that there were several kinds of motivations to gamble which include to earn commission, financial reasons like winning, some non-financial motivations such as the thrill, and simply for fun.

*Motivation to Earn Double the Money.* The first reason to gamble is to earn double the money. This serves as a motivation and reward for the gamblers for themselves. The participants of the study revealed that financial reasons are a motivation to gamble including winnings. The participant Ateng is a neophyte gambler with barely 4 months of online gambling experience and is presently experiencing frequent winnings. She said, “If you have multiple winnings the feeling of euphoria is like overflowing”. Ateng’s experience is an experience of euphoria from frequent winning despite being a neophyte in online gambling. Ding similarly shared the same experience when he revealed his reason for gambling which is winning big. Ding similarly said, “When I started winning big because in online gambling we have odds we can pick a lot of options and teams and even if I only gamble 50 pesos my possible winning could reach P50,000 so my motivation is I can win big”.

*Financial Reasons to Gamble.* Aside from winning as a motivation to gamble, another motivation to gamble is also likewise financial but through earning commission from recommendations/referral links. Ateng revealed that she is earning money from referrals at the same time gambling. She said, “I started with a positive impact [...] The impact of gambling is we're able to collect almost P 100,000, almost 6 digits to buy gadgets and appliances”. Both Ding and Ateng confirmed that online gambling motivates them, however, in different ways. It implies that gambling motivates online gamblers in a variety of ways. It may be for the win, for fun, and some others say it is for the thrill. While some said winning or losing is not important to them, it is the gambling that makes them motivated to play always. This theme is true to what the authors Meyer et al. (2011) and Wardle (2013) said about the motivations of gambling. Meyer et al. (2011) said that gambling takes different forms according to the study including sports betting, fixed odds, online games, and slot machines, among others. Wardle (2013) said the study was conducted highlighting the various aspects of gambling behavior, including online gambling. The researchers further pointed out that the purpose of online gambling is to double the money as a figure of speech.

*Enjoyment, fun, thrill, and coping mechanisms, from stress as motivations to gamble.* The third motivation of online gamblers to gamble is enjoyment, fun, thrill, and coping mechanism, from stress. The participants of the study disclosed various non-financial motivations to gamble, such as the thrill of gambling, according to Atoy.

He said, "...however, gambling is entertaining". In addition to gambling as entertaining, gambling is perceived to be a stress reliever. As revealed by participants, they shared their experiences on their non-financial motivations to gamble. According also to Ateng "I found it as a stress reliever to be honest. Like though I don't, I don't think about losing or winning. I just thought it was like when I play online gambling, It's just so fun". The participants of the study disclosed that gambling is Fun as a motivation to gamble. Tyjis includes the thrill of gambling, as stated by Atoy in saying "...but there are many who wanted to win in gambling, for me, it's okay even if I lose because I enjoy it". Aside from Atoy, Boss Ironman also disclosed fun as a motivation for gambling. Boss Ironman said, "...my motivation during that time was because out of boredom and curiosity, I tried online gambling because it seems interesting and fun". This suggests that participants possess a diverse range of nonfinancial motivations for gambling such as thrill, fun, and stress reliever among others. According to Mark Griffiths (2009) and Churchill and Farrell (2018), there are several non-financial motivations to gamble. The study by Mark Griffiths (2009) pointed out that psychological motivations such as the desire for excitement and the thrill of risk-taking are important motivations of online gamblers. Churchill and Farrell (2018) likewise said that people gamble because gambling is a fun, generating leisure activity.

**Social Circles as a Support Mechanism and Influence of Gambling Behavior.** Parents, grandparents, and friends are sources of financial support for gamblers. The participants of the study revealed that their mother, some of their grandfathers, and friends are sources of financial support. In the statement Boss Ironman revealed that family relations are like heroes, he said, "Oftentimes I will sort out my allowance and ask for money from my parents". As disclosed by Boss Ironman, he still depends on his mother for regular allowance. He further pointed out that his allowance is also a source of money for gambling, He further pointed out in saying, "...yes, family plays a big role in our support mechanism, so I often ask them for help. If I'm in trouble, I ask them for advice. So yes, I would say that they are a big help". Likewise, another participant in the study revealed the same. Ateng further said that they are social influences in gambling. She mentioned saying, "...I'm new to online gambling. It's been like only 3 months because I'm just influenced by my boyfriend". The utterance of Ateng disclosed her experience on the influence of her boyfriend and why she was led to online gambling. The participants of the study also revealed that friends play a significant role in influencing online gambling behavior, Ding shared his experience saying, "...some elderly in our family used to gamble. When people play basketball, they even use it for gambling. That is probably my influence on gambling. Ateng likewise shared the influence of friends in online gambling. She said, "...my second influence is my friends. They visit my apartment often to play online gambling. It's fun, which is the reason I want to join them.

This indicates that participants have reasons for considering friends as influential in online gambling, aligning with the findings of the authors Savolainen et al. (2019) and McCarthy et al (2020). McCarthy et al. (2020) stated that the reason for their participation in gambling was that their friends. They also used the session as a bonding opportunity where gambling environments provide activities to accommodate everyone's interests. This is because gambling behavior is the lack of perceived social support as a risk factor in youth gambling (Savolainen et al., 2019).

## Gambling Experience

Evolution of Gambling Motivation Over Time. Table 3 presents the lived experiences of the student gamblers in terms of the evolution of their experiences. The themes used are priori themes which came from an Australian psychologist saying that gamblers have evolution. The evolution of a gambler and the themes used in this table come from the priori themes proposed by the authors Blaszczynski & Nower (2002). The authors are psychologists from Australia. The experts suggest that the life cycle of gamblers involves four (4) phases. These are the initiation phase, winning phase, losing phase, and the chasing phase.

**Initiation Phase.** This is a phase when individuals first become involved in gambling activities. It could start innocently with curiosity or social pressure, or it could be driven by the allure of potential rewards. During this phase, people may experience excitement, anticipation, and the thrill of taking risks. They might not yet recognize any negative consequences associated with gambling. The participants shared that allowance was a source of gambling money. When gamblers are beginners, they start by spending the small allowance they ask from their parents and gamble. Atoy said 'but the bad side is that you can't control your addiction when it comes to online gambling. So once you become addicted, you can no longer control your finances. When your money



runs out, maybe you'll ask for your parents to bet'. He further shared his dependence on his parents for allowance. Boss Ironmant likewise shared that the allowance given by his parents provides stability of a source of income for him as a student.

**Table 3** Gambling Experience Evolution

Essential Theme	Typical Reasons
Initiation Phase	Allowance as a Source Of Gambling Money
	Amateur Gambler
Winning Phase	Online Gambling as a Source Of Income
	Easy to Earn Money in Online Gambling
	Expert Gambler
	Winning 6 Digits Increasing Financial Resource
Losing Phase	Financial Loss a Repercussion of Online Gambling
Chasing Phase	Evolving Motivation from Winning to Recovering Loss

Some participants considered themselves amateur gamblers. Boss Ironman considered his short experience in online gambling as amateur since he said 'I've been into online gambling for only a week. I only tried it. In like manner, Ateng also considers herself relatively amateur saying 'I'm new to online gambling. It's been like 3 months only since I was influenced by my boyfriend.

This shows that participants who experience gambling as amateurs begin gambling not because of purely individual characteristics but through social processes within significant social networks such as family and friends. This is similar to the findings by Kristiansen et al. (2015) pointing out that amateur gamblers have learned about gambling and how to bet from social networks.

**Winning Phase.** In this phase, individuals may experience some success and positive reinforcement from their gambling activities. They might win money, receive praise or attention from others, or simply feel a sense of accomplishment. Winning reinforces the behavior, leading individuals to continue gambling in hopes of experiencing more success. This phase is experienced by online gambling as a source of income. The participant Atoy shared that gambling behaviors, including online gambling, are a source of income. He said that the good thing about online gambling is that I don't ask my parents for money when it comes to my tuition fees or boarding house expenses due to online gambling. Atoy had profound sharing about their experiences with the shift that happens when online gambling becomes a major source of income. Similarly, Sisi also shared the same experience in saying that online gambling generates easy money. But if you will only rely on gambling, then it won't be a stable source of income.

This shows that participants view online gambling as a source of income that evolves, which is according to the authors' findings. Research indicates that online gambling is increasingly viewed as a source of income, particularly among certain demographic groups Pallesen et al. (2021) found that male, unemployed, and high-income individuals were more likely to engage in online gambling, with a significant increase in mobile phone gambling.

The participants in the study shared a wide range of evolving motivations for their gambling behaviors, including easy-to-learn money in online gambling. As stated by Sisi, he said It's easy to earn money, easy money. The easy money in gambling was noted by Sisi, similarly, he was confirmed by Alyas Kulot saying that online gambling is because I can find money there. This shows that participants view it as easy to earn money in online gambling

which evolves as their motivation over time, which is according to the authors' findings. According to Gainsbury, (2011), The growth of online gambling has been substantial, with high return rates and increased revenues. McNeal (2005) and McCabe (2013) both emphasized the convenience and accessibility of online gambling, which may contribute to the perception of easy money.

The participants especially experienced online gambling for more than 1 year and shared their stories of experiences in gambling, going into their experiences as expert gamblers. Ding stated that he had been online gambling since the start of the pandemic because there's nothing much to do in the house and he likes to gamble like in a basketball game and other gambling activities. He tried gambling because of gambling casinos. The participants' different perspectives on their gambling experiences provided rich experience specifically on the insights of those related to expert gamblers. Similarly, Atoy as an experienced gambler said that he had been into online gambling since the pandemic doing online sabong.

**Winning 6 Digits Increasing Financial Resources.** The different views of the participants about their financial situations gave us important ideas about different things, like winning 6 digits in gambling and having more financial resources. For instance, Ateng shared the positive impact of gambling. Ateng was able to buy personal things from winning, collecting almost P 100,000, which is almost 6 digits. The participants shared their financial situations, talking about how winning 6 digits increases financial resources. Alyas Kulot similarly stated that the good thing about online gambling is that he no longer has to ask money from his parents to pay for school tuition or boarding house expenses because of online gambling. This means that people who gamble also find themselves winning large sums of money, which boosts their financial situation, according to what the studies found. According to Cole (2021), research indicates that winning in gambling can boost financial income, especially when using prize-linked savings accounts (PLS).

**Losing Phase.** This phase occurs when individuals begin to experience losses and negative consequences from their gambling behavior. Despite losing money or facing other adverse outcomes, individuals in this phase may continue to gamble in an attempt to recoup their losses or regain the excitement they felt during the winning phase.

**Financial Loss a Repercussion of Online Gambling.** The different viewpoints of the participants regarding their personal finance situations offered valuable insights into numerous subjects, such as financial loss and repercussions of online gambling. For instance, Alyas Kulot pointed out that if he lost gambling, he would borrow money to make up for the loss. The participant narrated his personal finance situation, delving into his involvement in financial loss as a repercussion of online gambling. Similarly, Ateng had a similar experience saying 'When you have a series of losses, motivations may change. I had a different drive to play when I lost multiple times, I wanted to play more to win even to the point of borrowing money. This suggests that participants who engage deeper in gambling may also experience financial loss as a repercussion of online gambling. Moreover, gamblers' partners, friends, or family shared that they were unaware that a loved one was suffering gambling-related problems until they were deep into financial problems (GamCare, 2023). Persistent gambling-related debt can affect graduates' financial stability and have long-term repercussions for their financial health. (Elton-Marshall et al., 2016).

**Chasing Phase.** This phase is characterized by escalating gambling behavior in an attempt to recover losses or maintain the same level of excitement experienced during the winning phase. Individuals may engage in desperate measures, such as borrowing money, lying to loved ones, or resorting to illegal activities, to fund their gambling habits. The chasing phase can be particularly dangerous, as it often leads to further financial and emotional distress and can contribute to the development of gambling.

Evolving motivation from winning to recovering from loss. Participants in the study indicated a transition in their motivation from simply winning to the motivation to recover from losses. Participant Ateng said 'when you have a series of losses, that motivation will change. The participant discussed the experiences regarding the shift in evolving motivation from winning to recovering from loss. This is similar to the experience of Boss Ironman saying 'Over time, the motivation grew for us, you know, the chances of losing became apparent and you are motivated to recover this loss by more gambling experience. Likewise, Alias Boyax also highlighted that when he is experiencing no allowance left due to continuous gambling. This indicates that participants perceive a

transition in motivation evolving from winning to recovering from loss, aligning with the findings of the study by Clarke & Clarkson (2008) and the study by Maddi (2013).

In the study by Clarke and Clarkson. (2008), the authors stated that gambling games may have an impact on people's persistence in gambling and their shift toward harmful behaviors. It places a strong focus on persevering throughout time in the face of obstacles and setbacks. Maddi (2013) likewise pointed out the experiences of individuals regarding the use of different types of funds, including allowance and borrowing as a source of gambling funds. Research shows that young individuals use their allowance to fund gambling activities, with Castrén (2021) and Fabiansson (2006) both highlighting the role of money in gaming and gambling participation.

**Recovering Loss.** The study revealed a transition in motivation among participants, moving from a focus on winning to an emphasis on recovering from losses. This shift was attributed to various factors. For instance, Ateng explained that a series of losses could change one's motivation. Another participant, Boss Ironman, shared that over time, their motivation grew as the chances of winning became more apparent. Boss Ironman noted that while winning was a goal, they could continue to try even if they did not win.

This transition aligns with the findings of Clarke, D., & Clarkson, J. (2008) and Maddi, S. R. (2013). Clarke and Clarkson (2008) argued that gambling games can influence persistence and the shift toward harmful behaviors. Their study highlights the importance of perseverance in the face of obstacles. Maddi (2013) also found that gambling behaviors are influenced by evolving motivations.

The participants also discussed their motivations for gambling, with online gambling being seen as a source of income. Atoy shared that online gambling allowed them to avoid asking their parents for money for tuition fees and boarding house expenses. This reflects a broader trend, where online gambling is increasingly viewed as a means of income. Research by Pallesen et al. (2021) identified that male, unemployed, and high-income individuals are more likely to engage in online gambling, particularly mobile phone gambling. This aligns with Zimmerman's (2011) finding of a positive correlation between gambling and income.

The participants' experiences also offered insights into gambling as an amateur activity, with social influences playing a significant role. According to Kristiansen, Trabjerg, and Reith (2015), young people often begin gambling not due to individual motivations but as a result of social processes, including peer groups and family influences. Matilainen and Raento (2014) further explored how amateur gamblers learn about gambling and bet responsibly in an unregulated environment.

The participants also discussed their experiences as expert gamblers. Atoy mentioned that they had been involved in online gambling since the pandemic, particularly in online sabong (cockfighting). Similarly, Ding described their entry into online gambling, which began due to limited activities at home during the pandemic and an interest in sports gambling, particularly basketball.

The findings align with research on expert gamblers, who may see gambling as an escape from traditional roles and go to great lengths to keep it hidden from family and friends, as observed by Nixon et al. (2005). These individuals may struggle to adhere to self-imposed limits on time and money spent gambling. Even in cases where gambling behavior is not severe, individuals with mild gambling addiction may still frequently think about gambling, as noted by Turner and Skinner (1994).

**Personal Finance Situations.** Table 4.4 provides explanations on the various personal finance experiences of the participants in managing personal finance, risks, among others. The different viewpoints of the participants regarding their personal finance situations offered valuable insights into numerous subjects, such as financial loss and repercussions of online gambling. The participants narrate their personal finance situations, delving into their involvement in financial loss as a repercussion of online gambling. When you have a series of losses, those motivations will change. To be honest, you have a different drive to play when you lose multiple times and like that if you have multiple winnings.

This suggests that participants who engage in gambling also participate in financial loss as a repercussion of online gambling, as indicated by the authors' research. A financial issue frequently prompts a person's decision

to confront gambling behavior. Additionally, it's not unusual for partners, friends, or family members to share that they were unaware that a loved one was suffering gambling-related problems until there were substantial financial repercussions. (GamCare, 2023). Persistent gambling-related debt can affect graduates' financial stability and have long-term repercussions for their financial health. (Elton-Marshall et al., 2016)

The different views of the participants about their financial situations gave us important ideas about different things, like winning 6 digits and having more financial resources. According to Cole (2021), research indicates that winning in gambling can boost financial income, especially when using prize-linked savings accounts.

Table 4.4 provides the themes for Personal Finance Management and Risks indicating both the essential themes and the typical reasons.

**Table 4.4** Personal Finance Risk and Management

Essential Theme	Typical Reasons
Personal Finance Management	Establishing financial Independence in Online Gambling
	Good personal finance by practicing money control
	Poor personal finance management and impulsive behavior
Personal Finance Challenges	Online gambling results in debt
	Personal money intended for tuition, rent, and basic needs was diverted to gambling.
Gambling Risk Factors	Gambling addiction as a risk factor
	Online gambling as a distraction to studies
	High risk in doing online gambling

The researchers found that participants had differing opinions on personal finance management, including the idea of using online gambling as a means of achieving financial independence. This suggests that individuals manage their finances in various ways, with some turning to online gambling as a way to attain financial independence.

During the interview, participants shared their perspectives on managing their finances, with a specific focus on using online gambling as a tool for financial independence. This discussion highlighted the different strategies people employ to become financially stable and independent. For example, Atoy shared that online gambling allowed him to avoid asking his parents for money to cover his tuition fees or boarding house expenses.

Ateng also discussed financial stability, explaining that they were able to purchase items such as an expensive laptop, a Predator model, and various appliances for their apartment. These examples indicate that participants, including Atoy and Ateng, view personal finance management as an important factor in their financial independence, and they aim to manage their finances effectively through gambling, particularly online gambling.

This is in line with the research by Lyatuu (2024), who observed that the expanding sports betting market is increasingly seen as a reliable way to generate income and escape poverty. One gambler interviewed by Lyatuu explained that while losing felt terrible and could even lead to thoughts of suicide, winning brought celebration. However, the focus often shifted quickly to the next bet. Mr. Owor emphasized that sports betting, like other forms of gambling, could become addictive, triggering intense excitement after a win and anxiety after a loss. Research also indicates that lower-income individuals tend to spend a larger proportion of their income on gambling compared to middle- and high-income groups, contributing to socioeconomic inequality. However, the

average annual gambling expenditure tends to rise with income levels (Williams, Rehm & Steven, 2011).

Participants had various views on handling their finances, offering valuable insights into personal finance management and money control. Alyas Boyax shared that he managed his finances by supplementing his needs with his allowance, ensuring he could pay for his tuition fees. Alyas Kulot, on the other hand, stated that he set limits on both his bills and gambling activities, a technique he used to exercise money management.

These perspectives suggest that individuals who gamble are aware of personal finance management, with many practicing money control to ensure their financial stability. This is consistent with findings from Flores-Pajot (2021), who discussed how frequent gamblers often utilize self-regulation techniques to manage their gambling expenses, including controlling access to funds and monitoring gambling budgets. Furthermore, Blaszczyński (2015) highlighted the significance of financial management in gambling, emphasizing that fostering self-discipline can help reduce harm.

Participants also provided insights into poor money management, discussing the challenges they face when attempting to manage their finances wisely while engaging in online gambling. Alyas Kulot shared that he often found himself with no allowance left due to continuous gambling. Similarly, Boss Ironman explained that he had lost money due to gambling, realizing he had spent his own pocket money, which was meant for his allowance.

These responses suggest that participants, while knowledgeable about personal finance management, also encounter difficulties when it comes to regulating their gambling expenses. This aligns with research on compulsive gambling, which highlights the significant financial impacts of gambling behavior, often leading individuals to spend large sums of money on gambling. Such behaviors can result in debt, asset sales, and reliance on family for financial support (Arntzen, 2007; Srivastava, 2010).

### **Personal Finance Challenges**

The various viewpoints shared by the participants on financial management provided insightful information, particularly on the idea that debt elimination is a key component of good personal finance. This reflects the diversity of opinions people hold about managing money while emphasizing the importance of staying debt-free.

Participants discussed personal finance management with a focus on the importance of being debt-free as a sign of good financial management. The conversations revealed different strategies people use to eliminate debt and achieve financial stability. For example, Ateng shared that she and her group seldom used their own money, opting instead to rely on commissions earned through referral links. She explained, “In our case, we use the money from like commissions. We seldom use cash from our own pockets. But the technique here is we have a page for our referral links, and the money we gain comes from commissions.”

Atoy also discussed his approach to managing finances, explaining that he avoids cashing in personally. Instead, he utilizes his referral link, earning a commission when others deposit money. He said, “I don't cash in; what I do is pass on my referral link. When someone cashes in, I receive 100 PHP. If someone places a bet with six-digit money, then I'll receive a large amount.” This indicates that participants who engage in online gambling are aware of the importance of managing their finances, particularly in staying debt-free as part of effective financial management. It demonstrates that participants understand key financial principles, such as avoiding debt, as found by the authors.

Students often face financial difficulties due to gambling, as they typically have limited disposable income. This can lead to neglecting essential expenses such as rent and food. Furthermore, gambling can become addictive, exacerbating financial problems. Therefore, it is crucial for students who enjoy gambling to recognize the risks involved and take steps to minimize them (Web Desk, 2022). Despite the various negative impacts of gambling, such as on relationships, mental health, employment, and crime, financial harm remains widely regarded as the most significant form of damage (Langham et al., 2016).

Participants also shared diverse opinions on their financial struggles, providing insight into how online gambling

can lead to debt. Alyas Kulot warned against relying on luck, explaining, “I lost because he was in debt because of that. So don’t rely on luck no matter how good your day is.” This suggests that online gambling can lead to financial difficulties, with individuals sometimes finding themselves in debt due to their gambling activities.

Atoy shared similar financial challenges, explaining, “I find it hard to budget my money since some of it goes to gambling.” This highlights the financial strain experienced by gamblers, who may struggle with budgeting when gambling takes up a portion of their funds. The study findings suggest that individuals engaged in online gambling are aware of these financial challenges and acknowledge the need to manage their finances effectively.

Research has shown that many college students participate in gambling, sometimes using their allowances for this purpose (Laitinen, 2010). Managing in-game currency in online games is crucial for gambling because it influences the game economy. The use of money in these games emphasizes the quality of experience the money can buy over its quantity (Kinnunen, J., Alha, K., & Paavilainen, J. 2016).

Participants' perspectives on their financial struggles also revealed how the allure of potential financial rewards motivates online gambling. Atoy explained that one of the benefits of online gambling was the ability to cover tuition and boarding expenses without asking his parents for money, saying, “The good thing about online gambling is that I don’t ask my parents for money when it comes to my tuition fees or boarding house expenses due to online gambling.”

Ateng further elaborated on the positive impact of gambling on their finances, stating, “The positive impact here is we're able to buy, we're able to collect almost 100,000, almost 6 digits.” This highlights the participants' awareness of the financial difficulties involved, as well as the appeal of financial rewards that drive online gambling. It also suggests that the potential for financial gain from gambling plays a significant role in motivating individuals to engage in gambling activities.

Studies on online gambling have identified financial gain as a key motivation driving players' participation (Mulkeen, 2017; Smith, 2012). These findings shed light on the powerful influence that the prospect of monetary rewards has on individuals involved in online gambling. Participants in the study, including Atoy and Ateng, demonstrate an understanding of how the promise of financial rewards can drive people to engage in gambling, while also highlighting the financial risks and challenges associated with such activities.

## **Gambling Risk Factors**

The diverse opinions expressed by the participants about the risks associated with gambling provided valuable insights, particularly regarding addiction as a significant risk factor. Some participants emphasized the risk of addiction, while others discussed strategies to manage it. For example, Alyas Kulot mentioned how the excitement of winning could lead to temptation, saying, “Of course, if it's your first time and you win, you might be tempted to cash in. For those addicted to gambling, they should keep it moderate.” Atoy echoed similar thoughts, warning against inviting non-gamblers to join, as they might get hooked after winning, saying, “So for me, if you have a friend who doesn't gamble, don't invite them. Of course, if they're a first-timer and they win, they'll be tempted to cash in, then they'll become addicted.”

This suggests that participants who engage in online gambling are aware of the risks, particularly addiction, and the need for caution. According to George (2013), gambling addiction affects about 1% of the general population, impacting individuals across all demographics. It can lead to harm in various aspects of life, including physical and mental health, financial stability, and relationships. Early identification through screening and brief psychological interventions have proven to be effective in addressing addiction. Moreover, many gamblers employ self-control strategies to manage their gambling, such as limiting access to funds, monitoring gambling budgets, and avoiding certain gambling activities (Flores-Pajot et al., 2021).

Another important insight from the participants' discussions was how online gambling can act as a distraction from academic responsibilities. Atoy shared how gambling affected his focus on his studies, stating, “It distracts me. The impact on my studies is significant since my focus is on gambling rather than my studies.” Similarly, Alyas Kulot admitted, “I focus on gambling instead of my studies.” This reveals that participants recognize the

potential for online gambling to interfere with their academic commitments. Adu-Akoh (2023) and Seifried (2009) have shown that gambling is common among college students, with its impact on study routines being particularly concerning. While Seifried (2009) notes that only a small fraction of students view gambling as an academic hindrance, Adu-Akoh (2023) emphasizes its disruptive impact on students' academic performance.

The participants also expressed awareness of the heightened risks associated with online gambling, especially when it comes to financial loss. Alyas Kulot warned about the temptation to spend excessively when not managing one's gambling habits, saying, "The risk in online gambling is you are tempted to spend big if you cannot balance how you gamble." Similarly, Ding shared his experience, noting the risk of escalating losses, "If you don't have control over yourself in gambling, and if you lose, you'll become more aggressive in trying to win your money back. That's when you end up gambling all your money."

These reflections highlight that participants are conscious of the specific risks involved in online gambling, such as the potential for excessive spending and loss of control. Gainsbury (2012) explains that online gambling poses unique risks, such as the anonymity it offers, which can exacerbate addictive behaviors. Additionally, the lack of regulation in some online gambling platforms increases the likelihood of disputes, identity theft, and unfair practices. Studies by Dragicevic et al. (2011) have also shown that gambling behaviors, such as frequent participation and large bets on online slots, can signal a higher risk of harm.

The participants' perspectives on gambling risks underscore the importance of recognizing addiction, financial strain, and distractions from other responsibilities, particularly academic commitments. These insights not only reflect the participants' awareness of the dangers of gambling but also provide a deeper understanding of the complex relationship between gambling and personal finance management. The research by George (2013), Adu-Akoh (2023), Seifried (2009), Flores-Pajot et al. (2021), Gainsbury (2012), and Dragicevic et al. (2011) further support the need for awareness and self-regulation in online gambling to minimize harm.

## SOP 2 Coping strategies for online student gambling.

This section presents the various coping mechanisms of online gamblers amidst the backdrop of losses. Table 4.5 shows one basic theme of recreation as a coping strategy. However, the participants shared a variety of reasons for coping. Table 4.5 provides the coping strategies of student gamblers when they experience challenges in losing and the related challenges of securing money and paying debts, among others.

**Table 4.5** Coping Strategies

Essential Theme	Typical Reasons
Recreational Coping Strategies	Mountain Climbing and Hiking as Coping Strategy against losses in online Gambling
	Music as a Coping Mechanism
	Hanging Out With Friends as Coping Strategy against Losses in Gambling

## Recreational Coping Strategies

The participants' perspectives on physical coping mechanisms, such as hiking and mountain climbing, provide valuable insights into how individuals cope with the stress caused by losses from online gambling. These activities offer a healthy alternative to gambling, promoting both mental and physical well-being while reducing stress. Participants discussed how mountain climbing and hiking serve as effective strategies for managing the emotional challenges of gambling losses. These outdoor activities allow individuals to channel their energy positively and clear their minds. For example, Ateng shared, "I used to go to mountains like rivers or whatever. I found solace with my friends. I used to hang out with them, and like beaches, we go out and hang out." Sisi also mentioned walking as a method of coping, stating, "Yes, like walking."

This indicates that individuals engaged in online gambling are familiar with physical coping strategies such as

hiking and mountain climbing to manage the stress caused by gambling losses, as highlighted by the authors. Recent studies support this, with Lee (2023) showing that physical activity can reduce cravings and enhance mood, while Penna (2018) suggests that exercise can serve as an effective, cost-effective intervention for treating both psychiatric comorbidities and gambling disorders. These findings highlight the importance of physical activity as a valuable approach to managing online gambling issues.

In addition, music was recognized by participants as an essential coping strategy in the context of online gambling. Participants discussed how music can provide emotional support and relaxation, helping individuals deal with the challenges of online gambling. Boss Ironman shared, “Yes, I do engage. I play bass.” Sisi also mentioned, “...and music only.”

This suggests that music plays a crucial role in coping with gambling stress, with individuals identifying it as a coping mechanism. Studies, such as Bramley (2018), have shown that music, particularly self-chosen music, can help manage the cognitive and emotional aspects of gambling. Griffiths (2005) further supports this, noting that music in gambling environments can influence behavior. Therefore, it’s reasonable to conclude that music can act as a coping mechanism, offering a distraction and fostering a positive mood during stressful gambling situations.

Participants also highlighted the significance of relational coping strategies, particularly socializing with friends, when dealing with losses from gambling. Social connections were seen as a key support mechanism for coping with gambling-related stress. Ateng shared, “I used to hang out with them, like beaches, we go out and hang out.” Boss Ironman also discussed the importance of friendship in coping with gambling losses, stating, “Big role in our support mechanism, so I often ask them for help. If I’m in trouble, I ask them for advice. So yes, I would say that it is a big help.”

This indicates that participants are familiar with relational coping strategies, such as seeking support from friends to manage gambling losses. Research supports this idea, with Mudry (2013) noting that online support forums can offer a sense of community and coping strategies for individuals struggling with gambling. Furthermore, the support of friends and family can play a significant role in encouraging individuals to seek treatment for gambling problems, as outlined by Bond (2020), who emphasizes the value of mental health first aid guidelines in learning essential supportive skills.

The participants’ insights underline the importance of physical, emotional, and relational coping mechanisms in managing the stresses associated with online gambling losses. The coping strategies discussed, including hiking, music, and seeking social support, provide valuable alternatives to gambling, offering individuals healthier ways to navigate the emotional challenges of gambling. Research from Lee (2023), Penna (2018), Bramley (2018), Griffiths (2005), Mudry (2013), and Bond (2020) further reinforces the effectiveness of these strategies in managing gambling-related stress.

**SOP3. Insights of Student Gamblers**

This section presents the insights of the student online gamblers and what they can share with new online gamblers. It might be a surprise that online gamblers are hooked but they recommend a stoppage of gambling. Table 4.6 presents the insights of the student gamblers, and their insights were shared for the neophyte gamblers and for those who are thinking of gambling.

**Table 4.6** Insights Of Student Gamblers

Essential Theme	Typical Reasons
Insights on Areas for Improvement	Gambling can cause addiction.
	Gamble with extra money.



## Insights on Areas for Improvement

The participants' opinions regarding areas for improvement highlight their awareness of the risks associated with gambling-related addiction. They provided valuable insights into issues that need attention, especially within the realm of online gambling, emphasizing the importance of addressing addiction-related concerns and recognizing the potential dangers of online gambling.

For instance, Atoy stated: “But the bad side is that you can't control your addiction when it comes to online gambling. So once you become addicted, you can no longer control your finances. So when your money runs out, maybe you'll ask for your parents and reason out to bet.” This statement underscores the reality of losing control over one's finances due to gambling addiction. Alyas Kulot also highlighted the importance of recognizing the risks of addiction, saying: “Don't get into this vice because it is addicting.”

These perspectives suggest that participants are not only aware of the need for improvements but also understand the potential consequences of gambling addiction. They highlight the importance of managing gambling-related risks, as shown by Lewis (2016), who stresses the need for more focus on problem gambling, better training for professionals, and improved communication among those providing help. Gupta (2008) further emphasizes the need for research into the causes of gambling problems and preventive programs, particularly aimed at young people who may be more vulnerable due to societal factors and exposure to gambling.

Participants also shared opinions about areas that need improvement in the context of financial responsibility in online gambling. Their insights underscore the importance of not gambling if one does not have extra money to spare. Ding advised, “But what I can advise to other people is, if you don't have money or extra money, don't gamble because it's very risky.” Similarly, Alyas Boyax emphasized, “If you have no extra money, don't gamble.”

These statements reflect an understanding of the financial risks associated with online gambling. Participants are aware that gambling without extra money can lead to significant financial harm. This aligns with the findings of Griffiths (2000), who pointed out the financial dangers and the potential for accumulating debt through gambling. Moreover, Ruiz (2016) highlights the increasing prevalence of online gambling among young people, noting its role in escalating problematic gambling behaviors and the necessity for preventive measures to address these issues.

The participants' insights reveal that they are not only conscious of the addictive nature of gambling but also recognize the financial risks involved. Their perspectives underscore the importance of raising awareness about these risks and implementing strategies to prevent gambling problems, particularly for vulnerable individuals. Lewis (2016), Gupta (2008), Griffiths (2000), and Ruiz (2016) provide further support for the need to address these concerns, offering valuable guidance for mitigating gambling-related harm.

## Implications for Theory

This study on online gambling found that students may learn gambling behaviors through observation of peers, family members, or media representations. Additionally, social influences from peers and family members can reinforce or discourage gambling behavior. The findings of this study align with Social Learning Theory by Bandura (1977), which emphasizes the importance of observational learning and social influences in shaping behavior. According to this theory, individuals learn through observing the behaviors of others and the consequences of those behaviors, as well as through reinforcement and punishment mechanisms. In the context of online gambling, individuals may learn gambling behaviors through observation of peers, family members, or media representations. Additionally, social influences from peers and family members can reinforce or discourage gambling behavior.

Moreover, the same finding supports the theory by Singh on Digital Addiction Theory which suggests that leaders, experts, and practitioners develop interventions tailored to address online gambling addiction. The understanding of the cycle of gambling allows them to tailor fit intervention programs for the prevention of gambling depending on what phase a student gambler is already in -different phases, different intervention

programs. This may involve implementing strategies to reduce digital engagement, such as setting time limits on gambling activities and promoting alternative leisure activities. Additionally, practitioners can incorporate cognitive-behavioral techniques to help individuals identify and challenge gambling thoughts and behaviors associated with online gambling addiction. By understanding the underlying mechanisms of digital addiction, practitioners can design more effective interventions to support individuals struggling with online gambling problems.

### **Implications for Practice**

The findings of this study shed light on the considerations for practitioners involved in addressing issues related to online gambling. The study found that gamblers follow a certain cycle from initiation to becoming full-fledged gamblers in the chasing phase. Thus, college friends and family play a crucial role in influencing college students' gambling behavior and providing support during times of financial distress. Colleges can facilitate the development of peer support networks and encourage students to seek help from trusted individuals when facing gambling-related challenges. Practitioners can utilize these findings to develop targeted strategies and interventions aimed at mitigating the negative impacts of online gambling on individuals and communities at specific stages. For instance, practitioners in mental health and addiction counseling can tailor their approaches to address the specific challenges highlighted, such as gambling addiction and impulsive behavior found in the chasing phase.

In the Academe, the study underscores the importance of financial management skills among college students, particularly in gambling behavior. Colleges and universities can integrate financial literacy programs outside of business courses into their curriculum to equip students with the knowledge and skills to make informed decisions about money management and avoid the pitfalls of excessive gambling.

Additionally, financial counselors can use insights into poor personal finance management to develop educational programs aimed at promoting responsible financial practices among individuals engaged in online gambling while still in the initiation stage. Furthermore, practitioners working with students can incorporate awareness-raising activities about the risks associated with online gambling into their educational programs for gamblers in the losing stage, thereby helping students make informed decisions about their gambling behavior.

For policymakers, regulators, and industry stakeholders, the study findings provide valuable insights into the challenges and opportunities surrounding online gambling. Policymakers can use this information to inform the development of evidence-based policies and regulations aimed at protecting vulnerable populations from the harms of online gambling while fostering a safe and responsible gambling environment. Regulators can enhance existing regulatory frameworks to address the identified risks, such as strengthening consumer protection measures and implementing stricter advertising regulations. Industry stakeholders, including online gambling operators, can collaborate with policymakers and regulators to implement responsible gambling practices and initiatives, such as self-exclusion programs and mandatory age verification measures.

### **Implications for Research**

The study findings show that student gamblers are in different phases. The study also found support systems in friends and family members. They have a variety of coping mechanisms. In different phases in time, they may experience financial problems. They have a semblance of lack of personal financial management because, if they have money, they will gamble it and potentially lose to gambling. Then they resort to asking for monetary support from friends and families, they resort to money borrowing, or worse they ask for money and lie to their friends and families that they intend the money for projects and other noble purposes but end up gambling.

Researchers may focus on understanding the phases of gambling behavior. Research can delve deeper into the different phases of gambling behavior among students, including initiation, maintenance, and relapse. By understanding the progression of gambling behavior, interventions can be tailored to target specific stages and address underlying factors driving continued gambling.

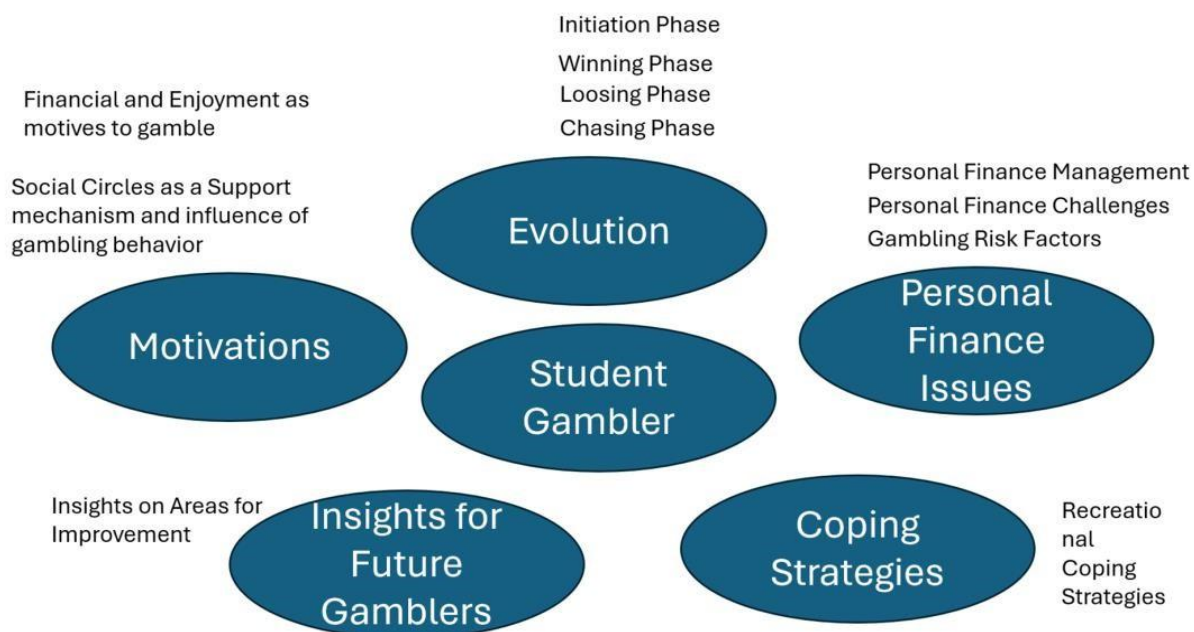
Another research may be done on identifying support systems. The study highlights the importance of support

systems, such as friends and family, in influencing gambling behavior among students. Further research can explore the role of support networks in preventing and mitigating problem gambling, including the effectiveness of peer support interventions and family-based approaches.

## SUMMARY OF FINDINGS

This section presents the summary of findings and recommendations. The researchers based on the qualitative study conducted on the experiences and motivations of student online gamblers in Davao City. Figure 1 provides the mindmap of a student gambler which includes the motivation to gamble, the evolution of a gambler, personal finance issues, coping strategies from the stress of losing, and insights for future gamblers. The study found through priori themes that student gamblers similarly, follow the same priori steps including the Initiation Phase. During the initiation phase, participants described their initial exposure to gambling activities, often influenced by social factors such as peer pressure or family members. Many participants reported curiosity and excitement about the possibility of winning money.

**Figure 1** Student Gamblers Mind Map



Second is the Winning Phase. In the winning phase, participants experienced feelings of euphoria and success when they won money from gambling activities. Winning reinforced their belief in their gambling skills and encouraged continued participation in gambling. Then, the Losing Phase. The losing phase was characterized by frustration, disappointment, and financial losses. Participants described feeling a sense of regret and self-blame when they lost money, leading to increased efforts to recoup losses.

Finally, the last phase of the gambling cycle is the Chasing Phase. During the chasing phase, participants engaged in risky behaviors such as chasing losses, increasing bet sizes, and borrowing money to continue gambling. This phase was marked by a lack of control over gambling impulses and a desire to regain lost funds.

The study also found personal finance issues including personal finance management. Participants exhibited varying levels of personal finance management skills. Some demonstrated responsible financial behaviors, such as budgeting and saving, while others struggled with impulse control and overspending on gambling activities.

There are also Personal Finance Challenges. Financial challenges among student gamblers were a common theme among participants, including having debts, inability to meet financial obligations, and experiencing financial strain due to gambling losses. Participants described feelings of guilt and shame about their financial situations.

The theme of Gambling Risk Factors also emerged. Several risk factors for problematic gambling behavior emerged, including social influences, psychological factors (e.g., impulsivity, low self-esteem), and environmental factors (e.g., easy access to gambling venues).

Despite the risk factors, student gamblers find ways to develop coping strategies in Recreational Coping Strategies. Some participants described using gambling as a recreational activity to cope with stress or boredom. However, others engaged in healthier coping strategies, such as exercise, hobbies, spending time with friends and family, music, hiking, and biking, among many others.

In the end, the student gamblers provided insights on areas for improvement that future gamblers may learn from. The participants highlighted the need for targeted interventions to address problematic gambling behavior among college students, including educational programs on responsible gambling practices, financial literacy training, and counseling services for individuals experiencing gambling-related difficulties. Additionally, efforts to reduce environmental triggers for gambling and promote healthier coping mechanisms may help mitigate the negative impacts of gambling on students' well-being. Along the way, parents and relatives have to be there to help address student gambling issues at any given phase.

## RECOMMENDATIONS

The researchers would like to recommend the following actions agenda:

For college students to self-education. Students have to take responsibility for self-education and the initiative to educate themselves on the risks associated with gambling, including the potential financial and psychological consequences. Students must be familiar with the ill effects of online gambling, the severity of its impact, and his/her role in achieving a sense of responsibility. Gambling may be a pastime but students should know how to set personal limits to avoid excessive gambling behavior.

Develop healthy coping strategies. Based on the findings, students were able to gamble because of the need for a pastime. Instead of turning to gambling as a pastime, students might explore alternative ways to manage stress and boredom. They may engage in recreational activities, hobbies, sports, or positive socializing with friends and family to enhance their well-being without relying on gambling.

Seek Support. If the students find themselves struggling with gambling-related issues, students may not hesitate to seek help and support from friends, relatives, parents, and school. Reach out to campus counseling services, support groups from former gamblers, or trusted individuals who can provide guidance and assistance.

For Schools to incorporate financial literacy education. Integrate financial literacy education into school curriculums to equip students with the knowledge and skills to make informed decisions about money management, including the risks associated with gambling. Offer workshops, seminars, or online resources on topics such as budgeting, saving, and debt management. The new role of school authorities in addressing student gambling should shift from a punitive approach, such as expulsion, to a more supportive and proactive stance that focuses on reform, education, and the well-being of the student. Activities like preventive education, early identification and intervention, support systems and counseling, rehabilitation and reintegration, parental involvement, and sports and community activities. Among others. This approach not only helps address the issue of gambling but also ensures that students receive the guidance and support they need to overcome this challenge and reintegrate successfully into the school community.

For government policymakers that they may regulate online gambling and advertising. Implement stricter regulations on gambling advertising to reduce its influence on vulnerable populations, including college students. Limit the visibility of gambling advertisements in public spaces, social media, and other platforms frequented by young adults. Implement age verification requirements, limit maximum bet sizes, and provide resources for individuals to self-exclude from gambling platforms if needed. The government must also invest in prevention and treatment programs. Allocate resources towards the development and implementation of prevention and treatment programs for problem gambling. Support initiatives aimed at raising awareness about responsible gambling practices and providing support services for individuals experiencing gambling-related difficulties.

Promote healthy coping mechanisms. Create a supportive environment that promotes healthy coping mechanisms and stress management strategies among students. Encourage participation in recreational activities, sports, and cultural events as alternatives to gambling. Provide support services. Establish support services for students struggling with gambling-related issues, including counseling, peer support groups, and referral services to external resources. Ensure that students have access to confidential and non-judgmental support to address their needs effectively.

For the academe and researchers. Further, investigate risk factors of online gambling among students. Conduct research to identify and understand the underlying risk factors contributing to problematic gambling behavior among college students. Explore the role of social influences, psychological factors, and environmental triggers in shaping gambling behavior and inform the development of targeted interventions.

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