

Easy In, Hard Out: A Qualitative Study of Filipino Online Gamblers in Santa Cruz, Davao del Sur

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Abstract

The online gambling behavior among people is a social problem. I explored the attitudes, subjective norms, and perceived behavioral control on online gambling. Qualitative descriptive design, purposive sampling technique, in-depth interviews, focus group discussion approach and thematic analysis were the methods I applied. My exploration with nine online gamblers revealed that Filipino gamblers hold dual attitudes, face conflicting family and peer norms, and experience fragile self-control that erodes once gambling becomes enjoyable. It highlights the need for school leaders, families, and gamblers to address online gambling through digital literacy programs, open communication, and alternative activities to reduce normalization, concealment, and boredom. Mediation and longitudinal designs to test whether perceived control mediates the attitude-behavior link and whether early wins predict loss of control over time.

Keywords: Easy in-hard out, qualitative study, filipino online gamblers, davao del sur

1. Introduction

The online gambling behavior among people is a social problem. With the emergence of online platforms it transformed gambling for many into daily activity, raising concerns about the potential harm it brings (García-Pérez et al., 2024). As the internet becomes easily accessible, people use it to gamble (Arifina et al., 2024). Moreover, with the rise of online betting this led to the commercial gambling industry to inflate all over the world, which poses a threat to public health (Richardson, 2024).

In India, college students developing an addiction to internet gambling is a problem that garnered heightened attention recently (Prakash et al., 2024). In addition, this problem is also faced in Indonesia wherein the addiction to online gambling has become a major topic in relation adolescent mental and behavioral health in Indonesia (Putri et al., 2024). Similarly, in China gambling has evolved into a varied range of activities; online gambling, commercial gambling and gaming machines. Recently, this situation aggravated due to the rise of online gambling, which has become a predominant form of gambling in the country (Zhong et al., 2024).

In the Philippines, PAGCOR has recognized that gambling addiction is a growing concern as the increasing number of online gambling platforms makes it accessible and easier to engage in a variety of activities (ABS-CBN News, 2025). It is also noted by Prasetyawati and Lamoste (2021) that online gambling sites become easily accessible to Filipinos with a simple internet search that led to numerous gaming sites which are attractively promoted by advertisements to attract people of all ages to gamble. It is noticeable that online gambling

has become increasingly common in the Philippines. Lots of Filipinos face psychological impacts—*anxiety*, (Pelew, 2025) and *disruption of family harmony* due to online gambling addiction (Arifina et al., 2024). Thus, the reason I pursued this study.

1.1 Significance of the Study

This study is in line with UN SDG No. 3 (Good Health and Well-being) in addressing compulsive gambling and SDG No. 16 (Peace, Justice and Strong Institutions) in arguing for regulatory frameworks. It further supplements the mission of Holy Cross of Davao College in its pursuit of truth, promotion of human dignity, and commitment to social transformation by giving voice to the vulnerable Filipino online gamblers. This study adds to previous research by investigating online gambling through the lens of the Theory of Planned Behavior and emphasizing the role of attitudes, norms, and perceived control in behavior. This research can also be a reference for future researchers and social studies teachers in promoting responsible digital citizenship.

1.2 Research Objectives

In this study, I explored the determinants of online gambling. Specifically, I sought answers to the question: What are the attitudes, subjective norms, and perceived behavioral control on online gambling as perceived by online gamblers?

1.3 Assumptions

I assumed in this study that Filipino online gamblers' intention to engage in online gambling is shaped by three interrelated determinants: their attitude toward the behavior, their subjective norms, and their perceived behavioral control. Additionally, the study assumes that a strong intention to gamble directly translates into actual gambling behavior, and that perceived behavioral control can also directly influence behavior regardless of intention. Beyond the framework, I assumed that online gambling leads to real-life consequences not only limited to financial depletion, addiction concealment from family members, neglecting responsibilities, and normalization among youth. Even with their awareness of harms, relief from boredom and immediate reinforcement from wins overrule rational decision-making making winning, reinvesting, losing, and chasing. Finally, outside factors such as celebrity endorsements, e-wallet access and social media promotions was not fully captured by the original theory.

1.4 Theoretical Lens

I anchored my research study on the **Theory of Planned Behavior by Ajzen** (1991). This posits three conceptually independent determinants of intention: attitude toward the behavior, subjective norms, and perceived behavioral control. Ajzen (1991) suggests that behavioral intention is a function of attitude toward the behavior or an evaluation of the behavior as good or bad, subjective norm or perceived social pressure, and perceived behavioral control or perceived ease or difficulty of performing the behavior that is based on past experience and anticipated impediments.

1.5 Paradigm

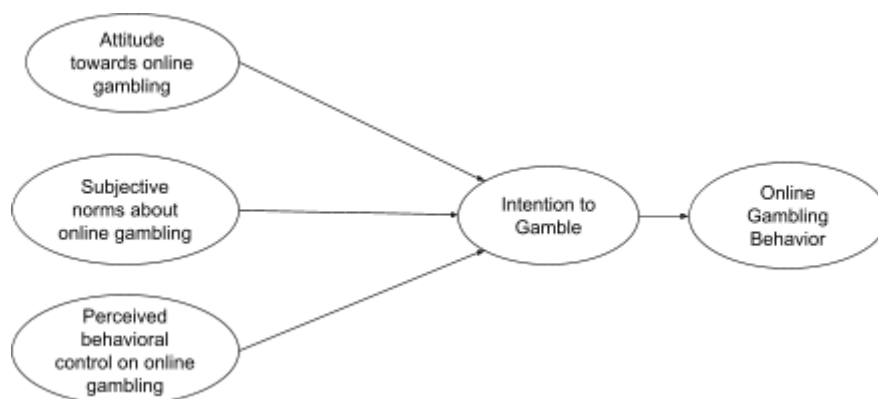


Figure 1. *Paradigm based on Theory of Planned Behavior by Izeck Ajzen (1991)*

A study by Fadipe and Odionye (2026) showed that students are more likely to engage in online gambling when they have positive attitudes to it, perceive approval from peers and low control on their gambling urges. The Theory of Planned Behavior functions as a suitable framework for this research with its determinants to explore how attitudes, subjective norms and perceived behavioral control influence gambling behavior.

This theory helps explain how Santa Cruzian Filipino online gamblers' attitudes, subjective norms and perceived behavioral control shape their gambling intentions and actions. This framework captures the psychological and social factors driving gambling initiation, concealment, self-regulation, and difficulty quitting.

2. Methodology

2.1 Research Design

I utilized qualitative research, specifically a descriptive research design. This is a methodological approach which provides a thorough summary of experience or events (Hall & Liebenberg, 2024). Participants perceptions, experiences, and behavior and answering hows and whys rather than how many or how much is its focus (Brannan et al., 2022). In-Depth Interview (IDI) and Focus Group Discussions (FGD) are utilized to gather my participants' rich perspective on the attitudes, subjective norms and the perceived behavioral control in online gambling. Furthermore, a validated interviewer-made questionnaire was utilized to collect participants perceptions and experience in online gambling.

2.2 Locale of the Study

I conducted this study in the Municipality of Santa Cruz, Davao del Sur. This locale was purposely selected because of the rich and a wide variety of people with different socio-economic backgrounds and personalities, which provides a rich perspective on the attitudes, subjective norm and perceived behavioral control of online gambling. The selection of this site ensured the feasibility of research by allowing interviews of participants with firsthand, prolonged online gambling experience, ensuring rich and credible qualitative data.

2.3 Sample and Sampling Technique

I used purposive sampling to purposely choose participants following specific criteria (Adeoye, 2023). Securing approval from the Municipal Mayor of Santa Cruz, Davao del Sur, I strategically selected participants rather than randomly (Bekele & Ago, 2022). Inclusion criteria includes: adults aged 21-60 years, living in Santa Cruz, Davao del Sur that is engaged

in online gambling for more than one year, playing minimum twice weekly in the past three months, spending ₱1,000–₱50,000 per game, and able to communicate with the researcher in a comfortable and understandable language

2.4 Data Gathering Technique

Participants were interviewed individually and in focus groups during their available schedule in a secure, private setting using a semi-structured interview guide (Ruslin et al., 2022). Data gathering lasted 20 minutes to one hour. Open-ended questions allowed participants to share their experiences, motivations, and challenges. Data was transcribed and stored in Google Docs with researcher-only access. Prior to data collection, I secured a SMILE certificate from Holy Cross of Davao College and obtained permission from the Municipal Mayor of Santa Cruz, Davao del Sur. Invitation letters and informed consent forms were distributed to eligible participants.

2.5 Data Analysis Technique

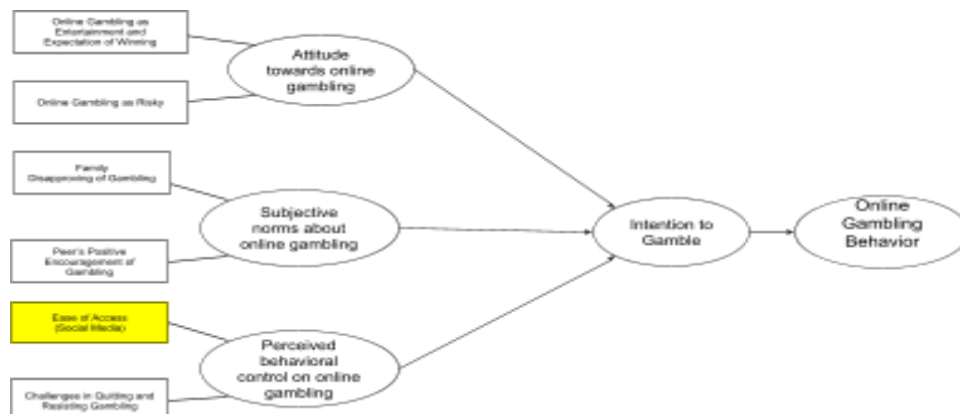
I analyzed the data using Cresswell’s (2013) thematic analysis in the study to find emerging themes and in organizing the data. This method is used to analyze qualitative data which involves identifying and reporting patterns in a data set, followed by interpretation of their inherent meaning (Braun and Clarke, 2006). The analysis included systematic review of data ensuring that codes and themes are coherent and aligned with each other. This systematic, sequential approach allowed for consistency and replicability, linking raw data, interpretation and conclusions.

2.6 Trustworthiness of the Study

For this study, I established trustworthiness by applying four criteria developed by Lincoln and Guba (1985). Credibility was established through selecting participants that fit the inclusion criteria and by triangulating the findings across interviews and focus groups. Transferability was ensured through a detailed report of the context and characteristics of the participants. Adherence to data gathering procedures assured reliability. Ensuring confirmability through participants validation of transcripts and analysis. Furthermore, a valid SMILE certificate and informed consent was obtained, confidentiality and storing data in secure cloud storage was maintained.

3. Results

Figure 2: Identified Meaning of Online Gambling Among Filipino Online Gamblers (Modified Theoretical Paradigm)



3.1 Attitude Towards Online Gambling

Disturbed by what really online gambling is, I conversed with some online gamblers. One of them said they perceive online gambling as entertainment and something that fills their idle time...

“Although, kabalo man ko nga, gamay lang gyud ang chance na mudaog ka. Naa nas akong... huna-huna. Pero, kanang usahay ma- wala koy lingaw.. Ah sige mag cash in ko kay basig diay kani akong lingaw mo daog.” (IDI 3, lines 2-14)

This was also supported by another participant, who shared his narratives with truthfulness...

“Para sakoa, kanang kuan ma engganyo ko ug dula kanang wala bitaw koy buhaton kuan ba kanang mingaw bitaw. Ultimo ning malingaw, lain man gud malingaw ka ug muadto ka'g gawas gud. Gusto nimo malingaw nga ikaw ra bitaw, kanang walay mag samok-samok.” (FGD 3, lines 37-51)

Beyond entertainment, participants also perceive online gambling as a way to earn money...

“Ah ako, mo cash in ko kanang inig cash in mao jud ma huna-hunaan nimo nga maka kwarta. Kay mao man pag dula daug.” (FGD 2, lines 38-44)

This statement is also supported by another participant with sincerity...

“Kuan ma'am, mura'g kaning kuan jud ka ba nga mudaug jud ka. Huna-huna bitaw nimo nga daug rajud lagi ko run, ana² ba dula ka'g kaning mga dula dili man ka ka-kwarta. So, maka huna-huna jud.” (FGD 5, lines 3-10)

While sharing, I was also intrigued by the negative attitudes they held toward online gambling. Despite their earlier excitement about winning and relief from boredom, a darker reality soon emerged. One participant spoke with the weight of personal experience...

“Kuan s'ya, kanang...maka adik jud s'ya tapos kung dili ka...responsible mo dula, di' ka responsible mo dula mahutdan jud ka'g kwarta.” (IDI 2, lines 1-9)

Another participant was even more direct, his tone clearly bringing a warning and desperation...

“Online gambling kay kuan, stop najud ka ana kay maguba jud ang kaugmaon. Huna² nimo maka kwarta man jud, mao ni mao na mao ng akoa.” (FGD 3, lines 4-10)

Then came the most painful confession—one that revealed the cruel cycle that keeps gamblers trapped...

“Malipay ka kay naka kwarta ka, pero mao pud lagi kay inig cash out nimo mubalik naman pud ka invest napud ka para e dula. Panaglitan naa

kay 1,000 saimong gcash e hinay2 rana nimo hangtod mahurot rana imong daug.” (IDI 1, 42-52)

Going back to the participants' narratives, what emerged is the dual attitude of Filipino online gamblers towards online gambling, perceiving it both as a solution to boredom and a pathway to financial gain. While they spoke of excitement and hope, the same participants later admitted the financial depletion, the addiction, and the gradual loss of control. This suggests that with their positive attitude towards online gambling, the more they are likely to engage with it. As I observed how they answered the question, some participants showed a bit of awkwardness about their engagement in online gambling. Listening to FGD 3, I have observed the truthfulness of engaging in online gambling to fill idle time. As FGD 2 talked about their hope of winning, their tone became eager and their excitement was visibly evident. Listening to their accounts was an eye-opener. I had always thought people gambled solely to earn money. But what struck me more was the weight of their negative experiences. Hearing IDI 2 describe running out of money and FGD 3 warn that gambling "destroys the future," I realized that these gamblers are fully aware of the cliff they are standing on. Yet they continue to gamble. This exploration led me to examine how family and peers perceive online gambling.

3.2 Subjective Norms

Intrigued about how people around them perceive online gambling, I conversed with the same participants...

“Sa akong mama, nag base ra pod siya saiyahang experience. Kabalo ka unsay panan-aw niya anang sugal? Kay kanang... ambot... ma bwisit siya... lahi ang iyahang... the way siya mo describe og sugal og kanang tungod man pod gud to sa akoang gipang buhat gud na mga mali ba. “ (IDI 4, 178-189)

The sentiment is also similar to FGD 2 about the spouses perspective on gambling...

“Ahh... ako (asawa) masuko jud na siya muingon rana sila sakoa nga kamo ray giilad ana kamo ray gi kuan... kana maka daut na. “ (FGD 2, lines 116-122)

This is further supported by...

“Sa'kong partner ma'am is nag plano najud unta ko nga mamalayi nako ma'am mao tung kasab-an jud ko niya'g taman kay dula man gud bisan dula. Sa ingon pud ni mama ug papa sig dula maayo pa ug itigom nalang ang kwarta pamalayi. “ (IDI 2, 186-196)

What is striking is that participants did not stop gambling despite this widespread family opposition. Instead, they hid their behavior...

“Wala, man. Dili man sila aware(parents) nga nagadula ko ana kay kabalo ko against pod sila” (IDI 3, 178-183)

Another participant confessed...

“Ako kay tago-tagong jud ko mo dula ana, kay wala jud ko gipa dako nga... kanang wala jud na sila kabalo ba akong papa” (FGD 4, 115-121)

Perhaps the most telling statement came from a participant who hid his gambling to protect younger relatives...

“Akoa lang na, ginadula lang na ko na siya nga kanang hilom rako dili nako sila ginapakita. Kay dili pod nako gusto na ma enganyo akong mga pag umangkong.” (IDI 3, 184-190)

Beyond family, peers held a very different perspective on online gambling. Unlike the disapproval from parents and spouses, friends normalized and even celebrated the behavior...

“Sa akong mga friends kay pareha man mi na naga scatter so mahimo namo siyang bonding. Ingun-ana na mga topic kay maghamboganay mi pila among nadaog .. ana na mga...” (IDI 4, 189-195)

Another participant admitted that being with friends created pressure he could not resist...

“Kuan ma pressure jud ka labi na ug magtapok mo mag dula, maong maka cash in nalang pud ka kay mamasin nalang ka ba kay basin maka daug pud ka.” (FGD 2, 166-174)

This sentiment was further reinforced by another participant...

“Oh ma pressure jud uy, labi nag kanang kuan upat mo n'ya ikaw ra wala nidula waman kay ka istorya n'ya maka ingon pud ka nga lamia kwaon saimong cellphone uy n'ya ako mo tuplok. Maalkansi jud ka ug di' ka mo apil ug dula, bisan gamay ra e cash in muabot man nga mudako kay muingon man sila nga mo buto lagi na run patad na.” (FGD 3, 166-182)

Filipino online gamblers face conflicting social pressures. Family disapproval drives them to hide their gambling, while peer encouragement pushes them to participate. Caught between concealment and participation, they continue playing but hide it from those who would stop them. Listening to FGD 2 and FGD 3, their tone carried frustration and helplessness about peer pressure in online gambling. Regarding their family's sentiment, FGD 4's facial expression and voice carried guilt as they confessed to gambling in secret. As I listened to the interviews, I found myself agreeing with the family members' sentiments—online gambling, in my view, brings more harm than good. What deeply moved me was IDI 3's reason for hiding their gambling—they did it to shield younger relatives from ever being exposed to it. And yet, despite agreeing with the families, I also understood why gamblers could not stop, because hope, even false hope, is a difficult thing to let go of. This led me to also explore the ease and difficulty of engaging in online gambling.

3.3 Perceived Behavioral Control

Inquiring about how easy or difficult it is to gamble, a participant said...

“Didtoa raman ko sa online kanang... kuang kanang bingo plus kay Vic Sotto mana. Wala, kanang uban sa link rana pariha anang kang Manny Pacquiao nga dula sa link rana s'ya.” (IDI 1, lines 237-242)

Participants also noted that these digital and social media promotions increase minors and children's exposure to online gambling...

“Pati mga bata naman pud gud kabalo na mo scatter, kabalo na unsa nang word ang paldo. Labi na karun sa social media na money drop na more on promotion na sa... mga sugal sugal unya sa kantidad na 50 maka dula na baya ka. “ (IDI 4, lines 134-146)

Participants also shared that they reach gambling platforms through the link of these influencers...

“Ah... sa mga influencer ma'am wala ko ga follow pero ga sulod ko sa ilang link.” (IDI 2, lines 238-242)

Another participant also shared accessing gambling platforms through finance or e-wallet apps ...

“Wala koy ni enter ana gyud. Kanang mga link wala, didto ra gyud ko sa katong dati na mga dula sa gcash na nag gikan jud na padula.” (IDI 3, lines 237-244)

Supported by another statement...

“Para pud sakoa ma'am, kanang common nana s'ya ma'am imong sa... gcash n'ya kanang naa pud kay gina butang didto. Legal lagi tu n'ya ultimo streamer naga kuan, naga kuan sila, naga... naga promote.” (FGD 4, lines 136-146)

With this ease of access comes another problem: the difficulty of quitting and resisting the urge to gamble...

“Ang akong 100, naabot siya libo kapin so kinsa may mo— kanang murag easy money ba mao nang ga kuan. So mao to nga na addict— na addict gyud ko. Oh, until now. Naglisod gyud kog buhi ana.” (IDI 4, lines 93-99)

Another participant also added...

“Pero kung naa na diay ka dira dapita... ug naa naka sa kanang point na kanang medyo naga.. naganahan naka saiya. Lisod gyud diay siya walaon sa imoha.” (IDI 3, lines 118-125)

Looking back at the interviews, the same features that make online gambling easy to access such as celebrity endorsements, social media promotions, and e-wallet integration also makes it difficult to quit, as early wins create addiction and enjoyment progressively erodes self-control, while minors remain increasingly exposed to normalization. As I listened to the participants in sharing the ease of access in gambling, they spoke casually, as if describing a simple everyday habit rather than a harmful vice. Observing them, it is evident that participants did not seek gambling—gambling found them through social media, e-wallets, and celebrities. Yet equally evident is how deeply they struggle to let go of gambling. It was disturbing how this has become woven into everyday digital life—through influencer links, through GCash, through influencers/streamers who openly promote these platforms as normal and legal. What disturbed me more, however, was not just how easily gambling enters lives, but how difficult it is to leave.

3.4 Summary of Findings

1. Filipino online gamblers hold dual attitudes toward gambling viewing it as both entertainment and a path to easy money while recognizing its risks.
2. Filipino online gamblers face conflicting subjective norms where family disapproval drives concealment yet peer and media encouragement fuels participation.
3. Filipino online gamblers experience fragile perceived behavioral control that weakens due to addiction, loss chasing, and the progressive erosion of self-control once gambling becomes enjoyable.

4. Discussions

4.1 Dual Attitudes

My finding found that Filipino online gamblers hold dual attitudes toward online gambling. One attitude views it as positive, an easy escape from boredom, a solitary entertainment, and a potential way to gain money quickly. Another attitude also recognizes its negativities that gambling leads to financial ruin, addictive, and only offers momentary wins. Even with this awareness, the positive attitude overrides negative, especially when excitement and anticipation of wins is present. Gamblers know the risk of gambling, yet hoping to win is there which led to the push and pull in their engagement in gambling.

This finding supports Puiras et al. (2022) study that explores a qualitative investigation among community members and university students who identify “boredom” as a central theme for intention to gamble, coupled with enjoyment and the chance to win. Likewise, Gezgin et al. (2025) study identified that one of the top motivations of university students to gamble online is the desire to earn money easily, a chance to win and obtain substantial financial gains.

However, my finding deviates from Mancone et al (2025), who found that present-hedonistic orientation and sensation-seeking personality traits predicted a stronger gambling attitude than boredom or financial gain. This finding suggests that intention of gambling is shaped by cultural context. Thrill-seeking traits may drive gambling in Italy, while emotional hope for financial escape is the drive in the Philippines.

4.2 Conflicting Subjective Norms

Another finding in my study is that online gamblers experience conflicting social pressures. Their mothers, wives, parents and family members are strongly opposed to their gambling, see it as a waste of money and harmful. However, this disapproval leads to concealment and hiding their gambling behavior rather than stopping their gambling. On the other hand, the bonding activity of gambling and a direct peer pressure to gamble promotes gambling among participants. Furthermore, celebrities, social media influencers and promotions normalized gambling as legal and accessible, even exposing minors to the harms.

My finding supports the study of Guerra and Scorcu (2025), that 17–18% of teenagers are less likely to conceal their gambling with parents who gamble as they see it as normal. Similarly, my finding supports Smith et al. (2025) that the family environment’s direct socialization and modeling supports gambling, while a strong family support serves as a protective buffer. Additionally, Abrori et al. (2025), demonstrated that peer gambling

group's increase in engagement is through observation, retention, reproduction, and reinforcement applying Bandura's social learning theory.

In contrast, Kauppila et al. (2025) study suggests that the quality of family relations and not only the presence of disapproval decides whether influence of family is protective. This deviates from my finding that disapproval from family alone drives concealment, as this study indicates that quality of family relationship may actually reduce gambling rather than concealment.

4.3 Fragile Perceived Behavioral Control

My study also found that perceived behavioral control reveals a paradox, that while online gambling is described by participants as very accessible through social media promotions, celebrity endorsement and even e-wallet apps like Gcash, this ease of access overrides their ability to wield control over quitting. Participants shared casually about online gambling as a daily digital activity, pointing out that even children are now exposed and familiar with online gambling terms. However, winning early fostered a sense of "easy money", which surged into addiction. Once a person gets to the point where they enjoy gambling, it's very difficult to get gambling out of their life. Thus, while perceived behavioral control appears high in terms of access, it is in fact low in terms of resisting urges or stopping, suggesting that the same technological and social features that make gambling easier make self-regulation more difficult, making quitting disproportionately harder than starting.

My findings support those of Jacobs et al. (2025) who found that exposure to sponsored gambling posts on social media increases young adults' perceived descriptive norms of peer gambling, normalizing the behavior. Likewise, my finding supports the study of McCarthy et al. (2026) that found social media platforms such as Instagram and TikTok are "increasingly used" to market gambling as "fun, social and harmless" to women via influencer partnerships and lifestyle marketing.

However, my study finding is in contradiction with the study of Varmus et al. (2026) who surveyed 202 university students in Slovakia and found that more than half of respondents perceived their control over gambling as complete, and one-third as partial, with only a smaller proportion admitting to occasional loss of control (Varmus et al., 2026). The present research identified that all Filipino participants suffered from profound loss of control, extreme quitting problems and considerable financial consequences, in contrast to Varmus et al. (2026) who found Slovakian students to experience total gambling control and low financial harm.

4.4 Implications for Practice

School administrators and teachers may address online gambling behavior by providing digital literacy programs that teach students to thoroughly evaluate social media promotions and celebrity endorsement to reduce online gambling normalization among youth. Families may also provide support in hindering online gambling through replacing scolding with non-judgmental communication to lessen concealment of and encourage honesty. Lastly, online gamblers may develop their behavioral control through replacing gambling with alternative activities such as watching movies and doing chores.

4.5 Future Directions

Future studies could use mediation analysis to test whether perceived behavioral control mediates the relationship between attitudes and gambling behavior. In addition, multiple linear regression analysis can be used to test specific predictive relationships such as whether attitudes, subjective norms and perceived behavioural control predict gambling intentions or gambling behaviour as one outcome. Finally, exploratory factor analysis can be employed to validate the underlying factor structure of attitudes, subjective norms, and perceived behavioral control among Filipino online gamblers.

Acknowledgement

My sincerest gratitude is extended to Dr. Maribeth Q. Galindo, PhD for the invaluable guidance and support throughout this research process. I also sincerely thank the research panelists, headed by Dr. Arvin B. Gutang for their constructive feedback which greatly improved this study.

I would also express my gratitude to the Municipality of Sta. Cruz and the research participants for approving and facilitating the realization of this research study which gave me a new perspective on online gambling.

I am also deeply thankful to my family, friends, classmates, and especially my dearest for continually supporting me and encouraging me in this journey. Their encouragement, understanding and support served as my motivation and pillar in completing this paper.

Among all the greatest gratitude is given to our Almighty Lord for His endless blessings, guidance, and strength that sustained me every step of the way.

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