A phenomenological study of online gambling behaviors among Filipino working professionals

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Abstract

This study explores the lived experiences of Filipino working professionals engaged in online gambling using an interpretative phenomenological design. Data were collected during January to June 2025 via remote, semi-structured interviews with seven participants who were recruited through purposive and snowball sampling. An interview guide, which was content-validated by grounding it in a literature review, was used for data collection, and the resulting transcripts were analyzed using Braun and Clarke's (2006) thematic analysis. The findings indicate that gambling engagement was often initiated during the COVID-19 pandemic and is driven by a mix of psychological needs (e.g., stress relief, thrill-seeking), social influences, and economic motivations, all of which are amplified by high digital accessibility. The progression toward problematic gambling was often characterized by escalating stakes and "chasing losses," leading to significant negative impacts on financial stability, mental health, and professional productivity. Cessation was described as a challenging, non-linear process requiring both individual resolve and external support. These findings highlight the need for culturally responsive public health policies and workplace interventions to mitigate the growing risks of online gambling.

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1. Introduction

With the widespread use of internet-connected devices such as smartphones, laptops, and tablets, gambling has become more convenient than ever, with people participating in online gambling activities anytime and anywhere (Griffiths et al., 2012; Gainsbury et al., 2012). Online gambling, defined as the act of placing bets or wagering money on games of chance or skill through internet-based platforms, encompasses various activities such as online casinos, sports betting, poker, lotteries, and virtual slot machines (Griffiths, 2003). Unlike traditional forms, online gambling offers anonymity, removing the social stigma associated with in-person gambling, and making it especially appealing to working professionals (Håkansson et al., 2021; Wardle et al., 2019).

The inherent appeal of gambling lies in its powerful psychological mechanisms. At its core, gambling taps into the human brain's reward system, specifically the release of dopamine associated with risk-taking and the anticipation of a win. This process is reinforced by two key psychological phenomena: (1) Near-Miss Effect, studies show that a near-miss (e.g., two out of three symbols matching on a slot machine) activates the same brain regions as an actual win, powerfully motivating continued play despite being a loss (Clark et al., 2009). Online platforms exploit this with sophisticated design features. (2) Cognitive Distortions, gamblers often hold irrational beliefs, such as the 'illusion of control' or the 'gambler's fallacy' (the belief that past results influence future independent events). These distortions maintain the conviction that a large win is imminent, thereby sustaining the behavior even in the face of accumulating losses (Toneatto, 1999). The online environment intensifies these mechanisms through gamification (achievements, fast feedback loops) and frictionless transactions, effectively accelerating the path from casual engagement to habitual or problematic behavior.

Recently, this phenomenon has been amplified by the global landscape with the pandemic outbreak. The COVID-19 pandemic has enforced lockdowns, restrictions on movement, and the closure of physical venues for entertainment, all of these variables created the perfect condition for the surge in online gambling participation (Hing et al., 2021; Merkouris et al., 2020). As individuals face increased social isolation, boredom, psychological distress, and financial uncertainty, they are pushed towards easily accessible digital leisure activities. The workforce transitioning to remote work setups further blurred the lines between work and personal time, providing more opportunities for digital engagement, including gambling (Wardle et al., 2021).

Understanding the underlying motivations for online gambling engagement is critical, as these are not solely driven by financial precarity. While individuals earning a low salary may turn to gambling as a desperate, though irrational, strategy for quick financial gain or as a form of escapism from economic hardship (Reith & Dobbie, 2013), those earning a high salary may be driven by other factors. For the latter group, gambling can serve as a source of excitement, a challenge, a means of risk-taking, or a recreational activity accessible during limited free time (Wardle et al., 2019). It can be utilized as a coping mechanism to manage work-related stress, pressure, and burnout, offering a form of mental distraction or an intense emotional experience to counteract the routine of professional life (Hakansson & Widinghhoff, 2020).

In the Philippines, the increasing accessibility of digital technologies and mobile applications has contributed to the surge of online gambling. Recent reports show significant growth in online gambling revenue, with the COVID-19 pandemic accelerating this trend as restrictions limited physical gambling venues (PAGCOR, 2023; Wardle et al., 2021). Local academic literature confirms that gambling is culturally normalized, often viewed as a social activity or a rapid economic opportunity (Cepeda, 2025). Research specific to Filipino populations has highlighted that the ease of using mobile wallets (GCash, PayMaya) has been a critical local accelerator, reducing the barrier to entry and increasing the frequency of digital wagers (Afable, 2024). These developments highlight the need to examine online gambling beyond recreational participation, particularly among working professionals who may engage in it as a means of coping with stress, financial pressures, or as a leisure activity conveniently accessed during limited free time.

Despite the global and local recognition of online gambling as a rapidly expanding industry, existing studies have primarily focused on gambling prevalence, addiction, and its broader societal consequences. Limited attention has been given to Filipino working professionals as a distinct demographic, whose gambling behaviors may be shaped by unique socio-economic, cultural, and psychological factors. Crucially, the rapid shift in lifestyle, work arrangements (e.g., remote work), and mental health pressures induced by the COVID-19 pandemic have created an urgent, under-researched environment where these factors are exacerbated, potentially accelerating the progression from casual engagement to problematic gambling. This creates a research gap in understanding how motivations, perceptions, and behavioral patterns progress from casual participation to problematic engagement.

This study therefore seeks to examine online gambling among Filipino working professionals by exploring its prevalence, the underlying motivations, specifically examining the role of pandemic-related stressors like boredom and financial insecurity, and the potential consequences associated with participation. By addressing this gap, the research aims to contribute to the body of knowledge on gambling behaviors in the Philippine context and to provide insights that may inform future policies, interventions, and workplace-related mental health initiatives.

2. Literature Review

2.1 Gambling in the Philippine Context

Gambling remains deeply embedded in Filipino culture, with both traditional and modern forms widely practiced (TGM Research, 2022). Activities such as cockfighting (*sabong*), card games, and local numbers games like *jueteng* are not only forms of entertainment but also social practices tied to community life and local festivities. This cultural normalization means that games of chance are often integrated into family gatherings and community events, which can shape attitudes toward gambling from a young age (Cepeda, 2025). Recent reports show that this cultural acceptance continues, with more than half of adults engaging in some form of gambling regularly (TGM Research, 2022). This foundation provides fertile ground for the transition to digital forms of gambling.

The Philippine Amusement and Gaming Corporation (PAGCOR) continues to regulate and license gambling activities nationwide, including the burgeoning online sector. Its annual reports emphasize the growing financial contribution of online gambling, particularly following the COVID-19 pandemic when physical venues were restricted (PAGCOR, 2023). However, the regulatory landscape is complex, distinguishing between Philippine Offshore Gaming Operators (POGOs) catering to international markets and locally accessible platforms, some of which operate in a legal gray area. This complex environment poses significant challenges for effective oversight and harm reduction, as the line between regulated and unregulated platforms can be blurred for the average user (Fernandez, 2025). This expansion highlights the dual nature of gambling in the country, both as a cultural practice and as a state-regulated industry with inherent public health concerns.

2.2 Rise of Online Gambling in the Philippines

The growth of internet penetration and smartphone ownership has fueled the rapid expansion of online gambling. A survey by Statista (2022) reported that over 76 million Filipinos are active internet users, making digital gambling platforms more accessible than ever. The integration of mobile applications and e-wallets such as GCash and PayMaya has been a critical accelerator, facilitating seamless and "frictionless" gambling transactions (Afable, 2024). This reduction in the psychological barrier of handling physical cash can make it easier for individuals to lose track of their spending and wager impulsively (Ramli, 2021).

The pandemic significantly accelerated online gambling participation as physical gambling establishments closed. Studies conducted in Southeast Asia noted a sharp increase in digital gambling activities during lockdowns, with Filipinos seeking alternative leisure and income-generating opportunities online (Wardle et al., 2021). The shift to remote work for many professionals also blurred the lines between personal and professional time, creating more opportunities to engage in online activities, including gambling, during the workday. The closure of traditional social outlets, combined with mandatory isolation, led to a surge in 'boredom-motivated' and 'distraction-seeking' online engagement, with gambling platforms offering an easy source of intense stimulation (Hing et al., 2021; Merkouris et al., 2020).

Recent literature highlights how aggressive, targeted advertising and influencer promotions drive gambling uptake. Research shows that working professionals are particularly susceptible to promotional bonuses, social media campaigns, and online endorsements (Hing et al., 2021). In the Philippines, this is evident in the use of social media influencers and livestreamers who promote gambling platforms to their followers, creating a sense of community and trust that bypasses skepticism toward traditional advertising. These modern marketing tactics are highly effective at increasing both initial engagement and sustained participation.

2.3 Factors Influencing Online Gambling Among Working Professionals

Online gambling's 24/7 convenience is a central driver of its popularity among working professionals. The ability to access platforms via smartphones allows employees to gamble discreetly during work breaks, while commuting, or at home (Gainsbury et al., 2013) In urban hubs like Metro Manila, this ease of participation aligns perfectly with the busy and often unpredictable lifestyles of professionals, offering an immediate and accessible form of

entertainment or escape. For those who transitioned to remote work during the pandemic, this convenience was amplified, as the lack of workplace supervision and the proximity of personal devices eliminated physical and temporal barriers to gambling (Wardle et al., 2021).

Rising costs of living and economic precarity push many working professionals to view gambling as a potential supplementary income source. Recent studies suggest that economic pressures remain one of the strongest motivators for gambling behaviors across Asia (Grand View Research, 2023; Li et al., 2020). This motivation was significantly heightened during the pandemic, as many Filipino working professionals faced salary reductions, job insecurity, or the need to financially support extended family members affected by the economic downturn, turning to online gambling out of a perceived financial desperation. For some, gambling is perceived not just as a financial strategy but as an emotional investment against economic uncertainty, offering a glimmer of hope for rapid financial improvement.

Escapism, thrill-seeking, and peer influence are critical contributors to gambling behaviors. The integration of gamification techniques, such as daily login bonuses, leaderboards, and achievement badges, in modern gambling apps is designed to foster habitual engagement and keep users returning. Crucially, the psychological toll of the COVID-19 pandemic, including prolonged isolation and health anxiety, positioned online gambling as a potent coping mechanism. It provided a quick, high-intensity emotional distraction from the chronic stress and monotony of lockdown life among working professionals (Gainsbury et al., 2012). Furthermore, Filipino workplace settings sometimes normalize gambling-related conversations, further embedding the activity into daily social life.

2.4 Consequences of Online Gambling

Problematic online gambling has been linked to a range of mental health issues, including stress, anxiety, and depressive symptoms (Saunders et al., 2023). Studies in the Asia-Pacific region further show that digital gambling is associated with sleep disturbances, reduced job satisfaction, and poor work-life balance (Liao et al., 2022). There is also a high comorbidity of gambling disorder with other conditions such as anxiety and substance use disorders, which can create a reinforcing cycle of negative coping mechanisms. The combined impact of pandemic-induced mental distress and gambling-related stress has been shown to create a negative feedback loop, severely worsening the overall well-being of working professionals (Saunders et al., 2023).

For working professionals, gambling-related stress and preoccupation can negatively impact workplace performance. Recent findings show strong correlations between online gambling and absenteeism, presenteeism (being physically present but mentally disengaged), and decreased productivity (Pelew, 2025). The remote work environment, heavily adopted during the pandemic, made it difficult to monitor "cyberloafing," where employees secretly engage in online gambling during scheduled work hours, leading to significant, yet often hidden, drops in productivity (Wardle et al., 2021). This phenomenon can be particularly detrimental in high-stress industries such as the BPO sector.

The financial consequences of online gambling are severe, often leading to significant indebtedness and reliance on high-interest loans. These financial pressures frequently spill over into family relationships, creating tension, conflict, and a breakdown of trust (Saunders et al., 2022). The secrecy and deception that often surround online gambling activities further exacerbate relational breakdowns, as individuals go to great lengths to conceal the extent of their gambling from loved ones.

2.5 Theoretical Framework

This study examines the online gambling behavior of Filipino working professionals by exploring their subjective, lived experiences regarding motivations, perceptions, behavioral patterns, gambling progression, and consequences. These interconnected factors are analyzed through the integrated lens of the Theory of Planned Behavior (Ajzen, 1991), the Affect Regulation Theory (Stewart et al., 2008), and the Pathways Model of Problem Gambling (Blaszczynski & Nower, 2002), providing a robust framework for phenomenological inquiry.

Motivations (financial incentives, entertainment, peer influence, escapism, emotional regulation) are linked to cognitive attitudes (TPB) and emotional coping mechanisms (Affect Regulation Theory, particularly relevant given the heightened stress and boredom during the COVID-19 pandemic).

Perceptions (beliefs about risks, benefits, legitimacy) are shaped by cultural and workplace social norms (TPB) and internal emotional states (Affect Regulation Theory).

Behavioral Patterns (frequency, preferred activities, spending habits) are influenced by perceived behavioral control (TPB), or the subjective loss thereof, and learned coping mechanisms (Affect Regulation Theory).

Gambling Progression aligns with the Pathways Model, moving from recreational to problematic gambling. The phenomenological data will be interpreted to identify which pathway (e.g., behaviorally conditioned vs. emotionally vulnerable) best explains the participant's trajectory, particularly where progression may have been accelerated by pandemic-related financial strain and emotional stress.

Outcomes and Consequences (financial stability, mental well-being, social relationships) are directly influenced by problematic gambling patterns identified in the Pathways Model and the interplay of stress and failed coping mechanisms described by the Affect Regulation Theory.

By integrating these theoretical frameworks, this study aims to provide a nuanced, explanatory understanding of the online gambling experiences of Filipino working professionals, grounding the subjective data gathered through phenomenology in established psychological principles.

3. Methodology

3.1. Research Design

This study employed an interpretative phenomenological qualitative research design to explore the prevalence, motivations, and consequences of online gambling among Filipino working professionals. IPA was deemed appropriate because it seeks to understand participants' lived experiences, emotions, and personal interpretations of their behaviors. Unlike descriptive phenomenology, which aims merely to catalog the common experience (epoche), IPA involves a double hermeneutic (Smith et al., 2009). This means that the participant attempts to make sense of their own world (e.g., their gambling experience) and the researcher attempts to make sense of the participant's sense-making. This methodological choice aligns perfectly with research seeking to uncover the psychological processes behind health behaviors and addiction (Pringle et al., 2011; Shinebourne, 2011).

This interpretative aspect is crucial for this study as it allows the researcher to go beyond simply describing what happened (e.g., "I gambled because I was bored") to interpret why the participant made that specific connection (e.g., interpreting "boredom" as a manifestation of pandemic-induced isolation and psychological distress, linking it to the Affect Regulation Theory). This approach was chosen to privilege the participants' own sense-making, providing a rich, contextualized counter-narrative to purely statistical or clinical

perspectives on gambling. By focusing on individual narratives, this design enabled the identification of nuanced patterns of behavior, emotional responses, and social influences that contribute to online gambling participation, particularly under the unique pressures of the COVID-19 pandemic.

The study is focused exclusively on the Philippine context due to the unique intersection of cultural normalization of gambling (e.g., sabong), the complex PAGCOR regulatory landscape, and the distinct acceleration enabled by widespread e-wallet integration (e.g., GCash), which necessitates location-specific research for actionable policy reform. Furthermore, the emphasis is placed on the COVID-19 pandemic period because it served as an unprecedented, universal disruptor and the proximal cause for the behavioral shift being investigated. The specific isolation, financial precarity, and widespread adoption of remote work during this time created the extreme stressors necessary to rigorously test the theoretical frameworks (Affect Regulation and Pathways Models) and explain the acceleration of progression from casual to problematic gambling.

3.2. Participants of the Study

The participants were Filipino working professionals who actively engaged in online gambling. The inclusion criteria required participants to be: Filipino citizens, aged 18 years or older; Employed full-time, part-time, or on a freelance basis in any industry; Engaged in any form of online gambling (e.g., online casinos, sports betting, e-sabong, lottery, or poker) within the past six months. Individuals diagnosed with severe gambling addiction who were undergoing professional treatment were excluded to maintain focus on non-clinical working populations.

The participants were primarily recruited from the National Capital Region (NCR) / Metro Manila to reflect the high concentration of working professionals and the central hub of remote work and digital banking adoption in the Philippines, ensuring the sample context aligns with the study's rationale.

A summary of the participants' demographic profiles is presented in Table 1. All identifying information has been anonymized, and pseudonyms are used.

Table 1

Summary of participant demographics

Pseudonym	Age	Sex	Occupation	Location
Mateo	23	Male	Counselor	Manila
Rey	53	Male	Machinist	Makati
Lala	27	Female	Nurse	Manila
Kelly	26	Female	Tattoo Artist	Pasig
Cris	56	Male	Engineer	Mandaluyong
Dahlia	46	Female	Business Owner	Caloocan
Jepoy	22	Male	IT	Parañaque

The study focuses specifically on Filipino working professionals for three key reasons, especially in the context of the COVID-19 pandemic:

Unique stressors and accessibility: This group experienced the unique stress of remote work and professional uncertainty during the pandemic. This blurred work-life boundary created distinct opportunities for discreet gambling during work hours (cyberloafing) and necessitates the use of gambling as a coping mechanism for acute work-related stress, a pattern distinct from the unemployed.

Professional consequences: Focusing on the employed allows the study to specifically analyze consequences relevant to organizational health, such as absenteeism, presenteeism, and decreased job performance, which are central outcomes of interest for this research.

Targeted intervention: The findings are intended to be directly actionable for Human Resources (HR) and workplace mental health initiatives, allowing for the design of specific interventions that address gambling behavior rooted in professional life and stress.

A purposive sampling technique was utilized to ensure that participants had direct and relevant experiences with online gambling. To reach the point of data saturation, an estimated 7 to 10 participants were recruited. This small sample size is well-supported in IPA literature, which prioritizes analytical depth over breadth. Smith et al. (2009) recommend small, homogeneous samples (typically 3 to 10) to facilitate the necessary intensive, idiographic analysis and maximize the likelihood of reaching data saturation, a point where no new themes emerge. Recruitment was conducted through social media postings, professional networks, and referrals from other participants using a snowball sampling approach.

3.3. Instrumentation and Data Gathering Process

Data were collected through semi-structured interviews (conducted via voice calls) to ensure both accessibility and confidentiality. To ensure objectivity and reduce potential researcher bias, a semi-structured interview guide was developed. The guide's questions were deductively formulated by deriving "a priori" concepts and domains directly from the key findings and theoretical frameworks in the literature review (see Table 2). This process ensured that all core research objectives were systematically covered.

To illustrate this deductive process, Table 2 provides a derivation of these key "a priori" concepts and links them to their corresponding interview questions. Each interview lasted approximately 40–60 minutes and was audio-recorded with informed consent. To ensure anonymity, participants were assigned pseudonyms, and identifying details were removed from transcripts.

Table 2

Derivation of "A Priori" concepts to inform interview guide

Domain	Theoretical Link	Sample Interview Question
Gambling behaviors	Explores the context of initiation, which the literature identified as a key gap, especially post-pandemic (e.g., Sangwan, 2025; Fernandes et al., 2020)	"When did you start engaging in online gambling?"
Gambling motivations	Based on Affect Regulation Theory; explores gambling as a coping mechanism for stress, anxiety, or boredom (e.g., Will Shead & Hodgins, 2009). Additionally, based on Theory of Planned Behavior (subjective norms) and literature on economic strain (e.g., Ajzen, 1991; Pelew, 2025)	"What are the reasons behind your gambling engagement? / In what situations do you engage in gambling?"
Gambling progression	Based on the Pathways Model of Problem Gambling, which identifies trajectories like escalation and "chasing losses." (e.g., Blaszczynski & Nower, 2002)	"Has your gambling engagement changed from being just for fun to something you do more often or take bigger risks with? If yes, what do you think caused this change?"
Gambling consequences	Derived from literature on the financial, mental health, and professional impacts of gambling (e.g. Rockloff et al., 2021; Marionneau et al., 2024).	"How does gambling affect your work performance?"
Gambling cessation	Addresses the research gap on barriers and support systems, completing the "pathway" (e.g., Hing, , Russell, & Gainsbury, 2016).	"Have you ever tried to quit or reduce your gambling? If yes, what are your experiences?"

3.4. Data Analysis

The collected data were analyzed using Thematic Analysis, following Braun and Clarke's (2006) six-step framework: (1) Familiarization with the data; (2) Generating initial codes; (3) Identifying themes; (4) Reviewing themes; (5) Defining and naming themes; (6) Producing the final report.

To establish trustworthiness in the findings, the study rigorously adhered to the criteria established by Lincoln and Guba (1985), which serve as the qualitative analogues of validity and reliability. To enhance credibility (internal validity), strategies such as peer debriefing and inter-coder reliability checks were employed. Dependability (reliability) was ensured by maintaining a detailed audit trail documenting all coding processes, theme refinement, and research decisions. Confirmability (objectivity) was addressed through reflexive journaling, where researchers acknowledged and reflected on potential biases. Finally, Transferability (external validity) was supported by providing thick, rich descriptions of the findings, allowing readers to assess their applicability to other contexts (Lincoln & Guba, 1985).

3.5. Research Ethics

This study adhered to ethical standards to safeguard participants' rights and welfare. Prior to participation, individuals were provided with an informed consent form that outlined the study's objectives, voluntary participation, confidentiality measures, and the right to withdraw at any stage without penalty.

Collected data were securely stored in an encrypted digital database, accessible only to the researchers, and pseudonyms replaced all identifying information. Ethical approval for the study was obtained from the Philippine Normal University (PNU) Research Management Office (RMO) before data collection began.

4. Findings and Discussion

Guided by Interpretative Phenomenological Analysis, this section presents the lived experiences of Filipino working professionals engaged in online gambling. Themes were developed to reflect how participants make sense of their behaviors, motivations, and consequences. Verbatim quotes are included to highlight individual meaning-making and illustrate key patterns. The results are organized according to the study's research objectives, showing both shared and unique aspects of participants' experiences.

4.1. Gambling Behaviors, Including Frequency, Spending Habits, And Preferred Activities

The first objective of this study was to describe the online gambling behaviors of Filipino working professionals, including how often they play, their spending habits, and the types of games they prefer. The analysis of the participants' experiences revealed key patterns of engagement, shifts in activity preferences, and the contexts in which their gambling habits began. Table 3 summarizes the primary themes and subthemes related to these behaviors.

Table 3
Summary of themes and subthemes describing online gambling behaviors

Theme	Subtheme	Sample response
Patterns of Engagement	Frequency of Engagement	"In a week, [I only gamble for] two days or once a week now... But before, it was worse; [my engagement] was really almost every day." - Cris
	Duration of Gambling Sessions	"So I spend a minimum of 2-6 hours [per session]... The longest [I've gone continuously] was probably 32 hours." - Rey
	Factors Influencing Frequency and Duration	"When [the money] runs out, [the session is] short. When I'm winning, [it's] long." - Dahlia
Preferred Gambling Activities	Experimentation and Shifting Preferences	"...I also tried playing the fishing games and baccarat... [in those games,] you have an option, for example, to grow your money by a fairly large amount. You have an option to set it to 'auto'." - Kelly
	Contrast Between Effortless and Engaging Games	"...I really play 'scatter' (slots) because you just keep pressing [a button], there's no need to think. [It's] not like bingo where I need 100% of my attention." - Rey
Onset and Context of Online Gambling Initiation	COVID-19 Pandemic as a Major Catalyst	"[I started] since the pandemic, and it just continued on and on from there." - Cris
	Transition from Traditional Gambling	"Even before online gambling existed, I was already gambling. Maybe [since I was] around 10 years old; I used to play 'karakrus' (a coin toss game)." - Rey

The data indicates that engagement patterns are dynamic, with frequency and duration varying significantly based on factors like winning or losing. Participants show diverse preferences, choosing games that range from effortless, chance-based activities like slots to more engaging ones with different features. The findings also identify two key starting points

for this behavior: the COVID-19 pandemic, which served as a major catalyst for initiation, and a natural transition for those with a pre-existing history of traditional gambling from a young age.

The finding that the COVID-19 pandemic acted as a major catalyst for the initiation of online gambling supports recent research. Studies conducted during the pandemic noted a significant migration from onsite gambling to online platforms as physical venues closed (Håkansson, 2020). However, for the working professionals in this study, the pandemic's influence appears more complex than simply replacing venues. The shift to remote work blurred the boundaries between professional and personal life. This blurring, combined with the heightened social isolation, boredom, and financial stress of lockdowns, created what some researchers have termed a 'perfect storm' for gambling-related harm (Kindbridge, 2021). The home environment became a constant source of both work and, as the findings show, escape. The convenience of mobile accessibility was therefore amplified, offering an immediate and discreet outlet that could be accessed anytime and anywhere, even during work.

As participants initiated their habit during this period of heightened global anxiety and financial uncertainty, i.e., the COVID-19 pandemic, online gambling likely served as a potent coping mechanism. Recent longitudinal research confirms a direct link between poorer mental health over time, specifically, increased anxiety and depression, and a corresponding change in online gambling behavior (Price et al., 2022). For working professionals, this may have been compounded by specific financial stressors or job insecurity, which Price et al. (2022) also identified as a key predictor of increased gambling. Thus, gambling became, as one participant noted, a 'reliever' for a unique combination of personal and professional pressures exacerbated by the pandemic.

4.2. Psychological, Social, and Economic Factors Affecting Online Gambling Behaviors

To understand the motivations behind these behaviors, the study sought to identify the psychological, social, and economic factors that influence participation in online gambling. The analysis revealed a complex interplay of internal drivers, social pressures, and the undeniable role of technological accessibility. Table 4 presents the themes that emerged from the participants' accounts of why they engage in online gambling.

Table 4
Summary of themes and subthemes on the influencing factors of online gambling

Theme	Subtheme	Sample response
Psychological Drivers of Engagement	Boredom and Passing Time	"When I'm bored, [usually] after work, that's when I'll gamble." - Rey
	Thrill, Excitement, and Arousal	"...I prefer betting on the underdog. The ones that are high risk, high reward, because it's more fun, the feeling is more enjoyable when you win like that." - Mateo
	Financial Motivations	"[Is it about being] financial wise? That's also part of it, because there's a chance you can really win big." - Mateo
	Stress Relief and Coping Mechanism	"...that's when I engage in online gambling, when my wife and I are fighting. So it's like a reliever; online gambling is my stress reliever." - Cris
Social Influences and Norms	Learning and Influence from Observing Others	"And then there's the influence [of others], maybe because I see how they react when they lose... [That's why] I don't gamble with such large amounts." - Mateo
	Peer Influence and Social Dynamics	"Sometimes you have no plans to gamble, but someone will invite you. Even if you say, 'no, I don't have a budget for that right now,' they'll tell you, 'I'll lend you money...'" - Rey
Economic Factors and the Role of Accessibility	Ease and Convenience of Access	"The accessibility [is a major factor]; even if I'm at work, [or] in the restroom, I can still gamble online." - Rey
	Impact on Spending Habits	"[As a] 'diyadista,' one who bets on high odds... That's where I get tempted... my decision-making and my spending habits get challenged." - Mateo
	The Role of Mobile Payment	"When my GCash has money in it, you just know it's going to be used up [for gambling]." - Lala

The data show that engagement is driven by a combination of internal and external forces. This reveals that participants are motivated by a desire to alleviate boredom, experience the thrill of risk, achieve financial goals, and use gambling as a coping mechanism for stress. Moreover, the data demonstrates the impact of the social environment, where behaviors are shaped by observing others and through direct peer pressure. Finally, this highlights how the constant availability of gambling platforms and the convenience of mobile payment systems challenge spending habits and facilitate impulsive behavior.

The results strongly support the Affect Regulation Theory (Will Shead & Hodgins, 2009). The participants clearly use gambling as a maladaptive coping mechanism for negative emotions. The quote, "online gambling is my stress reliever", is an example. Recent research confirms that individuals, particularly those in high-stress environments, often turn to

gambling as a form of emotional escape to find a reprieve from workplace pressures, anxiety, or depression (Hudson Breen et al., 2024).

Beyond stress relief, participants are drawn to the "thrill, excitement, and arousal" of the games. This is a key psychological hook. The participant who plays "scatter" is engaging with a system built on intermittent reinforcement, a reward schedule known to be highly addictive (Rose, 2023). The "high risk, high reward" mentality is not just about the money; it is about the anticipatory release of dopamine, which can be more compelling than the win itself. Hence, the game's design, which provides just enough unpredictable rewards, creates a powerful psychological loop that fosters habitual engagement.

The findings on social influence directly align with the "subjective norms" component of the Theory of Planned Behavior (Ajzen, 1991). Participants described being influenced by "observing others" and facing direct invitations from peers. This is consistent with Deans et al. (2016), who found that social groups shape and uphold norms that make gambling socially acceptable. In the modern context, this peer influence is amplified by digital media. The normalization of gambling is no longer limited to immediate in-person groups but is now driven by social media influencers and targeted advertising, which portray gambling as a common, exciting, and socially acceptable activity. This creates a perceived social pressure to participate, lowering inhibitions for new users and reinforcing the habit for existing ones (Deans et al., 2016).

The most critical factor identified is the role of accessibility, specifically through mobile payment systems. The participant's comment, "*When my GCash has money in it, you just know it's going to be used up [for gambling]*", is a powerful testament to this. The integration of e-wallets like GCash creates "frictionless" transactions (Lakew et al., 2024). This seamless access can create a "desensitizing feeling toward the value of money" and desensitize users to their losses (Lakew et al., 2024). This digital "ease and convenience" reduces the cognitive barriers to impulsive betting, directly challenging spending habits and facilitating the loss of control that many participants later struggle with. This combination of 24/7 availability and instantaneous, "unreal" digital money creates a high-risk environment uniquely characteristic of modern online gambling (Lakew et al., 2024).

4.3. Perceived Progression of Gambling Behaviors

The study also investigated how participants perceive the evolution of their gambling habits over time, tracking the progression from recreational activity to potentially problematic

behavior. The findings indicate a common trajectory of escalation, alongside a concurrent struggle to establish control. Table 5 illustrates the themes related to this progression. Table 5 illustrates the themes related to this progression.

Table 5
Summary of themes and subthemes detailing the perceived progression of online gambling

Theme	Subtheme	Sample response
The Evolving Dynamics of Gambling Engagement	The Trajectory of Gambling Engagement	"Before, I would only cash in Php100... now it's 500. When the capital gets bigger, my bets also get bigger." - Lala
	Drivers and Motivations for Change	"When you're really getting into it... you want to chase your losses, without realizing that your losses are just getting even bigger." - Rey
	External and Internal Influences	"I live with my wife now... so [I do it] just secretly." - Cris
	Perception and Understanding of Gambling	"In gambling, money loses its value; no matter how big the amount is, you can spend it all." - Rey
The Role of Regulatory Mechanisms (Internal and External)	Explicit Monetary Rules and Strategies	"Once I make a profit... I'll withdraw it immediately, and then I'll leave my initial capital [in the account]." - Mateo
	Absence or Lack of Effective Rules	"As long as my GCash has money... I'll bet." - Jepoy
	Internal and External Influences on Rule Adherence	"Before... I would find a way... I would borrow money or get a cash advance on my salary... but now, I try to use only 5% of my income." - Cris
	Interplay of Time and Money	"When I play 'scatter' (slots), I stay up until dawn... but now I have a stop-loss [limit]— Php200, Php100." - Mateo

The data illustrates a common trajectory where gambling escalates in stakes and frequency, often driven by the psychological urge to chase losses. Moreover, the data captures the participants' struggle for control. It highlights a contrast between those who create explicit financial rules, such as stop-loss limits, and those who lack effective boundaries, gambling until their funds are depleted.

The participants' narratives of their progression provide a demonstration of the transition from recreational play to problematic engagement. The findings strongly support established models of gambling addiction, particularly the Pathways Model of Problem Gambling (Blaszczynski & Nower, 2002), by illustrating how this transition occurs. The trajectory typically begins with an escalation of stakes and frequency, as noted by the participant who moved from "Php100... now it's 500." The primary psychological driver for

this escalation was identified as "chasing losses." This is a cornerstone of problematic gambling behavior, where individuals, after a loss, continue to gamble in an often irrational attempt to recoup their money.

A profound psychological consequence of this progression, as voiced by one participant, is that "in gambling, money loses its value." This finding aligns with research on gambling-related cognitive distortions. The immersive design of online platforms can create a dissociative state where money is perceived as 'game credits' rather than real-world currency (Griffiths et al., 2007). This desensitization to the value of money makes it easier to escalate bets and chase losses, as the financial consequences feel less immediate.

This entire process is framed by a struggle for self-regulation, which directly relates to the concept of perceived behavioral control in the Theory of Planned Behavior (Ajzen, 1991). Participants are aware of this struggle, creating a clear distinction between those who attempt to implement explicit monetary rules, such as "stop-loss" limits or withdrawing profits (Price et al., 2022), and those who admit to an "absence or lack of effective rules," gambling until funds are depleted.

4.4. Perceived Consequences of Online Gambling

A central aim of this research was to assess the perceived consequences of online gambling on the participants' financial stability, mental health, and workplace productivity. The findings show that the impacts are extensive, affecting nearly every aspect of a participant's life. Table 6 summarizes the themes related to these consequences.

The data reveals a spectrum of outcomes, from participants who strictly protect essential funds to those who engage in significant financial risk-taking, such as using emergency savings or sacrificing basic needs. This highlights the significant toll of gambling, characterized by emotional responses to wins and losses, negative effects on relationships, and broader life impacts like sleep disruption. Finally, the data shows varied effects, where some participants perceive no negative influence on their work, while others report direct consequences like absenteeism due to fatigue from gambling.

The consequences of online gambling reported by the participants are extensive, clearly demonstrating how the harms from gambling are not isolated but rather create a chain of negative effects that affect one domain of life to the next.

Table 6

Summary of themes and subthemes on the perceived consequences of online gambling

Theme	Subtheme	Sample response
Impact on Financial Well-being	Strict Avoidance of Financial Compromise	"I'm not the type to spend money on gambling to the point that I would sacrifice my savings and responsibilities." - Mateo
	Limited and Controlled Borrowing	"You just say, 'let me borrow 100, 200'... and I return it right away anyway." - Mateo
	Significant Financial Risk-Taking	"It was around 6 digits... [it was] my emergency savings. But it was used for gambling." - Rey
	Sacrificing Essential Needs	"Instead of [using the money for] my dinner, I'll use it to bet first." - Jepoy
	The Role of Secrecy and Financial Compartmentalization	"My personal money, yes. That really gets used [for gambling]. But the money for them, for the family, that's off-limits." - Rey
Impact on Emotional and Psychological Health	Immediate and Short-Term Emotional Responses to Gambling	"When I win, I'm happy... when I lose, I'm frustrated. But if it's just small amounts, it's okay. It's also a stress reliever." - Mateo
	Negative Emotional and Psychological Consequences	"When I lose, I really pick fights... my family gets dragged into it." - Cris
	Strategies for Emotional Regulation and Coping	"I play before I go to sleep... if I lose, I just sleep it off." - Cris
	Gambling as a Neutral or Minimally Affecting Activity	"It feels really neutral [emotionally]... I don't expect the money to grow." - Dahlia
	Broader Life Consequences of Gambling-Related Emotions	"That time I lost 3k... I really couldn't sleep." - Mateo
	The Addictive Element of Gambling	"You really get carried away [by the excitement]... that's why it's easy to get addicted." - Rey
Impact on Professional Life and Productivity	Perceived Absence of Negative Impact or Positive Effects	"It doesn't affect [my work]... it's like it even helps because you need patience at work." - Mateo
	Negative Impacts Due to Fatigue and Absenteeism	"Sometimes I'm absent from work because of lack of sleep... I don't want to compromise the quality of our output." - Rey
	Mitigation Due to Work Environment or Gambling Type	"I can't do it at work... because I'm a freelance tattoo artist, and I really need to focus." - Kelly

The most immediate consequence is financial harm. The literature links problematic gambling to significant debt, the depletion of savings, and a reliance on high-interest loans (Marionneau et al., 2024). This was powerfully illustrated by a participant in this study who admitted to losing "around 6 digits... [their] emergency savings." This represents a profound

loss of long-term security. The harm also extends to daily life, with research noting a relationship between gambling problems and financial stress, including food insecurity (Koomson et al., 2022). This is reflected in this study's finding of a participant who sacrificed essential needs, stating, "*Instead of [using the money for] my dinner, I'll use it to bet first*." This demonstrates a severe loss of control where the compulsion to gamble overrides basic survival needs.

These financial consequences are rarely isolated and are a primary driver of psycho-social harm. This financial distress often leads to secrecy, communication breakdown, and significant relational conflict with family and partners. This was a dominant finding in the study, with one participant confessing, "*When I lose, I really pick fights... my family gets dragged into it*." The emotional toll also has physical manifestations. The reported sleep disruption, "*That time I lost 3k... I really couldn't sleep,*" is a finding strongly supported by recent systematic reviews, which identify a high comorbidity between problem gambling and sleep disturbances (Austin et al., 2022). This creates a vicious cycle, as poor sleep further impairs emotional regulation and decision-making, potentially leading to more gambling.

This cascade of financial and emotional consequences inevitably influences the participants' professional lives. This study's finding of a participant being "absent from work because of lack of sleep" is a tangible example of absenteeism, a well-documented outcome of problematic gambling. Furthermore, the fatigue and mental preoccupation from financial stress or late-night gambling contribute to "presenteeism". This phenomenon, defined as being physically present at work but mentally disengaged and unproductive, is a significant risk for employees who gamble (Hudson Breen et al., 2024). This directly challenges any perception of gambling as a harmless leisure activity, repositioning it as a significant risk to an individual's career stability and productivity.

4.5. Perspectives on Gambling Cessation

The final objective was to explore the participants' perspectives on quitting or reducing their gambling, including their motivations, the barriers they face, and what they believe are effective intervention strategies. The findings reveal that cessation is a complex and often difficult process requiring a combination of internal resolve and external support. Table 7 presents the themes that emerged regarding this process.

Table 7
Summary of themes and subthemes regarding perspectives on gambling cessation

Theme	Subtheme	Sample response
The Process and Challenges of Disengagement	Successful Quitting or Significant Reduction	"Now, I'm really stopping... family and self-discipline are truly important." - Rey
	Attempts to Control or Reduce with Mixed Success	"I've deleted and reinstalled [the app] several times... the temptation is still there." - Cris
	The Challenge of Maintaining Abstinence	"There are tournaments that I watch... [and when I do], you can't get rid of that feeling of gambling." - Mateo
Perceived Pathways and Strategies for Cessation	Individual Strategies and Internal Factors	"Once you decide to stop, don't go back... you'll just start looking for that adrenaline again." - Rey
	Environmental and Accessibility Changes	"Unfollow all influencers... because as long as you see them gambling, it's hard to stop." - Mateo
	Professional and External Resources	"[Support from] the family... [should be] not in a way that condemns you, but in a caring way." - Rey

The data portrays quitting as a non-linear journey. While some participants report successful cessation driven by personal resolve, many describe a difficult cycle of attempting to quit and relapsing, often due to persistent temptation and environmental triggers. The data identifies a multi-layered approach. Participants believe cessation requires individual strategies like finding new hobbies, environmental changes such as removing online triggers, and the critical role of external support systems, including non-judgmental family members and professional help.

The participants' experiences with cessation highlight that disengagement is not a single event but a complex, non-linear process fraught with challenges. The participant's quote, "*I've deleted and reinstalled [the app] several times... the temptation is still there*," perfectly captures the cycle of relapse and recovery that is common in behavioral addictions. This cycle is not a sign of failed "self-discipline" but rather a rational response to an environment of intense temptation.

The "temptation" itself, as described by participants, is a key finding. Participants' strategies for cessation, such as the need to "*Unfollow all influencers*," speak directly to the powerful role of environmental cues and triggers in modern online gambling. The 24/7 accessibility of smartphones, combined with the aggressive, targeted marketing on social media, creates an environment of continuous cue exposure (Ghelfi et al., 2024). This constant

bombardment of triggers (e.g., watching "tournaments," seeing influencer posts) makes it incredibly difficult for individuals to maintain abstinence, as the "feeling of gambling" is perpetually reintroduced. The participants' strategies reflect a desire to engage in stimulus control, a core behavioral strategy where individuals attempt to modify their environment to remove cues that trigger a behavior (Ghelfi et al., 2024).

The participant's call for support from family that is "*not in a way that condemns you, but in a caring way*" is a profound insight. Problem gambling is a highly stigmatized condition, and this stigma (both social and self-stigma) is consistently identified in the literature as one of the single greatest barriers preventing individuals from seeking help (Hing et al., 2016; Rockloff et al., 2021). The fear of being condemned, shamed, or judged makes it incredibly difficult for individuals, especially working professionals, to disclose their struggles. This underscores the importance of destigmatized public health messaging and support systems. The private, hidden nature of online gambling only exacerbates this, making non-judgmental family and professional support a critical, and often missing, component for recovery.

5. Conclusion

This study's primary objective was to move beyond prevalence statistics and explore the lived experiences of Filipino working professionals engaged in online gambling. By employing an interpretative phenomenological approach, the research utilized the participants' own narratives, allowing for the identification of not just isolated thematic factors but the underlying process of their engagement. The central contribution of this study is the synthesis of these findings into the emergent "Online Gambling Cycle" (see Figure 1), a framework that provides a holistic model of the participants' journey from initiation to problematic engagement and the struggle for disengagement.

This emergent framework provides a holistic model of the lived experiences of the Filipino working professionals in this study. The cycle is initiated by a combination of two key factors: Motivations and Amplifiers. Participants are driven by powerful psychological (stress relief, thrill-seeking), social (peer influence, normalization), and financial (hope of "winning big") motivations. These motivations, however, are activated and intensified by the *Amplifier*, which is the unique context of modern technology. The "technological convenience" (24/7 access), "anonymity," and "frictionless" e-payments (e.g., GCash) remove barriers and make it easier to act on these motivations, leading directly to engagement. Moreover, contextual

factors such as the pandemic and the shift to remote work increase the likelihood of technology use, which may, in turn, lead to online gambling.

Figure 1

The online gambling cycle
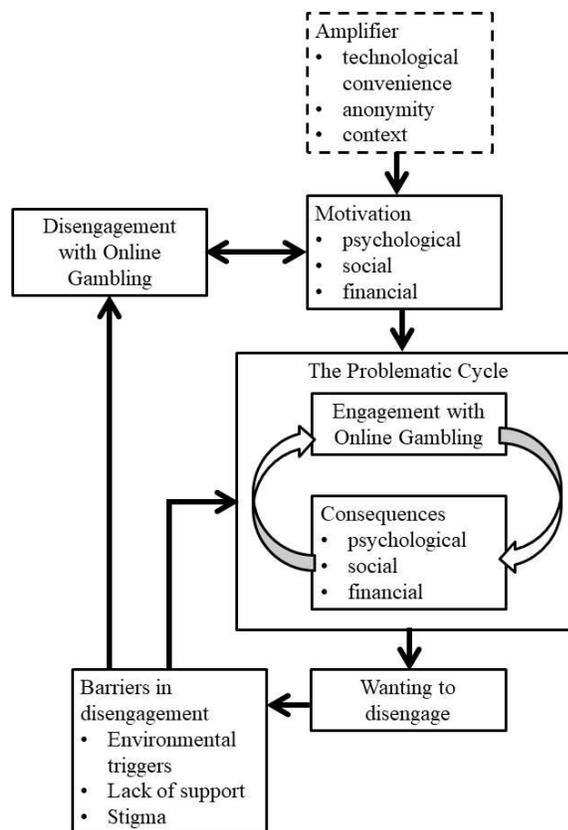
Once engaged, the participant enters the central *Problematic Cycle*. This is a self-perpetuating loop that explains the findings on progression and consequences. As the framework shows, the initial "Engagement with Online Gambling" leads to a cascade of negative "Consequences." These are not just end-points; they become new drivers. For example: (1) Financial consequences (e.g., losing money) directly fuel the "chasing losses" behavior and (2) Psychological and social consequences (e.g., fighting with family, increased anxiety) create more stress, which reinforces the psychological motivation (stress relief) to gamble again.

This feedback loop, where the consequences of gambling become the fuel for more gambling, is the engine of the problematic experience. The cumulative weight of these consequences eventually leads the participant to the "*Wanting to disengage*" stage.

However, the framework shows this desire is not enough. The path from "*Wanting to disengage*" to "*Disengagement with Online Gambling*" is blocked by significant *Barriers in disengagement*. These barriers include: (1) Environmental triggers (e.g., influencers, ads, "reinstalling the app"); and (2) Lack of support and the Stigma of being "condemned," which prevents individuals from seeking the help they need to overcome the cycle.

The model shows two potential outcomes from this struggle. If an individual is unsuccessful in overcoming these barriers, the triggers and lack of support push them directly back into the *Problematic Cycle*. Conversely, if an individual successfully overcomes these barriers, they can achieve "*Disengagement with Online Gambling.*" Crucially, the framework demonstrates that disengagement is not a permanent end state. As the diagram shows, the original *Motivations* (psychological, social, financial) do not disappear; the person may still experience work stress or financial pressure. This persistent vulnerability means a disengaged individual can be triggered by these motivations, leading them back into the cycle. This aligns with the participants' non-linear experiences and the clinical understanding of relapse, positioning the "Online Gambling Cycle" as a continuous process rather than a linear one.

This emergent framework provides a rich, contextualized validation of the theoretical foundations laid out in the literature review. The "Motivation" phase of the cycle, driven by the need to relieve work stress, provides a clear, real-world example of the Affect Regulation Theory (Will Shead & Hodgins, 2009). Participants are not just seeking entertainment; they are actively self-medicating for negative emotions. Similarly, the "Problematic Cycle," fueled by "chasing losses" and cognitive distortions about the value of money, empirically supports the Pathways Model of Problem Gambling (Blaszczynski & Nower, 2002), illustrating the specific mechanism by which Filipino working professionals transition from recreational to compulsive behavior.

Based on these conclusions, several recommendations are proposed. First, public health initiatives should be developed to raise awareness of the risks of online gambling, particularly focusing on the role of "frictionless" digital payments and the dangers of using gambling as a coping mechanism for stress. Second, employers should consider integrating support for gambling-related issues into their workplace mental health and wellness programs, creating the non-judgmental support systems that participants identified as critical for cessation. Finally, policymakers should explore stricter regulations on the marketing and accessibility of

online gambling platforms, especially the use of social media influencers who normalize this high-risk activity.

The limitations of this research must be acknowledged. As an interpretative phenomenological study, the findings offer a deep understanding of the participants' lived experiences but are not generalizable to the entire population of Filipino working professionals. The use of purposive and snowball sampling may have introduced selection bias, and the study relies on self-reported data, which may be influenced by recall bias.

Based on these findings and limitations, future research should aim to quantify the prevalence of the behaviors and motivations identified in this study. A large-scale, cross-sectional survey of Filipino working professionals would be a valuable next step to assess the generalizability of these findings. Furthermore, a longitudinal study that follows working professionals over time would be highly beneficial to empirically validate the proposed "Online Gambling Cycle" and understand the velocity at which individuals move from recreational use to the problematic cycle. Finally, future research could explore the effectiveness of specific, culturally-adapted interventions, such as the non-judgmental support systems participants called for, and examine how gambling behaviors may differ across high-risk industries, such as the BPO sector.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Institutional Review Board Statement

This study was conducted in accordance with the ethical guidelines set by Philippine Normal University-Manila. The conduct of this study has been approved and given relative clearance(s) by Philippine Normal University-Manila Research Management Office.

AI Declaration

The author declares the use of Artificial Intelligence (AI) in writing this paper. In particular, the author used Gemini in refining the overall clarity and structure of the manuscript. The author takes full responsibility in ensuring proper review and editing of contents generated using AI.

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