



THE DARK SIDE OF DIGITAL ENTERTAINMENT: THE DEVASTATING EFFECTS OF ONLINE GAMBLING

Abe Gae S. Molejon¹, Dr. Nancy E. Aranjuez²

¹PCC

²JRMSU, CCJE, <https://orcid.org/0000-0001-7944-9633>

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ABSTRACT

This descriptive-phenomenological study examined the devastating effects of online gambling among ten participants in Zamboanga Peninsula Region 9, consisting of five professionals, three students, and two non-professional laborers. Using purposive sampling, data were analyzed thematically to capture the essence of participants' lived experiences. Findings revealed five major themes: financial ruin and economic instability, psychological distress and mental health struggles, strained family relationships and social isolation, addictive behaviors and loss of self-control, and coping mechanisms and attempts at recovery. Results showed that participants suffered from debt, loss of savings, stress, anxiety, family conflicts, and social withdrawal, while many also described the compulsive nature of gambling and their inability to regulate behavior. However, coping strategies such as religious practices, family support, lifestyle diversion, and interest in professional counseling provided pathways for recovery. The study highlights that online gambling is not merely an individual concern but a pressing socio-economic and mental health issue that demands community-based responses. The findings call for comprehensive interventions in Region 9, including public education campaigns, financial literacy initiatives, and accessible mental health services, to mitigate the destructive impact of online gambling.

KEYWORDS: Online Gambling, Financial Ruin, Psychological Distress, Family Conflict.

1.0. INTRODUCTION

Online gambling has emerged as a significant social issue in the Philippines, particularly with the rise of digital platforms, online casinos, and mobile applications. Once limited to physical casinos and betting houses, gambling has now expanded into the virtual space, making it more accessible and appealing to diverse populations (Duria, 2025; Arab News, 2025; Fides News Agency, 2025). The convenience of mobile payments and the anonymity of online platforms have further accelerated its popularity, especially among youth and low-income groups (South China Morning Post, 2025; Pelew, 2025; Alampay & Gonzales, 2019). While often viewed as entertainment, online gambling can quickly turn into a destructive activity, leading to addiction, financial hardship, and emotional distress (Caputo et al., 2020; Duria, 2025; Fides News Agency, 2025).

Several recent studies have emphasized the damaging effects of online gambling. A correlational study on 138 Filipino adults revealed a strong positive relationship between gambling severity and anxiety levels (Pelew, 2025; Arab News, 2025; Caputo et al., 2020). Duria (2025) documented that Filipino millennials who gamble online suffer from stress, anxiety, and frustration, often accompanied by financial losses (Duria, 2025; South China Morning Post, 2025; Arab News, 2025). Meanwhile, national surveys report alarming prevalence: 66% of Filipinos aged 18–40 and 57% of those aged 41–55 engage in online gambling (Arab News, 2025; Fides News Agency, 2025; South China Morning Post, 2025). Furthermore, addiction treatment centers reveal that

seven in ten clients currently undergoing therapy are struggling with online gambling problems (South China Morning Post, 2025; Fides News Agency, 2025; Arab News, 2025). These findings underscore that online gambling is not a harmless pastime but a public health and social concern.

Despite these alarming national trends, research gaps remain. While national surveys provide broad prevalence data, little is known about how online gambling affects specific regions such as Zamboanga Peninsula (Region 9) (Duria, 2025; Pelew, 2025; Arab News, 2025). Current studies often focus on generalized psychological outcomes, but there is insufficient analysis of localized consequences such as family breakdown, academic decline, or financial ruin in specific communities (Fides News Agency, 2025; South China Morning Post, 2025; Caputo et al., 2020). Moreover, most published research has concentrated on metropolitan areas, leaving rural and semi-urban areas such as Region 9 underrepresented (Alampay & Gonzales, 2019; Duria, 2025; Arab News, 2025). This lack of localized data prevents policymakers and health professionals from crafting targeted interventions that respond to the lived realities of people in the region.

Therefore, this study seeks to address these gaps by focusing on Zamboanga Peninsula, Region 9. Specifically, it aims to determine the number of individuals who engage in online gambling, the frequency of their participation, and the extent to which it has devastating effects on financial stability,



psychological well-being, and family relationships (Pelew, 2025; Duria, 2025; Arab News, 2025). By generating empirical, region-specific data, the study intends to guide local policymakers, educators, and community leaders in creating evidence-based programs and interventions (South China Morning Post, 2025; Fides News Agency, 2025; Alampay & Gonzales, 2019). The findings will provide valuable insights into the dark side of digital entertainment, offering a foundation for public awareness campaigns, counseling services, and regulatory reforms tailored to the needs of Zamboanga Peninsula.

2.0. OBJECTIVES

- To examine the prevalence and devastating effects of online gambling among individuals in the Zamboanga Peninsula (Region 9), focusing on its financial, psychological, and social consequences.

3.0. METHODOLOGY

This study employed a descriptive-phenomenological research design to explore the lived experiences of individuals engaged in online gambling within the Zamboanga Peninsula Region 9. Following the framework of Bacroya and Aranjuez (2025), phenomenology was used to capture the essence of participants' experiences, while thematic analysis was applied to identify recurring patterns and themes, consistent with the approach cited in the study of Alipoyo (2022). A total of ten (10) participants were purposively selected to ensure diverse perspectives: five (5) professionals, three (3) students, and two (2) non-professional laborers. Purposive sampling was deemed appropriate, as it allowed the inclusion of individuals with direct knowledge and lived experiences of online gambling. The number of participants was considered valid and sufficient in line with Alipoyo's (2022) validation of small, focused samples for phenomenological inquiries.

Prior to data collection, ethical clearance was obtained from the appropriate institutional review body. Ethical principles were strictly observed, including confidentiality, anonymity, and protection of participants' identities throughout the research process. All participants were fully informed of the study's purpose, their rights, and their freedom to withdraw at any stage without penalty. Informed consent was formally sought before participation. To ensure data protection, hard copies of transcripts and notes will be destroyed through burning, while digital files will be permanently deleted after the completion of the study. These safeguards uphold the ethical standards of qualitative research and ensure that participants' dignity, safety, and privacy remain fully respected (Alipoyo, 2022; Bacroya & Aranjuez, 2025).

4.0. RESULTS AND DISCUSSIONS

Financial Ruin and Economic Instability

Participants consistently described severe financial hardships resulting from online gambling. One professional admitted that his salary was diverted to gambling, forcing him to borrow money

just to meet daily needs, while another expressed regret for pawning his wife's jewelry to sustain his betting habits. These testimonies highlight how gambling not only drained personal resources but also eroded financial security within households. A common thread was the accumulation of debts, particularly from loan sharks with compounding interest, which left participants trapped in a cycle of financial instability. Several respondents expressed deep remorse, acknowledging that money intended for their children's education or family needs was instead wasted in gambling. Even at work, the impact was evident, with participants frequently requesting salary advances to cover losses. Collectively, these accounts illustrate how online gambling devastates financial stability, leaving individuals and families struggling to recover from mounting debts and lost opportunities.

Qualitative and phenomenological studies in the Philippines and elsewhere consistently show that online gambling can lead to significant financial losses, which cascade into broader economic instability for individuals and families. For example, "Scatter is Life: Lived Experiences of Millennials Playing and Venturing in Online Gambling" (Duria, 2025) reveals how respondents described sacrificing essential needs and foregoing savings to cover betting losses, often ending up in debt. Similarly, the study *Double the Money: A Hermeneutic Phenomenological Study of Personal Finance Experiences of Student Online Gamblers* (Sy et al., 2025) shows students borrowing money, selling personal items, or neglecting financial obligations like tuition or rent because of gambling habits. These findings mirror the sample responses where participants pawned assets, asked for wage advances, or lost savings meant for family duties.

Financial ruin is also linked with long-term economic instability: inability to invest in future plans, inability to meet daily expenses, and dependence on loans with high interest all contribute to a downward spiral. Internationally, *The Prevalence of Gambling and Problematic Online Gambling* (Tran et al., 2024) reports that repeated financial losses and chasing losses are among the strongest predictors of more severe gambling problems and bankruptcy. Overall, your participants' narratives, loss of savings, pawning valuables, escalating debts, align with these documented patterns, suggesting that financial outcomes are not simply temporary setbacks but can deeply compromise participants' economic security and future well-being.

Psychological Distress and Mental Health Struggles

Beyond financial losses, participants revealed the emotional toll of online gambling. Many described nights of sleeplessness and rumination, haunted by thoughts of recovering their losses. The anxiety translated into physical symptoms, with one participant experiencing panic attacks whenever confronted with the reality of wasted money. Emotional exhaustion was also common, as participants felt "worthless" after repeated losses, leading to frustration and irritability that spilled into their family lives. Several recounted heightened anger and tension with loved ones, attributing their negative behavior to the stress of gambling. Alarmingly, one participant admitted to suicidal thoughts,



perceiving no escape from the devastating financial and emotional burdens. These responses underscore that online gambling is not simply an economic issue but also a mental health crisis, producing long-term emotional scars that can escalate to life-threatening consequences.

The psychological burdens of online gambling are well documented in both Philippine and international literature. The correlational study “Problem Gambling and Anxiety among Filipino Adults Engaged in Online Gambling” (Pelew, 2025) found a strong positive correlation ($r = 0.79$, $p = 0.001$) between severity of gambling problems and anxiety levels among Filipino adults. Respondents who gambled more frequently or used gambling to escape stress exhibited significantly higher levels of worry, nervousness, and emotional distress. This supports participant responses in your study where individuals describe sleeplessness, panic attacks, and feelings of worthlessness following gambling losses.

Other studies such as Online Game Addiction and the Level of Depression, Anxiety, and Stress among Filipino Adolescents (Labana et al., 2020) show that excessive engagement in gambling-like or gaming activities is associated with elevated stress, mood disorders, and social dysfunction. These align with your sample responses: irritability, family conflict, constant worry, even suicidal ideation. The evidence suggests that the mental health impact of online gambling is multifaceted, beyond just anxiety, to include depression, guilt, shame, and in serious cases suicidal thoughts. Thus, your participants’ psychological distress is consistent with an emerging pattern in the literature: that online gambling is a risk factor not only for financial harm but for profound mental health consequences.

Strained Family Relationships and Social Isolation

The social dimension of gambling’s consequences was strongly felt in participants’ narratives. Marital trust deteriorated as one respondent confessed to lying about financial matters, while another experienced judgment from relatives during family gatherings. Children, too, were directly affected; some stopped asking their parents for help, aware that financial resources were depleted by gambling. This strained dynamic created emotional distance between parents and children. Social isolation compounded these challenges, as participants withdrew from friends due to feelings of shame and embarrassment. The culmination of these tensions often led to frequent domestic conflicts, with one respondent nearly losing his family altogether. These accounts reveal that online gambling fractures social bonds, isolates individuals from their support systems, and disrupts family cohesion, leaving gamblers not only financially devastated but also socially alienated.

Social and familial relationships suffer markedly among those affected by harmful gambling behaviors. Duria (2025) describes cases of breach of trust, lies about finances, conflicts at home, and neglect of familial obligations among millennial gamblers. These are echoed in your participants’ accounts: mistrust with spouses,

children distancing themselves, family gatherings marred by shame. In Double the Money (Sy et al., 2025), students speak about how their gambling led to friction with family, humiliation, and strained friendships.

International surveys also show similar trends: the Problematic Online Gambling among Adolescents systematic review (Montiel et al., 2021) indicates that social isolation and breakdown in peer and family relationships are common consequences of problem gambling behavior among young people. The withdrawal from social interaction is often driven by shame or the need to hide the gambling behavior. In your responses, isolation arises both from external judgment and self-withdrawing behavior, participants isolating themselves or being avoided by others. Collectively, these data emphasize that online gambling is not merely a private issue; its effects ripple to social connectivity, trust, and community bonds.

Addictive Behaviors and Loss of Self-Control

Participants’ experiences highlighted the addictive nature of online gambling and the accompanying loss of self-control. Despite promises to stop, most found themselves chasing losses, unable to break free from the cycle. The accessibility of mobile apps enabled gambling even during work hours, diminishing productivity and focus. Several participants admitted that merely seeing the gambling application on their phone triggered relapses, reflecting the compulsive pull of digital platforms. Others confessed to gambling without money, relying on borrowed funds or indulging for the thrill, even when aware of the risks. A recurring pattern was the loss of time awareness, with individuals playing for hours while neglecting family and professional duties. These testimonies depict how online gambling fosters compulsive behavior, marked by diminished rational control, where participants acknowledged their inability to regulate impulses despite knowing the harmful consequences.

Addiction or problematic gambling behaviors are central to many studies. The study The Prevalence of Gambling and Problematic Online Gambling (Tran et al., 2024) shows that frequent gambling, chasing losses, and inability to stop or reduce gambling behavior are among the most predictive of gambling disorder risk. These behaviors correlate with poor impulse control and compulsion. Your participants’ narratives, “chasing losses,” gambling even when aware of risk, losing track of time, match these documented markers of addiction.

Labana et al. (2020) also identify loss of control, preoccupation, and unsuccessful attempts to cease gambling or gaming behavior as indicators of gaming/gambling addiction, which then lead to neglect of responsibilities. In your study, participants admitting to using money they didn’t have, gambling during work, or continuing despite promises to stop show how addiction undermines self-regulation. Thus the theme reflects not just occasional overplaying, but a pattern of compulsivity that often requires external intervention to resolve.



Coping Mechanisms and Attempts at Recovery

Despite the devastating consequences, participants also described efforts to regain control and recover from their gambling experiences. Some took proactive steps, such as deleting gambling apps to remove temptation, while others turned to religious practices and prayer for strength. Family support emerged as a significant factor in recovery, with loved ones taking over financial responsibilities and providing encouragement. Others sought alternative coping strategies, such as engaging in sports and hobbies, to divert attention away from gambling urges. Importantly, a few participants recognized the limitations of self-help and expressed willingness to seek professional counseling to address their addiction. These responses reflect resilience and the human capacity to adapt, suggesting that while online gambling exerts destructive forces, recovery is possible through personal discipline, social support, and professional intervention.

Literature suggests that while many suffer severe consequences, some can employ coping strategies and initiate recovery. In the Double the Money study (Sy et al., 2025), students described coping via deleting gambling apps, engaging in hobbies, relying on peer and family support, or limiting exposure to gambling triggers. These are mirrored by your sample's responses: religious coping, removing apps, seeking social or family help, and exploring counseling.

Pelew (2025) also reports that many Filipino gamblers express a desire for professional help or counseling once they recognize the harm, though access to such resources is often limited. There are also studies indicating that preventive interventions like financial literacy, awareness campaigns, and mental health services make a difference in early engagement or relapse prevention (Montiel et al., 2021; Tran et al., 2024). These findings support the hopeful aspects of your respondents' narratives: though harm is present, recovery pathways exist, especially if the individual has social support, insight into their behavior, and access to professional or community resources.

5.0. CONCLUSION

This study revealed that online gambling in Zamboanga Peninsula Region 9 carries devastating consequences across financial, psychological, and social domains. Findings show that participants experienced financial ruin, including debt accumulation, pawned assets, and loss of savings intended for family needs. The psychological toll manifested in anxiety, stress, depression, irritability, and even suicidal thoughts, highlighting that online gambling is both a social and mental health concern. Furthermore, strained family relationships and social isolation emerged as significant outcomes, where trust was eroded, conflicts became frequent, and individuals withdrew from social circles due to shame. The addictive nature of online gambling fostered loss of self-control, with participants unable to regulate time, money, or impulses, leading to compulsive gambling behavior. Yet, despite these harms, some participants demonstrated resilience through coping strategies such as deleting gambling apps, turning to religion, engaging in

alternative activities, and considering professional help. Overall, this research underscores the urgent need for localized interventions in Region 9, including public awareness campaigns, family support systems, financial literacy programs, and accessible mental health services. By addressing the devastating effects of online gambling at the community level, stakeholders can better protect individuals and families from its destructive impact.

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