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Effect of Online Gambling and Spending Behavior of Adults in Digos City

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ABSTRACT: Online gambling has become increasingly accessible and prevalent, raising concerns about its potential effect on individuals' financial behaviors. This study examined the effect of online gambling on the spending behavior of adults in Digos City, with a particular focus on spending, saving, and budgeting habits, as well as financial knowledge. Anchored in Cognitive Theory, the study explored how irrational beliefs and cognitive distortions related to gambling influence financial decision-making. A quantitative descriptive-correlational research design was employed. Data were collected from 300 adults aged 18- 50 years who engage in online gambling, selected through cluster and simple random sampling, using an adapted standardized questionnaire, and were analyzed using frequency, mean, Pearson correlation, and regression analyses. The findings showed that adults in Digos City have a low positive correlation with spending behavior and online gambling behavior. The indicator of spending habits was found to be moderately positively correlated, while saving or budgeting habits showed a negligible correlation, and financial knowledge showed no significant correlation. Spending habits were found to be the most reliable indicator of online gambling through regression analysis. The findings emphasize the need to improve financial education, money management techniques, and self-control programs in Digos City, indicating that the behavioral aspect of financial management, particularly spending controls, has a major impact on online gambling behavior.

KEYWORDS: online gambling, spending behavior, saving behavior, financial knowledge, adults, Digos City

I. INTRODUCTION

Gambling is a worldwide phenomenon with far-reaching public health, economic, and social welfare consequences (Diaz, 2025, pp. 1-151). Savings act as a shield against financial insecurity in old age, empower individuals to pursue their ambitions, and promote financial and overall well-being (GarciaMata & Zero-Felix, 2022, pp. 145-176). They begin to gamble more than they intended and spend more than they can afford. Their loss of control is an indicator of problem gambling (Evangelista et al., 2021, pp. 36-44). As Hing et al. (2022, p. 1620) note, the quick growth of online gambling platforms has increased the financial risk associated with gambling because features like continuous betting opportunities, instant electronic deposits, and targeted digital marketing encourage more frequent wagering and higher spending, which raises the risk of excessive gambling and financial harm among users.

As observed among European online gambling operators, actual deposits differ from self-reported ones, suggesting that spending may be underestimated or overestimated (Auer et al., 2024, pp. 619–637). Furthermore, Forrest and McHale (2025, pp. 693-714) stated that a crosssectional survey in the UK shows that about one-third of regular and young gamblers say gambling ads make them spend money they did not plan to spend. Hing et al. (2021, pp. 305-320) observed that exposure to online gambling advertisements results in a higher frequency of gambling activities and spending by adult sports bettors in Australia, indicating that advertising significantly influences gambling expenditures.

One of the most popular places to gamble is the Philippines, a Southeast Asian country (Lamoste & Prasetyawati, 2021, pp. 146-164). Recent studies on spending and financial literacy in the Philippines have focused mainly on the idea that financial literacy reduces impulse spending. However, the issue of impulse spending behavior and its effect on financial health has not been fully examined (Jabar, 2021, pp. 42-54). The Philippines has become a popular place for gambling operators and wealthy gambling leaders to grow their businesses. While gambling is legal, it is regulated and operated by the government through the Philippine Amusement and Gaming Corporation (PAGCOR). The most scenic area of Metro Manila is soon going to be transformed into the Las Vegas of the Orient. Based on PAGCOR's latest administrative figures, the Philippine gaming industry grew by 5.2 percent to US$3.5 billion in 2017, up from US$3.3 billion in 2016 (Evangelista et al., 2021, pp. 36-44).

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Locally, online gambling is more accessible and common nowadays, particularly among adults in Digos City. With this growing trend comes the concern that it might affect how people control their money. Most adults might not be aware that how often they bet or play games online may affect their regular spending behavior and priorities. By considering how gambling influences budgeting, spending, and saving habits, this research places high value on informed and disciplined financial decision-making. This research aims to monitor and understand these activities to provide information that can support informed gambling and improved money management. This research is anchored in Cognitive Theory, which describes online gambling by highlighting how irrational thinking patterns and beliefs shape people's 3 gambling behavior, such as the illusion of control, driving them to spend more on games even after continuous losses (Li et al., 2022, pp. 332-343). Individuals with cognitive distortion tend to spend more on high-risk spending, exemplifying the key function that cognition features in persistence about internet gambling (Hodgins & Stevens, 2021, pp. 332-343). These considerations are further bolstered when periodic wins yield short-term gains, reinforcing the view that gambling is manageable and justifiable at the cost of money. Current studies reveal that cognitive distortion and spending behavior on digital platforms (Nigro et al., 2021, pp. 1251-1265).

Nevertheless, Barrafrem et al. (2024, pp. 1-11) introduced the Financial Homo Ignorance (FHI) concept to the discussion, which reflects people's tendency to avoid, neglect, and manipulate financial information that is essential for making good financial decisions. Moreover, studies show that more positive gambling expectancies are highly correlated with higher gambling frequency and increased spending, especially in online environments where ease of access and instant satisfaction strengthen this idea (Canale et al., 2022, pp. 181-199). The findings of this study would offer valuable information, especially the finding that spending habits showed the strongest association with online gambling behavior among adults in Digos City. Furthermore, the study may serve as a helpful guide and reference for future researchers exploring similar topics in online gambling and spending behavior.

A. *Research Objectives*

The goal of this study is to determine the relationship between Online Gambling and the Spending Behavior of Adults in Digos City.

1. To identify the level of Online Gambling among Adults in Digos City.
2. To determine the level of Spending Behavior among Adults in terms of:

2.1: Spending Habits

2.2: Saving Habits or Budgeting Habits; and

2.3: Financial Knowledge

3. To measure the relationship between Spending Behavior and Online Gambling Behavior.
4. To ascertain which dimension of Spending of Behavior predicts Online Gambling Behavior.

II. METHOD

A. *Respondents*

The study included 300 respondents engaged in online gambling in Digos City. In empirical research domains such as marketing and business studies, a median sample size of around 270-300 respondents is commonly observed, supporting the adaptation of a similar sample size in quantitative studies (Cabanelas et al., 2025, pp. 71-86). Respondents are described in terms of their age, sex, employment status, civil status, frequency of online gambling, and their average amount spent per session. The study included adults aged 18-50 years from Digos City who actively participate in online gambling platforms, including but not limited to slot or spin-the-wheel games, roulette and scatter games, blackjack, poker, sports betting, bingo, baccarat, and craps. However, those under 18 years old who do not reside in Digos City and do not engage in online gambling were excluded from studying. The 5 respondents were surveyed to determine whether these specific types of games are included in their online gambling activities or experiences. In addition, respondents were free to discontinue participation at any time because participation was 100% voluntary. This study used simple random sampling in choosing the respondents. They were selected through simple random sampling, as recommended by Rahman et al. (2022, pp. 42-51), who emphasized that this sampling method is effective when the goal of the study is to obtain a generalized outcome, and as everyone is equally likely to be selected as a respondent.

Table 1 shows the demographic distribution of respondents according to their sex, employment status, civil status, age, frequency of online gambling, and average amount per session. According to the data, most respondents (65.67%) were female, with males accounting for (34.33%). In terms of employment status, nearly half of the respondents (48.33%) were unemployed, followed by employees (33.33%) and self-employed respondents (18.33%). Then, when it comes to civil status, most respondents (74.33%) were single, with married individuals making up (24.67%) of the sample. The proportion of the study's participants (71.67%) was between the ages of 18 and 29, making young adults the most represented category. Respondents aged 30-39 years

accounted for the largest proportion (19.33%), while those aged 40-50 years had the smallest (9.00%). Then, as to the frequency of online gambling most respondents gamble Rarely (Once Or Twice A Month) at (43.00%), followed by those who gamble Occasionally (1-2 Times Per Week) at (37.00%), a small percentage gamble Sometimes (3-5 Times Per Week) at (15.33%), while only (4.67%) reported to gamble Often (Almost Every Day).

Table 1. Characteristics of 300 respondents included in the study

	Profile	**f**	**%**
Sex	Male	103	34.33
	Female	197	65.67
Employment Status	Employed	100	33.33
	Self-employed	55	18.33
	Un-employed	145	48.33
Civil Status	Married	74	24.67
	Single	223	74.33
	Widowed	3	1.00
Age	18-29 years old	215	71.67
	30-39 years old	58	19.33
	40-50 years old	27	9.00
Frequency of Online Gambling	Sometimes (3 To 5 A Week)	46	15.33
	Occasionally (1 To 2 Times Per Week)	111	37.00
	Often (Almost Every Day)	14	4.67
	Rarely (Once or Twice A Week)	129	43.00
Average Amount per Session	Php 100 to Php 500	191	63.7
	Php 501 to Php 1,000	65	21.7
	Php 1,001 to Php 2,000	29	9.7
	Php 2,001 and above	15	5.0

Lastly, as to the average amount spent per online gambling session, most respondents (63.67%) spent between Php 100 and Php 500 per session. This was followed by (21.67%) of respondents who spent between Php 501 to Php 1,000 and (9.67%) who spent between Php 1,001 to Php 2,000. Only a small fraction of participants (5.00%) spent Php 2,001 or more per session. This implies that most respondents tend to spend less or moderate amounts of money when engaging in online gambling. This pattern indicates that respondents' online gambling behavior is typically characterized by limited and low-risk spending. It might also mean that only a small percentage of participants' disposable cash is spent on gambling each session.

B. *Instruments*

The study used an adapted standardized questionnaire from the study entitled "A national survey of online gambling behaviors," authored by Columb and O'Gara (2018, pp. 311-319), and "Financial Literacy and Spending Behavior of Senior High School," authored by Saripada et al. (2024, pp. 8403- 8407) to gather the data. This survey questionnaire contained two sections: (1) a demographic profile, which includes factors such as age, civil status, gender, and employment status; and (2) a 5-point Likert-type scale that is used as the basis for determining the effect of online gambling and spending behavior of adults in Digos City. The responses for online gambling were interpreted as follows:

Table 2. Interpretation of the 5-Point Likert Scale on Online Gambling of Adults in Digos City

Number of Scale			
	Range of Mean	**Descriptive Level**	**Descriptive Interpretation**
5	4.20-5.00	Strongly Agree	The online gambling of adults in Digos City is always manifested.
4	3.40-4.19	Agree	The online gambling of adults in Digos City is often manifested.

3	2.60-3.39	Neutral	The online gambling of adults in Digos City is sometimes manifested.
2	1.80-2.59	Disagree	The online gambling of adults in Digos City is rarely manifested.
1	1.00-1.79	Strongly Agree	The online gambling of adults in Digos City is not manifested at all.

Moreover, the responses for spending behavior were interpreted as follows:

Table 3. Interpretation of the 5-Point Likert Scale on Spending Behavior of Adults in Digos City

Number of Scale			
	Range of Mean	**Descriptive Level**	**Descriptive Interpretation**
5	4.20-5.00	Strongly Agree	The spending behavior of adults in Digos City is always manifested.
4	3.40-4.19	Agree	The spending behavior of adults in Digos City is often manifested.
3	2.60-3.39	Neutral	The spending behavior of adults in Digos City is sometimes manifested.
2	1.80-2.59	Disagree	The spending behavior of adults in Digos City is rarely manifested.
1	1.00-1.79	Strongly Agree	The spending behavior of adults in Digos City is not manifested at all.

C. *Design and Procedures*

This study employed a quantitative approach, specifically a descriptivecorrelational research design, which analyzes the relationship between online gambling and spending behavior. As stated by Deckert et al. (2022, pp. 153- 165), descriptive research is a method used to describe and determine the characteristics of a particular population or phenomenon through systematic data collection. This approach does not involve manipulating variables or proving cause-and-effect relationships; instead, it helps researchers understand existing conditions, patterns, and differences within the subject under study. Moreover, Dadulla (2023, pp. 432-4550) uses a correlational research design to determine and describe the relationship between two or 5 4 3 2 1 4.20-5.00 3.40-4.19 2.60-3.39 1.80-2.59 1.00-1.79 Strongly Agree Agree Neutral Disagree Strongly Disagree The spending behavior of adults in Digos City is always manifested. The spending behavior of adults in Digos City is often manifested. The spending behavior of adults in Digos City is manifested sometimes. The spending behavior of adults in Digos City is rarely manifested. The spending behavior of adults in Digos City is not manifested at all. DESCRIPTIVE LEVEL 9 more variables without manipulating them. This type of research helps identify whether variables are associated with one another and measures the strength and direction of their relationship. Correlational studies are also useful in examining behavioral patterns, predicting outcomes, and understanding how one variable may change in relation to another within a specific population. The descriptive-correlational research design is suitable for this study, as it enables the researcher to describe respondents' online gambling and spending behavior and analyze the relationship between them. This study seeks to establish the relationship between online gambling and spending behavior without manipulating any variables.

The data used for this study were collected from a survey questionnaire. Before collecting any information, the questionnaire was validated to assess its relevance and effectiveness in data collection. Once validation was completed, permission to conduct the study was obtained from selected adult respondents in Digos City. The researchers also explained the nature of the research and its significance; they must be reminded of the confidentiality of the information provided by the respondents as part of the consent procedure. An orientation was conducted before the survey to provide respondents with instructions on how to complete it properly. Following the orientation, the validated questionnaire was distributed to the selected adult respondents, who were given enough time to complete it. Once all the questionnaires were completed, the researchers evaluated each one, focusing on completeness and accuracy. The data were then organized and tabulated. After tabulating the data, it was subjected to statistical analysis to produce meaningful conclusions. Moreover, the study used four statistical tools to analyze the data. First, the frequency and 10 percentage distribution are used to describe the demographic profile of the respondents. Second, the mean and standard deviation were used to assess the level of online gambling and spending behavior.

Third, the Pearson ProductMoment Correlation was used to assess the association between online gambling and spending behavior. Lastly, the regression analysis was applied to identify which variables significantly predicted online gambling behavior.

Table 4. Interpretation of the correlation matrix between spending behavior and online gambling behavior among adults in Digos City

Size of Correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-.70 to -.90)	High positive (negative) correlation
.50 to .70 (-.50 to -.70)	Moderate positive (negative)
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (.00 to -.30)	Negligible correlation

This is in line with Dufera et al. (2023, pp. 97–106), who noted that a correlation table can be used to assess the strength and significance of correlations between variables. As reported by Hemmerling et al. (2022, pp. 239-240), correlation coefficients (-1 to +1) denote the strength and direction of relationships, with values close to ±1 reflecting strong relationships and values close to 0 significantly weak or insignificant associations; they also address the interpretation of correlation strength in practical research. Moreover, it explains how the correlation coefficients in the table indicate the reliability, strength, and direction of the connection (Papageorgiou, 2022, pp. 359-361).

D. *Ethical Consideration*

The study entitled "Effect of Online Gambling and Spending Behavior of Adults in Digos City" complied with all ethical standard required by the institutions involved in its conduct. Approval was obtained from UM Digos Research and Innovation Center, and all protocol requirements and evaluation criteria were strictly followed, particularly in the proper handling of participants and safeguarding of data.

Voluntary Participation. Participation would be voluntary, ensuring that all adults involved can choose to take part without concern about negative consequences. They could also stop contributing at any time they desired without a non-volunteer penalty.

Confidentiality and Privacy. The respondents' personal data collected in the research were kept strictly confidential. The researchers ensured that the data was safe and protected from unauthorized access.

Informed Consent Process. There were 27 items in the research questionnaires. No survey questionnaire was ever given to a respondent without the respondent's own approval. The informed consent indicated that the respondents had consented to be questioned and were informed of the aim and benefits of the exercise.

Fabrication. The researcher would ensure that no data is fabricated, properly acknowledge the contributions of earlier studies, and uphold the integrity of the research process.

Falsification. The research drew on concepts from various credible studies on the subject. Citations were used to acknowledge the sources and identify the authors accordingly.

Plagiarism. To prevent plagiarism, proper citation is essential, along with the use of editing tools to ensure original writing.

III. RESULTS AND DISCUSSION

A. *Level of Online Gambling Among Adults in Digos City*

Table 5 results show that the level of online gambling among adults in Digos City is moderate, with a mean of 2.96 (SD = 0.76). This result falls under the “Neutral” category, indicating that online gambling behavior is sometimes observed among respondents. The findings suggest that while online gambling is present among adults in Digos City, it is not consistently practiced at a high frequency, implying that gambling participation may be occasional rather than habitual.

Table 5. Level of online gambling among adults in Digos City, n = 300

	$\bar{x}$	*SD*
Online Gambling	2.98	0.76

Tran et al. (2024, pp. e594-e613) found that the majority of adult gamblers worldwide participated in recreational or moderate gambling activities instead of developing gambling-related issues. Moreover, state that the majority of adults who gamble do so at low-risk levels, with only a minor percentage exhibiting problem gambling behaviors, suggesting that gambling is mostly infrequent and rarely results in ongoing gambling-related harm for most people (Gabellini et al., 2023, pp. 1027–1057). The average score indicates that adults in Digos City participate in online gambling on a rare occasion without developing a pattern of frequent gambling or facing gambling-related issues. Ghelfi et al. (2026, pp. 1121–1132) described online gambling as a common pastime that people integrate into their everyday activities, as adults play online games at irregular times when they find them easy to access. O'Connor and Ivory (2025, pp. 203–225) show that people with basic financial literacy and 13 self-control skills choose to gamble less, which helps them avoid reaching gambling problems.

B. Level of Spending Behavior Among Adults in Digos City

Table 6 presents the level of spending behavior among adults in Digos City, with an overall mean of 3.38 (SD = 0.42), which falls under the “Agree” category. This indicates that the spending behavior is often manifested among the respondents. The findings suggest that adults in Digos City generally exhibit positive financial behavior, indicating they can manage their spending, save, and budget.

Table 6. Level of spending behavior among adults in Digos City, n = 300

Indicators		
	$\bar{x}$	*SD*
Spending Habits	3.11	0.63
Saving Habits or Budgeting Habits	3.55	0.59
Financial Knowledge	3.46	0.60
Overall	3.38	0.42

However, the results also imply that spending behavior remains an important aspect to monitor since it is consistently present and may influence other financial decisions. The saving and budgeting habits had the highest mean, 3.55 (SD = 0.42). Financial Knowledge followed this with a mean of 3.46 (SD = 0.40). Meanwhile, spending habits showed a mean of 3.11 (SD = 0.45). This finding suggests that despite respondents' adequate financial knowledge and budgeting skills, their spending habits may still be problematic. Supported by the study of Amonhaemon (2023, pp. 345-360), financial stress can impair the use of financial knowledge, resulting in less-controlled spending behaviors despite adequate financial awareness.

Saving Habits or Budgeting Habits. The second indicator of spending habits, which was most relevant to the respondents, yielded a mean score of 3.55 (SD = 0.59), falling within the "Agree" range, indicating that adults in Digos City often exhibit this spending behavior. The results show that adults in Digos City have developed a strong understanding of how budgeting practices and preparation for future financial needs work. The research by Centofanti et al. (2022, p. 101915) showed that people with effective budgeting and spending methods tend to maintain their financial discipline while creating emergency plans. Prakoso and Apriliani (2024, pp. 1-8) showed that people who manually budget their expenses and create savings plans for their future needs achieve greater financial security and manage their household finances more effectively than those who do not. As stated by Hidayat and Hermawan (2025, pp. 240- 249), people with higher levels of financial literacy and self-control are more likely to become disciplined savers and budgeters, thereby fostering regular savings behavior and reducing impulsive spending.

Financial Knowledge. The third indicator of spending habits, which had the second-highest mean, yielded a score of 3.46 (SD = 0.42), falling within the "Agree" range, indicating that adults in Digos City sometimes exhibit this spending behavior. The adults in Digos City demonstrate a basic understanding of financial principles, including saving, budgeting, and money management, but lack the specialized financial skills needed to handle complex financial decisions. Nugraha et al. (2023, pp. 493-517) demonstrate responsibility through their savings and future planning. In line with Koskelainen et al. (2023, pp. 507-528), the importance of financial knowledge and financial management skills has become distinct in recent years, mainly due to economic uncertainties 15 and the complexity of personal finance. Moreover, Aristei and Gallo (2025, pp. 10–13) argue that people with advanced financial knowledge tend to make better financial decisions because they understand financial matters, leading them to choose investments that will benefit them in the future and reducing their tendency to make automatic or unplanned financial decisions.

Spending Habits. The first indicator of spending habits yielded a mean score of 3.11 (SD = 0.63), which falls within the “Neutral" range, indicating that the spending behavior of adults in Digos City is sometimes manifested. Research conducted by Moin (2024, pp. 50–57) demonstrates that a positive financial attitude, together with prudent spending habits, leads to

responsible spending behavior, as planning expenditures helps people spend less on unnecessary items. Moreover, Huang et al. (2023, p. 102011) stated that spending habits are also affected by changes in income and economic uncertainty, with households tending to adjust their spending and focus more on necessities during such periods. Fauziah et al. (2023, pp. 66–78) found that higher financial literacy combined with strong self-control leads people to spend their money more responsibly and to spend less on unplanned purchases, especially when they have access to a digital credit service like PayLater.

C. Correlation Matrix Between Online Gambling and Spending Behavior

Table 7 shows the correlation between spending behavior and online gambling among adults in Digos City. The findings show a moderate positive correlation between spending habits and online gambling behavior (r = .53, p < .001), which means that individuals who have higher spending habits tend to engage more in online gambling. In line with this, Wardle et al. (2022, p. 16 107440) found that online gambling marketing and accessibility influence impulsive and unplanned spending, with people tending to spend more than they need due to emotional stimulation, social influence, and entertainment appeal. This implies that social and lifestyle factors, rather than pragmatic needs, are frequently the driving forces behind gambling-related consumption. This implies that social and lifestyle factors, rather than pragmatic needs, are frequently the driving forces behind gambling-related consumption. Additionally, saving or budgeting habits showed a negligible correlation with online gambling behavior (r = .26, p < .001), which implies that people's saving or budgeting habits are related to their online gambling behavior.

Table 7. Correlation matrix between spending behavior and online gambling behavior among adults in Digos City

		Spending Behavior	**Online Gambling Behavior**
Spending Habits	r-value		0.53**
	p-value		< .001
Saving Habits or Budgeting Habits	r-value		0.26**
	p-value		< .001
Financial Knowledge	r- value		0.05
	p-value		0.40
Overall	r-value		0.41**
	p-value		< .001

*p<.05

**p<.01

As Ahmad et al. (2025, pp. 187-203) state, people frequently spend pocket money or money intended for necessities on online gambling in hopes of earning extra money. However, financial knowledge showed a negligible correlation with online gambling behavior (r = .05, p = .40), indicating that people's financial knowledge does not affect their engagement in online gambling. As stated by Watanapongvanich et al. (2022, pp. 445-463), those who are financially literate recognize the importance of money, the advantages Spending Behavior Online Gambling Behvior Spending Habits 0.53** < .001 Saving Habits or Budgeting Habits Financial Knowledge Overall 0.26** < .001 0.05 0.40 0.41** < .001 Online Gambling Behavior r-value p-value r-value p-value r-value p-value r-value p-value 17 of investing and saving, and the loss of utility from gaming, all of which help to prevent gambling addiction. When considering the variables collectively, the overall spending behavior shows a low positive correlation with online gambling behavior (r = .41, p < .001). Overall, these findings suggest that behavioral aspects of spending, rather than financial knowledge, are more strongly associated with online gambling behavior among adults in Digos City.

D. Regression Analysis for Variables Predicting Online Gambling Behavior

Table 8 shows that spending habits are significant predictors of online gambling behavior (β = 0.499, t = 9.996, p <.001). This result suggests that people who have less control over their spending are more likely to gamble online. Compared with other financial behavior variables in the model, the relatively large standardized beta coefficient indicates that spending habits are a strong predictor of online gambling behavior.

Table 8. Regression Analysis for Variables Predicting online gambling behavior

Model						
	Variable	*B*	*SE B*	β	t	*p*
M_o	(Intercept)	2.977	0.044		67.874	< .001

M_1	(Intercept)	0.987	0.187		5.267	< .001
	Spending Habits	0.64	0.059	0.534	10.891	< .001
M_2	(Intercept)	0.458	0.260		1.760	0.079
	Saving Habits	0.598	0.060	0.499	9.996	< .001
	Saving Habits or Budgeting Habits	0.184	0.064	0.143	2.861	0.005

M_2 R2 0.304
Adjusted R2 0.299
F 64.825**
*p<0.05**p<0.01

The results further show that spending habits emerged as the strongest predictor of online gambling behavior (β = 0.499, t = 9.996, p <.001). This implies that individuals with poor spending habits are more likely to engage in online gambling activities. The positive beta coefficient indicates that as 18 unhealthy spending habits increase, online gambling behavior tends to increase as well. This finding supports the study of Viana et al. (2021, pp.1-3), which stated that impulsivity and poor self-control are associated with gambling behavior because individuals prioritize immediate gratification over long-term financial consequences. The finding was also supported by Hoang and Vo (2026, p. 131), who found that higher financial literacy reduces gambling risk. This is because people with higher financial literacy are better able to assess their financial decisions, thus reducing gambling risks. Furthermore, Lakew et al. (2024, p. e54951) explained that digital payment systems may reduce individuals' awareness of actual spending, thereby encouraging impulsive gambling behavior and making financial decisions more uncontrolled. As a result, individuals with weak spending habits are more likely to make unplanned financial transactions when engaging in online gambling activities.

In addition, saving or budgeting habits were also found to significantly predict online gambling behavior (β = 0.143, t = 2.861, p = 0.005). Although the effect is smaller compared to spending habits, the results suggest that weak budgeting and saving practices are also associated with a higher likelihood of engaging in online gambling. This finding is consistent with the study by Adabor (2025, pp. 1-24h), who found that involvement in gaming negatively affects saving behavior because individuals often divert money intended for savings to gambling expenses. Similarly, Hasley (2021, pp. 181-187) emphasized that individuals with poor budgeting abilities and limited financial planning are more likely to engage in risky financial behaviors, such as gambling, because they are less financially prepared. Furthermore, Bai (2023, p. e0294466) stated that people with poor saving and budgeting practices are more likely to gamble 19 excessively due to weak financial management skills, thereby leaving more disposable funds available for gambling.

CONCLUSION

The researchers concluded that:

1. Adults in Digos City generally have a moderate level of online gambling behavior and a relatively positive level of spending behavior.
2. Among the three indicators of spending behavior, adults' saving or budgeting habits had the highest mean, followed by financial knowledge and spending habits, which had the lowest.
3. Moreover, it was evident that there is a low positive correlation between spending behavior and online gambling.
4. However, there is a moderate positive correlation between online gambling, a weak correlation with saving or budgeting habits, and a negligible correlation with financial knowledge.
5. Further, regression analysis findings show that the strongest correlated factor to online gambling behavior was spending habits, while the second was saving or budgeting behaviors. 6. Therefore, these findings implied that individuals with poor spending habits and weak saving or budgeting habits may be more likely to engage in online gambling activities.o

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