

SCATTER IS LIFE: LIVED EXPERIENCES OF MILLENNIALS PLAYING AND VENTURING IN ONLINE GAMBLING

APOSTAR É VIVER: EXPERIÊNCIAS DA GERAÇÃO Y JOGANDO E SE AVENTURANDO NO MUNDO DOS JOGOS DE AZAR ONLINE

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Abstract

This study explores the lived experiences of Millennials involved in online gambling, focusing on the psychological, emotional, and financial consequences. Using a qualitative design, semi-structured interviews were conducted with 10 participants, all of whom regularly engage in online gambling. Thematic analysis of the data identified core motivations such as entertainment, the thrill of winning, and the pursuit of financial gain. Respondents described online gambling as an immersive experience, driven by features like graphics, sound effects, and the potential for large jackpots, which kept them engaged. However, the study also revealed significant emotional consequences, including stress, anxiety, and frustration especially when participants faced losses. Some described these emotions as chronic impacts due to ongoing gambling, while others noted situational stress triggered by specific losses. Furthermore, financial difficulties arose from impulsive betting, often exacerbating emotional strain. Social media influencers and vloggers were identified as major influencers, with many respondents citing these platforms as their gateway into online gambling. These influencers often indirectly shaped gambling behaviors by normalizing the activity through their content. Despite the negative emotional and financial effects, some respondents reported using self-regulation strategies, such as setting time limits or taking breaks. However, these efforts were often insufficient in managing the emotional distress or financial loss. Based on these findings, the study recommends public education campaigns on responsible gambling, stricter regulation of gambling-related content on social media, and the integration of self-regulation tools on gambling platforms. These interventions could help mitigate the adverse

Resumo

Este estudo explora as experiências vividas por millennials envolvidos em jogos de azar online, com foco nas consequências psicológicas, emocionais e financeiras. Utilizando uma abordagem qualitativa, foram realizadas entrevistas semiestruturadas com 10 participantes, todos jogadores online regulares. A análise temática dos dados identificou motivações centrais como entretenimento, a emoção de ganhar e a busca por ganhos financeiros. Os participantes descreveram os jogos de azar online como uma experiência imersiva, impulsionada por recursos como gráficos, efeitos sonoros e o potencial de grandes prêmios, o que os mantinha engajados. No entanto, o estudo também revelou consequências emocionais significativas, incluindo estresse, ansiedade e frustração, especialmente quando os participantes enfrentavam perdas. Alguns descreveram essas emoções como impactos crônicos devido ao jogo contínuo, enquanto outros notaram estresse situacional desencadeado por perdas específicas. Além disso, dificuldades financeiras surgiram de apostas impulsivas, muitas vezes exacerbando a tensão emocional. Influenciadores de mídia social e vloggers foram identificados como grandes influenciadores, com muitos participantes citando essas plataformas como sua porta de entrada para os jogos de azar online. Esses influenciadores frequentemente moldaram indiretamente os comportamentos de jogo, normalizando a atividade por meio de seu conteúdo. Apesar dos efeitos emocionais e financeiros negativos, alguns participantes relataram usar estratégias de autorregulação, como definir limites de tempo ou fazer pausas. No entanto, esses esforços muitas vezes foram insuficientes para lidar com o sofrimento emocional ou a perda



impacts of online gambling and encourage responsible gambling practices. Further studies should explore the long-term effects of online gambling and the efficacy of self-regulation tools.

Keywords: Online Gambling. Millennials' Experiences. Digital Risk Behavior. Psychosocial Impacts. Philippine Gambling Culture.

financeira. Com base nessas descobertas, o estudo recomenda campanhas de educação pública sobre jogo responsável, regulamentação mais rigorosa do conteúdo relacionado a jogos de azar nas mídias sociais e a integração de ferramentas de autorregulação em plataformas de jogos de azar. Essas intervenções podem ajudar a mitigar os impactos adversos dos jogos de azar online e incentivar práticas de jogo responsável. Estudos futuros devem explorar os efeitos a longo prazo dos jogos de azar online e a eficácia das ferramentas de autorregulação.

Palavras-chave: Jogos de Azar Online. Experiências dos Millennials. Comportamento de risco digital. Impactos psicossociais. Cultura de Jogos de Azar nas Filipinas.

1 INTRODUCTION

Online gambling has undergone a significant transformation, evolving from a niche activity into a widespread digital phenomenon. This evolution is driven by advancements in mobile accessibility and immersive technologies, fundamentally altering how individuals engage in betting (Gainsbury et al., 2015; King et al., 2020). In the Philippine context, the rise of online gambling—locally referred to as "e-sabong," mobile casino apps, and online betting games—has been significantly shaped by economic precarity, digital connectivity, and the influence of online content creators (Alampay, 2022).

Furthermore, the proliferation of Philippine Offshore Gaming Operators (POGOs) during the administration of former President Rodrigo Duterte played a crucial role in expanding the online gambling landscape. POGOs, which largely catered to foreign markets (primarily China, where gambling is illegal), flourished under Duterte's presidency as his administration relaxed internet gambling policies to boost revenue and create jobs for Filipinos, formalizing their operations under the Philippine Amusement and Gaming Corporation (PAGCOR) through Executive Order No. 13 in February 2017 (Fulcrum, 2025; SunStar, 2024; The Diplomat, 2024). While initially seen as an economic boon, the rapid growth of POGOs also brought with it concerns about illegal activities, including money laundering, human trafficking, and exploitation, prompting increased scrutiny and a eventual shift in policy under the subsequent administration (DTI, n.d.; Fulcrum, 2025; SunStar, 2024).

The term "scatter" in many online slot games refers to specific symbols that, when appearing in a certain number and configuration on the reels, trigger bonus features like free spins or access to mini-games, often leading to substantial payouts regardless of their position on paylines. For many online gamblers, hitting a "scatter" represents the elusive, unpredictable, and often life-changing win—a moment of unexpected fortune that can potentially alleviate financial burdens or fulfill aspirations. Thus, "scatter is life" reflects the aspirational and often desperate hope that a single, unpredictable event within the game can fundamentally alter their circumstances.

Millennials, a demographic cohort identified by the Pew Research Center as individuals born between 1981 and 1996, are characterized as "digital natives" who have matured amidst periods of socio-economic instability and pervasive digital integration (Dimock, 2019). This unique positioning renders them particularly susceptible to the alluring design of online gambling platforms. These platforms utilize high-definition graphics, intermittent reward systems, and real-time betting functionalities to foster compulsive user behavior (Griffiths & Pontes, 2020). Despite the implementation of regulatory measures, such as those overseen by the Philippine Amusement and Gaming Corporation (PAGCOR), the widespread presence of gambling-related content on social media platforms blurs the distinction between entertainment and significant financial risk (Soriano, 2021).

Existing empirical literature has extensively documented the addictive potential of online gambling (Hing et al., 2015; Lopez-Gonzalez & Griffiths, 2017). However, much of this research predominantly relies on clinical or behavioral metrics. This leaves a crucial gap in understanding the nuanced, everyday experiences of individuals who participate in online gambling. This study adopts a lived experiences approach, grounded in phenomenological principles, to prioritize the voices of participants. This approach seeks to explore how gambling is felt, understood, and integrated into their daily lives (Van Manen, 1990). Furthermore, reflexive thematic analysis, as conceptualized by Braun and Clarke (2006, 2019), offers a flexible yet rigorous methodology for analyzing these narratives, emphasizing the co-construction of meaning between the researcher and the participant.

This metaphorical connection between "scatter" and "life" extends beyond mere mechanics; it speaks to the broader human tendency to seek sudden breaks or windfalls in challenging economic environments. In the context of Filipino Millennials facing

economic precarity and the allure of quick returns, the concept of "scatter" becomes a powerful symbol of possibility, a fleeting promise of escape from mundane realities or financial struggles. By foregrounding the psychosocial dimensions of gambling, this study aims to contribute to the expanding body of literature on digital risk behaviors in the Global South. It highlights the perspectives of Millennials whose gambling practices are shaped by a complex interplay of economic aspirations, social media culture, and emotional vulnerabilities. Specifically, this research seeks to answer the following questions: What motivates Millennials to engage in online gambling? How do they describe the emotional and financial consequences of their gambling practices? And in what ways do they attempt to regulate or justify their behavior? By providing grounded insights into Millennial risk-taking, this study intends to offer a basis for public policy recommendations that consider both the technological design of gambling platforms and the intricate realities of human experience.

2 METHODOLOGY

A. Research Design

This study employed a qualitative phenomenological design, guided by the principles of Reflexive Thematic Analysis (RTA) as articulated by Braun and Clarke (2006, 2019). The phenomenological lens foregrounds the *lived experiences* of individuals, enabling a rich, situated understanding of how Millennials make sense of their engagement in online gambling. Rather than seeking generalizability, the study aimed for depth, nuance, and meaning-making, where themes are co-constructed through the interpretive dialogue between participant and researcher. The RTA approach recognizes the active role of the researcher in theme development and embraces subjectivity as a resource rather than a limitation. This aligns with the epistemological stance of this study: that knowledge is situated, experiential, and socially mediated.

B. Participants and Sampling

Ten Filipino Millennials between the ages of 26 and 34 participated in this study. Participants were selected through purposive sampling, with an emphasis on information-rich cases capable of shedding light on the psychological, emotional, and financial dimensions of online gambling. Inclusion criteria were: i. Belonging to the Millennial cohort (born between 1981 and 1996); ii. Regular engagement in online gambling

(minimum twice per week) over the past six months; iii. Residing in the Philippines; and iv. Willingness to participate in a recorded, in-depth interview.

Recruitment was facilitated through online gambling forums, social media networks, and snowball referrals. This ensured a diverse yet thematically coherent participant pool, reflective of the digital spaces in which online gambling behavior is enacted.

C. Data Collection

Data were gathered via semi-structured interviews, conducted face-to-face. Each interview lasted between 45 and 75 minutes. An interview guide with open-ended questions was developed to elicit detailed narratives about participants' entry into online gambling, perceived motivations, emotional responses to wins and losses, and their awareness of or attempts at self-regulation.

Sample guiding questions included:

- “Can you walk me through a typical gambling session?”
- “How do you feel before, during, and after betting?”
- “What do you think draws you back into gambling despite losses?”
- “Has social media played any role in your gambling habits?”

All interviews were audio-recorded with participant consent, transcribed verbatim, and anonymized. The researcher maintained reflexive field notes and analytic memos after each interview to capture immediate impressions and potential analytic leads.

D. Data Analysis

The data were analyzed using Reflexive Thematic Analysis (Braun & Clarke, 2019), which allows for a flexible, iterative, and deeply interpretive process. Analysis followed six recursive phases:

1. Familiarization – Immersing in the data through repeated reading of transcripts and listening to recordings to develop a holistic understanding.
2. Coding – Generating initial inductive codes manually, with close attention to linguistic patterns, emotional expressions, and contradictions.
3. Generating Initial Themes – Organizing codes into meaningful clusters, attending to shared meanings and divergences.
4. Reviewing Themes – Refining themes by checking them against the data set for internal coherence and distinctiveness.

5. Defining and Naming Themes – Finalizing theme names that capture their core essence, supported by thick, illustrative data extracts.
6. Writing Up – Constructing an analytic narrative that interweaves interpretation, theory, and participant voice.

The reflexive approach ensured that the researcher's insights, positionality, and emotional responses were actively acknowledged and used as tools in deepening thematic analysis. No software was used for coding; manual coding facilitated a closer, more tactile engagement with the data.

E. Ethical Considerations

All participants provided informed consent, both verbally and in writing, and were made fully aware of their rights, including the voluntary nature of participation and their ability to withdraw at any time without penalty. To ensure confidentiality, pseudonyms were assigned, and all personally identifiable information was removed from transcripts and reports.

Given the emotional and potentially distressing nature of the discussions—especially surrounding loss, debt, or addiction—participants were provided with access to mental health support hotlines and resources at the end of each session. The study also maintained strict data privacy protocols, with all data stored on encrypted, password-protected devices accessible only to the principal investigator.

F. Results

This chapter presents the findings derived from the semi-structured interviews conducted with ten participants (Akai, Fanny, Gusion, Layla, Lesley, Tigreal, Valir, X.Borg, Yu Zhong, and Zilong). The primary objective was to delve into the lived experiences of Filipino Millennials engaged in online gambling, specifically focusing on their motivations, the psychological and emotional impacts of their participation, the financial consequences they encounter, and their coping mechanisms. Through reflexive thematic analysis, several key themes emerged, offering nuanced insights into the participants' engagement with online gambling and its multifaceted effects.

Table 1
Findings

Theme	Codes	Description	Quote
1. Motivations for Gambling	(a) Fun and Immersion	Gambling seen as interactive entertainment with game-like appeal.	“It’s like playing a game, but with the added chance of winning money.” — Akai
	(b) Economic Aspiration	Gambling as quick-fix income or financial hope.	“I play because I need extra money for bills.” — Layla
	(c) Influencer Persuasion	Initiation via exposure to vloggers and streamers.	“I started gambling after seeing vloggers talk about it.” — X.Borg
2. Psychological Impacts	(a) Emotional Highs	Euphoria and excitement from winning.	“When I win, it’s a huge rush... I feel on top of the world.” — Gusion
	(b) Emotional Lows	Guilt, regret, and anxiety after losses.	“I feel incredibly guilty when I lose a lot... but the excitement keeps me coming back.” — Layla
	(c) Mental Preoccupation	Gambling thoughts linger even when not playing.	“It creates low-level anxiety even when I’m not playing.” — Lesley
3. Financial Impacts	(a) Impulsive Spending	Unplanned or excessive betting.	“There are times when I just go for it without thinking.” — Akai
	(b) Rationalization of Risk	Perceived control or justification for continued play.	“I always make sure I can afford it.” — X.Borg
4. Coping and Regulation	(a) Personal Strategies	Use of time limits, distractions, or self-imposed controls.	“I limit myself to 30 minutes a day.” — Gusion
	(b) Lack of Formal Help-Seeking	Awareness of formal support is minimal; most rely on willpower or peers.	“I’ve heard of Gamblers Anonymous, but I haven’t really thought about using it.” — X.Borg

Given that the sample size consists of ten individuals, this section will also briefly address the sufficiency of the data for thematic saturation, considering whether further interviews would be necessary to fully capture the breadth of experiences.

3.1 Themes and findings

Thematic analysis revealed several core themes consistently across the interviews: Motivations for Gambling, Psychological and Emotional Impacts, Financial Consequences, and Coping Mechanisms. These themes collectively illuminate the complex interplay of factors influencing participants' involvement in online gambling,

the internal and external repercussions, and their individual responses to these experiences.

3.1.1 Motivations for gambling

A pervasive motivation articulated by all ten participants was the entertainment value of online gambling. Many respondents emphasized that they engaged in gambling primarily for fun and excitement, often highlighting the immersive qualities of the platforms. For instance, Akai stated: "I get hooked because of the excitement. The graphics and sounds make it feel real. It's like playing a game, but with the added chance of winning money." Similarly, Fanny expressed, "I like the thrill of winning. It feels like you're always one game away from a big payout. It's exciting, and that keeps me coming back." Gusion added, "It's a way to unwind after a long day, just like watching a movie, but more interactive and with the possibility of earning." Valir specifically enjoyed the strategic element, stating, "It's not just luck; there's a bit of strategy involved, which makes it more engaging than just watching TV."

Beyond entertainment, the potential for financial gain served as a significant driver. This was often intertwined with a desire to alleviate economic precarity. Layla noted, "Sometimes I play because I need extra money for bills, or just for daily expenses. It's a quick way to try and earn." Lesley shared a similar sentiment: "I saw it as a chance to get rich quick, especially when my regular job wasn't enough to cover everything." Tigreal, though cautious, admitted, "The thought of hitting a jackpot is always in the back of my mind; it could really change things." The pervasive influence of vloggers and online content creators was also a strong motivational factor. X.Borg explicitly mentioned, "I started gambling after seeing vloggers talk about it. They made it seem so easy and fun, so I thought I'd try it." Yu Zhong echoed this, stating, "My friends and I would watch streamers play and win big, and that made us want to try our luck too." Even Zilong, who was initially skeptical, confessed, "I saw so many ads and people winning online, it made me curious enough to try my hand at it." These findings underscore that the allure of online gambling for Millennials is a complex mix of entertainment, economic aspiration, and social influence.

3.1.2 Psychological and emotional impacts

Participants described a wide spectrum of emotional reactions to their gambling experiences, often characterized by pronounced highs and lows. Feelings of excitement and exhilaration during winning streaks were frequently reported. Gusion vividly described this: "When I win, it's a huge rush, like adrenaline pumping through me. I feel on top of the world." Conversely, stress, frustration, and guilt were common responses to losses. Layla confessed, "I feel incredibly guilty when I lose a lot, especially money I really can't afford to lose. It's like I want to stop, but the excitement of winning keeps me coming back." Zilong also articulated this emotional rollercoaster: "One moment I'm celebrating a win, the next I'm feeling immense regret and anxiety because I lost everything and more." Fanny specifically noted, "The stress builds up when you're on a losing streak; it feels like you're digging a deeper hole." The pressure to "win it back" was a recurring sentiment among those experiencing losses, as Gusion further elaborated: "When I lose, it's like a wave of stress. I feel like I want to keep playing to win it back." Lesley experienced a more chronic impact, stating, "It can be constantly on my mind, the wins and losses, which creates a low-level anxiety even when I'm not playing." This suggests that online gambling significantly impacts participants' emotional well-being, contributing to a volatile cycle of intense positive and negative feelings.

3.1.3 Financial consequences

Regarding financial impact, all ten respondents reported spending money on online gambling, though the severity of the consequences varied. Some participants acknowledged crossing their intended spending limits. Layla shared, "I try to set a budget, but sometimes I go over. I don't think I've ever been in real financial trouble, but I've definitely spent more than I should have." Fanny also indicated concerns about adherence to financial limits: "I try to be careful, but I've spent more than I initially planned sometimes. It's hard to stop once you get into it." Akai admitted to occasional impulsive bets, saying, "There are times when I just go for it without thinking, and then I realize I've spent too much." Yu Zhong described a more consistent financial strain: "It definitely impacts my savings. I often have to cut back on other things because of what I've spent on gambling."

However, a notable distinction emerged regarding the perceived severity of financial problems. While some admitted to overspending, a few participants, like X.Borg, asserted that their gambling habits had not significantly affected their financial stability: "So far, I haven't experienced any major financial problems. I've lost money, but I always make sure I can afford it." Valir similarly stated, "I only play with disposable income, so it hasn't really impacted my daily life or savings." Tigreal and Lesley were also cautious, with Tigreal saying, "I have a strict limit, and I usually stick to it, so no major financial issues," and Lesley adding, "I've lost money, but never anything I couldn't recover from." This highlights a key theme: while the financial consequences are universally acknowledged as involving money spent, participants appear to manage their spending to varying degrees, with some expressing greater concern about budgeting and limits than others, while others maintain a sense of control over their financial risk. Yet, even among those who claim control, the act of "venturing" into online gambling inherently entails financial exposure.

3.1.4 Coping mechanisms

In terms of coping strategies, most participants primarily reported using self-regulation tactics. These included setting time limits, such as Gusion who noted, "I try to limit myself to 30 minutes a day. If I'm losing a lot, I stop and take a break." Others mentioned taking breaks when they felt themselves losing control or gambling excessively. Layla explained that they sometimes need to distract themselves from gambling to avoid overindulgence: "When I feel like I'm gambling too much, I try to keep myself busy with other things. I go out with friends or watch TV." Yu Zhong also mentioned seeking physical distractions: "If I find myself getting too absorbed, I'll go for a walk or exercise to clear my head." Zilong would deliberately log out of gambling sites and turn off his phone, saying, "Sometimes I just need to shut it all down to stop."

However, formal support systems were not commonly mentioned as a primary coping mechanism. Only X.Borg indicated an awareness of online support resources: "I've heard of Gamblers Anonymous, but I haven't really thought about using it yet. Maybe if I ever have a serious problem, I would." Tigreal stated, "I usually just try to forget about my losses and hope for better luck next time, rather than seeking help." Akai relied on personal willpower, saying, "I just tell myself to stop. It's hard, but I try." Valir

and Fanny also didn't typically seek external help, preferring to handle it themselves or confide in close friends rather than formal groups. This indicates a gap in the utilization of professional or structured support, suggesting that while participants recognize the importance of setting limits and distractions, formal help mechanisms are not widely utilized, pointing to a potential area for intervention and awareness building regarding online gambling-related issues.

3.2 Data sufficiency and saturation

With a sample size of ten respondents, the data collected for this study demonstrates a significant degree of thematic saturation. Across the interviews, the core themes of motivations, psychological/emotional impacts, financial consequences, and coping mechanisms were consistently identified and recurred with varying degrees of intensity. New information or novel insights regarding these primary themes became less frequent as more interviews were conducted, indicating that a rich and comprehensive understanding of the shared experiences has been achieved. While a larger sample might reveal more granular variations or less common experiences, the current data set provides a robust foundation for understanding the lived experiences of Filipino Millennials in online gambling within the scope of the study's objectives. Therefore, it is reasonable to conclude that for the identified key themes, the data is largely sufficient for the purposes of this qualitative exploration.

4 DISCUSSION

This study, titled "Scatter is Life: Lived Experiences of Millennials Playing and Venturing in Online Gambling," provides rich qualitative insights into the multifaceted engagement of Filipino Millennials with online gambling. The findings from the ten semi-structured interviews (Akai, Fanny, Gusion, Layla, Lesley, Tigreal, Valir, X.Borg, Yu Zhong, and Zilong) reveal a complex interplay of motivations, profound psychological and emotional impacts, varying financial consequences, and predominantly self-initiated coping mechanisms. These themes resonate with existing literature on gambling behavior, while also offering context-specific nuances relevant to the Philippine socio-economic landscape and the digital native generation.

4.1 The allure: entertainment, financial hope, and influencer culture

The primary motivation for engaging in online gambling, as articulated by all participants, was its entertainment value and the thrill of winning. This aligns with established research indicating that gambling is often perceived as a leisure activity offering excitement and arousal (Griffiths & Pontes, 2020; Alampay, 2022). Participants like Akai, Fanny, and Gusion consistently highlighted the immersive qualities of online platforms, such as graphics and sound effects, which enhance the "game-like" experience and foster continuous engagement. The desire for a "big payout" (Fanny, Lesley) and the aspiration for quick financial gain (Layla, Lesley) were also significant drivers, reflecting an underlying economic precarity that pushes individuals towards perceived opportunities for rapid wealth accumulation. This is particularly salient in the Philippine context, where socio-economic challenges can motivate individuals to seek alternative income sources, even through risky ventures (Alampay, 2022; Lamoste & Prasetyawati, 2021). The explicit mention of "scatter is life" in the study's title itself points to this aspirational belief, where an unpredictable win is seen as a potential life-changer, a coping mechanism for existing financial pressures (Valir, X.Borg).

A crucial finding was the pervasive influence of vloggers and online content creators who acted as significant catalysts for participants' initiation into online gambling. X.Borg and Yu Zhong's accounts highlight how the glamorous portrayal of gambling wins by these content creators normalizes the activity and lowers perceived barriers to entry. This finding aligns with growing concerns about the role of digital marketing and influencer promotion in exposing younger audiences to gambling content, often blurring the lines between genuine entertainment and promotional material (Altenar Guide, 2025). This indirect shaping of gambling behaviors through aspirational content represents a new challenge in public health and responsible gambling efforts.

4.2 The Emotional rollercoaster: from rush to ruin

A critical finding was the profound psychological and emotional impacts experienced by participants, characterized by a volatile cycle of excitement, stress, anxiety, and guilt. Gusion and Zilong's descriptions of intense highs during wins contrasted sharply with the stress and regret felt during losses, a pattern consistent with

the addictive nature of gambling (Hing et al., 2015; Lopez-Gonzalez & Griffiths, 2017). Layla and Lesley's experiences of guilt and chronic anxiety underscore the psychological toll, indicating that the emotional strain is not merely situational but can become a persistent aspect of their lives. This resonates with studies highlighting the negative mental health consequences of online gambling, including increased levels of stress, anxiety, and even depression, particularly among younger demographics (KAYA Rehab, n.d.; ResearchGate, "The Effect of Online Gambling on Mental Health," n.d.). The urge to "win it back" (Gusion) after losses further perpetuates this cycle, demonstrating how emotional responses can drive continued problematic behavior.

4.3 Navigating losses: financial realities and perceived control

The study also elucidated varying financial consequences. While all participants reported spending money, the perception of financial difficulty differed. Some, like Layla and Fanny, acknowledged overspending and expressed concern about budgeting. Others, like X.Borg and Valir, asserted that their gambling did not lead to major financial problems as they only used "disposable income." This perceived control, however, does not negate the inherent financial risk and the potential for "impulsive betting" (Akai), which can quickly escalate financial strain (Algamus, 2023). The normalization of online gambling, partly due to the rise of POGOs during the Duterte administration, likely contributed to a relaxed attitude towards its financial risks among some individuals (Fulcrum, 2025; SunStar, 2024). While POGOs primarily targeted foreign markets, their widespread presence and the government's rhetoric about economic benefits may have indirectly contributed to a societal environment where online betting became more visible and seemingly acceptable, blurring lines between entertainment and financial risk for local populations (Soriano, 2021). The ease of access, 24/7 availability, and seamless digital payment systems inherent in online gambling platforms make it particularly problematic in terms of financial control (Lamoste & Prasetyawati, 2021).

4.4 Self-regulation and the gap in support systems

In terms of coping mechanisms, participants predominantly relied on self-regulation strategies such as setting time limits (Gusion) and employing distractions

(Layla, Yu Zhong, Zilong). While these efforts demonstrate an awareness of problematic behavior, they were often insufficient to mitigate the deeper emotional distress or prevent significant financial losses. The limited mention of formal support systems, with only X.Borg being vaguely aware of "Gamblers Anonymous" and others preferring self-reliance or informal peer support (Akai, Tigreal, Valir, Fanny), highlights a significant gap. This indicates a potential lack of awareness regarding accessible help services or a reluctance to seek professional intervention, perhaps due to stigma or a perception that their issues are not severe enough to warrant it (American Psychiatric Association, n.d.). This finding underscores the need for proactive, accessible, and destigmatized responsible gambling interventions tailored to the digital generation.

5 CONCLUSION

This qualitative study, "Scatter is Life: Lived Experiences of Millennials Playing and Venturing in Online Gambling," comprehensively explored the intricate relationship between Filipino Millennials and online gambling. The findings illuminate that participants are primarily drawn to online gambling by its immersive entertainment value and the potent thrill of potential financial gain, often exacerbated by existing economic precarity. The pervasive influence of social media influencers and vloggers plays a significant role in normalizing and promoting this activity, serving as a gateway for many. However, this engagement comes at a considerable cost, as evidenced by the profound psychological and emotional impacts, including a volatile cycle of excitement, stress, anxiety, and guilt, particularly when facing losses. While participants acknowledge varying degrees of financial consequences from overspending to perceived control, the inherent impulsivity of online betting often leads to exacerbated emotional strain. Despite attempts at self-regulation, these individual coping mechanisms are frequently insufficient, and there is a notable underutilization of formal support systems. The metaphor "Scatter is Life" encapsulates the aspirational yet often perilous pursuit of a life-changing win, highlighting the deep-seated hopes and vulnerabilities that drive engagement with online gambling platforms. Overall, the study underscores that online gambling, while presented as entertainment, often yields detrimental psychological, emotional, and financial outcomes for this demographic.

6 RECOMMENDATIONS

Based on the lived experiences of Filipino Millennials engaged in online gambling, and in light of the broader socio-political context, the following recommendations are put forth to mitigate the adverse impacts and foster a more responsible gambling environment:

1. Enhance Public Education and Awareness Campaigns

Public education campaigns are crucial to raise awareness about the realistic odds and inherent risks associated with online gambling, moving beyond a purely reactive approach. These campaigns should be culturally sensitive and target Millennials through digital platforms they frequently use. They must emphasize the psychological and financial dangers, countering the glamorized narratives often presented by influencers. This proactive approach can empower individuals to make informed decisions and promote responsible gambling practices (CPD Online College, 2024; ACGCS, 2025).

2. Implement Stricter Regulation of Gambling Content on Social Media

Given the significant role of social media influencers and vloggers in initiating gambling behavior, there is an urgent need for stricter regulatory frameworks governing gambling-related content on these platforms. Governments and regulatory bodies, such as PAGCOR, should collaborate with social media companies to enforce guidelines that prevent the normalization and promotion of problematic betting. This includes clear disclosure requirements for sponsored content, age restrictions on gambling advertisements, and severe penalties for non-compliance, thereby curbing the inadvertent or intentional shaping of gambling behaviors (Altenar Guide, 2025; Soriano, 2021).

3. Integrate Robust Self-Regulation Tools on Gambling Platforms

Online gambling platforms should be mandated to integrate more effective and user-friendly self-regulation tools. These tools should include easily accessible and customizable features such as mandatory cool-off periods, stricter deposit and loss limits, and readily available self-exclusion options. These measures, when effectively implemented and promoted, can empower users to better manage their gambling behavior and prevent escalation into problematic patterns (CPD Online College, 2024; PMC, 2021).

4. Strengthen and Promote Accessible Support Systems

The observed gap in the utilization of formal support systems highlights a critical area for intervention. There is a need to establish and widely promote accessible, destigmatized, and culturally appropriate support services for individuals struggling with online gambling. This includes helplines, counseling services, and peer support groups, ensuring that Millennials are aware of these resources and feel comfortable seeking help without fear of judgment (American Psychiatric Association, n.d.).

5. Uphold Governance and Accountability in Gambling Regulation

The proliferation of online gambling, particularly the complexities surrounding Philippine Offshore Gaming Operators (POGOs) during the previous administration, underscores the critical need for transparent and accountable governance. The documented social costs and links to illicit activities associated with POGOs (Fulcrum, 2025; SunStar, 2024) serve as a stark reminder of how economic interests, if unchecked, can exacerbate societal vulnerabilities. Therefore, it is imperative to condemn any past or future enabling of such operations that prioritize revenue over public welfare. This study highlights the profound impact of policy decisions on the lived experiences of citizens. Moving forward, there must be a collective commitment to electing public officials who demonstrate unwavering integrity and prioritize the well-being and protection of vulnerable populations over personal interests or short-term economic gains from potentially harmful industries. Good governance, free from conflicts of interest, is fundamental to ensuring that the regulation of online gambling genuinely serves the public good.

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Authors' Contribution

All authors contributed equally to the development of this article.

Data availability

All datasets relevant to this study's findings are fully available within the article.

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