



Tracing the Consumptive Behavior of Students in Online Gambling: Between Digital Lifestyle and Welfare Challenges

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Received: August 2024; September 2024; December 2024

DOI: <http://doi.org/10.33852/jurnalin.v8i1.547>

Abstract:

This research focuses on analyzing the consumptive behavior of students involved in online gambling, specifically, the factors that affect their involvement, such as social pressure, uncertain expectations of winning, and materialistic lifestyle needs. This type of research is qualitative with a phenomenological approach that seeks to understand students' subjective experiences. The data collection technique used in-depth interviews and direct observation at the two research locations, with a total of 15 participants who had involvement in online gambling activities. The data was analyzed using the Miles and Huberman model, which included data reduction, data presentation, and conclusion drawing to identify thematic patterns that reflect gambling-related consumptive behavior. The results of the study show that student involvement in online gambling is triggered by social factors, such as peer encouragement, winning narratives, and pressure to follow a particular lifestyle. Additionally, college students who engage in online gambling show a reliance on uncertain winnings, leading to a deepening cycle of financial losses and negative psychological impacts, including anxiety and decreased academic motivation. The implications of this study emphasize the need for interventions in the form of education on financial management and financial literacy, as well as psychosocial support to reduce the impact of students' consumptive behavior in online gambling. In addition, this research is expected to encourage educational institutions to pay attention to the role of the social environment in influencing students' behavioral choices and develop effective prevention programs.

Key Words: *Student Consumptive Behavior, Online Gambling, Social Pressure*

Abstrak:

Penelitian ini berfokus pada analisis perilaku konsumtif mahasiswa yang terlibat dalam judi online, khususnya faktor-faktor yang memengaruhi keterlibatan mereka, seperti tekanan sosial, harapan kemenangan yang tidak pasti, dan kebutuhan gaya hidup materialistis. Jenis penelitian ini adalah kualitatif dengan pendekatan fenomenologis yang berusaha memahami pengalaman subjektif mahasiswa di Universitas Nurul Jadid dan Universitas Zainul Hasan Genggong. Teknik pengumpulan data menggunakan wawancara mendalam dan observasi langsung di kedua lokasi penelitian tersebut, dengan jumlah partisipan sebanyak 15 mahasiswa yang memiliki keterlibatan dalam aktivitas judi online. Data dianalisis menggunakan model Miles dan Huberman, yang meliputi proses reduksi data, penyajian data, dan penarikan kesimpulan untuk mengidentifikasi pola-pola tematik yang mencerminkan perilaku konsumtif terkait

perjudian. Hasil penelitian menunjukkan bahwa keterlibatan mahasiswa dalam judi online dipicu oleh faktor sosial, seperti dorongan teman sebaya, narasi kemenangan, dan tekanan untuk mengikuti gaya hidup tertentu. Selain itu, mahasiswa yang terlibat dalam judi online menunjukkan ketergantungan pada kemenangan yang tidak pasti, yang berujung pada siklus kerugian finansial yang semakin mendalam dan dampak psikologis negatif, termasuk kecemasan dan penurunan motivasi akademis. Implikasi dari penelitian ini menekankan perlunya intervensi berupa edukasi tentang manajemen keuangan dan literasi finansial serta dukungan psikososial untuk mengurangi dampak perilaku konsumtif mahasiswa dalam judi online. Selain itu, penelitian ini diharapkan dapat mendorong institusi pendidikan untuk memperhatikan peran lingkungan sosial dalam memengaruhi pilihan perilaku mahasiswa, serta mengembangkan program pencegahan yang efektif.

Kata Kunci: *Perilaku Konsumsi Mahasiswa, Perjudian Online, Tekanan Sosial*

INTRODUCTION

Consumptive behavior among university students in the context of online gambling is an increasingly worrying phenomenon in the current digital era (Savolainen et al., 2020; Gómez et al., 2020; Jasrotia et al., 2022). Social and economic studies show that easy access to digital gambling platforms has created a new trend where students are exposed to financial and psychological risks due to their impulsive gambling decisions (Gawron & Strzelecki, 2021; Taylor, 2024; Darrat et al., 2023). This phenomenon not only highlights individual problems but also reflects patterns of consumptive behavior driven by social and economic expectations (Loxton et al., 2020; Georgantzis et al., 2021; Pristl et al., 2021). This is in line with behavioral addiction theory that links engagement in gambling with reinforcement-based addictive patterns (Hong et al., 2021; Weinsztok et al., 2023; Isikli et al., 2023). Factors such as peer influence, consumer lifestyle, and economic incentives influence students' consumer behavior as a deep understanding. Through a thorough theoretical approach, this study is expected to contribute to enriching the literature on addictive behaviors among young people, which is highly relevant to formulating more effective educational and mental health policies (Lopez-Fernandez, 2021; Wang et al., 2021; Mason et al., 2022).

Through observations, a phenomenon related to the high involvement of university students in online gambling was found, which was triggered by social pressure and the need to follow a particular lifestyle in their environment. Based on observations at Nurul Jadid University and Zainul Hasan Genggong University, this phenomenon can be seen in the increasing number of students who experience financial difficulties and turn to online loans to maintain their gambling habits. This condition is influenced by social competition among students to own branded goods, follow the latest technology trends, or "look successful" in the eyes of peers. The strong social environment and the narrative of winning in online gambling that is often shared among students exacerbate this phenomenon, causing many students to be trapped in a cycle of gambling to "chase" winnings that are considered to solve their financial problems. This

problem is becoming more urgent as its impact threatens students' financial stability, psychological well-being, and academic performance.

Previous research has identified several factors related to individuals' involvement in online gambling. Siricharoen (2024) found that social pressure and winning expectations are the primary triggers of gambling behavior among adolescents and university students. Social media significantly increases expectations of a luxurious lifestyle (Houghton et al., 2023; Cosenza et al., 2024), encouraging college students to seek instant ways, including gambling, to achieve a certain social status. Recent research by Adebisi et al. (2021) highlighted the profound impact of online gambling on mental health, such as increased anxiety and stress due to financial pressure. These findings provide a strong foundation but point to gaps in the literature, particularly regarding the impact of social environments, specifically among university students, and the link between consumptive lifestyles and gambling habits. This opens up opportunities for further research that explores the psychosocial and economic aspects of the consumptive context of college students who gamble.

In previous studies, the focus on social and economic factors as triggers for students' involvement in online gambling has been sufficiently discussed. However, an in-depth approach to how these factors interact with each other in shaping consumptive behavior has not been thoroughly explored. This research will fill the gap by examining the interaction patterns between the influence of social environment, peer pressure, and consumptive lifestyle orientation of college students. By exploring these aspects, this research will provide significant new insights into the related literature and build a strong scientific foundation to address college students' consumptive behavior effectively.

The novelty of this research lies in the multidimensional approach used to understand college students' consumptive behavior in online gambling by combining the analysis of social, psychological, and lifestyle motivational factors increasingly driven by digital media exposure. This research looks at these factors separately and explores the interactions between them that shape consumptive behavior patterns. In addition, this research applies the interactive analysis method in depth to students of private Islamic religious colleges (PTKIS) in East Java, which has never been studied explicitly in this context. By focusing on students in this region, the research offers a new perspective that reflects local dynamics and challenges while providing an innovative analytical approach to understanding the consumptive phenomenon in online gambling. As such, this study is expected to serve as a reference for the development of further relevant research and interventions in this area.

This study aims to identify and analyze the psychological, social, and economic factors that influence college students' consumptive behavior in online gambling. In addition, this study provides a scientific foundation for a more comprehensive understanding of consumptive behavior in a digital context. This research is expected to have a positive impact by producing relevant

recommendations for universities and policymakers in designing effective education and intervention programs to reduce students' involvement in harmful consumptive behavior.

RESEARCH METHODS

This study uses a qualitative method with a phenomenological approach to explore the consumptive behavior of students involved in online gambling, especially in the psychological, social, and economic contexts. The choice of qualitative methods aims to capture subjective experiences as well as the nuances of emotions and motivations behind students' involvement in online gambling, which cannot be explored in depth through quantitative methods (Renjith et al., 2021; Shorey & Ng, 2022; Gibson et al., 2023). A phenomenological approach was deemed most appropriate, given that this study focuses on an in-depth understanding of students' experiences from their perspectives, which include patterns of consumptive behavior and factors that influence their decisions in gambling. This approach was chosen to gain richer insights than quantitative or survey methods that tend to be structural because phenomenology allows researchers to capture the essence of participants' experiences through direct interaction, which is needed to explain the background of consumptive behavior in detail.

The data collection techniques used in this study include in-depth interviews, participatory observation, and documentation (Kang & Hwang, 2021). The research was conducted at Nurul Jadid University in Paiton, Probolinggo, East Java, and Zainul Hasan University in Genggong, Kraksaan, Probolinggo. The selection of these two locations was based on the high interest of students in the region in online gambling, as indicated by internal university data and informal reports from several lecturers and academic advisors. The number of respondents interviewed was 20 students selected through a purposive sampling technique, where the selection of respondents was based on their involvement in online gambling and the diversity of their social and economic backgrounds. Each interview lasted approximately 30-45 minutes and was conducted in an informal setting to make participants feel comfortable and open. The observation was conducted for one month in the campus environment and several student meeting places to see their consumptive behavior in social contexts, such as discussions and interactions with peers. Documentation in the form of records of financial transactions and student loan data was also collected to increase data validity.

The data analysis technique used in this study adopted the interactive model of Miles and Huberman, which includes four stages: data collection, data reduction, data presentation, and conclusion drawing. In the data collection stage, all interviews and observations were recorded in detail to ensure accuracy (Kumar & Krishnamoorthy, 2020; Zhou et al., 2020; Anwar et al., 2021). Next, the data underwent reduction by removing irrelevant information and focusing on

key findings, such as spending patterns, social influence, and the psychological impact of online gambling. After that, the simplified data were arranged in thematic tables or matrices to present the information systematically so that the interrelationships between themes, such as the relationship between peer pressure and college students' consumptive behavior, could be analyzed in depth. The final stage is conclusion drawing and verification, where a thorough interpretation is carried out to obtain the meaning of the consumptive behavior under study by ensuring the consistency of the findings through data verification.

RESULTS AND DISCUSSION

Uncontrolled Spending Patterns

Students who engage in online gambling often start simply trying but quickly get caught up in the growing urge to gamble due to the promise of huge profits from advertisements. This gambling quickly turns into a habit that consumes a large portion of monthly funds, leading to students borrowing money from friends to maintain their gambling activities. This phenomenon reflects a pattern of addictive behavior, where the expectation of winning continues to drive impulsive decisions that ignore financial and social consequences, causing negative impacts on the students' financial stability, mental health, and social relationships.

In his interview, one of the students from Nurul Jadid University stated, "At first, I was just idly trying online gambling after seeing advertisements that offered big prizes. I thought it was only a small portion of my parents' money that I would use, but it turned out that I was increasingly tempted to gamble again and again. Now almost all of my monthly money goes to gambling, and I even borrow from friends" (Nurul Jadid University student, personal interview, Probolinggo, 2024). This statement shows that online gambling has become a priority in financial allocation, directly impacting students' financial condition.

Through the interviews conducted above, students' involvement in online gambling often starts with curiosity triggered by the influence of advertisements that promise big prizes. Although initially only planning to use a small portion of the monthly money, students are caught up in the urge to continue betting, which eventually drains their monthly finances to the point of requiring loans from friends. This situation reflects an increasingly impulsive pattern of consumptive behavior and a tendency towards dependence, where the need to gamble is challenging to control despite being aware of the increased financial risks. This phenomenon shows the characteristics of addictive behavior, where unrealistic expectations of winning become the trigger for a cycle of gambling that is financially and socially detrimental. Bottom of the Form

Based on other interviews with Zainul Hasan University students, students often do not realize how much they spend until it is too late. One student revealed, "I didn't realize how much money I had spent on gambling until I ran

out of money for food and transportation. In the end, I borrowed money from online loans to continue gambling in the hope of winning again" (Zainul Hasan University student, personal interview, Probolinggo, 2024).

The interviews conducted above show that students lose control of their spending in online gambling activities, so basic needs such as food and transportation are neglected. When realizing the amount of money spent, the student has been trapped in a continuous cycle of financial loss. Borrowing from online loan services to gamble again signifies an irrational hope of recouping losses through winnings. This reflects the cycle of addictive behavior where the desire to win drives impulsive financial decisions despite the growing risks and negative consequences.

Uncontrolled spending patterns among college students involved in online gambling are a rapidly growing phenomenon. College students who initially only tried it out eventually fell into gambling habits because they were tempted by advertisements promising big prizes (Houghton et al., 2023). This caused the diversion of funds originally intended for basic needs, such as food and transportation, to be used for gambling. Students even had to borrow money from friends to maintain their gambling activities in some cases. This situation worsened because of the dependence that was formed, making it difficult for students to control the urge to continue gambling even though there were significant risks that threatened their financial stability. The impacts not only disrupted personal finances but also affected mental well-being and social relationships because many students felt ashamed and isolated due to this habit.

Siricharoen (2024) revealed that the influence of advertisements promising big profits can trigger impulsive consumer behavior in college students, especially in online gambling. College students are often unaware of the amount of money they spend on gambling until their basic needs, such as food and transportation, are neglected. College students only realized the magnitude of the loss after being trapped in a cycle of debt and online loans to continue gambling. Törrönen (2023) also found that students who are trapped in online gambling often develop irrational expectations of recovering their losses, which worsens the addictive cycle and exacerbates the financial consequences they face. The pattern of student spending in online gambling is an increasingly complex problem that needs to be addressed with a more holistic approach, including psychological interventions and financial education.

Dependence on Uncertain Winnings

Dependence on uncertain winnings is an important aspect that influences college students' consumptive behavior. This study found that university students who gamble online often develop an irrational mindset, where they continue to gamble despite repeated losses. The expectation to win gambling further strengthens their motivation to gamble.

A student at Zainul Hasan University said, "Sometimes I do lose, but when I win, it feels like all the losses are paid off. That's what keeps me betting, hoping for the next big win. But the more I lose, the more I feel like I have to keep gambling to win again" (Zainul Hasan University student, personal interview, Probolinggo, 2024).

The interview conducted above, revealed that the student was caught in a cycle of "chasing losses," where losses in gambling encouraged him to continue betting in the hope of recouping the losses through subsequent wins. Occasional wins give the feeling that previous losses are being paid off, reinforcing the urge to gamble more. However, as the losses mount, the student feels increasingly pressured to keep playing, demonstrating an addictive mindset where uncertain wins serve as motivation to chase profits, despite the growing risk of losses.

In field observations, this phenomenon of addiction was evident. Students who continue to gamble ignore the risk of large losses and continue to seek wins as a "justification" for their impulsive decisions. From a psychological perspective, students are trapped in a phenomenon known as *gambler's fallacy*, which is the irrational belief that big wins will occur to cover all losses. The discussion of these findings indicates that reliance on uncertain winnings signifies the presence of impulse control disorders similar to behavioral addictions. From this perspective, college students' consumptive behavior in online gambling is closely related to gambling addiction theory, where variable reinforcement factors in gambling outcomes make individuals tend to pursue winning even though they experience repeated losses.

The behavior of college students involved in online gambling is often influenced by a reliance on uncertain winnings, which creates a high-risk cycle. Dependence on uncertain winnings indicates a behavioral disorder that can lead to gambling addiction, where impulsive decisions to gamble more are not based on rational strategies, but are driven by the expectation of a gain that comes without a clear basis. Philander and Gainsbury (2023), who showed that gambling addiction is often driven by a reliance on uncertain outcomes, where individuals who experience repeated losses feel that they must continue gambling in order to obtain a win that will cover the losses. Zhou et al. (2022), who stated that in individuals with gambling addiction, there is an increase in impulsive decision making and a lack of control over the urge to continue gambling despite knowing the risk of loss. Gamblers often fall into what is known as the gambler's fallacy, which is the irrational belief that a big win will occur to offset their losses.

Influence of Social Environment and Peer Pressure

Social influence, particularly peer pressure, plays an important role in motivating university students to engage in online gambling. Many university students involved in online gambling reported that they first gambled because friends or the social environment influenced them.

A student from Nurul Jadid University stated, "At first I was not interested in gambling. But my friends often told me about how they could win big from online gambling, and they looked happy every time they won. Finally I was curious and tried it, because I wanted to know how it felt to win like them" (Nurul Jadid University student, personal interview, Probolinggo, 2024).

The results of the interviews conducted above show that students' involvement in online gambling often starts from the influence of the social environment, especially friends who share their winning experiences. The winning narratives told by friends create the impression that gambling can provide satisfaction and quick profits, which triggers curiosity to try it themselves. In this case, social influence plays a significant role as a trigger for students' consumptive behavior, where the urge to "feel the victory" encourages individuals to gamble, even though they initially have no interest or interest in the activity. A series of findings related to the Influence of Social Environment and Peer Pressure can be visualized as shown in Figure 1.

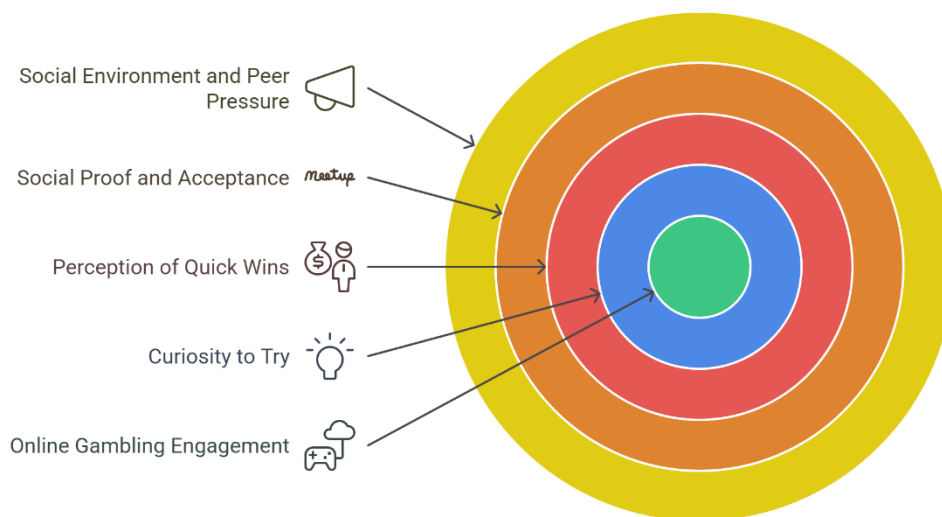


Figure 1. Influence of Social Environment and Peer Pressure

This finding is supported by observations that show that students often follow the behavior patterns of their friends. The narrative of victory from their peers reinforces their belief that online gambling is a quick way to get financial benefits. In addition, the results of the observations also show that peer or social pressure is a significant factor in influencing students' consumptive behavior. Social influence theory, particularly the concept of social proof, supports these findings by showing that individuals tend to adopt behaviors accepted by their social groups, even if those behaviors are risky.

Social influence, especially peer pressure, plays a significant role in driving student consumer behavior in online gambling. Students revealed that most of their involvement in online gambling began with the influence of friends who often shared stories about their big wins, creating the perception that gambling can provide financial benefits in a fast and fun way. Zhou et al. (2022)

explained that individuals tend to follow behaviors accepted by their social groups, even if they are risky. Peer pressure plays a significant role in driving gambling behavior among students (Gori et al., 2022; Cosenza et al., 2024). Adebisi et al. (2021) suggested that narratives of victory that are often shared in social circles play a role in normalizing gambling behavior among adolescents and students. Students who have close friends who are involved in gambling tend to be more susceptible to trying online gambling as a way to gain satisfaction and social recognition.

Lifestyle-Oriented Consumptive Behavior

The research also found that some students gamble online to earn money and fulfill specific lifestyle demands. Many students want to own luxury items or follow high lifestyle trends. One student from Zainul Hasan University said, "I often feel jealous of my friends who can buy expensive things, such as the latest mobile phones or branded shoes. I don't have that much money, but I think that if I win at online gambling, I can also have things like that" (Zainul Hasan University student, personal interview, Probolinggo, 2024).

The results of the interviews conducted above show that lifestyle factors and materialistic encouragement are the primary motivations for students to engage in online gambling. The envy of seeing friends who can buy luxury goods creates a desire to have the same thing, which then triggers the assumption that online gambling can be a quick solution to achieve these goals. This thinking shows a lifestyle-oriented consumptive pattern, where the need for social status and ownership of expensive goods encourages students to gamble despite significant financial risks. This illustrates how social trends and materialistic drives can trigger risky behavior.

In-depth observations show that the drive to fulfill a luxurious lifestyle is often why students game online. Online gambling is seen as an instant solution to fulfill consumptive desires driven by lifestyle trends and social media influence. In addition, consumptive behavior oriented towards a luxurious lifestyle is related to the theory of consumerism, where individuals tend to associate social status with the ownership of materialistic goods. Students who engage in online gambling are often influenced by social norms that value a luxurious lifestyle, thus making them feel compelled to seek instant ways to fulfill these aspirations.

Students who engage in online gambling are not only looking for financial gain but also to fulfill specific materialistic lifestyle needs. Their primary motivation is to own luxury goods and follow high lifestyle trends. Wang (2022) stated that modern society tends to pursue ownership of material goods to increase social status. Feelings of envy towards friends who can buy expensive items, such as the latest cell phones or branded shoes, encourage them to look for shortcuts by gambling online to obtain similar items. Hadi et al. (2024) showed that students who are exposed to a consumerist and materialistic culture,

primarily through social media, are more susceptible to engaging in gambling behavior. Expectations of a glittering lifestyle often lead individuals to pursue materialistic goals without considering long-term consequences, such as possible financial and psychological risks.

Psychological Impact and Decreased Academic Performance

The psychological impact of engaging in online gambling is one of the most serious consequences faced by university students. In interviews, many students revealed that they felt stressed, anxious, and even depressed due to their involvement in online gambling, which had a direct impact on their academic performance. A Nurul Jadid University student revealed, "I feel very anxious every time I lose in online gambling, especially when the money I use is money sent from my parents. The guilt is huge, and I often can't sleep thinking about how to get more money" (Student, personal interview, 2024). The results of the interviews conducted above revealed a significant psychological impact of students' involvement in online gambling, specifically anxiety and deep guilt after losing. When the money used was sent from parents, the emotional distress felt was even more substantial, as students realized that the funds were being used for unproductive purposes.

Students who experience psychological distress are often absent from class and fail to complete their academic tasks on time. This impacts their academic performance and worsens their psychological state. In addition, the psychological impact of engaging in online gambling is closely related to the theory of stress and anxiety. Prolonged feelings of guilt and anxiety can trigger a decline in academic performance as students lose focus on their studies and feel trapped in a worsening financial situation.

The main findings show that university students experience uncontrollable spending patterns, dependence on uncertain winnings, and intense social pressure, particularly from peers. These factors reinforce each other and create an addictive cycle that is difficult to break. The influence of the social environment, the drive to fulfill a luxurious lifestyle, and the pressure to have social status encourage students to engage in high-risk behaviors despite being aware of the adverse financial consequences in Table 1.

Table 1. Main Findings of Students' Consumptive Behavior in Online Gambling

Theme	Description of Findings	Excerpt from Interview
Uncontrolled Spending Patterns	Students allocate monthly money for online gambling	"I borrowed money from friends after my monthly money ran out for gambling"
Reliance on Winning	The hope of winning drives students to continue gambling	"I feel like I have to bet again and again to win big"
Social Environment Influence	Friend pressure is the main driver of gambling	"My friends always tell me about their victories and invite me to play together"

Consumptive Lifestyle	Online gambling is seen as a way to fulfill a lavish lifestyle	"I want to have branded goods and follow the trend of my friends"
Psychological Impact	Anxiety and depression interfere with academic performancez	"Big guilt, trouble sleeping and not focusing on lectures"

The repercussions of university students' involvement in online gambling include not only financial losses but also deep psychological problems, such as anxiety, guilt, and prolonged stress, which in turn lead to decreased academic performance. Overall, this study illustrates the link between online gambling dependence and the psychosocial aspects of college students, where irrational expectations of winning, peer pressure, as well as materialistic lifestyles reinforce harmful consumptive patterns. The findings emphasize the need for comprehensive interventions, including financial education and psychosocial support, to help university students avoid engaging in consumptive behaviors that harm their academic and psychological well-being.

In addition, this study revealed that college students' consumptive behavior in online gambling has similar complexities to previous research findings but with more specific characteristics and triggering factors among college students. The study by Mazoochi et al. (2024) suggests that social influence and irrational expectations of winning are two dominant factors in online gambling addiction, especially among the younger generation. The findings of this study are consistent with these results, where winning narratives from peers and the expectation of winning large amounts reinforce college students' involvement in gambling. Wang (2022) states that social media plays a significant role in building expectations of a luxurious lifestyle, encouraging young people to look for quick ways, including gambling, to achieve this social status.

Adebisi et al. (2021) emphasized that involvement in online gambling has a profound impact on the mental health of individuals, where anxiety and stress increase due to prolonged financial pressure. This study confirms a similar psychological impact, with university students experiencing a deep sense of anxiety and guilt that interferes with their academic performance. As such, the findings of this study enrich previous literature by highlighting the role of peer pressure, materialism, and psychological impact, particularly among university students, which warrants further intervention in the form of financial education and adequate mental health support.

CONCLUSSION

This research highlights that university students' consumptive behavior in online gambling is a complex phenomenon that is influenced by psychological, social, and economic factors. This research reveals five main themes: uncontrolled spending patterns, dependence on uncertain winnings, the

influence of social environment and peer pressure, consumptive orientation on lifestyle, psychological impact, and decreased academic performance. The takeaway from this study is that college students' involvement in online gambling is not simply a financial issue but rather a multidimensional phenomenon related to psychological drives and social pressures, which overall affect mental and academic well-being. The findings reinforce the importance of preventive approaches and interventions based on financial education and psychosocial support for university students to reduce engagement in risky consumptive behaviors.

This research offers insights into the scholarly literature by providing a new perspective on the dynamics of consumptive behavior in online gambling, particularly among university students. This research highlights the importance of understanding the interaction between social influence, materialist expectations, and psychological impact, which has not been widely studied in an academic context. Nevertheless, this study has limitations, including the limited scope of two universities in a particular region and the focus on university students without considering gender and age differences. Therefore, further research covering a wider range of demographics and data collection methods is expected to provide a more comprehensive picture. Thus, the results not only provide new insights into the academic field but can also be the basis for policies addressing consumptive behavior among students, especially in dealing with the risks of online gambling.

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