



**PARENTS' GAMBLING BEHAVIOR:
ITS EFFECT TOWARD FINANCIAL MANAGEMENT PRACTICES
AND MONEY ATTITUDES**

**A THESIS PRESENTED TO
THE FACULTY OF COLLEGE OF BUSINESS AND MANAGEMENT
MISAMIS UNIVERSITY
OZAMIZ CITY**

**IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE DEGREE
BACHELOR OF SCIENCE IN BUSINESS AND MANAGEMENT**

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November 2024

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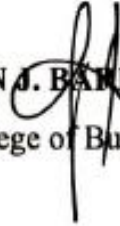

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Date of Thesis Proposal: May 17, 2024

Date of Oral Defense: October 25, 2024


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ABSTRACT

Parents' gambling behavior encompasses a wide range of activities related to wagering money or valuables on an event with an uncertain outcome leading to financial strain and emotional stress. This study examined the effect of parents' gambling behavior toward the financial management practices and money attitudes. This study utilized quantitative research approach using descriptive correlational research design. There were 250 gambling parents who were chosen through purposive sampling technique. The study took place in Ozamiz City. Gambling Behavior, Financial Management Practices, and Money Attitude questionnaires were used as instruments in gathering data. *Frequency, Percentages, Mean, Standard Deviation, Pearson Correlation Analysis, Regression Analysis* were used as the data analyses. The results show that the respondents have low level of gambling behavior while the level of their financial management practices and money attitudes are rated as high. Meanwhile, there is a perfect positive correlation or highly significant relationship among the gambling behavior and financial management practices as well as the gambling behavior and money attitudes. These reveal that gambling parents show responsible approach in financial management making them to balance their responsibilities and their household as well as their respective activities in the gambling activity. In this vein, practices and a balanced approach to money among parents to mitigate potential risks associated with gambling behavior could be emphasized.

Keywords: *financial management practices, gambling behavior, gambling parent, money attitudes*

This research paper is dedicated to the parents of researchers who gives their outmost support, and never-ending inspiration throughout the study. They are the one who provide the resources that needed in the making of this study. It is also dedicated to the teachers who are behind in making this research possible through guiding the researcher to complete the study. The researchers would also like to dedicate this study to the parents that may need in help in battling gambling issues.

Also, this study is also dedicated to the school who gives opportunity the researchers to nurture, test their skills, and cooperation to build this study. We look up and dedicate the whole study to our Almighty God who gave the strength, knowledge, wisdom, protection and will to continue and keep positive to finish this research.

ACKNOWLEDGMENT

We, the researchers would like to express our deepest gratitude and appreciation to those individuals who made this research work possible:

To Dr. Efren J. Barillo, the Dean of the College of Business and Management of Misamis University, and the chairman during the oral defense presentation who provided his guidance and encouragement in the pursuit of this business research study.;

To the committee members, Mr. Arniel Jr Elmedulan, MBA and Dr. Gilda L. Ilusorio, LPT, for their constructive criticisms given during the Oral Defense;

To our thesis adviser, Dr. Renzitelo Alf P. Carpio, for his patience and unwavering support, for sharing his time, knowledge, and expertise, which were instrumental in the improvement and completion of this research;

The respondents, who generously took the time to answer the questionnaires and participate the study wholeheartedly;

The parents, friends, relatives, and classmates of the researchers, for all the assistance provided sharing the process of meeting the requirements for the research; and

Above all, to God Almighty, for His graces and blessings, which made all things possible.

Researchers

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INTRODUCTION

Rationale of the Study

Gambling is a widespread activity across various cultures and societies, and it often has significant implications for individuals and their families. The Philippines has a complex relationship with gambling. While legal gambling generates jobs and tax revenue, it also carries social costs. Gambling is a well-established activity in Philippine society for its highly profitable nature. In this vein, the gambling sector has greatly helped the country's economy (Hebron & Mapa, 2023). When parents engage in gambling, the ripple effects can extend beyond personal financial troubles, influencing the entire household's financial management practices and shape the money attitudes of their children.

Gambling is a prevalent social and economic activity that has both benefited gambling businesses financially while causing significant personal and financial losses to individuals worldwide (Azemi et al., 2022). The impact of gambling addiction has led many individuals to experience the loss of their savings and current income (Azemi et al., 2022). Gambling is deeply embedded in Filipino culture, taking on diverse and culturally significant forms. Two prominent examples include cockfighting, known locally as "sabong," and traditional gambling games such as "swertres" and card games (Lou, 2020), wherein it catches a large number of Filipinos that may result in conflict between families, criminality, and bankruptcy (Suralta, 2022).

Financial losses from gambling can be devastating, often extending beyond the immediate depletion of money wagered. Gambling is not always winning, which can lead to financial losses and negative consequences for financial stress (Tabri et al., 2022). Problem gambling, often characterized by compulsive behavior and an inability to control one's gambling impulses, can have profound effects on individuals' financial well-being. Households affected by gambling addiction are at heightened risk of experiencing financial instability and

strain. It has been discovered that problem gambling is linked to a number of negative consequences, which involves financial difficulties such as unmanageable debts (Adolphe et al., 2019). Gamblers frequently exhaust their savings, leaving them without a financial buffer for emergencies. As losses mount, many individuals resort to borrowing money, which can lead to substantial debt.

Loss-chasing behavior is central to the expression of problem gambling, in which gamblers seek to recoup earlier losses by continuing to gamble, frequently increasing their stakes in the hopes of regaining what they have lost. In addition, it appears that obsessive gambling, which develops from loss-chasing behavior, might result in financial losses and negative consequences for financial stress (Tabri et al., 2022). This cycle of chasing losses can lead to a downward spiral, resulting in significant financial losses that extend far beyond the initial wagers.

Furthermore, financial strain may be a factor in parents' gambling (Lesmana et al., 2023). It appears that obsessive gambling, which develops from loss-chasing behavior, might result in financial losses and negative consequences for financial stress (Tabri et al., 2022). Intense gambling can lead to loss of savings and accrued debt which will inevitably only plunge their family deeper into debt.

As gamblers move from stage to stage and more into the powerful grip of betting, their view of money begins to change. It no longer holds its traditional value as a means of exchange, a way to accomplish goals, a measure of security, a source of freedom, and a standard of accomplishment (Anthes et al., n.d.). Instead, money to the gambler has only one value: to enable the gambler to keep gambling and stay "in action." Accordingly, the corrupted view of the value of money is why problem gamblers may do anything to obtain money to keep gambling—lying, borrowing, or even stealing (Adolphe et al., 2019). This highlights the seriousness of gambling addiction and its potential to lead to unethical or criminal action as people grow increasingly desperate to maintain their habit. Furthermore, the dishonesty of money can intensify the addiction cycle by putting the urgent

desire to gamble ahead of long-term financial security and ethical considerations (Adolphe et al., 2019).

While gambling is a culturally significant activity in the Philippines, its potential for financial devastation cannot be ignored. The thrill and social aspects of gambling often overshadow the risks, leading many into a cycle of financial loss and stress. Understanding and addressing these consequences is crucial in mitigating the adverse effects of gambling. Despite extensive research on the individual and societal impacts of gambling, such studies are still very limited and not broadly assessed with other countries and cities, especially here in Ozamiz City. A significant knowledge gap remains regarding the specific effects of parents' gambling behavior on family financial management practices and money attitudes; limited knowledge exists about how these gambling parents still manage financial matters within their households.

Most existing studies focus primarily on the immediate financial losses and psychological impacts on the gamblers themselves, neglecting the broader implications for household financial dynamics and the development of financial attitudes within the family context. Little is known about how parents' gambling behavior influences their financial decision-making and management practices, such as budgeting, saving, and spending within the household. While short-term financial losses due to gambling are well-documented, research on the long-term financial security and stability of families with a gambling parent is scarce. In connection to it, this study is an attempt to fill this knowledge gap by exploring the intricate relationship between parents' gambling behavior and their financial management practices and money attitudes. Furthermore, the findings could provide valuable insights into how gambling behavior affects financial decision-making processes and money-related attitudes, thereby offering recommendations for supporting families in achieving better financial health and resilience could be provided whenever possible.

Theoretical Framework

This research study utilized the Theory of Planned Behavior (Ajzen, 1991) and Social Learning Theory (Bandura, 1977).

The Theory of Planned Behavior (TPB) suggests that people's actions are largely influenced by their intentions and their perception of how much control they have over their behavior. These intentions are shaped by three main factors: their attitudes toward the behavior, the social norms they perceive regarding the behavior, and their belief in their control over the behavior (Ajzen, 1991). In the context of gambling, a person's intention to gamble is impacted by how positively or negatively they feel about participating in (sport) gambling, their beliefs about whether important people in their lives think they should engage in gambling, and how easy or difficult they believe it is to participate in these activities.

This study aimed to enhance one's understanding of why people participate in lotteries, with a focus on Cause-Related Lotteries (CRLs). CRLs are unique because they generate funds for social causes through the sale of lottery tickets in small denominations, creating a scenario where everyone benefits (Talwar et al., 2022). The primary purpose of a CRL is to raise money for relief efforts rather than just to provide lucky winners with cash prizes. When individuals purchase a CRL ticket, they contribute to a worthy cause while also having the opportunity to win a portion of the prize money, which constitutes less than half of the total funds raised, with the remainder being donated (Talwar et al., 2022).

Lotteries are notably popular, partly due to the positive emotions that participants anticipate (Krawczyk, 2023). Many people buy lottery tickets hoping to boost their financial status (Forrest et al., 2023). The excitement of potentially winning a large sum creates a compelling reason for people to invest in tickets, even when they are aware that the odds are against them. Moreover, buyers feel good about their participation because their money supports a positive cause, motivating them to support more CRLs in the future.

However, it is important to recognize that as gambling behavior increases, the negative consequences can start to overshadow any benefits (Korn & Shaffer,

2019). Individuals who gamble more frequently or intensively may begin to encounter significant personal, financial, and social issues. Those struggling with such problems are often classified as problem gamblers (National Research Council, 2019). Furthermore, those facing severe consequences related to their gambling habits might fall into the category of pathological gamblers (American Psychiatric Association, 2019).

The connection between poverty and lottery play involves various psychological factors that are not as straightforward as they may seem. Ideally, it is oversimplified to assume that low-income individuals play the lottery merely due to a lack of knowledge or cognitive mistakes (Korn & Shaffer, 2019). The researchers discovered that participants who recognized their low-income status often felt that playing the lottery offered a fair chance, implying that everyone—regardless of wealth—has an equal opportunity to win.

For many people, the lottery symbolizes a glimmer of hope for improved financial stability, both now and in the future (Krawczyk, 2023). Those grappling with economic challenges may view the lottery as a potential escape from poverty or debt. This hope can serve as a strong motivator. Additionally, some individuals consider the lottery a form of entertainment; the thrill of purchasing a ticket and the excitement leading up to the draw can create a sense of exhilaration, even without a win (National Research Council, 2019). Social circles can also influence lottery participation—friends or family who frequently play may encourage others to join, turning it into a shared activity that can have both positive and negative effects depending on the individuals involved. Moreover, a lack of financial literacy can lead some players to mistakenly perceive the lottery as a practical investment strategy. Many may not fully comprehend the actual odds of winning any prizes, particularly the jackpots. While a majority of people engage with the lottery in a responsible manner, it can become highly addictive for some, resulting in serious financial problems, damaged relationships, and other substantial drawbacks. The Philippine Charity Sweepstakes Office (PCSO) noted that both lottery operators and regulators actively seek to support those at risk for lottery

addiction, as well as provide assistance for those currently struggling with compulsive lottery play.

The Theory of Planned Behavior (TPB) builds upon the earlier Theory of Reasoned Action proposed by Fishbein in 1979 and introduces an important concept known as “perceived behavioral control,” as outlined by Ajzen in 2006. Essentially, TPB posits that one's actions stem from behavioral intentions, which can be understood through three key factors: attitudes toward the behavior, subjective norms influencing us, and perceived behavioral control.

In Ajzen's model, behavior predicts behavioral intention, which reflects how much effort an individual intends to put into a specific action (DeMaria et al., 2019). A person's "attitude toward behavior" refers to their overall positive or negative feelings about performing that behavior without getting into the cognitive or conative aspects (Frey et al., 2023). For instance, when considering cause-related lotteries, general attitudes toward gambling, luck, or good karma might shape an individual's viewpoint.

Subjective norms are derived from the interpretation of the expectations set by important people in one's life. These perceived expectations can significantly influence their will to act. In the context of investing in cause-related lotteries, the opinions of trusted friends or family can sway an individual's intention.

Perceived behavioral control refers to how easy or difficult one feels when performing a certain behavior. It involves assessing whether the individual believes they can actually control the behavior in question. This perception is shaped by a person's knowledge, skills, past experiences, and observations of others (Frey et al., 2023). When it comes to cause-related lotteries, factors like having sufficient financial resources and the ability to navigate potential obstacles affect perceived behavioral control. If significant resources are available with few challenges, a person's perceived ability to act increases, thus enhancing their intention to participate (Ofori et al., 2020).

Recently, the TPB has been applied to various contexts where decision-making can be complex and relies on individual and group variables (e.g., DeMaria et al., 2019; Passafaro et al., 2019). A recent study explored the application of TPB to analyze the purchasing behavior of cause-related lotteries (CRL) in two emerging economies: Russia and India. It was found out that consumer buying habits were greatly formed from their reason to win an ample amount of money to sustain their short-term needs. The report highlighted the significance of increasing financial support for state welfare (Mazar et al., 2020).

Meanwhile, the Social Learning Theory (SLT) suggests that people learn behaviors by observing others, particularly those that they consider as role models (Bandura, 1977). This means that individuals can pick up on and adopt gambling behaviors from their peers, potentially increasing their own likelihood of engaging in gambling (Nower et al., 2022). Adolescence is a crucial time for developing personal identity and social connections, making individuals especially susceptible to peer influence (Laursen et al., 2021). This influence can stem from a variety of sources, including family dynamics and interactions with friends and acquaintances (Torres, 2024).

Once individuals observe their peers gambling, they may start to imitate these behaviors, leading them to participate in gambling activities themselves (Bandura, 1977). This imitation can significantly shape their attitudes and behaviors towards gambling (Tulloch et al., 2022). Individuals might begin by playing gambling-like games or showing an interest in gambling activities. With ongoing observation, imitation, and reinforcement, some people may internalize these gambling behaviors. If these behaviors are repeatedly reinforced, they are more likely to be repeated. When individuals see gambling as beneficial or rewarding, they have a higher chance of engaging in it again (Sohn, 2023).

Conceptual Framework

Gambling Behavior encompasses a wide range of activities related to wagering money or valuables on an event with an uncertain outcome (Oyelade et

al., 2023). It refers to actions and decisions individuals make regarding participating in gambling, from casual betting to pathological gambling (Lavoie & Main, 2019). Comprehending gambling behavior requires examining not only the external manifestations of gambling but also the underlying motivations and cognitive processes that drive individuals to gamble (Hunt & Blaszczynski, 2019). Gambling behavior can lead to addiction by knowing gambling frequency and gambling severity, as these factors play a significant role in assessing the impact of gambling activities on individuals (Allami et al., 2022; Santangelo et al., 2022).

Gambling Frequency relates to how often an individual engages in gambling activities within a specific timeframe (Greer et al., 2023). High gambling frequency has been linked to increased risks of developing gambling related problems and addiction (Hing et al., 2021) and that sensation seeking directly increased common gambling frequency (Huggett et al., 2021). Gambling frequency also has an intricate connection between how often individuals engage in gambling activities and the severity of their gambling problems (Molander & Wennberg, 2022) for the reason that frequent gambling may result in gambling severity, which means that frequent gambling could give more chances of wins and losses, which fuels excitement and desperation (Zhang & Clark, 2020; Mattieu et al., 2020).

Gambling Severity pertains to the negative consequences associated with excessive or problematic gambling experienced by individuals due to their gambling habits (Estévez et al., 2021). These include financial losses, relationship strain, mental health issues, and overall impairment in various life domains (Blaszczynski et al., 2020). Gambling severity may also affect individuals' decisions on how to manage financial practices (Koomson et al., 2022).

Financial Management Practices is an act of individuals who use strategies to handle finances effectively (Atatsi et al., 2023). A psychometrically strong measure of financial management practices can help mitigate the adverse effects of excessive gambling and promote responsible gaming behaviors (Wood & Griffiths, 2022). Effective financial planning, budgeting skills, and prudent

cash management practices can act as protective factors against problematic gambling behaviors (Hing et al., 2021). Individuals with poor financial management skills may be more susceptible to developing gambling-related issues or negative effects towards gambling (Watanapongvanich et al., 2021). Financial literacy and responsible money management are important to mitigate gambling behaviors (Ledgerwood & Petry, 2019). Financial management practices play a great part in gambling (Weidner, 2022), including cash management and money attitude (Rodda, 2021).

Cash Management refers to how individuals handle their liquid assets and cash flow (Ramli & Yekini, 2022). Effective cash management is essential for maintaining financial stability and avoiding impulsive or reckless spending behaviors associated with problem gambling (Sharpe et al., 2019). With cash management, gamblers know and control how much they spend on gambling in general (Flores-Pajot et al., 2021; Slecza et al., 2020). They would not spend more than they could afford (Slecza et al., 2020). On the other hand, no cash management will feel a strong urge to gamble and have difficulty putting a limit on their gambling spending (Flores-Pajot et al., 2021; Škařupová et al., 2020). One of the abilities that gamblers should have is the ability to assess and mitigate potential risks in engaging in gambling activities, which needs to have risk management (Blaszczynski et al., 2021).

Risk management is able to track down the potent risks that may occur while engaging in gambling activities and have a remedy to control gambling behavior (McCarthy et al., 2021). Individuals who practice effective risk management strategies can help make informed decisions about their gambling behavior, prevent excessive losses, and limit negative consequences (Delfabbro & King, 2023). Risk management may increase knowledge of the proper practice of sound financial management and cash management, which leads to good general management (Ede et al., 2020).

General Management encompasses broader aspects of self-regulation and decision-making related to gambling behavior. Individuals with strong general management abilities may exhibit better control over their impulses, emotions, and behaviors when it comes to gambling (Thurm et al., 2023). General management helps gamblers make sound decisions or develop a strategy and plan to control gambling, which may affect their financial management, which leads to gambling severity and may reduce gambling frequency (Bagot et al., 2021).

Money Attitudes refer to individuals' beliefs, values, and emotions concerning money and its role in their lives (Castro-González et al., 2020). Positive money attitudes are associated with healthier financial behaviors and reduced likelihood of engaging in problematic gambling activities (Watanapongvanich et al., 2022). It includes how effectively to budget money when it comes to gambling activity (Slecicka et al., 2020). Money attitudes play a pivotal role in the world of gambling because they reason that it can cause anxiety for having a loss-chasing behavior, which directly results in fueling the desire to gamble, which may lead to negative gambling behavior (Callman, 2020). Positive money attitudes may promote responsible gambling behaviors and can impact their decision-making in gambling situations, especially in budgeting (Swanton et al., 2019).

Budgeting is the amount of money to plan for the coordination of resources and expenditures for a particular purpose (Bartocci et al., 2022). It outlines the income sources, expenses, savings goals, and spending limits. Effective budgeting can help individuals manage their finances responsibly and avoid overspending on gambling activities (Gainsbury et al., 2018). Setting clear budgets for gambling expenditures helps individuals track their spending, avoid overspending, and maintain financial stability despite engaging in occasional or regular gambling (Flores-Pajot et al., 2021). Smaller consecutive bets followed by a one-time arbitrary high bet are found to indicate an impulsive personality (Deng et al., 2019).

Anxiety plays a significant role in shaping individuals' responses to stressors and uncertainties related to gambling outcomes (Neophytou et al., 2023). High levels of anxiety can contribute to impulsive decision-making and maladaptive coping strategies in response to gambling-related stressors (Wang et al., 2020). There is also a chance that high levels of anxiety may seek relief from distraction through gambling, leading to increased frequency or severity of their participation in such activities (Vaughan & Flack, 2022; Wang et al., 2020; Marchika et al., 2020). Anxiety has been identified as a common emotional state among gamblers, influencing their risk-taking behaviors (Loraine et al., 2020). For instance, individuals with high levels of anxiety may turn to gambling as a coping mechanism, leading to increased gambling frequency and severity (Blaszczynski et al., 2020), and that anxiety may lead to obsession with gambling (Huțul & Karner-Huțuleac, 2022).

Obsession with gambling refers to an intense preoccupation with engaging in gambling activities that overrides other priorities in individuals' lives (Mestre-Bach et al., 2023). The tendency to have obsessive gambling is often indicative of underlying psychological issues that may require intervention or treatment (Ford & Håkansson, 2020; Potenza & Mestre-Bach, 2024). Obsession may exhibit compulsive gambling tendencies that may lead to difficulties in controlling one's impulses related to gambling activities (Moritz et al., 2020). Obsession may link to anxiety and affect budgeting, which may lead to a negative money attitude (Fenton-O'Creevy & Furnham, 2022). These attitudes can influence how individuals approach financial decisions, including those related to gambling (Sleczka et al., 2020).

Generally, it highlights a strong link between gambling behavior, driven by characteristics such as frequency and severity, and financial management practices, which have direct factors of risk management, cash management, and general management and are crucial to mitigate the consequences of financial risk due to gambling problems. In addition, individuals' money attitudes, including their approach to budgeting, lead to healthy financial aspects and anxiety that may

result in impulsive gambling, leading to obsession. Moreover, money attitudes emphasizing responsible choices and controlled gambling habits significantly impact their financial decision-making, which influences their gambling behavior. Thus, it highlights the interconnectedness of both financial and psychological aspects to better understand and manage problematic gambling behaviors and responsible gambling practices.

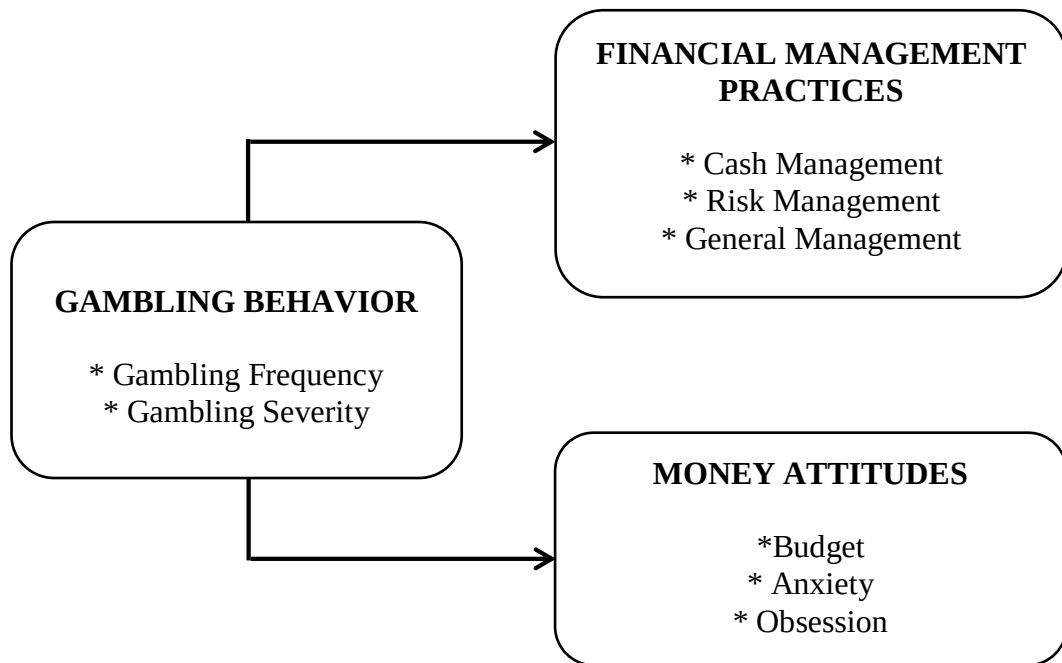


Figure 1. Schematic Diagram of the Study

Statement of the Problem

This study sought to examine the effect of parents' gambling behavior toward the financial management practices and money attitudes in Ozamiz City. Specifically, this study sought to answer the following research questions:

1. What is the level of parents' gambling behavior in terms of gambling frequency, and problem gambling severity?
2. What is the level of parents' financial management practices for gambling in terms of cash management, risk management, and general financial management?
3. What is the level of parents' money attitudes in terms of budgeting, anxiety, and obsession?
4. Is there a significant relationship between parents' gambling behavior and financial management practices?
5. Is there a significant relationship between parents' gambling behavior and money attitudes?
6. Do financial management practices and money attitude have a significant effect towards gambling behavior?

Null Hypotheses

Ho1: There is no significant relationship between parents' gambling behavior and financial management practices.

H02: There is no significant relationship between parents' gambling behavior and money attitudes.

H03: There is no significant effect between parents' gambling behavior and financial management practices.

Ho4: There is no significant effect between parents' gambling behavior and financial management practices and money attitudes.

Significance of the Study

The current study provides valuable significant insights into how parents' gambling behavior affects their financial management practices and money attitudes. The research emphasizes the importance of responsible gambling to maintain financial stability and family harmony. It helps families understand the potential risks and challenges associated with gambling and offers guidance on managing household finances effectively. In addition, the study highlights the need for programs and policies that address gambling's effects on families. These findings are valuable for counselors and support groups in designing interventions that focus on improving financial literacy and developing coping strategies for families affected by gambling. Furthermore, this research contributes to a deeper understanding of the financial and emotional challenges linked to gambling and provides actionable insights for better management and support.

RESEARCH METHODOLOGY

Design

The researcher used the quantitative research approach using a descriptive-correlational research design. The design was integrated to establish a more concrete approach to collecting, interpreting, and analyzing the data. A descriptive approach aims to describe a population, situation, or phenomenon accurately and systematically. This design is quantitative as it attempts to collect information and statistically analyze it. Descriptive research consists of statistical outcomes that investigate phenomena in natural settings and do not manipulate variables. Subsequently, a correlational design is incorporated to determine the degree to which a relationship exists between two or more variables. It is limited in nature and is a non- experimental research design where the researchers examine the relationship between two or more variables in a natural setting and does not involve manipulation or control. The descriptive-correlational design described the variables and the relationships occurring naturally between and among them. It provided a static picture of situations and established the relationship between the roles of variables involved in a chosen topic (Mustieles, 2020). This design was appropriate in the study since it examine the effect of parents' gambling behavior toward the financial management practices and money attitudes.

Locale of the Study

This study was conducted in a culturally diverse and economically varied environment of Ozamiz City, Misamis Occidental, focusing on gambling parents' behavior with financial management practices and money attitudes. It was conducted in diverse neighborhoods, encompassing both urban areas and quieter suburban zones, by administering a questionnaire. The respondents of study situated in five (5) urban places namely: Gaisano Capital located at JP Rizal Avenue, Geegee Mall at Vicente Ostia Avenue, Washington Street, Barangay Tinago, and Lam-an. On the other hand, there are five (5) suburban barangays

namely: Kinuman Sur, Kinuman Norte, Cogon, Bañadero, Malaubang, and Bagakay.

Respondents

The study involved 250 parents from Ozamiz City who engage in gambling. Respondents were chosen through a combination of purposive sampling and snowball sampling techniques. This specific sample size was determined using G*Power to ensure that the study has sufficient statistical power for accurate and reliable results. In choosing the respondents, the following criteria were used for qualifying the respondents: (1) they must be a parent who actively involved in gambling residing in Ozamiz City; (2) should have a certain level of experience or knowledge related to gambling; (3) should be able to reflect on how their gambling behavior affects their financial decisions and attitudes; (4) have an informed consent to participate in the study. However, those who did not meet the specific criteria were excluded as respondents of the study.

Data Gathering Instruments

A. *Gambling Behavior Questionnaire*. This is a four point-Likert Scale questionnaire that was adapted and modified instrument from Young & Wohl, (2009). The questionnaire consists of two constructs: Gambling Frequency and Gambling Severity. It has nine (9) indicators in which gambling frequency has four (4) statements while the gambling severity has five (5) statement.

In interpreting the level on factors associated to gambling behavior, the following scale was used:

Responses	Continuum	Interpretation
4 - Frequently (F)	3.25 - 4.0	Very High(VH)
3 - Sometimes (S)	2.50 – 3.24	High (H)
2 - Rarely (R)	1.75 – 2.49	Low (L)
1 - Never (N)	1.0-1.74	Very Low (VL)

B. Financial Management Practices Questionnaire. This is a four point-Likert Scale questionnaire that was adapted and modified instrument from Marayag, (2022). The questionnaire consists of three constructs: Cash Management, Risk Management and General Management. It has nineteen (19) indicators in which cash management has four (4) statements, risk management has eight (8) statements and general management has seven (7) statements.

In interpreting the level on factors associated to financial management practices, the following scale was used:

Responses	Continuum	Interpretation
4 - Always (A)	3.25 - 4.0	Very High(VH)
3 - Often (O)	2.50 – 3.24	High (H)
2 - Rarely (R)	1.75 – 2.49	Low (L)
1 - Never (N)	1.0-1.74	Very Low (VL)

C. Money Attitudes Questionnaire. This is a four point-Likert scale questionnaire that was adapted and modified from Yamauchi & Templer, (1982). It has 3 constructs namely: Budgeting, Anxiety, and Obsession. It consists of fifteen (15) indicators in which budgeting has six (6) statements, anxiety has five (5) statements, and obsession has four (4) statements. Moreover, a value of Cronbach's alpha equal or above 0.70 indicates acceptable internal consistency.

In interpreting the level on factors associated to financial management practices, the following scale was used:

Responses	Continuum	Interpretation
4 - Always (A)	3.25 - 4.0	Very High(VH)
3 - Often (O)	2.50 – 3.24	High (H)
2 - Rarely (R)	1.75 – 2.49	Low (L)
1 - Never (N)	1.0-1.74	Very Low (VL)

Data Gathering Procedure

Before the research instruments were actually distributed, the researchers obtained first a permission from the Dean of the College of Business and Management and it was conferred by the research adviser. After the approval of the letter request, the researchers distributed the questionnaire individually to the identified respondents. After all questionnaires have been collected, the data were tabulated and presented to the statistician for computation. After the statistical treatment, the researcher analyzed and interpreted the data gathered.

Statistical Treatment

The researchers used various statistical tools to carry out the study.

Mean and standard deviation. These tools were used to determine the level of financial management skills and money attitudes among gambling parents.

Pearson Correlation analysis. This tool was used to explore the significant relationship between a gambling parent's financial management skills and money attitude, and how these factors affect their gambling behavior.

Regression analysis. This tool was used to evaluate how financial management skills and money attitude together influence a parent's gambling behavior.

Ethical Considerations

Before the study was conducted, researchers observed the ethical standards of the research, which are outlined by the Helsinki Declaration (Bosnjak, 2001). The respondents were fully informed about the study's objectives and significance, and their voluntary participation was ensured through the signing of an informed consent form. The researchers prioritized the protection of respondents' rights by guaranteeing confidentiality and non-disclosure of their identities throughout the study. All respondents-related documents were securely stored in a separate folder to maintain confidentiality. The respondents have the freedom to withdraw from the study at any time without facing any consequences or penalties. They were

also assured that their comments were not affected by their personal situation and that all information shared was kept strictly confidential.

The researchers also adhered to the provisions of Republic Act No. 10173, known as the "Data Privacy Act of 2012," to safeguard the dignity, anonymity, and privacy of the respondents and their organizations during data gathering, analysis, and dissemination of the research findings.

RESULTS AND DISCUSSIONS

Level of Gambling Behavior among Gambling Parents

Table 1 shows the level of gambling behavior of parents in terms of gambling frequency and gambling severity; gambling parents have a low level of gambling behavior. The overall level of gambling behavior among gambling parents is rated as low ($M=2.27$; $SD=0.66$). This indicates that the majority of gambling parents have a low degree of gambling behavior in terms of gambling frequency and gambling severity. This implies that parents have full control when it comes to their gambling habits and acknowledging the possible effect in engaging too much in gambling. They enjoy their leisure activities without the means of negativity in other areas of their responsibility. It highlights a potential for responsible gambling practices and a balanced and moderate approach to gambling.

When it comes to its constructs, Gambling Frequency is rated as low ($M=2.44$; $SD=0.75$). This indicates that gambling parents are engaged infrequently in gambling activities. Gambling parents are showing a positive behavior towards gambling, a pattern that resulted in reducing the risk of developing gambling problems and negative consequences. Hence, they occasionally engage in gambling and are not likely to experience financial issues due to gambling and emotional distress.

Meanwhile, Gambling Severity is rated as low ($M=2.10$; $SD=0.56$). This indicated that gambling parents are unlikely to engage in risky gambling. They may participate in gambling but do not affect every aspect of their life, like their personal finance, social, and emotional well-being. This results to no hint of loss chasing behavior and a preventive measure in the lens of severe gambling that can mitigate potential. They gamble but have no negative consequences on their family matters from gambling behavior, indicating good behavior towards recreational gambling activities.

The mean and standard deviation data provide insights into gambling parents' gambling behavior regarding gambling frequency and gambling severity. The very high mean scores across these categories indicate that the studied group has a consistently high skill. Moreover, the low standard deviation suggests a tight distribution of data points around the mean, meaning that the respondents have a low level of gambling behavior in terms of frequency and gambling severity and are responsible gamblers despite their responsibilities.

The findings show that gambling behavior among these parents in terms of gambling frequency indicates that their participation in gambling is limited. A low prevalence of gambling indicates that even though they may indulge in gambling, it does not considerably impact their leisure activities or financial choices. High gambling frequency has been linked to increased risks of developing gambling-related problems and addiction; however, gambling frequency is relatively low, which suggests that most gambling parents' behaviors are of low risk and have a gambling limit, and it does not translate into severe problematic gambling behavior. In terms of gambling severity, having a low level of gambling severity indicates that even when they gamble, it does not lead to negative consequences and less variability in severity levels.

Moreover, Lavoie and Main (2019) articulated that gambling behavior encompasses a wide range of activities related to wagering money or valuables on an event with an uncertain outcome. It refers to actions and decisions that individuals make regarding their participation in gambling, from casual betting (Wang et al., 2008) to pathological gambling (Tran et al., 2024). The findings show that their minimal engagement in gambling was associated only during their leisure activities but not as regular vice and did not escalate into an addiction to the activity (Hing et al., 2019; Hing et al., 2021; Vegni et al., 2019), or compulsive behavior (Moreira et al., 2023; Estévez et al., 2021). Lower severity could commence with less intensive interventions and step-up to intensive interventions (Merkouris et al., 2020).

In addition, low level of gambling behavior serves as harmless entertainment without developing compulsive patterns (Moreira et al., 2023). However, it is crucial for individuals to remain aware of their financial situation; even small losses can accumulate over time if not monitored carefully (Chen et al., 2023). Responsible gaming practices are essential to ensure that gambling remains a fun activity rather than a financial burden (Pitt et al., 2024). Even if it is a moderate recreational activity for the respondents, careful evaluation of themselves is essential as it might lead to addiction or pathological gambling that may affect one's family, financial, well-being, and psychological matters (Mazar et al., 2018). Wise gambling may lead to a healthier relationship within the household, friends, and family (Tulloch et al., 2023). A low level of gambling implies a low risk of escalation that can lead to problematic behaviors if not kept in check (Gainsbury et al., 2020).

As to capsule, the study found that parents engaged in gambling infrequently and at low severity levels. This suggests that gambling is not a major leisure activity or financial concern for them and does not pose a significant risk of developing gambling problems or addiction. It is a harmless entertainment that brings joy and social benefits that lead to responsible gambling practices and risk repercussions.

Table 1. Level of Gambling Behavior (n=250)

Constructs	M	SD	Interpretation
Gambling Frequency	2.44	0.75	Low
Gambling Severity	2.10	0.56	Low
Overall Level of Gambling Behavior	2.27	0.66	Low

Note: Gambling Behavior Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Financial Management Practices among Gambling Parents

Table 2 shows the level of financial management practices among gambling parents in terms of cash management, risk management, and general financial management. The overall level of financial management practices among gambling parents is rated as high ($M=2.41$; $SD=0.51$). It indicated that, on average, these parents possess a good understanding of financial management techniques. Despite engaging in gambling, they are generally aware of their financial situation and take steps to manage their finances effectively. This suggests that gambling parents have a strong grasp of financial concepts and make conscious efforts to maintain financial stability.

For cash management, gambling parents scored high ($M=2.88$; $SD=0.47$). This indicates that, even though they are involved in gambling, most respondents are proficient in managing their cash. They maintain financial stability and avoid impulsive or reckless spending, which is often associated with problem gambling. This suggests that the respondents have developed effective cash management strategies, such as budgeting or prioritizing essential expenses, even if they engage in gambling.

Risk management received a lower mean score ($M=1.98$; $SD=0.61$). This indicates that gambling parents, on average, struggle to manage the risks associated with gambling. While some parents may excel in risk management, a significant portion of respondents appear to face difficulties in understanding and mitigating the risks tied to gambling behaviors. This discrepancy may reflect a psychological struggle, where some respondents fail to apply their financial knowledge to gambling-related risks. The lower score in this area suggests that many gambling parents lack effective strategies for controlling or reducing gambling-related financial harm.

Meanwhile, the gambling parents' general financial management also reflects a lower level ($M= 2.38$; $SD=0.45$). This indicates that gambling parents, in general, face challenges with broader financial management. While they are aware of financial concepts, they may struggle with self-regulation when it comes

to controlling impulsive behaviors or emotions related to gambling. This reflects a weakness in managing finances outside of cash flow, such as long-term financial planning, debt management, and overall financial control. It suggests that gambling parents may not apply sound financial practices consistently across all areas of their lives, especially when gambling is involved.

The findings corroborate with pieces of literature signifying that financial management practices among gambling parents reveal both strengths and weaknesses across different areas of financial responsibility. Gamblers often believe that they can win, even when faced with unfavourable odds (Jerico, 2024). This mindset stands in stark contrast to the reality of the house edge and the high likelihood of losing money. Such conflicting beliefs create a sense of cognitive dissonance, leading to psychological discomfort. Cognitive dissonance theory, introduced by Leon Festinger in 1957, explains the unease individuals feel when they hold contradictory beliefs or take actions that are at odds with their values. This theory also impacts a gambler's risk tolerance. The confidence in their winning potential, despite the challenges they face, can lead them to take on excessive financial risks, often betting more than they can afford to lose (Wohl, 2021). While many gamblers demonstrate skill in managing their personal finances, they frequently struggle to apply this competence when it comes to gambling-related risks and addressing this gap is crucial.

The analysis shows a notable cognitive dissonance in how gamblers manage their finances. They possess strong cash management skills yet exhibit poor risk management capabilities, indicating a psychological struggle in their decision-making processes. This implies that although gamblers have a foundational understanding of financial concepts, they find it hard to apply these skills effectively within gambling scenarios. This often results in underestimating risks and could lead to financial crises.

As to capsulate, the study found that while gambling parents demonstrate commendable skills in cash management, allowing them to meet day-to-day financial obligations, they face significant challenges in risk management and

general financial practices. The high cash management score suggests they have developed practical skills to ensure immediate financial stability. However, the low scores in risk and general financial management suggest potential vulnerabilities in their overall financial health, as these weaknesses could lead to negative financial outcomes in the long term. This combination of strengths and weaknesses indicates that gambling parents could benefit from targeted support focused on enhancing risk awareness and promoting sustainable financial habits beyond short-term cash management.

Table 2. Level of Financial Management Practices for Gambling (n=250)

Constructs	M	SD	Interpretation
Cash Management	2.88	0.75	High
Risk Management	2.10	0.56	Low
General Financial Management	2.38	0.45	Low
Overall Level of Financial Management	2.41	0.51	High

Note: Financial Management Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Money Attitudes among Gambling Parents

Table 3 shows the level of money attitudes among gambling parents in terms of budgeting, anxiety, and obsession. The overall level of money attitudes among gambling parents is rated as high (M=2.51; SD=0.67). This indicates that the studied groups have generally positive and responsible financial management skills and a proactive approach to handling their finances. They are likely to engage in careful planning and tracking of their expenses, reflecting a responsible attitude toward budgeting. They have a strong foundation for financial stability, which makes them adept at financial planning and managing their resources effectively.

The mean and standard deviation data provided insights into money attitudes in terms of budgeting, anxiety, and obsession. The high mean score across these areas confirms that the studied groups have generally positive and

responsible financial management skills and a proactive approach to handling their finances. They likely engage in careful planning and tracking of their expenses, reflecting a responsible attitude toward budgeting. This shows that they are adept at financial planning and managing their resources effectively. It shows a positive finding, as it indicates that the respondents have a strong foundation for financial stability. Moreover, the low standard deviation indicates how spread out the individual responses are around the mean, implying that most gambling parents have a high level of money attitudes in terms of budgeting, obsession, and anxiety with little variance.

The findings support a study by Chen et al. (2011) that found that parents who engage in gambling activities while maintaining high levels of financial budgeting often exhibit complex dynamics within their households. This suggests that these parents might exhibit strong financial discipline, emphasizing the importance of saving, budgeting, and cautious spending (Bai, 2023). This can positively influence their overall financial stability.

Gambling parents might seem less anxious and less worried about money, which could show that they are either detached or have control over their finances, even though they gamble. However, Tullock et al. (2022) argued that parents with gambling issues usually face more financial stress, which makes them more anxious about money. This seems to go against the findings that show gambling parents are less anxious, suggesting that these results may not apply to all gambling parents. Also, Koomson et al. (2022) agreed that the more severe the gambling problem is, the higher the financial stress would be. This further indicates that as gambling worsens, money worries also grow.

Blaszczynski & Nower's (2010) research showed that parents who gamble have a complicated relationship with how they view money, especially when it comes to obsession. While gambling parents often see money as a tool for success, they might not be overly obsessed with it. For instance, problem gamblers tend to be more fixated on money, seeing it as a sign of status and power, unlike non-problem gamblers who do not view money this way (Slecza et al., 2020).

However, even though some parents gamble a lot, it does not mean they are obsessed with money, as the severity of problem gambling does not strongly affect their attitudes towards managing finances (Chen et al., 2012). This supports the study's finding that gambling parents tend to have a lower level of obsession with money.

The study suggests that gambling parents can still provide financial stability for their families, and helping them improve their financial skills could be useful. Furthermore, the fact that they are not overly obsessed with money goes against common stereotypes about problem gamblers, showing that not all gambling parents are focused on wealth or power. In this vein, interventions may focus on keeping and improving the budgeting skills they already have, while also helping them deal with emotional stress related to finances. Giving these parents strategies to manage their gambling without harming their financial plans could boost both their financial and emotional well-being. However, offering personalized financial education and support programs could be initiated to improve further their budgeting skills and abilities.

Table 3. Level of Money Attitude (n=250)

Constructs	M	SD	Interpretation
Budgeting	3.10	0.58	High
Anxiety	2.36	0.67	Low
Obsession	2.07	0.76	Low
Overall Level of Money Attitude	2.51	0.67	High

Note: Money Attitude Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Significant Relationship between Parents' Gambling Behavior and Financial Management Practices

Table 4 shows the significant relationship between parents' gambling behavior and their financial management practices. As shown in the table, the r-

value was 0.76, and the p-value was 0.00 between gambling behavior and money management practices among gambling parents in Ozamiz City. Based on these findings, the two variables had a strong positive correlation, which was also highly significant. With this, the researchers reject Ho1, stating that there is no significant relationship between parents' gambling behavior and financial management practices. This research indicates that parents who are more inclined to gamble also demonstrate better financial management skills. This finding may come as a surprise, as one might typically associate gambling with poor financial practices. However, many of the individuals surveyed possess a higher level of financial savvy, indicating they excel in budgeting, risk assessment, and overall money management.

Most discussions about gambling often emphasize the associated negative consequences, such as mental health issues, risky behavior, poor decision-making, and addiction (Eber & Shaffer, 2020; Shaffer et al., 2020). In addition to these personal challenges, gambling addiction can significantly harm one's financial stability (Kadoya et al., 2020). Financial losses from gambling can lead to stress on savings and investment plans, pushing individuals toward debt and impulsive spending. However, possessing financial literacy can enable better decision-making regarding saving, investing, and debt management (Alessi & Petry, 2020; Hurla et al., 2020; Leeman & Potenza, 2020). Effective money management skills are crucial for long-term financial security, particularly as individuals approach retirement (Lusardi & Mitchell, 2020). Understanding personal finance encompasses budgeting, loan comprehension, and strategic planning for spending and saving (MCCG, n.d.).

Research supports that those with financial knowledge are more capable of making sound decisions about savings, investments, and income generation, which reduces anxiety about future financial situations (Kadoya & Khan, 2020; Kadoya et al., 2020). Therefore, further exploration into how financial understanding may mitigate gambling-related issues is essential (Kadoya et al., 2020).

Research has yet to investigate the connection between financial management practices and how parents engage in gambling (Kadoya et al., 2020). According to addiction theory, people sometimes make poor choices when gambling, even when they know that not gambling would be more advantageous (Herrnstein & Prelec, 2020). Churchill and Farrell (2020) argue that gambling can be an enjoyable leisure activity, and the psychological benefits of this activity can enhance a person's overall well-being. The choice to gamble often hinges on the psychological effects involved. If the enjoyment gained from gambling is greater than the potential negative consequences, a person is more inclined to keep gambling (Churchill & Farrell, 2020). Hurla et al. (2020) built on the addiction theory from Herrnstein and Prelec (2020) to develop a behavioral model of gambling. They classified gamblers into three distinct categories: recreational gamblers, frequent gamblers, and problem gamblers.

Recreational gamblers participate in gambling primarily for fun and entertainment. They view it as a leisure activity, similar to watching a movie or attending a sports game. Typically, recreational gamblers allocate a specific amount of time and money to their gambling activities, ensuring it fits within their budget and does not interfere with other important areas of their lives (Bannett, 2024). On the other hand, frequent gamblers, often referred to as "heavy" or "serious" gamblers, engage in gambling more often and with potentially larger stakes than recreational gamblers (Houghton et al., 2023). While they may not show clear signs of problem gambling, they still commit a substantial amount of their time and resources to gambling. Problem gamblers, however, display noticeable signs of excessive and harmful gambling behavior (Jones, 2024). Their gambling habits can lead to negative impacts not only for themselves but also for those around them, affecting relationships, finances, work, and overall well-being (Jones, 2024). In the initial stage, a person might gamble minimally while still enjoying a variety of other activities in life. At this point, their gambling is under control, and they are classified as recreational gamblers (Kadoya et al., 2020). For recreational gamblers, there is a balance when they experience equal enjoyment

from both gambling and non-gambling activities (Herrnstein & Prelec, 2020). As a person moves further from this balance, their enjoyment of gambling diminishes compared to other activities (Kadoya et al., 2020). Some individuals may start gambling for reasons such as relieving stress or socializing with friends (Kadoya et al., 2020), which can lead them to become frequent gamblers.

If this pattern continues and they begin to gamble more frequently, they may experience a noticeable decline in enjoyment from both gambling and other activities due to financial difficulties, social disapproval, and negative outcomes in their personal and professional lives (Kadoya et al., 2020). Ultimately, a decrease in their overall well-being from gambling can lead them to become problem gamblers (Herrnstein & Prelec, 2020). While guidelines for responsible gambling exist, focusing on levels of gambling that cause no harm, they often lack specific limits regarding gambling frequency and expenditure (Currie et al., 2020). The risks and potential harms associated with gambling are closely tied to the level of participation—the more time and money individuals invest in gambling, the greater their risk of facing gambling-related issues (Calado & Griffiths, 2020; Currie et al., 2020; Kessler et al., 2020; Manzenreiter, 2020; Martin et al., 2020; Shaffer, 2020).

Gambling behavior refers to the overall pattern of gambling decisions made over time (Hurla et al., 2020). One of the key risk factors for problem gambling is the frequency of participation in gambling activities (Calado & Griffiths, 2020; Currie et al., 2020; Kessler et al., 2020; Manzenreiter, 2020; Martin et al., 2020; Shaffer, 2020). Gambling frequency was used in this study to measure gambling behavior. It adopted the low-risk limits for gambling frequency, as outlined by Currie et al. (2020), to categorize gamblers. This classification is based on the behavioral model of gambling proposed by Hurla et al. (2020). In this research, the researchers identify individuals who gamble two to three times a month as “recreational gamblers.” These individuals typically allocate a specific amount of time and money for gambling, ensuring that it fits within their budget

and does not negatively affect other areas of their lives. For them, gambling is viewed primarily as a form of entertainment.

Interestingly, this may seem contradictory, as gambling is often linked to poor financial choices. However, the data indicates that those who engage in gambling may actually be quite skilled at managing their finances. They likely possess abilities in budgeting, risk assessment, and financial literacy. This unexpected finding urges them to rethink how they view the relationship between gambling and financial management. It suggests that some individuals approach risk in ways that can be beneficial for their financial practices. Additional research could investigate the factors that contribute to this connection, offering more insight into the behaviors and attitudes of these individuals.

Table 4. Significant Relationship between Parents' Gambling Behavior and Financial Management Practices (n=250)

Variable	r-value	p-value	Interpretation
Gambling Behavior and Financial Management	0.76	0.00	Perfect Positive Correlation/Highly Significant

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); * $p > 0.05$ (Not Significant)

Significant Relationship between Parents' Gambling Behavior and Money Attitudes

Table 5 shows the significant relationship between the parents' gambling behavior and money attitudes. As shown in the table, there is a statistically perfect positive correlation/highly significant relationship between parents' gambling behavior and money attitude (r-value=0.78; p-value=0.00). The study's r-value, close to 0.6 to 1, indicates a perfect positive correlation, and the highly significant p-value of $p < 0.01$ strengthens the idea that any observed correlation has a meaningful relationship, indicating it is unlikely due to random variation. In implementation, this means that, based on the available data, a relationship exists

between gambling behavior and money attitudes among gambling parents, indicating that when there are changes in one variable, there are also significant changes in another with high reliability. Hence, when gambling parents are high in gambling behavior, their perspective on money attitudes will also change, resulting in an incline to engage in high-stakes gambling. With this, the researcher rejected H02, stating that there is no significant relationship between parents' gambling behavior and money attitudes.

Relatively, understanding the significant relationship between parents' gambling behavior and their money attitudes involves defining the key concept involved. Gambling Behavior encompasses a wide range of activities related to wagering money or valuables on an event with an uncertain outcome (Oyelade et al., 2023). It refers to actions and decisions individuals make regarding participating in gambling (Lavoie & Main, 2019). Gambling behavior can lead to addiction (Santangelo et al., 2022) by knowing it is gambling frequency (Mazar et al., 2020) and gambling severity (Ofori et al., 2020), as these factors play a significant role in assessing the impact of gambling activities on individuals (Allami et al., 2022). On the other hand, Money Attitudes refer to individuals' beliefs, values, and emotions concerning money and its role in their lives (Castro-González et al., 2020). It includes how effectively they budget the money when it comes to gambling activity (Sleczka et al., 2020). Money attitudes can cause anxiety in having a loss-chasing behavior, which directly may result in fueling the desire to gamble and may lead to negative gambling behavior (Callman, 2020). Positive money attitudes may promote responsible gambling behaviors and can impact their decision-making in gambling situations, especially in budgeting (Swanton et al., 2019). It outlines the income sources, expenses, savings goals, and spending limits (Lakew et al., 2024)

Based on the data, it indicates that gambling parents were more likely to view money as something that requires careful management rather than wasting money to fuel the desire to gamble that has no security to win or to easily lose the money (Hassan, 2023 & Hagfors et al., 2023). When gambling behavior is

negative and money attitudes are positive, it may be associated with healthier financial behaviors and a reduced likelihood of engaging in problematic gambling activities (Watanapongvanich et al., 2022). Gambling Behavior is significantly influenced by gambling parents' attitudes towards money. According to Lostutter et al. (2019), there are two views on the attitude toward money: viewing it as a means of achieving status or happiness and gambling to enhance their financial situation and have a calculated risk approach. Conversely, viewing money as a source of stress and to escape from these feelings, individuals may engage in gambling (Hagfors et al., 2023). Misused of money may lead to frequent and severe gambling, and no proper handling may affect the gambling behavior (Sohn, 2023)

Meanwhile, the relationship between these variables is that money attitudes can influence gambling behavior (Lostutter et al., 2020). If there is no proper handling of money without concerning the consequences, it may lead to impulsive betting associated with risk and increase the severity of gambling, which can significantly influence their gambling habits (Sleczka, 2020). In addition, it can affect children's well-being if parents would not gamble responsibly, it can shape children's understanding about how parents may spend money impulsively rather than saved wisely (Miller et al, 2021). Gambling parents may advertently model behaviors to children as they develop gambling behavior by observing their parents and how they spend their money (Suomi et al., 2024) and seeing money as the hope in increasing money to alleviate their financial status that may drive to intense gambling (Badji et al., 2023). Their relationship is complex and can affect how they perceive money. Gambling parents may engage more when they stabilize financial matters or income levels, and the latter may view gambling as another challenge with regard to budgeting (Suomi et al., 2024). Financial literate may gamble less as they view a positive money attitude, and proper budgeting may lessen their anxiety about money (Watanapongvanich et al., 2021).

Thus, it can be inferred that gambling parents' behavior has a significant influence on how they manage their finances well. They usually look for the importance of understanding financial management within the household and responsible gaming practices that mitigate potential harmful gambling behaviors associated with negative outcomes. In this vein, they carefully budget the amount of money to plan for the coordination of resources and expenditures to a particular purpose in their household expenditures. While gambling is associated with a negative activity, it calls for a significant quest that effective budgeting can help individuals manage their finances responsibly and avoid overspending on gambling activities. Setting clear budgets for gambling expenditures helps individuals track their spending, avoid overspending, and maintain financial stability despite engaging in occasional or regular gambling.

Table 5. Significant Relationship between Parents' Gambling Behavior and Money Attitudes (n=260)

Variable	r-value	p-value	Interpretation
Gambling Behavior and Money Attitudes	0.78	0.00	Perfect Positive Correlation/Highly Significant

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); * $p > 0.05$ (Not Significant)

Significant Effect of Gambling Behavior between Financial Management Practices and Money Attitudes

Table 6 shows how gambling behavior significantly affects financial management practices and money attitudes among the 250 respondents. The findings reveal that both financial management and money attitudes have a strong influence on gambling behavior, with p-values of 0.00, which are well below the common threshold of 0.05. With this, the researchers reject Ho4, stating that there is no significant effect between parents' gambling behavior and, financial

management practices and money attitudes. This means that how people manage their money and their attitudes toward it play a key role in their gambling habits.

For money attitudes, the b-value is 0.600, indicating that for every unit increase in a person's money attitude, their gambling behavior increases by 0.600 units. In other words, people with stronger opinions or feelings about money—whether positive or negative—tend to gamble more. The standardized Beta coefficient for money attitudes is 0.490, meaning that nearly half (49%) of the differences in gambling behavior can be explained by money attitudes. From a practical perspective, individuals who associate strong emotions with money, viewing it as a source of status, security, or stress, may turn to gambling as a means to fulfill these emotional needs.

Similarly, financial management has a b-value of 0.540, showing that for every unit increase in financial management, gambling behavior increases by 0.540 units. The Beta value of 0.376 indicates that about 37.6% of the variation in gambling behavior is tied to how well people manage their finances. The result shows how people handle their money, which is influenced by their financial knowledge and attitudes. This highlights how individuals' ability to handle their finances, shaped by their financial knowledge and attitudes, influences their likelihood to gamble.

When we look at how financial management and money attitudes affect gambling, it is clear that parents' beliefs about money and their financial habits play a big part (Pitt, 2017). Parents with positive views of money and strong financial skills may be more likely to gamble. Money attitudes reflect how people think and feel about money, often shaped by family background and early experiences (Ponukalina, 2022; Farooq et al., 2021). These attitudes can include seeing money as a source of power, security, or as a way to reach personal goals. This idea is supported by Chen et al. (2012), who found that positive money attitudes can lead to more risk-taking, including gambling. These parents might feel confident in their ability to manage the risks of gambling, which makes them more comfortable participating in it.

According to Koomsoon et al. (2022), parents who gamble are often aware of the financial risks involved and might adopt stricter budgeting and saving habits to ensure their gambling does not harm their overall financial stability (Chad et al., 2010). Gambling might push them to be more careful with their money to avoid serious financial problems like debt. People who are better at managing their finances may feel more confident about gambling because they understand the risks and believe they can make smart decisions. This understanding could lead them to take on more risk, including gambling (Suen et al., 2017). Also, a positive view of money and financial success might make people think they can control gambling outcomes, which could encourage them to gamble more. Some might also see gambling as a way to make extra money or simply as a form of entertainment (Zimmerman, 2011).

To sum it up, the strong link between gambling behavior and financial management highlights the complex relationship. The findings demonstrated a positive significant effect, indicating that individuals who engage in gambling may develop better money management habits as a way to cope with the inherent risks and uncertainties of gambling. On the other hand, it might reflect the confidence of individuals who feel in control of their finances and are therefore able to incorporate gambling into their activities without perceiving it as a significant threat to their financial stability. Moreover, this was seen that financial habits and gambling behavior can influence one another, with individuals potentially adapting their financial strategies to manage the risks and consequences associated with gambling.

Table 6. Significant Effect of Gambling Behavior between Financial Management Practices and Money Attitudes (n=250)

Variable	r-value	p-value	Interpretation
Gambling Behavior and Money Attitudes	0.78	0.00	Perfect Positive Correlation/Highly Significant

Note: Dependent Variable: Gambling Behavior

CONCLUSIONS AND RECOMMENDATIONS

Summary

This study sought to examine the effect of parents' gambling behavior toward the financial management practices and money attitudes in Ozamiz City. Specifically, this study sought to answer the following research questions: (1) What is the level of parents' gambling behavior in terms of gambling frequency, and problem gambling severity?; (2) What is the level of parents' financial management practices for gambling in terms of cash management, risk management, and general financial management?; (3) What is the level of parents' money attitudes in terms of budgeting, anxiety, and obsession?; (4) Is there a significant relationship between parents' gambling behavior and financial management practices?; (5) Is there a significant relationship between parents' gambling behavior and money attitudes?; (6) Do financial management practices and money attitude have a significant effect on gambling behavior?

The study utilized the quantitative approach, integrating the descriptive-correlational research design. The study took place in Ozamiz City. There were 250 gambling parents who were the actual respondents of the study chosen through purposive sampling technique. Gambling Behavior, Financial Management, and Money Attitude questionnaires were used as the research instruments of the study. Throughout the study, the data collected were tallied, evaluated, and analyzed using these statistical methods: mean and standard deviation, as well as the Pearson correlation coefficient, and Regression analysis.

Findings

Based on the generated results, these findings were yielded:

1. The data found that the overall level of parents' gambling behavior of the parents is generally low.

2. The level of financial management practices for gambling parents indicates that gambling parents generally exhibit moderate financial management practices.
3. The level of money attitudes reveals that gambling parents generally possess a high level of positive money attitudes.
4. The data shows a strong connection between how well parents manage their money and their gambling habits. Parents who are better at budgeting and managing their finances tend to gamble more responsibly and more cautiously.
5. Parents' gambling behavior and money attitudes showed a significant relationship. The data shows that parents with favourable money attitudes tend to engage in gambling behaviors that are more controlled and less impulsive.
6. The findings indicate that both financial management practices and money attitudes have a positive, significant effect on parents' gambling behavior. Specifically, the results indicate that parents who are better at managing their money—such as budgeting and tracking expenses—tend to gamble more responsibly.

Conclusion

The researchers conclude that:

1. Gambling parents only gamble occasionally, and it does not seem to have serious negative consequences.
2. Gambling parents have moderate financial practices, with strength in cash management but weakness in risk management. Therefore, they may encounter financial risk because they have a lower ability to manage risk and need to improve risk management to reduce negative impacts.
3. Parents have a balanced approach regarding finances. Fostering positive money attitudes, particularly strong budgeting skills with a low level of

anxiety and obsession, and well-managed financing leads to healthier financial behaviors among parents.

4. Gambling parents have full control over financial responsibility, which leads to responsible gambling, enhancing financial literacy, and mitigating financial risks.
5. Gambling parents have a positive attitude toward money attitudes to foster responsible gambling while balancing their gambling activities without compromising their financial stability.
6. Gambling parents who focus on both areas are more likely to engage in gambling without facing serious financial problems, as responsible gambling could lead to effective financial management, mitigating potential risk, and enhanced financial skills associated with gambling.

Recommendation

1. Community health programs may initiate to conduct seminars or workshops for the barangays to facilitate gambling parents for raising awareness and prevention of severe gambling that may affect effective management in financial matters, family dynamics, and mental health.
2. Every barangay may have a support group or counselling centre to have a safe place to share experiences with other gambling parents and to have peer support.
3. Future researchers may conduct longitudinal studies to investigate the long-term effects of gambling parents and the impact on children's development and family dynamics.

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APPENDIX A

(Survey Questionnaires)

LEVEL OF GAMBLING BEHAVIOR AMONG GAMBLING PARENTS

Adopted and modified from: Young & Wohl (2009).

Directions: Read each statement carefully and write a check mark (/) on the columns that contain your answer. Your responses will be treated with utmost confidentiality.

Statements	Frequently (4)	Sometimes (3)	Rarely (2)	Never (1)
A. Gambling Frequency				
1. How often do you engage in gambling activities?				
2. Do you find yourself increasing the frequency of your gambling?				
3. How likely are to gamble when feeling stressed or anxious?				
4. How would you rate your overall frequency of engaging in gambling compared to a year ago?				
B. Gambling Severity				
1. Have you ever borrowed money to finance your gambling?				
2. How often do you feel guilty or remorseful after gambling?				
3. Do you prioritize gambling over other financial responsibilities?				
4. Does gambling have interfered with your daily responsibilities and routines?				
5. Have you tried unsuccessfully to cut down or stop gambling?				

LEVEL OF FINANCIAL MANAGEMENT AMONG GAMBLING PARENTS

Adapted and Modified from: Marayag (2022).

Directions: Read each statement carefully and write a check mark (/) on that columns that contain your answer. Your responses will be treated with utmost confidentiality.

Statements	Frequently (4)	Sometimes (3)	Rarely (2)	Never (1)
A. Cash Management				
1. I prioritize household expenses over gambling.				
2. I set aside a portion of my income for gambling purposes.				
3. I regularly review and adjust their cash management practices.				
4. I missed a bill payment due to financial instability.				
B. Risk Management				
1. My gambling habit leads to financial stress within my family.				
2. My children perceive gambling as a normal part of life.				
3. Gambling led to increased stress management skills within my family.				
4. My gambling habit leads to arguments or conflicts within my family.				
5. My children experience financial instability.				
6. Gambling results in missed opportunities for me and family's financial planning.				
7. My children/s develop gambling habits themselves.				
8. My children understand the risks associated with gambling.				
C. General Management				
1. I always prioritize family financial stability over personal gambling habits.				
2. Gambling results in increased household income due to winnings.				
3. My gambling habits lead to increased family cohesion and				

support.				
4. Gambling leads to enhanced mathematical skills among parents and children.				
5. My gambling behavior results loss of my savings or assets.				
6. My children receive inconsistent financial support due to my gambling habits.				
7. I am seeking professional help due to my gambling addiction.				

LEVEL OF MONEY ATTITUDE AMONG GAMBLING PARENTS

Adapted and Modified Questionnaire from: Yamauchi, K. & Templer, D. (1982).

Directions: Read each statement carefully and write a check mark (/) on the columns that contain your answer. Your responses will be treated with utmost confidentiality.

Statements	Frequently (4)	Sometimes (3)	Rarely (2)	Never (1)
A. Budgeting				
1. I have limit for my gambling expenses.				
2. I save money so that I can pay my debts on time.				
3. Before I gamble, I always set aside some of my cash.				
4. I do not make impulsive decision in terms of gambling.				
5. I could handle a major unexpected expense.				
6. I have enough money for my gambling needs.				
B. Anxiety				
1. I gamble to relieve stress or anxiety.				
2. I feel anxious or stressed when I think about my gambling habits				
3. I feel guilty or regretful after gambling.				
4. Gambling interferes with my ability to concentrate on other activities.				
5. I experienced mood swings when I lose in gambling.				
C. Obsession				
1. I find myself thinking about gambling when I am not gambling.				
2. I feel the need to gamble with large amount of money to satisfy my excitement.				
3. I neglect personal, social, or professional responsibilities because of gambling.				
4. I lie to my family or friends about the extent of my gambling.				

APPENDIX B

Sample of the Filled-out Questionnaire

RESPONDENTS' LEVEL OF GAMBLING BEHAVIOR QUESTIONNAIRE

Adopted and Modified Questionnaire from: Young & Wohl (2009).

Directions: Read each statement carefully and write a check mark (/) on the columns that contain your answer. Be guided by the following scale: 4 – Frequently; 3 – Sometimes; 2 – Rarely; 1 – Never

INDICATORS	RESPONSES			
	4	3	2	1
A. Gambling Frequency				
1. How often do you engage in gambling activities?		/		
2. Do you find yourself increasing the frequency of your gambling?			/	
3. How likely are to gamble when feeling stressed or anxious?				/
4. How would you rate your overall frequency of engaging in gambling compared to a year ago?		/		
B. Gambling Severity				
5. Have you ever borrowed money to finance your gambling?		/		
6. How often do you feel guilty or remorseful after gambling?				/
7. Do you prioritize gambling over other financial responsibilities?			/	
8. Does gambling have interfered with your daily responsibilities and routines?		/		
9. Have you tried unsuccessfully to cut down or stop gambling?			/	

RESPONDENTS' LEVEL OF FINANCIAL MANAGEMENT PRACTICES QUESTIONNAIRE

Adapted and Modified Questionnaire from Marayag (2022).

Directions: Read each statement carefully and write a check mark (/) on that columns that contain your answer. Be guided by the following scale: 4 – Always; 3 – Often; 2 – Rarely; 1 – Never.

INDICATORS	RESPONSES			
	4	3	2	1
A. Cash Management				
1. I prioritize household expenses over gambling.		/		
2. I set aside a portion of my income for gambling purposes.			/	
3. I regularly review and adjust their cash management practices.			/	
4. I missed a bill payment due to financial instability.	/			
B. Risk Management				
1. My gambling habit leads to financial stress within my family.	/			
2. My children perceive gambling as a normal part of life.		/		
3. Gambling led to increased stress management skills within my family.		/		
4. My gambling habit leads to arguments or conflicts within my family.		/		
5. My children experience financial instability.		/		
6. Gambling results in missed opportunities for me and family's financial planning.			/	
7. My children/s develop gambling habits themselves.				/
8. My children understand the risks associated with gambling.				/

C. General Management				
1. I always prioritize family financial stability over personal gambling habits.		/		
2. Gambling results in increased household income due to winnings.		/		
3. My gambling habits lead to increased family cohesion and support.				/
4. Gambling leads to enhanced mathematical skills among parent's and children's.			/	
5. My gambling behavior results loss of my savings or assets.			/	
6. My children receive inconsistent financial support due to my gambling habits.			/	
7. I am seeking professional help due to my gambling addiction.			/	

RESPONDENTS' LEVEL OF MONEY ATTITUDES QUESTIONNAIRE

Adapted and Modified Questionnaire from:
Yamauchi, K. & Templer, D. (1982).

Directions: Read each statement carefully and write a check mark (/) on the columns that contain your answer. Be guided by the following scale: 4 - Always; 3 - Often; 2 - Rarely; 1 - Never.

INDICATORS	RESPONSES			
	4	3	2	1
A. Budgeting				
1. I have limit for my gambling expenses.	/			
2. I save money so that I can pay my debts on time.		/		
3. Before I gamble, I always set aside some of my cash.			/	
4. I do not make impulsive decision in terms of gambling.			/	
5. I could handle a major unexpected expense.			/	
6. I have enough money for my gambling needs.			/	

B. Anxiety				
7. I gamble to relieve stress or anxiety.		/		
8. I feel anxious or stressed when I think about my gambling habits		/		
9. I feel guilty or regretful after gambling.			/	
10. Gambling interferes with my ability to concentrate on other activities.			/	
11. I experienced mood swings when I lose in gambling.	/			
C. Obsession				
12. I find myself thinking about gambling when I am not gambling.			/	
13. I feel the need to gamble with large amount of money to satisfy my excitement.		/		
14. I neglect personal, social, or professional responsibilities because of gambling.			/	
15. I lie to my family or friends about the extent of my gambling.			/	

APPENDIX C

(Informed Consent Form)



MISAMIS UNIVERSITY
Ozamiz City
College of Business and Management



INFORMED CONSENT FORM (PORMA SA NASABTAN NGA PAGTUGOT)

Researchers:

Name: SHINETH CLEAR AMORES, NICOLE ANNE ROSAURO, DIANNE
ELEZABETH OGOC

Course: Bachelor of Science in Business Administration–Major in Financial
Management College: College of Business and Management
Contact Number: 09949469460 / 09389851042 / 09511970632

Thesis Title:

**PARENTS GAMBLING BEHAVIOR: ITS EFFECT TOWARD
FINANCIAL MANAGEMENT PRACTICES AND MONEY
ATTITUDES**

PART I. INFORMATION SHEET	
Introduction (Pasiuna)	Good day! I am Shineth Clear Amores, the principal researcher of the study entitled Parents Gambling Behavior: Its Effect Toward Financial Management Practices and Money Attitudes. I am an undergraduate student under the program Bachelor of Science in Business Administration at Misamis University in Ozamiz City. I am to conduct the research with the gambling parents as respondents. In this vein, I am respectfully seeking your voluntary participation, being qualified to give your informed consent to take part in this study. Before you decide whether to participate or not in this study, please read the succeeding information about the study and feel free to ask questions anytime should there be anything you do not understand or want to clarify. If you agree to answer the interview, you will be asked to affix your name and signature on this form for which you will be given a copy. <i>Maayong adlaw! Ako si Shineth Clear Amores, ang nagpahigayon sa pagtuon kabahin sa Parents Gambling Behavior: Its Effect Toward Financial Management Practices and Money Attitudes. Ako usa ka estudyante sa Bachelor of Science in Business Administration Major in Financial Management sa Misamis University, Ozamis City. Ako nagapili kanimo nga gambling parent niini nga institusyon isip participante nga maoy mutubag sa gikinahanglang impormasyon niining gihimong pagtuon. Ako matinahurong naghangyo sa inyong bulontaryo nga pag-apil niini</i>

	nga pagtuon. Gikinahanglan nga ikaw naa sa saktong edad ug naay kakayahan nga mohatag sa pagtugot aron makaapil niini nga pagtuon. Sa dili pa ka mohukom sa pag-tubag sa questonnaires, palihug sa pagbasa sa mga impormasyon sa ubos ug gawasnon ka nga makapangutana kon adunay wala nimo nasabtan o gusto nimong iklaro. Kung motugot ka sa pagahimoon nga interview, papirmahon ka niini nga porma ug tagaan usab ka ug imong kaugalingong kopya.)
Purpose (Katuyoan)	The purpose of this study is to investigate how parents' gambling behavior influences their financial management practices and money attitudes. By examining the relationships between gambling habits and various aspects of financial management, such as budgeting, saving, and investing, as well as attitudes toward money, this research aims to shed light on the potential impacts of gambling on family financial stability and economic well-being among the gambling parents here in Ozamis City. (Ang katuyoan sa kini nga pagtuon mao ang pagsusi kung giunsa ang pamatasan sa mga ginikanan sa pagsugal nakaimpluwensya sa ilang mga gawi sa pagdumala sa panalapi ug mga pamatasan sa salapi. Pinaagi sa pag-usisa sa mga relasyon tali sa mga batasan sa sugal ug lain-laing mga aspeto sa pagdumala sa panalapi, sama sa pagbadyet, pagtipid, ug pagpamuhunan, ingon man sa mga kinaiya ngadto sa salapi, kini nga pagtuon nagtumong sa paghatag ug kahayag sa mga potensyal nga epekto sa sugal sa pinansyal nga kalig-on sa pamilya ug sa ekonomiya nga kaayohan- sa mga ginikanan nga nagsugal dinhi sa Ozamiz City.)
Type of Research Intervention (Matang sa Interbensyon sa Pagtuon)	This study will be conducted through the researcher-made questionnaires. The gathering of data will be conducted in person. (Kining pagtuon pagabuhaton pinaagi sa questionnaires nga binuhat sa mga nagtuon (researcher). Personal ang pagkuha sa datos.)
Selection of Participants (Pagpili sa mga Partisipant)	This study will select 250 respondents. The selection is based on the following inclusion criteria: must be a parent who actively involved in gambling residing in Ozamiz City; should have a certain level of experience or knowledge related to gambling and above all will be included in the study to capture a representative sample of the retired population.

	<i>(Kini nga pagtuon mopili ug 250 ka respondente. Ang pagpili gibase sa mosunod nga mga criteria sa paglakip: kinahanglan usa ka ginikanan nga aktibong nalambigit sa sugal nga nagpuyo sa Ozamiz City; kinahanglan adunay usa ka piho nga lebel sa kasinatian o kahibalo nga may kalabutan sa sugal ug labaw sa tanan iapil sa pagtuon aron makakuha usa ka representante nga sample sa retiradong populasyon.)</i>
Voluntary Participation <i>(Boluntaryo nga Partisipasyon)</i>	Your participation has to be voluntary and will not affect your situation or status in any way, including your relationship with the researcher. You are free to decide if you will take part or not. If you decide to participate, you are free not to answer any questions that you do not prefer to answer. <i>(Boluntaryo ang imong pag-apil ug kini dili makaapekto sa imong sitwasyon o estado apil na imong relasyon sa nagtuon. Gawasnon ka nga modesisyon kung kung moapil ka niini nga pagtoon o dili. Kung mo-desisyon ka nga moapil, gawasnon ka nga dili motubag sa bisan asa nga pangutana nga dili nimo gusto nga tubagon.)</i>
Procedure <i>(Pamaagi)</i>	The distribution of the questionnaires will be done in your institution, and the researcher will personally distribute and retrieve the research instruments. To ensure your understanding of the statements indicated in the questionnaires, the statements will be translated into the Bisayan language. In case you will have questions, such will be answered fully. The respondents will be given ample time to complete the questionnaires. The researcher will get your responses for data analysis and interpretation. The information and data provided by you as a respondent will be utilized for this study alone and will be treated with the utmost confidentiality. <i>(Ang pag-apod-apod sa questionnaires pagabuhaton sa imong institusyon, ug ang nagtuon ang personal nga mohatag ug mokuha pagbalik sa mga instrumento sa pagtuon. Aron masiguro ang imong pagsabot sa mga pahayag sa questionnaires, ang mga pahayag kay hubaron sa Binisaya nga pinulungan. Kung ugaling adunay kay mga pangutana, tubagon kini sa hingpit).</i> <i>(Ang mga respondente pagahatagan og igong panahon sa pagtubag sa questionnaires. Ang nagtuon mokuha sa mga tubag sa mga respondente para sa pag-analisa sa datos ug</i>

	<i>para sa interpretasyon. Ang mga impormasyon ug datos nga makuha gikan kanimo isip respondente gamiton lamang niining pagtuon ug hatagan og tumang pag-ampingan aron dili mabutyag.)</i>
Duration (Gidugayon)	Answering the questionnaires will last for 10 to 15 minutes. <i>(Ang pagtubag sa questionnaires mo kabat sa 10 ngadto sa 15 minutos).</i>
Risks and Discomforts (Risiko ug Kahasol)	The respondents will be protected from physical, social, or economic risks. In case the items in the questionnaires are too personal and make you feel uncomfortable, you may decline to answer any or all questions and may terminate your involvement at any time you choose. <i>(Ang mga partisipante ginaprotektahan sa pisikal, sosyal o ekonomikanhong risiko. Kung pananglitan adunay mga pangutana nga personal ra kaayo o kung dili ka komportable, mamahimong dili ka motubag o mobalibad sa pagtubag sa bisan asa o sa tanang mga pangutana ug moatras sa pag-apil sa bisan unsang panahon nga imong gusto.)</i>
Benefits (Kaayohan)	This study is beneficial to you because the researcher may be able to provide an understanding of the relationship between gambling behavior towards financial management practices and money attitudes of gambling parents. Thus, your responses shall be highly valued being deemed important in assessing the effects of gambling on how they practice financial management and their money attitudes. <i>(Kini nga pagtuon mapuslanon kanimo tungod kay ang pagtuon mahimo nga makahatag usa ka pagsabut sa relasyon sa pamatasan sa sugal ngadto sa mga gawi sa pagdumala sa pinansyal ug mga pamatasan sa kuwarta sa mga ginikanan sa sugal. Busa, ang imong mga tubag kinahanglang hatagan ug dakong bili nga giisip nga importante sa pagtimbang-timbang sa mga epekto sa sugal kon giunsa nila pagpraktis ang pagdumala sa panalapi ug ang ilang mga kinaiya sa kuwarta.)</i>
Reimbursements (Hulip nga bayad)	There will be no monetary expenses or costs on your part as a respondent, nor any monetary compensation for your participation in this study. However, a small token of appreciation in the form of a light snack may be provided during the gathering of the research data.

	<i>(Wala kay magasto sa imong pag-apil niini nga pagtuon ug dili usab ka bayaran ug kwarta sa imong pag-apil niini nga pagtuon. Apan adunay ginagmay nga pameryenda nga pwede mahatag sa panahon sa pagkuha sa mga datos).</i>
Confidentiality of Data <i>(Pag-amping sa Datos)</i>	Only the researcher will have access to the information and responses of the participants. The personal identifying information of the participants will only be used for research analysis and will be treated with the utmost confidentiality. During the study, all data will be kept in a locked, secure filing cabinet, which will be discarded 6 months after the publication of the results. <i>(Ang nagtuon lamang ang makakita sa mga impormasyon ug tubag sa mga respondente. Ang mga datos nga makuha i-analisa ug hatagan og tumang pag-amping aron dili ibutyag. Sa panahon sa pagtuon, ipahimutang sa usa ka selyadong aparador ang tanang datos nga pagagub-on human sa 6 kabulan gikan sa pag-publisa sa resulta.)</i>
Sharing of Findings <i>(Pagpaambit sa Nakaplagan)</i>	The results of this study will be presented during the thesis final defense of the researcher. Also, the research findings may be shared through publications and conferences with the assurance that the identities of the respondents will remain confidential. A printed copy of the completed study will be provided to the participants. <i>(Ang mga resulta niini nga pagtuon ipresenta sa panahon sa final defense sa thesis sa nagtuon. Ang mga nakaplagan sa pagtuon posible nga ipaambit pinaagi sa mga publications ug conferences nga adunay kapanigurohan nga dili mabutyag ang pagkatawo sa mga partisipante. Pagahatagan og isa ka giimprinta nga kopya sa kumpleto nga pagtuon ang mga partisipante.)</i>
Rights to Refuse or Withdraw <i>(Katungod sa Pagpalibabad o Pag-undang)</i>	You are free to withdraw or terminate participation at any stage of the study, without the need to give any reason. You will not be penalized in case of termination of participation. <i>(Gawasnon ka nga moatras or moundang sa pag-apil sa bisan asa nga punto sa pagtuon nga dili na magkinahanglan pa ug rason. Dili ka ipamulta sa pag-atras o pag-undang.)</i>
Who to Contact	Should there be any queries as a respondent, you can contact the researcher through the following details:

(Kinsa ang Kontakon)	<i>(Kung adunay mga pangutana, mahimo nga mokontak pinaagi aning mga detalye:)</i> Name of the Researcher (Ngalan sa Nagtuon): SHINETH CLEAR C. AMORES Cellphone Number: 09949469460 E-mail address: <u>shinethclearamores@gmail.com</u> STATEMENT BY THE RESEARCHER (PAGPADAYAG SA NAGTUON) I will read the Information sheet to the potential respondent. With the best of my ability, I make sure that the respondent will understand the statements of the questionnaires. <i>(Akong pagabasahon ang mga nasulat niining Information Sheet ngadto sa potensyal nga respondent. Kutob sa akong mahimo siguroon nako nga masabtan sa respondent ang mga pahayag sa questionnaires.)</i> I can assure that the participant will be given an opportunity to ask questions about the study, and all the questions raised will be answered fully. I can likewise assure that the participant will not be coerced into giving consent that must be free and voluntary. <i>(Gisiguro ko nga ang partisipante mahatagan og panahon sa pagpangutana kabahin niining pagtuon og ang tanang pangutana nga iyang gihatag matubag sa hingpit. Siguroon ko usab ang maong partisipante dili mapugos sa paghatag sa pagtugot nga kinahanglan nga gawasnon og boluntaryo.)</i> A copy of this Informed Consent Form will be provided to the participant. <i>(Ang kopya sa niining Informed Consent Form ihatag ngadto sa respondent.)</i> Print Name of Researcher (Ngalan sa Nagtuon): <u>SHINETH CLEAR C. AMORES</u> <u>NICOLE ANNE P. ROSAURO</u> <u>DIANNE ELEZABETH OGO</u>
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PART II. CERTIFICATE OF CONSENT

This research entitled “Parents Gambling Behavior: Its Effect Toward Financial Management Practices and Money Attitudes” by Shineth Clear Amores, Nicole Anne Rosauo, and Dianne Elezabeth Ogoc with the aim of gathering information and data pertaining to the parents’ gambling behavior with its effects toward financial management practices and money attitudes has been presented and explained to me clearly. Since the study involves parents who gamble, I am chosen as one of the respondents.

(Kini nga panukiduki nga nag-ulohan og “Parents Gambling Behavior: Its Effect Toward Financial Management Practices and Money Attitudes” ni Shineth Clear Amores, Nicole Anne Rosauo, ug Dianne Elezabeth Ogoc uban ang tumong sa pagtigom og impormasyon ug datos mahitungod sa pamatasan sa mga ginikanan sa pagsugal uban sa mga epekto niini ngadto sa mga pamaagi sa pagdumala sa panalapi ug mga kinaiya sa salapi gipresentar ug gipasabut kanako sa tin-aw. Sanglit ang pagtuon naglangkit sa mga ginikanan nga nagsugal, ako ang napili ingong usa sa mga respondente.)

I have read the foregoing Informed Consent Form, or it has been read to me. I had the opportunity to ask questions, which were subsequently answered fully. I consent voluntarily to be a participant of this study.

(Akong nabasa ang nauna nga Informed Consent Form, o gibasa kini kanako. Natagaan ako og higayon nga makapangutana nga natubag sa hingpit. Ako mosugot nga boluntaryo nga mahimong participant sa niining pagtuon.)

Print Name of Respondent (Ngalan sa Respondente): _____

Signature of Respondent (Pirma sa Respondente): _____

Date:[MM/DD/YYYY]: _____

If Illiterate (Kung dili makasulat ug makabasa),

If the respondent is illiterate, a witness who is literate will sign. The respondent will choose him/ her and who is without connection with the researcher or the research group to attest to this undertaking. The respondent will affix his thumbprint.

[Kung ang participant kay dili makabasa o makasulat, mopirma ang usa ka makabasa ug makasulat nga testigo. Ang respondent ang mopili kaniya nga walay koneksyon sa nagtuon o sa iyang grupo para mopamatuod sa gimbuhaton. Ang respondent mobutang sa iyang tamla (thumb print)].

Name and Signature of the Witness
(Ngalan ug Firma sa Testigo)

Thumb mark

APPENDIX D

Approved Letters of Consent

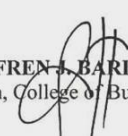
**Misamis University**
Ozamiz City, Philippines 7200
Tel. No. +63 88 521 0367 / Telefax No. +63 88 521 2917
Website: <http://www.mu.edu.ph>
CERTIFIED: ISO 9001:2015 Quality Management System DNV-GL, Australia
ACCREDITED: Philippine Association of Colleges and Universities Commission on Accreditation (PACUCOA)

CERTIFICATION

This is to certify that **MS. SHINETH CLEAR AMORES; MS. NICOLE ANNE ROSAURO; and DIANE ELEZABETH OGO**C are bonafide students of Misamis University College of Business and Management and are currently enrolled in **Bachelor of Science in Business Administration Major in Financial Management**.

Furthermore, their proposed study entitled **“PARENTS GAMBLING BEHAVIOR: ITS EFFECT TOWARD FINANCIAL MANAGEMENT PRACTICES AND MONEY ATTITUDES”** has been approved by the Thesis Committee. They are likewise granted permission by the Office of the College of Business and Management to gather data to substantiate her research paper.

Issued this 8th day of August 2024 at MISAMIS UNIVERSITY, Ozamiz City.


EFREN J. BARILLO, CPA, DM
Dean, College of Business and Management



MISAMIS UNIVERSITY
Ozamiz City
College of Business and Management



August 7, 2024

Dr. Efren J. Barillo, CPA
Dean, College of Business
and Management
Misamis University
Ozamiz City

Dear Sir,

Greetings!

We are the students in the Bachelor of Science in Business Administration (BSBA) major in Financial Management at Misamis University in Ozamiz City. We are pursuing our thesis entitled "Parents' Gambling Behavior: Its Effect Toward Financial Management and Money Attitude". The study was approved by the Thesis Committee last August 1, 2024.

In this vein, we would like to ask for permission for the conduct of the study at Ozamiz City. This study will explore the relationship of parents' gambling behavior towards financial management practices and money attitude.

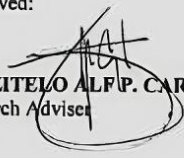
The target respondents will be gambling parents selected through simple random sampling. Questionnaire will be used in gathering the data. Be assured that ethical considerations will be duly observed in the conduct of the study and that the data to be gathered will be used solely for research purpose.

We earnestly hope for your approval of this request.

Truly,

SHINETH CLEAR C. AMORES
NICOLE ANNE P. ROSAURO
DIANNE ELEZABETH OGOC

Approved:


RENZITEO ALFP. CARPIO, DM
Research Adviser

Noted:


EFREN J. BARILLO, CPA, DM
Dean, College of Business and Management

APPENDIX E

Statistical Computation

1. What is the level of parents' gambling behavior in terms of gambling frequency, and problem gambling severity?

	N	Mean	StDev
Gambling Frequency	250	2.44	0.75
Gambling Severity	250	2.10	0.56

2. What is the level of parents' financial management practices for gambling in terms of cash management, risk management, and general financial management?

	N	Mean	StDev
Cash Management Risk	250	2.88	0.47
Management General	250	1.98	0.61
Financial Management	250	2.38	0.45

3. What is the level of parents' money attitudes in terms of budgeting, anxiety, and obsession?

	N	Mean	StDev
Budgeting	250	3.10	0.58
Anxiety	250	2.36	0.67
Obsession	250	2.07	0.76

4. Is there a significant relationship between parents' gambling behavior and financial management practices?

Variable	r-value	p-value
Gambling Behavior and Financial Management	0.76	0.00

5. Is there a significant relationship between parents' gambling behavior and money attitudes?

Variable	r-value	p-value
Gambling Behavior and Money Attitudes	0.78	0.00

6. Are financial management practices and money attitude has a significant effect towards gambling behavior?

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	-.533	.131		-4.076	.000	-.791	-.276
LEVEL OF MONEY ATTITUDES	.600	.071	.490	8.395	.000	.459	.741
LEVEL OF FINANCIAL MANAGEMENT	.540	.084	.376	6.441	.000	.375	.705

APPENDIX F

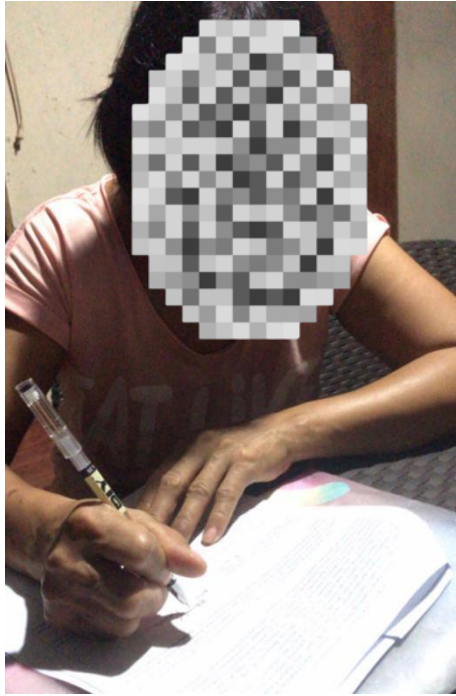
Documentation



Research Proposal



Research Defense



APPENDIX G

Plagiarism Test Result

Page 1 of 48 - Cover PageSubmission ID trn:oid::28447:72001294

SHINETH CLEAR C. AMORES.docx

 Misamis University

Document Details

Submission ID	trn:oid::28447:72001294	41 Pages
Submission Date	Nov 22, 2024, 4:59 PM GMT+8	10,360 Words
Download Date	Nov 22, 2024, 5:01 PM GMT+8	60,448 Characters
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Page 1 of 48 - Cover PageSubmission ID trn:oid::28447:72001294

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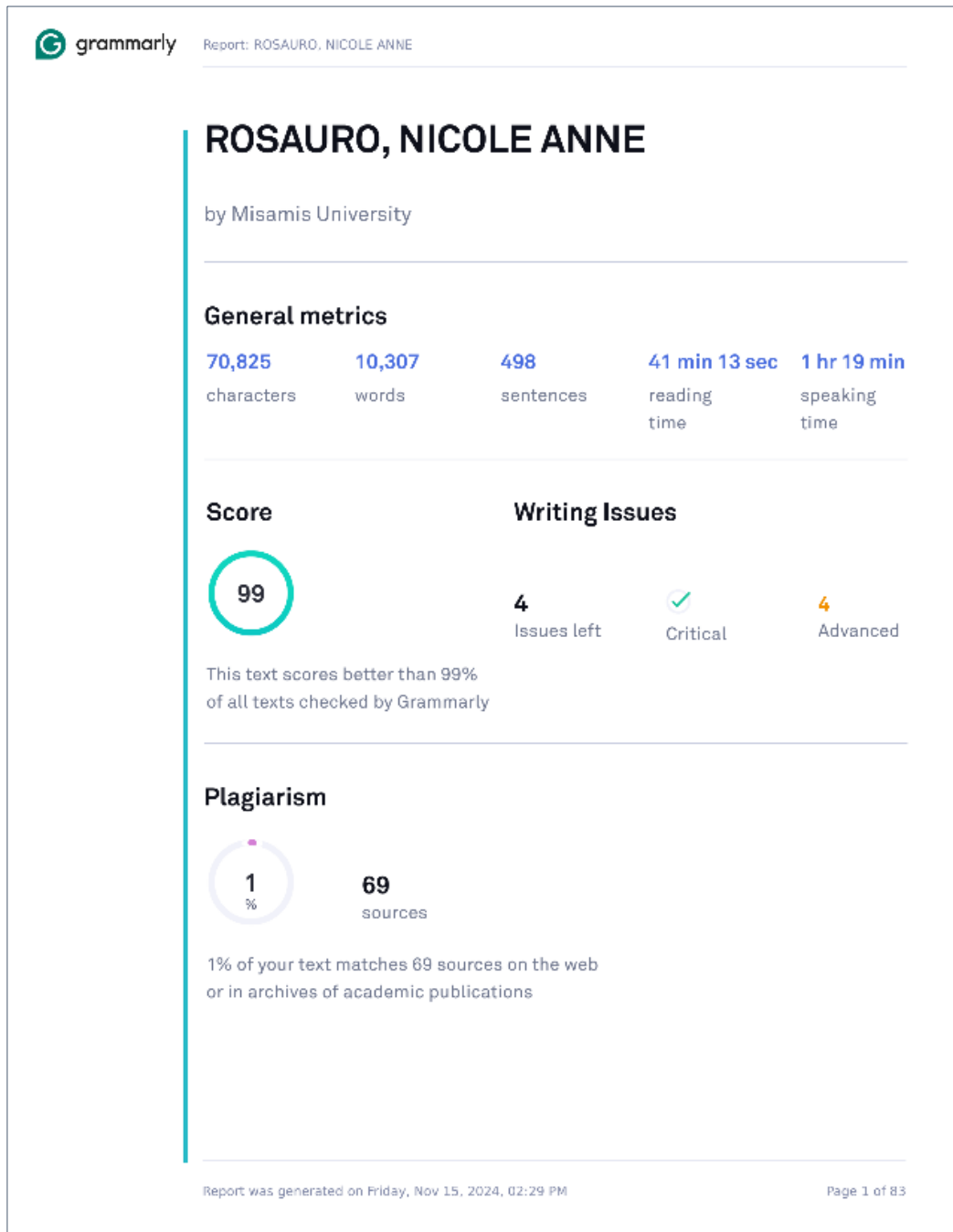
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Appendix H

Grammarly Test Result



CURRICULUM VITAE

PERSONAL INFORMATION

Name : Shineth Clear C. Amores

Age : 24 yrs. old

Sex : Female

Address : P-3A, Bernad Street, Lam-an, Ozamiz City

Mobile Number : 0994-946-9460

Religion : Happy Church



EDUCATIONAL BACKGROUND

College (Present): Bachelor of Science in Business Administration
Major in Financial Management
Misamis University
S.Y. 2024 - 2025

Senior High School: Accountancy, Business and Management
Clarin National High School
S.Y. 2018-2019

Junior High School: Clarin National High School Clarin,
Misamis Occidental
S.Y. 2016-2017

Elementary: Ozamiz Elementary School
Camarine, Tudela, Misamis Occidental
S.Y. 2012-2013

TRAININGS AND SEMINARS

- Job Immersion - Department of Agrarian Reform – Bookkeeping
Gango, Ozamiz City, Misamis Occidental (March 2019)
- 2nd PCDEB Regional Business Student Summit - Business Intelligence in the Era of UR5.0
Art Center, La Salle University, Ozamiz City, Misamis Occidental (Oct. 2023)
- Youth Entrepreneurship Developing Business Mindset and Ideas Seminar
IMC, Misamis University, Ozamiz City, Misamis Occidental (July 2024)
- Business Incubation and Start-Ups: Conceptualize and Materialize
IMC, Misamis University, Ozamiz City, Misamis Occidental (September 2024)

CURRICULUM VITAE

PERSONAL INFORMATION

Name : Nicole Anne P. Rosaura
Age : 22 yrs. old
Sex : Female
Address : Purok 1, Poblacion 3, Clarin, Misamis Occidental
Mobile Number : 0938-985-1042
Religion : Roman Catholic



EDUCATIONAL BACKGROUND

College (Present): Bachelor of Science in Business Administration
Major in Financial Management
Misamis University

Senior High School: Humanities and Social Sciences Clarin
National High School Clarin,
Misamis Occidental
S.Y. 2020 – 2021

Junior High School: Clarin National High School Clarin,
Misamis Occidental
S.Y. 2018 – 2019

Elementary: Clarin Central School Clarin,
Misamis Occidental
S.Y. 2014 - 2015

TRAININGS AND SEMINARS

- 2nd PCDEB Regional Business Student Summit - Business Intelligence in the Era of UR5.0
Art Center, La Salle University, Ozamiz City, Misamis Occidental (October 2023)
- Youth Entrepreneurship Developing Business Mindset and Ideas Seminar
IMC, Misamis University, Ozamiz City, Misamis Occidental (July 2024)
- Business Incubation and Start-Ups: Conceptualize and Materialize
IMC, Misamis University, Ozamiz City, Misamis Occidental (September 2024)
- Step-Up Business Opportunity Program – AIA Philippines
Royal Garden Hotel and Restaurant, Ozamiz City, Misamis Occidental
(September 2024)

CURRICULUM VITAE

PERSONAL INFORMATION

Name : Dianne Elezabeth Ogoc
Age : 21 yrs. old
Sex : Female
Address : Kinuman Sur, Ozamiz City
Mobile Number : 0951-197-0632
Religion : Roman Catholic



EDUCATIONAL BACKGROUND

College (Present):	Bachelor of Science in Business Administration Major in Financial Management Misamis University S.Y. 2024 - 2025
Senior High School:	Accountancy, Business and Management Misamis University S.Y. 2018-2019
Junior High School:	Zamboanga del Norte National High School S.Y. 2018 - 2019
Elementary:	Estaka Central School Dipolog City, Zamboanga del Norte S.Y. 2014 – 2015

TRAININGS AND SEMINARS

- 2nd PCDEB Regional Business Student Summit - Business Intelligence in the Era of UR5.0
Art Center, La Salle University, Ozamiz City, Misamis Occidental (October 2023)
- Youth Entrepreneurship Developing Business Mindset and Ideas Seminar
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- Business Incubation and Start-Ups: Conceptualize and Materialize
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