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Psychological Dynamics of Online Gambling in Digital Era: Systematic Literature Review

Nisrina Widi Andini[1], Muhammad Salis Yuniardi[2], Istiqomah Istiqomah[3]
[1]Magister Sains Psikologi, Universitas Muhammadiyah Malang, Indonesia, nwandini.14@gmail.com
[2]Magister Sains Psikologi, Universitas Muhammadiyah Malang, Indonesia, salis@umm.ac.id
[3]Magister Sains Psikologi, Universitas Muhammadiyah Malang, Indonesia, istiqomah@umm.ac.id

Corresponding Author: nwandini.14@gmail.com[1]

Abstract: Online gambling is the act of betting money or goods online. Its impacts range from physical and mental health issues to extreme cases such as suicide. This systematic review of 11 international and national journal articles aims to identify the factors that influence online gambling behavior. The results of this systematic review indicate that factors influencing gambling behavior can originate from both internal and external sources. The most influential factors are self-control, ease of access, environment, and mental health status. Other factors include personality traits, sensation seeking and curiosity, the impact of the pandemic, as well as emotional regulation and cognitive distortions. These findings provide valuable information, serving as part of an effort to raise awareness and as a foundation for future research.

Keyword: Influencing Factors, Online Gambling, Systematic Literature.

INTRODUCTION

Technological advancements do not always yield positive impacts on society, as digital accessibility can also create new opportunities for exploitation. Increased access on digital is directly correlates with a greater likelihood of engaging in various activities, including gambling. Although legal regulations have been implemented to restrict its presence, online gambling remains difficult to eliminate because advertising algorithms aggressively target internet users. These advertisements are not limited to specific demographics but affect individuals across all age groups, from children to adults. In academic discourse, online gambling (*Judi online*/Judol) is frequently discussed within legal studies and other social science disciplines. Fundamentally, gambling is an activity where individuals use money or other assets as stakes. In an online context, this practice functions similarly to traditional gambling but is conducted via the internet (Gainsbury et al., 2019; Montiel et al., 2021). According to the World Health Organization (2024), wagering money, playing slot machines, casino games, lotteries, and bingo are forms of gambling. Specifically, Electronic Gambling Machines (EGMs) and casinos are identified as the most high-risk forms of gambling.

This phenomenon is no longer merely a social issue but has evolved into a significant global public health crisis. The World Health Organization (2024) notes that gambling behavior can have serious consequences on health and other life aspects, including financial distress, relationship breakdowns, domestic violence, and mental health disorders. Individuals at the highest risk of engaging in online gambling are those experiencing drastic life transitions, such as separation, retirement, or the loss of a loved one. Furthermore, excessive advertising promotions can heighten these risks, particularly among children and adolescents (World Health Organization, 2024). Sriyana (2025) also points out that the younger generation is highly vulnerable due to extensive internet access. This ease of exposure to online gambling suggests that technological developments can yield negative impacts if individuals do not critically filter the information obtained from the internet (Syakira et al., 2024).

As previously mentioned, online gambling has multifaceted impacts. Research by Sriyana (2025) indicates that the consequences of online gambling vary across social, economic, and psychological dimensions. In terms of social consequences, this behavior often results in the breakdown of family dynamics and the deterioration of the individual's social integration within their community (Sriyana, 2025). Furthermore, individuals involved in online gambling may experience shifts in their social patterns, where they tend to feel more comfortable interacting with fellow gamblers (Kosat et al., 2025). In terms of economic consequences, individuals may suffer significant losses, leading to accumulated debt which subsequently affects their mental well-being (Sriyana, 2025). This substantial financial loss can trigger financial stress or exacerbate existing mental health conditions (Sari et al., 2024). Meanwhile, the psychological impacts resulting from online gambling include anxiety, depression, and stress (Sriyana, 2025). Given these various consequences, it remains possible for individuals engaged in online gambling to commit legal violations, such as theft, robbery, or resorting to any means necessary to obtain money (Syakira et al., 2024).

In contrast to other nations where gambling is permitted, the Indonesian government maintains a firm stance on eradicating online gambling. This stance is based on the recognition that online gambling undermines the moral, social, and economic integrity of Indonesia (Pusat Pelaporan dan Analisis Transaksi Keuangan, 2025). Furthermore, Pusat Pelaporan dan Analisis Transaksi Keuangan (2025) indicates that the financial flows from online gambling are often linked to various cross-sectoral crimes, including fraud, narcotics, and human trafficking. The Indonesian government has implemented measures to address this issue by blocking websites suspected of hosting gambling activities; however, many illegal sites continue to operate (Sriyana, 2025). If left unaddressed, problematic online gambling behavior could hinder the achievement of the United Nations' Sustainable Development Goals (SDGs), particularly Goal 3 regarding good health and well-being.

Literature regarding online gambling has expanded significantly over the past decade, reaching a peak during the COVID-19 pandemic. Various studies have also extensively discussed the multifaceted impacts associated with online gambling. Building upon the previously mentioned consequences, it is imperative to identify the specific factors that influence an individual's decision to engage in this activity. Consequently, this systematic review aims to examine the determinants that drive online gambling behavior. It is anticipated that this review will provide valuable insights and serve as an effort to increase public awareness, thereby benefiting the broader community and establishing a foundation for future research.

METHOD

The literature review was conducted through a series of stages, there are review planning (identifying research urgency and benefits), execution (journal article searching,

selection, extraction, and data synthesis), and reporting (Kitchenham, 2004). The planning phase began by formulating research questions using the SPIDER framework (Sample, Phenomenon of Interest, Design, Evaluation, Research Type). The process resulted in the research question of what factors influence an individual's online gambling behavior? Subsequently, the researcher defined the search terms as well as the inclusion and exclusion criteria for data collection. To ensure an in-depth and comprehensive search, several key terms were utilized, including *judi online*, *perjudian online*, online gambling, and internet gambling.

The search process was conducted using Publish or Perish 8.1 through Google Scholar, prioritizing journals with national SINTA 1-6 accreditation and international SCOPUS indexing. The selection phase and data verification were managed via Rayyan to facilitate the identification of duplicate entries. Subsequently, the researcher screened the data based on titles and abstracts, followed by a detailed content analysis of the remaining articles. From an initial pool of 152 journals, 11 articles were identified as meeting the researcher's objectives and criteria.

The inclusion criteria for this study were defined as follows: 1) journal articles discussing online gambling as an independent variable; 2) subjects encompassing all age groups of online gamblers; 3) articles published in either Indonesian or English; 4) research published between 2019 and 2025; and 5) journals with SINTA 1-6 reputation or SCOPUS indexing. Conversely, the exclusion criteria included: 1) journals discussed outside the context of psychology; and 2) articles in the form of literature reviews, book chapters, or reports, as well as studies where the methods and subjects were not clearly described.

The acquired data were subsequently synthesized and elaborated upon to identify key factors. The identified articles were tabulated to compare the findings of previous researchers and summarized to produce a synthesis and analysis consistent with the relevant themes. To report this systematic review, the author adhered to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines as follows.

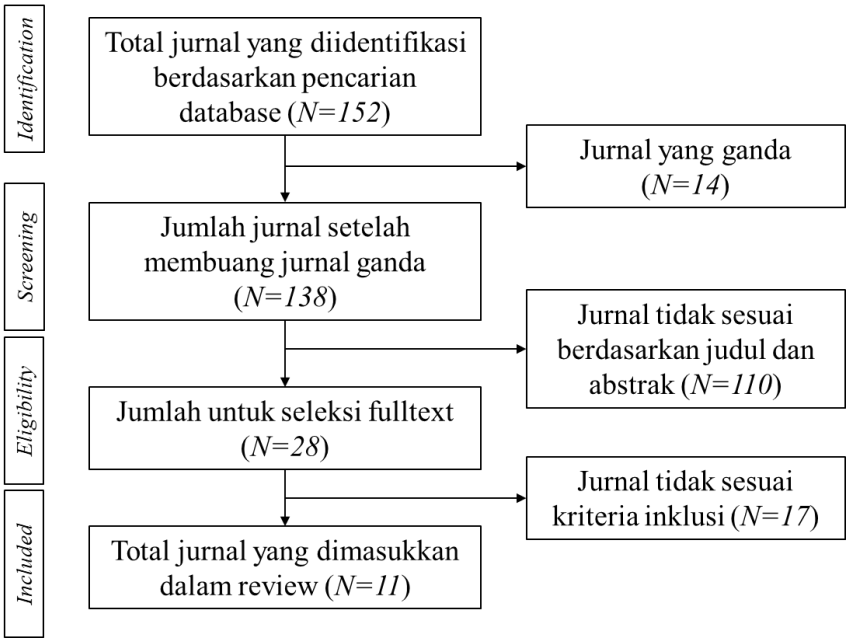


Figure 1. PRISMA chart for journal selection flow

RESULT AND DISCUSSION

In the review conducted using the PRISMA diagram, 11 articles met the criteria for analysis. Several research methods related to online gambling behavior were identified, with nine studies employing quantitative methods across various designs, including descriptive, correlational, causal, comparative, and longitudinal. Other research utilized qualitative designs, such as phenomenology and case studies, to gain a deeper understanding of the experiences of individuals engaged in online gambling.

Based on the quantitative studies included in this review, the overall objective was to identify the factors influencing online gambling behavior. Regarding the qualitative research, Fiyanda and Setyawati (2024) reported key findings indicating that gambling, particularly slots, provides a sense of pleasure, curiosity, and an adrenaline rush that triggers sensation-seeking behavior. Furthermore, Fiyanda dan Setyawati (2024) identified the presence of moral disengagement and risk-taking behavior in gambling. Meanwhile, Gezgin et al. (2025), revealed that university students involved in daily or weekly online gambling primarily use smartphones, with slot machines and sports betting being the most popular forms among students in Turkey.

Table 1. List of factors influencing online gambling behavior

No.	Author	Subject	Method	Factor Affecting
1	Babatunde et al. (2025)	200 secondary school teenagers in Nigeria.	Descriptive quantitative	Social environment (peer pressure), family (parenting styles)
2	Asifa et al. (2025)	70 students in Pontianak City who actively play online gambling	Correlational quantitative	Self-control
3	Debora & Wijaya (2025)	118 Students who use smartphones actively gamble online	Correlational quantitative	Nomophobia, ease of access from smartphones
4	Erdem et al. (2025)	Nationally representative sample in Spain (Study 1: 585 participants; Study 2: 247 online gamblers in a longitudinal design).	Descriptive and longitudinal quantitative	Smartphone accessibility, social support, personality (extraversion, neuroticism), depression, and self-control
5	Gezgin et al. (2025)	40 University Students in Turkish City	Qualitative phenomenology	Motivation, ease of access
6	Marliana et al. (2025)	3 Students playing online gambling	Descriptive qualitative	Environment, ease of access, impulsivity (low self-control)
7	Pradana & Yuwono (2025)	61 Respondents in the early adult age group	Descriptive quantitative	Self-control
8	Jacob et al. (2025)	427 people who regularly gamble online are sports bettors (sports betting)	Quantitative causality	Impulsivity (low self-control)
9	Fiyanda et al. (2024)	5 main players & 3 supporting players	Qualitative case study	Sensation-seeking, curiousity

No.	Author	Subject	Method	Factor Affecting
10	Price et al. (2023)	940 adult gamblers in Ontario, Canada (during the COVID-19 pandemic)	Longitudinal quantitative	Impact of the pandemic, motivation, mental health conditions
11	Sancho et al. (2021)	Gambling disorder patients in Spain (online vs land-based comparison)	Comparative quantitative	Impulsivity (low self-control), Emotion regulation, cognitive distortion

Based on Table 1, several factors influencing online gambling behavior were identified. Self-control emerged as the most frequently examined factor, appearing in six of the analyzed journal articles. Another factor identified in four of the analyzed studies is ease of access. Environment was also found to be a recurring factor, appearing in three of the articles. Additionally, certain factors appeared across three distinct articles, such as personality (Erdem et al., 2025), sensation seeking and curiosity (Fiyanda & Setyawati, 2024), the impact of pandemic (Price et al., 2023), as well as Emotion regulation and cognitive distortion (Sancho et al., 2021).

Self-control was found to have a significant negative correlation in the study by Pradana & Yuwono (2025). However, a contrasting result was observed in the research by Asifa et al. (2025), which found a positive correlation between self-control and gambling behavior. This discrepancy suggests that other factors beyond self-control may influence the decision to engage in online gambling. In the studies by Marliana (2025) and Jacob et al. (2025), while self-control was not explicitly mentioned, both focused on impulsive behavior. Both studies characterized this impulsivity as a reflection of weak or low self-control, which subsequently increases the likelihood of engaging in online gambling behavior.

The ease of accessibility significantly influences online gambling behavior. Research by Debora and Wijaya (2025), Erdem et al. (2025), also Marliana (2025), suggests that because online gambling can be accessed through any internet-connected digital device, individuals are enabled to gamble continuously, regardless of time or location. Debora and Wijaya (2025) further note that online gambling advertisements are pervasive across the internet. Similarly, Marliana (2025) also observed that online gambling sites are designed with attractive interfaces and offer various games that are easily accessible and customizable for users. Consequently, such unlimited accessibility makes this a primary factor driving online gambling behavior.

Environment also plays a critical role in online gambling behavior, encompassing the influence of peers, social support, and the immediate domestic setting, namely the family. Studies by Babatunde et al. (2025) and Erdem et al. (2025) indicate that peer influence often exerts a stronger impact than parenting styles; peer interactions can normalize gambling behavior or create social pressure on the individual. Babatunde et al. (2025) also mention that a lack of supervision can increase the risk of children engaging in risky behaviors later on. Furthermore, Erdem et al. (2025) highlight that low levels of social support may heighten the probability of an individual turning to online gambling.

Mental health conditions also significantly influence online gambling behavior. Research by Debora and Wijaya (2025), Erdem et al. (2025), and Price et al. (2023) indicates that psychological states such as depression, anxiety, and nomophobia have significant correlations with online gambling. In this context, mental health conditions can serve as both a driving factor and a consequence of gambling activities. Regarding nomophobia specifically, Debora and Wijaya (2025) identified a positive correlation with online gambling behavior regardless of the user's gender.

Other contributing factors include personality traits, sensation seeking, curiosity, the impact of the pandemic, Emotion regulation, and cognitive distortion (Erdem et al., 2025;

Fiyanda & Setyawati, 2024; Price et al., 2023; Sancho et al., 2021). In terms of personality, online gamblers tend to exhibit higher levels of neuroticism and lower levels of conscientiousness compared to non-gamblers (Erdem et al., 2025). Sensation seeking and curiosity are also influential and interconnected as they drive individuals to seek novel experiences; online gamblers are often motivated by advertisements or testimonials of others' winnings, which trigger an adrenaline rush and prompt them to try gambling. Furthermore, the 2019 pandemic impact contributed to an increase in online gambling frequency due to the closure of physical gambling venues and external environmental changes that affected mental health (Price et al., 2023). Emotion regulation and cognitive distortion affect how individuals process information and experiences; online gamblers frequently struggle with effective emotional responses and may develop cognitive biases, such as the "gambler's fallacy" (Sancho et al., 2021).

Overall, this systematic review demonstrates that online gambling behavior is influenced by both internal and external factors. Internal factors include self-control, mental health conditions, personality traits, sensation seeking, curiosity, emotion regulation, and cognitive distortion. Previous research indicates that self-control significantly impacts an individual's decision-making process. Furthermore, mental health conditions such as depression, anxiety, or other disorders can function as both catalysts for and consequences of online gambling. Additionally, factors such as sensation seeking, curiosity, emotion regulation, and cognitive distortion play a role in how individuals process and respond to gambling behavior. Unlike self-control, these four factors are positively correlated with gambling activities; thus, a high tendency in these areas increases the likelihood of engaging in online gambling.

On the other hand, external factors influencing this behavior include ease of access, environmental influences, and the impact of the pandemic. In this review, ease of access refers to the increasing availability of the internet across various age groups, which heightens the probability of exposure to online gambling. Environmental factors such as peer influence, family dynamics, and levels of social support also serve as significant determinants. Finally, the COVID-19 pandemic acted as a contributing factor to the rise of online gambling due to the shift from traditional habits to internet-based activities following the closure of physical access during the pandemic.

Furthermore, this review demonstrates that online gambling behavior is not a standalone phenomenon but is driven by various factors. These findings highlight the need for individual and environmental awareness regarding online gambling behavior so that the government, researchers, and society can contribute to prevention efforts. Based on the results of this literature review, self-control, which is the most frequently studied factor, can serve as a protective element. However, it is possible that self-control does not operate independently, as other factors may influence its efficacy. Additionally, ease of access is a widely researched factor that influences online gambling and is closely linked to self-control. An individual's mental health conditions and personality profiles can also drive them to gamble as a form of escape, which may even lead to negative outcomes such as cognitive distortion. On the other hand, the environment is a crucial factor in shaping gambling behavior, encompassing peer interactions, parenting styles, and social support systems.

CONCLUSION

Online gambling behavior has become a significant concern for the government and remains a critical area for future research. Identifying the factors that influence online gambling is essential for reducing the likelihood of individuals and their surrounding environments engaging in such behavior. This review highlights 10 factors influencing online gambling behavior derived from the 11 articles analyzed. The most prominent factors

identified are self-control, ease of access, environment, and mental health conditions. Other emerging factors include personality, sensation seeking, curiosity, the impact of the pandemic, emotion regulation, and cognitive distortion. One of the implications of this study is to provide valuable information for academics and practitioners in clinical and community psychology to further examine online gambling behavior. This article is also intended to serve as an effort to increase awareness and provide a foundation for future research.

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