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FACTORS INFLUENCING ONLINE BETTING  
BEHAVIOUR AMONG MALAYSIANS

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AUGUST 2024

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Factors Influencing Online Betting Behaviour  
Among Malaysians

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A research project submitted in partial fulfillment of the  
requirement for the degree of

Master of Business Administration

Universiti Tunku Abdul Rahman

Faculty of Accountancy and Management

August 2024

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Among Malaysians

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## ACKNOWLEDGEMENT

My deepest gratitude to those who have supported and guided me throughout the course of this research. You know who you are.

Thank you all for your contributions and support.

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## LIST OF ABBREVIATION

A	Attitude Towards Internet Use
Ad	Advertisement
AMA	American Marketing Association
ANOVA	Analysis Of Variance
B	Regression Coefficient
BB	Online Betting Behaviour
Beta	Probability Of Type II Error
Df	Degree Of Freedom
DV	Dependent Variable
F	F-Value (ratio of two mean square values)
FI	Financial Insecurity
IV	Independent Variable
PP	Probable Pathological
RM	Ringgit Malaysia
R-squared	Coefficient Of Determination
R-value	Coefficient
Sig.	Significance Value/P-Value
SM	Social Media Marketing

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SPM	Sijil Pelajaran Malaysia
SPSS	Statistical Package for the Social Sciences
STPM	Sijil Tinggi Persekolahan Malaysia
t	T-test
US	United States
USA	United States Of America
UTAR	Universiti Tunku Abdul Rahman
U&G	Uses and Gratification
VIF	Variance Inflation Factor
VIP	Very Important Person

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## ABSTRACT

This study investigates the individual factors contributing to the development of problematic online betting behaviour among Malaysians. Specifically, it examines the influence of financial insecurity, attitudes towards internet use, and social media marketing on online betting behaviour. The research is guided by three primary objectives: (1) to determine whether Malaysians' sense of financial insecurity influences their online betting behaviour, (2) to assess whether Malaysians' attitudes towards internet use affect their online betting behaviour, and (3) to evaluate the impact of social media marketing on Malaysians' online betting behaviour. A quantitative research design was employed, utilizing a questionnaire administered both online and in print to a target sample of 200 respondents from social media platforms and nearby universities and colleges. The theoretical framework is grounded in the Gratification of Internet Use and Maslow's Hierarchy of Needs. The findings reveal significant relationships between the independent variables and online betting behaviour. Financial insecurity ( $B = 0.221$ ,  $Beta = 0.235$ ,  $t = 3.340$ ,  $p = .001$ ), attitudes towards internet use ( $B = 0.247$ ,  $Beta = 0.253$ ,  $t = 4.522$ ,  $p = .000$ ), and social media marketing ( $B = 0.290$ ,  $Beta = 0.343$ ,  $t = 5.103$ ,  $p = .000$ ) all significantly influence online betting behaviour. These results support the hypotheses that financial insecurity, attitudes towards internet use, and social media marketing are significant predictors of online betting behaviour. This study contributes to the understanding of the psychological and social factors influencing online betting behaviour and provides insights for developing targeted interventions to mitigate problematic betting behaviours.

**Keywords:** Online Betting Behaviour, Financial Insecurity, Attitude Towards Internet Use, Social Media Marketing, Problematic Betting Behaviour

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# CHAPTER 1

## INTRODUCTION

### 1.1 Background Of The Study

Malaysia is a country in Southeast Asia with around 34 million people. It became independent from the British Empire in 1963. The main religion is Islam (63.5%), followed by Buddhism (18.7%), Christianity (9.1%), Hinduism (6.1%), and others practicing traditional Chinese religions (Statista, 2020) . Islamic law prohibits gambling, so most Muslims don't participate in legal gambling. The population is diverse, as of the year 2024 first quarter, with Malays comprising 58%, Chinese around 22.6%, and those with Indian ancestry making up 6.6% of the total population (Department of Statistics Malaysia, 2024). Among these groups, non-Muslims are more likely to gamble legally and spend more on gambling (Tan et al., 2010 ).

#### 1.1.1 History Of Gambling And Law

It is said that gambling was 'brought' to Malaysia by Chinese merchants in the 19th century (Rathakrishnan & George, 2020). It was introduced in two forms, which are legal ones and illegal ones. Legal gambling included lotteries, casino games and horse racing, whereas sports betting at bookmakers and online gambling were

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considered illegal. The legality is determined by having a license or permit granted by the Unit Kawalan Perjudian (Betting Control Unit) of the Ministry of Finance. Lotteries are permitted in Malaysia as per the Lotteries Act of 1952, with six legally recognized lotteries that are privately owned. However, there are also illegal lottery businesses that are estimated to have generated about 60 percent more revenue than the legal operators combined in 2018. Malaysia has only one legal land-based casino, established in the 1970s with a Las Vegas-style setup, operating 24/7 but restricting entry to Muslims and individuals under 21 years of age. This casino offers a wide range of electronic table games, slot machines, and traditional table games such as blackjack, tai sai, roulette, and boule .

Horse racing was introduced to Malaysia by the British in the 18th century, and currently there are three privately owned racecourses where betting on horses is legally allowed, regulated by the Racing Act of 1961 (Rathakrishnan & George, 2020). Despite being prohibited, online gambling has gained popularity in Malaysia in recent years, particularly in betting on badminton and football, with a focus on the English Premier League (Rathakrishnan & George, 2020). Advancements in technology have made online gambling more easily accessible and affordable (Gainsbury et al., 2015).

In Malaysia, gambling laws are governed by three main legal frameworks: the Betting Act of 1953, the Common Gaming Houses Act of 1953, and Shariah law (Rathakrishnan & George, 2020). The Betting Act of 1953, which has been amended multiple times, is the most significant among them. It prohibits all forms of gambling, unless the company holds a valid license, and covers various means of transmitting bets, including telecommunications. Violators of this Act, including those running or caught in a betting house, can face a penalty of up to RM200,000 in fines and five years of imprisonment.

The Common Gaming Houses Act of 1953, with further amendments, is more comprehensive in its coverage of different types of gambling (Rathakrishnan & George, 2020). It defines gaming as the playing of any game of chance or mixed chance and skill for money or money's worth. In the 2020 budget plan for Malaysia, the Finance Minister announced increased punishments for illegal gamblers and



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gambling operators. The maximum penalty for illegal gambling was raised 20-fold from RM5,000 to RM100,000, along with the introduction of a minimum jail sentence of 6 months.

In addition, Malaysia recognizes Shariah law, as Islam is the predominant religion in the country (Ali & Ahmad, 2021). Shariah courts have authority over Muslims, while non-Malays, primarily ethnic Chinese and Indian, are bound by the secular legal system and not Shariah law. Under Shariah law, all forms of gambling are strictly forbidden.

### 1.1.2 **Online Betting And Coverage**

The digital landscape has transformed the way we engage with games of chance and risk. Two prominent forms of online entertainment—betting and gambling—often intertwine, yet they diverge significantly in their underlying principles and outcomes. In this exploration, we delve into the nuances that set these activities apart, shedding light on their distinct characteristics and implications (Gainsbury & Blaszczynski, 2017).

#### 1.1.2.1 **Definition And Nature**

Online gambling involves wagering money on events with uncertain outcomes, such as casino games (e.g., roulette, blackjack, slots) and lotteries. It heavily relies on chance, with strategies often taking a back seat to luck (Gainsbury & Blaszczynski, 2017).

Online betting is a subset of gambling that requires knowledge and analysis. It involves placing wagers on specific events (e.g., sports matches, horse races) based on predictions. Unlike traditional gambling, betting emphasizes informed decision-making and strategic analysis.

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### 1.1.2.2 Risk And Strategy

Gambling typically carries higher risk due to its reliance on chance. Outcomes are less predictable, and minimal strategy is involved. Whereas betting can involve lower risk if well-informed decisions are made. A deep understanding of the event and strategic analysis play crucial roles.

### 1.1.2.3 Role Of Information And Decision-Making

For gambling, information plays a limited role in traditional gambling settings. Outcomes remain largely unpredictable, even with some influence from available information. For betting, effective betting strategies rely on robust, timely information. Analysing data about participants or teams enhances decision-making.

In summary, while both online betting and online gambling involve wagering, their approaches differ significantly. Gambling relies on luck, whereas betting combines knowledge and strategy. Understanding these distinctions can enhance decision-making and potentially improve success rates in each activity. Henceforth, this paper will use the term “online betting” to describe the complex interaction of informed bets, strategic analysis, and digital risk-taking. By using this specific language, clarification of the subtle differences that have made the distinction between “online gambling” and “online betting” less clear in the Malaysian context will be enforced. This choice of terminology ensures that the discussion remains clear and coherent.

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## 1.2 Problem Statement

Limited research has been conducted on gambling in Malaysia, with only a few studies shedding light on this topic. For instance, Tan et al. conducted a comprehensive analysis of data from 6,117 non-Muslim households to identify the sociodemographic factors that may influence gambling participation and expenditure. Their findings revealed that being young, of Chinese ethnicity, having lower education levels, higher income, and coming from paternal-headed families were associated with higher levels of gambling expenditure.

Similarly, another study focused on 200 patrons of the only casino in Malaysia, examining their demographics, gambling behaviours, and the factors that contribute to their gambling decisions. The study found that marketing activities, such as promotions, services, positioning, and winnings, were significant predictors of increased gambling behaviours. However, psychological variables such as motivation, personality, perception, and cognition did not show significant associations with gambling behaviours, according to the study's findings. Despite these limited findings, further research is needed to better understand the complex dynamics of gambling in Malaysia (Rathakrishnan & George, 2020).

In a study conducted by Loo and Ang (2013) in Selangor, Malaysia's largest state with a population of 5.6 million, it was discovered that 4.4% of the general population exhibited signs of problem gambling, while 10.2% were identified as moderate-risk gamblers. Loft and Loo's research focused on 59 gamblers seeking treatment and found that self-regulatory capacity played a significant role in mediating the relationship between problem gambling and sleep difficulty, as well as negative sleep habits.

In a more recent study by Sheela et al. (2016), involving 2,265 Malaysian adolescents, it was found that around 30% of them had participated in some form of gambling within a 12-month period. The study also revealed that parental gambling, male gender, and high-risk behaviours were closely associated with

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adolescent gambling. These findings shed light on the prevalence of gambling and its risk factors among different populations in Malaysia.

The gambling landscape has undergone a significant transformation with the emergence of online and mobile gambling opportunities (Gainsbury & Blaszczynski, 2017). Studies focus on mobile gambling, where individuals use their smartphones to gamble online through specially designed applications and websites (Whelan, Laato, Islam, & Billieux, 2021). Mobile technology introduces new aspects and possibilities for gambling. Literature reviews also reveal mobile gambling exhibits distinct features when compared to more traditional forms of gambling (James, O'Malley, & Tunney, 2017). Notably, mobile devices enable gambling at any time and from any location, with the use of mobile apps suggesting a more impulsive and habitual nature to the gambling experience. Using various data collection features offered by smartphones, mobile gambling apps can customize the gambling experience, such as providing in-play promotions, in ways that traditional or other online betting methods cannot match (Lopez-Gonzalez, Estévez, & Griffiths, 2019). These apps can operate in the background, sending notifications about gambling opportunities (Ross & Nieborg, 2021). They have the technical capability to utilize data like user location, contact lists, credit card balance, and usage history, surpassing even the most advanced modern slot machines (Auer & Griffiths, 2015). Often, the types of games played differ when using a mobile device (Hamari & Keronen, 2017). With these new experiences and opportunities presented by mobile technology, there is a public health imperative to better comprehend the psychology linked to both problematic and non-problematic patterns of mobile gambling behaviours (James, O'Malley, & Tunney, 2017).

Previous studies indicate that individuals who engage in mobile gambling are more susceptible to developing harmful gambling habits compared to those involved in non-mobile forms of gambling (James R, O'Malley C & Tunney RJ., 2019). A recent investigation utilizing behavioural tracking data also reveals that individuals who bet on sports using mobile apps are more likely to exhibit risky gambling patterns (Ukhov, Bjurgert, Auer, & Griffiths, 2021). While recent research has explored the concept of a healthy passion to highlight potentially adaptive aspects of gambling involvement, uncertainties persist regarding the psychological aspects

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that differentiate non-problematic from problematic intensive engagement in mobile gambling (Whelan, Laato, Islam, & Billieux, 2021).

Previous research also suggests that gambling motives play a crucial role in accounting for problematic versus non-problematic gambling involvement (Mazar, Zorn, Becker, & Volberg, 2020). For instance, it has been demonstrated that motives related to enhancement (e.g., seeking a sense of euphoria) and coping (e.g., alleviating negative emotions) are factors that make individuals vulnerable to problematic gambling. This is not the case for social motives (e.g., interacting and sharing with others in the gambling context) (Lambe, Mackinnon, & Stewart, 2015). With the increasing evidence suggesting that online betting poses risks, there is a need for research to ask: What specific individual factors that may influence, or even develop problematic online betting behaviour among Malaysians?

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### 1.3 **Research Objectives**

To truly understand the factors that influence online betting behaviour of Malaysians, each and every potential factors that are most likely to influence online betting behaviour has to be examined closely and measure the scale of their effectiveness, as it may be the key to determine the suitable solutions to the underlying problem gambling issue caused by online betting behaviour. Other than internal factors such as psychology factors, external factors such as social media marketing and advertising may also be part of the influential factors affecting the online betting behaviour of Malaysians. Therefore, the objectives of this study are:

- To determine whether Malaysians' sense of financial insecurity influences Malaysians' online betting behaviour.
- To determine whether Malaysians' attitude influences Malaysians' online betting behaviour.
- To determine whether social media marketing influences Malaysians' online betting behaviour.

### 1.4 **Research Questions**

- How do Malaysians' sense of financial insecurity influences Malaysians' online betting behaviour?
- How do Malaysians' attitude influences Malaysians' online betting behaviour?
- How social media marketing influences Malaysians' online betting behaviour?

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## 1.5 Significance Of The Study

The gambling industry has embraced digital advancements, utilizing audio-visual technology to create an immersive experience for gamblers (Gainsbury et al., 2013). The industry has rapidly grown due to the widespread use of digital devices and easy internet access, providing a convenient platform for gambling (Gainsbury & Blaszczynski, 2020). Media and online gaming companies have also entered the online betting market, investing in digital tools due to the affordability and availability of internet access (Lawn et al., 2020).

Gambling can become harmful when it becomes an addiction that is difficult to control, often accompanied by alcohol consumption and smoking (Tobias-Webb, Griggs, Kaufman, & Clark, 2019). Research from Finland showed that online gamblers were more likely to be smokers and engage in risky alcohol consumption compared to gamblers who frequent physical venues like casinos (Edgren, Castrén, Alho, & Salonen, 2017). A similar study conducted in Australia found that gamblers who engage in both online and land-based gambling tend to consume more alcohol than online-only gamblers (Blaszczynski, Russell, Gainsbury, & Hing, 2016). Looking at the problematic gambling, Derevensky & Gilbeau (2020) suggest strategies to help adolescents overcome gambling, including public information campaigns, healthcare interventions for high-risk groups, reviewing legal regulations, and screening for addiction at early stages. They emphasize the need for a national plan to address gambling issues in Malaysia (Rathakrishnan & George, 2020).

Realistically, this study can contribute to more understanding of Malaysians' behaviours and attitudes while they are involved in online or internet activities, from the psychology point of view as explanations to why they behave and act as such when engaged in activities such as online betting. As there may be more implications and indications that online betting may be associated with similar "unhealthy" habits such as smoking and consuming alcohol, as explored in existing literature reviews, this study shows more of its worth to dive deeper into aspects that are related to online betting.

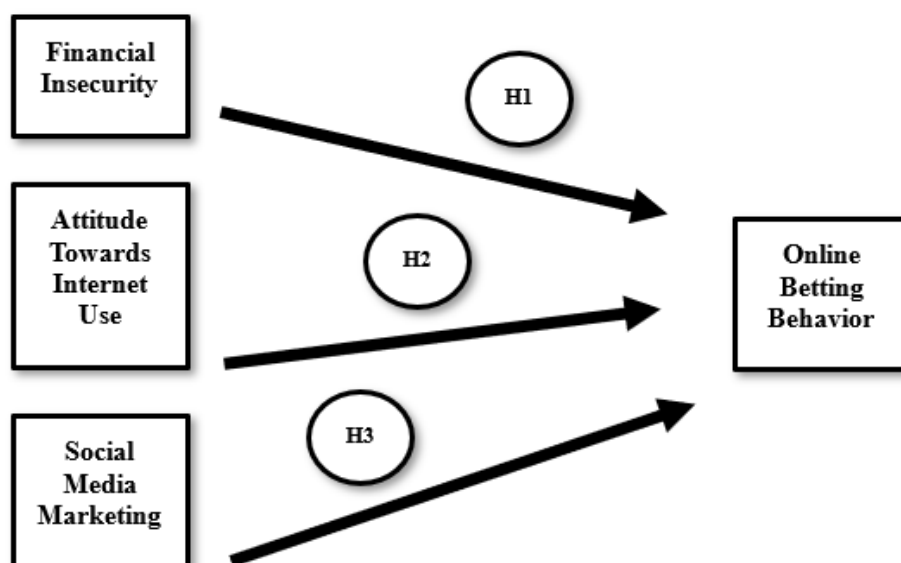
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Other than being able to propose suitable law and regulations towards online betting, this study is also able to reinforce the idea of preventive and reducing the chance of Malaysians being involved in online betting related activities. Overall, it can highlight the danger of addictions that are brought by online betting activities, and most importantly the effects of it can be mostly negative to an individual, promoting a more sustainable healthy lifestyle, in terms of physical health and mental health.

### 1.6 Proposed Framework

The online betting behaviour can easily escalate the seriousness of problem gambling issue in Malaysia. The framework proposes a comprehensive point of view on the factors that influence the online betting behaviour of Malaysians, where controlling these risk factors may contribute to shape positive behaviours and provide corrections to individuals who may have risk of uncontrollable problem gambling.

Figure 1: Proposed Conceptual Framework For The Study





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## 1.7 Hypothesis Development

(Pabayo, Patel, Patte, & Leatherdale, 2023) stated that income inequality is linked to higher chance of online betting, where in this context, income inequality is loosely tied to financial insecurity. It provides context on how it influences online betting behaviour. Therefore, the hypothesis is developed as below :

*H1: There is a significant relationship between financial insecurity and online betting behaviour.*

Seal et al. (2022) has highlighted distinctively that attitudes can be an influencing factor towards sports betting. These findings provide significance to instil and correct attitude for Malaysians to have towards online betting. Therefore, the hypothesis is developed as below :

*H2: There is a significant relationship between attitude towards internet use and online betting behaviour.*

Newall et al. (2019) reported that children are also influenced by gambling marketing, where its incentives are misinterpreted as gamblers could never lose. The effects can be referenced in this context where it can influence online betting behaviour. Therefore, the hypothesis is developed as below :

*H3: There is a significant relationship between social media marketing and online betting behaviour.*

In short, testing the hypothesis through empirical research will assist in gaining better understanding on how each variables intertwine and draw meaningful conclusion to this study.

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## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 Gratification Of Internet Use

The theory of Uses and Gratification (U&G) explains why people use entertainment media, the reasons behind their usage, and the sense of satisfaction they derive from it (Katz, Blumler, & Gurevitch, 1974). Media audiences have the freedom to choose and follow their preferred media based on their preferences and purposes (Lee & Ma, 2012). U&G theory is used by researchers to distinguish the various uses and gratifications that users seek in both traditional and modern forms of media (Gan & Li, 2018). The flexible nature of U&G theory makes it applicable to different areas of users' activities, motivations, gratifications, and media usage (Luo & Remus, 2014). Additionally, U&G theory allows scholars to study media experiences from the perspective of psychological needs, motivations, satisfactions, and communication channels in diverse cultural contexts (Chigona, Kankwenda, & Manjoo, 2008), in this case, the focus media of study can be social media, as it is a widely used media for users.

The ways in which people use and find gratification from social media platforms greatly impact their intention to continue using them (Yen, Lin, Wang, Shih, & Cheng, 2019), shopping intentions (Aluri, Slevitch, & Larzelere, 2016), reasons for

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usage, and usage patterns (Gan, 2017). Social media researchers believe that users seek different uses and gratifications based on their online activities in social media, such as having fun, relaxing, communication, entertainment, seeking love and comfort, looking for information, engaging in online self-exposure, and avoiding difficulties in daily life (Dhir et al., 2017). These uses and gratifications can be categorized into four main groups: (1) content, (2) process, (3) social, and (4) technology (Li, Liu, Xu, Heikkilä, & van der Heijden, 2015). The gratification that individuals derive from internet use can influence their behaviours in either positive or negative ways. Families, society planners, and politicians should aim to harness this gratification in a positive manner to guide youth towards positive behaviours and the development of their potential.

## 2.2 Maslow's Hierarchy Of Needs

In 1954, Maslow's "Motivation and Personality" presented his theory on how individuals fulfil different personal needs within their work environment. Drawing from his experiences as a humanistic psychologist, Maslow proposed a universal pattern in how people recognize and satisfy needs, typically following a consistent sequence. He also posited the concept of prepotency, suggesting that individuals cannot identify or pursue a higher-level need in the hierarchy until their existing recognized need is substantially or completely satisfied. Maslow's hierarchy of needs is commonly depicted as a pyramid. The foundational survival needs are situated at the broad base, while the self-actualization need is positioned at the narrow top.

Table 1: Maslow's Hierarchy Of Needs

Level	Type of Need	Examples
1	Physiological	Thirst, sex, hunger
2	Safety	Security, stability, protection

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3	Love and Belongingness	To escape loneliness, love and be loved, and gain a sense of belonging
4	Esteem	Self-respect, the respect others
5	Self-actualization	To fulfil one's potentialities

Note. Adapted from Maslow, A. H. (1954). *Motivation and personality*. Harpers.

U&G can be supported by Maslow's hierarchy of needs, in terms of justifying how users of the internet can be influenced to come in contact with potential online betting behaviour when they are engaged in social media. Users usually engage in social media for the purpose of relaxing, looking for entertainment as the main objective to distract themselves from the usual routine that they have, the routine whereby its causing distress for the users to bear in life. Social media tends to be the short escape, the honey to the bitter life for most of the users of the internet, a platform where the users of the internet can temporarily forget their burdens of life and gain satisfaction from any forms available from this short-lived relief. This is where Maslow's hierarchy of needs can support and explain why users of the internet choose social media as their go-to place when in distress, which will most probably be the need to feel secured and feel the stability in life. Assuming that most of the users of the internet are able to obtain most of the level of hierarchy needs from the bottom, namely: self-actualization need, esteem need, love and belongingness need, the only difficult needs that they need to obtain constantly are safety need and physiological need. The focus needs should most probably rest on the needs of safety and stability in this context.

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### 2.3 The Online Betting Industry

Gambling is experiencing growing societal approval on a global scale. The gambling industry, known for its vast profitability, is intricately connected to the political and economic structures of the state. It is legitimized, promoted, and widely embraced by a significant portion of the population (Reith 2007). The rise of the Internet has led to the emergence of online betting as a prevalent form of entertainment, experiencing a rapid and substantial growth over the past decade. There were approximately 2,500 online betting sites worldwide owned by 600 organizations in the year 2019, as reported by the Remote Gambling Association in 2010. However, there is a growing apprehension that this form of activity could pose significant potential harm to individuals and society (McBride and Derevensky 2009). Concerns persist that existing legislation may be insufficient or ineffective in safeguarding problem gamblers and other vulnerable groups, such as minors and young adults/university students (Smith and Rupp, 2003). Due to these concerns, some scholars advocate for an outright ban on the use of online betting websites (Smith and Rupp 2003), while others argue that online betting should be subject to more regulatory measures (Wood and Williams 2007).

Monaghan et al. (2008) suggests that a complete ban on online betting may prove ineffective, citing previous attempts in the US and China. Instead, she proposes that the activity should be regulated to establish a safer environment and protect consumers from unscrupulous operators, ultimately contributing to tax revenue. However, some caution that while the revenue is enticing for governments, the long-term social costs of the activity may outweigh the financial gains (Smith and Rupp 2003). Smith and Rupp (2003, p. 85) remark that while 'the online betting industry provides excellent Internet-based customer service with remarkable interfaces and a diverse range of games and promotional activities... the public generally perceives the industry as a global issue and a moral hazard.' The phenomenon of online betting prompts various inquiries concerning its moral implications and the marketing strategies it employs.

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The marketing practices employed by online betting firms raise significant apprehensions. Griffiths (2005, p. 21) contends that advertisements promoting gambling 'might be classified similarly to alcohol and tobacco promotions due to the potentially addictive nature of gambling and its potential to become a significant health issue.' Blaszczynski et al. (2004, p. 316) express their unease regarding the marketing strategies of online betting companies, emphasizing that 'assessing and establishing standards for advertising, signage, incentives to gamble, and ensuring compliance with ethical practices and regulatory commercial requirements' is a crucial priority.

Drawing a parallel with other contentious industries, (Yani-de-Soriano et al., 2012) propose that tobacco companies 'might contemplate a substantial reduction in marketing activities overall, even if competitors do not follow suit,' as their marketing efforts, while seemingly directed at competitors' consumers, inevitably attract non-smokers, including young individuals. Similarly, Griffiths (2005) contends against specific promotional strategies employed by online betting companies, practices that are common in other industries, such as loyalty programs and promotional bonuses rewarding frequent players. According to Griffiths, these activities can contribute to addiction, as 'addictions fundamentally involve rewards and the speed of rewards... the greater the potential rewards, the more likely the activity is to be addictive' (Griffiths, 2005).

Wiebe (2008, p. 2) delineates the process by which online betting companies attract, register, and retain gamblers, presenting it as a three-phase progression: The initial phase is recruitment, employing an extensive array of promotional tactics such as search engines, affiliate networks, pop-ups, television, print, radio, and sponsorships. The second phase involves registration, accompanied by incentives like free games and rewards for trial participation. The third phase, retention, is accomplished by offering bonuses (for first-time players, customer referrals, and random draws) and rewards for desired behaviours like substantial wagers or frequent play. These rewards encompass daily, weekly, or monthly incentives, cash rewards for deposits, and loyalty programs wherein players accumulate points based on their spending. VIP players can utilize these points to acquire merchandise or enter tournaments and contests (Wiebe 2008, p. 2).

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Sevigny et al. (2005) conducted a study indicating that 39% of the examined gambling sites displayed inflated payout rates, exceeding 100%, during demo sessions, which were not maintained when actual money was involved. The study also revealed instances where sites propagated erroneous beliefs about chance and randomness. The findings, along with Wiebe's (2008) discussion of the industry's marketing strategy for recruiting, registering, and retaining gamblers, highlight the industry's adeptness in targeting potential customers and fostering enduring relationships that build customer trust and loyalty. On one hand, these marketing practices likely demonstrate their efficacy in generating business, evident in the substantial growth of online betting. A significant issue related to online betting is the apparent targeting of young adults and university students by online betting companies (Smith and Rupp 2005). Gambling is notably widespread and concerning within university student populations (Lesieur et al. 1991; Neighbors et al. 2002; Shaffer et al. 1999; Winters et al. 1998), categorizing students as a vulnerable group (Matthews et al. 2009; Moodie 2008; Wood et al. 2007).

Moodie (2008, p. 31) contends that students represent a 'high-risk, high-priority group' due to the association of student life with risk-taking behaviours, including alcohol consumption, illicit drugs, sexual activities, and gambling (Winters et al. 1998). Financial constraints, despite independence, are another risk factor for problem gambling among students (Moore and Ohtsuka 1999). Moodie (2008) discovered that 1 in 12 students were identified as problem or Probable Pathological (PP) gamblers. Additionally, Wiebe et al. (2006, p. 49) noted a 44% increase in the rate of online problem gambling between 2001 and 2005, asserting that 'Internet gambling is increasingly emerging as a high-risk area in terms of problem gambling.' He further emphasizes that it is a highly accessible activity with a high frequency of play, particularly appealing to young adults, a demographic known for having the highest rates of problem gambling.

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## 2.4 Effects Of Gambling

Engaging in gambling, characterized as a venture involving risk, can yield outcomes that are positive, neutral, or negative, contingent on the manner in which it is approached. Certain individuals have experienced substantial lottery wins without negative repercussions. Additionally, for some, gambling serves as an occasional and enjoyable pastime, contributing little or no impact (neutral) to their overall lives.

Regrettably, a minority of individuals experience gambling as an addiction, transforming it into a mental health disorder and a societal issue. This issue is occasionally associated with borrowing money from loan sharks, regardless of whether it is for gambling physically or gambling online, resulting in severe consequences for their families when these individuals fail to repay their debts. Henchmen hired by the loan sharks sometimes resort to extreme measures, including threats and harassment directed not only at the problem gamblers but also at their families and neighbours. In Malaysia, their distinctive tactics involve actions like splashing red paint on residences, issuing warning letters, making threatening phone calls, and, in some cases, resorting to physical violence against borrowers who have defaulted on their payments (Ang & Ang, 2022).

The grip of gambling addiction has the potential to dismantle families by irreparably shattering trust between spouses or among family members. Additionally, studies indicate that gambling debts frequently lead to conflicts between problem gamblers and their close ones (Downs & Woolrych, 2010). Furthermore, individuals struggling with gambling issues face an elevated likelihood of job termination due to disciplinary measures by employers resulting from their diminished ability to focus on work tasks (Downs & Woolrych, 2010).



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## 2.5 Financial Insecurity

Safety and stability needs can be for physical safety, where one can fulfil it by having the newest technology of security for their house, or it can be for emotional safety, namely financial security, where one can fulfil it by having a huge amount of money to spend for any causes that are deemed emergency or life threatening. The huge amount of money can have different interpretations in values, as one can say a million dollars is decent financial security for them, but not all will agree that the value should be only a million dollars. This situation is open-ended as it is a subjective perspective for each and every individual to define how much monetary value is sufficient to be considered as financially secure. This becomes a need to constantly be persuaded, and individuals will work and make up their own beliefs that defines whether they have obtained financial security needs. The lack of this emotional security can also be incurred when the users of the internet come to realize that no matter how hard they work to fulfil their financial security, it can never be as easy as to participate in online betting activities, where they can be rich in almost an instant of winning. The anticipation of such an opportunity can drive the users to make impulsive decisions, which they might be regretting as a result of strong intentions to make more money and feel safe having it.

To further elaborate, financial security is a fundamental aspect of the safety needs level, which individuals strive to fulfil before progressing to higher levels of self-actualization (Maslow, 1954). When individuals feel financially insecure, they may experience heightened stress and anxiety, leading them to seek immediate relief through online betting, hoping for substantial monetary gains. This behaviour aligns with the Uses and Gratification (U&G) theory, which posits that individuals use media, including online betting platforms, to satisfy specific needs and desires (Gan, 2017). In this context, the gratification derived from the potential financial rewards of online betting can temporarily alleviate feelings of insecurity and provide a sense of control over one's financial situation. However, this can also lead to problematic betting behaviours, as the pursuit of financial stability through betting may become habitual and compulsive (Lambe, Mackinnon, & Stewart, 2015).

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## 2.6 Attitudes Towards Internet Use

Ho et al. (2012) discovered that attitudes towards internet searching were influenced by website quality. Hammond et al. (2000) compared internet users and non-users, finding that users perceived higher utility and lower difficulty with internet use, and had more positive perceptions about it. Morse et al. (2011) studied attitudes towards internet use based on general enjoyment, negative attitudes, and task facilitation. Des Armier and Bolliger (2019) used Morse et al.'s scale to assess internet use among graduate students in the USA, finding that those with moderately positive attitudes were more likely to feel connected. Also, academic performance of individuals can be influenced by their positive attitude towards the internet, as reported by Porter & Donthu (2006). Van Deursen et al. (2021) discovered that higher education and incomes were correlated with more positive attitudes towards the internet, indicating that having positive attitudes towards the internet can improve skills.

As per Azwar (2010), attitudes are considered responses that emerge when individuals encounter a situation requiring a personal reaction. This responsive aspect is termed as an evaluative response, which involves an internal evaluation process leading to a value judgment — whether something is good or bad, positive or negative, pleasant or objectionable, liked or disliked. In essence, attitudes represent a thorough evaluation enabling individuals to consistently respond favourably or unfavourably to specific objects or alternatives (Ajzen & Fishbein, 2005). Azwar (2010) also expresses that the elements contributing to the development of attitudes include personal experiences, the impact of influential individuals, cultural factors, mass media, educational institutions, religious institutions, and emotional factors. External influences play a significant role in moulding one's attitudes and can emanate from reference groups, families, and interpersonal relationships. Meanwhile, internal factors contributing to attitudes include personal experiences and individual principles.

In this case, the attitudes of the users of the internet can be influenced by how the online betting advertisements portray or online betting as an “ethical” service, or a

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casual entertainment to pass time with. The users may be tempted to have a “no harm trying” attitude when they come across such opportunities, confident that it is harmless, which potentially pulls them into the centre of a whirlpool of addiction where they will later find themselves difficult to come out of it.

## 2.7 **Social Media Marketing**

The American Marketing Association (AMA) defines advertising as any form of payment made to present and promote non-personal ideas, goods, or services by a clearly identified sponsor (Ciptono, 1999). The primary objective of advertising is to stimulate demand for products by influencing consumers' emotions and making them feel a need for the promoted items. Advertising serves several functions, including educating audiences about product details (informative), persuading audiences to make purchases (persuasive), reminding audiences of previously received information (reminder), and creating a positive atmosphere as audiences receive the information (Ciptono, 1999:247).

Advertisements play a crucial role in conveying detailed information about products, informing consumers about the existence and functionality of a particular product. While advertising has the advantage of increasing awareness and understanding of a product, it can also have negative impacts on its fundamental characteristics, namely persuasion, frequency, and exposure (Vakratsas & Ambler 1999). For instance, the style of advertising can potentially promote consumerism and materialistic tendencies, encouraging consumers to adopt a more consumptive approach.

A controversial product is defined as a product, service, or concept that can lead to a precarious situation when it meets societal morality, potentially eliciting strong negative reactions or outright rejection if openly discussed or demonstrated (Waller & Fam, 2000). According to Waller et al. (2005), products falling into the controversial category include items like alcohol, contraceptives, cigarettes, underwear, and banned food. Services considered controversial encompass those

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that are deemed haram, such as prostitution and gambling. Controversial product advertising refers to product promotion that ethically raises concerns, especially when openly publicized (Akhter, Abassi, & Umar, 2011), in this case the controversial services refer to the online betting advertisements that can be seen on various social media platforms.

The informant observed the deliberate or unintentional exposure to controversial product advertisements extensively featured in various mass media over an extended period (Bell, Mieth & Buchner, 2022). This persistent presence of certain controversial product types contributed to them being perceived as commonplace. The informant witnessed the consistent and pervasive promotion of controversial products in mass media, which influenced their perspective on such products (Arias, 2019). Scholars argue that activities practiced consistently can become ingrained habits, shaping individuals' attitudes (Gardner & Rebar 2019). Additionally, the informant's attitude formation is influenced by social interactions, associations with friends, family, relatives, and the broader community, all of which contribute to shaping their perspective on controversial product advertisements (Arias, 2019). The opinions and viewpoints expressed by others also offer suggestions that influence the informant's behaviours and feelings toward these advertisements (Arias, 2019).

## 2.8 Conclusion

The literature review has illuminated critical factors influencing online betting behaviour among Malaysians. By examining existing research, valuable insights emerge regarding the intricate interplay of financial insecurity, attitudes towards internet use, and the impact of social media marketing. Here's a closer examination of each aspect:

### Gratification of Internet Use:

The gratification theory posits that individuals seek specific gratifications from their online activities. For online betting, these gratifications may include excitement,

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social interaction, and an escape from financial stress. Understanding the underlying motivations behind online betting is pivotal. Researchers can identify psychological drivers to tailor interventions effectively.

#### Maslow's Hierarchy of Needs:

Maslow's theory, with its hierarchical structure of human needs, provides a lens through which online betting behaviour can be understood. From basic physiological needs (such as financial security) to higher-order needs (like self-esteem and social belonging), the hierarchy influences choices. Financial insecurity may drive individuals to seek alternative sources of income, including online betting, as a means to fulfil their basic needs. Recognizing this connection is essential for designing targeted interventions.

In the subsequent sections, the study will delve into the methodology, data collection, and rigorous analysis. By triangulating quantitative data with qualitative insights, it will unravel the intricate relationship between individual factors and online betting behaviour. Through this research, evidence-based interventions can be informed, promoting responsible online behaviour, and contribute to the broader discourse on digital well-being.

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## **CHAPTER 3**

### **RESEARCH DESIGN**

#### **3.1 Introduction**

For this study, a quantitative research design will be employed. This approach allows the analysis of numerical data and the derivation of statistical inferences. Given the research objectives, this design is suitable for examining the relationships between specific factors (financial insecurity, attitude towards internet use, and social media marketing) and online betting behaviour.

A cross-sectional survey will be conducted to collect data from a diverse sample of Malaysians. By administering the survey at a single point in time, a snapshot of participants' experiences and behaviours related to online betting can be captured. The cross-sectional design also facilitates exploration of associations between variables without implying causality.

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### 3.2 **Participants And Sampling**

The target sample size is a minimum of 200 respondents. Participants will be recruited from two main sources:

**Social Media:** An online questionnaire will be distributed through various social media platforms, targeting Malaysians who engage with online activities. Social media provides a convenient and efficient way to reach a broad audience, including bettors and non-bettors.

**Universities and Colleges:** In addition to online distribution, printed questionnaires will be distributed at nearby universities or colleges. This approach ensures the inclusion of a diverse group of participants, including students with varying levels of exposure to online betting.

Convenience sampling will be used, acknowledging that the sample may not fully represent the entire Malaysian population. However, given the exploratory nature of the study, convenience sampling allows efficient data collection while maintaining practical feasibility.

### 3.3 **Instrument Measurement**

A structured questionnaire will be used to collect data. The questionnaire will include items related to financial insecurity, attitude towards internet use, social media marketing, and online betting behaviour, aside from demographic data such as age, gender, marital status, the number of dependents, education level, frequency of Internet use, employment status, job position level, working experience and income level. Participants will be required to respond on the choices given for demographic questions and respond on a Likert scale for financial insecurity, attitude towards internet use, social media marketing, and online betting behaviour, indicating their agreement or disagreement with specific statements. Each variable will focus on the area as such as an instrument of measurement:

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Independent Variables (IVs):

**Financial Insecurity:** Participants' sense of financial insecurity will be measured using a set of questions related to economic stability, job security, and financial worries. Responses will be aggregated to create a composite score.

**Attitude Towards Internet Use:** Participants' attitudes towards internet usage, including perceived benefits, risks, and motivations for online activities, will be assessed. The study will explore whether positive or negative attitudes influence online betting behaviour.

**Social Media Marketing:** Participants' exposure to online betting advertisements on social media platforms will be assessed. This variable will capture the frequency and impact of marketing messages.

Dependent Variable (DV):

**Online Betting Behaviour:** The primary outcome variable will include measures such as the frequency of online betting and any signs of problematic behaviour (e.g., chasing losses, excessive betting).

### 3.4 **Origin Construct**

The statements for each variable used in this study are modified from previous academic journals and listed in the table below:

Table 2: Origin Construct For Each Variable Statements

Variables	Statements	Citation
Financial Insecurity	1. I prioritize and value emotional safety, particularly in terms of financial security.	(Reece et al., 2023)  (Rasdi et al., 2021)



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	<ol style="list-style-type: none"><li>2. I have a specific monetary value in mind that I consider as a decent level of financial security for myself.</li><li>3. I consistently review and refine my beliefs about what constitutes sufficient financial security.</li><li>4. I am motivated to pursuit of financial security by working diligently to meet my financial needs.</li><li>5. I am confident in making financial decisions based on opportunities, such as online betting, that align with my overall financial goals.</li><li>6. I find satisfaction in achieving financial security through hard work rather than seeking quick solutions like online betting.</li><li>7. I exercise caution and thoughtfulness in financial decision-making, even when there is a potential for quick financial gain.</li><li>8. I believe that a secure financial future is the result of a combination</li></ol>	
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	of hard work, strategic planning, and informed financial choices.	
Attitude Towards Internet Use	<ol style="list-style-type: none"> <li>1. I appreciate the internet more when I encounter high-quality websites. ( functions, nice pictures &amp; easy accessibility )</li> <li>2. I find the internet to be a highly useful tool with low difficulty in use.</li> <li>3. I thoroughly enjoy using the internet as a form of entertainment purpose.</li> <li>4. I believe online gambling or betting advertisements portray an "ethical" service.</li> <li>5. I think online gambling or betting has the potential to significantly improve my financial situation.</li> <li>6. I feel highly connected to the internet &amp; it's uses</li> <li>7. I find internet use facilitates my tasks effectively.</li> <li>8. I am willing to try my luck on online gambling or betting when facing financial insecurity.</li> </ol>	<p>(Zhang. 2007)</p> <p>(Rhoades, 2008)</p> <p>(Khaled Nahes Al Otaibi., 2012)</p>
Social Media Marketing	<ol style="list-style-type: none"> <li>1. I am interested in new products and services stimulated by social media marketing.</li> <li>2. I feel social media marketing creates a positive atmosphere around products and services.</li> </ol>	<p>(busayo.longe., 2021)</p> <p>(Appel et al., 2020)</p> <p>(Li et al., 2021)</p>

	<ol style="list-style-type: none"> <li>3. I find that social media advertisements are persuasive in encouraging me to consider new purchases.</li> <li>4. I remember information about products and services after looking at social media advertisements.</li> <li>5. I positively aware of online betting options through social media advertisements.</li> <li>6. I am more open to explore online betting services after exposed to online betting advertisements on social media.</li> <li>7. I believe that social media marketing positively influences my perception of online betting as a recreational activity.</li> <li>8. I have positive perspective about online betting services through social interactions on social media. (Discussions / Forums)</li> </ol>	
<p>Online Betting Behaviour</p>	<ol style="list-style-type: none"> <li>1. I find excitement and entertained participating in online betting as my leisure activities.</li> <li>2. I believe that online betting can be a source of occasional enjoyment without significant negative consequences.</li> <li>3. I can share my interest and interact with others by engaging in online betting.</li> </ol>	<p>(Kalkan, Bilal &amp; Griffiths, Mark, 2021)</p> <p>(Savolainen et al., 2022)</p> <p>(Ghelfi et al., 2024)</p>

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	<ol style="list-style-type: none"><li>4. I can gain positive overall well-being when done online betting responsibly.</li><li>5. I believe that having a positive attitude towards internet use can influence responsible online betting behaviour.</li><li>6. I am able to make decisions from the information obtained from online betting advertisements on social media platforms.</li><li>7. I consider online betting as a form of entertainment that can be enjoyed responsibly and in moderation.</li><li>8. I believe responsible online betting can be a means of relaxation and stress relief.</li><li>9. I am confident in my ability to control and limit my online betting activities to avoid negative consequences.</li></ol>	
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### 3.5 Data Collection

Once the questionnaire is approved by the UTAR Scientific and Ethical Review Committee (refer Appendix A), it is then distributed via online means of communication to related groups on social media platforms such as WhatsApp groups and Facebook groups. Printed copies are distributed at nearby relevant locations such as nearby university campuses within Klang Valley, where most of the young people are gathered around. Young people are specially targeted for this research, as young people, particularly boys and men in their early 20s, are identified as the fastest-growing group of gamblers (Sohn, 2023). The responses collected are strictly voluntary and privacy consent is obtained from each respondent before they start answering the questionnaire. Potential distress may occur while respondents are answering the questionnaire about sensitive issues as discussed in this research : online betting. Therefore, the data collected from the respondents are also stored securely and confidentiality is maintained.

The data will then be analysed by the researcher using SPSS software, interpreted and evaluated to determine the effect towards online betting behaviour. No specific experimental procedures are especially performed for this research, and it mainly relies on the administration of questionnaire to gather information from the respondents' personal experience related to their financial insecurity, attitude, social media marketing and their online betting behaviour.

At least 200 participants will be gathered to effectively identify significant impacts related to online betting behaviour among young people. To analyse the data, descriptive statistics like the mean, mode, and median will be used to summarize the sample's characteristics, as well as the independent (IV) and dependent variables (DV). Next, inferential statistics, including t-tests and analysis of variance (ANOVA) will be used to draw conclusions and make inferences about the broader population based on the sample data. Finally, correlation and regression analyses will be used to explore the strength and direction of relationships between the IVs and DV, and to investigate how well the IVs predict the DV while accounting for potential confounding factors.

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### 3.6 Correlation Analysis

The Pearson correlation coefficient is a statistical measure that indicates the strength and direction of a linear relationship between two continuous variables. Its value ranges from -1 to 1, where +1 signifies a perfect positive linear relationship, -1 signifies a perfect negative linear relationship, and 0 signifies no linear relationship. This coefficient is commonly used in fields such as psychology, finance, and the natural sciences to evaluate the relationship between variables. In this case, it can help determine the correlation between the independent variables (Financial Insecurity, Attitudes Towards Internet Use and Social Media Marketing) with the dependent variable (Online Betting Behaviour).

The Pearson correlation coefficient is interpreted as follows: a positive correlation means that as one variable increases, the other also increases; a negative correlation means that as one variable increases, the other decreases; and no correlation means there is no predictable relationship between the variables. It is important to note that the Pearson correlation coefficient assumes that both variables are continuous and normally distributed, the relationship between the variables is linear, and the data is free of outliers.

### 3.7 Linear Regression Analysis

Linear regression is a fundamental statistical technique used to model the relationship between a dependent variable and one or more independent variables. The objective is to establish a linear equation that best predicts the dependent variable based on the independent variables. The general form of the linear regression equation is:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \epsilon$$

In this equation, (  $Y$  ) represents the dependent variable, (  $\beta_0$  ) is the intercept, (  $\beta_1, \beta_2, \dots, \beta_n$  ) are the coefficients of the independent variables (  $X_1, X_2, \dots, X_n$  ), and (  $\epsilon$  ) is the error term. Linear regression is

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extensively used in fields such as economics, biology, engineering, and social sciences to understand and predict relationships between variables. In this case, it can be employed to predict a person's online betting behaviour based on their financial insecurity, their attitude towards internet use and their exposure towards social media marketing.

The coefficients in a linear regression model indicate the change in the dependent variable for a one-unit change in the corresponding independent variable, assuming all other variables remain constant. The intercept represents the expected value of the dependent variable when all independent variables are zero.

Linear regression assumes that the relationship between the dependent and independent variables is linear, the residuals (errors) are normally distributed, there is homoscedasticity (constant variance of errors), and there is no multicollinearity (independent variables are not highly correlated).

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## CHAPTER 4

### RESEARCH RESULT

#### 4.1 Descriptive Statistics

Descriptive statistics are statistical methods used to summarize and describe the main features of a data set. They provide simple summaries about the sample and the measures. Key components of descriptive statistics include measures of central tendency (mean, median, mode) and measures of variability (range, variance, standard deviation). These statistics help in understanding the distribution, central value, and spread of the data (Akoglu, 2018; Schober, Boer, & Schwarte, 2018; Mukaka, 2012). They are often the first step in data analysis, providing a foundation for further statistical analysis. The demographic data is tabulated as shown below:

Table 3: Age Group Of Respondents

<i>Age</i>	Frequency	Percentage
18 - 24	30	12.61%
25 - 34	93	39.08%
35 - 44	56	23.53%
45 - 54	54	22.69%



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55 & above	5	2.10%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

The age group of 25 - 34 with 93 respondents compose 39.0% of the total population, whereas the age group 55 & above with 5 respondents compose 2.10% of the population.

Table 4: Gender Of Respondents

<i>Gender</i>	Frequency	Percentage
Male	111	46.64%
Female	127	53.36%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

Majority of the population sample is female with frequency of 127 respondents composing 53.36% of the total population, whereas the male sample comprises the remaining population of 46.64% with frequency of 111 respondents.

Table 5: Marital Status Of Respondents

<i>Marital Status</i>	Frequency	Percentage
Married	115	48.32%
Single	123	51.68%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

Respondents who are single comprise the most in the population sample with frequency of 123, which is equivalent to 51.68%, whereas married respondents comprise 48.32% of the population, with frequency of 115. Meanwhile there are no respondents who are divorced or widowed in this study, suggesting that these two categories are not common among the sample population.

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Table 6: Number Of Dependents Of Respondents

<i>Do you have dependents ? ( child / family members that required your care )</i>	Frequency	Percentage
No	117	49.16%
Yes	121	50.84%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

Majority of the respondents have dependents with a frequency of 121, and comprising 50.84% of the total population, whereas a frequency of 117 respondents has no dependents and they comprise 49.16% of the population sample.

Table 7: Highest Education Level Of Respondents

<i>Highest education level</i>	Frequency	Percentage
Degree	81	34.03%
Diploma / Certificate / Vocational	28	11.76%
Master	27	11.34%
None of above	32	13.45%
SPM	38	15.97%
STPM / A-Level / O-Level / Foundation	32	13.45%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

The most common education level that the respondents have is Degree education level, with a frequency of 81 and comprised of 34.03% of the total population, whereas the lowest frequency of education level among the respondents is Master education level with a frequency of 27 and comprised of 11.34% of the total population. There is a relevant frequency of 32 respondents comprising 13.45% of the sample population, who have never achieved the education level of at least SPM.

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Table 8: Frequency Of Internet Use Of Respondents

<i>Frequency of Internet Use</i>	Frequency	Percentage
Daily	59	24.79%
Once a week	50	21.01%
Rarely	57	23.95%
Several times a week	72	30.25%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

Based on the data, most respondents with a frequency of 72 admitted that they use the Internet several times a week, and it comprises 30.25% of the total sample population. Only 50 respondents, which is 21.01% of the total sample population, use the Internet once a week. There are also 59 respondents, 24.79% of the total sample population using the Internet daily, whereas 57 respondents, which is 23.95% of the total sample population, rarely use the Internet. This indicates that the frequency of Internet use is a significant factor that contributes to the understanding of how the respondents behave online.

Table 9: Employment Status Of Respondents

<i>Employment status</i>	Frequency	Percentage
Employed	238	100.00%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

All the respondents are in employed status for this study. Based on the data collected, it can be a constant factor that anchors on the financial status of the respondents, where it suggests that all the respondents have at least a small level of purchasing power.

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Table 10: Job Position Level Of Respondents

<i>Job position level</i>	Frequency	Percentage
Fresh / Entry Level	29	12.18%
Junior Executive	74	31.09%
Manager	47	19.75%
Senior Executive	42	17.65%
Senior Manager	46	19.33%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

Most of the respondents with a frequency of 74 hold the title of Junior Executive position level and it comprises 31.09% of the total sample population, whereas only 29 respondents hold the position level of fresh or entry level and it comprises 12.18% of the total population sample. The remaining job position level, such as Senior Executive, Senior Manager and Manager, comprise of frequency respectively 42, 46 and 47, which is 17.65%, 19.33% and 19.75% of the total sample population.

Table 11: Working Experience Of Respondents

<i>Working experience in current position</i>	Frequency	Percentage
< 1 year	60	25.21%
1 - 5 years	76	31.93%
10 years & above	46	19.33%
6 - 10 years	56	23.53%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

Majority of the respondents with a frequency of 76, comprising 31.93% of the population works from one to five years in their current position respectively,

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whereas only 46 respondents, which is 19.33% of the total population, works ten years and above in their current position level.

Table 12: Income Level Of Respondents

<i>Income level</i>	Frequency	Percentage
< RM 2,000	49	20.59%
RM 2,001 - RM 4,000	45	18.91%
RM 4,001 - RM 6,000	52	21.85%
RM 6,001 - RM 8,000	45	18.91%
RM 8,000 & above	47	19.75%
<b>Grand Total</b>	<b>238</b>	<b>100.00%</b>

The highest frequency of 52 respondents, which is 21.85% of the total population, has the income level of at least RM4,001 to RM 6,000. Notably, both income levels, RM2,001 to RM4,000 and RM6,001 to RM8000, have only 45 respondents which both comprise 18.91% of the total population.

The Likert Scale data is measured by mean (average), median (middle value) and mode (most common value) in the table below:

Table 13: Mean, Median Mode Of Each Statements

<b>Statement</b>	<b>Mean</b>	<b>Median</b>	<b>Mode</b>
FI1	3.60	4	4
FI2	4.09	4	4
FI3	3.67	4	4
FI4	3.05	3	3
FI5	3.81	4	4
FI6	4.39	5	5
FI7	3.55	4	4
FI8	2.95	3	4
A1	3.30	3	3
A2	3.05	3	2
A3	4.25	5	5
A4	2.95	3	4
A5	2.98	3	2
A6	3.04	3	3
A7	2.32	2	2
A8	2.93	3	2
SM1	2.39	2	2
SM2	2.38	2	2
SM3	2.91	3	2
SM4	3.00	3	2
SM5	2.56	2	2
SM6	3.30	3	4

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SM7	2.96	3	2
SM8	3.04	4	4
BB1	2.89	3	3
BB2	2.90	3	4
BB3	2.56	3	3
BB4	3.43	3	3
BB5	2.75	3	3
BB6	2.45	2	2
BB7	2.94	3	3
BB8	3.32	3	4
BB9	2.92	3	3

Likert scale with a range of one to five (strongly disagree to strongly agree) was used to measure all statements of Financial Insecurity (FI), Attitude Towards Internet Use (A), Social Media Marketing (SM) and Online Betting Behaviour (BB) in the questionnaire.

In the Financial Insecurity section. The most agreed statement is FI6 (I find satisfaction in achieving financial security through hard work rather than seeking quick solutions like online betting.), suggesting that respondents prefer to earn more money through hard work in their job, and feel safe about having enough money from it. However, most of the respondents are unsure or neutral about statement FI4 (I am motivated to pursuit of financial security by working diligently to meet my financial needs.), suggesting that respondents may or may not be motivated to work and earn enough money for their financial security.

As for the Attitude Towards Internet Use section, the most agreed statement is A3 (I thoroughly enjoy using the internet as a form of entertainment purpose.), suggesting that most respondents are using the Internet as their main form of entertainment, whereas, The most disagreed statement is A2 (I find the internet to be a highly useful tool with low difficulty in use.), A5 (I think online gambling or

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betting has the potential to significantly improve my financial situation.), A7 (I find internet use facilitates my tasks effectively.) and A8 (I am willing to try my luck on online gambling or betting when facing financial insecurity.), suggesting that the Internet can be difficult to use, online betting not impactful to improve their financial situation. Also, it suggests that Internet use cannot help respondents with their daily tasks, and they are not willing to try online betting when they are facing financial problems.

The Social Media Marketing section reveals an unexpected outcome, where the respondents most agreed to statement SM6 (I am more open to explore online betting services after exposed to online betting advertisements on social media.) and SM8 (I have positive perspective about online betting services through social interactions on social media. (Discussions / Forums)), suggesting that effective social media marketing about online betting can influence respondents to try out online betting services, and the social media marketing strategy makes online betting a very legit service for the respondents. While the remaining statements, SM1 (I am interested in new products and services stimulated by social media marketing.), SM2 (I feel social media marketing creates a positive atmosphere around products and services.), SM3 (I find that social media advertisements are persuasive in encouraging me to consider new purchases.), SM4 (I remember information about products and services after looking at social media advertisements.), SM5 (I positively aware of online betting options through social media advertisements.) and SM7 (I believe that social media marketing positively influences my perception of online betting as a recreational activity.) are equally disagreed by respondents, suggesting that respondents are well aware of online betting services on social media, but social media marketing is not able to make impactful impression for the respondents to remember online betting services.

Lastly, respondents mostly agreed with statement BB2 (I believe that online betting can be a source of occasional enjoyment without significant negative consequences.) and BB8 (I believe responsible online betting can be a means of relaxation and stress relief.), suggesting that respondents see online betting as a form of entertainment, which may lead to potential problem gambling effect. The most disagreed statement is BB6 (I am able to make decisions from the information



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obtained from online betting advertisements on social media platforms.), which suggests that respondents are unable to understand online betting services just by looking at social media advertisements, which may lead them to tap into the advertisement and find out what it is about. Once in the site of online betting, respondents may just go with it and engage in online betting as casual entertainment.

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## 4.2 Correlation Between Independent Variables And Dependent Variable

The data collected through questionnaires were further processed and analysed using correlation and regression.

Table 14: Correlation Between Average Of Each Independent Variables And Dependent Variable

	Online Betting Behaviour Average
Financial Insecurity Average	0.624****
Attitude Towards Internet Use Average	0.554****
Social Media Marketing Average	0.638****

*\*negative strong correlation (-1.0 to -0.5)*

*\*\*negative mild correlation (-0.5 to 0.0)*

*\*\*\*positive mild correlation (0.0 to 0.5)*

*\*\*\*\*positive strong correlation (0.5 to 1.0)*

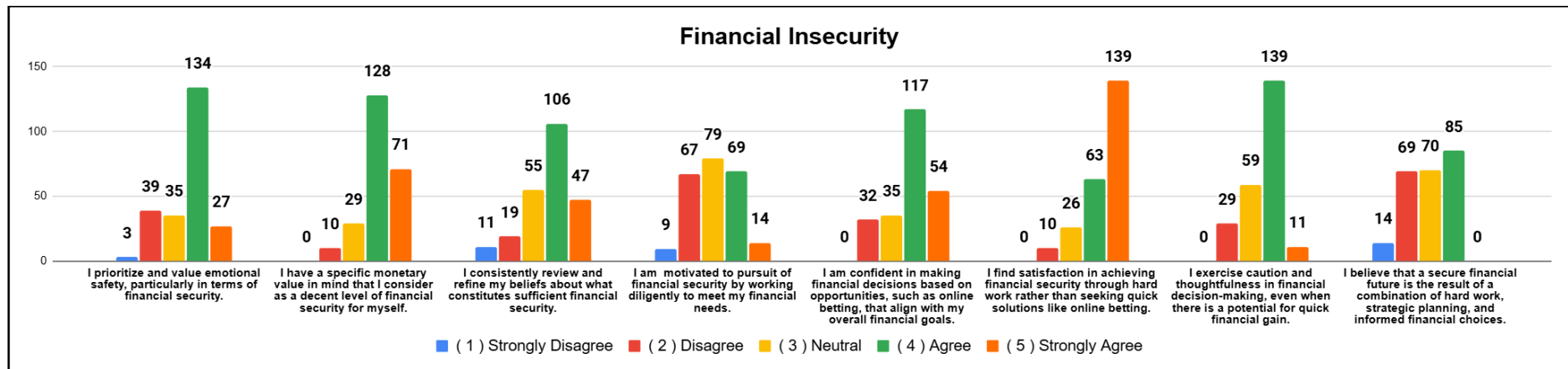
The correlation coefficient of 0.624 for Financial Insecurity indicates a positive strong relationship with Online Betting Behaviour. It suggested that the higher the financial insecurity of the respondents, the more positive the respondents' online betting behaviour is going to be. Meanwhile, the correlation coefficient of 0.554 for Attitude Towards Internet Use also indicates a strong positive relationship with Online Betting Behaviour. It suggested that more positive attitudes of respondents towards Internet use contributes to better online betting behaviour of respondents on average, despite the correlation coefficient of this variable being the least positive compared to other independent variables. Correlation coefficient of 0.638 is the highest correlation coefficient for Social Media Marketing, and it indicates a strong positive correlation with Online Betting Behaviour. This indicates a higher level of effective social media marketing contributes positively to online betting behaviour.

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In short, the positive correlation coefficient of all three independent variables, Financial Insecurity, Attitude towards Internet Use and Social Media Marketing indicates a strong positive relationship with the dependent variable, Online Betting Behaviour. Among the three independent variables, Social Media Marketing has significant influence on Online Betting Behaviour, while Financial Insecurity suggests a meaningful correlation and Attitude Towards Internet Use establishes a weaker correlation.

#### 4.2.1 Financial Insecurity

Figure 2: Likert Scale Result Of 8 Statements Of Financial Insecurity

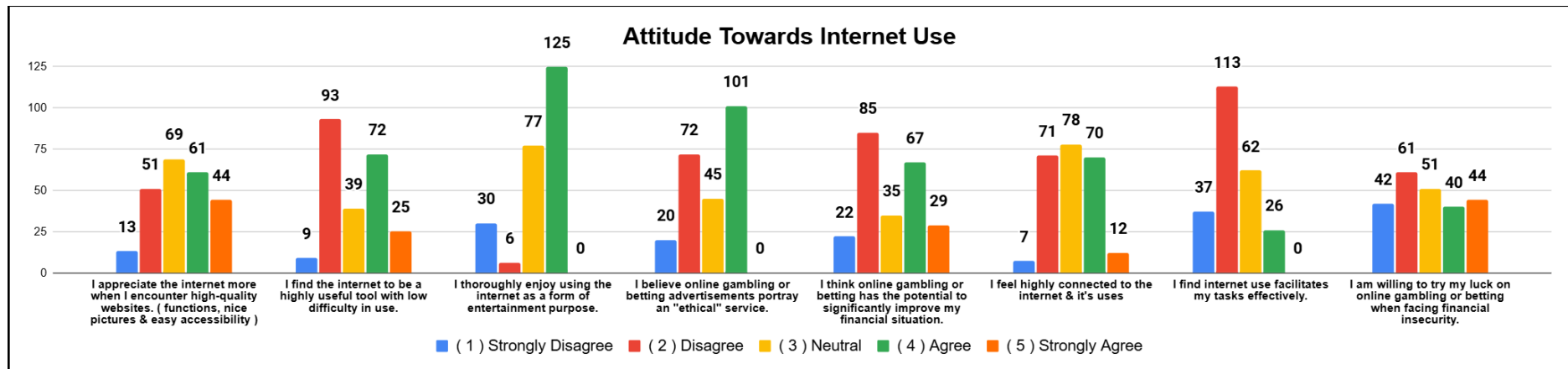


The correlation coefficient of 0.624 for Financial Insecurity has a strong positive relationship with Online Betting Behaviour. Many respondents agreed with the statement, "I find satisfaction in achieving financial security through hard work rather than seeking quick solutions like online betting." This shows that even though many people feel financially insecure, they still prefer to earn money through hard work rather than risk it on online betting. This preference is influenced by cultural and societal values that emphasize the importance of hard work and perseverance. Additionally, the potential negative consequences of online betting, such as financial losses and addiction, discourage people from seeing it as a good solution to their financial problems.

People's preference for hard work over quick fixes can also be explained by their need for control and predictability. Working hard to achieve financial security gives them a sense of accomplishment and control over their financial future, which is often missing in the unpredictable nature of online betting. This is supported by Seal et al. (2022), who found that attitudes towards financial security significantly influence betting behaviour.

#### 4.2.2 Attitude Towards Internet Use

Figure 3: Likert Scale Result Of 8 Statements Of Attitude Towards Internet Use



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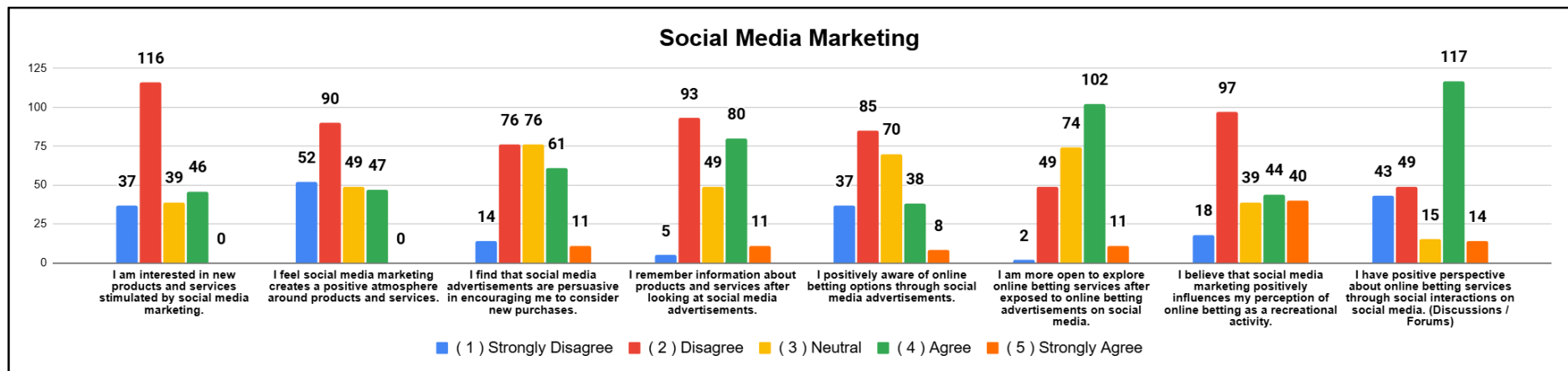
The correlation coefficient of 0.554 for Attitude Towards Internet Use has a strong positive relationship with Online Betting Behaviour. The most agreed statement “I thoroughly enjoy using the internet as a form of entertainment purpose” reflects the respondents’ positive attitude towards internet use. This enjoyment can be linked to the various gratifications they receive from online activities, such as relaxation, excitement, and social interaction. According to Goldstein (2017), entertainment media, including the internet, can improve mood, strengthen friendships, and increase competence. These positive experiences can reinforce the use of the internet for entertainment, making it a preferred activity. As a result, individuals who enjoy using the internet for entertainment are more likely to explore different online activities, including betting, to fulfil their entertainment needs.

In contrast, 93 respondents and 113 respondents disagreed with the statements, “I find the internet to be a highly useful tool with low difficulty in use.” and “I find internet use facilitates my tasks effectively.” respectively. It can be deduced that respondents are likely to find the internet difficult to use or not very helpful. This can deter them from engaging in online betting, as they may not feel confident navigating betting websites or apps (Goldstein, 2017). Also, it also suggests that they do not find the internet helpful in completing tasks. This negative attitude can extend to online betting, making them less likely to use the internet for such activities (Goldstein, 2017). Meanwhile, 85 respondents and 61 respondents also disagreed to the statement “I think online gambling or betting has the potential to significantly improve my financial situation.” and “I am willing to try my luck on online gambling or betting when facing financial insecurity.” respectively. This suggests that respondents do not believe online betting can improve their financial situation. This scepticism can reduce their motivation to participate in online betting, as they do not see it as a viable way to achieve financial gains (Rauterberg, 2004). Also, respondents are not inclined to turn to online betting as a solution for financial

insecurity. This lack of willingness can be due to a negative attitude towards the internet or a lack of trust in online betting as a reliable option (Rauterberg, 2004).

#### 4.2.3 Social Media Marketing

Figure 4: Likert Scale Result Of 8 Statements Of Social Media Marketing



The correlation coefficient of 0.638 for Social Media Marketing has a strong positive relationship with Online Betting Behaviour. One of the two most agreed statements by the respondents is “I am more open to explore online betting services after exposed to online betting advertisements on

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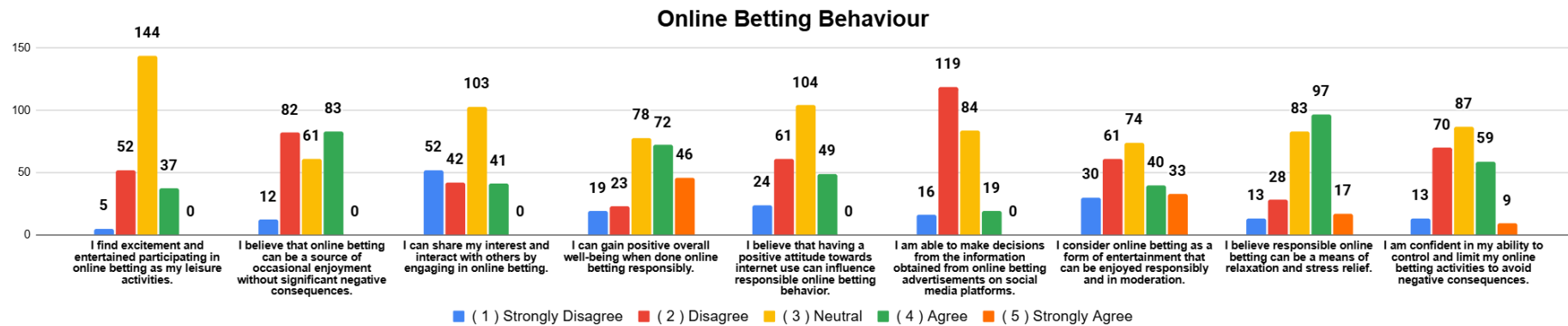
social media.”. This reflects how targeted advertisements can pique interest and encourage exploration of online betting services. Liu & Zheng (2024) highlights that social media ads are designed to be engaging and persuasive, which can lead to increased curiosity and willingness to try new services. The statement “I have positive perspective about online betting services through social interactions on social media. (Discussions / Forums)” is also most agreed to by the respondents. This indicates that positive discussions and forums on social media can influence individuals' attitudes towards online betting. Jones, McGarrah & Kahn (2019) found that social interactions can significantly shape perceptions and create a supportive environment for trying new activities.

The remaining statements, "I am interested in new products and services stimulated by social media marketing.", "I feel social media marketing creates a positive atmosphere around products and services.", "I find that social media advertisements are persuasive in encouraging me to consider new purchases.", "I remember information about products and services after looking at social media advertisements.", "I positively aware of online betting options through social media advertisements." and "I believe that social media marketing positively influences my perception of online betting as a recreational activity." are equally disagreed by the respondents. It collectively suggested that this could be due to a lack of trust or perceived relevance of the advertisements and even ad fatigue or perceived intrusiveness (Rejón-Guardia & Martínez-López, 2020), additionally due to negative experiences or scepticism about the authenticity of the ads, maybe even not memorable or impactful enough to retain their attention and recall (Jones, McGarrah & Kahn 2019). There is also a possibility where respondents disagreed due to ad overload or lack of interest (Burbano-Gómez & Sinisterra-Rodríguez, 2023) and due to negative perceptions of gambling or ineffective marketing strategies (Jones, McGarrah & Kahn 2019). The data collected creates a synergy which strongly indicates that despite respondents not perceiving social media ads about online betting in general, but with the right push, namely products or services specified persuasiveness and mouth-to-mouth marketing via online, respondents are still able to accept online betting and give it a try.



#### 4.2.4 Online Betting Behaviour

Figure 5: Likert Scale Result Of 9 Statements Of Online Betting Behaviour



83 respondents and 97 respondents most agreed to the statements, "I believe that online betting can be a source of occasional enjoyment without significant negative consequences." and "I believe responsible online betting can be a means of relaxation and stress relief." respectively. This reflects the idea that some individuals view online betting as a harmless leisure activity. According to Hing et al. (2022), many people engage in online betting for entertainment and do not experience significant negative consequences. They see it as a way to have fun and enjoy themselves occasionally without it affecting their daily lives. Also, it suggests that some respondents find online betting to be a way to unwind and reduce stress. Research by Wood et al. (2023) indicates that for some individuals, responsible gambling can provide a sense of relaxation and escape from daily pressures. It can be a form of entertainment that helps them relax and de-stress. As for the most disagreed statement, 119 respondents

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disagreed with the statement, "I am able to make decisions from the information obtained from online betting advertisements on social media platforms." This indicates that respondents do not find social media advertisements helpful in making informed betting decisions. This could be due to a lack of trust in the advertisements or the perception that the ads are not informative enough. Hing et al. (2022) found that many individuals are sceptical about the information provided in online betting ads and do not rely on them for making betting decisions.

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#### 4.3 Regression

Table 15: Pearson Correlation Coefficient Of Linear Regression Analysis

R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
.711	.506	.500	.38940	2.222

The R-value of 0.711 indicates strong and positive correlation between the variables, where the independent variables can predict the dependent variable. The R square represents the proportion of the variance in the dependent variable that is predictable from the independent variable. In this case, 0.506, means the model can explain the variability of the response data around its mean partially. The Durbin-Watson Statistics tests for autocorrelation in the residuals from a regression analysis, which in this case is 2.222, where it indicates negative autocorrelation.

#### 4.4 ANOVA

Table 16: ANOVA Analysis

	Sum of Squares	df	Mean Square	F	Sig.
Regression	36.353	3	12.118	79.914	.000
Residual	35.482	234	.152		
Total	71.835	237			

“Sig.” refers to the p-value, which helps determine whether the differences between group means are statistically significant. In this case, the p-value, which is .000, indicates strong evidence against the null hypothesis, leading to its rejection,

therefore making this regression model to have a statistically significant confidence level of 95% error.

#### 4.5 Linear Regression Coefficients

Table 17: Linear Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	.516	.172		2.999	.003	.177	.854		
Financial Insecurity Average	.221	.066	.235	3.340	.001	.091	.352	.426	2.345
Attitude Towards Internet Use Average	.247	.055	.253	4.522	.000	.140	.355	.672	1.488
Social Media Marketing Average	.290	.057	.343	5.103	.000	.178	.402	.467	2.143

The unstandardized coefficient ( $B = 0.221$ ) for Financial Insecurity Average, indicates that for every one-unit increase in Financial Insecurity Average, the dependent variable (Online Betting Behaviour) is expected to increase by 0.221 units, assuming all other variables are held constant. While the standardized

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coefficient (Beta = 0.235) for Financial Insecurity Average shows the relative importance of Financial Insecurity Average in predicting the dependent variable (Online Betting Behaviour), of which Beta value is positive and a higher Beta value indicates a stronger effect. The t-statistic of 3.340 for Financial Insecurity Average indicates that the predictor variable is a significant contributor to the model, where the more standard deviations the coefficient is away from zero, the more the predictor variable is likely to be a significant contributor to the model. The significance (Sig. = 0.001) of Financial Insecurity Average is low, and the p-value less than 0.05 suggests that Financial Insecurity Average is a statistically significant predictor of the dependent variable (Online Betting Behaviour), meaning its effect is unlikely to be due to chance.

The unstandardized coefficient (B = 0.247) for Attitude Towards Internet Use Average, indicates that for every one-unit increase in Attitude Towards Internet Use Average, the dependent variable (Online Betting Behaviour) is expected to increase by 0.247 units, assuming all other variables are held constant. While the standardized coefficient (Beta = 0.253) for Attitude Towards Internet Use Average shows the relative importance of Attitude Towards Internet Use Average in predicting the dependent variable (Online Betting Behaviour), of which Beta value is positive and a higher Beta value indicates a stronger effect. The t-statistic of 4.522 for Attitude Towards Internet Use Average indicates that the predictor variable is a significant contributor to the model, where the more standard deviations the coefficient is away from zero, the more the predictor variable is likely to be a significant contributor to the model. The significance (Sig. = 0.000) of Attitude Towards Internet Use Average is low, and the p-value less than 0.05 suggests that Attitude Towards Internet Use Average is a statistically significant predictor of the dependent variable (Online Betting Behaviour), meaning its effect is unlikely to be due to chance.

The unstandardized coefficient (B = 0.290) for Social Media Marketing Average, indicates that for every one-unit increase in Social Media Marketing Average, the dependent variable (Online Betting Behaviour) is expected to increase by 0.290 units, assuming all other variables are held constant. While the standardized coefficient (Beta = 0.343) for Social Media Marketing Average shows the relative

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importance of Social Media Marketing Average in predicting the dependent variable (Online Betting Behaviour), of which Beta value is positive and a higher Beta value indicates a stronger effect. The t-statistic of 5.103 for Social Media Marketing Average indicates that the predictor variable is a significant contributor to the model, where the more standard deviations the coefficient is away from zero, the more the predictor variable is likely to be a significant contributor to the model. The significance (Sig. = 0.000) of Social Media Marketing Average is low, and the p-value less than 0.05 suggests that Social Media Marketing Average is a statistically significant predictor of the dependent variable (Online Betting Behaviour), meaning its effect is unlikely to be due to chance.

In short, Financial Insecurity Average, Attitude Towards Internet Use Average and Social Media Marketing Average are all statistically significant predictors of the dependent variable, Online Betting Behaviour, where Attitude Towards Internet Use Average has a stronger statistically significant impact compared to Financial Insecurity Average, and Social Media Marketing Average has the strongest statistically significant impact on Online Betting Behaviour.

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## CHAPTER 5

### DISCUSSION AND CONCLUSION

#### 5.1 Introduction

The rise of online betting in Malaysia has sparked significant interest in understanding the factors that contribute to this behaviour. This research aims to explore how individual factors such as financial insecurity, attitudes towards internet use, and social media marketing influence online betting behaviour among Malaysians. By examining these variables, the study seeks to identify the specific individual factors that may contribute to the development of problematic online betting behaviour. The research is grounded in the theoretical frameworks of Gratification of Internet Use and Maslow's Hierarchy of Needs, providing a comprehensive understanding of the motivations and influences behind online betting behaviour. Statistical methods and techniques are also used to analyse the data to provide actual context to the hypothesis.

#### 5.2 Summary Of Statistics

The focus of this study was to investigate the influence of various factors and online betting behaviour. The first research question, "How do Malaysians' sense of financial insecurity influences Malaysians' online betting behaviour?" can be

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provided meaning when the hypothesis proves that there is significant relationship between financial insecurity and online betting behaviour. The analysis revealed a positive and statistically significant relationship with a coefficient (B) of 0.221, whereas the t-statistics was 3.340 and p-value was 0.001, which indicate strong evidence to support Hypothesis 1 : There is a significant relationship between financial insecurity and online betting behaviour.

Next, the second research question, “How do Malaysians’ attitude influences Malaysians’ online betting behaviour?” can be provided meaning when the hypothesis proves that there is significant relationship between attitude towards Internet use and online betting behaviour. The analysis revealed a positive and statistically significant relationship with a coefficient (B) of 0.247, whereas the t-statistics was 4.522 and p-value was 0.000, which indicate strong evidence to support Hypothesis 2 : There is a significant relationship between attitude towards internet use and online betting behaviour. This also proves that attitude towards Internet use has a stronger relevance to online betting behaviour when compared to financial insecurity.

Lastly, the third research question, “How social media marketing influences Malaysians’ online betting behaviour?” can be provided meaning when the hypothesis proves that there is significant relationship between social media marketing and online betting behaviour. The analysis revealed a positive and statistically significant relationship with a coefficient (B) of 0.290, whereas the t-statistics was 5.103 and p-value was 0.000, which indicate strong evidence to support Hypothesis 3 : There is a significant relationship between social media marketing and online betting behaviour. This also proves that, among the factors mentioned, social media marketing has the strongest relevance to online betting behaviour.



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### 5.3 Implications And Recommendations

The findings of this study have significant implications for understanding the dynamics of online betting behaviour among Malaysians. The positive relationship between financial insecurity and online betting behaviour ( $B = 0.221$ ,  $Beta = 0.235$ ,  $t = 3.340$ ,  $p = .001$ ) suggests that individuals experiencing financial stress are more likely to engage in online betting. This aligns with previous research indicating that financial strain can drive individuals towards gambling as a means of coping or seeking quick financial gains (Koomson, Churchill, & Munyanyi, 2022). The implication here is that interventions aimed at reducing financial insecurity, such as financial literacy programs and economic support, could potentially mitigate problematic online betting behaviour. In this case, although respondents prefer to earn more money through hard work at their job, they may lack the motivation to work and earn enough money to reinforce their financial security, which allows the implication drawn stands.

Attitudes towards internet use also significantly influence online betting behaviour ( $B = 0.247$ ,  $Beta = 0.253$ ,  $t = 4.522$ ,  $p < .001$ ). Positive attitudes towards the internet, including its convenience and accessibility, facilitate engagement in online betting activities (Gainsbury, S., Parke, J., & Suhonen, N. , 2013) . This finding is consistent with the Gratification of Internet Use theory, which predicts that individuals use the internet to fulfil various needs and desires, including entertainment and escapism (Gainsbury, S., Parke, J., & Suhonen, N. , 2013). Therefore, promoting responsible internet use and raising awareness about the risks associated with online betting could help in curbing excessive gambling behaviour. In this case, respondents admitted that they use the Internet as a form of entertainment, the implication drawn still stands.

Social media marketing has the strongest influence on online betting behaviour ( $B = 0.290$ ,  $Beta = 0.343$ ,  $t = 5.103$ ,  $p < .001$ ). The pervasive presence of betting promotions on social media platforms normalizes gambling or betting behaviour and increases its appeal, especially among younger demographics (Rossi, R., & Nairn, A. , 2022) . This finding underscores the need for stricter regulations on

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gambling or betting advertisements on social media to mitigate their influence on vulnerable populations (Rossi, R., & Nairn, A. , 2022). Policymakers should consider implementing more robust advertising guidelines to protect users from the potential harms of aggressive marketing tactics. In this case, respondents are more open to exploring online betting services after being exposed to online betting advertisements on social media, whose implication drawn stands firmly for attention.

Several recommendations can be made to address the factors influencing online betting behaviour among Malaysians. Firstly, addressing financial insecurity through targeted interventions such as financial education and support programs could reduce the propensity for individuals to engage in online betting as a coping mechanism (Koomson et al., 2022). Policymakers and stakeholders should collaborate to develop and implement these programs to provide individuals with the tools and resources needed to manage their finances effectively.

Secondly, promoting responsible internet use is crucial in mitigating the impact of positive attitudes towards internet use on online betting behaviour (Gainsbury, S., Parke, J., & Suhonen, N. , 2013) . Educational campaigns that highlight the risks associated with online betting and provide strategies for safe internet use can help individuals make informed decisions. Additionally, integrating responsible gambling features on online betting platforms, such as spending limits and self-exclusion options, can further support responsible behaviour (Gainsbury, S., Parke, J., & Suhonen, N. , 2013) .

Lastly, stricter regulations on social media marketing of gambling activities are essential to protect vulnerable populations from the influence of aggressive advertising (Rossi, R., & Nairn, A. , 2022) . Policymakers should consider implementing guidelines that limit the exposure of gambling advertisements to younger audiences and ensure that advertisements include clear warnings about the risks of gambling. Collaboration with social media platforms to monitor and regulate gambling content can also be an effective strategy in reducing the impact of social media marketing on online betting behaviour (Rossi, R., & Nairn, A. , 2022).

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#### 5.4 **Limitations Of Research Study**

One of the main limitations of this study is the sample size of 238 participants. Although this number is adequate for statistical analysis, it may not fully represent the diversity of the Malaysian population. Consequently, the findings might not be applicable to all Malaysians, particularly those from various socioeconomic backgrounds or regions. Future research should aim to include a larger and more diverse sample to improve the generalizability of the results.

Another limitation is the reliance on self-reported data. Participants may not always provide accurate responses due to social desirability bias or memory errors, which can affect the validity of the findings. To address this, future studies could incorporate objective measures, such as behavioural tracking data, to complement self-reported information and offer a more comprehensive understanding of online betting behaviour.

Next, this study uses a cross-sectional design, where it captures data at a single point in time. While this approach is useful for identifying associations, it does not allow for the determination of causality. Longitudinal studies are needed to examine how online betting behaviour and its influencing factors evolve over time, providing deeper insights into the causal relationships and long-term effects of financial insecurity, attitudes towards internet use, and social media marketing on online betting behaviour.

Lastly, the unique cultural and legal context of Malaysia, where gambling is heavily regulated and influenced by religious beliefs, may limit the applicability of the findings to other countries. The interaction between cultural norms, legal restrictions, and online betting behaviour may differ significantly in other contexts. Comparative studies involving multiple countries with varying cultural and legal landscapes would be valuable in understanding the broader applicability of the findings.

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## 5.5 Conclusion

This research, “Factors Influencing Online Betting Behaviour Among Malaysians” has analysed comprehensively on the factors influencing online betting behaviour among Malaysians, focusing on financial insecurity, attitudes towards internet use, and social media marketing. The study confirms that financial insecurity significantly influences online betting behaviour, and that Malaysians experiencing financial instability are more likely to engage in online betting as a perceived quick solution to their financial problems. This aligns with Pabayo et al. (2023), who linked income inequality to higher chances of online betting. Positive attitudes towards internet use also play a crucial role in online betting behaviour. Malaysians with favourable views on internet use as entertainment are more inclined to participate in online betting. This finding is consistent with Seal et al. (2022), who emphasized the impact of attitudes on sports betting. The influence of social media marketing on online betting behaviour is significant. Effective marketing strategies on social media platforms can attract and retain bettors, as supported by Newall et al. (2019), who noted the impact of gambling marketing on behaviour, where in this case, Malaysians are more willing to explore online betting after being exposed to online betting ads on social media. The study's implications are far-reaching, understanding these factors can help policymakers and stakeholders develop targeted interventions to mitigate problem gambling. Public awareness campaigns, stricter regulations on online betting advertisements, and support systems for those experiencing financial insecurity can be effective measures. In conclusion, this research underscores the complex interplay of financial, psychological, and social factors in shaping online betting behaviour. By addressing these factors, Malaysia can work towards reducing the negative impacts of online betting and promoting healthier, more sustainable behaviours among its population, with the acknowledgements of this study's limitations and recommendations, as well as performing longitudinal studies to establish causality on online betting.

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## APPENDICES

### APPENDIX A QUESTIONNAIRE

Questionnaire Link:

<https://docs.google.com/forms/d/e/1FAIpQLSfbEFzdCKcvSkfYaZN4H5dwUIr4bzrw22Uy13oWaSIDVOdTDg/viewform>

## Factors Influencing Online Betting Behaviour Among Malaysians

Greetings. I'm a postgraduate student of Master of Business Administration, from the Faculty of Accountancy & Management ( FAM ) of Universiti Tunku Abdul Rahman ( UTAR ).

This research project aims to look into factors influencing online betting behaviours among Malaysians. Before you start answering this questionnaire, please be reminded that your participation in this is strictly confidential & for research purposes only, only grouped data will be presented.

Your voluntary participation in this research as questionnaire respondent is highly appreciated, and your honest input will benefit the community of Malaysia in understanding & tackling the issue of online betting.

Please do not hesitate to reach out to me at erickhoo98@1utar.my

Regards,  
Khoo Boon Tiam  
( 2006543 )



\* Indicates required question

Age \*

- 18 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 & above

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Gender \*

Female

Male

Marital Status \*

Single

Married

Divorced

Widowed

Do you have dependents ? ( child / family members that required your care ) \*

Yes

No

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Highest education level \*

- SPM
  - STPM / A-Level / O-Level / Foundation
  - Diploma / Certificate / Vocational
  - Degree
  - Master
  - PhD
  - None of above
- 
- 

Frequency of Internet Use \*

- Daily
  - Several times a week
  - Once a week
  - Rarely
- 
- 

Employment status \*

- Employed
  - Unemployed
  - Other:
-

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### Employment Details

#### Job position level \*

- Fresh / Entry Level
- Non-Executive
- Junior Executive
- Senior Executive
- Manager
- Senior Manager

#### Working experience in current position \*

- < 1 year
- 1 - 5 years
- 6 - 10 years
- 10 years & above

#### Income level \*

- < RM 2,000
- RM 2,001 - RM 4,000
- RM 4,001 - RM 6,000
- RM 6,001 - RM 8,000
- RM 8,000 & above

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### Financial Insecurity

\*

Please indicate how strongly you agree / disagree with the statements below.

	( 1 ) Strongly Disagree	( 2 ) Disagree	( 3 ) Neutral	( 4 ) Agree	( 5 ) Strongly Agree
I prioritize and value emotional safety, particularly in terms of financial security.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a specific monetary value in mind that I consider as a decent level of financial security for myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I consistently review and refine my beliefs about what constitutes sufficient financial security.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am motivated to pursuit of financial security by working diligently to meet my financial needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am confident in making financial decisions based on opportunities, such as online betting, that align with my overall financial goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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I find satisfaction in achieving financial security through hard work rather than seeking quick solutions like online betting.

I exercise caution and thoughtfulness in financial decision-making, even when there is a potential for quick financial gain.

I believe that a secure financial future is the result of a combination of hard work, strategic planning, and informed financial choices.

---

### Attitude Towards Internet Use \*

Please indicate how strongly you agree / disagree with the statements below.

	(1) Strongly Disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly Agree
I appreciate the internet more when I encounter high-quality websites. ( functions, nice pictures & easy accessibility )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I find the internet to be a highly useful tool with low difficulty in use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I thoroughly enjoy using the internet as a form of entertainment purpose.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe online gambling or betting advertisements portray an "ethical" service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think online gambling or betting has the potential to significantly improve my financial situation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel highly connected to the internet & it's uses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I find internet use facilitates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



---

my tasks  
effectively.

I am willing to  
try my luck on  
online gambling  
or betting when  
facing financial  
insecurity.



---

### Social Media Marketing

\*

Please indicate how strongly you agree / disagree with the statements below.

	(1) Strongly Disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly Agree
I am interested in new products and services stimulated by social media marketing.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel social media marketing creates a positive atmosphere around products and services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I find that social media advertisements are persuasive in encouraging me to consider new purchases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I remember information about products and services after looking at social media advertisements.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I positively aware of online betting options through social media advertisements.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am more open to explore online betting services after exposed to online betting advertisements on social media.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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I believe that social media marketing positively influences my perception of online betting as a recreational activity.

I have positive perspective about online betting services through social interactions on social media. (Discussions / Forums)

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### Online Betting Behaviour

\*

Please indicate how strongly you agree / disagree with the statements below.

	( 1 ) Strongly Disagree	( 2 ) Disagree	( 3 ) Neutral	( 4 ) Agree	( 5 ) Strongly Agree
I find excitement and entertained participating in online betting as my leisure activities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe that online betting can be a source of occasional enjoyment without significant negative consequences.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can share my interest and interact with others by engaging in online betting.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can gain positive overall well-being when done online betting responsibly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe that having a positive attitude towards internet use can influence responsible online betting behaviour.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am able to make decisions from the information obtained from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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online betting advertisements on social media platforms.

I consider online betting as a form of entertainment that can be enjoyed responsibly and in moderation.

I believe responsible online betting can be a means of relaxation and stress relief.

I am confident in my ability to control and limit my online betting activities to avoid negative consequences.

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## APPENDIX B

### ETHICAL CLEARNCE APPROVAL LETTER



**UNIVERSITI TUNKU ABDUL RAHMAN** DU012(A)  
Wholly owned by UTAR Education Foundation Co. No. 578227-M

Re: U/SERC/56(A)-292/2024

12 March 2024

Mr Tung Soon Theam@Tee Soon Theam  
Department of Accountancy  
Faculty of Accountancy and Management  
Universiti Tunku Abdul Rahman  
Jalan Sungai Long  
Bandar Sungai Long  
43000 Kajang, Selangor

Dear Mr Tung,

#### Ethical Approval For Research Project/Protocol

We refer to your application for ethical approval for your research project (Master student's project) and are pleased to inform you that your application has been approved under Expedited Review.

The details of your research project are as follows:

<b>Research Title</b>	Factors Influencing Online Betting Behaviour Among Malaysians
<b>Investigator(s)</b>	Mr Tung Soon Theam@Tee Soon Theam Khoo Boon Tiam (UTAR Postgraduate Student)
<b>Research Area</b>	Social Science
<b>Research Location</b>	Malaysia
<b>No of Participants</b>	400 participants (Age: 18 - 60)
<b>Research Costs</b>	Self-funded
<b>Approval Validity</b>	12 March 2024 - 11 March 2025

The conduct of this research is subject to the following:

- (1) The participants' informed consent be obtained prior to the commencement of the research,
- (2) Confidentiality of participants' personal data must be maintained,
- (3) Compliance with procedures set out in related policies of UTAR such as the UTAR Research Ethics and Code of Conduct, Code of Practice for Research Involving Humans and other related policies/guidelines; and
- (4) Written consent be obtained from the institution(s)/company(ies) in which the physical or/and online survey will be carried out, prior to the commencement of the research.

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**Sungai Long Campus** : Jalan Sungai Long, Bandar Sungai Long, Cheras, 43000 Kajang, Selangor Darul Ehsan, Malaysia  
Tel: (603) 9086 0288 Fax: (603) 9019 8868  
Website: www.utar.edu.my



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Should you collect personal data of participants in your study, please have the participants sign the attached Personal Data Protection Statement for your records.

The University wishes you all the best in your research.

Thank you.

Yours sincerely,



**Professor Ts Dr Faidz bin Abd Rahman**  
Chairman  
UTAR Scientific and Ethical Review Committee

c.c    Dean, Faculty of Accountancy and Management  
        Director, Institute of Postgraduate Studies and Research

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