

THE PHENOMENON OF ONLINE GAMBLING AMONG GENERATION Z: THE INFLUENCE OF MENTALITY AND MACROECONOMIC IMPLICATIONS FROM AN ISLAMIC PERSPECTIVE

Risma Agustriana¹⁾, Dian Sugiarti²⁾

^{1,2)}Sharia Economics Study Program, Universitas Terbuka, Indonesia

Corresponding author: agustrianarisma@gmail.com

Abstract

The phenomenon of online gambling in Indonesia has rapidly grown, fueled by advancements in digital technology and high internet penetration. Generation Z, having grown up in the digital era, is the most vulnerable group to the negative impacts of online gambling, which primarily manifests through digital platforms and social media. Despite the government's prohibition of online gambling, this phenomenon continues to expand due to easy access via digital platforms and social media. This research aims to explore the impact of online gambling on the mentality, social life, and national economy of Generation Z. The study will be analyzed through an Islamic economic approach, which provides a holistic perspective to address this issue. By applying the principles of welfare, fair distribution, and the prohibition of riba (interest), maysir (gambling), and gharar (uncertainty), it is hoped that this approach can inform regulations that not only focus on controlling the effects of online gambling but also promote economic policies centered on social welfare and sustainable economic development.

Keywords: Generation Z, Islamic Economic, Mental Health, Online Gambling

Introduction

Online gambling is a form of betting conducted through the internet network where players place money or valuable items as bets to generate greater profits. Online gambling is used through digital platforms and internet networks such as computers or smartphones. Online gambling players can enjoy a variety of classic games such as roulette and blackjack, to virtual slot machines. There are also online poker games that allow players to bet against other players in various types of poker games available on an online gambling site. Some sites also offer online lottery services where players can obtain lottery tickets online for big prizes (Amira, 2024). In Indonesia, online gambling is considered an act that is against the law and has been regulated by the government in the Electronic Information and Transaction Law (ITE Law) Article 27 paragraph (2) and Article 45 paragraph (2). Online gambling users can receive criminal penalties, both for organizers and players and prohibit the dissemination of information related to online gambling (Trisnawati et al., 2019).

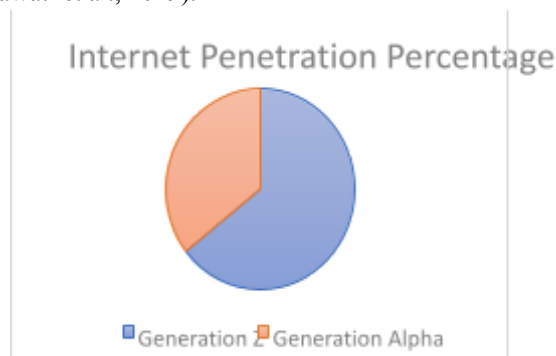


Figure 1

Internet Penetration Percentage Diagram

Source: APJII (Internet Service Providers Association)

The phenomenon of online gambling is one of the activities that is rampant in the midst of the rapid development of digital technology and internet penetration. The ease of internet access makes online gambling more accessible than conventional forms of gambling. Generation Z, individuals born between 1997-2012, is the most vulnerable generation to the negative impact of online gambling because they were born and developed in the digital era and have a close dependence on the internet and social media.

Data from a survey conducted by APJII or the Association of Internet Service Providers in 2023, shows that there is high internet penetration in Indonesia with 79.5 percent which covers around 221 million people out of a total of 279.3 million Indonesian residents. The data shows Generation Z to be the most connected group, with 87.02 percent, and another 48.10 percent from the alpha generation (the generation born after 2013). About 97 percent of the time spent by these two groups is on the internet and social media. With easy access through social media and digital advertising, online gambling is increasingly popular and has become part of this generation (APJII, 2024).

Generation Z is known for its impulsive or instant gratification character and is used to getting things easily and quickly. This generation is not only looking for entertainment and fulfillment, but is also susceptible to the pitfalls of getting things quickly, and this affects their decision-making patterns. Without sufficient knowledge of the long-term impact, there is also a lack of self-control. Dr. Ratna Kusumawati, a clinical psychologist, believes that this character can have a negative impact and tends to be easily trapped in online gambling games that offer victory and ease of getting money through a game. Generations that grew up in the digital world such as Generation Z tend to have consumptive behavior and dependence on online entertainment. This generation is more often connected to social media and various other digital platforms, which not only provide quick access to information and entertainment, but also influence their mindset. The emergence of digital advertisements and online gambling promotions coming through social media platforms such as Instagram, TikTok, or YouTube, using attractive visuals and offers of quick profits has made many of this generation tempted, especially in urgent situations to get money quickly. This is in line with the "instant gratification" mindset that many in Generation Z have, resulting in behaviors that can lead to gambling dependency and careless money management. In addition, the impact of social media also shapes their perception of success through unlawful means. It is important to explore the mindset of Generation Z in order to design appropriate solutions in terms of education, and the application of moral and social values in accordance with Islamic sharia. This approach will help generation Z in developing self-control over impulsive behavior that occurs (Aditya, 2024).

In the Qur'an gambling is strictly prohibited and Allah forbids all forms of gambling, as stated in Surah Al-Maidah verses 90-91:

لَعَلَّكُمْ فَيَاجْتَنِبُوا هَـوََ الشَّيْطَانِ عَمَلًا مَّذْمُومًا وَلَا زَلَامًا وَلَا أَثْمَارًا وَلَا مَيْسِرَ الْأَمْثَرِ إِنَّمَا أَمْنُوا لَأَذِيبَ فِي أَيَّهَا
وَيُصَدِّكُمْ وَالْمَيْسِرَ الْأَخْزَرَ فَدَ وَالْبَعْضَاءُ الْأَعْدَاةُ بَيْنَكُمْ مِي وَقَعَا أَذِ الشَّيْطَانِ مِي رِيْدَ نَمَا ٩٠ نَتَلَحُّوْنَ
٩١ مَنَّهُوْذَ أَتَتَمَّ قَنَهَا لَأَصْلُوْةَ وَعِذَ لِلَّهِ ذِكْرٌ عَمَّ

"Hai orang-orang yang beriman, sesungguhnya meminum minuman keras, berjudi, (berkurban kepada) berhala, dan membuang undi dengan anak panah adalah perbuatan keji (dan) termasuk perbuatan setan. Maka jauhilah (perbuatan) itu agar kamu beruntung- Dengan minuman keras dan judi itu, setan hanyalah bermaksud menimbulkan permusuhan dan kebencian di antara kamu, dan menghalang-halangi kamu dari mengingat Allah dan melaksanakan salat maka tidakkah kamu mau berhenti?"

Figure 2

Surah Al-Maidah verses 90-91

The verse clearly forbids all forms of usury, because it can cause harm to individuals and others, foster greed, and lead to injustice. Gambling is a form of taking the property of others without legitimate effort, and this is very contrary to the principle of justice in Islamic economics. Islamic economics has the principle of being responsible for the productive use of wealth and the fair distribution of wealth (Hartono, 2024).

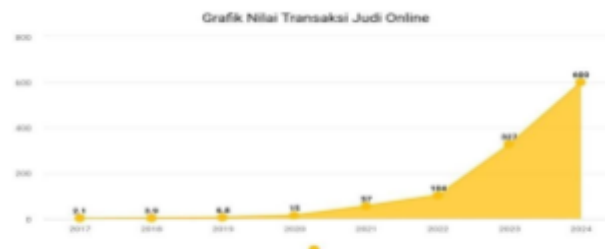


Figure 3

Graph of Online Gambling Transaction Value

Source: Financial Transaction Reports and Analysis Center (data managed by the author)

Although gambling is strictly prohibited by law and religion, PPATK records explain that online gambling cases in Indonesia have increased significantly from year to year. The online gambling sector in Indonesia from 2017 to 2022 reached 190 trillion. In 2017 the number of online gambling transactions was recorded at 2.1 trillion, the following year it reached 3.9 trillion, then increased again in 2019 with a transaction value of 6.8. Until there was a spike in 2020 with a spike in transaction value reaching 15 trillion. This value continues to increase and shows no decline. In 2021, the money turnover in the online gambling sector was recorded at around IDR 51 trillion. Then it increased again in 2022 to IDR 80 trillion, in 2023 this figure jumped dramatically to IDR 327 trillion. Moreover, PPATK found that the value of suspicious financial transactions, in online gambling transactions, reached more than Rp600 trillion in the first quarter of 2024 (Verda, 2024).

Table 1 Percentage of Online Gambling Users

Age Group	User Percentage	Number of Users
<i>Age < 10 Years</i>	2%	80.000
<i>Age 10-20 Years</i>	11%	440.000
<i>Age 20-30 Years</i>	13%	520.000
<i>Age 30-50 Years</i>	40%	1.640.000
<i>Age > 50 Years</i>	34%	1.350.000

Source: Ministry of Communication and Information

The Ministry of Communication and Information Technology (Kominfo) has blocked 3,277,834 online gambling sites or 3.3 million online gambling contents since July 17, 2023 to date. However, this problem does not indicate a serious decline. Instead, the data shows a significant increase in the number of online gambling users in Indonesia, reaching around 4 million people. Demographic data reveals that there are online gambling players in the age range under 10 years as much as 2% or around 80,000 people, players with an age range of 10 to 20 years 11% equivalent to 440,000 people. For the age group of 20 to 30 years and over there are around 13% or 520,000 people, especially the ages of 30 to 50 with the largest number of 40%, equivalent to 1,640,000 people, and for ages above the 50 years and over as much as 34% or around 1,350,000 people. (PPATK, 2024). The data shows that online gambling has become a serious threat to the younger generation because this phenomenon has a major impact on many aspects of life. Among them, the decline in individual productivity rates, psychological problems, family economic stability, and the country's economy can be affected. From a psychological perspective, individuals who experience online gambling addiction face feelings of anxiety every day, this arises from losing gambling games, thinking hard about how to win, to cover debts, which makes this condition trigger the emergence of stress and depression and other emotional symptoms. The long-term impact of online gambling addiction will affect mental health, which in turn can trigger individuals to behave negatively such as stealing, going into debt and or selling valuables to meet gambling needs (Supratama et al., 2022)

The impact of online gambling is not only limited to the psychology of individuals, and families, but there are also significant consequences on the national economy. When people are no longer able to fulfill their needs due to gambling losses, consumption patterns, which are the main pillar of economic growth, will decline, and this will slow down the rate of economic growth or stagnate. The turnover of funds in online gambling can directly affect the financial sector, where household consumption in Indonesia should account for 50% of Gross Domestic Product (GDP). The Minister of Finance, Sri Mulyani expressed her concern regarding the use of money supply that is mostly used for unproductive activities such as online gambling. She emphasized the importance of vigilance against the phenomenon of online gambling that can reduce people's purchasing power towards the productive sector, so that most of the money used is not used up for activities that do not contribute to productive consumption, and disappears in the form of gambling. Unproductive money turnover should be diverted to education and investment funds to increase employment, and increase infrastructure development (Arijjal, 2024). Although the turnover of money in the online gambling sector is quite large, the amount of income from online gambling will not contribute to asset growth at all. The money used from the gambling proceeds will exit the productive economy and enter into circulation that does not provide added value. This can cause business growth to be stunted. In addition, the unclear flow of funds in online gambling transactions can also hamper the government's supervision and regulation efforts, and create challenges in maintaining the integrity of the country's economy.(Hermansyah, 2024)

Islamic economics offers a more comprehensive approach regarding moral and social values to prevent haram practices such as gambling, compared to conventional approaches. Online gambling in Islam, contains elements of speculation or uncertainty in its transactions, this is contrary to the basic principles of Islamic economics which prioritize the prohibition of maysir (gambling), gharar (uncertainty, and usury (interest). The concept of maysir in Islamic economics is prohibited to avoid people from being lazy, relying on fate and not wanting to try like online gambling games. Islamic economics also prohibits gharar in transactions, in online gambling there is uncertainty in profit sharing and a higher risk of loss, and usury, in Islam is also prohibited because it causes injustice in the economy, debt and gambling are closely related, where gambling players rely on debt with large interest to cover losses. This research is expected to provide an interpretation of the phenomenon of online gambling, especially examining the impact of the dangers of online gambling on the mentality of generation Z, as well as analyzing its implications for the national economy. Through an Islamic approach, this research seeks to formulate the social and economic risks that arise due to the increase in online gambling users in Indonesia, especially in Generation Z, which is one of the biggest development assets. Generation Z needs to realize the importance of understanding the principles of Islamic economics. This understanding will encourage the creation of equitable welfare. (Dian Sugiarti, 2023).

This research aims to provide a deeper understanding of the dangers of online gambling in affecting the social and economic welfare of society and to find solutions that are in accordance with Islamic economic principles for the long term. By using an Islamic approach, this research is expected to identify policies that are more effective in preventing online gambling and reducing its impact on generation Z. The main foundation will be the principles of Islamic economics such as the prohibition of maysir. The main foundation that will be used is Islamic economic principles such as the prohibition of maysir (gambling), riba (interest), and gharar (uncertainty) to create policies that not only focus on the individual economy, but also social welfare and overall economic justice. This research also aims to explore how Islamic teachings can be applied in public policies that regulate the use of technology and digital platforms that are the main means by which online gambling flourishes. By integrating Islamic values, this research hopes to formulate effective strategies to protect the younger generation from the negative impacts of online gambling, encourage halal wealth management and healthy economic productivity, and integrate Islamic teachings with Indonesian legal regulations to create a stronger legal framework against online gambling practices. As such, this research aims to provide a long-term solution to address the phenomenon of online gambling, with a focus on Islamic-based policies that not only reduce the impact of online gambling, but also improve the social and economic structure of society, as well as ensure the welfare of the younger generation as the main pillar of the nation.

Methods

This research uses a qualitative method with a descriptive-analytical approach. Data was obtained through literature study, as well as distributing questionnaires to respondents representing Generation Z. This research aims to understand the behavior, motivation, and impact of online gambling on the mentality of Generation Z, and its implications for the national economy from an Islamic perspective.

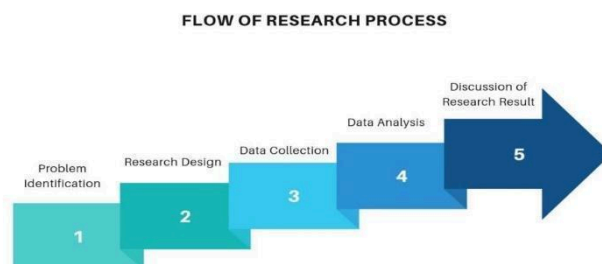


Figure 4

Research Process Flow

Source: Data processed by researchers 2024

The data processing process in this research begins with problem identification, which identifies the number of online gambling participants and their impact on mentality and the national economy from an Islamic perspective. Next, the researcher creates a research design that includes qualitative methods with a descriptive-analytical approach, and uses data collection techniques through literature studies and

distributing questionnaires to Generation Z groups. The data obtained, identified patterns and relationships in the data collected, and connect them with theories and literature relevant to this problem. The final stage is the discussion of the research results. The results of the research are discussed in depth by linking them to existing theories and their implications for Generation Z mentality, the national economy, and reviewing the Islamic perspective on the phenomenon of online gambling, by referring to existing literature and Qur'anic verses related to the research. This research aims to provide a comprehensive insight into the socio-economic impact and Islamic value-based solutions.

Results and Discussion

1. Generation Z Exposure Level to Online Gambling

The study involved 100 respondents consisting of 70% men and 30% women, who are part of Generation Z. The results show that the majority of respondents involved are men. The data illustrates that men have a tendency to respond to the phenomenon of online gambling compared to women. This also reflects the differences in perception or behavior between the two genders in the context of this study. Most of the respondents are from Generation Z, with the age range of 18-25 years old, which covers 69% of the total respondents, is the group most connected to technology and social media, making it more vulnerable to online gambling exposure.

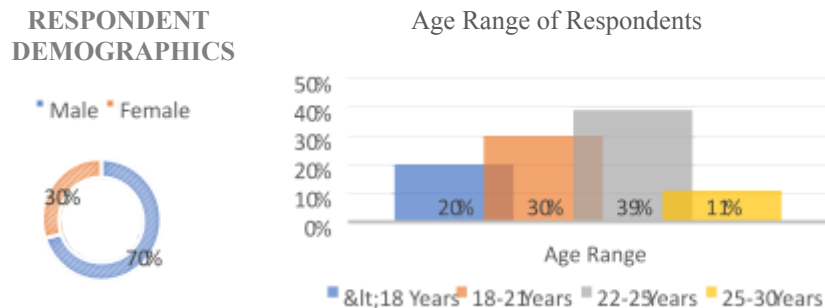


Figure 5
Demographics and Age Range of Respondents

Source: Data processed by researchers 2024

The survey results show that 83% of respondents, have tried online gambling with 38% of them playing online gambling until it continues to become a regular habit. This figure is considered very significant, considering gambling as a new threat, especially in young age groups such as Generation Z. The promotion of online gambling spread on social media is a major factor in the increasing cases of online gambling, through advertisements and content on these platforms, especially Gerasi Z who are easily exposed to trying online gambling. This fact shows the emergence of potential addiction or addiction that can damage mental, social life, and the national economy (Aprilia et al., 2023).

2. Individual Motivation in Playing Online Gambling

Table 1. Questionnaire Results

No.	Questionnaire Questions	Percentage
1	What is your motivation for playing Online Gambling? For Entertainment Only	27%
2	Want to get money fast	41%
3	Influence of friends/environment	11%
4	Curiosity	7%
5	None	14%

Source: Data processed by researchers 2024

Based on the graph above, there are several main reasons that motivate individuals to play online gambling, the first is to get instant benefits. 41% of respondents play online gambling out of necessity and need money in an instant way. This is driven by online gambling advertisements and promotions that offer huge profits without effort and hard work. But actually, the involvement of this Generation Z group is triggered by curiosity and the urge to try something new and challenging. They will play in groups with small stakes and follow games that are considered easy and have a big chance (Ningsih et al., 2024). 7% of respondents answered that their motivation for online gambling was driven by curiosity. But even though this reason shows a smaller number, it still risks bad habits that lead to online gambling addiction. The graph above also shows that as many as 27% of respondents view online gambling as mere entertainment, or a way for them to fill their spare time by playing online gambling which provides pleasure. However, this is also a serious problem because it leads to unproductive use of wealth, and is not used for living needs. This will increasingly disrupt the financial condition of individuals and families.

2. Psychological and Social Impact

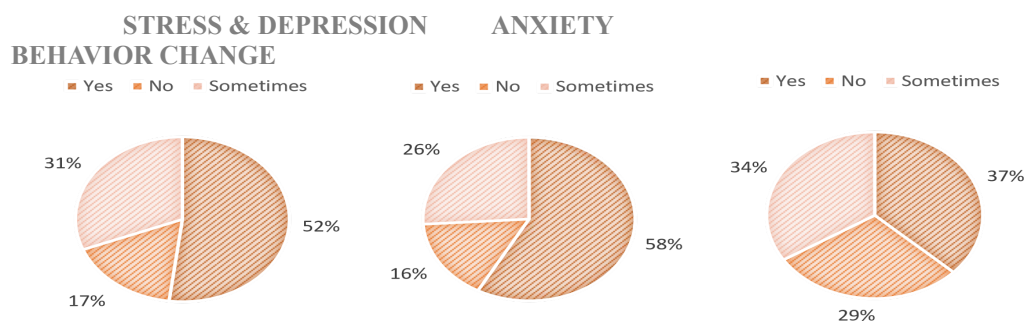


Figure 6
Diagram of the Psychological and Social Impact of Online Gambling Users

Source: Data processed by researchers 2024

Survey data shows that 52% of respondents admitted to experiencing stress and depression due to online gambling addiction, which illustrates the serious mental and psychological impact. The psychological impact caused by online gambling addiction can be seen from various aspects such as cognitive aspects related to thinking and memory, affective aspects related to feelings and emotions, and psychomotor aspects related to individual actions or behavior (Sahputra et al., 2022). Researchers found that online gambling addicts often experience unstable emotional cycles, feel guilty and frustrated due to defeats and losses that occur, depression and fear of losing money and assets at stake, as well as other mental disorders such as excessive anxiety, and difficulty controlling themselves. However, this creates a vicious cycle, where the pressure they experience makes them gamble more in the hope of recouping their losses and sense of failure, and high decision rates and emotional problems can lead to the risk of suicidal behavior.

4. Macroeconomic Implications of Online Gambling

Online gambling addiction can add to the burden of public health, related to mental disorders that occur. Decreased productivity due to psychological and emotional disorders will have an impact on the decline in individual performance and ability to contribute to the national economy. From a macro perspective, online gambling addiction can not only harm individuals, but can also have an impact on the country's economy. The circulation of money in the online gambling sector, which rotates hundreds of trillions of rupiah per year, results in the diversion of productive consumption funds. Money that is used to fulfill productive needs or investments will run to online gambling, thus reducing people's purchasing power. This purchasing power of the people greatly contributes to economic stagnation, as the main driver of economic growth. Funds allocated to online gambling can reduce the potential for capital accumulation that should support economic growth. This online gambling addiction is considered to greatly exacerbate economic inequality. Researchers found that people who are in difficult financial conditions are more likely to get caught up in online gambling, which offers easy access to money. Generations Z individuals who are also mostly Sandwich Generation, where they bear a high financial burden, tend to easily get into debt to cover their needs, and gambling becomes one of the ways to improve their situation, which in fact increases their financial burden.

5. Islamic Economic Perspective on Online Gambling

In Islamic economics, it is important to apply Islamic economic principles that focus on the fair distribution of wealth and productive economic activities, to avoid the elements of *riba* (interest), *mayshir* (gambling), and *gharar* (uncertainty). In surah Al-Hashr (59:6), it is explained that in the context of online gambling, this verse is a guideline to manage wealth fairly and should not be used for harmful things.

مَا آتَاكَ اللَّهُ خَالَصَ إِلَيْكَ رَسُولُهُ وَرِثَتُهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ
الْمَسْكِينِ لَعَلَّكُمْ تَعْلَمُونَ وَمَا آتَاكُمْ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ
فَارْتَحِلُوا إِلَيْهِ لَعَلَّكُمْ تَتَّقُونَ

Artinya: Apa saja harta rampasan (fai-i) yang diberikan Allah kepada Rasul-Nya (dari harta benda) yang berasal dari penduduk kota-kota maka adalah untuk Allah, untuk Rasul, kaum kerabat, anak-anak yatim, orang-orang miskin dan orang-orang yang dalam perjalanan, supaya harta itu jangan beredar di antara orang-orang kaya saja di antara kamu. Apa yang diberikan Rasul kepadamu, maka terimalah. Dan apa yang dilarangnya bagimu, maka tinggalkanlah. Dan bertakwalah kepada Allah. Sesungguhnya Allah amat keras hukumannya.

Figure 7. Surat Al-Hashr (59:6)

With the application of fair wealth distribution, social inequality can be minimized for more productive economic activities, not rotating in sectors that have no added value or rotating in the online gambling sector. Islam regulates this wealth distribution to stimulate national and sustainable economic growth. If individuals allocate their wealth to productive activities, they will have easier access to economic resources, purchasing power will increase, and demand for goods and services will increase. This will reduce social inequality in society and create strong economic stability. A fair and equitable distribution of wealth can encourage domestic consumption and reduce dependence on unproductive economic sectors such as online gambling. Islamic economics is very concerned about the welfare of society, justice, and economic sustainability.

6. Solution

The application of Islamic economic principles is very important in overcoming the phenomenon of online gambling which is a threat to the younger generation and the country's economy. Not only theoretically, but it also provides guidance on the management of wealth, strengthening individual morals and morality, as well as in addressing regulatory issues to reduce the practice of online gambling. Based on the results of surveys and literature, aspects that must be considered in dealing with the phenomenon of online gambling are the application of Islamic-based education and strict regulations to form collective awareness in overcoming the practice of online gambling. Education has an essential role in shaping character to protect oneself from things that are prohibited by law and religion. The survey results show that 92% of respondents show a good understanding of the prohibition of usury and the principles of Islamic economics, but the number of online gambling participants is still very high. Many factors influence this, such as the lack of implementation of religious understanding. Generation Z tends to find it difficult to implement Islamic values in their daily lives, especially when they are in the midst of the temptation of the digital world that makes it easy to access various accesses such as online gambling.

Researchers also found that, although individuals have an understanding of what is prohibited by religion and what is allowed, the mental and emotional resilience and self-control of this generation is still very low. It is necessary to deepen the knowledge of religion that not only teaches abstract concepts, but also about how to face the challenges of the modern world with easy digital access and high internet penetration among the younger generation. The application of Islamic principles needs to be integrated with psychological approaches to help young people overcome the internal factors caused by online gambling.



Figure 8. Solution offered

Source: Data processed by researchers 2024

The integration of religious education as an effort to overcome the phenomenon of online gambling is a form of strategic policy, in building individual character and self-control. The Islamic values taught be the basis for shaping attitudes or decision-making towards wealth management and avoidance of consumptive behavior that can encourage gambling in the younger generation. With the regulation of online can gambling and Islamic-based economic empowerment, it can help control participants and the impact of online gambling more effectively. Religious education, applied to all aspects of economic activity, can help create awareness of the impact of online gambling as well as stronger morale in facing financial challenges. In addition to high integration of religious education, strengthening government regulation and oversight is also needed to help eradicate online gambling. A strong moral foundation is not enough if there is no support and strict supervision from the government. Strengthening this regulation includes a ban on media that promote online gambling, total blocking of online gambling sites, and stricter law enforcement against online gambling organizers and users. The government needs to establish cooperative relationships with related institutions such as Kominfo, banks and the police, to make regulations such as utilizing advanced technology to detect and block online gambling sites and advertisements and suspicious transactions detected as the flow of funds for online gambling sites. This collaboration will create an effective performance in overcoming online gambling, with a strong moral foundation from religious education as well as strict regulations and government supervision will create an effective system in preventing the development of online gambling in Indonesia, for the sake of national interests.

Conclusion

This research shows that the impact of online gambling is very harmful to Generation Z in terms of psychological and economic aspects. The survey results show that respondents have a good understanding of Islamic economic principles and the prohibition of online gambling, but they are still ensnared by online gambling. This is triggered by financial burdens and instant needs, online gambling advertisements, and as entertainment. The negative impacts are very serious, triggering stress disorders, excessive anxiety, depression, and social impacts as well as national economic stability. A value-based approach to Islamic economics is an effective solution in dealing with this phenomenon. Islamic economics teaches to manage wealth fairly, improve morals and ethics, and self-control with faith to stay away from Allah's prohibitions and focus on productive activities. However, this needs strong support from the government and related institutions to make strict regulations on advertisements, online gambling sites, and provide strict sanctions to the perpetrators and organizers of online gambling. For this reason, collaboration between the government, education, and the community is needed to work together in overcoming the phenomenon of online gambling in Indonesia.

Reference

- Amira, A. (2024). Online Gambling, Gen Z is an Easy Target. *RRI.Co.Id*.
<https://www.rri.co.id/daerah/767816/judi-online-gen-z-sasaran-empuk>
- APJII, A. P. J. I. (2024). APJII Number of Indonesian Internet Users Reached 221 Million People. *Apjii.or.Id*. APJII Number of Indonesian Internet Users Reached 221 Million People
- Aprilia, N., Pratikto, H., & Aristawati, A. R. (2023). Online gambling addiction tendencies in online gamblers: What is the role of self-control? *INNER: Journal of Psychological Research*, 2(4), 888-895.
- Arijjal, R. (2024). Sri Mulyani reveals the "opium" that makes RI citizens' pockets burst. *CNBC*.
<https://www.cnbcindonesia.com/news/20241118085012-4-588959/sri-mulyani-ungkap-candu-ya-ngbikin-kantong-warga-ri-jebol>
- Hartono, H. (2024). Prohibition of Gambling and Khamr in the Qur'an: Analysis of Tafsir Al-Misbah and Rawa'iul Bayan. *AL-KAINAH: Journal of Islamic Studies*, 3(1), 188-202. <https://doi.org/10.69698/jis.v3i1.623>
- Hermansyah. (2024). Online gambling jeopardizes national economy. <https://doi.org/https://www.alinea.id/bisnis/judi-online-membahayakan-ekonomi-nasionalb2kAV9QgD>
- Nano, V. (2024). Online Gambling Transactions of IDR 320 T, Do you have any money? *Cnbc Indonesia*.
<https://www.cnbcindonesia.com/news/20240618105530-4-547211/transaksi-judi-online-rp-320-t-adauang-kamu-yang-nyangkut-nggak>
- Ningsih, S., Fariyah, L., & Prasetya, B. (2024). Behavior and Motivation of Angkringan Children in Online Gambling in Indonesia. *Andragogy: Journal of Education and Learning*, 5(1), 1-15.

- Pratama, A. (2024). The Influence of Social Media in Shaping the Mindset of Individuals, Especially Generation Z. *Kompasiana*.
<https://www.kompasiana.com/aditya09436/6645779f1470933e3d77a052/pengaruh-media-sosial-dalam-membentuk-pola-pikir-individu-khususnya-generasi-z>
- PPATK. (2024). Fantastic Number of Children Playing Online Gambling. *Ppatk.Go.Id*.
<https://www.ppatk.go.id/news/read/1373/gawat-jumlah-fantastis-usia-anak-main-judi-online.html>
- Sahputra, D., Afifa, A., Salwa, A. M., Yudhistira, N., & Lingga, L. A. (2022). The Impact of Online Gambling on Teenagers (Tebing Tinggi Case Study). *Islamic Counseling: Journal of Islamic Counseling Guidance*, 6(2), 139. <https://doi.org/10.29240/jbk.v6i2.3866>
- Sugiarti, D. (2023). No Title. *Generation Z's Sharia Financial Literacy and Interest in Sharia Banking (Case Study of Vocational School Students in Jakarta)*, 9(1).
<https://jurnal.stieaas.ac.id/index.php/jei/article/view/7991/3377>
- Supratama, R., Elsera, M., & Solina, E. (2022). The Phenomenon of Higgs Domino Online Gambling Among Students During the Covid-19 Pandemic in Tanjungpinang City. *Ganaya: Journal of Social Sciences and Humanities*, 5(3), 297-311. <https://doi.org/10.37329/ganaya.v5i3.1933>
- Trisnawati, P. A., Prakoso, A., & Prihatmini, S. (2019). The Evidentiary Power of Electronic Transactions in the Crime of Online Gambling from the Perspective of Law Number 11 of 2008 concerning Electronic Information and Transactions (Decision Number 140/ Pid.B/2013/PN-TB). *Journal of Legal Sciences, University of Jember*, 1(1), 1-11.
<http://weloje.id/wp-content/uploads/2016/11/JURNAL-PUTRI-1.pdf>