



## The Destructive Impact of Online Gambling on the Financial Stability of Households in Tembilahan: A Qualitative Phenomenological Study

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### ABSTRAK

Online Gambling (Judol) has developed into a serious socio-economic threat in Indonesia, especially for low- to middle-income households. The Financial Transaction Reporting and Analysis Center (PPATK) noted that Judol's fund turnover reached IDR 286.84 trillion from 422.1 million transactions throughout 2025. This study aims to investigate in depth the destructive impact of Judol on household financial stability in Tembilahan, Indragiri Hilir Regency, Riau, using a phenomenological qualitative approach. Data was collected from 12 key informants through in-depth interviews, observations, and documentation in the January–March 2026 period, using purposive and snowball sampling techniques. The thematic analysis identified four main themes: (1) misuse of household priority funds, (2) debt spiral through online loans (Pinjol), (3) liquidation and depletion of family assets, and (4) erosion of financial trust between family members.

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## INTRODUCTION

The rapid advancement of digital technology has fundamentally changed the social and economic behavior landscape of Indonesian society. Among the most alarming consequences is the explosive proliferation of online gambling or *online* gambling (Judol). Illegal activities that once only took place in covert places have now migrated to every handful of hands via smartphones and internet connections, creating a public health and economic crisis on an unprecedented scale. The Financial Transaction Reporting and Analysis Center (PPATK) reported that the total turnover of Judol funds in Indonesia reached IDR 286.84 trillion throughout 2025, which was sourced from 422.1 million transactions, although this figure has decreased by around 20% from IDR 359.81 trillion in 2024 thanks to intensive eradication efforts (PPATK, 2026). Before government intervention was strengthened, projections showed that economic losses due to Judol had the potential to reach Rp1,000 trillion by the end of 2025 if no serious action was taken (Komdigi, 2025).

The sociodemographic profile of Judol perpetrators in Indonesia is very worrying. Based on PPATK data for the first quarter of 2025, 71% of Judol players come from households with an income below IDR 5 million per month that are the least able to bear financial losses. In the January-March 2025 period alone, there were 1,066,000 active individuals as Judol players with the most ages in the range of 20–30 years (PPATK, 2025a). These figures are not just abstract statistics but also represent the conditions of real families in communities such as Tembilahan, Indragiri Hilir Regency, Riau Province a coastal trading city where household financial resilience has been tested by economic informality and geographical remoteness.

Tembilahan provides a very relevant context to examine the impact of Judol. As the capital of Indragiri Hilir Regency known for its oil palm and fisheries economy, the city has a majority of people working in the small trade sector, fishermen, plantation workers, and informal workers groups that are disproportionately vulnerable to financial devastation due to Judol. Reports from community leaders and local social welfare agencies confirm the increasing incidence of Judol-related household financial collapses, a phenomenon that demands a comprehensive academic study.

The current literature is dominated by quantitative approaches that measure the correlation between gambling participation and financial outcomes on a large scale (Sari et al., 2020; Fahmi & Maghfiroh, 2024). While valuable, the method often fails to capture the rich texture of the lived experiences of households affected by the specific mechanisms by which Judol erodes financial stability, the survival strategies applied by victims, and the cultural-religious dimensions of financial abuse in a strong Muslim community. Qualitative research of phenomenology is uniquely positioned to answer this gap. Therefore, this study investigates the destructive impact of Judol on *Household Financial Stability* (SKRT) in Tembilahan using a qualitative phenomenological approach, with the aim of: (1) exploring the life experiences of households affected by Judol; (2) identify specific mechanisms that destroy family financial management; and

(3) documenting the financial adaptation strategies implemented by the victim's household.

## LITERATURE REVIEW

### *Online Gambling as a Deviant Financial Behavior*

Online gambling in the literature is widely conceptualized as a form of financial behavior deviating voluntarily from prudent financial management norms, which systematically results in negative net worth outcomes (Griffiths et al., 2006; Van der Maas, 2016). In the Indonesian context, Judol occupies a dual status: it is at the same time a violation of the law under Article 303 of the Criminal Code and a religious prohibition (*haram*) in Islamic jurisprudence as a form of *maysir* (speculative profit), placing it at the intersection of legal, financial, and moral frameworks (Ramadhan, 2024).

The most damaging financial characteristic of problem gambling is what researchers call the *chasing* behavior of using new resources (savings, loan funds, proceeds from asset sales) to recover previous losses creating a self-reinforcing cycle of financial destruction (Swanton & Gainsbury, 2020). In Indonesia, this cycle is exacerbated by the ease of access to high-interest online lending platforms (Pinjol), which provide instant liquidity for gamblers who seek to *chase* their losses, effectively turning gambling losses into structured debt obligations (Fahmi & Maghfiroh, 2024; Fauzi et al., 2025).

### *Household Financial Stability*

Household financial stability (SKRT) in this study is conceptualized as a multidimensional condition characterized by: (a) consistent fulfillment of basic needs (*food, clothing, board, education, health*); (b) maintenance of positive cash flow; (c) the availability of emergency reserves; and (d) protection of household assets from forced liquidation (BKKBN, 2023; Lestari et al., 2021). This framework integrates the principles of Islamic finance that are prominent in the Tembilahan community, especially the concepts of *maslahah* (holistic welfare) and the prohibition of *israf* (waste) and *maysir*. Disruption to any of these four dimensions is financial instability. Research by Arifina et al. (2024) shows that heads of families addicted to online gambling slots routinely misuse funds intended for children's education, household needs, and payment obligations, triggering multi-level failures in all dimensions simultaneously. Similarly, Riskitiasyah & Paksi (2025) document how women in households affected by gambling are forced to bear the double financial burden as the main breadwinners as well as crisis managers.

### ***Mechanism of Financial Damage***

The literature identifies four main mechanisms through which online gambling destroys household financial stability:

1. **Misuse of Priority Funds:** Gamblers systematically divert funds from the essential categories of children's school fees, spending budgets, bill payments, and health expenses to fund gambling activities (Ramadan, 2024; Arifina et al., 2024). This process is generally progressive: starting with discretionary funds before expanding into essential funds.
2. **Accumulation of High-Interest Debt:** Gambling losses drive borrowing from Pinjol platforms and informal loan sharks, often with suffocating interest. PPATK (2025) data confirms that 71.6% of Judol players earning below IDR 5 million have non-bank loans, a figure that rises from 2.4 million borrowers in 2023 to 3.8 million in 2024 among the gambling population.
3. **Asset Liquidation:** When savings run out, households affected by gambling are forced to sell or pawn productive and non-productive assets such as land certificates, gold jewelry, motorcycles, and household electronics to cover debts or continue gambling activities (Ramadan, 2024; Widhiatanti et al., 2024).
4. **Erosion of Financial Trust and Social Capital:** Gambling is almost always accompanied by lying to family members about the use of resources. When exposed, this triggers a deep crack in the trust of husband and wife, erasing the informal financial safety net in the form of family solidarity (Riskitiasyah & Paksi, 2025; Aziz, 2024).

### ***Nexus Online Lending-Judol***

A critical dimension that is less explored of Judol's financial impact is the symbiotic relationship with illegal online loans (illegal Pinjol). Research by Fahmi & Maghfiroh (2024) and Fauzi et al. (2025) documents how these two phenomena reinforce each other: gambling losses drive Pinjol's credit demand, while the availability of Pinjol's instant credit lowers the barriers to continuing gambling. The resulting debt spiral of borrowing to gamble to pay off debt to gamble again creates a compound financial crisis that often exceeds a household's entire annual income in just a matter of months (Fauzi et al., 2025).

### ***Previous Research***

Laras et al. (2024) conducted a comprehensive analysis of the impact of online gambling in Indonesia, identifying financial decline, social isolation, and family dysfunction as the three most consistent outcomes. Satwika (2025) applied qualitative phenomenological methods in Batu City and found that online gambling disrupts social structures along with the household financial system, confirming that the impact is multi-systemic. The journal *Gehu* (2025) documented that online gambling addiction produces a consistent pattern starting from small wins, progressing to compulsive behavior, and culminating in severe psychological distress. The *Sawwa Journal* (2024) found that women and children are disproportionately victims of financial violence in households affected by gambling.

### Research Framework

The rise of online gambling in the Tembilahan community has a negative impact on the family's economic condition. These activities encourage uncontrolled financial behaviors, such as overspending and increased debt. Therefore, this study examines the relationship between the destructive impact of online gambling (X) and household financial stability (Y), with a phenomenological approach to understand people's real experiences in dealing with these problems.

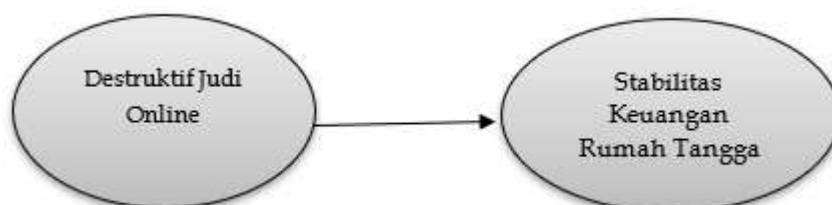


Figure 1. Research Framework

### METHODOLOGY

This study uses a *phenomenological qualitative* approach, which was chosen for its ability to capture the rich subjective life experiences of individuals navigating the financial impact of online gambling. Phenomenology as articulated by Husserl and then applied in social research methodology seeks to describe the essence of lived experiences as reported by those who experience them (Creswell & Poth, 2018). This design is particularly apt to investigate a sensitive and stigmatized phenomenon, in which numerical measures fail to capture the full texture of the financial devastation and coping strategies implemented by households in Tembilahan. The research was carried out in Tembilahan, the administrative capital of Indragiri Hilir Regency, Riau Province, between January and March 2026. Tembilahan was chosen for three reasons: (1) the socio-economic profile of the city, which is dominated by small traders, fishermen, small-scale oil palm farmers, and informal workers, reflects the national profile of Judol's main victims; (2) field officers and local community leaders have reported an increase in Judol-related household crises; and (3) the strong Islamic cultural identity in these communities creates a specific local dimension of financial shame and family secrecy surrounding analytically important gambling.

Given the hidden nature of online gambling participation, a combination of *purposive sampling* and *snowball sampling* was used to identify 12 key informants. Purposive sampling is applied to ensure the diversity of informants based on roles (active players, player partners, former players, community leaders, financial/religious counselors). Snowball sampling allows early informants to refer others in their social networks who meet the selection criteria. Inclusion criteria include: (1) direct involvement with online gambling either as an actor, spouse, or affected family member in the last 24 months; (2) domiciled in Tembilahan or surrounding sub-districts (Tembilahan Hulu, Tembilahan Kota, Sungai Salak); and (3) willing to participate voluntarily with *informed consent*. The identity of the informant is protected using alphanumeric codes (I-01 to I-12). The

final sample consisted of 7 direct gambling players (5 men, 2 women), 3 pairs of players (all women), 1 village financial counselor, and 1 religious leader (ustaz) who are experienced in pastoral care of families affected by gambling.

Three main data collection methods were used, according to qualitative triangulation standards (Sa'adah et al., 2022):

1. In-depth Interview:

Semi-structured interviews of 60–90 minutes per informant are conducted in Indonesian and, if desired, the Indragiri Malay dialect. The interview guide includes: financial patterns before and after Judol's involvement; specific household funds that are misused; debt history and use of Pinjol; changes in assets; family conflict dynamics; and defensive strategies. All interviews were recorded audio with consent and transcribed verbatim.

2. Participatory Observation:

The researcher conducted non-participant observations in community settings (markets, mosques, community gatherings) to validate the interview data contextually, noting observable indicators of financial distress in Judol-affected households.

3. Documentation:

Relevant documentation reviewed

Data were analyzed using *thematic analysis* following the six-phase framework of Braun & Clarke (2006): (1) data recognition through repeated reading of transcripts; (2) initial coding of meaningful units; (3) theme search throughout the code; (4) review and refinement of the theme; (5) definition and naming of themes; and (6) thematic narrative production. The analysis is carried out manually with the support of the NVivo qualitative analysis principle. *Member checking* sharing initial findings with selected informants is carried out to ensure credibility (Sa'adah et al., 2022). The reliability of research is determined through four criteria (Lincoln & Guba, 1985): (1) *Credibility* through member checking and in-depth involvement with informants; (2) *Transferability* through a thick description of the Tembilahan context; (3) *Dependability* through audit trails of all coding decisions; (4) *Confirmability* through the researcher's reflective journal documenting potential bias as academics domiciled in the same community.

## RESEARCH RESULTS

Thematic analysis of 12 informant interviews, field observations, and documentation resulted in four main themes that collectively describe the phenomenology of the impact of online gambling on household financial stability in Tembilahan.

**Table 1. Main Themes and Sub-themes of Thematic Analysis**

No	Tema	Key Sub-themes
1	Misuse of Priority Funds	Transfer of school fees; emptying of the budget; bill arrears; Erosion of health funds
2	Debt Spiral through Pinjol	Many Pinjol accounts are active; rollover loans; loan shark dependence; Hiding Debts from Spouses
3	Liquidation and Asset Exhaustion	Pawning of gold jewelry; motorcycle sales; land certificate collateral; Savings Emptying
4	Erosion of Trust Financial	Financial fraud; revocation of the financial autonomy of the spouse; the collapse of family solidarity; Shame and isolation

***Theme 1: Misuse of Household Priority Funds***

All seven informants of the Judol perpetrators admitted, with varying degrees of openness, that their gambling activities were financed through the diversion of funds that were originally allocated for essential household needs. This finding is particularly prominent in Tembilahan, where household incomes are often irregular and financial margins are very thin. *"At first I took it from shopping money, think about it for a while. But it gets bigger and bigger. Even the children's school fees were taken, and my wife didn't know for months."* (I-03, male, trader, 34 years old) Informant I-07 (female, 29 years old, informal worker) describes a similar pattern from the perspective of a partner: *"I wonder why suddenly the electricity bill is not paid, the rice runs out even though I only bought it a week ago. My husband said he had less money than work, even though I knew his salary was like that."* This testimony illustrates how the systematic misuse of funds is accompanied by fraud, which exacerbates financial and relational damage. The pattern of progressivity is very pronounced in the informant's narrative. I-04 (male, 38 years old, private employee) described how he started by "borrowing" from weekly cigarette money, then penetrated to motorcycle installment posts, until finally draining the planned two-year children's education savings fund all in less than four months.

***Theme 2: Debt Spiral through Online Loans***

Ten of the twelve informants reported involvement with the Pinjol platform, confirming the Pinjol-Judol nexus documented at the national level. The ease of borrowing is made possible by digital ID card verification and instant disbursement creating a seamless path from gambling losses to new debt. *"After losing big, I downloaded the loan application, in 15 minutes the money came in. I think once again playing is definitely a win back. But no. In fact, more and more borrowing from other applications."* (I-01, male, civil servant, 41 years old). Financial counselors (I-12) reported receiving clients with simultaneous debt obligations to 5–12 different Pinjol platforms, where monthly interest payments alone exceeded their basic monthly income. This is in line with PPATK's national data which shows that 3.8 million Judol players have non-banking loans in 2024, up from 2.4 million in 2023. The I-05 informant (female, 36 years old, spouse) described finding 11 active Pinjol loan agreements on her husband's mobile phone, with a

total of IDR 47 million equivalent to about 18 months of household income. The psychological dimension of this debt spiral is just as damaging as the financial dimension. The I-08 informant (male, 44 years old, fisherman) described being unable to sleep due to the terror of billing messages, threats to emergency contacts, and extreme embarrassment in front of neighbors that exacerbated mental conditions and ultimately decreased work productivity, creating a cycle of poverty that was increasingly difficult to break.

### ***Theme 3: Liquidation and Exhaustion of Family Assets***

When liquid assets are depleted, households switch to liquidation of physical assets a consistent trajectory occurs in 8 out of 12 informants. The order of liquidation follows an identifiable pattern: first discretionary goods (electronics, gift jewelry), then productive assets (vehicles, business equipment), then fundamental security assets (gold savings, property documents). *"My wedding gold has been pawned twice. The second is not redeemed, lost. BPKB motorcycles have also been held by loan sharks."* (I-09, female, 43 years old, player partner) The loss of productive assets, especially motorcycles, which are essential for livelihood in the Tembilahan trading economy, has a double effect: the loss of transportation capacity reduces the ability to generate income, which further tightens household finances. The religious figure (I-11) describes the loss of this progressive asset with a deeply affected community idiom: *"It's like selling the floor on which we stand,"* a metaphor for self-impoverishment that undermines the very foundations of one's own existence.

### ***Theme 4: Erosion of Financial Trust and Family Capital***

All 12 informants, regardless of their role in gambling dynamics, reported a profound erosion of financial trust within households. These findings corroborate the research of Riskitiasyah & Paksi (2025) and Aziz (2024) on marital and family financial dysfunction related to gambling. *"Now my wife holds all the finances. I was not given cash, only the necessities were paid immediately. Even then, he did not believe it completely. Trust is very difficult to rebuild."* (I-02, male, former player, 38 years old) The erosion of trust has concrete financial consequences beyond the relational impact: it eliminates the household's ability to rely on the informal financial network of the extended family (*borrowed from the family*) in an emergency, because the extended family members refuse to lend to a known gambler. Financial counselors (I-12) stated: *"The extended family is often the last line of defense in a financial crisis. When online gambling undermines that trust, households are completely financially isolated. They have nowhere else to ask for help, except to Pinjol which is even more suffocating."*

## DISCUSSION

The four themes identified in this study together build a phenomenological model of the financial destruction of Judol in Tembilahan which at the same time confirms and expands the existing literature.

### *Cascading Financial Failure Model*

This study revealed that Judol does not attack household financial stability in a single attack, but through a cascading failure process. Misuse of initial funds (Theme 1) depletes liquid reserves. Dependence on loans (Theme 2) turns losses into debt obligations that are increasingly swelling. Asset liquidation (Theme 3) deprives households of their financial buffer and productive capacity. Erosion of trust (Theme 4) eliminates informal safety nets. Each stage strengthens vulnerability to the next, creating a financial spiral that is very difficult to get out of without external help. This model is consistent with Swanton & Gainsbury's (2020) debt stress framework, which establishes that debt is not a gambling loss itself is the main mediating mechanism between gambling behavior and household financial collapse. In the context of Tembilahan, local factors such as the informal economy, limited access to formal banking, and the widespread availability of loan sharks significantly accelerate this process compared to those documented in major cities.

### *Dimensions of Islamic Financial Ethics*

A distinctive feature of Tembilahan's findings is the prominence of Islamic financial ethics in the informant's narrative. Some informants, especially those who have stopped gambling, explicitly frame their experiences through the lens of the prohibition of *maysir* and the concept of *barakah* (blessings in halal income). The I-06 informant stated: "*I finally realized that money from gambling never brings blessings. Every time you win, it will run out faster or even bring a bigger disaster.*" This spiritual accounting of financial losses goes beyond mere monetary calculations, adding a dimension to the concept of financial stability that is overlooked by the standard economic framework but is very central to the understanding of the community in Tembilahan.

### *Gender Asymmetry in Financial Impact*

Consistent with the findings of Riskitiasyah & Paksi (2025) and Sawwa Journal (2024) regarding gender-based financial violence, this study found that women in households affected by gambling in Tembilahan bear a disproportionate portion of the financial burden. A gambling spouse (I-05, I-07, I-09) describes taking on the full management of household finances while managing hidden debts, maintaining income, and absorbing psychological distress all at the same time. *This double burden* is not seen in quantitative studies that measure household-level financial outcomes without disaggregate by gender roles.

### ***Financial Coping and Adaptation Strategy***

Despite being under very heavy financial pressure, the informants showed an extraordinary financial adaptation strategy. Among them: (1) *Financial separation of the couple* opening a separate bank account and taking control of the household income channel; (2) *Diversification of income* of affected spouses taking additional informal jobs (culinary, handicrafts, domestic help); (3) *Mobilizing community resources* to participate in arisan groups or mosque-based mutual funds; and (4) *Religious strengthening* involved in religious guidance as support for financial and spiritual recovery. These strategies reflect the financial resilience resources of communities that should be built by policy interventions, not bypassed.

### ***Contextualization in National Data 2025***

The findings in the city of Tembilahan are set in the background of the 2025 national Judol data. PPATK (2025) data, which shows 12.3 million deposit transactions and a turnover of IDR 286.84 trillion even after government intervention that succeeded in reducing the figure by around 20% from IDR 359.81 trillion in 2024, indicates that the structural scale of the problem is still very massive. In Riau Province, which consistently ranks in the top 10 provinces with the highest volume of Judol transactions, the community-level findings from this study shed light on the human reality behind these statistics that each transaction unit in the PPATK database has the potential to represent an abused spending budget, a new Pinjol contract, a pawned wedding ring, or a broken family trust.

## **CONCLUSIONS AND RECOMMENDATIONS**

This study confirms through qualitative phenomenological evidence that online gambling (Judol) is a systematic and multidimensional threat to household financial stability in Tembilahan. The destruction takes place through four gradual mechanisms: the misuse of priority funds, the spiral of debt through loans, the liquidation of progressive assets, and the erosion of family financial confidence. Together, these four mechanisms collapse the entire dimensions of household financial stability, needs fulfillment, cash flow management, emergency reserves, and asset protection, creating conditions of chronic financial instability that are very difficult to restore without external assistance.

This research makes three specific contributions: (1) producing the first qualitative phenomenological documentation of the financial impact of Judol in Tembilahan, providing community-based evidence for local policies; (2) articulate the Pinjol-Judol nexus at the household level, showing the financial mechanisms that accelerate the destruction; and (3) identify the dimensions of gender asymmetry and Islamic financial ethics of this crisis in the context of Riau's coastal Muslim communities, dimensions that have not yet been part of the existing quantitative literature.

Based on these findings, the study recommends: (1) Local Government: Integrating Judol awareness and digital financial literacy into local community programs (PKK, posyandu, mosque networks) in Tembilahan, as well as expanding access to Pinjol debt restructuring assistance for Judol victims' households; (2) Financial Institutions (OJK/Banking): Develop an early warning system for loan lending patterns that indicate gambling-related chasing behavior; (3) Religious and Community Leaders: Formalizing mosque-based financial counseling programs as first responder services for families affected by Judol; (4) Academic Community: Longitudinal qualitative studies tracking the recovery trajectories of households affected by Judol in Riau are urgently needed.

## ADVANCED RESEARCH

This research has several limitations. The sample is geographically limited to Tembilahan, thus limiting transferability to other Indonesian contexts. The *cross-sectional* design captures a momentary portrait rather than the dynamic trajectory of financial recovery. The sensitive nature of gambling disclosures means some informants may report financial losses or their loan debt lower than reality. Subsequent research should: (1) adopt a longitudinal design to track the trajectory of household financial recovery during the 12–36 months after gambling cessation; (2) comparing findings in several cities in Riau (Pekanbaru, Dumai, Bengkalis) to identify geographical variations; (3) develop and validate locally calibrated Household Financial Stability Index (ISKRT) and integrate Islamic financial ethics indicators; and (4) investigating the effectiveness of specific interventions for mosque-based counseling, OJK financial literacy programs through action research design in the Indragiri Hilir community.

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