

Analysis of The Negative Economic Impact of Online Gambling: A Case Study in The Sub-District of Bojong

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Received: March 06, 2024	Revised: March 08, 2024	Accepted: April 26, 2024	Online: April 26, 2024
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ABSTRACT

This study aims to determine the negative economic impacts associated with the rise of online gambling. The method used in this research is descriptive qualitative. The theory used in this research is the Differential Association Theory by Edwind H. Sutherland. This research concludes that in Bojong Sub-district, many people play online gambling. The triggering factors vary, including easy access to the internet, the unemployment rate, socialization, and the many online gambling promotions on social media. The negative economic impact is enormous, such as financial losses, changes in spending priorities, and decreased productivity. Teenagers tend to be more susceptible to online gambling than adults because teenagers are more technologically literate. People with lower social status have a higher risk of financial loss than people with high social status. Based on the research findings, there needs to be a strategy for the Bojong Sub-district government to deal with this online gambling problem.

Keywords: *Economic Impact, Financial Loss, Online Gambling*

Journal Homepage <https://journal.ypidathu.or.id/index.php/ijnis>

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How to cite: Silfiana, R., Adinugraha, H.H., & Hakim, H. Z (2024). Analysis of The Negative Economic Impact of Online Gambling: A Case Study in The Sub-District of Bojong. *International Journal of Noesantara Islamic Studies*, 1(2), 113-122. <https://doi.org/10.70177/ijnis.v1i2.868>

Published by: Yayasan Pedidikan Islam Daarut Thufulah

INTRODUCTION

As intelligent beings, humans are constantly improving their ability to facilitate any activity (Arden-Close et al., 2023; Fontaine et al., 2023; Jiang et al., 2023; Li, 2023; Rhee & Ellingson, 2023; Zeif et al., 2023). They try to use various tools to achieve efficiency and effectiveness in every action. Various experiments are carried out to achieve the maximum level of efficiency using the minimum amount of energy.

In the world of transactions, there seems to be no limit to the development of increasingly sophisticated digital technology (Flayelle et al., 2023; Gooding et al., 2023; Higuera-Ahijado et al., 2023; McCarthy et al., 2023; Nyemcsok et al., 2023). The

Internet has become a medium of modernization, making almost all aspects of life easier and more convenient. At the same time, however, cybercrime is on the rise in various forms, especially in relation to electronic transactions that take place on Internet sites today, such as online gambling (Catania & Griffiths, 2023; Metin-Orta & Demirtepe-Saygılı, 2023; Molina-Fernández et al., 2023; Richard & King, 2023; Selby & Trinkoff, 2023; Suhonen et al., 2023; Zivi et al., 2023). People are increasingly taking advantage of the ease of Internet access to engage in online gambling.

The phenomenon of online gambling is now a serious problem in Indonesia. People engage in online gambling activities through online platforms such as websites or applications connected to the Internet (Hing et al., 2023). The entire transaction process, from depositing to withdrawing money from gambling proceeds, is conducted online through an online connected system (Akçayır et al., 2023; Casale et al., 2023; Edson et al., 2023; Király et al., 2023; Lee & Lee, 2023). In addition, online gambling also utilizes the role of mobile banking as a tool to flow and manage money in transactions because it is considered convenient and can be done anytime and anywhere. Online gambling can be addictive, as many people assume that the bigger the bet, the greater the potential profit. What they don't realize is that the bigger the bet, the greater the risk of loss.

The government has enacted a ban on all forms of gambling through Article 303 of the Criminal Code (Aishvarya et al., 2023; Auer & Griffiths, 2023; Hergueux & Smagghue, 2023; Krambia Kapardis & Levi, 2023; Ramezani & Ahern, 2023). This criminal law prohibits gambling not only for players but also for bookmakers. The government imposes strict penalties, including fines and termination of employment in some agencies, to suppress this gambling practice. The government, represented by the Ministry of Communication and Information Technology (Kominfo), has been actively working to crack down on approximately 1,500 online gambling sites every day. However, these efforts are still facing various challenges. One of the main challenges is that when a site or application is shut down, thousands of others appear in its place. The current high rate of online gambling raises concerns. One of the driving factors for someone to gamble online is the economic situation. Some people gamble in the hope of improving their financial situation, they try their luck at gambling in the hope of earning money to improve their financial situation. Players forget that not all those involved in online gambling always win the game, many lose and can cause financial problems for the family, such as debt accumulation, increased cost of living, job loss, and the use of savings and valuable assets to pay gambling debts.

There are two approaches to suppressing the growth of online gambling, namely preventive and repressive efforts (Fiskaali et al., 2023; Perdana et al., 2024). Preventive efforts aim to prevent crime and create an enabling environment to minimize the development of crime and reduce the level of crime in society. This approach focuses more on prevention before a crime occurs, without having to use law enforcement or criminal sanctions. One of the steps taken is to provide appeals to the public regarding the risks associated with gambling practices and to conduct surveillance in cyberspace through Internet media. (Hutasoit & Swardhana, 2019). Repressive measures are those designed to

stop activity. This includes restrictive measures such as receiving and responding to reports or complaints of crime in the community and conducting raids on gambling establishments.

This case study is interesting to research because of the rise of online gambling sites and the number of people who access these sites, especially in Bojong District. Gambling is spreading to different circles of society, from those in the lower economic strata to those in the upper economic strata. Not only adults, but also teenagers are involved in gambling practices. Teenagers, who should be the hope for the nation's progress, are now caught up in gambling problems, especially online gambling.

This research aims to determine the negative economic impact associated with the rise of online gambling. The focus is on identifying the problems that arise from this occurrence. In addition, this research also aims to evaluate the effectiveness of policies or countermeasures that have been implemented to address this problem. By understanding the patterns of online gambling, as well as the ease with which technology increases the risk of gambling, more effective strategies can be put in place to address this challenge in the future.

This research is important because the causes of people's problems with online gambling are well understood. To educate ordinary people who are not familiar with the world of online gambling so that they do not enter the world of gambling. The advantage of this research is that both the reader and the author know the negative effects of online gambling. The results of this study can be used to develop education and prevention programs aimed at reducing the growth of online gambling in society.

RESEARCH METHODOLOGY

In research, a research method is needed. The method in the research entitled "Analysis of Economic Losses Due to Online Gambling: Case Study in Bojong Subdistrict" is by using a qualitative descriptive method. Research with this qualitative descriptive method is used to provide an in-depth and detailed description of the phenomenon of economic losses due to online gambling in Bojong County. With this method, the research can provide a comprehensive understanding of various aspects of the observed online gambling phenomenon, including the context, influencing factors, and experiences of the research subjects. This allows the researcher to explore in depth and understand the complexity of the phenomenon under study, as well as contribute deeper knowledge in the field. The information collected includes text and illustrations, but not numerical data. (Moleong, 2006). Research using this qualitative descriptive method involves the use of data citations to provide an overview in the collection of information conducted directly through observation, interviews, field notes, and documents related to online gambling in Bojong District. This method is used to focus on the general principles that underlie the phenomena that exist in human social life, especially in online gambling practices in Bojong District. (Patilima, 2007).

In order to obtain information in accordance with the research objectives, 3 data collection techniques were used in this study, including the following.

Observation. Observation involves the direct observation of phenomena relevant to the research problem under investigation, where the researcher is directly involved in the

observation. In this case, the researcher observed the recharge activities of online gamblers, focusing on the practice of online gambling and the impact of online gambling in Bojong Sub-district. The type of observation used is participant observation, where the researcher acts as an observer in the lives of online gamblers and acts as a participant.

Interview. An interview is a question-and-answer interaction between the interviewer and the informant. The purpose of this interview is to obtain information or data from online gambling players, e-wallet recharge service providers, and the community in Bojong District. This interview can help to gain a deeper understanding of the practice of online gambling, including the motives and behavior of offenders, the factors that influence participation, and the impact on individuals and society. Speaking directly with individuals involved in online gambling can help build a relationship between researchers and respondents, which may allow for more accurate and in-depth information.

Documentation. This documentation is an advanced technique of observation and interview that involves the collection of evidence. The evidence gathered from this research is in the form of records.

RESULT AND DISCUSSION

Factors Affecting the Bojong Sub-District Community Involved in Online Gambling Practices

There are many factors that cause individuals to engage in online gambling. The availability of wide and easy access to the Internet in Bojong Sub-district has had an undesirable effect, namely the increased accessibility of online gambling (Duggan & Mohan, 2023; Valenciano-Mendoza et al., 2023). This phenomenon occurs because of the easy access to the Internet, which ultimately provides an opportunity for individuals to easily access online gambling sites, even from home.

In this day and age, it is difficult to get a decent job. This is one of the causes of unemployment and economic hardship. Most of the people who play online gambling in Bojong District are garment workers. Based on the research conducted, many workers are involved in online gambling as an alternative to earn extra money because their small income is not enough to meet their daily needs.

Association is a very influential factor, because according to the research conducted, the circle of friends of online gamblers also comes from the same background, namely a gambler. Old players invite their friends with attractive lures so that their friends are influenced. They usually make deposits together.

Online gambling is seen as something that is done together and for entertainment. Some people are influenced by the desire for instant gratification. According to Mr. S (50), "If I don't make a deposit in an online gambling site in a day, I feel dissatisfied and can even get a headache."

Most online gamblers are lower class people who usually surf social media such as Facebook. On Facebook itself, online gambling sites are promoted on a large scale with tempting lures such as "capital of 10,000 get profits of up to 500,000". From these advertisements, people with dark eyes will usually click on the available links and proceed to the account creation stage.

The entire process of online gambling transactions, from depositing to withdrawing money from gambling, is carried out with an online system that is connected online. In addition, online gambling also utilizes the role of banking as a tool to flow and manage money in transactions because it is convenient and can be done anytime and anywhere. Currently, there are many e-wallet recharge service providers and bank agents that provide cash withdrawal and transfer services in Bojong District. This is one of the factors that cause someone to play online gambling, because the existence of service providers makes it very easy for players, especially players who are technology challenged and players who do not want to use their personal account numbers. Typically, people will make a deposit at the service provider and withdraw the funds at the same location. Researchers observed this recharge activity at Denol Shop, Bojong.

Economic Impacts and Financial Losses Caused by Online Gambling Practices in Bojong District.

Online gambling has a bad impact, especially in the economic field. People involved in online gambling are vulnerable to financial losses because they experience defeat in the game. The money that has been deposited cannot be withdrawn. The frequency of victory obtained is not proportional to the defeat that is more often obtained, as stated by Mas A (25) "I make deposits every day, usually around 20-30k / day. I rarely win, once I win the game I only get double the deposit and even then the frequency is only three to four times a month".

Money that should be used for daily needs, such as food, education, or other household needs, is used to play gambling. As a result, the family becomes the second priority. As when conducting research, researchers observed a couple. When the wife asked to buy household furniture that cost under 20k, the husband refused and scolded his wife, even though he had just made a deposit.

Online gambling interferes with productivity. A person who is addicted to online gambling experiences a decrease in productivity at work or in daily activities because of the divided focus between gambling and other responsibilities. For example, Mr. S (70) who makes deposits at a service provider and sits there for hours waiting for the results of his online gambling.

Differences in the Economic Impact of Online Gambling Between Certain Age Groups or Social Statuses

There are differences in the economic impact of online gambling between certain age groups or social statuses in Bojong Sub-district. Some factors that may influence this difference include:

Accessibility and Use of Technology. Younger age groups are vulnerable to online gambling practices than older age groups because they are accustomed to using technology. Most online gambling players range in age from 20 to 50 years old. However, there are some older people who play online gambling such as Mr. S (70), a retired civil servant who makes deposits every day.

Availability of Financial Resources. Based on research, a person with a lower social status is more at risk of experiencing economic losses due to online gambling because they have limited financial resources that are used for gambling or to repair losses.

Psychological Factors. A person with certain mental health issues or emotional distress is more susceptible to online gambling practices, regardless of age or social status, or occupation. Based on observations made, the occupations of the players vary, ranging from civil servants, RT heads, sewing laborers, convection bosses, and even traders. Most of the people who make deposits are male.

Strategies that can be Implemented to Address the Negative Economic Impacts and Financial Losses of Online Gambling in Bojong Sub-district

Some strategies that can be implemented are

The sub-district government should initiate an educational program at the Bojong sub-district office to provide the community with a better understanding of the risks and consequences associated with online gambling practices. It is hoped that this activity will raise awareness of the dangers associated with online gambling. By reaching out directly to the community at the sub-district level, these efforts are intended to provide clear and relevant information about the risks that can result from engaging in online gambling practices.

The government should focus on developing and promoting healthy and positive entertainment alternatives for the people of Bojong Sub-district. One such step is to expand access to sports, arts, and cultural activities. Through these programs, it is hoped that the community can find fulfilling experiences that will positively impact their well-being. In addition, active promotion will be undertaken to encourage the community to participate in these activities, in the hope of diverting attention away from online gambling practices towards more beneficial and constructive activities.

Provide mental health services and psychological support to individuals with problem gambling to help them recover and overcome their addiction. Through these services, problem gamblers can receive professional help in dealing with the psychological problems that may be associated with online gambling addiction (Agbenorxevi et al., 2023). In this way, they can get the support they need to begin the recovery process and restore their mental well-being. This is an important step in the effort to prevent and treat mental health problems associated with online gambling practices, and represents the government's commitment to providing comprehensive assistance to individuals who need it.

The sub-district government should promote skills development and create employment opportunities for the people of Bojong sub-district as a strategy to reduce their motivation to engage in online gambling as a source of additional income (Voce & Morgan, 2023). One of the steps taken is to conduct a vocational training program at the local vocational training center. Through this program, the community is given the opportunity to improve their skills according to the needs of the job market, enabling them to obtain more stable and financially rewarding employment. By providing constructive alternatives to seeking additional income, the government hopes to change people's perceptions of online gambling and motivate them to take more positive steps to develop their careers and improve their economic well-being.

By implementing these strategies in a comprehensive and sustainable manner, it is expected that the economic losses caused by online gambling practices in Bojong Sub-district will be reduced.

CONCLUSION

In Bojong Sub-district, many people play online gambling. There are many factors that trigger people to play online gambling, including easy access to the internet, the unemployment rate, socialization, and the many online gambling promotions on social media. The negative impact is huge, especially in the economic field, such as financial losses, changes in spending priorities, and decreased productivity. By age, adolescents tend to be more vulnerable to online gambling than adults because adolescents are more technologically savvy. Players with lower social status have a higher risk of experiencing financial losses than people with high social status. Based on the research findings, there is a need for a strategy from the Bojong Sub-district government to deal with this online gambling problem. The sub-district government should initiate educational programs at the sub-district office; the sub-district government should focus on developing and promoting healthy and positive entertainment alternatives; providing mental health services and psychological support for people experiencing online gambling addiction problems; and encouraging skill development and creating employment opportunities for the community.

ACKNOWLEDGEMENT

The author would like to express his immense gratitude to all those who participated in this research. Thanks to the residents of Bojong Sub-district for sharing their knowledge and experience about online gambling. Thanks also to the owner of DENOL SHOP for allowing his shop to be used as a research site. I would also like to thank Mr. Hendri for his valuable guidance and support. Finally, sincere thanks to my family and friends for their support and understanding. Without the contributions of all of the above, this research might not have been successfully completed.

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