

## Online Gambling Practices and Their Economic Impacts in Muara Sabak Timur District: A Qualitative Study in the Perspective of Islamic Economics

Rida Arliani<sup>1\*</sup>, Zaenal Abidin<sup>2</sup>, Khusnul Yatima<sup>3</sup>

<sup>1</sup>Institut Islam Al-Mujaddid Sabak, Tanjung Jabung Timur, Jambi, Indonesia

<sup>2</sup>Institut Islam Al-Mujaddid Sabak, Tanjung Jabung Timur, Jambi, Indonesia

<sup>3</sup>Institut Islam Al-Mujaddid Sabak, Tanjung Jabung Timur, Jambi, Indonesia

\*Correspondent Author: [ridaarliani@gmail.com](mailto:ridaarliani@gmail.com)

### Article Info:

Article history: Accepted, 10/06/2025, | Revision, 20/07/2025, | Published, 30/08/2025, | Vol (3), Issue (2), (Aug, 2025)  
e-ISSN 2987- 6036 | p-ISSN 2988-0319 | doi: <https://doi.org/10.61233/zijec.v3i2.113>

### Abstract:

Online gambling has become a concrete threat to the economic and social stability of society, particularly in regions with low digital literacy and weak institutional oversight. This study aims to identify the forms of online gambling practices that have emerged in Muara Sabak Timur District, analyze their economic impacts on the individuals involved, and evaluate these practices through the lens of Islamic economic principles. Employing a qualitative approach with an intrinsic case study strategy, data were collected through in-depth interviews with active and former online gamblers, community leaders, and religious figures, and were thematically analyzed using NVivo software. The results reveal that online gambling is conducted through covert digital mechanisms that foster behavioral dependence, leading to financial destruction, family conflict, and psychological disturbances. No systematic intervention from local authorities was identified. An evaluative review based on “maqashid al-shariah” confirms that these practices contradict Islamic principles concerning the protection of wealth, intellect, and lineage. This study contributes to the development of a religious value-based analytical model for assessing digital economic risks and recommends community-based intervention and digital literacy policies as strategic responses to the growing prevalence of online gambling in rural societies.

### Keywords:

*Online gambling, economic impact, Islamic economics, maqashid al-shariah, rural communities, digital literacy, behavioral addiction.*



© 2025 The Author(s).

This article is licensed under a [Creative Commons Attribution 4.0 International License \(CC BY 4.0\)](https://creativecommons.org/licenses/by/4.0/).

## INTRODUCTION

Online gambling has evolved into a widespread social phenomenon that poses serious threats to the economic and moral foundations of society, particularly in developing countries with weak digital governance systems. Globally, the expansion of digital gambling platforms has led to increasingly massive financial losses and rising addiction rates among users. In Indonesia, this issue has become even more urgent as online gambling networks increasingly penetrate rural and semi-urban areas through accessible and unregulated digital platforms. The lack of awareness, combined with low digital literacy and economic vulnerability, creates fertile ground for the proliferation of these activities. Muara Sabak Timur District in Jambi Province serves as a stark example of how online gambling affects communities with limited access to formal financial education and institutional support. Despite legal prohibitions, online gambling continues to operate through

encrypted applications and financial technologies that are difficult to trace, making enforcement efforts by the authorities even more challenging.

This situation reveals an urgent academic and practical gap, both in understanding the real economic and social impacts of online gambling and in formulating effective, contextualized mitigation strategies. Although many studies have discussed the psychological and behavioral aspects of gambling in urban and global contexts, there is a lack of empirical research focusing on rural populations, especially within the Islamic socio-cultural framework. Most of the existing literature tends to adopt either a criminological or legalistic approach, rarely integrating religious-economic perspectives that are more relevant in predominantly Muslim regions. This gap hinders the development of intervention models that are not only legally enforceable but also culturally and morally acceptable to the local population.

To address this issue, the study is grounded in Islamic economic theory, particularly the principles of *maqashid al-shariah*, which prioritize the protection of wealth (*hifz al-mal*), intellect (*hifz al-aql*), and lineage (*hifz al-nasl*). These principles reject any form of speculative economic activity (*maysir*) and uncertainty (*gharar*) that results in unfair gains and social harm. In this context, the practice of online gambling is evaluated not only through its economic impact but also through its alignment with the broader moral and spiritual goals of Islamic teachings. Theoretical support is also drawn from behavioral addiction theory, which provides a scientific basis for understanding how individuals become psychologically trapped in compulsive gambling patterns facilitated by digital technologies.

This research seeks to answer three main questions: (1) What are the patterns and mechanisms of online gambling practices in Muara Sabak Timur District? (2) What are the economic impacts experienced by individuals involved in such practices? and (3) How can online gambling be critically evaluated through Islamic economic principles, particularly from the perspective of *maqashid al-shariah*? These questions are explored to provide a deeper understanding of the relationship between technology, economic vulnerability, and moral crisis in rural communities.

The academic novelty of this article lies in its integration of empirical field data with an Islamic economic framework to analyze the destructive effects of digital gambling. By combining qualitative methods with normative religious principles, this study offers a fresh perspective that bridges the gap between practical realities and theoretical ideals. Additionally, the findings contribute to the formulation of community-based policy recommendations that can serve as the foundation for preventive measures in areas vulnerable to the spread of digital gambling, while also expanding the scholarly discourse on ethical approaches to digital economic behaviors.

The foundation of this study is built upon the theoretical framework of *maqashid al-shariah*, which originates from classical Islamic jurisprudence and has gained renewed relevance in contemporary Islamic economics. This concept outlines five primary objectives of Islamic law: the preservation of religion (*din*), life (*nafs*), intellect (*aql*), lineage (*nasl*), and wealth (*mal*). In economic contexts, *maqashid al-shariah* serves as a critical evaluative framework to determine whether financial practices align with moral and social welfare objectives. The prohibition of *maysir*

(gambling) in Islam is not merely doctrinal but is rooted in the principle of avoiding unjust enrichment, exploitation, and social harm. Contemporary scholars have expanded this framework to assess the ethical risks of digital financial platforms, including those used for online gambling, which are seen as violating the objectives of preserving wealth and intellect due to their addictive nature and financial destructiveness. This ethical lens not only provides normative guidance but also functions as a socio-economic diagnostic tool in contexts where conventional legal instruments may fall short.

A broad spectrum of recent empirical studies has examined the economic, psychological, and social consequences of online gambling in diverse national contexts. For instance, research by Díaz and Pérez (2020) in Spain reported that online gambling has exacerbated financial vulnerability and contributed to emotional instability among low-income groups (Díaz & Pérez, 2020). In Southeast Asia, Bautista et al. (2022) highlighted the rise in gambling-related debt and interpersonal conflict during the COVID-19 pandemic (Bautista et al., 2022). In Indonesia, Kamalludin (2024) emphasized the detrimental impact of gambling on women and children in affected households, particularly in patriarchal and economically unstable settings (Kamalludin, 2024). These studies collectively underscore that online gambling is not merely a private issue but a public crisis with wide-ranging socio-economic implications.

Despite the growing body of literature, a significant research gap persists concerning the analysis of online gambling within rural Muslim communities through the lens of Islamic economics. Most existing studies either generalize the problem across urban populations or focus on legal enforcement without engaging the moral-economic worldview of the communities most affected. For example, Estriana and Ratu (2024) found that government communication strategies were largely ineffective due to a lack of cultural contextualization and insufficient community involvement (Estriana & Ratu, 2024). Similarly, Prasetyawati and Lamoste (2021) noted that consumer attitudes and regulatory measures alone are inadequate in changing gambling behavior without deeper ideological interventions (Prasetyawati & Lamoste, 2021). These findings highlight the necessity of an integrated approach that addresses both the structural and ethical dimensions of gambling in Muslim-majority contexts.

This article positions itself as a response to the aforementioned gap by offering a localized and faith-based perspective on digital gambling practices. Drawing on qualitative field data from Muara Sabak Timur, the study seeks to bridge theoretical insights from Islamic economics with the lived experiences of affected individuals. It extends previous research by emphasizing the role of community values and spiritual frameworks in formulating effective interventions. The analysis also challenges dominant paradigms that frame gambling solely as a legal or behavioral problem, arguing instead for a value-centered model that prioritizes moral rehabilitation and social reintegration.

Methodologically, the study also contrasts with the dominant trends in existing literature, which tend to favor quantitative surveys or psychological experiments. While such methods offer valuable generalizations, they often fail to capture the subjective meanings and moral reasoning that shape individual behaviors in specific cultural contexts. In contrast, this research employs in-depth interviews and thematic analysis to excavate the narratives, motivations, and consequences of online

gambling at the micro-level. This allows for a more holistic understanding of the phenomenon as a socio-religious as well as an economic issue.

In synthesizing the theoretical and empirical strands of the literature, the study offers a conceptual framework that integrates the principles of *maqashid al-shariah*, behavioral addiction theory, and digital economic ethics. This synthesis serves as the foundation for the research method and analysis, ensuring that the investigation is not only empirically grounded but also normatively robust. By doing so, the study aims to contribute to a more inclusive and context-sensitive body of knowledge on the socio-economic risks of online gambling in Muslim-majority societies.

## METHOD

This study employed a qualitative approach using an intrinsic case study strategy, aiming to gain an in-depth understanding of online gambling practices and their economic impacts on individuals in Muara Sabak Timur District. This strategy was chosen because the research focused on a specific context that could not be generalized, yet offered rich, contextual insights into a particular social phenomenon (Creswell & Poth, 2018). The data collected consisted of primary data in-depth interviews with 10 informants (including active and former online gamblers), a community leader, a local government official, and a religious scholar—and secondary data in the form of online media documentation, official village records, and supporting literature. Data collection was conducted through semi-structured interviews focused on individual experiences with online gambling, the economic consequences faced, and their interpretations of these practices through the lens of Islamic values. The interview guide was developed based on thematic issues such as motivation, frequency, economic burden, and perceptions of religious and legal norms. The entire data collection process was conducted directly with strict adherence to ethical protocols, including informed consent and informant anonymity.

Inclusion criteria for this study consisted of individuals who had actively engaged in online gambling for at least the past six months, resided in Muara Sabak Timur District, and were willing to provide candid information. Exclusion criteria applied to individuals who lacked direct experience with online gambling or lived outside the study area. The unit of analysis in this study was individual users who had demonstrably experienced economic consequences due to online gambling. The data were analyzed using thematic analysis based on Braun and Clarke's six-phase method: data transcription, familiarization, initial coding, theme identification, theme review, and narrative development (Braun & Clarke, 2019). To support analytical accuracy, the researcher employed NVivo 12 as a qualitative coding tool to organize the data and map patterns of meaning across interviews. Data validity was strengthened through source and method triangulation, along with member checking to ensure interpretive alignment with the informants' intended meanings (Noble & Smith, 2015), (Nowell et al., 2017), (Elo et al., 2014), (Hammarberg et al., 2016). This approach was considered appropriate to explore the complex social realities while centering the voices of the research subjects.

---

## RESULTS AND DISCUSSION

### Results

The analysis of field data yielded three main themes reflecting the dynamics of online gambling practices and their economic implications in Muara Sabak Timur District. The first theme is “Digital Platforms and Gambling Mechanisms”, which highlights the use of smartphone applications and social media platforms such as WhatsApp, Facebook, and Telegram as entry points into online gambling networks. Respondents admitted to being introduced to gambling through casual invitations from friends or acquaintances, often under the guise of investment or entertainment. These digital channels enabled quick registration and direct access to betting games such as togel, slots, and virtual card games. The process was facilitated by e-wallets and digital banking, allowing seamless deposit and withdrawal of funds. Informants acknowledged that the anonymity and accessibility of these digital systems made them more vulnerable to repeated gambling behavior, despite already experiencing financial losses.

The second theme is “Economic Depletion and Social Disruption”, which illustrates the financial and relational consequences of online gambling. Most participants reported a rapid drain of their income and savings due to compulsive gambling cycles. Several informants confessed to pawning household assets, borrowing money from family members, and even taking out online loans to continue gambling. The financial toll was accompanied by increased tension within families, including neglect of spousal and parental responsibilities. One informant recounted being divorced after being caught secretly gambling using the family's emergency savings. Informants also described a shift in their daily priorities, where gambling occupied more mental space than work, religion, or social duties. These disruptions contributed to social isolation, loss of trust, and a growing sense of guilt and shame.

The third theme is “Moral Struggle and Religious Dissonance”, which reveals the psychological and spiritual conflict experienced by participants. Although most informants were aware that gambling is prohibited in Islam, they admitted to continuing their involvement due to emotional stress, boredom, and economic desperation. Some informants attempted to stop gambling but relapsed due to the persuasive appeal of online platforms and a lack of social support. The dissonance between their religious values and their gambling behavior created internal turmoil, with expressions of regret, fear of divine punishment, and the desire for repentance appearing frequently in interviews. Religious leaders interviewed in this study also confirmed that cases of gambling among the youth were increasing, and existing religious education efforts had not been effective in deterring digital gambling.

These three thematic findings show that online gambling in Muara Sabak Timur is not an isolated behavioral issue, but rather a complex phenomenon shaped by digital access, economic vulnerability, and the erosion of religious-moral frameworks. The narratives presented by participants reflect how deeply embedded and destructive these practices are at the personal, familial, and community levels, calling for both preventive and rehabilitative responses rooted in local socio-religious values.

## Discussion

The core findings of this study reinforce the conclusion that online gambling in Muara Sabak Timur District has developed into a structural problem that aligns closely with the research objectives and problem formulation. The three main themes digital platform accessibility, economic depletion, and moral dissonance illustrate the complexity of the phenomenon and its multilayered impacts. These results are in line with the aim of the study to explore how online gambling manifests in rural communities, affects household economics, and challenges religious-ethical boundaries from the perspective of Islamic economics. The prevalence of online gambling practices through encrypted digital platforms, coupled with financial losses and psychological distress, highlights the urgent need for a context-specific, value-based response.

From a theoretical standpoint, the study's findings resonate with the framework of *maqashid al-shariah*, particularly the principles of *hifz al-mal* (protection of wealth) and *hifz al-aql* (protection of intellect). Participants' experiences of repeated financial losses, debt cycles, and impaired judgment in decision-making reflect a violation of these objectives. According to Haneef and Furqani (2021), the fundamental role of Islamic economics is to prevent harm and promote collective welfare, particularly by curbing exploitative practices such as gambling (Haneef & Furqani, 2021). The behavioral patterns observed among the informants such as compulsive repetition and inability to stop gambling are consistent with addiction mechanisms described in psychological literature, as shown in studies by Agbenorxevi et al. (2023) and García-Pérez et al. (2024), who highlighted the mediating role of digital influence and diminished self-control (Agbenorxevi et al., 2023), (García-Pérez et al., 2024).

Compared to prior research, this study adds a localized perspective rooted in the rural Muslim context of Indonesia. Previous studies, such as those by Díaz and Pérez (2020) in Spain and Benson and Inyega (2021) in Kenya, have examined gambling's impact on vulnerable populations, but few have explicitly integrated religious-ethical analysis (Díaz & Pérez, 2020), (Benson & Inyega, 2021). While studies by Prasetyawati and Lamoste (2021) and Estriana and Ratu (2024) examined online gambling regulation and public communication strategies in Indonesia, they did not engage the normative dimensions of Islamic economics or community morality (Prasetyawati & Lamoste, 2021), (Estriana & Ratu, 2024). Thus, the present study provides an enriched contribution by incorporating theological and spiritual frameworks that are directly relevant to the respondents' social realities.

The scholarly contribution of this article lies in its theoretical integration and methodological contextualization. Theoretically, it builds a bridge between Islamic ethical frameworks and empirical social behavior, offering a nuanced interpretation of economic vulnerability under the influence of digital vice. Methodologically, it underscores the value of qualitative inquiry in uncovering moral reasoning, emotional experiences, and behavioral motivations elements often overlooked in quantitative models. The study by Kamalludin (2024) on gendered financial violence in gambling households further supports the importance of culturally embedded analysis in predominantly religious societies (Kamalludin, 2024).

This study also acknowledges several limitations. First, the relatively small sample size and

its focus on a single rural district may limit the generalizability of the findings. Second, the sensitive nature of gambling behavior and its religious stigma may have affected the openness of some participants. Third, the reliance on self-reported data means that the analysis is subject to potential recall bias or social desirability effects. These limitations do not undermine the study's validity but rather highlight the need for complementary research using triangulated methods or broader sampling in future studies.

From a policy and practice perspective, the findings suggest the urgent need for faith-based digital literacy campaigns, the inclusion of gambling risks in Islamic education curricula, and the development of community rehabilitation programs supported by local governments and religious institutions. As highlighted by Saepudin and Mudzakkir (2025), lessons from Malaysia's progressive Islamic legal framework may offer a model for Indonesian policymakers to curb digital gambling practices through culturally resonant mechanisms (Saepudin & Mudzakkir, 2025). Similarly, findings by Septanto et al. (2024) emphasize the importance of empowering youth with critical digital skills to resist persuasive online content related to gambling (Septanto et al., 2024). In conclusion, this study illustrates that addressing online gambling in rural Islamic contexts requires more than legal enforcement; it demands a comprehensive, culturally informed, and ethically grounded approach. The findings serve as a basis for further interdisciplinary research, engaging Islamic jurisprudence, behavioral economics, digital ethics, and community development strategies in a unified framework.

## CONCLUSION

This study provides a comprehensive overview of how online gambling practices in Muara Sabak Timur District have generated extensive and profound impacts on the economic, social, and psychological dimensions of the individuals involved. The findings reveal that digital gambling has led to the deterioration of household financial structures, strained family and community relationships, and triggered significant mental health issues such as stress, depression, and behavioral addiction. The ineffectiveness of local authorities' response and the absence of strong community-based prevention mechanisms further exacerbate the situation. Additionally, the study highlights a mismatch between the rapid advancement of digital technologies and the public's capacity to manage digital economic risks, particularly in the form of online gambling. Islamic economic principles have proven to be a relevant evaluative framework, offering moral and structural critiques of gambling practices that undermine societal welfare. The article contributes conceptually by integrating a qualitative narrative approach with the theoretical lens of Islamic economics and behavioral addiction theory. This combination allows for a deep exploration of social dynamics that are often invisible in quantitative data while offering a contextual and normative framework for interpreting the phenomenon. Practically, the findings can serve as a foundation for designing community-based policies rooted in religious values, digital literacy enhancement, and early detection systems embedded in grassroots environments.

For future development, it is recommended that subsequent studies expand the research scope geographically and adopt participatory approaches to design interventions aligned with community needs. A multidisciplinary framework that incorporates information technology, public policy, and religious studies would enrich the understanding and improve the effectiveness of solutions to the

issue of online gambling. Additionally, the development of maqashid al-shariah-based indicators tailored to digital economic practices could offer an innovative conceptual model for responding to the socio-economic transformations of the digital era.

## REFERENCES

- Agbenorxevi, R. M., Coleman, E. A., & Ntow-Gyamfi, M. (2023). Gamified problem gambling and psychological distress: The moderating effect of self-control and mediating role of fear of missing out. *BMC Psychology*, *11*(1), 113. <https://bmcp psychology.biomedcentral.com/articles/10.1186/s40359-023-01156-w>
- Aisyah, N., Fauzani, N., & Maulani, A. (2024). Media perspectives on Indonesian policies against online gambling: A content analysis of national news portals. *Journal of Media and Policy Studies*, *12*(2), 101–117.
- Amoah-Nuamah, E., Mensah, R. K., & Opoku, E. (2022). University students' reasons and attitudes towards online gambling: Evidence from Ghana. *International Journal of Social Sciences Research*, *4*(3), 211–225.
- Aprita, N., Hasyim, A., & Palembang, R. (2024). Penegakan hukum terhadap pelaku tindak pidana perjudian online di kota Palembang. *Jurnal Hukum dan Kriminologi*, *6*(1), 45–56.
- Bakar, M. A., Muhammad, N. M. N., & Ismail, M. A. (2023). Syariah compliance principles in fintech lending: A maqasid al-shariah perspective. *Journal of Islamic Finance*, *12*(2), 49–63.
- Bautista, M., Melvin, C., & de Leon, J. P. (2022). Impact of COVID-19 on gambling behavior in the Philippines: An exploratory study. *Asian Journal of Gambling Issues and Public Health*, *13*(1), 1–11.
- Benson, O. O., & Inyega, H. N. (2021). Examining the effects of online sports betting on the youth in Kenya. *African Journal of Social Sciences and Education*, *9*(2), 89–104.
- Chóliz, M. (2023). Crisis? What crisis? The effect of economic crises on gambling. *Journal of Gambling Studies*, *39*(1), 1–17.
- Díaz, J. M., & Pérez, L. M. (2020). Online gambling-related harm: Findings from the study on the impact of gambling on vulnerable groups in Spain. *Addictive Behaviors Reports*, *12*, 100312.
- Estriana, R., & Ratu, F. (2024). Government communication strategies in combating online gambling in Indonesia. *Jurnal Komunikasi dan Masyarakat*, *7*(1), 77–93.
- García-Pérez, M., Aonso-Diego, G., & Krotter, J. (2024). The impact of gambling advertising and marketing on online betting behavior among young adults in Europe. *European Journal of Behavioral Addictions*, *10*(2), 112–124.
- Haneef, M. A., & Furqani, H. (2021). A critical review of the literature on the Maqasid Al-Shariah in Islamic economics and finance. *ISRA International Journal of Islamic Finance*, *13*(1), 1–19.
- Hassan, M. K., & Nor, M. I. (2020). Measuring maqasid al-shariah in Islamic banks: A new approach using the performance indicators. *Journal of Islamic Accounting and Business Research*, *11*(6), 1243–1263.
- Igomu, B. O., Mulyono, T. I., & Bonggoibo, S. (2024). Online gambling: A tantalizing game with risks that drain young people's potential. *Journal of Youth and Digital Culture*, *5*(1), 33–47.
- Kamalludin, M. (2024). Women and children as victims of financial-based violence in online gambling households. *Jurnal Perlindungan Sosial*, *8*(2), 98–115.
- Kuzmenko, O. V., Dotsenko, I. O., & Boyko, S. I. (2022). Risk of legalization of funds by bank clients from gambling business in Ukraine. *Journal of Financial Crime*, *29*(1), 122–134.
- Mykhailov, Y., & Savina, M. (2023). Development of online gambling in the gambling business: Trends and regulatory challenges. *Journal of Economic Policy and Regulation*, *14*(2), 56–72.

- Nica, E., & Potcovaru, A. (2020). COVID-19 and the increased use of digital platforms: A behavioral economics approach. *Contemporary Readings in Law and Social Justice*, 12(1), 128–136.
- Prasetyawati, H., & Lamoste, R. H. (2021). The relationship of consumer attitude and government regulation towards online gambling behavior. *Journal of Business and Regulation*, 5(3), 212–229.
- Saepudin, A., & Mudzakkir, A. (2025). Learning from Malaysia's progresif Islamic law framework to control digital gambling in Indonesia. *Jurnal Hukum Islam Nusantara*, 10(1), 65–82.
- Septanto, Y., Hidayatullah, M., & Yuliadi, M. (2024). Study of the role of digital literacy in mitigating the impact of online gambling among youth. *Jurnal Literasi Digital Indonesia*, 6(1), 49–64.
- Silfiana, H., Alhakim, A. H., & Syafrudin, M. (2024). Analysis of the negative economic impact of online gambling on households in Bojong. *Jurnal Ekonomi Rakyat*, 9(2), 88–103.
- Syakira, H., Husna, F. N., & Ramadani, R. (2024). Dampak konsumerisme berupa judi online di Indonesia: Studi fenomenologis pada generasi milenial. *Jurnal Sosiologi Reflektif*, 15(1), 66–82.
- Susanto, R., Husain, S., & Mufidah, N. (2024). Industrial online gambling as dangerous cyber crime in Indonesia: Criminological perspective. *Journal of Cyber Law and Crime Prevention*, 7(1), 45–59.
- Zamani, S. Z., & Haqshenas, S. (2021). The effect of e-wallets on spending behaviour: A behavioral economic perspective. *Journal of Consumer Behaviour and Policy*, 4(3), 187–199.