

## Navigating Online Gambling in Indonesia: Policy Analysis in Education Sectors

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### Abstract

This article examines the implementation of online gambling policies in Indonesia's education sector, focusing on the effectiveness of regulatory frameworks in preventing student involvement in online gambling. The proliferation of online gambling among Indonesian students has reached alarming levels, with approximately 960,000 university students reportedly engaged in such activities. This qualitative study employs a phenomenological approach to explore the lived experiences of students involved in online gambling and stakeholders responsible for policy implementation. Data were collected through in-depth interviews with 35 participants, including 25 students with online gambling experience, 6 government officials from relevant agencies (Ministry of Communication and Informatics, Ministry of Law and Human Rights, and the Indonesian Telecommunications Regulatory Agency), and four university administrators. Document analysis of relevant laws, regulations, and institutional policies supplemented the interview data. Thematic analysis revealed four major themes: (1) student perceptions and motivations for online gambling, encompassing financial desperation, peer influence, digital illiteracy, and lifestyle aspirations; (2) regulatory frameworks and their implementation gaps, demonstrating that while Indonesia has comprehensive anti-gambling legislation, enforcement remains inconsistent and weak; (3) institutional responses and coordination challenges, highlighting fragmented efforts across agencies; and (4) policy effectiveness and obstacles, showing that despite blocking millions of gambling sites, the adaptive nature of online gambling platforms continues to outpace regulatory responses. The study concludes that current policies demonstrate strong governmental intent but suffer from implementation deficits, including weak law enforcement, inadequate inter-agency coordination, insufficient digital literacy programs, and limited international cooperation. Recommendations include strengthening cross-sectoral collaboration, enhancing technology-based monitoring systems, integrating comprehensive digital literacy education, and developing specialized support services for affected students.

**Keywords:** *Online Gambling, Education Policy, Policy Implementation, Student Behavior, Digital Literacy, Indonesia*

### Introduction

The term "online gambling" refers to any form of gambling conducted via the internet, commonly known as "iGaming" or "iGambling." It encompasses wagering on casino or sports-related games, lotteries, poker, and games of skill or chance conducted through digital platforms (Montes et al., 2017; Oh et al., 2023). Online gaming entities aggressively promote their offerings on social media platforms such as Instagram and WhatsApp, capitalizing on the accessibility, anonymity, and lack

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of time constraints that attract numerous individuals to gambling activities (Hollén et al., 2020; Gainsbury et al., 2019). The proliferation of internet connectivity, particularly through smartphones, has facilitated and normalized online gambling platforms within society (Gainsbury et al., 2020; Montes et al., 2017). Mobile gaming features, such as Gacha games, can promote gambling-like behaviors, particularly among at-risk youth, underscoring the pressing necessity for regulatory protections in app design (Han, 2025). Participation in online gambling is associated with heightened risks of gambling and gaming disorders at both individual and societal levels (Catania & Griffiths, 2021). In Indonesia, online gambling—locally termed "judol" (judi online)—has experienced a significant surge in popularity, with particularly alarming trends in the education sector. According to the Indonesian Ministry of Education, Science and Technology (2024), approximately 960,000 Indonesian school and university students are suspected of participating in online wagering, with students constituting the majority of perpetrators. The number of 11-19-year-olds engaged in online gambling increased substantially between 2017 and 2023. Financial transaction data reveals escalating patterns: online wagering expenditures totaled IDR 57.9 trillion in 2021, IDR 104.7 trillion in 2022, IDR 327 trillion in 2023, and IDR 600 trillion in the first quarter of 2024 alone (PPATK, 2024). The Financial Transaction Reports and Analysis Center (PPATK) reported that by 2025, more than 197,000 minors were engaged in online gaming, with total funds increasing by 24% from 2024 to IDR 2,085 trillion (Kompas, 3 February 2026).

Research by Saefullah and Vaidyanatahan (2025) shows that approximately 43% of Indonesian students and young adults utilize digital technology for online gambling participation, with active users approximately three times more likely to participate than peers with restricted technological access. Cross-national studies reveal that between 5-15% of adolescents engage in internet gambling, while 40-70% gamble offline, with considerable variation between countries (King et al., 2020). Nevertheless, online gambling continues gaining popularity, particularly among younger populations (Gómez et al., 2019; Hollén et al., 2020; Molinaro et al., 2018), driven by increasing legalization, promotion, and concurrent technological developments. Online gambling addiction severely impacts individuals' finances, emotional well-being, and social interactions. Online gamblers exhibit markedly greater psychological distress, encompassing elevated levels of depression, anxiety, and impaired impulse control compared to in-person gamblers (Birches Health, 2025). Beyond individual financial costs, online gambling adversely affects society through increased crime rates, diminished productivity, and mental health challenges. These

extensive adverse effects necessitate prompt development and implementation of stringent regulations against online gambling. Effective policies should emphasize not only law enforcement but also incorporate crime prevention measures, public education, and support for social reintegration (Auer & Griffiths, 2023; Black et al., 2020).

Previous Indonesian studies have examined various dimensions of online gambling. Meswari and Ritonga (2023) determined that online gaming represents an adverse consequence of technological advancements, dependent upon individual usage patterns. Karli et al. (2023) observed that internet gambling addiction can result in mental illnesses, including depression, tension, and hopelessness, potentially leading to self-harm or harm to others. Mustaqilla et al. (2023) asserted that internet wagering significantly impacts Indonesia's legal, social, and economic systems. Jannah et al. (2023) emphasized that such behavior contradicts religious principles, particularly Islamic prohibitions against wagering. Law enforcement efforts face complications as online gambling operators typically operate outside national jurisdiction and employ sophisticated technology to evade detection (Abarbanel & Johnson, 2020; Stehmann, 2020). The online gambling phenomenon in Indonesia frequently involves international criminal networks that are challenging to track and overcome using conventional methods. Despite existing research on online gambling in Indonesia, analysis regarding its implications for public policy, particularly within the education sector, remains scarce. This study addresses this research gap by examining the implementation of government policies targeting online gambling among students. The research investigates measures undertaken by the government to combat online gambling proliferation, including strategies, procedures, and policy implementation effectiveness. Through comprehensive policy analysis, this study aims to understand the extent to which existing policies have succeeded in reducing online gambling behaviors and their negative consequences among the student population.

### **Problem Statement**

The issue of online gambling in Indonesia's educational sector presents a multi-faceted crisis requiring urgent policy attention. With 43% of connected students engaging in online gambling and nearly one million university students participating, existing public policy measures require strengthening and more effective implementation. The problem intensifies as online gambling increasingly involves international criminal networks, complicating law enforcement efforts. Furthermore, the execution of regulations and laws to uphold public policy remains inconsistent.

Three primary factors contribute to the concerning prevalence of online gambling in Indonesian educational sectors: insufficient digital literacy, inadequate protective measures, and heightened accessibility and exposure. Only 28% of students demonstrate genuine understanding of digital risks, while 62% exhibit only moderate digital literacy, rendering them susceptible to online gambling promotions on social media. Current protective measures for students inadequately address complex, indirect digital and familial gambling risks. Additionally, students face easy exposure to gambling content, necessitating that schools implement stringent website access restrictions and promote cultures emphasizing non-digital, constructive social interactions (Dhaka & Rastogi, 2024).

### **Research Questions**

This study seeks to answer the following research questions:

1. How do students perceive online gambling in terms of academic and legal implications, considering the existing online gambling prevention policies?
2. How do stakeholders consider current online gambling regulations effective in preventing online gambling among students?

### **Literature Review**

#### **The Nature and Impact of Online Gambling**

Gambling addiction can severely impact individuals' lives, with excessive online time affecting sleep, academic performance, and relationships. Many online gamblers accumulate unmanageable debt, often resorting to online loans that compound their difficulties due to oppressive interest rates, trapping them in vicious cycles of problems (Calvosa, 2017). Families ultimately experience these repercussions, with some marriages dissolving as a result. Physical and psychological harm intensifies, including social isolation, obesity, game-induced seizures, anger, and aggression. Internet gaming disorder manifests as addiction to mobile device games (Drosatos et al., 2018). Research demonstrates that online gambling presents substantial risks to university students, resulting in considerable academic deterioration, major financial hardship, and mental health challenges, including anxiety and depression. Constant availability and convenient digital payment options contribute to elevated addiction rates, with 3-14% of students experiencing gambling problems. These problems frequently arise from peer pressure and stress, resulting in cycles of "chasing losses" (Senjaya, 2022). Principal issues (Senjaya, 2022) related to online gambling among university students include:

- Significant financial hardship: Students frequently allocate funds intended for tuition or living costs to gambling, resulting in debt and, in severe instances, necessitating rehabilitation.
- Mental health disorders: Strong associations exist between online gambling and anxiety, depression, insomnia, and psychological distress.
- Gambling disorder cycles: The compulsion to recover prior losses drives students to gamble increasingly larger amounts.
- Social and behavioral concerns: Elevated risks of isolation and, in certain instances, correlation with substance misuse or criminal activity.
- Contributing factors to student online gambling include enhanced accessibility through continuous mobile device availability, peer influence normalizing gambling behaviors, and financial strain creating illusory expectations of rapid monetary gain.

### **Theoretical Framework: Public Policy Analysis**

Several relevant theories inform understanding of policy creation, implementation, and evaluation processes in the context of online gambling regulation. Rationalism theory suggests that policymakers should act rationally by analyzing all available options and selecting those providing the greatest benefit at the lowest cost, emphasizing data and quantitative analysis in decision-making processes (Guillou-Landreat et al., 2021; Mora-Salgueiro et al., 2021). In addition, incremental theory, developed by Charles Lindblom, critiques rationalism by arguing that policymakers often lack sufficient resources or information for perfectly rational decisions, therefore making small, incremental changes to existing policies. This approach more realistically describes how public policy is typically made in practice, given limitations of time, information, and resources (Catania & Griffiths, 2023; Gómez et al., 2020; Chóliz et al., 2021; Van Schalkwyk et al., 2021).

Other relevant theories include: institutional theory, public choice theory, public choice theory, and policy network theory. Institutional theory emphasizes institutions' role in shaping public policy, arguing that political and social institution structures and norms significantly affect policy processes (Cooney et al., 2021; Shi et al., 2021; Selin, 2016). The public choice theory provides insights by viewing policymakers as rational actors seeking to maximize their interests, which is often used to analyze how interest groups and lobbying influence public policy (Regan et al., 2022; Srikanth & Mattamana, 2011). Next, policy implementation theory, developed by Pressman and

Wildavsky, highlights challenges in implementing designed policies. Successful implementation depends on various factors including policy design, bureaucratic capabilities, and inter-agency coordination. Implementation obstacles often lead to discrepancies between planned policies and desired outcomes (Rolando et al., 2020; Stark & Robinson, 2021). Additionally, policy network theory views policy as the result of interactions between various actors and networks involved in policy processes. These actors include governments, non-governmental organizations, interest groups, and communities. This theory emphasizes the importance of collaboration and communication for achieving effective policy goals (Järvinen-Tassopoulos et al., 2024; Zhong et al., 2024; Egerer & Marionneau, 2024). These theories provide frameworks for evaluating existing policies and formulating more effective strategies to address public challenges, including online gambling in Indonesia.

### **Comparative International Approaches to Online Gambling Regulation**

Different countries employ varying approaches to online gambling regulation, depending on national regulations, culture, and policies.

**United Kingdom:** Online gambling is strictly regulated by the UK Gambling Commission, which sets high standards for operators, including consumer protection, money laundering prevention, and social responsibility. Operators must hold valid licenses and comply with strict regulations including player identity checks, personal data management, and responsible marketing (Aziza, 2023; Chóliz, 2016; Marionneau & Järvinen-Tassopoulos, 2017).

**Australia:** The Interactive Gambling Act 2001 prohibits certain online gambling services (such as online casinos) while permitting domestically operated sports betting and lotteries. This policy aims to protect society from negative gambling impacts while allowing forms considered easier to control (Nadeau et al., 2019).

**Singapore:** The Remote Gambling Act 2014 enforces very strict regulations, prohibiting almost all forms of online gambling except for few government-approved and closely monitored operators. Strong preventative measures include blocking access to illegal gambling sites and prosecuting those involved in illegal activities (Fahrival et al., 2023).

**United States:** Policies vary by state. Several states, including New Jersey, Pennsylvania, and Nevada, have legalized and regulated online gambling, providing clear legal frameworks and collecting tax revenue. Operators must comply with strict regulations ensuring fair play and consumer protection (Paterson et al., 2021).

**Philippines:** The Philippine Amusement and Gaming Corporation (PAGCOR) permits and supervises online gambling operators serving international markets, setting strict licensing and regulatory requirements including high standards for security, fairness, and player protection (Egerer & Marionneau, 2023; Tomic, 2022).

These international variations in regulatory approaches—from complete prohibitions to strict regulation with active supervision—provide valuable insights for Indonesia in formulating and implementing effective policies adapted to the national legal and socio-economic context.

## **Methods**

### **Research Design**

This study employed a qualitative methodology with a phenomenological design. Phenomenology constitutes the philosophical analysis of consciousness's structural components, focusing on how individuals experience, perceive, and assign meaning to phenomena from a first-person perspective (Moran, 2000). Phenomenology emphasizes investigating "lived experience" in its self-presentation without utilizing pre-existing theories or assumptions, prioritizing subjective experience over objective reality. According to Creswell (2013), phenomenology is a qualitative research methodology dedicated to portraying collective "lived experiences" of individuals regarding a given concept or phenomenon. This design was selected to elucidate authentic lived experiences through testimony from government officials overseeing online gambling policies and students who have engaged in online gambling activities.

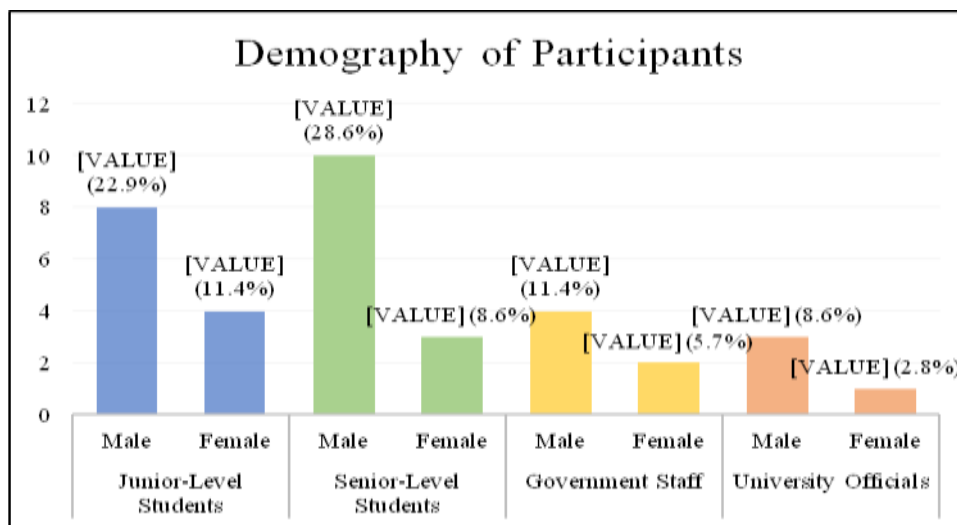
### **Participants**

Phenomenological research typically involves conducting 3-25 interviews with individuals possessing firsthand experience to distill individual experiences into universal "essence" understood deeply from their perspective (Moran, 2000; Creswell, 2013). This study recruited 35 participants comprising: 25 students with past experience in online gambling (12 junior-level students, 13 senior-level students), 6 government staff handling online gambling (three from the Public Relations Bureau of the Ministry of Communication and Informatics, three from the Legal Bureau of the Ministry of Law and Human Rights and the Indonesian Telecommunications Regulatory Agency), and 4 university administrators (a Chancellor, Vice Chancellor for Student Affairs, Dean, and Student Discipline Officer). Incidental/convenience sampling was employed, selecting participants who were easily accessible and located in proximity to researchers' locations, corresponding to the investigation setting. Table 1 presents participant demographics.

**Table 1**  
*Demography of Participants*

No	Participant Category	Frequency (f)	Percentage (%)
1	Junior-Level Students	12	34.3
	a. Male	8	22.9
	b. Female	4	11.4
2	Senior-Level Students	13	37.1
	a. Male	10	28.6
	b. Female	3	8.6
3	Government Staff	6	17.1
	a. Male	4	11.4
	b. Female	2	5.7
4	University Officials	4	11.4
	a. Male	3	8.6
	b. Female	1	2.8
	Grand Total	35	100

To be more explicit, table 1 above is delineated in Figure 1.



**Figure 1** *Demography of Participants*

**Tool of Data Collection**

The primary tool of data collection was in-depth interviews guide—a qualitative research approach involving extensive, one-on-one discussions designed to explore participants' perspectives, experiences, and feelings regarding online gambling phenomena. In-depth interviews utilized open-ended questions, lasting approximately 45-60 minutes, to gather detailed, nuanced information suitable for examining complex and sensitive subjects (Creswell, 2013). Semi-structured questions facilitated flexibility and spontaneous probing. Face-to-face interviews with

a limited number of participants enabled thorough, nuanced information gathering, emphasizing rapport-building to facilitate open disclosure and produce rich qualitative data. Table 2 presents the blueprint of in-depth interview questions, structured into behavioral/experience-based, reflective/conceptual, and probing components.

**Table 2**  
*Blueprint of In-Depth Interview Questions*

No	Aspects	Questions
1	Behavioral & Experience-Based (Past Actions) To share specific, detailed examples of past behavior, often using the STAR method (Situation, Task, Action, Result)	<ol style="list-style-type: none"> <li>1. Describe a time when you faced a challenge related to online gambling and how you overcame it.</li> <li>2. Tell me about a situation where you became involved in online gambling and how you addressed problems that arose.</li> <li>3. What was your most challenging situation in online gambling, and how did you handle it?</li> <li>4. Give me an example of when you had to escape from complicated problems related to online gambling.</li> <li>5. What resources or information have you encountered about online gambling risks?</li> </ol>
2	Reflective & Conceptual (Thought Process) To understand the, motivations, values, and thought processes of the interviewee.	<ol style="list-style-type: none"> <li>1. What are your roles as a student, and how do they align or conflict with online gambling?</li> <li>2. What do you perceive as the losses and benefits of involvement in online gambling?</li> <li>3. What are your perspectives on anti-online gambling policies at university and government levels?</li> <li>4. Online gambling involves international crimes with serious legal effects. How do you handle this awareness?</li> <li>5. What do you think about the implementation of policies addressing online gambling crimes?</li> </ol>
3	Probing Questions (For Further Detail) To dig deeper into an initial answer	<ol style="list-style-type: none"> <li>1. What factors motivated your involvement in online gambling?</li> <li>2. Can you describe the chronological history of your online gambling experiences with colleagues?</li> <li>3. What were your specific reasons for involvement in online gambling?</li> <li>4. How did you feel as your involvement deepened, and how did you overcome related problems?</li> </ol>

Prior to data collection, the interview guide underwent expert judgment review by government staff and university officials. Consultation results suggested specifying questions on online gambling behaviors and improving wording clarity. Initial pilot interviews with 1-3 students were conducted to refine questions.

### **Data Collection Procedures**

Primary data collection employed in-depth interviews. Additional data were collected through document analysis of government regulations, laws, institutional policies on online gambling, and

documents from relevant agencies including the Public Relations Bureau of the Ministry of Communication and Informatics (Kominfo), the Legal Bureau of the Ministry of Law and Human Rights, and the Indonesian Telecommunications Regulatory Agency (BRTI). Student interviews continued until data saturation, achieved at the 12th individual when information became repetitive. Interviews with six government staff and four university officials were conducted appropriately. All interview results were transcribed verbatim. Financial transaction records and student loan information were also gathered to improve data validity (Kumar & Krishnamoorthy, 2020).

### **Data Analysis**

This study employed Interpretative Phenomenological Analysis (IPA) combined with thematic analysis based on descriptive phenomenology. Thematic analysis followed Braun and Clarke's (2014). Thematic analysis by Braun and Clarke is a six-step process for finding patterns (themes) in qualitative data. The steps are familiarization with the data, generating initial codes, searching for themes, reviewing themes, defining/naming themes, and writing the report.

- Familiarization with the Data: Reading and re-reading transcripts or listening to tapes over and over again to understand what they mean, which often includes transcribing audio data.
- Generating initial codes: Labeling or coding in a planned way important and interesting parts of the whole dataset that are related to the research question.
- Looking for themes: Putting the codes together to see if they can be grouped into bigger themes or patterns of meaning.
- Reviewing themes: Making sure the themes are correct and complete by seeing how they work with the coded excerpts and the whole set of data.
- Defining and naming themes: Getting more specific about each theme, coming up with a clear meaning, and picking names that tell you what the theme is about.
- Putting together the report: Putting together the final report, picking out interesting examples of extracts, and connecting the analysis to the study question and published works.

The first research question—exploring student perceptions of online gambling's academic and legal implications—was investigated through analysis of student interviews elaborating "lived experiences" in online gambling involvement. The second research question—examining stakeholder perspectives on online gambling regulation effectiveness—was addressed through

analysis of gambling regulations and stakeholder interviews. To enhance trustworthiness, triangulation was conducted across data sources (students, government officials, university administrators) and data types (interviews, documents, financial records). Member checking involved returning findings to selected participants for verification.

## Results

### **RQ1: How do students perceive online gambling in terms of academic and legal implications, considering the existing online gambling prevention policies?**

#### **Profile and Summary of Student Participant Data**

In-depth analysis of 25 students who had direct experience with online gambling revealed significant patterns related to perceptions, motivations, and impacts experienced. Table 1a presents a summary of data from 25 student participants based on the three main parameters that are the focus of this research.

**Table 1a**  
*Summary Data of 25 Student Participants*

No	Initial	Level	Perception of Online Gambling	Reasons for Involvement	Impacts Experienced
1	AN	Junior	Quick money method, knows it's illegal but many friends play	Needs pocket money, peer influence	Lost meal money, GPA dropped (3.2→2.8)
2	BR	Junior	Knows legal risks, tried out of curiosity	Friends invitation, academic stress	Skipped class 3 times, debt Rp 2 million, anxiety
3	CD	Junior	Thought could profit from game ads	Game ads, new member bonus	Lost Rp 5 million in savings, sold laptop, depression
4	DY	Junior	Considers it normal due to environment	Social pressure, lifestyle	Online loan debt Rp 8 million, severe stress
5	EL	Junior	Fears law but forced by financial need	Needed tuition payment	Late tuition payment, anxiety, insomnia
6	FR	Junior	Thought it was acceptable due to free campus access	Easy access, saw friends winning	Sold motorcycle, conflict with parents
7	GA	Junior	Campus socialization is merely formal	Lifestyle needs	Debt Rp 12 million, took sibling's tuition money
8	HN	Junior	Became addicted after first win	Winning euphoria	Grades plummeted, thesis delayed
9	IR	Senior	Campus environment doesn't filter access	Thesis stress, friends	Thesis unfinished for 2 semesters
10	JL	Senior	Played again after jail due to addiction	Addiction, need to pay debt	Arrested by police, imprisoned 3 months
11	KM	Senior	Knows law is strict but enforcement is weak	Weak enforcement, need wedding money	Debt Rp 25 million, wedding canceled
12	LS	Senior	Followed campus friends	WA group links, friends invitation	Sold branded goods, stole parents' money
13	MN	Senior	Knows it's illegal but needs quick money	Urgent economic needs	Late rent, stress, skipped work

No	Initial	Level	Perception of Online Gambling	Reasons for Involvement	Impacts Experienced
14	ND	Senior	Celebrities endorse gambling, so it seems legal	Celebrity ads, lifestyle	Bankrupt, sold car, divorced
15	OV	Senior	Lacks digital literacy understanding	Digital illiteracy, ads	Lost Rp 7 million, GPA dropped
16	PW	Senior	Escape from thesis stress	Academic stress, casual	Thesis stalled 1 year, insomnia
17	QZ	Senior	Has played since semester 3	Long-term addiction	Not graduating, debt Rp 30 million
18	RA	Senior	Played because boyfriend invited	Boyfriend's influence	Broken up, dropped out semester 6
19	SA	Senior	Scammed by bookie but played again	Wanted to recover losses	Scammed Rp 10 million, depression
20	TW	Senior	Invited by work boss	Boss influence	Fired, debt Rp 50 million
21	UY	Junior	Casual when bored	Boredom, peer influence	Game addiction, skipped class, grades dropped
22	VZ	Junior	Unaware of dangers due to lack of education	Lack of education, environment	Online loan debt, academic decline
23	WX	Senior	Played since high school, worse in university	Long addiction, free environment	Dropped out, odd jobs, debt
24	XY	Senior	Fears sanctions but bookie said it's safe	Bookie persuasion, need money	Suspended 1 semester
25	YZ	Senior	Saw friends succeed from gambling but was deceived	Wanted quick success	Bankrupt, sold motorcycle, family conflict

### Thematic Analysis Based on Participant Data

Further analysis of data from 25 participants revealed significant patterns grouped into three main categories: perceptions, reasons, and impacts. Table 1b presents a quantitative summary of these findings.

**Table 1b**

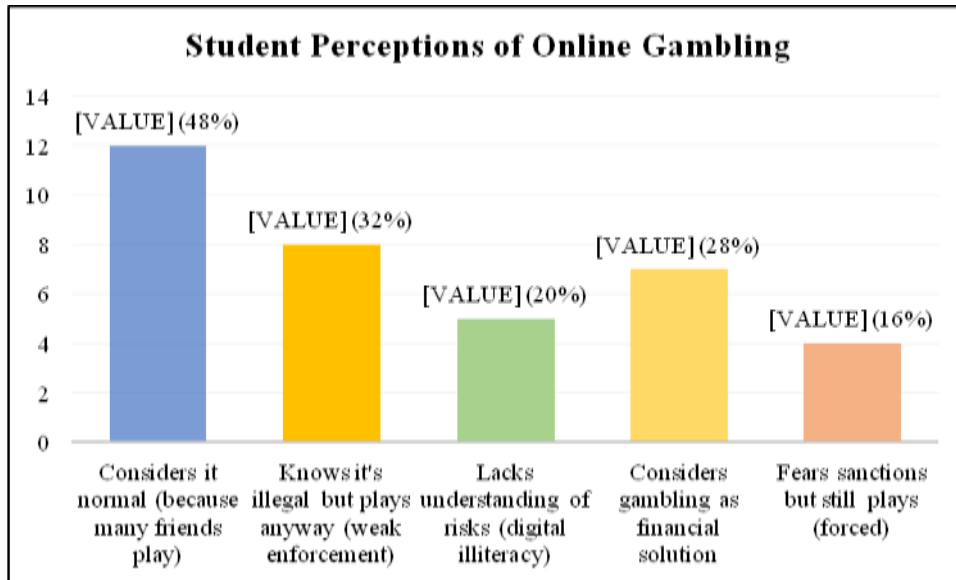
*Quantitative Summary of Perceptions, Reasons, and Impacts (n=25)*

Parameter	Category	Frequency	Percentage
PERCEPTIONS	Considers it normal (because many friends play)	12	48%
	Knows it's illegal but plays anyway (weak enforcement)	8	32%
	Lacks understanding of risks (digital illiteracy)	5	20%
	Considers gambling as financial solution	7	28%
	Fears sanctions but still plays (forced)	4	16%
REASONS	Economic/Financial Factors	18	72%
	Environmental/Peer Influence	16	64%
	Psychological Factors (stress, boredom)	12	48%
	Easy Access (mobile, internet, ads)	14	56%
	Digital Illiteracy	8	32%
	Addiction (long-standing)	7	28%
	Advertising and Promotions	9	36%
	Desire for Quick Wealth	11	44%
IMPACTS	Academic Impacts (total)	22	88%
	- Drastic GPA decline	18	72%

Parameter	Category	Frequency	Percentage
	- Skipped classes	15	60%
	- Thesis delayed	8	32%
	- Dropped Out/Suspended	6	24%
	Financial Impacts (total)	25	100%
	- Lost money (Rp 1-10 million)	15	60%
	- Large debt (Rp 10-50 million)	12	48%
	- Online loans	9	36%
	- Sold assets	10	40%
	Psychological Impacts (total)	23	92%
	- Severe stress	18	72%
	- Depression	12	48%
	- Anxiety	14	56%
	- Insomnia	10	40%
	Legal Impacts	7	28%
	Social Impacts (total)	20	80%
	- Family conflict	14	56%
	- Broken relationship/Divorce	5	20%
	- Shame/Social exclusion	8	32%

### Parameter 1: Student Perceptions of Online Gambling

The analysis of student perceptions reveals a complex and often contradictory understanding of online gambling among Indonesian university students. Nearly half of the participants (48%) perceived online gambling as a normal or commonplace activity, primarily because they observed many friends and peers engaging in it without facing immediate consequences. This normalization of gambling behavior within campus environments creates a social context where risky activities become culturally accepted, reducing psychological barriers to participation. A significant portion (32%) demonstrated awareness of the illegal nature of online gambling but continued participating nonetheless, citing weak law enforcement and inconsistent application of sanctions as enabling factors. This perception-reality gap indicates that legal knowledge alone is insufficient as a deterrent when enforcement mechanisms are perceived as unreliable or selectively applied. Furthermore, 28% of students perceived gambling as a legitimate financial solution to their economic problems, viewing it as a quick path to obtaining money for tuition, living expenses, or lifestyle maintenance. This instrumental perception is particularly dangerous because it frames gambling not as entertainment or addiction but as a rational economic choice, making participants more resistant to anti-gambling messaging. (Figure 2).



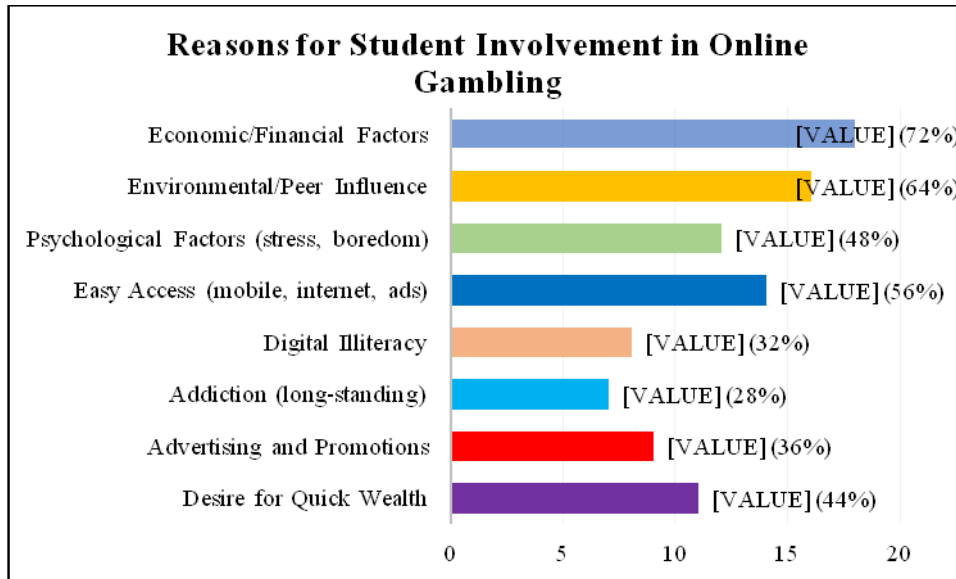
**Figure 2** Student Perceptions of Online Gambling

The 20% of students who demonstrated limited awareness of digital risks reflect broader deficiencies in digital literacy education, where students lack critical awareness of how persuasive design, algorithmic targeting, and psychological manipulation operate within gambling platforms. Notably, 16% of participants expressed fear of institutional sanctions yet continued gambling when faced with financial desperation, revealing how immediate economic pressures can override longer-term concerns about academic consequences. These perceptual patterns collectively suggest that effective policy interventions must address not only legal knowledge but also the social normalization of gambling, the perceived instrumental value of gambling as economic strategy, and the cognitive biases that lead students to underestimate risks while overestimating potential gains.

**Parameter 2: Reasons for Student Involvement in Online Gambling**

The motivations driving student participation in online gambling form an interconnected web of economic, social, psychological, and structural factors that reinforce one another in complex ways. Economic and financial factors emerged as the dominant driver, cited by 72% of participants, encompassing immediate needs such as pocket money shortages, tuition payment pressures, and the desire to maintain consumption patterns consistent with peers who appear to enjoy affluent lifestyles. This economic motivation often operates through a scarcity mindset where students facing genuine financial constraints view gambling as one of few available options for quick

resource acquisition, particularly when formal financial support systems are inadequate or inaccessible. Peer influence and environmental factors, reported by 64% of participants, operate through multiple mechanisms including direct invitations from friends, observation of peers' gambling activities without witnessing their losses, and the creation of social norms within friendship groups that define gambling participation as normal or even desirable behavior. (Figure 3).



**Figure 3** *Reasons for Student Involvement in Online Gambling*

The 56% of students citing easy access as a contributing factor points to fundamental failures in technological governance, where gambling platforms remain accessible through campus networks, personal devices, and social media advertisements despite formal blocking efforts. Psychological factors including stress, boredom, and academic pressure affected 48% of participants, with many describing gambling as an escape mechanism from the pressures of university life, thesis work, or personal problems—a coping strategy that ultimately compounds rather than alleviates their difficulties. The desire for quick wealth, expressed by 44% of students, reflects broader cultural narratives around instant success and material achievement that are amplified through social media, where curated portrayals of affluent lifestyles create perceived gaps between students' actual circumstances and aspirational identities. Advertising and promotional influences affected 36% of participants, with many describing how targeted advertisements, new member bonuses, and celebrity endorsements created initial curiosity that progressed to regular participation. Digital illiteracy, affecting 32% of students, operates as an underlying vulnerability factor that makes

students susceptible to sophisticated marketing techniques and unable to recognize warning signs or implement protective behaviors. Finally, 28% of participants identified existing addiction as their primary reason for continued involvement, representing a stage where initial motivations have been superseded by compulsive patterns requiring professional intervention rather than informational campaigns.

### **Parameter 3: Impacts of Online Gambling on Students**

The consequences of online gambling participation cascade across multiple domains of student life, creating compound harms that extend far beyond financial losses to fundamentally disrupt academic trajectories, psychological wellbeing, social relationships, and legal standing. Financial impacts were universal, affecting 100% of participants, with 60% experiencing losses between Rp 1-10 million and 48% accumulating debt exceeding Rp 10 million, often through a progressive pattern where initial losses trigger attempts to recover through further gambling, creating accelerating debt cycles. The involvement of online loans (36%) adds particular severity, as these carry predatory interest rates and aggressive collection practices that magnify financial stress and can lead to broader family involvement when collectors contact parents or emergency contacts. Asset liquidation (40%) represents a critical escalation point where students sell laptops, motorcycles, or other educational and mobility resources, directly impairing their ability to continue studies effectively. Academic impacts affected 88% of participants, with 72% experiencing significant GPA decline as gambling preoccupation displaced study time and cognitive resources, 60% increasing absenteeism as chasing losses or recovering from gambling sessions interfered with class attendance, 32% experiencing thesis delays or extensions, and 24% facing suspension or dropout—outcomes that permanently alter life trajectories.

Psychological impacts, experienced by 92% of participants, include severe stress (72%) arising from the combination of financial pressure, academic decline, and secret-keeping; depression (48%) ranging from mild to clinical severity; anxiety (56%) manifesting as persistent worry about debts, detection, and future prospects; and insomnia (40%) reflecting the psychological activation and rumination associated with gambling involvement. Social impacts affected 80% of participants, with family conflict (56%) ranging from disappointment to outright rejection when gambling involvement is discovered, relationship breakdowns (20%) including divorce and engagement cancellations, and social shame or exclusion (32%) as reputation damage affects

students' standing within peer groups and communities. Legal impacts, while affecting only 28% of participants, represent the most severe formal consequences, including police arrest, detention, and criminal records that create lifelong barriers to employment and social participation. The 100% financial impact rate combined with 92% psychological impact rate and 88% academic impact rate demonstrates that online gambling is not a victimless activity but rather a systemic harm generator that attacks students' resources, mental health, and future opportunities simultaneously, with each domain of impact exacerbating the others in a self-reinforcing cycle of decline. (Figure 4)

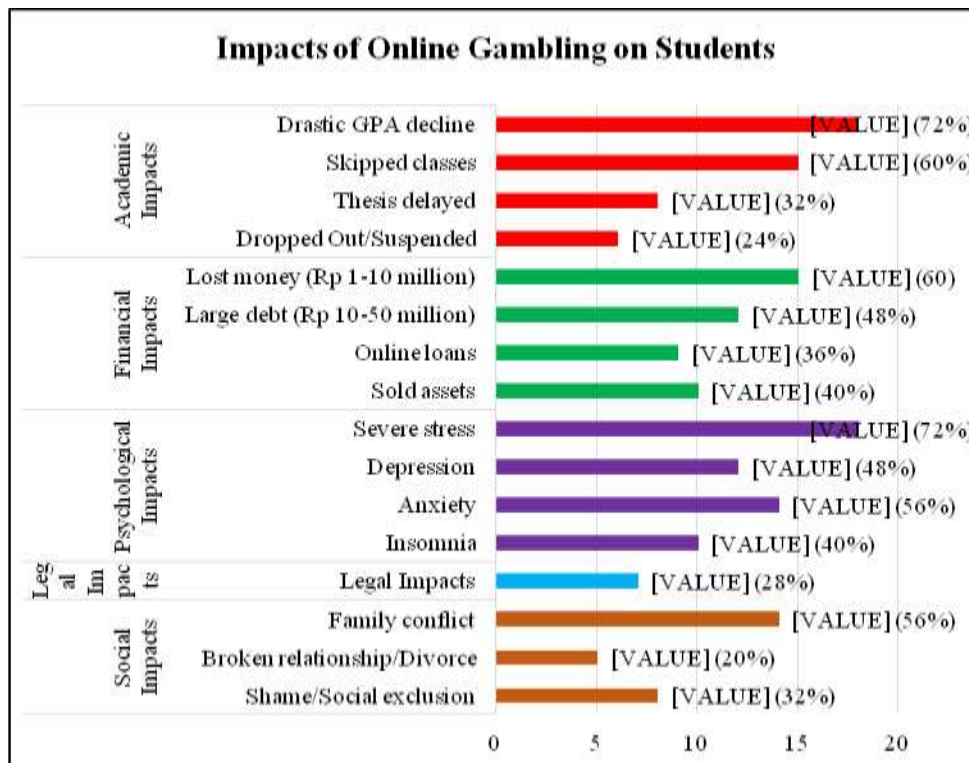


Figure 4 Impacts of Online Gambling on Students

### Differences in Patterns Based on Education Level

Comparative analysis between junior-level students (12 participants) and senior-level students (13 participants) revealed significant differences in the characteristics of online gambling involvement, as presented in Table 1c.

**Table 1c**  
*Comparison of Junior Level vs Senior Level*

Parameter	Junior Level (n=12)	Senior Level (n=13)
Dominant perception	"Casual/experimental", peer influence (75%)	"Already addicted", "weak enforcement" (85%)
Main reasons	Peer factors (83%), need pocket money (75%)	Addiction (62%), thesis stress (54%), need large money (77%)
Main impacts	Academic decline (92%), debt Rp 1-10 million (83%)	Dropped out/suspended (46%), debt >Rp 15 million (69%), severe depression (62%)
Characteristics	Early addiction stage, still salvageable	Chronic addiction, systemic impacts, difficult to recover

These findings indicate that early intervention at the junior level is crucial to prevent escalation into chronic addiction experienced by senior students. A senior participant described his long addiction journey:

- (1) *"I've been playing since semester 3, now semester 9 and haven't graduated. Addicted for a long time, hard to stop, need money. Debt Rp 30 million, parents stressed, almost kicked out."* (QZ, Senior)

In contrast, junior participants still showed milder but concerning patterns:

- (2) *"Played casually when bored. Turns out it's fun, friends said. But now I'm addicted to gambling games, skip class, grades dropped, often angry."* (UY, Junior)

### **Integration of Quantitative and Qualitative Findings**

The quantitative data from 25 participants confirms and strengthens the qualitative findings outlined above. As shown in Table 1b, financial impacts were experienced by all participants (100%), with 60% experiencing losses of Rp 1-10 million and 48% trapped in debt of Rp 10-50 million. This aligns with participant FR's statement: "Kept losing, sold motorcycle, conflict with parents, almost expelled." More alarmingly, 92% of participants experienced serious psychological impacts including severe stress (72%), depression (48%), and anxiety (56%). This finding is consistent with Adebisi et al.'s (2021) research finding that prolonged financial pressure from gambling increases anxiety and psychological tension. The comparison between junior and senior students (Table 1c) reveals a systematic escalation pattern. Senior students showed far greater severity with 46% experiencing dropout/suspension and 69% having debt above Rp 15 million, compared to junior students who were generally still in early stages with milder impacts. A senior participant described his long addiction journey:

- (3) *"I've been playing since high school. At university, it got worse because it's free. Dropped out of university, odd jobs, debt piling up, depressed."* (WX, Senior)

This finding has significant policy implications: early intervention among junior-level students is crucial to prevent escalation into the chronic addiction experienced by senior students. As suggested in Policy Implementation Theory (Pressman & Wildavsky), early detection and rapid response are key factors in successful implementation of prevention policies (Rolando et al., 2020).

### **Theme 1: Prevalence and Awareness**

Document analysis revealed alarming statistics regarding online gambling among Indonesian university students. Of approximately 8.1 million undergraduate students nationwide in 2025, 67.2% (approximately 5.44 million) were involved in online gambling. Critically, only 28% demonstrated genuine understanding of digital risks, while 72% exhibited inadequate digital literacy, rendering them vulnerable to online gambling promotions on social media platforms. A university official stated:

- (4) *"The total number of active undergraduate students in Indonesia in 2024-2025 ranges from 8.1 to 8.2 million. Considering that 67.2% of students are involved in online gambling, the condition is alarming. This means most students perceive online gambling as usual in the student climate. The main cause is that 72% of these 8.1 million students are digitally illiterate."* (University Official 2)

### **Theme 2: Motivations for Involvement**

Interview findings with 25 students revealed multiple interconnected factors motivating online gambling participation, consistent with the quantitative data in Table 1b showing economic factors (72%) and peer influence (64%) as dominant reasons.

- **Financial Factors:** Students primarily engaged in gambling to obtain quick cash for pocket money, tuition fees, or to maintain high-consumption lifestyles. Gambling was widely perceived as a shortcut to financial gain.
- **Environmental Influence:** Peer pressure and social invitations from friends normalized gambling behaviors within student circles.
- **Psychological Factors:** Students sought escape from stress, anxiety, or boredom through easily accessible online gambling platforms.
- **Accessibility:** Smartphone-based continuous access facilitated gambling anytime, anywhere.
- **Digital Illiteracy:** Limited understanding of digital systems made students susceptible to online gambling enticements.

Two student participants explained:

- (5) *"We can say that factors motivating students to gamble are economic and financial factors. They need pocket money, tuition fees, or to maintain a high lifestyle—looking for shortcuts to make money. Other factors include environmental influence, easy access technology, psychological factors, and illusion of control from small wins. Most students are illiterate in digital systems, so they're easily encouraged toward online gambling, deeming it easy to do."* (Student Participants 5, 6)

### **Theme 3: Escalation to Addiction**

Student narratives revealed progression from casual curiosity to addiction, as reflected in the 28% of participants who identified addiction as their primary reason for continued involvement (Table 1b):

- (6) *"When I'm addicted, I feel incredibly stressed, especially when I don't have money. As a result, I resort to anything I can find—borrowing from friends, selling things I own, or using whatever money I have, like for rent, food, or tuition."* (Student Participant 12)

The addiction cycle reinforced itself through intermittent rewards and the illusion of control from small wins, despite accumulating losses.

### **Theme 4: Academic and Psychological Consequences**

Students reported significant academic deterioration including declining grades, increased absenteeism, and diminished motivation—consistent with the 88% who experienced academic impacts (Table 1b). Mental health impacts included anxiety, depression, stress, and intense guilt, affecting 92% of participants:

- (7) *"I've had run-ins with the law and been detained by police after being caught red-handed. I was incredibly stressed, panicked, and desperate. The shame I felt was unbearable for my family, my roommates, and my campus. Fortunately, my family bailed me out of police custody."* (Student Participant 18)

### **Theme 5: Perceptions of Legal Consequences**

While students were aware of severe legal penalties—with 32% acknowledging they knew gambling was illegal but continued due to weak enforcement (Table 1b)—awareness alone proved insufficient deterrent:

- (8) *"Government already serves the rules and law prohibiting online gambling. University boards, therefore, must be strict in implementing rules and imposing sanctions because the number of students involved in online gambling is already at a dangerous stage. The law is strong, but enforcement is weak in practice."* (PPATK Senior Official)

Students acknowledged that legal sanctions—up to 10 years imprisonment under Article 303 of the Penal Code and ITE Law—existed, but inconsistent enforcement reduced deterrent effects.

### **Theme 6: Institutional Prevention Measures**

Universities implemented various preventive measures:

- (9) *"Campus cybersecurity, campaigns on the dangers of online gambling, digital literacy programs, blocking online gambling sites from campus internet networks, empowering student organizations, and strengthening campus regulations on anti-online gambling."* (University Official 3)

The Ministry of Communication and Information reported significant achievements:

- (10) *"The role of the National Cyber and Crypto Agency (BSSN) in bolstering educational institution website security is urgent to prevent incorporation of gambling content. This campaign is enhanced by partnership with various stakeholders, including academic institutions and religious authorities, to diminish student involvement in online gambling."* (Kominfo Senior Staff)

Government achievements included blocking access to more than 2.9 million online gambling content items, including gaming pages embedded within educational websites, and establishing an Online Gambling Eradication Task Force through Presidential Decree Number 21 of 2024.

### **Theme 7: Student Recommendations for Policy Improvement**

Students suggested three foundational policy directions:

- (11) *"Online gambling should be strictly prohibited across student engagement. First, campus should enhance comprehensive digital literacy, incorporating financial and digital literacy education to help students understand dangers. Second, active monitoring to enforce, monitor, and restrict access to gambling content on educational technology should be executed accordingly. Third, strengthen collaboration with parents, schools, and the gaming industry to create safer digital culture for students through cross-sector collaboration."* (Multiple Student Participants)

**RQ2: How do stakeholders consider current online gambling regulations effective in preventing online gambling among students?**

### **Theme 8: Regulatory Framework Comprehensiveness**

Document analysis revealed that Indonesia possesses a comprehensive legal framework prohibiting all forms of gambling. Table 3 summarizes key laws applicable to student online gambling prevention.

**Table 3***Laws and Regulations for Student Online Gambling Prevention*

No	Law/Regulation	Scope
1	General Criminal Law (KUHP)	Articles 303 and 303 bis prohibit gambling, carrying penalties up to 10 years imprisonment or fines of Rp 25 million (amended from Rp 1 million)
2	Cyber/Information Technology Law (ITE Law)	Article 27 paragraph (2) concerns distribution, transmission, or provision of access to electronic information containing gambling content
3	Campus Administrative Law (Code of Ethics)	Rector's Regulations or Student Code of Ethics prohibit gambling with academic sanctions including suspension or expulsion
4	Personal Data Protection (PDP Law)	Relevant to misuse of student data for registering gambling accounts or illegal online loans accompanying gambling behavior
5	Consumer Protection/Electronic Transaction Law	Regarding website blocking by Ministry of Communication and Information and bank account monitoring by Financial Services Authority (OJK)/Bank Indonesia
6	Crime Prevention Policy	Digital literacy education, outreach on online gambling dangers, and academic community roles in protecting campus environments

Table 4 presents the distribution of law enforcement responsibilities across government institutions.

**Table 4***Law and Government Regulation Enforcement Responsibilities*

No	Law	Implementing Regulation/Institution
1	Indonesian Penal Code (KUHP)	Ministry of Communication and Digital Affairs: Supervises cyber-patrols and AI use for digital prohibition enforcement, monitoring, identification, and blocking of gambling websites
2	Law No. 7/1974 on Gambling Control	National Police (Polri) : Investigation and prosecution of gambling offenses, encompassing conventional and internet activities
3	Law No. 11/2008 on Electronic Information and Transactions (ITE Law)	Attorney General's Office: Prosecution and legal processing of gambling crimes
4	Government Regulations (PP)	Financial Transaction Reports and Analysis Center (PPATK) : Monitors financial transactions to identify and prevent wagering-related fund flows

A government officer emphasized:

- (12) *"We think new websites and financial transaction methods are the biggest problems, necessitating law enforcement, government, and university collaboration. Therefore, to prevent student online gambling, every party needs to provide financial/digital literacy education, access limitations (filtering), and campus forums. Police enforcement (ITE Law) and community-based counseling are also required."* (Kominfo Officer)

**Theme 9: Historical Evolution of Gambling Regulation**

Table 5 summarizes the historical development of gambling regulations in Indonesia.

**Table 5**  
*Gambling Regulation History in Indonesia*

Date	Event
1953	Penal Code Article 303 implemented, prohibiting majority of wagering activities nationally
1974	Law No. 7/1974 on Gambling Control issued, making gambling illegal and increasing punishment severity
2008	Electronic Information and Transactions Law (ITE Law) No. 11/2008 passed, expressly prohibiting online gambling activities and content
2012	Nationwide crackdown on online gambling announced, including initial multi-agency initiatives against illegal betting during major sporting events
2018	Government intensifies digital enforcement efforts, blocking more than 500,000 gaming websites
2023	Government steps up efforts, blocking 380,000 online gambling sites and initiating AI use for digital law enforcement and monitoring
2024	Formal multi-agency task force established to combat internet gambling, including Kominfo, Financial Services Authority, police, and increased international collaboration
2025	President Prabowo Subianto orders new, stricter government regulations directly targeting online gambling

Based on this historical analysis, participants concluded:

- (13) *"The legal substance of online gambling regulations in Indonesia has been comprehensively fulfilled, but the phenomenon of online gambling among students continues to increase, indicating that law enforcement has not deterred perpetrators."* (Multiple Government Participants)

### **Theme 10: Implementation Challenges**

Kominfo Perspective: The Head of the Public Relations Bureau explained:

- (14) *"Kominfo has taken many real actions, such as blocking thousands of online gambling sites every year, collaborating with internet service providers (ISPs) to make these sites inaccessible, and educating more people about online gaming risks through campaigns and outreach. We constantly watch online activities and work with ISPs to block sites that try to change names or IPs. Another thing we're working on is a smarter way to block new sites. The biggest challenge is the nature of online gambling which continues to develop and adapt. Gambling sites often change domains and use encryption techniques making them difficult to track."* (Head of Public Relations Bureau, Kominfo)

Ministry of Law and Human Rights Perspective: The Head of the Legal Bureau stated:

- (15) *"The prohibition of gambling, including online wagering, is regulated by Indonesian legal regulations, particularly the Criminal Code and ITE Law. Criminal sanctions for perpetrators and organizers are regulated in corresponding articles. With ITE Law revision currently under discussion, there are plans to tighten the law. Additionally, we are contemplating more stringent and specific regulations. The Ministry collaborates with Kominfo, Polri, and other concerned institutions. We frequently conduct joint operations and coordination to apprehend and prosecute online wagering perpetrators, in addition to offering legal education to the public."* (Head of Legal Bureau, Ministry of Law and Human Rights)

BRTI Perspective: The Chair explained:

- (16) *“BRTI oversees ISPs to guarantee they prevent internet gambling sites. We ordered ISPs to prohibit these sites based on Kominfo's list. ISP compliance is monitored and inspected regularly. BRTI also receives public reports about accessible gambling sites and immediately follows up with relevant ISPs. We build automatic blocking systems and collaborate with technology companies to detect and ban online gambling sites. We also run public campaigns promoting awareness of risks.”* (Chair, BRTI)

University Perspective: Campus officials noted:

- (17) *“Government policy works pretty well but still struggles to keep up with how quickly online gaming sites change. Online gambling has big effects on society and economy—it can lead to addiction, money problems, and mental health issues.”* (University Official 1)

### Theme 11: Policy Effectiveness Indicators

Participants identified several indicators for measuring policy effectiveness: number of successfully blocked sites, arrests and prosecutions of online gamblers, and changes in public participation rates. Kominfo reported blocking approximately 805,923 gambling content items, with reductions across four periods in 2025 totaling 596,348 sites and IP addresses. Blocked content included 173,134 items on Meta platforms, 29,257 accounts on file-sharing platforms, 5,993 on Google/YouTube, 367 on X platform, 170 on Telegram, 15 on TikTok, 8 on AppStore, and 1 on Snack platform. Additionally, more than 5,000 bank accounts and e-wallets indicated for online gambling were blocked through collaboration with OJK.

However, participants noted:

- (18) *“Despite these achievements, the adaptive nature of online gambling sites—constantly changing domains and using advanced encryption—requires more sophisticated and adaptive technology. Law enforcement quickness must balance with perpetrators' adaptation pace.”* (Multiple Participants)

Table 6 summarizes current prevention and law enforcement initiatives.

**Table 6**

*Current Prevention and Law Enforcement Initiatives*

No	Program	Goal
1	Site Blocking	Block illegal online gambling sites
2	Law Enforcement	Collaboration between Kominfo, Kemenkumham, Indonesian Police, Ministry of Higher Education, Ministry of Primary and Secondary Education, and Ministry of Religious Affairs
3	Regulatory Improvements	Strengthen regulations in existing laws including Criminal Code and ITE Law
4	ISP Collaboration	BRTI regulates and supervises ISPs ensuring compliance with blocking regulations

5	Public Education	Educational campaigns increasing public awareness about online gambling dangers
6	International Cooperation	Increase international cooperation addressing cross-border gambling

## Theme 12: Implementation Obstacles

Participants identified multiple interconnected obstacles as follows:

- **Technological Adaptation:** The dynamic nature of online gambling sites—constantly switching domains and using advanced encryption—outpaces blocking capabilities.
- **Coordination Inefficiencies:** Cross-institutional coordination requires improvement. Slow bureaucratic processes between Kominfo, Polri, and Kemenkumham hinder fast, effective law enforcement.
- **Regulatory Gaps:** Despite existing regulations, legal loopholes are exploited by perpetrators. Law tightening plans remain in progress, potentially hampering enforcement during transition periods.
- **Enforcement Inconsistency:** Participants criticized that:
 

(19) *"Law enforcement is not consistent and weak in action. Penalties imposed do not deter perpetrators. Law enforcement at police and prosecutor levels appears to show favoritism—some large-scale online gamblers receive light sentences while others receive heavy sentences for small-scale operations. Consequently, policies have no deterrent effect."* (Multiple Participants)
- **Public Awareness Limitations:** Low public awareness about online gambling risks makes people vulnerable to temptation. Limited education fails to change mindsets.
- **International Cooperation Complexity:** Many online gambling sites operate outside Indonesian jurisdiction. Coordination with international authorities requires complex diplomacy and solid international legal agreements, facing political and legal obstacles.

## Discussion

### Student Perceptions and the Lived Experience of Online Gambling

This study's findings regarding student involvement in online gambling reveal complex interconnections between digital literacy deficits, socio-economic pressures, and regulatory inadequacies. The finding that 67.2% of Indonesian university students engage in online gambling, with only 28% demonstrating adequate digital literacy, confirms and extends previous research on youth gambling vulnerability (Mazoochi et al., 2024; Wang, 2022). The quantitative data from 25

participants (Table 1b) provides compelling evidence of the multidimensional nature of student gambling involvement. The fact that 100% of participants experienced financial impacts and 92% experienced psychological impacts underscores the severity of this phenomenon. These figures are substantially higher than general population estimates (3-14% according to Senjaya, 2022), indicating that student gamblers represent a particularly vulnerable subpopulation. Student motivations—financial desperation (72%), peer influence (64%), and easy access (56%)—align with international findings that social influence and unrealistic success expectations contribute to online gambling addiction among youth (Mazoochi et al., 2024). The progression from casual curiosity to addiction described by participants mirrors established patterns in gambling disorder literature, where intermittent rewards create powerful reinforcement schedules resistant to rational decision-making (Auer & Griffiths, 2023).

The psychological impacts documented—anxiety (56%), depression (48%), severe stress (72%)—corroborate Adebisi et al.'s (2021) findings that prolonged financial pressure from gambling increases anxiety and tension. Students' descriptions of impaired academic performance (88%), social isolation, and involvement in criminal behavior (28%) reflect the comprehensive harm profile associated with problematic gambling (Håkansson & Widinghoff, 2020a, 2020b). From a Public Choice Theory perspective, students' continued gambling despite awareness of legal consequences represents rational responses to perceived opportunity structures within environments characterized by weak enforcement. When expected punishment probability is low (as indicated by 32% of participants who continued despite knowing it was illegal), the expected utility of gambling—particularly when framed as potential solution to financial pressures—may outweigh perceived risks (Regan et al., 2022). The comparative analysis between junior and senior students (Table 1c) reveals a crucial developmental trajectory. Junior students predominantly exhibit "casual/experimental" perceptions (75%), with primary motivations being peer influence (83%) and pocket money needs (75%). Their impacts, while serious (92% academic decline), remain at levels where intervention could be effective. In contrast, senior students show "chronic addiction" patterns (85%) with severe, often irreversible consequences: 46% dropped out or were suspended, 69% accumulated debt exceeding Rp 15 million, and 62% experienced severe depression. This progression from experimental to chronic addiction typically occurs over 2-3 years, providing a critical intervention window during the junior years.

### **Regulatory Framework Analysis: Comprehensiveness vs. Implementation Deficit**

Indonesia's anti-gambling legal framework appears comprehensive on paper, encompassing criminal law (KUHP Article 303), cyber law (ITE Law Article 27), institutional regulations, and preventive policies. The historical evolution from 1953 to 2025 (Table 4) demonstrates progressive regulatory expansion addressing technological developments. However, this study's findings reveal a substantial implementation gap between legal provisions and practical enforcement. This gap aligns with Policy Implementation Theory (Pressman & Wildavsky), which emphasizes that successful implementation depends on policy design quality, bureaucratic capabilities, and inter-agency coordination (Rolando et al., 2020; Stark & Robinson, 2021). The obstacles identified—technological adaptation challenges, coordination inefficiencies, regulatory gaps, enforcement inconsistency, and international cooperation complexity—represent classic implementation failures. The finding that "law enforcement is not consistent and weak in action" with "favoritism" in sentencing demonstrates how implementation deficits undermine policy deterrence. When large-scale operators receive light sentences while small-scale offenders face severe punishment, the perceived legitimacy and deterrent effect of legal sanctions erode. This pattern reflects Institutional Theory insights regarding how institutional norms and practices—rather than formal rules—shape actual policy outcomes (Cooney et al., 2021; Selin, 2016). The 28% of student participants who experienced legal impacts (Table 1b) suggests that enforcement does occur, but apparently targets lower-level players rather than organized gambling networks. This selective enforcement pattern may actually increase harms by criminalizing addicts while failing to disrupt gambling supply.

### **Technological Arms Race: Regulatory Adaptation vs. Perpetrator Innovation**

A central finding concerns the technological arms race between government blocking efforts and online gambling platform adaptation. Despite Kominfo's impressive statistics—blocking nearly 3 million content items and 5,000+ bank accounts—participants acknowledged that gambling sites' constant domain switching and encryption techniques outpace regulatory responses. This phenomenon exemplifies Incremental Theory in reverse: while government makes incremental adjustments to existing blocking mechanisms, perpetrators make rapid, adaptive innovations exploiting technological asymmetries. The "cat and mouse" dynamic reflects broader challenges in regulating rapidly evolving digital environments where traditional command-and-control approaches prove insufficient (Catania & Griffiths, 2023; Gainsbury et al., 2020). The

government's response—establishing multi-agency task forces, employing AI for monitoring, developing automatic blocking systems—represents recognition that technological solutions must match perpetrator sophistication. However, participants' acknowledgment that "the development of online gambling is often faster than the ability of regulations to respond" suggests current adaptation rates remain insufficient. The 56% of students who cited "easy access" as a reason for involvement (Table 1b) underscores the failure of technological blocking to meaningfully reduce availability. Despite millions of blocks, students continue accessing gambling platforms through alternative domains, VPNs, and mirror sites.

### **International Comparative Analysis**

Comparing Indonesia's approach with international counterparts reveals both common challenges and distinctive contextual factors. Like Singapore, Indonesia maintains strict prohibition with active blocking and enforcement (Fahrival et al., 2023). However, unlike Singapore's comprehensive enforcement capacity, Indonesia struggles with implementation consistency. The UK's regulatory model—licensing operators while imposing strict consumer protection requirements (Aziza, 2023)—is incompatible with Indonesia's constitutional prohibition of gambling. However, elements of the UK approach regarding harm reduction, player protection tools, and responsible marketing requirements could inform Indonesian prevention strategies even within a prohibition framework. Australia's dual approach—prohibiting online casinos while permitting regulated sports betting (Nadeau et al., 2019)—offers limited applicability given Indonesia's complete prohibition. However, the principle of calibrating regulatory intensity to harm potential could inform prioritization of enforcement resources toward most harmful gambling forms. The US state-by-state variation demonstrates how regulatory approaches can accommodate diverse local contexts while maintaining core protections (Paterson et al., 2021). For Indonesia's decentralized education system, this suggests potential for tailoring prevention strategies to local conditions while maintaining national prohibition standards.

### **Theoretical Integration: Understanding Policy Failure**

Integrating multiple theoretical perspectives clarifies why comprehensive regulations fail to achieve intended outcomes. Firstly, Rationalism Theory would predict that given clear evidence of harm, policymakers should implement optimal solutions (Guillou-Landreat et al., 2021). However, the gap between policy design and implementation demonstrates that rational policy design is insufficient without implementation capacity. Secondly, Incremental Theory accurately

describes government's adaptive responses—gradually strengthening regulations, expanding inter-agency coordination, enhancing technological capabilities (Chóliz et al., 2021). However, incrementalism proves inadequate when perpetrators make rapid, non-incremental adaptations. Thirdly, Institutional Theory explains how fragmented institutional arrangements—multiple agencies with overlapping jurisdictions, varying capacities, and coordination challenges—produce implementation failures despite strong formal rules (Shi et al., 2021). Fourthly, Policy Network Theory emphasizes that effective policy requires collaboration across diverse actors (Järvinen-Tassopoulos et al., 2024). This study confirms that while government agencies have established coordination mechanisms, the network remains incomplete—lacking robust engagement with international partners, technology platforms, educational institutions, and community organizations at necessary scale. The student data provides empirical grounding for these theoretical insights. The 64% who cited peer influence and 56% who cited easy access indicate that regulatory failure occurs not at the level of formal rules, but at the level of social norms and technological environments that rules fail to shape.

### **Implications for Education Sector Policy**

The concentration of online gambling among university students has profound implications for education policy. Universities function simultaneously as sites of vulnerability (students' developmental stage, financial pressures, peer influences) and sites of opportunity (structured environments, institutional authority, educational missions). Current institutional responses—site blocking, awareness campaigns, disciplinary sanctions—represent necessary but insufficient measures. The finding that 72% of students lack adequate digital literacy suggests fundamental failures in preparing students for digital environments. Digital literacy education cannot remain confined to technical skills but must encompass critical understanding of persuasive design, gambling mechanics, and financial decision-making in digital contexts.

The financial pathways connecting gambling to predatory lending documented in this study highlight needs for integrated student financial wellness programs. When students gamble seeking quick cash for tuition or lifestyle maintenance, the root problem extends beyond gambling to broader questions of student financial support, cost of living pressures, and financial literacy. The developmental trajectory from junior to senior levels (Table 1c) suggests that targeted interventions during the first two years of university could prevent progression to chronic addiction. Such interventions should include:

1. Mandatory digital literacy courses in first semester
2. Financial wellness workshops addressing budgeting and debt management
3. Peer education programs leveraging senior students' experiences
4. Early warning systems identifying at-risk students through academic and behavioral indicators

### **Study Limitations**

This study has several limitations requiring acknowledgment. **First**, the sample of 25 students with online gambling experience, while adequate for phenomenological inquiry, may not represent the full diversity of student gambling experiences across Indonesia's vast archipelago. Regional variations in internet access, cultural norms, and enforcement practices may produce different patterns not captured here. **Second**, reliance on self-reported data from students involved in illegal activities introduces potential social desirability bias and under-reporting of sensitive information. While rapport-building techniques were employed, complete candor cannot be guaranteed. **Third**, the study's cross-sectional design captures experiences at a single time point, limiting understanding of how gambling involvement, policy interventions, and student outcomes evolve over time. **Fourth**, document analysis was limited to publicly available regulations and agency reports, potentially missing internal implementation guidance and enforcement data that would illuminate implementation processes more fully. **Fifth**, while international comparisons inform analysis, each country's unique legal, cultural, and institutional context limits direct applicability of findings.

### **Study Implications**

Theoretically, this study contributes to policy implementation theory by demonstrating how technological dynamism in regulated domains requires reconceptualizing implementation as continuous adaptation rather than one-time execution. The findings suggest need for integration between policy implementation theory and science and technology studies to better understand technology-policy co-evolution. The developmental trajectory identified through junior-senior comparisons (Table 1c) suggests need for stage-specific theories of gambling addiction that account for educational contexts and life transitions. Methodological Implications states that the combination of phenomenological inquiry with document analysis and quantitative summary of participant characteristics proved valuable for capturing both lived experiences of affected populations and institutional perspectives of policymakers. Future research should consider longitudinal designs tracking policy implementation evolution and student outcome trajectories

over time. The detailed participant data tables (1a, 1b, 1c) provide a model for transparent reporting of qualitative research that enables readers to assess the evidentiary basis for thematic claims.

### **Conclusion**

This study concludes that although the Indonesian government has issued various policies and regulations to address online gambling, their implementation within the education sector continues facing significant challenges. Existing policies demonstrate strong governmental intent, but implementation requires substantial strengthening and closer monitoring. Effective online gambling prevention requires solid cooperation between multiple institutions including the Ministry of Communication and Information, Ministry of Law and Human Rights, National Police, Financial Services Authority, educational institutions, and international partners. The use of technology to monitor and block online gambling sites has been implemented at significant scale—with millions of content items and thousands of accounts blocked. However, the adaptive nature of online gambling platforms, which continuously change domains and employ sophisticated encryption, often outpaces regulatory response capabilities. This technological asymmetry necessitates more sophisticated approaches and continuous monitoring. Student involvement in online gambling—affecting approximately two-thirds of university students—reflects complex interactions between digital illiteracy, financial pressures, peer influences, psychological vulnerabilities, and enforcement inadequacies. The detailed analysis of 25 student participants revealed that 100% experienced financial impacts, 92% experienced psychological impacts, and 88% experienced academic decline. The developmental trajectory from junior to senior levels demonstrates that early intervention during the first two university years is crucial to prevent progression to chronic addiction with severe, often irreversible consequences. The regulatory framework, while comprehensive in scope, suffers from implementation deficits including inconsistent enforcement, sentencing disparities, coordination inefficiencies, and insufficient public education. These implementation failures reduce deterrent effects and allow continued proliferation despite strong formal prohibitions.

The online gambling phenomenon in Indonesia's education sector represents not merely a law enforcement challenge but a fundamental test of policy implementation capacity in rapidly evolving digital environments. Success requires moving beyond incremental adjustments to transformative approaches matching the scale and sophistication of the problem. Only through

comprehensive, coordinated, and continuously adaptive responses can Indonesia protect its students and educational institutions from online gambling's devastating impacts. We recommend the policymakers to consistently law enforcement eliminating sentencing disparities and strengthening deterrent effects through predictable, proportional sanctions, and apply comprehensive digital literacy education beginning before university and continuing throughout academic careers, integrating critical understanding of persuasive design, gambling mechanics, and financial decision-making. Policymakers are also recommended to expand international cooperation targeting cross-border operators through diplomatic channels, information sharing, and coordinated enforcement actions. For university administrators, we suggest integrating gambling awareness is segmented into orientation and wellness programs, developing clear disciplinary procedures with consistent enforcement, training faculty and staff to recognize and respond to student gambling problems, and implementing early intervention programs targeting first- and second-year students.

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