

The Phenomenon of Online Gambling And Its Impact On Society's Economy

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Abstract

This study examines the phenomenon of online loans (pinjol) as part of modern lifestyle and its implications for consumerism in society. With easy access and quick processing, online loans have become increasingly popular, but they also contribute to excessive consumer behavior. The aim of this research is to analyze the role of online loans in shaping a consumerist lifestyle and their impact on individual financial stability. The research method used is a qualitative approach, including in-depth interviews and observations with online loan users, as well as literature analysis. The results show that online loans are primarily used to satisfy consumer desires rather than urgent needs, leading to increased consumer debt and financial dependency. The study also finds that better financial education and stricter regulatory oversight are needed to mitigate the negative impacts of online loans on personal finances and the economy at large.

Keywords: *Online Loans, Lifestyle, Consumerism.*

Abstrak

Penelitian ini membahas fenomena judi slot online dan dampaknya terhadap masyarakat, khususnya dari segi sosial dan ekonomi. Kemajuan teknologi digital dan kemudahan akses internet telah meningkatkan popularitas judi daring, meskipun membawa dampak negatif yang signifikan. Faktor ekonomi seperti tekanan finansial mendorong individu untuk berjudi sebagai solusi cepat, sementara desain permainan, seperti fitur auto-play, meningkatkan risiko kecanduan. Dampak sosialnya meliputi konflik keluarga, masalah kesehatan mental, dan penurunan produktivitas. Di Indonesia, kemudahan akses dan lemahnya penegakan hukum memperburuk masalah perjudian daring. Penelitian ini menyoroti pentingnya pendekatan holistik, melibatkan edukasi masyarakat, regulasi yang lebih ketat, dan kolaborasi antar pemangku kepentingan. Hasil penelitian juga merekomendasikan program pencegahan berbasis komunitas dan penelitian lanjutan untuk memahami dinamika perjudian daring secara lebih komprehensif.

Kata Kunci: *Judi Slot Online, Dampak Sosial, Dampak Ekonomi, Kecanduan, Regulasi Perjudian*

Introduction

Various aspects of people's lives have changed due to advances in information and communication technology, including gambling behaviour. As one type of online gambling, online slot gambling is increasingly popular among people around the world. This phenomenon occurs due to the development of digital gambling platforms and the ease of internet access, which offer various types of games with attractive features such as auto-play, which allows players to gamble without constant interaction (Jonsson et al., 2024). Online gambling is also highly preferred because it can be accessed easily and anonymously and is available at all times. Due to the popularity of online slot gambling, there are concerns about the negative effects it may cause. Studies have shown that there is a close relationship between problematic gambling behaviour and structural characteristics of online gambling games (Auer & Griffiths, 2023). Among the game features that potentially increase the risk of addiction are frequent small wins (reinforcement), bonus features, and attractive visual and sound design. These negative impacts not only affect players personally, but also affect families and society as a whole. For example, Wardle and Tipping (2023) found that levels of problem gambling were related to players' involvement in certain gambling products. This suggests that products with certain features may put vulnerable users more at risk.

In Indonesia, the phenomenon of online gambling is also a serious concern. According to data from Bareskrim Polri, online gambling cases increased by 25% in 2023 compared to the previous year. Although gambling is generally prohibited under the law, the ease of internet access has triggered a significant increase in the number of online gambling cases. Law enforcement against online gambling offences in some areas such as Tasikmalaya Regency shows the challenges faced by the authorities in addressing this problem. Economic factors, non-compliance with the law, and low human resources are some of the main factors that encourage people to play online gambling. especially often the main reason people look for quick ways to get money when the economy is difficult (Hamzani & Aravik, 2022).

The COVID-19 pandemic has also changed gambling habits in many countries. For example, the decentralised closure of slot machines during the pandemic in Finland changed people's gambling behaviour (Matilainen, 2021). With these

closures, land-based gambling, but online gambling did not grow much. This shows that the gambling culture in each country has specific features that need to be better understood. Slot machine gambling has been a part of Finnish people's daily life conducted in public places such as shops and service stations, and the impact of these closures is different from online gambling.

Online gambling has significant social effects as well. Research shows that gambling can lead to family conflicts, financial problems, and mental health issues, such as stress and depression, Chóliz et al. (2022) among the younger generation; special attention was also paid to online gambling. Because they are more familiar with digital technology and more susceptible to online gambling advertisements and promotions, Generation Z tends to be more easily influenced by the desire to gamble online, according to Evianti and Rosa (2024). According to Kim et al. (2017), social casino games may lead many teenagers to online gambling, exacerbating the addiction problem. As they are more familiar with digital technology and more susceptible to online gambling advertisements and promotions, Generation Z is likely to be more easily influenced by the urge to gamble online, according to Evianti and Rosa (2024). According to Kim et al. (2017), social casino gaming may act as a gateway to online gambling for many young individuals, exacerbating the problem of addiction.

Research Methods

This journal uses the literature review method to examine the phenomenon of online slot gambling in society. Literature review involves collecting and analysing various relevant sources, including scientific journals, research reports, articles, and books. This process is conducted through several systematic stages to ensure the accuracy and relevance of the data collected (Ridley, 2012). The first stage was a literature search. This process was conducted using several academic databases such as Google Scholar, PubMed, and ProQuest with keywords such as online gambling, slot machines, internet addiction, gambling behaviour, and economic impact of gambling.

After the initial search, relevant literature was selected based on title and abstract. Articles that matched the research topic were then downloaded for further

reading. Inclusion and exclusion criteria were used to ensure that only relevant and high-quality literature was included in the analyses. Inclusion criteria included articles published in the last 10 years (2013-2023), studies that focused on online slot gambling and its impact on society, studies that used qualitative or quantitative methods, and articles written in English or Indonesian. However, articles that lacked empirical data or were merely opinion pieces, studies that did not specifically address online slot gaming, and grey literature, such as unpublished dissertations or reports (Galvan & Galvan, 2017).

Results and Discussion

The results of this journal reveal a number of variables that influence gambling behaviour. These factors include the social and economic impacts of playing online slots, the cultural consequences of responses to gambling, and successful prevention and intervention strategies. The findings are discussed in this discussion mentioned above and relate them to the broader context as well as the practical consequences that can be drawn. The results show that economic, psychological, and game design elements significantly influence gambling behaviour. Family economic factors are the main driver for individuals to engage in online gambling, particularly in an effort to find quick solutions to financial problems. This condition is in line with behavioural economic theory which states that individuals often make irrational decisions in situations of economic pressure (Nugraha & Setiawan, 2023). In addition, psychological factors such as stress and depression also play a significant role. Studies by Wardle and Tipping (2023) indicated that individuals with mental health issues are more prone to problematic gambling behaviour. Game features such as auto-play also increase the risk of addiction by allowing players to continue without pause (Jonsson et al., 2024).

The social impacts of online slot gaming include family conflicts, decreased work productivity, and more severe mental health problems. Chóliz et al. (2022) found that gambling can lead to serious financial problems and stress and household disputes. The economy affects both society at large and individuals. For example, the decentralised closure of slot machines during the COVID-19 pandemic in Finland led to a large drop in gambling revenues, which impacted spending on

various social programmes (Matilainen, 2021).

Thirdly, the gambling culture in each country has unique characteristics that affect how people respond to online gambling. In Finland, slot machine gambling has become part of the daily routine, and the closure of slot machines during the pandemic led to significant changes in people's gambling behaviour (Matilainen, 2021). In Indonesia, although online gambling is legally prohibited, the ease of internet access has led to a significant increase in the number of online gambling cases. Law enforcement faces major challenges in addressing this issue, with economic factors, non-compliance with the law, and low human resources as the main causes (Nugraha & Setiawan, 2023).

Fourth, various prevention and intervention strategies have been identified in the literature as ways to reduce the negative impacts of online gambling. Effective prevention programmes involve multiple stakeholders and focus on raising awareness and educating the public (Kolandai-Matchett et al., 2018). Community-based approaches such as those implemented in New Zealand show that community engagement can be effective in minimising the harm caused by gambling disorders (Tse et al., 2014). In addition, strict regulation and effective law enforcement are also needed to address online gambling. A study in Tasikmalaya Regency showed that regular patrols and socialisation to the community can help reduce the incidence of online gambling (Nugraha & Setiawan, 2023).

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Psychological conditions such as stress and depression also increase the

tendency for problematic gambling behaviour. According to Wardle and Tipping's (2023) study, people experiencing mental health problems are more likely to play gambling as a form of escape from their difficulties. This shows how important it is to take a holistic approach to tackling gambling, which focuses not only on the law but also mental health support. Game design also contributes to the increased likelihood of addiction. With the auto-play feature of online slot games, players can play continuously without directly interacting, which can increase varied and long-lasting gambling (Jonsson et al., 2024).

Online slot gambling has social impacts such as family discord, decreased productivity, and mental health problems. Studies show that gambling can cause household stress and discord due to financial problems (Chóliz et al., 2022). This suggests that more in-depth interventions are needed to address the social effects of gambling, such as family therapy and financial counselling. Not only for individuals, but also for the general public. The COVID-19 pandemic reduced gambling revenues in Finland due to the decentralised closure of slot machines, which impacted the financing of various social programmes (Matilainen, 2021).

The gambling culture in each country has unique characteristics that affect how society responds to online gambling. In Finland, slot machine gambling has become part of the daily routine, and the closure of slot machines during the pandemic led to significant changes in people's gambling behaviour (Matilainen, 2021). In Indonesia, although online gambling is legally prohibited, the ease of internet access has led to a significant increase in the number of online gambling cases. Law enforcement faces major challenges in addressing this issue, with economic factors, non-compliance with the law, and low human resources as the main causes (Nugraha & Setiawan, 2023). The importance of educating the public about the risks of online gambling and how to prevent it is one of the main findings of this study. Educational programmes targeted at vulnerable groups, such as adolescents and those under economic pressure, should be strengthened. Educational materials should include information on the risks of addiction, social and economic impacts, and available sources of help.

The community-based method, successfully applied in New Zealand by Tse et al. (2014), can be applied in Indonesia. In addition, research conducted by Evianti

and Rosa (2024) showed that Gen Z requires a different approach to education due to their propensity for digital technology. This research shows that online gambling law enforcement still faces many problems, such as lack of resources and how agencies work together. Therefore, there is a need for capacity building and coordination between law enforcement agencies to handle online gambling cases more effectively. In addition, routine patrols and socialisation to the public about the prohibition of online gambling must continue (Nugraha & Setiawan, 2023), A study by Kolandai-Matchett et al. (2018) also showed that harm minimisation programmes involving various stakeholders can increase the effectiveness of law enforcement. It is crucial to provide support and mental health care to those involved in gambling or risky addictions as psychological factors such as stress and depression have been shown to increase their vulnerability to gambling behaviour. Individual and group counselling and healing programmes should be easily accessible and available to the community (Wardle & Tipping, 2023). Research conducted by Livazović and Bojčić (2022) emphasises the importance of psychological interventions in addressing adolescent problem gambling.

The fact that game features such as auto-play can increase the risk of addiction suggests that stricter regulation is needed for features in online gambling games (Jonsson et al., 2024). Lawmakers should restrict these features and ensure that gambling operators adhere to strict standards to protect players from the risk of addiction. The findings made by Auer and Griffiths (2023) show how important regulations are for the structural characteristics of games that can influence gambling behaviour. The fact that game features such as auto-play can increase the risk of addiction suggests that stricter regulation is needed for features in online gambling games (Jonsson et al., 2024).

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Effective prevention programmes should focus on the root causes that drive gambling behaviour. For example, programmes that improve family economic well-being, such as entrepreneurship support and job skills training, can help reduce the

incentive to use gambling as an instant way to solve economic problems (Chóliz, 2023). The study by Donati et al. 2022) suggests that prevention programmes targeted at adolescents are also critical to reducing the risk of future gambling. To ensure that prevention strategies and interventions are successful, they need to be regularly checked and evaluated. To understand the dynamics of online gambling, further research is also needed, which is constantly evolving, including changes in gambling behaviour caused by social and technological changes. Jiménez-Murcia et al. (2014) emphasise that understanding and addressing problem gambling requires regular surveillance and ongoing research.

In order to thoroughly address the problem of online gambling, it is imperative to use a collaborative approach that involves various stakeholders, such as governments, law enforcement agencies, non-governmental organisations and local communities. This collaboration may include the communication of data, tools and approaches to optimise prevention and response efforts (Kolandai Matchett et al., 2018). It is crucial to work with a wide range of stakeholders to address the issue of online gambling as a whole. This includes governments, law enforcement agencies, nongovernmental organisations, and local communities. This collaboration may include the exchange of data, methods and techniques to optimise countermeasures and prevention efforts (Kolandai Matchett et al., 2018). The findings from this study provide in-depth insights into the various aspects that influence the phenomenon of online slot gambling in society. However, to provide a more comprehensive understanding, further analysis of some of the key findings is required. Research shows that economic factors play an important role in encouraging individuals to engage in online gambling.

The study by Nugraha and Setiawan (2023) shows that economic hardship can encourage individuals to seek quick ways in society. During economic changes, long-term research can help discover trends and patterns of changing gambling behaviour. The design of online slot gambling games, such as auto-play and bonus features, has been shown to increase the risk of addiction (Jonsson et al., 2024). Neuropsychological research can provide insights into how the brain responds to different game features and why some people are more susceptible to addiction than others. Further analyses could be conducted to explore how these elements

influence the neurobiology of players.

According to this research, online gambling has significant social effects, including family conflict and mental health problems (Chóliz et al., 2022). However, further analyses are needed to understand broader social impacts, such as how gambling affects communities and social networks. Qualitative and ethnographic studies can provide a deeper understanding of the experiences of individuals and families caught up in gambling, as well as the ways in which communities deal with the problem. Responses to gambling are strongly influenced by culture. Results suggest that prevention strategies that focus on community education and involve various stakeholders can reduce the negative effects of online gambling (Kolandai-Matchett et al., 2018). Further analyses are needed to determine whether these strategies are effective in the long term. A thorough programme evaluation study using both quantitative and qualitative methodologies could help in determining success factors and areas for improvement. In addition, studies on innovations in gambling prevention, such as the use of digital technologies for education and support, may provide new insights into more efficient methods. The results of this study have significant political consequences. Effective law enforcement and strict regulation of gaming features are essential to reduce the risk of addiction (Auer & Griffiths, 2023). While this research offers a useful understanding of society's take on the phenomenon of online slot gambling, there are some issues to be aware of when understanding and utilising the results.

The research relies on secondary data from various sources. In addition, the research includes studies from different countries with varying social and cultural contexts. These differences may impact gambling behaviour and prevention strategies. For example, results from countries that have strict gambling laws may not be fully consistent with those from countries that have more relaxed regulations. Therefore, findings should be used with caution in the specific context of considering cultural and regulatory differences. Although this research includes several qualitative studies, there is perhaps less in-depth qualitative data on the experiences of individuals and families affected by gambling than there might otherwise have been. Qualitative studies involving in-depth observations and interviews could improve understanding of the social and psychological impact of online slot gaming.

The focus of this study was online slot gambling, which may limit the generalisability of the results to other types of online gambling. However, variations in game design, player motivations, and socioeconomic impacts may be the reason why these findings can be applied to online gambling in general. differ between different types of gambling. To understand the dynamics and effects of each type of online gambling, further research is needed that covers its various types. In addition, this study was conducted over a limited period of time, from May to July 2024. This limited the amount of literature that could be thoroughly reviewed and studied. The researcher may have been biased in selecting and interpreting the available literature, which could have impacted the study. Although subjective bias is still possible, efforts have been made to reduce this bias through a systematic selection process and data triangulation. Combining different researchers from different backgrounds can help reduce this bias. In conclusion, these barriers suggest that further research is needed to correct weaknesses and strengthen findings. To gain a better understanding of the online gambling phenomenon and its impact on society, future research will be very useful. This research should utilise a multidisciplinary approach, in-depth qualitative data, and broader contextual analyses.

Conclusion

Society has been significantly impacted socially and economically by the phenomenon of online slot gambling. Economic factors such as financial pressures are one of the main reasons people play gambling. On the other hand, game design such as the auto-play feature increases the risk of addiction. Online gambling has social effects such as family conflicts, mental health problems, and decreased work productivity. Although online gambling is prohibited in Indonesia, the ease of obtaining internet and weak law enforcement are major problems in addressing this issue. To reduce the negative effects, effective prevention and intervention measures, such as public education, community participation, and strict regulation of gambling platforms, are needed. To address the problem of online gambling, a holistic approach and cooperation among stakeholders, including the government, non-governmental organisations, and local communities, is essential. In addition, further research with a multidisciplinary approach is needed to understand the

evolving dynamics of online gambling and its effects on society.

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