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Online Gambling and Muslim Family Resilience in Indonesia: A Socio-Legal and Qur'anic Analysis

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Abstract

Online gambling in Indonesia persists despite criminal prohibition and Islamic moral condemnation, raising questions about how digital gambling infrastructures facilitate participation and transmit financial and psychological harms into family relationships. This study examines the mechanisms of gambling-related family harm, evaluates Indonesia's legal and regulatory responses, and develops a Qur'anic framework for family protection based on maqāṣid al-sharīʿah. Employing qualitative documentary research, the study integrates socio-legal analysis with thematic Qur'anic interpretation (tafsīr mawḍūʿī). The documentary corpus comprises Indonesian legislation, selected judicial decisions, official financial-intelligence and statistical reports, scholarly literature, and classical and contemporary Qur'anic exegesis, focusing primarily on 2020–2025, with selected developments from 2026. The findings identify three interconnected patterns. First, digitally accessible platforms, promotional networks, and electronic payment systems facilitate the persistence and adaptation of online gambling despite regulatory interventions. Second, gambling-related financial pressures may undermine household maintenance (nafkah), intensify debt and psychological distress, weaken marital trust, and increase risks to children's welfare. Judicial evidence illustrates these relationships but does not establish gambling as the sole cause of marital dissolution. Third, the coexistence of extensive legal prohibitions and adaptive gambling infrastructures reveals limitations in enforcement and preventive safeguards. Interpreting Q. al-Baqarah [2]:219 and Q. al-Mā'idah [5]:90–91 through maqāṣid al-sharīʿah, the study develops an integrated normative framework encompassing the protection of wealth, intellect, life, religion, and family continuity. It concludes that gambling-related family harm should be addressed through coordinated criminal enforcement, digital-platform regulation, financial monitoring, professional family support, and religiously informed prevention. As a documentary study, its proposed framework requires further empirical validation before its preventive effectiveness can be established.

Keywords: *Online Gambling; Maysir; Islamic Family Law; Family Resilience; Maqāṣid Al-Sharīʿah.*

Abstrak

Perjudian online di Indonesia terus berlangsung meskipun telah dilarang oleh hukum pidana dan norma Islam. Kondisi ini memunculkan persoalan mengenai bagaimana infrastruktur perjudian digital memfasilitasi partisipasi sekaligus memperluas dampak kerugian finansial dan psikologis ke dalam kehidupan keluarga. Penelitian ini bertujuan menganalisis mekanisme kerugian keluarga akibat perjudian online, mengevaluasi respons hukum dan regulasi di Indonesia, serta mengembangkan kerangka perlindungan keluarga berdasarkan Al-Qur'an dan *maqāṣid al-sharīʿah*. Penelitian menggunakan pendekatan kualitatif berbasis studi dokumen yang mengintegrasikan analisis sosiolegal dengan tafsir tematik (*tafsīr mawḍūʿī*). Sumber penelitian mencakup peraturan perundang-undangan, putusan pengadilan terpilih, laporan intelijen keuangan, statistik resmi, literatur akademik, serta tafsir klasik dan kontemporer, dengan periode kajian utama 2020–2025 dan beberapa perkembangan pada 2026. Hasil penelitian mengidentifikasi tiga temuan utama. Pertama, aksesibilitas platform digital, jaringan promosi, dan sistem pembayaran elektronik memfasilitasi keberlanjutan serta adaptasi perjudian online meskipun berbagai tindakan penegakan hukum telah dilakukan. Kedua, tekanan finansial akibat perjudian berpotensi mengganggu pemenuhan nafkah, meningkatkan utang dan tekanan psikologis, melemahkan kepercayaan perkawinan, serta mengancam kesejahteraan anak. Bukti peradilan memperlihatkan keterkaitan tersebut, tetapi tidak membuktikan perjudian sebagai penyebab tunggal perceraian. Ketiga, keberadaan larangan hukum yang ekstensif di tengah kemampuan adaptasi jaringan perjudian memperlihatkan keterbatasan penegakan hukum dan mekanisme pencegahan. Melalui penafsiran Q. al-Baqarah [2]:219 dan Q. al-Mā'idah [5]:90–91, penelitian ini merumuskan kerangka normatif perlindungan keluarga berdasarkan lima tujuan *maqāṣid al-sharīʿah*, yaitu perlindungan harta, akal, jiwa, agama, dan keberlangsungan keluarga. Penelitian merekomendasikan integrasi penegakan hukum pidana, pengawasan platform digital, pemantauan transaksi keuangan, layanan pendampingan profesional bagi keluarga, dan pencegahan berbasis nilai keagamaan. Efektivitas kerangka normatif tersebut masih memerlukan pengujian empiris lebih lanjut.

Kata Kunci: Judi Online, *Maysir*, Hukum Keluarga Islam, Ketahanan Keluarga, *Maqāṣid Al-Sharīʿah*.

INTRODUCTION

Online gambling in Indonesia presents a significant socio-legal paradox. Although gambling is prohibited under Indonesian criminal law and Islamic ethical norms, its digital expansion continues through online platforms, social-media networks, and electronic payment systems. This contradiction raises a fundamental question: why does online gambling persist despite formal legal prohibition and strong religious condemnation, and how do digital gambling infrastructures transform individual gambling behaviour into broader economic, psychological, and relational harms within Muslim households? Addressing this question requires moving beyond conventional explanations that

attribute gambling primarily to individual moral failure or addictive behaviour. Instead, online gambling must be examined as a socio-technical phenomenon involving digital accessibility, financial infrastructure, regulatory limitations, and household vulnerability.

Gambling is neither a new phenomenon nor a product of the digital age. Games of chance, wagers, and betting practices have accompanied human societies for millennia and have appeared in diverse cultural settings. The World Health Organization (WHO) describes gambling as having a history stretching back thousands of years, while historical scholarship similarly demonstrates its presence in ancient societies.[1] What has changed substantially is not the basic logic of gambling staking something of value on an uncertain outcome but its technological form, commercial scale, accessibility, speed, and capacity to penetrate everyday life. The expansion of mobile devices, financial technologies, digital payment systems, social media, and globally connected platforms has moved gambling from spatially bounded venues into permanently accessible digital environments. Contemporary gambling can consequently be conducted privately, repeatedly, and almost instantaneously through a smartphone, including in jurisdictions in which gambling itself is prohibited.[2] This transformation has led recent public-health scholarship to treat gambling not merely as entertainment or individual deviance, but as a commercial and systemic source of harm affecting individuals, families, communities, and social institutions.

Part of gambling's enduring attraction lies in its capacity to transform uncertainty into an imagination of sudden prosperity. It offers an apparently simple narrative: a small stake may produce a disproportionately large reward, economic difficulty may be overcome by good fortune, and another attempt may reverse previous losses. Such expectations, however, are mediated by well-documented cognitive mechanisms. Gambling research identifies erroneous beliefs concerning chance, probability, control, and expected outcomes as central to

[1] M W Abbott, "The Epidemiology and Impact of Gambling Disorder and Other Gambling-Related Harm" (World Health Organization, 2017); George Makdisi, *Ethics in Classical Islam* (Oxford University Press, 2017).

[2] World Health Organization, "Female Genital Mutilation" (World Health Organization, 2024), https://www.who.int/news-room/fact-sheets/detail/female-genital-mutilation; H Wardle et al., "The Lancet Public Health Commission on Gambling," *The Lancet Public Health* 9, no. 11 (2024): e950–94, https://doi.org/10.1016/S2468-2667(24)00167-1.

persistent gambling behaviour.[3] Experimental studies further show that *near-miss* outcomes objective losses that appear psychologically close to winning can activate reward-related responses and increase the urge to continue gambling.[4] Thus, the attraction of gambling cannot be reduced to a rational calculation of economic return. It operates through the interaction of anticipated reward, distorted probability judgments, emotional arousal, hope, intermittent reinforcement, and the recurrent perception that a win remains within reach. Digital gambling intensifies these mechanisms because platforms can offer continuous play, rapid event frequency, personalized promotions, and increasingly sophisticated interface designs. A 2026 scoping review identifies "dark patterns" in online gambling interfaces including obstruction, interface interference, forced action, sneaking, and social engineering that can shape consumer behaviour in ways advantageous to platform providers and potentially harmful to vulnerable users.[5]

Digitalisation has also altered the social ecology of gambling. Online gambling is available around the clock, is relatively anonymous, can be accessed without entering a conventional gambling venue, and can circulate through ordinary digital spaces such as social media, messaging applications, online games, influencer accounts, cloud services, and digital advertising. Systematic reviews show that social media enable gambling operators to maintain high-volume engagement with consumers and expose younger audiences to gambling-related content.[6] Research on gambling marketing likewise demonstrates that

[3] M Chrétien et al., "Cognitive Restructuring of Gambling-Related Thoughts: A Systematic Review," *Addictive Behaviors* 75 (2017): 108–21, https://doi.org/10.1016/j.addbeh.2017.07.001.

[4] G Sescousse et al., "Amplified Striatal Responses to Near-Miss Outcomes in Pathological Gamblers," *Neuropsychopharmacology* 41 (2016): 2614–23, https://doi.org/10.1038/npp.2016.43; M Stange, C Graydon, and M J Dixon, "Increased Urge to Gamble Following Near-Miss Outcomes May Drive Purchasing Behaviour in Scratch Card Gambling," *Journal of Gambling Studies* 33 (2017): 867–79, https://doi.org/10.1007/s10899-016-9662-2; M Stange and M J Dixon, "Scratch Card Near-Miss Outcomes Increase the Urge to Gamble, but Do Not Impact Further Gambling Behaviour: A Pre-Registered Replication and Extension," *Journal of Gambling Studies* 36 (2020): 887–902, https://doi.org/10.1007/s10899-020-09932-7.

[5] J McGarrigle et al., "Dark Patterns in Online Gambling: A Scoping Review and Classification of Deceptive Design Practices," *Journal of Behavioral Addictions* 15, no. 1 (2026): 99–114, https://doi.org/10.1556/2006.2025.00096.

[6] M Guillou-Landreat et al., "Gambling Marketing Strategies and the Internet: What Do We Know? A Systematic Review," *Frontiers in Psychiatry* 12 (2021): 583817, https://doi.org/10.3389/fpsyt.2021.583817; R J E James and A Bradley, "The

repeated promotional exposure can normalize gambling, influence perceptions of risk, and strengthen favourable associations with betting, particularly among children, adolescents, and vulnerable populations.[7] The problem is therefore broader than the migration of casinos or betting shops to the internet. Digital gambling operates within a networked environment in which commercial persuasion, social interaction, payment infrastructure, algorithmically mediated visibility, and behavioural design converge. This helps explain why contemporary gambling increasingly escapes the conventional social profile of the adult male gambler and reaches younger users and economically vulnerable populations.

The significance of this digital transformation lies not only in the increasing accessibility of gambling but also in the mechanisms through which gambling-related risks enter household financial and relational systems. Digital payment services reduce practical barriers to repeated transactions, while social-media promotions and continuously accessible platforms may facilitate recurrent gambling participation. When gambling expenditures are drawn from household income or financed through borrowing, individual betting behaviour can generate consequences for spouses and children who are not directly involved in gambling. These consequences may include reduced resources for essential needs, increased indebtedness, psychological distress, and conflict over financial responsibilities. The relationship between digital gambling infrastructure and family harm should therefore be understood as a potential pathway shaped by individual behaviour, household economic conditions, and the availability of preventive safeguards rather than as an automatic causal sequence.

Indonesia provides an especially important case because the rapid expansion of digital gambling has occurred in a jurisdiction in which gambling is legally prohibited and where Islamic ethical norms exercise substantial social influence. Official financial-intelligence data demonstrate a sharp increase during the first half of the 2020s. PPATK reported that transactions it analysed as related to online gambling amounted to approximately Rp15.77 trillion in 2020, increased to Rp57.91 trillion in 2021, and reached approximately Rp69.61 trillion during the 2022 reporting period. These historical figures must be

Use of Social Media in Research on Gambling: A Systematic Review," *Current Addiction Reports* 8 (2021): 235–45, https://doi.org/10.1007/s40429-021-00364-w.

[7] Guillou-Landreat et al., "Gambling Marketing Strategies and the Internet: What Do We Know? A Systematic Review."

interpreted carefully because they represent transactions analysed by PPATK rather than a complete estimate of national gambling losses. By 2023, however, PPATK reported approximately 168 million transactions with Rp327 trillion in associated fund turnover, involving approximately 3.29 million identified participants, while recorded deposits amounted to approximately Rp34.51 trillion. In 2024, PPATK reported approximately 209.57 million transactions and Rp359.81 trillion in online-gambling fund turnover. In 2025, the recorded turnover declined to Rp286.84 trillion, but the system still processed approximately 422.1 million transactions, with deposits amounting to approximately Rp36.01 trillion. These figures reveal both the extraordinary financial scale of the phenomenon and the methodological importance of distinguishing *transaction turnover*, *deposit value*, number of transactions, and actual household economic loss.

Importantly, these financial indicators represent different dimensions of gambling activity and should not be interpreted interchangeably. Transaction turnover reflects the reported circulation of funds, deposits indicate amounts transferred into gambling-related accounts or channels, and transaction counts represent the frequency of recorded financial activities. None of these measures independently establishes the net financial losses experienced by individual gamblers or their families. Consequently, the reported figures are used in this study to illustrate the scale and persistence of online gambling within Indonesia's financial system, rather than to estimate aggregate household economic losses.

The social reach of this phenomenon is equally significant. Government data released in November 2024 estimated that approximately 8.8 million Indonesians had become involved in online-gambling activities, with about 80 percent reportedly coming from lower-income groups. More alarming was the penetration of gambling into childhood: government data indicated approximately 80,000 exposed children below ten years of age and around 200,000 persons below nineteen. By May 2026, the Ministry of Communication and Digital Affairs continued to report almost 200,000 children exposed to online gambling, including approximately 80,000 children younger than ten. These figures indicate that online gambling can no longer be understood solely through conventional categories of adult leisure or organized criminal gambling. It has entered households through devices shared by parents and children, digital games, social-media networks, and payment accounts. Government campaigns consequently have

begun to involve parents, young people, women, religious leaders, and community groups, implicitly recognizing that the relevant arena of prevention is no longer only the criminal-justice system but also the household and everyday digital environment.

This penetration becomes more consequential when gambling is examined through the concept of gambling-related harm rather than gambling participation alone. Contemporary public-health research has moved beyond an exclusive concern with clinically diagnosed gambling disorder and emphasizes a spectrum of financial, psychological, relational, occupational, and social harms.[8] These harms are also socially unequal. A systematic review of 59 studies found that gambling harms vary according to socioeconomic status, age, education, cultural context, gambling frequency, and risk severity, with disadvantaged populations facing disproportionate burdens.[9] More importantly for the present study, the consequences rarely stop with the gambler. Systematic and scoping reviews of *affected others* demonstrate substantial consequences for spouses, partners, children, relatives, and friends, particularly in the form of financial insecurity, emotional distress, deteriorating relationships, physical and mental-health effects, secrecy, conflict, and family disruption.[10] The WHO similarly identifies financial distress, relationship breakdown, family violence, child neglect, theft, fraud, mental illness, and suicide among the major harms associated with gambling.

This broader pattern is increasingly visible within Indonesian families. A 2025 analysis published by the Indonesian Parliament's research service, drawing on BPS data, reported that divorces

[8] L Blank et al., "Interventions to Reduce the Public Health Burden of Gambling-Related Harms: A Mapping Review," *The Lancet Public Health* 6, no. 1 (2021): e50–63, https://doi.org/10.1016/S2468-2667(20)30230-9; A Price, M Hilbrecht, and R Billi, "Charting a Path towards a Public Health Approach for Gambling Harm Prevention," *Journal of Public Health* 29 (2021): 37–53, https://doi.org/10.1007/s10389-020-01437-2.

[9] J N Raybould, M Larkin, and R J Tunney, "Is There a Health Inequality in Gambling Related Harms? A Systematic Review," *BMC Public Health* 21 (2021): 305, https://doi.org/10.1186/s12889-021-10337-3.

[10] B J Riley et al., "Gambling-Related Harm as Reported by Concerned Significant Others: A Systematic Review and Meta-Synthesis of Empirical Studies," *Journal of Family Studies* 27, no. 1 (2021): 112–30, https://doi.org/10.1080/13229400.2018.1513856; N A Dowling et al., "Addressing Gambling Harm to Affected Others: A Scoping Review (Part I: Prevalence, Socio-Demographic Profiles, Gambling Profiles, and Harm)," *Clinical Psychology Review* 116 (2025): 102542, https://doi.org/10.1016/j.cpr.2025.102542.

categorized as associated with gambling rose from 648 cases in 2020 to 2,289 cases in 2024. The same parliamentary analysis documented a wider chain of consequences involving debt, deterioration of household finances, sale of family assets, damaged communication and trust, domestic conflict, violence, and several criminal cases in which gambling debts or gambling addiction formed part of the reported motive. These statistics should not be interpreted as proving that every divorce or violent episode involving a gambler was caused exclusively by gambling; family dissolution and criminal violence are typically multicausal. They nevertheless demonstrate that gambling is increasingly present as a legally and socially documented factor within patterns of household conflict. The distinction is crucial: academically, the issue is not to produce sensational causal claims, but to investigate how gambling functions as a risk amplifier and destabilizing mechanism through debt, deception, loss of household resources, psychological stress, and escalating interpersonal conflict.

From the perspective of Islamic family law, gambling-related financial harm acquires particular legal significance when it interferes with household maintenance (nafkah), marital responsibilities, and the welfare of dependent children. The diversion of income into gambling may compromise the fulfilment of essential family needs, while repeated borrowing, concealed debts, and financial mismanagement may intensify marital disputes and undermine mutual trust. These consequences require analytical differentiation between the criminal prohibition of gambling, the civil and marital obligations of spouses, and the legal grounds upon which family disputes are adjudicated. Gambling-related behaviour does not automatically establish a violation of every marital obligation or constitute sufficient proof of a legal ground for divorce. Rather, its significance depends on the circumstances of each case, the evidence presented, and the extent to which legally recognized household responsibilities have been neglected.

Judicial records provide a more specific perspective on how gambling-related allegations enter marital disputes and are evaluated within family-law proceedings. In Religious Court Decision No. 359/Pdt.G/2024/PA.Prob, the plaintiff alleged that the defendant frequently engaged in online gambling and cockfighting, concealed financial information, failed to provide adequate household maintenance, and contributed to persistent marital conflict. However, the court's established findings concerning economic difficulties, inadequate maintenance, continuing disputes, and marital separation must be

distinguished from the plaintiff's allegations of gambling. The judgment did not independently establish online gambling as a proven legal fact. This distinction is essential because allegations presented by litigants cannot automatically be treated as judicially verified evidence. Rather than demonstrating a direct causal relationship between online gambling and divorce, the decision illustrates how alleged gambling behaviour may appear within a wider constellation of financial difficulties, neglected marital obligations, and deteriorating family relationships.

Online gambling has simultaneously become a criminal-law and financial-governance problem. Indonesian law does not lack formal prohibitions. Under Law No. 1 of 2024 amending the Electronic Information and Transactions Law, Article 27(2) prohibits the intentional and unauthorized distribution, transmission, or making accessible of electronic information containing gambling material, while Article 45(3) provides a maximum penalty of ten years' imprisonment and/or a fine of Rp10 billion for the conduct specified therein. Since the new Criminal Code became effective, Articles 426–427 of Law No. 1 of 2023 also regulate gambling, including the provision of unauthorized gambling opportunities and participation in unauthorized gambling. Law enforcement has likewise been substantial rather than nonexistent. During 2024, the Indonesian National Police reported enforcement against 4,926 gambling cases, including 1,611 online-gambling cases involving 1,918 suspects, while authorities proposed blocking more than 126,000 gambling sites. Thus, it would be analytically inaccurate to argue that Indonesian law is simply "absent" or that state agencies do nothing. The more defensible question concerns an enforcement gap: why does an extensive formal prohibition and repeated enforcement coexist with continued large-scale participation, enormous financial turnover, rapidly regenerated sites, and expanding modes of digital distribution?

The digital architecture of online gambling partly explains this gap. Between 2017 and 14 November 2024, the Ministry of Communication and Digital Affairs reported handling more than 5.16 million gambling-related digital contents, while its subsequent enforcement campaigns continued to remove millions of items. Yet content blocking operates against a technically adaptive ecosystem. In March 2025, for example, the Ministry detected and blocked 123 gambling-related subdomains hosted through DigitalOcean Spaces; after access normalization was attempted, new gambling subdomains were detected again only several hours later. Gambling promotions have also been inserted into ordinary

social-media accounts and influencer networks, while in 2026 authorities blocked Polymarket after determining that monetary betting presented as a blockchain-based "prediction market" still constituted online gambling under Indonesian rules. Financial intelligence data similarly identify the use of bank accounts, e-wallets, QRIS, nominee accounts, shell companies, crypto-assets, remittance mechanisms, transaction structuring, and cross-border flows. Online gambling should therefore be conceptualized not simply as an illegal website but as a dynamic socio-technical network that continually shifts among platforms, identities, payment channels, marketing techniques, and jurisdictions.

The enforcement gap should therefore be understood as a discrepancy between the scope of existing legal instruments, the operational capacity of enforcement mechanisms, and the adaptability of online gambling networks. Criminal provisions establish the legal basis for prosecuting prohibited gambling-related conduct, while content restrictions, financial monitoring, and account-blocking measures seek to disrupt its digital and transactional infrastructure. However, the regeneration of websites, migration across hosting services, changing promotional channels, and diversification of payment mechanisms may limit the effectiveness of interventions directed at isolated components of the system. These developments do not demonstrate the absence of state enforcement; instead, they indicate the need to evaluate how regulatory instruments are implemented across interconnected digital, financial, and institutional environments. Effective prevention consequently requires coordinated responsibilities among law-enforcement agencies, digital-platform providers, financial institutions, and family-protection services.

This socio-technical character also complicates the relationship between gambling and criminality. Financial desperation generated by persistent gambling may intersect with debt, illegal lending, fraud, theft, embezzlement, domestic violence, and other crimes, while gambling operators themselves may employ money-laundering infrastructures and transnational financial channels. International public-health scholarship cautions against reducing this relationship to an assumption that every gambler becomes criminal; rather, gambling harm may create conditions debt pressure, impaired control, desperation, secrecy, and repeated attempts to recover losses that increase vulnerability to secondary

harmful behaviour.[11] Indonesian official records similarly contain cases in which gambling debt appears as part of the motive for violence or property crime. The analytical problem is therefore one of criminogenic pathways, not simple deterministic causation: online gambling can interact with pre-existing socioeconomic vulnerability and digital financial access to produce trajectories from repeated wagering to debt, family deprivation, interpersonal conflict, and in extreme cases criminal violence.

For Islamic studies, however, the significance of online gambling extends beyond its classification as an illegal or addictive behaviour. The Qur'an approaches *maysir* as a moral-social problem whose destructive consequences reach human relationships and religious consciousness. Q. al-Baqarah [2]:219 acknowledges that wine and gambling may contain certain perceived benefits but declares their harm or sin greater than their benefit. More explicitly, Q. al-Māʾidah [5]:90–91 commands believers to avoid *maysir* and identifies its social effects: the production of enmity and hatred and the diversion of human beings from remembrance of God and prayer. The Qur'anic formulation is therefore strikingly relational. Its concern is not limited to the monetary act of wagering; it recognizes a chain through which gambling damages property, moral agency, religious responsibility, and interpersonal solidarity. In a contemporary digital context, these verses provide a normative basis for examining online gambling simultaneously through *ḥifẓ al-māl* (protection of wealth), *ḥifẓ al-ʿaql* (protection of intellect and rational agency), *ḥifẓ al-nafs* (protection of life and well-being), *ḥifẓ al-dīn* (protection of religious-moral life), and *ḥifẓ al-nasl* or the continuity and protection of the family. Recent Indonesian studies have productively developed these connections through *maqāṣid al-sharīʿah*, contextual interpretation of *maysir*, and Qur'anic family-system perspectives. Studies published between 2024 and 2026 show that online gambling can damage household finances, communication, marital trust, religious responsibility, and family resilience.[12]

[11] World Health Organization, "Gambling," *WHO Fact Sheet* (World Health Organization, 2024); Wardle et al., "The Lancet Public Health Commission on Gambling."

[12] R Suraiya et al., "Disharmoni Keluarga Akibat Judi Online Di Kabupaten Sidoarjo Perspektif Teori Sistem Keluarga Al-Qur'an," *Bustanul Fuqaha: Jurnal Bidang Hukum Islam* 5, no. 3 (2024): 544–61, https://doi.org/10.36701/bustanul.v5i3.1842; N Saniah et al., "Online Gambling and the Violation of Maqashid Shariah: Implications for Family Communication and

In this study, the five objectives of Islamic law (*maqāṣid al-sharīʿah*) are employed as interconnected analytical categories for interpreting gambling-related family harm. The protection of wealth (*ḥifẓ al-māl*) provides a normative basis for examining the diversion of household income, indebtedness, asset depletion, and the neglect of maintenance obligations. The protection of intellect (*ḥifẓ al-ʿaql*) concerns distorted financial expectations, impaired judgment, and persistent gambling behaviour that may undermine rational decision-making. The protection of life and well-being (*ḥifẓ al-nafs*) addresses psychological distress, coercion, violence, and threats to physical or mental health. The protection of religion (*ḥifẓ al-dīn*) concerns the disruption of religious responsibilities and moral accountability, while the protection of offspring and family continuity (*ḥifẓ al-nasl*) encompasses children's welfare, parental obligations, and the stability of family relationships. These dimensions are not treated as empirically validated indicators or as proof that every instance of gambling produces all five forms of harm. Rather, they constitute a normative framework through which documentary findings can be interpreted and preventive responsibilities can be articulated.

The existing Indonesian literature can broadly be grouped into several scholarly tendencies. One group employs normative Islamic-law and *maqāṣid al-sharīʿah* approaches to establish the prohibition and multidimensional harms of online gambling. A second examines household disharmony and family resilience through local qualitative studies, including research in Sidoarjo and Riau. A third body of research concentrates on criminal law, law enforcement, financial crime, and regulatory effectiveness, while a smaller interpretive literature rereads Qur'anic *maysir* verses in relation to contemporary digital practices. These studies have significantly advanced understanding of online gambling, yet they tend to remain analytically separated: normative Islamic studies often rely primarily on textual or library research; family studies are frequently geographically localized; criminal-law studies emphasize statutory enforcement without systematically tracing household consequences; and studies of digital gambling architecture rarely integrate Islamic family ethics or Religious Court jurisprudence.

Economic Stability in Indonesia," *Refleksi: Jurnal Kajian Agama Dan Filsafat* 25, no. 1 (2026): 359–80, https://doi.org/10.15408/refleksi.v25.i1.51850; T Kusuma, I Husti, and Aslati, "The Impact of Online Gambling on Family Resilience: An Islamic Law Perspective from the Riau Region of Indonesia," *Al-Tadzkiyyah: Jurnal Pendidikan Islam* 17, no. 1 (2026): 33–48, https://doi.org/10.24042/atjpi.v17i1.30167.

This fragmentation becomes particularly visible in very recent scholarship. Saniah, for example, offer a systemic *maqāṣid* analysis of family communication and economic stability,[13] while Kusuma, Husti, and Aslati examine Muslim-family resilience in Riau and Suraiya et al. employ Zainab al-ʿAlwānī's Qur'anic Family Systems Theory in Sidoarjo.[14] These studies mean that the novelty of the present research cannot credibly rest merely on connecting online gambling with Islamic family resilience.

Although existing studies have established important relationships between online gambling, family disharmony, and Islamic ethical principles, a more integrated socio-legal explanation remains necessary. Suraiya provide context-specific insights into family conflict in Sidoarjo through Qur'anic Family Systems Theory,[15] while Kusuma examine the implications of online gambling for Muslim family resilience in Riau.[16] Saniah further demonstrate the relevance of *maqāṣid al-sharīʿah* to family communication and economic stability.[17] These contributions indicate that gambling-related family harm and its Islamic normative implications are not unexplored subjects. However, localized family studies do not independently explain how national digital gambling infrastructures and financial transactions shape the conditions of household vulnerability. Similarly, normative studies do not necessarily integrate the evidentiary distinctions found in judicial decisions with the practical limitations of criminal enforcement and digital-platform regulation. The present study addresses this analytical fragmentation by integrating national financial-intelligence indicators, selected judicial evidence, digital gambling infrastructure, statutory regulation, and Qur'anic ethical interpretation within a single socio-legal framework. Its novelty therefore lies in explaining the interaction between these

[13] Saniah et al., "Online Gambling and the Violation of Maqashid Shariah: Implications for Family Communication and Economic Stability in Indonesia."

[14] Kusuma, Husti, and Aslati, "The Impact of Online Gambling on Family Resilience: An Islamic Law Perspective from the Riau Region of Indonesia"; Suraiya et al., "Disharmoni Keluarga Akibat Judi Online Di Kabupaten Sidoarjo Perspektif Teori Sistem Keluarga Al-Qur'an."

[15] Suraiya et al., "Disharmoni Keluarga Akibat Judi Online Di Kabupaten Sidoarjo Perspektif Teori Sistem Keluarga Al-Qur'an."

[16] Kusuma, Husti, and Aslati, "The Impact of Online Gambling on Family Resilience: An Islamic Law Perspective from the Riau Region of Indonesia."

[17] Saniah et al., "Online Gambling and the Violation of Maqashid Shariah: Implications for Family Communication and Economic Stability in Indonesia."

dimensions rather than merely establishing that online gambling can harm Muslim families.

The concept of Muslim family resilience requires particular clarification within this integrated framework. Family resilience is understood as the capacity to recognize gambling-related risks, protect essential household resources, maintain responsible relationships, and seek appropriate assistance when financial or psychological harm emerges. However, family resilience should not be interpreted as a substitute for institutional accountability, effective criminal enforcement, financial supervision, or professional psychosocial support. The family may contribute to early detection and prevention, but the structural conditions enabling online gambling also require intervention by public authorities, digital-platform operators, financial institutions, and relevant social-service providers. Accordingly, the proposed Qur'anic and maqāṣid-based approach is developed as a normative framework for interpreting risks and allocating preventive responsibilities, rather than as an empirically tested intervention model.

Accordingly, this study addresses three interconnected questions: how did online gambling expand and become embedded within Indonesian social and household life during 2020–2025, and what forms of financial, psychological, relational, and criminal harm are visible in national data and selected legal cases?; how effectively does the Indonesian legal and regulatory framework respond to this digital gambling ecosystem, and where does an enforcement gap persist across content distribution, payment infrastructures, and platform adaptation?; and how can the Qur'anic prohibition of *maysir*, the objectives of Islamic law, and Qur'anic principles of family responsibility be used to conceptualize the Muslim family both as a site affected by gambling harm and as a primary institution of prevention? Correspondingly, this article aims to reconstruct the social escalation and household consequences of online gambling in Indonesia; critically examine selected legal cases and state responses; and formulate an Islamic family-resilience framework capable of connecting Qur'anic normativity with contemporary empirical and socio-legal realities.

The study therefore combines a socio-legal approach, the contemporary gambling-harm framework, and an Islamic normative perspective grounded in the Qur'anic treatment of *maysir* and the *maqāṣid* of family and human welfare. Rather than using Qur'anic verses merely to reaffirm the already-established prohibition of gambling, the analysis treats Q. 2:219 and Q. 5:90–91 as an interpretive framework for

examining the relational structure of gambling harm its movement from apparent benefit and promised gain toward economic depletion, distorted agency, hostility, fractured responsibility, and weakened religious and familial bonds. This approach also responds to the methodological need to move beyond normative Qur'anic citation toward interpretive analysis that makes textual selection, contextual mediation, and argumentative reasoning explicit.[18]

The principal contribution of this study lies in developing an integrated socio-legal and Qur'anic explanation of gambling-related family harm in Indonesia. It advances the proposition that such harm emerges through the interaction of individual gambling behaviour, adaptive digital and financial infrastructures, household vulnerability, and inadequate preventive safeguards. This proposition extends existing Islamic family-law scholarship by connecting documented patterns of financial distress, disrupted maintenance obligations, marital conflict, and child vulnerability with the institutional conditions that facilitate gambling participation. Through the analytical application of maqāṣid al-sharīʿah, the study further develops a normative framework for identifying harm and clarifying the complementary responsibilities of families, religious institutions, financial intermediaries, digital-platform actors, and government agencies. The framework does not claim to establish a universally applicable causal model or a clinically validated intervention. Rather, it offers a conceptually structured synthesis that can guide future empirical investigation and support more coordinated approaches to family protection and online gambling prevention.

RESEARCH METHODS

This study employed a qualitative documentary research design integrating socio-legal analysis and thematic Qur'anic interpretation (*tafsīr mawḍūʿī*) to examine online gambling as an interconnected digital, legal, economic, and familial problem in Indonesia. The socio-legal approach was used to investigate the relationships between statutory regulations, institutional enforcement, digital gambling infrastructures, financial transactions, and documented consequences for household welfare. Thematic Qur'anic interpretation provided a complementary normative approach for examining the prohibition of maysir and its implications for Islamic family responsibilities and the

[18] Al Fiqri Ardiansyah and Marhamah Annazah Tambunan, "From Normative Citation to Critical Analysis: Evaluating Methodological Problems in Contemporary Indonesian Qur'anic Scholarship," *Dialogues in Qur'anic and Hadith Studies* 1, no. 1 (2026): 1–26, https://doi.org/10.68051/dqhs.v1i1.12

protection of human welfare. Rather than treating these approaches as interchangeable, the research distinguished the evidentiary function of legal and empirical documents from the interpretive function of Qur'anic texts and exegetical literature. The study relied exclusively on documentary and textual materials and did not involve interviews, surveys, direct observation, experiments, or primary data collection from affected families. Accordingly, its findings are interpreted as documentary evidence and normative conceptual synthesis rather than direct empirical verification of causal relationships or the effectiveness of preventive interventions.

The research was organized into two complementary analytical components. The first examined the socio-legal dimensions of online gambling through documentary evidence concerning its expansion, financial scale, digital distribution, household consequences, judicial treatment, and regulatory responses in Indonesia. The principal empirical period extended from 1 January 2020 to 31 December 2025, while selected materials published in 2026 were considered to contextualize subsequent regulatory developments and relevant scholarly discussions. The second component employed thematic Qur'anic interpretation to examine the normative implications of gambling for family protection. Its primary textual focus was Q. al-Baqarah [2]:219 and Q. al-Mā'idah [5]:90–91, supplemented by Qur'anic provisions relevant to financial responsibility, family welfare, and the protection of dependants. The interpretive analysis considered classical and contemporary exegetical perspectives represented by al-Ṭabarī, al-Qurṭubī, Ibn Kathīr, Ibn ʿĀshūr, Hamka, and M. Quraish Shihab. These exegetical works were selected to represent different historical periods and interpretive perspectives rather than to construct an exhaustive survey of Qur'anic commentary. The analysis examined the contextual meanings of maysir, the distinction between perceived benefit and greater harm, and the Qur'anic identification of enmity, hatred, and disruption of religious responsibility as consequences associated with gambling. The resulting normative insights were subsequently considered in relation to the documented financial, psychological, relational, and legal dimensions of online gambling.

The documentary corpus comprised four principal categories of materials: (1) Indonesian legislation and judicial decisions relevant to gambling, electronic information, criminal liability, household maintenance, marital disputes, and family protection; (2) official reports and statistical publications issued by institutions including the Financial

Transaction Reports and Analysis Center (PPATK), the Ministry of Communication and Digital Affairs (Komdigi), Statistics Indonesia (BPS), the Indonesian National Police, and parliamentary research bodies; (3) peer-reviewed academic publications concerning online gambling, gambling-related harm, family resilience, socio-legal regulation, and Islamic family law; and (4) Qur'anic texts and classical and contemporary exegetical works relevant to maysir and maqāṣid al-sharīʿah. Official legal materials were distinguished from governmental statistical statements and scholarly commentary according to their institutional origin, documentary purpose, and evidentiary status. The principal inclusion criteria were substantive relevance to the research questions, identifiable authorship or institutional provenance, and sufficient documentary information to support source evaluation. Materials lacking traceable provenance, unrelated to the Indonesian socio-legal context or the relevant comparative literature, or insufficiently documented to support the claims for which they were cited were excluded from substantive evidentiary analysis. Judicial decisions were considered relevant when the proceedings addressed gambling-related allegations or findings alongside issues such as financial obligations, debt, marital conflict, separation, child welfare, or divorce. Particular attention was given to distinguishing allegations advanced by litigants from facts expressly established in judicial reasoning.

To support methodological reproducibility, the documentary retrieval process requires an explicit record of the information sources consulted, the search terms applied, the period of retrieval, and the criteria used to determine eligibility. Relevant official repositories include the Indonesian Supreme Court's Directory of Decisions for judicial records, the national legal-documentation system for legislation, and the institutional publication repositories of PPATK, BPS, Komdigi, and other responsible public authorities for statistical and regulatory materials. Academic literature was considered in relation to the substantive concepts of online gambling, gambling-related harm, Islamic family law, family resilience, legal enforcement, and maqāṣid al-sharīʿah. The final methodological record should specify the academic databases actually searched, the exact search expressions and relevant date restrictions, the number of records retrieved and excluded, and the number of judicial decisions included in the final analysis. These retrieval details are necessary to distinguish a transparent documentary corpus from an illustrative selection of publicly available sources.

Documentary materials were examined using qualitative content analysis and thematic coding, informed by established approaches to documentary research and qualitative analysis.[19] The analytical framework distinguished five interconnected domains: (1) digital access, promotion, and gambling-related financial infrastructure; (2) economic and psychological harms associated with gambling participation; (3) household maintenance, marital responsibilities, and children's welfare; (4) statutory regulation, judicial evidence, and institutional enforcement; and (5) Qur'anic ethical principles and preventive family protection. Within these domains, the analysis differentiated descriptive evidence, reported associations, judicially established facts, and interpretive propositions. Particular attention was given to the evidentiary status of information contained in court decisions. Claims presented by litigants were treated as allegations unless expressly established through the court's findings, and the legal significance of gambling-related conduct was assessed separately from the general occurrence of household conflict or marital dissolution. The thematic organization enabled comparison across statistical, legal, and scholarly documents without assuming that all sources possessed equivalent evidentiary authority.

Statistical evidence was interpreted with attention to differences in measurement definitions, reporting periods, institutional coverage, and evidentiary limitations. In particular, online-gambling transaction turnover, deposit values, transaction counts, and numbers of identified participants were treated as distinct indicators rather than interchangeable measures of economic loss. Where statistical publications employed different reference periods or reporting categories, the figures were interpreted within their original institutional definitions instead of being combined into a single estimate. Similarly, national divorce statistics identifying gambling as a recorded factor were not assumed to refer exclusively to online gambling or to establish gambling as the sole cause of marital dissolution. Incomplete or potentially inconsistent figures were considered in relation to their reporting context, and unsupported causal inferences were avoided. This approach was intended to preserve the distinction between the scale of

[19] Glenn A Bowen, "Document Analysis as a Qualitative Research Method," *Qualitative Research Journal* 9, no. 2 (2009): 27–40; Klaus Krippendorff, *Content Analysis: An Introduction to Its Methodology* (Sage Publications, 2018); H Morgan, "Conducting a Qualitative Document Analysis," *The Qualitative Report* 27, no. 1 (2022): 64–77, https://doi.org/10.46743/2160-3715/2022.5044; Johnny Saldaña, *The Coding Manual for Qualitative Researchers* (Sage, 2021).

reported gambling-related activity, the documentation of family consequences, and the actual economic or social losses that could not be independently quantified through the available documentary evidence.

The final analytical stage integrated the socio-legal findings with the Qur'anic interpretive framework through a normative synthesis guided by the five objectives of Islamic law. Documented patterns involving household financial depletion, debt, and neglected maintenance were examined in relation to *ḥifẓ al-māl* (protection of wealth); distorted financial expectations and impaired decision-making were considered through *ḥifẓ al-ʿaql* (protection of intellect); psychological distress, coercion, and threats to well-being through *ḥifẓ al-nafs* (protection of life); disruption of religious and moral responsibilities through *ḥifẓ al-dīn* (protection of religion); and risks to child welfare, parental obligations, and family continuity through *ḥifẓ al-nasl* (protection of offspring). These dimensions were applied as normative analytical categories rather than empirically validated measures. The synthesis proceeded by identifying relevant documentary patterns, examining their legal and familial implications, and interpreting their ethical significance in light of the selected Qur'anic passages and exegetical perspectives. The analysis maintained a distinction between descriptive findings concerning documented gambling-related practices, legal conclusions supported by statutory and judicial sources, and normative recommendations derived from Islamic ethical reasoning. Source triangulation across official reports, judicial materials, legislation, and scholarly literature supported the assessment of documentary consistency. Nevertheless, because the study did not involve direct participants or longitudinal observation, it cannot independently establish causal relationships between gambling and family breakdown or demonstrate the effectiveness of the proposed preventive framework. These questions remain appropriate subjects for future empirical investigation.

RESULTS AND DISCUSSION

The Digital Expansion and Social Penetration of Online Gambling in Indonesia

The expansion of online gambling in Indonesia shows that gambling has moved beyond a marginal or spatially bounded activity and become embedded in everyday digital life. Conventional gambling depended largely on physical venues and interpersonal networks. Digitalization has altered these conditions. Gambling can now be reached through smartphones, websites, social-media links, online

games, electronic wallets, QRIS, and other payment channels, making participation possible almost anywhere and at any time. Research shows that the internet enables continuous communication, promotion, and community formation around gambling products.[20] Guillou-Landreat similarly demonstrate that digital gambling marketing extends beyond dedicated gambling websites into social-media networks, where advertising can influence gambling representations, intentions, and practices, particularly among younger and vulnerable audiences.[21] James and Bradley's systematic review further identifies the reach of gambling advertising on social media as a particular concern for younger users.

This development is better understood as a process of digital normalization than simply as technological modernization of an old practice. The WHO identifies commercialization and digitization as major drivers of the rapid normalization of gambling and notes that online availability makes gambling accessible almost anywhere, including in jurisdictions where it is legally prohibited.[22] The *Lancet Public Health* Commission also emphasizes that gambling harms are shaped by the structural characteristics of gambling systems, including availability, commercial promotion, and technological innovation, rather than solely by individual weakness or pathological behaviour.[23] In Indonesia, this perspective is especially relevant because online gambling operates through the same digital infrastructure used for communication, entertainment, shopping, banking, and payments. The boundary between ordinary digital consumption and gambling therefore becomes increasingly porous.

The financial scale of online gambling in Indonesia is reflected in official reports issued by the Financial Transaction Reports and Analysis Center (PPATK). According to PPATK's 2025 strategic performance report, online-gambling fund turnover declined from approximately Rp359.81 trillion in 2024 to Rp286.84 trillion in 2025, representing a reduction of approximately 20%. During the same period, recorded deposits decreased from Rp51.3 trillion to Rp36.01 trillion. Nevertheless, PPATK identified approximately 422.1 million gambling-

[20] James and Bradley, "The Use of Social Media in Research on Gambling: A Systematic Review."

[21] Guillou-Landreat et al., "Gambling Marketing Strategies and the Internet: What Do We Know? A Systematic Review."

[22] World Health Organization, "Gambling," *Fact Sheet* (World Health Organization, 2024), https://www.who.int/news-room/fact-sheets/detail/gambling.

[23] Wardle et al., "The Lancet Public Health Commission on Gambling."

related transactions in 2025 and reported that 12.3 million individuals made gambling deposits through banking services, electronic wallets, and QRIS.[24] These indicators describe different aspects of gambling-related financial activity and should not be interpreted interchangeably. Fund turnover represents the reported circulation of money, deposit values reflect amounts transferred into gambling-related channels, and transaction counts indicate the frequency of recorded financial activity. None of these indicators independently establishes the net economic losses experienced by gamblers or their families. The decline in turnover and deposits therefore indicates a reduction in certain recorded financial indicators, rather than the disappearance of gambling-related harm. PPATK attributes the decline partly to coordinated governmental and private-sector interventions; however, the documentary data alone do not isolate the causal effect of individual enforcement measures.

The changing payment infrastructure further demonstrates the adaptability of the online-gambling ecosystem. PPATK reported that deposits through QRIS increased significantly in 2025 relative to conventional bank and e-wallet deposits. Authorities have also identified the conversion of mobile-phone credit into gambling-related payments. These developments show that online gambling is not merely a collection of illegal websites. It functions through an interconnected network of platforms, payment systems, user accounts, communication channels, and promotional mechanisms. The integration of gambling activities into ordinary digital-payment infrastructure creates an important pathway through which individual participation may affect household financial security. Electronic wallets, QRIS payments, and bank transfers can facilitate frequent transactions without requiring physical access to gambling venues. Where these transactions involve household income, shared savings, or borrowed funds, gambling expenditure may reduce the resources available for maintenance, education, health care, and other essential family obligations. Nevertheless, the existence of digital transactions alone does not demonstrate financial deprivation within a particular household. Such consequences depend on transaction amounts, household income, debt exposure, financial control, and the availability of protective arrangements. This distinction is analytically important because national financial-intelligence indicators establish the

[24] Pusat Pelaporan dan Analisis Transaksi Keuangan, "Catatan Capaian Strategis PPATK Tahun 2025: Menjaga Kedaulatan Dan Integritas Ekonomi Bangsa" (Pusat Pelaporan dan Analisis Transaksi Keuangan, 2026).

scale and characteristics of reported gambling-related activity, whereas household-level financial harm requires more specific evidence concerning expenditure, losses, and family circumstances. Accordingly, digital-payment infrastructure is examined here as a facilitating condition and potential mechanism of financial vulnerability, rather than as independent proof of family economic loss.

More broadly, research on technological mediation in digital environments demonstrates that platform infrastructures, recommendation systems, engagement metrics, and communicative formats actively shape the circulation, visibility, and exposure of online content.[25] Comparable research on digital fatwas demonstrates that technological platforms also reshape the production, circulation, recognition, and contestation of religious authority, illustrating more broadly that digital infrastructures are not neutral channels but environments that actively mediate how normative messages acquire visibility and social influence.[26] This expansion is therefore social as well as technological and financial. The growing incorporation of ordinary financial technologies into gambling transactions is particularly important because it enables illegal betting activities to imitate everyday digital consumption and payment behaviour.

The strongest evidence of social penetration is the changing profile of participants. In June 2024, PPATK reported approximately 3.2 million identified online gamblers and specifically noted the involvement of students, university students, and housewives. Government communications have also documented exposure among motorcycle-taxi drivers, formal workers, public officials, security personnel, and other occupational groups. By 2025, PPATK explicitly described adolescents, students, housewives, and formal-sector workers as vulnerable groups affected by online gambling. These findings undermine the assumption that gambling is confined to a particular class, occupation, gender, or adult recreational subculture. Instead, digitalization has generated a socially dispersed gambling environment that cuts across conventional socioeconomic boundaries.

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[25] Muhammad Rifian Panigoro, Mukhlis Sore, and Taufiqurrahman Biahimo, "Hadith Authority in the Digital Age: Continuity, Contestation, and Transformation," *TSIQAH: Journal of Hadith and Prophetic Tradition* 1, no. 1 (2026): 43–66.

[26] Marhamah Annazah Tambunan and Maulida Fitria, "Digital Fatwas and the Transformation of Religious Authority in Contemporary Muslim Societies," *Islamicate Futures: Knowledge, Ethics, and Muslim Societies* 1, no. 1 (2026): 96–123, https://doi.org/10.68051/ifkems.v1i1.41.

The exposure of children provides an even clearer indication that this normalization has crossed conventional social boundaries. Komdigi reported in November 2024 that approximately 80,000 children under ten had been exposed to online gambling, often through digital games and accounts belonging to their parents, while around 200,000 people under nineteen were also reported as exposed. In 2026, Komdigi again stated that almost 200,000 Indonesian children had been exposed to online gambling, including approximately 80,000 below ten years of age. Official data further indicate that children aged 10–16 made gambling deposits exceeding Rp2.2 billion during the first quarter of 2025. These findings correspond with James and Bradley's concern about the reach of gambling-related content to younger audiences[27] and Guillou-Landreat conclusion that young people are particularly vulnerable to digital gambling marketing.[28] WHO likewise warns that aggressive online promotion may normalize gambling among children and adolescents.[29]

Taken together, these findings suggest that the Indonesian online-gambling problem cannot be adequately understood by counting gamblers, transactions, or blocked websites in isolation. It is a socio-technical system in which digital accessibility, marketing, payment infrastructures, and routine media use reinforce one another. The participation of children, students, women, low-income groups, formal workers, and public-sector actors further shows that gambling-related risk is no longer concentrated within a socially isolated population. The Indonesian evidence therefore supports and extends the public-health argument advanced by Wardle and WHO: gambling harm is produced not only by individual behaviour but also by environments that normalize availability and reduce barriers to participation.[30] Online gambling in Indonesia has consequently evolved from an individual betting activity into a socially embedded digital ecosystem sustained by the convergence of technology, finance, commercial persuasion, and everyday digital life.

From Gambling Participation to Family Breakdown: Economic, Relational, and Legal Harms

[27] James and Bradley, "The Use of Social Media in Research on Gambling: A Systematic Review."

[28] Guillou-Landreat et al., "Gambling Marketing Strategies and the Internet: What Do We Know? A Systematic Review."

[29] Organization, "Gambling," 2024.

[30] Wardle et al., "The Lancet Public Health Commission on Gambling"; Organization, "Gambling," 2024.

The most significant consequence of online gambling is not confined to the gambler but is redistributed across the family through financial loss, emotional distress, deteriorating trust, disrupted household responsibilities, and, in severe cases, violence and marital dissolution. This pattern is captured by the concept of *gambling-related harm*, which shifts analytical attention away from gambling participation alone toward the wider consequences experienced by spouses, children, relatives, and other *affected others*.[31] A recent scoping review of 121 studies found that gambling problems affect an average of approximately six other people and that those affected experience multiple forms of harm, particularly emotional, relational, financial, and health-related harms.[32] This evidence demonstrates that gambling is intrinsically relational: money lost by one individual may represent food, education, housing, health care, savings, or debt repayments that are no longer available to other household members. The WHO therefore identifies financial distress, relationship breakdown, family violence, child neglect, theft, fraud, and poverty among the major consequences of harmful gambling.

Financial harm constitutes a central mechanism through which gambling-related risks may be transmitted from individual participants to other household members. Repeated gambling expenditure can divert income from essential consumption, while attempts to recover previous losses may intensify borrowing, debt accumulation, and asset depletion. These pressures become particularly consequential in households with limited financial reserves or dependants who rely on a primary income earner. As Raybould demonstrate, gambling-related harms are unequally distributed across socioeconomic groups,[33] while the World Health

[31] Riley et al., "Gambling-Related Harm as Reported by Concerned Significant Others: A Systematic Review and Meta-Synthesis of Empirical Studies"; R Edgren et al., "Treatment for the Concerned Significant Others of Gamblers: A Systematic Review," *Journal of Behavioral Addictions* 11, no. 1 (2022): 1–25, https://doi.org/10.1556/2006.2021.00088; M Vassallo, K DeGiovanni, and P Montgomery, "The Efficacy of Psychosocial Interventions in Minimising the Harm Caused to Affected Others of Problem Gambling: A Systematic Review and Meta-Analysis," *Journal of Gambling Studies* 39, no. 4 (2023): 1927–58, https://doi.org/10.1007/s10899-023-10220-3.

[32] Dowling et al., "Addressing Gambling Harm to Affected Others: A Scoping Review (Part I: Prevalence, Socio-Demographic Profiles, Gambling Profiles, and Harm)."

[33] Raybould, Larkin, and Tunney, "Is There a Health Inequality in Gambling Related Harms? A Systematic Review."

Organization identifies the diversion of expenditure from essential needs as an important dimension of gambling-related financial harm.[34] Within Islamic family law, such financial pressures acquire additional significance when they interfere with the obligation of nafkah and the protection of dependent family members. However, gambling expenditure and the legal failure to provide maintenance must be analytically distinguished. The former concerns financial behaviour, whereas the latter requires an assessment of applicable family-law obligations and the circumstances in which those obligations have not been fulfilled. Consequently, gambling-related financial harm is better conceptualized as a potential mechanism of household vulnerability than as automatic proof of marital misconduct or legal liability.

The financial mechanism is closely connected to relational deterioration. Gambling frequently requires secrecy concerning the amount of money spent, accumulated debts, borrowing, or the true extent of continued participation. Once losses become difficult to conceal, financial deception may develop into recurrent conflict, mistrust, anger, and breakdown of communication. Riley found that partners and other concerned significant others commonly experience psychological distress, relationship problems, and physical and mental-health consequences as a result of another person's gambling.[35] Vassallo similarly identify financial, psychological, health, and relationship harms among the principal burdens borne by affected others.[36] More recent evidence strengthens this interpretation: Dowling found emotional and relationship harms to be the most consistently reported domains among affected others, followed by financial and health harms.[37] Thus, the transition from gambling participation to family breakdown is rarely a single event; it is more accurately understood as an accumulative process in which economic losses, secrecy, conflict, emotional exhaustion, and deteriorating trust reinforce one another.

[34] Organization, "Gambling," 2024.

[35] Riley et al., "Gambling-Related Harm as Reported by Concerned Significant Others: A Systematic Review and Meta-Synthesis of Empirical Studies."

[36] Vassallo, DeGiovanni, and Montgomery, "The Efficacy of Psychosocial Interventions in Minimising the Harm Caused to Affected Others of Problem Gambling: A Systematic Review and Meta-Analysis."

[37] Dowling et al., "Addressing Gambling Harm to Affected Others: A Scoping Review (Part I: Prevalence, Socio-Demographic Profiles, Gambling Profiles, and Harm)."

The effects become particularly serious when children are present. A systematic review by Suomi, based on 35 studies, found negative outcomes associated with parental problem gambling across psychological well-being,[38] family relationships, violence, behaviour, financial conditions, and physical health. Evidence was especially strong for child distress and family dysfunction, while some studies also identified depression, anxiety, financial stress, child abuse, and exposure to family violence. These findings challenge any interpretation of gambling as an exclusively private adult decision. When parental gambling absorbs household resources or disrupts parental attention, children may become involuntary recipients of gambling harm despite having no participation in gambling itself. The family consequence is therefore intergenerational: the gambler assumes the risk voluntarily, while children may bear economic insecurity, reduced parental availability, emotional instability, or exposure to conflict without having any control over the original behaviour.

The relationship between gambling and domestic violence further illustrates why gambling harm must be analyzed relationally rather than individually. Hing conclude from an integrative review that gambling problems are associated with elevated risks of domestic and family violence and argue that research should pay greater attention not only to situational violence but also to coercive control and economic abuse.[39] Their analysis is particularly important because financial control such as appropriating a partner's money, forcing access to household resources, or depleting jointly owned assets can itself constitute a form of family harm even in the absence of physical violence. Earlier systematic evidence also found a significant association between problem gambling and both victimization and perpetration of intimate partner violence.[40] Critical socio-legal scholarship on *qiwāmah* further demonstrates that gendered structures of family authority may influence whose voice, knowledge, consent, and economic agency are recognized within

[38] A Suomi et al., "Parental Problem Gambling and Child Wellbeing: Systematic Review and Synthesis of Evidence," *Addictive Behaviors* 126 (2022): 107205, https://doi.org/10.1016/j.addbeh.2021.107205.

[39] N Hing et al., "An Integrative Review of Research on Gambling and Domestic and Family Violence: Fresh Perspectives to Guide Future Research," *Frontiers in Psychology* 13 (2022): 987379, https://doi.org/10.3389/fpsyg.2022.987379.

[40] N A Dowling et al., "Problem Gambling and Intimate Partner Violence: A Systematic Review and Meta-Analysis," *Trauma, Violence, & Abuse* 17, no. 1 (2016): 43–61, https://doi.org/10.1177/1524838014561269.

household relations. In the context of gambling-related financial harm, this insight is relevant because the depletion or unilateral control of household resources may reproduce asymmetrical authority and disproportionately transfer the consequences of risky financial behaviour to spouses and dependants.[41] These relationships should nevertheless not be interpreted deterministically: gambling does not automatically cause violence. Rather, financial pressure, accumulated debt, emotional dysregulation, concealment, and conflict may create or intensify conditions in which violent or coercive behaviour becomes more likely.

Indonesian evidence demonstrates that these internationally recognized mechanisms are also visible within Muslim households. Suraiya, in their study of families affected by online gambling in Sidoarjo, classify family disharmony into several degrees of severity.[42] At the less severe level, online gambling was associated with repeated marital arguments, reduced or absent household maintenance, excessive time spent on gambling-related activities, irritability, and increasingly harsh communication. At more serious levels, conflict extended to members of the wider family and could culminate in divorce proceedings. Importantly, the study identifies women and children primarily as parties bearing the consequences of gambling conducted largely by husbands or male family members. These findings refine the general *affected others* framework by situating gambling harm within specific Islamic family obligations, particularly *nafkah*, marital partnership, responsibility toward children, and preservation of family harmony.[43]

Evidence from Riau reinforces this pattern. Kusuma, Husti, and Aslati found that online gambling undermines Muslim family resilience through financial distress, psychological pressure, and family conflict.[44] Their qualitative findings show that the implications of gambling cannot be separated into neatly isolated economic and psychological categories because financial losses may trigger debt, stress, deteriorating

[41] Al Fiqri Ardiansyah, Marhamah Annazah Tambunan, Randy Putra Alamsyah, Idrus Afandi Akbar, and Nuruddin, "Qiwāmah and Epistemic Violence: A Critical Socio-Legal Analysis of Gendered Authority in Islamic Family Law," *Mawaddah: Jurnal Hukum Keluarga Islam* 3, no. 2 (2025): 605–626, https://doi.org/10.52496/mjhki.v3i2.100.

[42] Suraiya et al., "Disharmoni Keluarga Akibat Judi Online Di Kabupaten Sidoarjo Perspektif Teori Sistem Keluarga Al-Qur'an."

[43] Suraiya et al.

[44] Kusuma, Husti, and Aslati, "The Impact of Online Gambling on Family Resilience: An Islamic Law Perspective from the Riau Region of Indonesia."

communication, and conflict simultaneously. The study therefore supports a systemic interpretation of family resilience in which the economic, emotional, relational, and religious dimensions of household life are mutually dependent.[45] In this respect, Indonesian findings do more than reproduce international gambling-harm literature; they show how globally recognized harms interact with culturally and religiously defined obligations within Muslim family structures.

National divorce statistics provide an indication of the institutional recognition of gambling as a factor associated with marital conflict, although their interpretation requires methodological caution. Drawing on Statistics Indonesia (BPS), Yamin reported that divorces recorded under gambling-related causes increased from 648 cases in 2020 to 2,289 cases in 2024.[46] These figures refer to gambling as a general classification and cannot be treated as an exclusive measure of divorces involving online gambling. Furthermore, administrative classifications of divorce causes do not independently establish the extent to which gambling contributed to each marital breakdown or exclude the influence of other economic, psychological, and relational factors. The significance of these statistics therefore lies in documenting the growing visibility of gambling within formal divorce records rather than demonstrating a direct causal relationship between online gambling and marital dissolution. Interpreted alongside qualitative family studies and judicial decisions, the figures support further investigation into the mechanisms through which gambling-related financial difficulties and interpersonal conflict may intersect with legally recognized grounds for divorce.

Judicial evidence provides a more precise basis for examining how allegations of online gambling intersect with legally recognized marital problems. In Religious Court Decision No. 359/Pdt.G/2024/PA.Prob, the plaintiff alleged that the defendant frequently participated in online gambling and cockfighting, failed to provide adequate maintenance, concealed financial information, and contributed to persistent marital disputes. However, these allegations must be distinguished from the court's expressly established findings. Based on the evidence presented, the court recognized that the spouses had experienced continuing conflict associated with economic difficulties, that adequate maintenance had not

[45] Kusuma, Husti, and Aslati.

[46] R A Yamin, "Judi Online: Faktor Pemicu Kekerasan Dan Perceraian," *Info Singkat: Analisis Strategis Terhadap Isu Aktual*, vol. XVII (Pusat Analisis Keparlemenan, Badan Keahlian DPR RI, 2025).

been provided, that the parties had separated, and that efforts at reconciliation had failed. Online gambling itself was not independently identified among the established legal facts. The court assessed the divorce claim under Article 19(f) of Government Regulation No. 9 of 1975 in conjunction with Article 116(f) of the Compilation of Islamic Law, which concern continuous marital disputes and the absence of reasonable prospects for reconciliation. The decision therefore illustrates the legal significance of inadequate maintenance, prolonged conflict, and marital separation rather than establishing online gambling as an independently proven ground for divorce. This distinction demonstrates the importance of separating litigants' allegations, judicially established facts, and the legal grounds applied by the court when interpreting gambling-related family disputes.

Taken together, these findings indicate that the most serious consequence of online gambling is the redistribution of harm across the family system. Financial losses reduce resources available to dependants; secrecy weakens trust; debt produces psychological pressure; repeated conflict destabilizes marital relations; children may experience neglect and insecurity; and severe cases may progress toward violence, separation, or judicial dissolution. This finding supports the *gambling-related harm* framework while extending it into the Indonesian Muslim-family context, where economic loss simultaneously implicates *nafkah*, parental responsibility, marital trust, and family welfare.[47] The destructive effect of online gambling is therefore fundamentally relational rather than merely individual: the gambler may place the bet, but its economic, emotional, and legal costs are often borne collectively by spouses, children, and the wider family.

The legal implications of gambling-related family harm must be distinguished across criminal, regulatory, and marital domains. Criminal liability concerning gambling-related conduct depends on the specific acts prohibited by applicable legislation, whereas family-law

[47] Riley et al., "Gambling-Related Harm as Reported by Concerned Significant Others: A Systematic Review and Meta-Synthesis of Empirical Studies"; Hing et al., "An Integrative Review of Research on Gambling and Domestic and Family Violence: Fresh Perspectives to Guide Future Research"; Wardle et al., "The Lancet Public Health Commission on Gambling"; Dowling et al., "Addressing Gambling Harm to Affected Others: A Scoping Review (Part I: Prevalence, Socio-Demographic Profiles, Gambling Profiles, and Harm)"; Suraiya et al., "Disharmoni Keluarga Akibat Judi Online Di Kabupaten Sidoarjo Perspektif Teori Sistem Keluarga Al-Qur'an"; Kusuma, Husti, and Aslati, "The Impact of Online Gambling on Family Resilience: An Islamic Law Perspective from the Riau Region of Indonesia."

consequences concern the fulfilment of marital duties, household maintenance, and legally recognized grounds for divorce. A spouse's alleged participation in gambling does not automatically establish criminal guilt or independently prove every form of marital neglect. Conversely, a finding of persistent marital conflict or inadequate maintenance does not necessarily require a criminal conviction for gambling. This distinction is particularly important in socio-legal research because the same factual circumstances may generate different legal questions, evidentiary requirements, and institutional responses. Family courts evaluate marital disputes according to applicable family-law provisions, while criminal-law enforcement addresses prohibited conduct through separate legal procedures. Accordingly, gambling-related family problems should be examined through the relationship between financial behaviour, documented household consequences, and specific legal obligations rather than by treating moral prohibtion, criminal responsibility, and marital liability as interchangeable categories.

Legal Enforcement and the Adaptation of Digital Gambling Networks

The persistence of online gambling in Indonesia must be examined through the distinction between formal legal prohibition, institutional enforcement mechanisms, and the adaptive characteristics of digital gambling operations. Article 27(2) of Law No. 1 of 2024, concerning the Second Amendment to the Electronic Information and Transactions Law, prohibits the intentional and unauthorized distribution, transmission, or provision of access to electronic information or documents containing gambling material. Article 45(3) establishes a maximum penalty of ten years' imprisonment and/or a fine of Rp10 billion for conduct falling within Article 27(2).[48] In addition, Articles 426 and 427 of Law No. 1 of 2023 concerning the Criminal Code distinguish the unlawful provision of gambling opportunities from participation in unauthorized gambling, with different elements of criminal liability and applicable sanctions.[49] These provisions should not be interpreted as imposing identical liability on gambling operators, distributors, participants, and financial intermediaries. Criminal responsibility must be determined according to the applicable statutory

[48] Republic of Indonesia, "Presidential Regulation No. 177 of 2024 on the National Land Agency" (2024).

[49] Republic of Indonesia, "Law No. 1 of 2023 on the Criminal Code" (Jakarta: Republic of Indonesia, 2023).

elements, the conduct attributable to the alleged offender, and the supporting evidence. Consequently, financial intermediaries cannot automatically be presumed criminally liable merely because gambling-related transactions pass through their services; their potential responsibility requires examination of the relevant criminal-law provisions, financial regulations, and evidence of involvement in prohibited conduct.

Indonesia's enforcement response has involved criminal investigations, digital-content restrictions, financial monitoring, and interagency cooperation. According to the Indonesian National Police, authorities investigated 4,926 gambling cases during 2024, including 1,611 online-gambling cases involving 1,918 suspects, and proposed blocking 126,447 online-gambling websites. Nevertheless, the continuing scale of gambling-related financial activity indicates that enforcement operates against an adaptive digital and financial environment. The Financial Transaction Reports and Analysis Center recorded Rp286.84 trillion in online-gambling fund turnover across approximately 422.1 million transactions during 2025, with deposits reaching Rp36.01 trillion through banking services, electronic wallets, and QRIS.[50] The adaptability of digital gambling distribution is further illustrated by the Ministry of Communication and Digital Affairs, which identified and blocked 123 gambling-related subdomains hosted through Digital Ocean Spaces in March 2025, while additional gambling-related subdomains were detected shortly after efforts to restore access. These documented developments indicate that interventions targeting individual websites or payment channels may face challenges when gambling-related content and transactions migrate across alternative technological infrastructures. However, such observations do not establish that all enforcement measures are ineffective or that technological adaptation alone accounts for the recorded volume of gambling transactions.

The resulting enforcement gap can therefore be conceptualized as a mismatch between the institutional mechanisms designed to disrupt prohibited gambling activities and the capacity of digital gambling networks to modify their distribution and financial arrangements. Criminal prosecution addresses offences attributable to identifiable actors, digital-content restrictions target prohibited online material, and

[50] Keuangan, "Catatan Capaian Strategis PPATK Tahun 2025: Menjaga Kedaulatan Dan Integritas Ekonomi Bangsa."

financial intelligence supports the identification of suspicious transaction patterns. This interpretation is also consistent with the broader public-health perspective advanced by Wardle, which emphasizes the structural and commercial determinants of gambling-related harm and the importance of regulatory approaches extending beyond individual behaviour.[51] Accordingly, effective governance requires coordination among law-enforcement authorities, digital-platform providers, financial-intelligence institutions, financial-service providers, and family-protection agencies. Such coordination should integrate legally accountable criminal enforcement, platform-level risk reduction, proportionate financial monitoring, and accessible professional assistance for affected individuals and families. These recommendations constitute policy implications derived from the documentary findings rather than empirically validated evidence of intervention effectiveness.

Qur'anic Family Resilience: From the Prohibition of *Maysir* to Preventive Moral Agency

The Qur'anic response to gambling should not be reduced to a juridical statement that *maysir* is prohibited. More significantly, Q. al-Baqarah [2]:219 and Q. al-Mā'idah [5]:90–91 provide an ethical diagnosis of how gambling generates harm at the individual, relational, economic, and religious levels. Such an approach is consistent with contemporary Qur'anic legal hermeneutics that relates textual authority to socio-historical context, ethical coherence, public welfare, and maqāṣid-oriented reasoning without severing interpretation from its textual foundations.[52] Q. 2:219 acknowledges that intoxicants and gambling may contain certain perceived benefits, yet explicitly states that their sin or harm is greater than their benefit. Classical exegetes understood this formulation as recognition that gambling could produce temporary material gains for some participants while simultaneously generating broader moral and social damage.[53] Ibn ʿĀshūr further emphasizes that the apparent economic benefit of *maysir* cannot compensate for the disorder it produces in wealth, social relations, and

[51] Wardle et al., "The Lancet Public Health Commission on Gambling."

[52] Wafiq Mayada, Silfiani Silfiani, Khairunnisa, and D. Azzahra, "From Textual Authority to Contextual Reasoning: The Epistemology of Qur'anic Legal Interpretation in Classical and Modern Tafsīr," *Journal of Qur'anic Legal Studies and Exegesis* 1, no. 1 (2026): 40–67.

[53] A J M ibn Jarīr Al-Ṭabarī, *Jāmiʿ Al-Bayān Fī Taʾwīl Al-Qurʾān*, ed. A M N V - 24 Shākir (Muʾassasat al-Risālah, 2000); Ismail Ibn Kathir, *Tafsir Al-Qur'an Al-'Azim* (Dar Taybah, 1999).

moral conduct.[54] This Qur'anic formulation is strikingly relevant to contemporary online gambling, whose attraction similarly rests on the perceived possibility of rapid financial gain while concealing the structurally greater likelihood of loss, debt, and repeated wagering. The Qur'anic distinction between apparent benefit and greater harm therefore provides an analytical language for understanding why gambling remains attractive despite its destructive consequences.

The argument becomes more explicitly relational in Q. al-Mā'idah [5]:90–91. Gambling is associated not only with prohibited behaviour but with the production of *al-ʿadāwah* (enmity) and *al-baghḍāʾ* (hatred), as well as distraction from the remembrance of God and prayer. Al-Qurṭubī interprets these verses as indicating that *maysir* damages relationships because financial losses, competition, resentment, and the desire to recover what has been lost can turn participants against one another.[55] Quraish Shihab similarly stresses that the Qur'anic prohibition is connected to the social and spiritual effects of gambling, not merely the formal act of betting.[56] This relational logic is strongly reflected in contemporary Indonesian evidence. Studies of families affected by online gambling show recurring patterns of reduced household maintenance, debt, marital disputes, weakened communication, involvement of extended family members, separation, and divorce. Suraiya, for example, classify gambling-related family disharmony in Sidoarjo from marital conflict at the mild level to conflict involving relatives and, in severe cases, divorce proceedings.[57]

These empirical findings allow Q. 5:90–91 to be read not merely as an ancient condemnation of a pre-Islamic gambling practice but as a description of a recurring structure of relational harm. In the digital context, *al-ʿadāwah* and *al-baghḍāʾ* may emerge through forms that differ technologically from classical gambling but remain ethically comparable: concealed debts, diversion of household income, repeated demands for money, deception about losses, sale of family assets, emotional neglect, and conflict when gambling behaviour is confronted.

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[54] Muḥammad al-Ṭāhir Ibn ʿĀshūr, *Al-Taḥrīr Wa-Al-Tanwīr* (Al-Dār al-Tūnisiyyah li-al-Nashr, 1984).

[55] Muhammad Al-Qurtubi, *Al-Jami' Li Ahkam Al-Qur'an* (Dar al-Kutub al-'Ilmiyyah, 2006).

[56] M.Quraish Shihab, *Tafsir Al-Misbah: Pesan, Kesan Dan Keserasian Al-Qur'an,Jilid 2, Hlm 562*, lentera ha ((Jakarta, 2002).

[57] Suraiya et al., "Disharmoni Keluarga Akibat Judi Online Di Kabupaten Sidoarjo Perspektif Teori Sistem Keluarga Al-Qur'an."

Thus, the contemporary relevance of the Qur'anic discourse lies not in equating seventh-century *maysir* mechanically with every digital platform, but in identifying the ethical mechanism through which speculative gain can undermine trust and social responsibility. This methodological restraint is consistent with recent scholarship on the contextualization of classical Islamic thought, which emphasizes that premodern interpretive resources may contribute to contemporary normative reasoning only when historical context, conceptual continuity, and the limits of translation into modern categories are explicitly considered.[58] This interpretation also converges with contemporary *gambling-related harm* scholarship, which conceptualizes gambling consequences as extending beyond the individual gambler to spouses, children, and other affected family members.[59] The Qur'anic text, however, adds an explicitly moral and relational dimension by connecting material harm with hostility and the erosion of religious responsibility.

A thematic reading of these Qur'anic passages reveals two interconnected ethical principles that are particularly relevant to contemporary online gambling. First, Q. al-Baqarah [2]:219 establishes a distinction between perceived individual benefit and greater moral or social harm, indicating that the possibility of obtaining financial gain cannot, by itself, justify practices that produce disproportionate negative consequences. Second, Q. al-Mā'idah [5]:90–91 identifies relational hostility and the disruption of religious responsibility among the consequences associated with maysir. Read together, these passages provide a normative basis for examining the movement from speculative financial expectations toward economic deprivation, conflict, and weakened responsibility toward others. Classical exegetical interpretations clarify the moral and social dimensions of the Qur'anic prohibition, while contemporary interpretation permits their ethical implications to be considered in relation to digital payment systems, repeated gambling opportunities, and household financial obligations. However, this contextual application does not imply that the Qur'anic

[58] Al Fiqri Ardiansyah, Yusuf Rahman, Zubair, Marhamah Annazah Tambunan, and Nur Cholis, "Reconstructing Ecological Ethics from Fakhr al-Dīn al-Rāzī: The Possibilities and Limits of Its Contextualization in Indonesian Ecotheological Policy," *AL QUDS: Jurnal Studi Alquran dan Hadis* 10, no. 2 (2026): 385–414, https://doi.org/10.29240/alquds.v10i2.15999.

[59] Wardle et al., "The Lancet Public Health Commission on Gambling"; Organization, "Gambling," 2024.

texts directly describe modern technological mechanisms. Rather, it identifies conceptual continuities between the moral concerns addressed in the verses and the forms of relational and financial vulnerability documented in contemporary gambling research.

The multidimensional consequences of online gambling can be systematically interpreted through the five objectives of Islamic law (*maqāṣid al-sharīʿah*), which function in this study as normative analytical categories rather than a general enumeration of religious principles. First, *ḥifẓ al-māl* (protection of wealth) addresses the diversion of household income into gambling, the accumulation of debt, depletion of savings, and potential neglect of maintenance obligations. This dimension connects financial harm with the Islamic legal responsibility to preserve resources necessary for family welfare. Second, *ḥifẓ al-ʿaql* (protection of intellect) concerns cognitive distortions, unrealistic expectations of winning, and impaired financial decision-making that may sustain repeated gambling participation. Third, *ḥifẓ al-nafs* (protection of life and well-being) encompasses gambling-related psychological distress, emotional insecurity, economic coercion, and the risk of interpersonal violence, without assuming that gambling inevitably produces these outcomes. Fourth, *ḥifẓ al-dīn* (protection of religion) interprets the disruption of religious responsibilities and moral accountability in light of Q. al-Mā'idah [5]:90–91. Fifth, *ḥifẓ al-nasl* (protection of offspring and family continuity) addresses the implications of financial deprivation, marital instability, diminished parental responsibilities, and children's exposure to gambling-related risks. These dimensions are interconnected: the depletion of household resources may intensify psychological distress, undermine marital trust, and compromise children's welfare. Their analytical value lies in identifying distinct but overlapping domains of vulnerability and articulating corresponding preventive obligations. Accordingly, the maqāṣid framework provides a structured normative interpretation of documented gambling-related harms, not empirical proof that every household experiences all five dimensions or that particular religious interventions are effective.

Nevertheless, viewing the family only as a victim remains insufficient. The Qur'anic family can also be understood as a form of preventive moral agency. Suraiya drawing on Zainab al-ʿAlwānī's Qur'anic Family Systems Theory, emphasize that family resilience involves values such as *tawḥīd*, *zawjiyyah* (couplehood and marital partnership), *wilāyah* (care and mutual responsibility), and *istikhlāf*

(responsible human agency).[60] Their findings suggest that responses to gambling-related disharmony require strengthening spirituality, marital commitment, communication, care among relatives, and institutional mediation rather than relying solely on punishment after damage has occurred. Kusuma, Husti, and Aslati similarly show that online gambling weakens Muslim family resilience through interconnected financial distress, psychological stress, and familial conflict, reinforcing the need for preventive mechanisms operating within the household itself.[61]

Preventive moral agency therefore requires translating Qur'anic ethics into concrete family practices. Protection of *māl* can involve transparency over household finances, shared budgeting, control of high-risk digital payments, and early responses to unexplained debts. Protection of *ʿaql* requires digital literacy capable of exposing the illusion of easy profit and recognizing manipulative gambling mechanisms. Protection of *dīn* requires religious formation that interprets *maysir* not only as a forbidden act but as conduct incompatible with responsibility toward God and dependants. Protection of *nasl* requires safeguarding children from gambling exposure, maintaining parental presence, and preventing household resources from being redirected away from education, nutrition, and care. In this sense, Islamic family resilience is not passive endurance after harm occurs; it is the capacity to recognize risks, regulate behaviour, communicate, intervene early, and preserve the ethical functions of the household.

The integration of socio-legal findings and Qur'anic interpretation produces a more differentiated understanding of online gambling-related family harm. National financial-intelligence reports document the scale and changing characteristics of gambling-related transactions, while studies of affected families identify patterns of financial insecurity, psychological distress, and marital conflict. Judicial evidence demonstrates how selected household problems acquire legal significance, although allegations of gambling must remain distinct from facts established by the courts. Regulatory materials further indicate that enforcement mechanisms confront gambling networks capable of adapting their digital and transactional arrangements. Considered together, these findings suggest that family harm cannot be adequately explained through individual behaviour alone or through digital

[60] Suraiya et al., "Disharmoni Keluarga Akibat Judi Online Di Kabupaten Sidoarjo Perspektif Teori Sistem Keluarga Al-Qur'an."

[61] Kusuma, Husti, and Aslati, "The Impact of Online Gambling on Family Resilience: An Islamic Law Perspective from the Riau Region of Indonesia."

infrastructure in isolation. Rather, gambling-related risks become consequential through their interaction with household financial conditions, family responsibilities, institutional responses, and access to protective support. The maqāṣid al-sharīʿah framework contributes a normative interpretation of these interconnections by organizing them around the protection of wealth, intellect, life, religion, and family continuity. This synthesis extends existing discussions of maysir and Muslim family resilience by connecting moral reasoning with the documented legal, economic, and technological dimensions of gambling-related harm. Nevertheless, it remains a conceptual explanation derived from documentary evidence rather than a directly tested causal model.

Family Resilience and Integrated Institutional Prevention

The normative framework developed through *maqāṣid al-sharīʿah* suggests that family resilience should be understood as one component of a broader system of gambling-harm prevention. At the household level, *ḥifẓ al-māl* supports financial transparency, responsible budgeting, and early identification of unexplained debts or repeated gambling-related expenditures. The objective of *ḥifẓ al-ʿaql* emphasizes digital and financial literacy, particularly the ability to recognize misleading expectations of financial gain and potentially manipulative gambling environments. The protection of life and well-being (*ḥifẓ al-nafs*) requires attention to psychological distress, coercive financial behaviour, and the availability of appropriate professional assistance. Meanwhile, *ḥifẓ al-dīn* encourages religious education that relates the prohibition of maysir to responsibility for others, while *ḥifẓ al-nasl* emphasizes the safeguarding of children's welfare, parental responsibilities, and continuity of family care. These preventive principles should not be interpreted as imposing responsibility on affected spouses or children for another person's gambling behaviour. Their significance lies in identifying appropriate protective practices and the circumstances in which external assistance is necessary.

At the institutional level, effective prevention requires responsibilities extending beyond the family. Government authorities should strengthen coordinated criminal enforcement and digital regulation, while financial regulators and service providers should improve proportionate monitoring of suspicious gambling-related transactions in accordance with applicable law. Digital-platform operators have responsibilities concerning the accessibility and circulation of gambling-related content, whereas religious institutions

can support contextual education, community awareness, and appropriate referrals for affected individuals and families. Professional counselling services, financial guidance, and legal assistance are particularly important where gambling-related problems involve substantial debt, psychological distress, coercion, violence, or persistent neglect of dependants. The proposed framework therefore conceptualizes prevention as a shared responsibility involving households, religious and community institutions, digital and financial actors, and government agencies. Its contribution is normative and analytical: it identifies complementary areas of responsibility without claiming that these measures have already been empirically validated as an effective intervention package. Further research is required to examine how such coordinated practices operate within different Indonesian family and institutional contexts.

CONCLUSION

This study demonstrates that online gambling in Indonesia constitutes a multidimensional socio-legal problem shaped by the interaction of individual gambling behaviour, adaptive digital and financial infrastructures, household vulnerability, and limitations in preventive safeguards. The documentary findings indicate that the accessibility of gambling platforms, social-media promotion, and electronic payment systems facilitates the persistence of online gambling despite existing legal prohibitions and enforcement measures. Its consequences extend beyond individual participants to spouses and children through financial insecurity, accumulated debt, inadequate household maintenance (*nafkah*), psychological distress, declining marital trust, and risks to children's welfare. National statistics and selected judicial records illustrate the legal and social significance of these harms, although they do not establish online gambling as the sole cause of marital dissolution. The persistence of gambling activities despite criminal sanctions, digital-content restrictions, and financial monitoring also reveals limitations in regulatory implementation, particularly when gambling networks adapt through alternative platforms, payment channels, and promotional mechanisms.

The principal theoretical contribution of this study lies in integrating socio-legal evidence with Qur'anic ethical reasoning to develop a normative framework for understanding and preventing gambling-related family harm. Q. al-Baqarah [2]:219 and Q. al-Mā'idah [5]:90–91 establish an ethical relationship between the perceived benefits of *maysir*, its greater harmful consequences, the emergence of

interpersonal hostility, and the disruption of religious responsibilities. Interpreted through *maqāṣid al-sharīʿah*, these concerns encompass five interconnected dimensions: *ḥifẓ al-māl*, addressing household financial depletion and neglected maintenance; *ḥifẓ al-ʿaql*, concerning distorted financial expectations and impaired decision-making; *ḥifẓ al-nafs*, relating to psychological distress and threats to physical well-being; *ḥifẓ al-dīn*, emphasizing religious responsibility and moral accountability; and *ḥifẓ al-nasl*, focusing on child protection, parental obligations, and family continuity. These dimensions function as normative analytical categories rather than empirically validated indicators. The study consequently advances the conceptual proposition that gambling-related family harm emerges through interactions among individual conduct, digital-financial systems, household vulnerabilities, and insufficient institutional safeguards, while *maqāṣid al-sharīʿah* offers an ethical framework for interpreting these harms and defining preventive responsibilities.

These findings underscore the need for coordinated legal, technological, financial, and family-oriented responses. Government agencies and law-enforcement authorities should strengthen the investigation of gambling operators and distribution networks, interagency coordination, and the enforcement of applicable criminal provisions. Digital-platform providers should improve the identification and removal of gambling-related content, while financial institutions and supervisory authorities should enhance risk-based transaction monitoring and the detection of suspicious payment channels. Religious institutions should promote contextual education concerning *maysir*, financial responsibility, and family welfare, complemented by appropriate community-based prevention and referral services. At the household level, financial transparency, digital literacy, effective communication, and early recognition of gambling-related risks may strengthen protective capacities. Nevertheless, family resilience must not substitute for institutional accountability or professional assistance. Accessible psychosocial counselling, financial guidance, legal protection, and support for affected spouses and children remain essential components of a comprehensive response.

The conclusions are subject to the limitations of documentary research. Official financial statistics do not independently quantify actual household economic losses, while divorce records and selected judicial decisions cannot establish the full causal contribution of online gambling to family breakdown. Furthermore, the proposed *maqāṣid*-based

framework represents a normative conceptual synthesis rather than an empirically tested intervention model. Future research should incorporate comparative judicial analysis, interviews with affected families and relevant institutional actors, and longitudinal or mixed-methods approaches to examine the relationships among gambling participation, digital financial infrastructure, household vulnerability, and family outcomes. Empirical evaluation of coordinated legal, financial, psychosocial, and religiously informed prevention strategies is also necessary to determine their effectiveness in strengthening Muslim family resilience in Indonesia.

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