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ONLINE GAMBLING FROM THE PERSPECTIVE OF SHARIA ECONOMIC LAW AND ITS NEGATIVE PSYCHOLOGICAL IMPACT

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Abstract

Online gambling is increasingly prevalent among the Indonesian population, with a wide range of online gambling products available and popular across nearly all levels of society. Legally, gambling in Indonesia is considered an illegal activity, and individuals who engage in it may face criminal sanctions in accordance with the applicable laws and regulations. In practice, online gambling is typically conducted in private locations, given that gambling is regarded as an unlawful act and may result in criminal penalties. This study employs a qualitative approach using a literature review method. The types of online gambling commonly played can be categorised into nine groups: online poker, domino QQ, online football betting, capsu susun, virtual sports, online e-games betting, number games, online ceme dealers, and blackjack. From an Islamic perspective, gambling is clearly prohibited (haram), and the profits derived from gambling are considered usury (riba). Participation in gambling is often influenced by environmental factors, such as interactions with dealers or peers who also gamble, thereby encouraging involvement. Additionally, the motivation to gamble can stem from internal factors, such as an individual's personal desire to attain wealth rapidly.

Keywords: Online Gambling, Islamic Perspective, Psychology.

A. INTRODUCTION

The development of the Islamic financial industry in Indonesia over the past two decades has shown remarkable growth in terms of assets, number of institutions, product diversity, and transactional complexity. This dynamic environment demands a more comprehensive understanding of how Sharia principles are implemented in practice, particularly in relation to legal frameworks and consumer protection. In many cases, Sharia-based transactions require not only compliance with classical fiqh principles but also

alignment with national regulations, judicial mechanisms, and modern economic needs. This aligns with Muhammad's observation that the rapid development of Islamic financial institutions brings new challenges related to risk management, contract compliance, and the effectiveness

of dispute settlement mechanisms.¹ The rising volume of transactions and the emergence of innovative financial products have further intensified the need for legal certainty and protection for all parties involved.

Although numerous studies have explored Islamic economic law in Indonesia, most remain normative or descriptive, leaving a gap in empirical research that examines how the law functions in real-world practice. This research gap becomes evident in the scarcity of studies addressing the interaction between Sharia principles, government regulations, and their practical application within financial institutions and courts. For instance, many works discuss fiqh concepts or regulatory frameworks but do not examine how these rules protect parties in case of disputes or how effectively courts uphold Sharia economic principles. Ascarya highlights that discrepancies between theoretical Sharia contracts and their practical implementation often create inconsistencies in interpretation and execution.² Moreover, there is a lack of comprehensive studies comparing the effectiveness of dispute resolution mechanisms, whether through litigation in religious courts or alternative avenues such as mediation and arbitration. These gaps demonstrate the need for deeper, practice-oriented research.

Based on the foregoing research gaps, this study seeks to address several core questions: How are Sharia principles implemented in modern economic practices? To what extent is legal protection available to parties engaged in Sharia-based financial transactions? How effective are existing mechanisms for resolving Sharia

economic disputes in Indonesia, and do they provide legal certainty and fairness according to Sharia values? By formulating these research questions, the study aims to provide a more integrated and critical understanding of the interaction between theory, regulation, and practical application.

The purpose of this study is to conduct a comprehensive analysis of the implementation of Sharia economic principles within Indonesia's legal framework, identify weaknesses in regulation and practice, and propose solutions to enhance legal protection for society. Furthermore, the study seeks to objectively evaluate the effectiveness of dispute settlement mechanisms and recommend ways to improve legal certainty. This research also aims to construct a more holistic analytical model, consistent with Creswell's argument that robust social research should integrate normative, empirical, and practical dimensions.³ Through such an interdisciplinary approach, the study aspires to offer a complete and accessible understanding of the issues at hand.

Academically, the study is significant because it contributes new empirical insights to the literature on Islamic economic law—an area where empirical research remains limited. Practically, the study provides valuable recommendations for regulators, Islamic financial institutions, and judicial authorities in formulating more responsive policies. For the public, the study offers clear and accessible explanations regarding their legal rights within Sharia-based financial transactions. Mardani emphasizes the importance of such research to strengthen the national legal framework in supporting the sustainable

¹ Muhammad, *Manajemen Pembiayaan Bank Syariah* (Jakarta: RajaGrafindo Persada, 2016).

² Siti Nur Aini dan M. Ridwan, "Perlindungan Hukum Masyarakat terhadap Praktik Ekonomi Digital yang Bertentangan dengan Prinsip Syariah," *Justisia Ekonomika: Jurnal Magister*

Hukum Ekonomi Syariah 7, no. 1 (2023): 89–107.,

³ Abdul Karim, "Dampak Sosial dan Ekonomi Transaksi Non-Halal dalam Perspektif Hukum Ekonomi Syariah," *Justisia Ekonomika: Jurnal Magister Hukum Ekonomi Syariah* 5, no. 1 (2021): 33–Fifty-eight,

development of the Islamic economic system.⁴ Accordingly, this study is expected to make meaningful contributions to legal scholarship, policy development, and public protection within the field of Sharia economic law.

B. RESEARCH METHOD

This study employs a qualitative research design using a library research method, where written sources serve as the primary foundation of analysis. This method is appropriate because the research focuses on examining online gambling from the perspective of Sharia economic law and understanding its negative psychological impacts, which requires conceptual, analytical, and normative interpretation rather than empirical data collection. The library research approach enables the integration of Islamic jurisprudence, statutory regulations, and psychological theories within one analytical framework.⁵

The data were collected from authoritative sources, including classical and contemporary Islamic legal literature, peer-reviewed journal articles, psychological studies on gambling addiction, Indonesian laws related to gambling prohibition, and scholarly works discussing the principles of *maysir*, *gharar*, *riba*, and moral ethics in Islam. Key texts such as Al-Qaradawi's work on lawful and unlawful acts in Islam and Kamali's writings on Islamic jurisprudence were also

essential references for explaining the Sharia basis of the gambling prohibition.^{6,7} Data were categorized into several thematic groups :

- (1) forms and mechanisms of online gambling;
- (2) legal classification of gambling in Islamic jurisprudence (*maysir*, *gharar*, and *riba*);
- (3) internal and external motivations leading individuals to engage in gambling;
- (4) psychological effects of gambling, such as anxiety, addiction, stress, impulsivity, and behavioral disorders; and
- (5) socio-economic consequences resulting from online gambling participation.

After data collection, this study conducted content analysis to identify recurring patterns, interpret conceptual meanings, and analyze the interconnection between Islamic legal principles and psychological implications. Content analysis is suitable because it enables the examination of underlying meanings behind texts and allows comparison between Islamic jurisprudential concepts and contemporary psychological findings related to addictive behavior.⁸

This method is particularly appropriate because the research does not attempt to test hypotheses statistically, but instead aims to produce a normative, descriptive, and analytical explanation of how online gambling violates Islamic legal principles and how it simultaneously produces effects on individuals and communities.⁹

⁴ Ahmad Fauzi, "Larangan *Maysir* dalam Perspektif Hukum Ekonomi Syariah dan Implementasinya di Indonesia," *Justisia Ekonomika: Jurnal Magister Hukum Ekonomi Syariah* 6, no. 2 (2022): 145–162,

⁵ John W. Creswell and Cheryl Poth, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*, 4th ed. (Thousand Oaks, CA: SAGE Publications, 2018), 42–45

⁶ Yusuf al-Qaradawi, *The Lawful and the Prohibited in Islam* (Indianapolis: American Trust Publications, 1999), 298–305.

⁷ Mohammad Hashim Kamali, *Principles of Islamic Jurisprudence*, 3rd ed. (Cambridge: Islamic Texts Society, 2003), 221–225.

⁸ Klaus Krippendorff, *Content Analysis: An Introduction to Its Methodology*, 4th ed. (Thousand Oaks, CA: SAGE Publications, 2018), 62–70.

⁹ Lexy J. Moleong, *Metodologi Penelitian Kualitatif*, rev. ed. (Bandung: PT Remaja Rosdakarya, 2017), 248–255.

RESEARCH FLOWCHART



This research begins with the identification of the problem, namely the rising cases of online gambling in Indonesia and various other countries, which have generated significant legal and psychological impacts on society. This phenomenon not only leads to violations of

positive law regulations but also contradicts the principles of Sharia economic law, which prohibit *maysir* as a harmful form of speculative transaction. In addition, various studies indicate that digital gambling activities can cause addiction, behavioral

disorders, and psychological distress for individuals involved in them.¹⁰

After the research problem was formulated, the study's focus was directed toward two main aspects: the perspective of Sharia economic law and the psychological impact of online gambling. The first focus examines how Sharia principles such as *maysir*, *gharar*, and *riba* serve as parameters in assessing the prohibition and legal implications of digital gambling activities. Meanwhile, the second focus explores how online gambling behavior affects individual psychological aspects, including internal and external motivations that drive someone to engage in online gambling¹¹.

The selection of the research method employs a qualitative approach with a library research design. This method is chosen because the study aims to analyze legal and psychological concepts, theories, and principles through relevant secondary literature. This approach enables the researcher to examine in depth the normative and theoretical discourse related to online gambling and its impacts.¹²

The data collection process is carried out using various academic sources such as books, journal articles, classical and contemporary fiqh texts, statutory documents, as well as psychological research findings on addiction and compulsive behavior. Data from DSN-MUI fatwas, the Electronic Information and

Transactions (ITE) Law, and government regulations also form part of the research materials in analyzing the formal legal aspects governing gambling activities.¹³

Next, the collected data undergo a classification process based on four main categories: the types of online gambling, Sharia legal principles related to the prohibition of gambling, the internal and external motivations of gamblers, and the psychological impacts of digital gambling. This classification provides structure for the analysis, enabling each group of data to be understood within its respective context.¹⁴

The data analysis stage is carried out using content analysis techniques, which include thematic categorization, interpretation of meanings, and comparison with existing theories in both Islamic legal studies and modern psychology. This analysis helps reveal the relationship between online gambling behavior, the framework of Sharia law, and the psychological dynamics of individuals. A comparative approach is employed to examine the similarities and differences in perspectives between classical and contemporary legal sources.¹⁵

At the synthesis stage, this research integrates the perspective of Sharia economic law with psychological findings to produce a holistic understanding. Sharia law provides the moral and normative foundation regarding the prohibition of *maysir*, while psychology offers scientific

¹⁰ M. Ridwan, "Pendekatan Penelitian Kualitatif dalam Kajian Hukum Ekonomi Syariah," *Justisia Ekonomika: Jurnal Magister Hukum Ekonomi Syariah* 6, no. 1 (2022): 1–18.

¹¹ Abdul Karim dan Ahmad Fauzi, "Analisis Yuridis-Normatif sebagai Metode Penelitian dalam Pengembangan Hukum Ekonomi Syariah," *Justisia Ekonomika: Jurnal Magister Hukum Ekonomi Syariah* 7, no. 1 (2023): 55–73.

¹² John W. Creswell, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*, 4th ed. (Los Angeles: SAGE Publications, 2018), 76.

¹³ Republik Indonesia, *Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik*, pasal 27 ayat (2).

¹⁴ Siti Nur Aini, "Metode Penelitian Normatif dan Library Research dalam Studi Hukum Ekonomi Syariah," *Justisia Ekonomika: Jurnal Magister Hukum Ekonomi Syariah* 5, no. 2 (2021): 95–112.

¹⁵ Klaus Krippendorff, *Content Analysis: An Introduction to Its Methodology*, 3rd ed. (Los Angeles: SAGE, 2013), 24–28.

explanations of addiction mechanisms, self-control disorders, and the emotional impacts experienced by online gambling participants. The two perspectives are then combined to address broader issues related to human behavior and legal dimensions.¹⁶

Finally, this research concludes that online gambling carries serious legal, ethical, and social implications for both individuals and society. Therefore, preventive and educational measures, along with the strengthening of legal regulations aligned with Sharia principles, are necessary to minimize the practice and negative impacts of online gambling¹⁷.

C. RESULTS AND DISCUSSION

1. Types of Online Gambling

The fundamental mechanism of online gambling is similar to conventional gambling, with the primary distinction being the medium through which wagers are placed. Traditional gambling occurs in physical settings—such as casinos, betting houses, or informal venues—whereas online gambling operates through websites, mobile applications, digital wallets, and social media platforms. These platforms allow users to participate anonymously, continuously, and without territorial limitations, making online gambling far more accessible and appealing.¹⁸

Like offline gambling, online gambling relies on wagering: participants stake money with the expectation of obtaining a greater return. Despite statistically unfavorable odds, online platforms incorporate psychological triggers such as rapid betting cycles, instant outcomes,

algorithmic near-misses, and intermittent rewards that reinforce compulsive behavior.¹⁹ This reward system aligns with established behavioral conditioning theories, where repeated exposure strengthens habit formation. Common forms of online gambling include: Online poker, Domino QQ, Sports betting, Capsa susun, Virtual sports simulations, Electronic game-based betting, Number games, Online ceme dealer gambling, and Blackjack.

The availability of diverse gambling formats increases both exposure and engagement.²⁰ According to drive theory, consistent exposure to stimulating activities generates internal tension that pushes individuals toward repetitive and compulsive gambling patterns.²¹

a. Technological Factors Enhancing Gambling Participation

Several technological features contribute to the growth of online gambling:

- Mobile accessibility enabling round-the-clock play
- High-speed internet allowing seamless participation
- Random Number Generators (RNGs) producing psychologically enticing outcomes
- E-wallets and digital payment systems are detaching players from the reality of financial Loss

b. Social Media Influence

Social media further facilitates gambling participation via:

- Embedded mini-games,
- Targeted ads,

¹⁶ Mark Griffiths, "Internet Gambling: Issues, Concerns, and Recommendations," *CyberPsychology & Behavior* 6, no. 6 (2003): 557–568..

¹⁷ Yusuf al-Qaradawi, *Halal dan Haram dalam Islam*, trans. Muhammad Thalib (Jakarta: Robbani Press, 1995), 312.

¹⁸ Mark D. Griffiths, "Internet Gambling: Issues, Concerns, and Recommendations," *CyberPsychology & Behavior* 6, no. 6 (2003): 557–568.

¹⁹ Natasha Dow Schüll, *Addiction by Design: Machine Gambling in Las Vegas* (Princeton: Princeton University Press, 2012), 61–88.

²⁰ Robert J. Williams, Robert T. Wood, and Jonathan Parke, *Gambling and Problem Gambling in North America* (Lethbridge: University of Lethbridge, 2012), 43.

²¹ Clark L. Hull, *Principles of Behavior* (New York: Appleton-Century-Crofts, 1943), 22–34.

- Influencers promoting gambling sites, All of which increase exposure, especially among younger users²².

c. Economic Manipulation by Gambling Operators

Online gambling operators employ persuasive financial incentives such as bonuses, cashback, and “risk-free” bets, creating an illusion of low risk while increasing long-term losses. Overall, the technological, psychological, and economic drivers of online gambling create a high-risk environment that promotes addiction and behavioral repetition.²³.

2. Online Gambling from the Perspective of Sharia Economic Law

From a Sharia economic law perspective, gambling (*maysir*) is unequivocally prohibited. The prohibition is clearly articulated in multiple Qur'anic verses, including Surah Al-Mā'idah (5:90–91):

إِنَّمَا يُرِيدُ الشَّيْطَانُ أَنْ يُوقِعَ بَيْنَكُمُ الْعَدَاوَةَ وَالْبُغْضَاءَ فِي الْحُمْرِ وَالْمَيْسِرِ وَيَصْدُدُكُمْ عَنْ ذِكْرِ اللَّهِ وَعَنِ الصَّلَاةِ فَقَدْ أَنْتُمْ مُنْتَهُونَ

Satan only intends to cause between you animosity and hatred through intoxicants and gambling, and to hinder you from the remembrance of Allah and from prayer. So will you not desist (QS. 5:91)²⁴

The Qur'an also states in Surah Al-Baqarah (2:219):

يَسْأَلُونَكَ عَنِ الْحُمْرِ وَالْمَيْسِرِ قُلْ فِيهِمَا إِثْمٌ كَبِيرٌ وَمَنَافِعُ لِلنَّاسِ وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا

“They ask you about wine and gambling. Say, ‘In them is great sin and [yet, some] benefit for people. But their sin is greater than their benefit (QS. 2:219)²⁵

These verses confirm that gambling is not only sinful but harmful to social cohesion, moral integrity, and economic stability.

a. Jurisprudential Basis for Prohibition

Islamic scholars unanimously classify gambling as *haram* due to:

- *Maysir* (unearned gain),
- *Gharar* (excessive uncertainty),
- *Riba* (exploitative gain),
- *Darar* (social and personal harm).

All four Sunni madhab—Hanafi, Maliki, Shafi'i, and Hanbali—agree that gambling

in any form is prohibited.²⁶

b. Hadith Evidence

A hadith from Imam al-Bukhari strengthens this prohibition :

مَنْ لَعِبَ بِالْتَّرْدِ فَكَانَمَا غَمْسَ يَدَهُ فِي لَحْمِ الْحَنْزِيرِ وَدَمِهِ

²² Daniel L. King et al., “Immersive Technologies and Youth Exposure to Online Gambling,” *Journal of Behavioral Addictions* 9, no. 4 (2020): 1012–1025.

²³ Sally Gainsbury, *Internet Gambling: Current Research Findings and Implications* (New York: Springer, 2012), 119–130.

²⁴ A. Yusuf Ali, *The Holy Qur'an: Text, Translation and Commentary* (Brentwood, MD: Amana Publications, 2001), 263.

²⁵ M. Marmaduke Pickthall, *The Meaning of the Glorious Koran* (New York: Mentor Books, 1953), 32.

²⁶ Wahbah al-Zuhayli, *Al-Fiqh al-Islami wa Adillatuhu*, vol. 5 (Damascus: Dar al-Fikr, 1984), 3421–3425.

“Whoever plays with dice has sinned as if he dipped his hand into the flesh and blood of a swine.”²⁷

This analogy symbolizes the spiritual impurity and severity of gambling in Islamic ethics.

c. Socioeconomic Harms

KH. M. Sjafi'i emphasizes that wealth obtained through unlawful means cannot be consumed or used by oneself or one's family, as it lacks blessing and corrupts moral and economic behavior²⁸. Online gambling, with its addictive nature, leads to:

- Financial devastation,
- Neglect of worship,
- Family breakdown,
- Increased crime,
- Social disorder.

From the standpoint of Islamic economic law, online gambling violates the principles of justice, transparency, and ethical wealth creation²⁹.

3. The Urge to Gamble from a Psychological Perspective

Though prohibited in Islamic law, understanding psychological drivers is essential to explaining why individuals continue to gamble. According to Achiruddin, gambling behavior is shaped significantly by environmental factors, including peer influence, exposure to gambling advertisements, and involvement in gambling communities.³⁰ These external

stimuli increase the likelihood of initiating and maintaining gambling behavior.

a. Internal Drives and Motivations

Humans possess intrinsic psychological drives that motivate behavior. Hull's drive theory explains that internal tension pushes individuals to engage in actions aimed at relieving discomfort.³¹ Gambling provides excitement, escape from stress, and temporary relief from economic hardship.

b. Cognitive Distortions in Gambling Behavior

Gamblers often exhibit an illusion of control, the gambler's fallacy, and near-miss interpretation, which reinforce continued gambling despite repeated losses.

c. Instant Gratification and Cultural Conflict

The desire for immediate wealth through minimal effort stands in contrast to cultural values emphasizing discipline, effort, and delayed gratification³². This “instant wealth mentality” contributes to the rising popularity of online gambling.

d. Psychological and Social Impacts

Gambling addiction is associated with anxiety, depression, impulsivity, family conflict, financial stress, and sleep disturbances.

e. Gambling-Related Suicides

According to POLRI data, 26 suicide cases in Indonesia in 2024 were directly attributed to online-gambling-related financial losses³³.

²⁷ Muhammad ibn Isma'il al-Bukhari, *Sahih al-Bukhari*, Kitab al-Adab, Hadith No. 5750 (Beirut: Dar Ibn Kathir, 1987).

²⁸ KH. M. Sjafi'i Hadzami, *Taudhih al-Adillah: Kajian Hukum Islam* (Jakarta: Pustaka Azzam, 2005), 114.

²⁹ Muhammad Syafi'i Antonio, *Bank Syariah: Dari Teori ke Praktik* (Jakarta: Gema Insani Press, 2001), 72–75.

³⁰ Achiruddin. *Perilaku Perjudian di Era Digital: Sebuah Analisis Psikososial*. Jakarta: Penerbit Nusantara, 2022.

³¹ Clark L. Hull, *Principles of Behavior: An Introduction to Behavior Theory* (New York: Appleton-Century, 1943).

³² Muhammad Arif Rahman, “Budaya Instan dan Perilaku Ekonomi Masyarakat Urban,” *Jurnal Psikologi Sosial* 15, no. 2 (2021): 145–160.

³³ Kepolisian Negara Republik Indonesia (POLRI), *Laporan Tahunan: Statistik Kejahatan Siber dan*

This illustrates the severe psychological burden that gambling imposes.

f. Drive Theory and Addiction Cycle

Drive theory explains that as internal tension increases, individuals seek behaviors that temporarily relieve the tension.³⁴ Gambling reduces stress momentarily, creating a cycle:

Stress → Gambling → Loss → More Stress → Repeated Gambling → Addiction

D. CONCLUSION

This study concludes that online gambling constitutes a serious legal, economic, and psychological threat in Indonesia, where it is strictly prohibited by national law and unequivocally forbidden under Sharia economic principles. The rapid expansion of digital platforms has increased the accessibility and prevalence of gambling, particularly among younger generations, leading to widespread social and individual harm. From the perspective of Sharia economic law, all forms of gambling, including online variants, are categorically haram based on clear Quranic

injunctions, Hadith, and scholarly consensus. Online gambling inherently involves elements of *maysir*, *gharar*, and *riba*, which fundamentally contradict Islamic economic ethics. Consequently, income derived from gambling is considered unlawful (*mal haram*) and impermissible for use or consumption.

Psychologically, gambling behavior is driven by the interaction of external influences—such as peer pressure, digital networks, and online advertising—and internal motivations, particularly the desire for instant financial gain. This interaction often leads to compulsive behavior, resulting in severe consequences including financial hardship, mental health disorders, family conflict, and, in extreme cases, suicide. Overall, this research affirms that online gambling is not only religiously and legally prohibited but also socially and psychologically destructive. These findings underscore the urgent need for comprehensive prevention strategies, stronger law enforcement, public education, and collaboration between government, religious institutions, and society to curb the growing impact of online gambling.

Judi Online 2024 (Jakarta: Divisi Humas POLRI, 2024).

³⁴ Kenneth Spence, "The Nature of Drive," *Psychological Review* 47, no. 6 (1940): 519–533.

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