RELIGIOUS UNDERSTANDING OF ONLINE GAMBLING APPLICATION USERS AMONG MUSLIMS (CASE STUDY IN DOLOK MASIHUL SUBDISTRICT)

Dwi Maulia Arifa *, Salahuddin Harahap

Universitas Islam Negeri Sumatera Utara Jl. William Iskandar Ps. V, Medan Estate, Kec. Percut Sei Tuan, Kab. Deli Serdang, Kota Medan, Sumatera Utara, 20371. Indonesia

Email: dwimaulia0401211011@uinsu.ac.id

Abstract

The increasing phenomenon of online gambling among Muslims, particularly in Dolok Masihul District, has become a serious issue that reflects a significant gap between religious understanding and actual societal behavior. This study aims to examine the various forms of online gambling that are currently developing, the factors influencing Muslim involvement, and how religious understanding impacts gambling behavior. This research employs both sociological and Islamic theological approaches, using a qualitative descriptive method with data collected through interviews, observation, and documentation. The findings indicate that although most participants are aware that gambling is prohibited in Islam, this awareness alone is not sufficient to discourage them from continuing the practice. Economic pressures, social environment, misperceptions about personal skill, and the lack of religious guidance are the primary driving factors behind their involvement. Religious understanding that remains shallow and textual has not yet functioned as an effective moral compass. Therefore, a holistic approach that addresses theological, social, and educational aspects is urgently needed to address this issue.

Keywords: Religious, Understanding, Online Gambling, Muslims

INTRODUCTION

The development of information technology has had a major impact on the dynamics of people's lives. One of the consequences is the emergence of social media that affects people's behavior patterns, including changes in cultural aspects, ethics, and norms that previously prevailed. In Indonesia, with its large population and diversity of ethnicity, race and religion, this phenomenon is even more evident. (Siti Nurhaliza, 2021). Social change is also accelerating, as almost all levels of society, regardless of age or background, now have access to social media. This platform is not only used to obtain information, but also to disseminate it widely to the public. This phenomenon shows that social media has become an integral part of the lives of Indonesians, both in personal interactions and in shaping public opinion. (Nurul Fatmawati, 2021).

Social media is like a bridge that connects people to share information and news. The

understanding of social media also varies, as it is influenced by each expert's point of view and field of expertise. Each expert defines social media based on their discipline, so there is no one definition that is truly standardized or fixed. This diversity shows that social media is a concept that is constantly evolving, following technological advances and changes in the way humans communicate. With the advent of new technologies and the emergence of various digital platforms, our understanding of social media is also constantly changing. Therefore, social media is not just a communication tool, but also a part of social and technological evolution that will continue to evolve in the future. (Chica Awaliyah et,al 2021).

However, while social media provides many benefits, there are also negative phenomena, one of which is online gambling. Platforms that were originally designed to strengthen communication between individuals are now also being misused as a means of online gambling. Many gambling websites utilize social media and content-sharing apps to promote this illegal activity, attracting users' attention through advertisements or games that appear harmless, but lead to gambling activities. This shows that while social media provides many benefits in facilitating communication and interaction, it can also be utilized for detrimental purposes, such as the spread of online gambling that can adversely affect the social and economic lives of its users. Therefore, it is important for us to be wiser in using social media and safeguard ourselves from the negative influences that can arise along with this technological advancement (Yosefina, 2024).

Online gambling is increasingly accessible and comes in various forms of interesting games that quickly attract the interest of the public, especially young people. According to data from the Deputy for Coordinating the Quality Improvement of Children, Women and Youth of the Coordinating Ministry for Human Development and Culture in July 2024, the number of online gambling players in Indonesia had reached 4 million people. More worryingly, the majority of players are of productive age. The data notes that 440,000 players are aged 10-20 years old, 520,000 people are aged 21-30 years old, 1,640,000 people are aged 30-50 years old, and 1,350,000 people are over 50 years old. These figures show that online gambling is not only a problem for adults, but is also increasingly infecting the younger generation (Rizal et al., 2024).

Gambling in its various forms and types has now become widespread among teenagers and adults both openly and secretly. As a result, many teenagers have started to become apathetic and consider gambling as something normal, as if it is no longer a problem that needs attention. The social and cultural changes caused by the rise of gambling have also contributed to the shift in religious values in society. Religion is often only used as a symbol of self-identity, without really being lived and practiced in everyday life. This pattern of behavior is mostly driven by the tendency to imitate the surrounding environment, leading to social inequality and changes in religious, social and cultural values as a whole. Although ethical principles in social life have existed for a long time, building awareness to uphold noble morals is still a big challenge that is difficult to grow naturally in society (Addiyansyah, 2023).

In Islamic teachings, gambling is considered a prohibited act because it contains elements of speculation (gharar) and uncertainty that have the potential to harm one party. This prohibition is emphasized in the Quran Surah Al-Māidah verse 90:

(أُنْ وَاللَّهُ اللَّهُ اللَّهُ اللَّهُ اللَّهُ مُرُّ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْ لَامُ رجْسٌ مِّنْ عَمَل الشَّيْطُن فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُون

"O you who believe! Verily, drinking alcohol, gambling, sacrificing to idols, and casting lots with arrows are abominable and the works of the devil. So avoid them that you may prosper."

The verse states that gambling is an abominable act, and part of the devil's trickery that must be shunned by every Muslim (Haikal, 2024). However, although Islam has explicitly forbidden gambling, in reality this practice is still widely practiced, including by Muslims themselves. This raises fundamental questions related to the religious understanding of online gambling application users, especially in Muslim neighborhoods such as in Dolok Masihul District, Serdang Bedagai Regency.

Dolok Masihul District is one of the areas in Serdang Bedagai Regency where the majority of the population is 85% Muslim (Rohani, 2015). However, in recent years, the trend of online gambling in this region has increased, both among teenagers, adults, and parents. This indicates a gap between religious understanding and daily life practices that needs to be studied more deeply. A person's religious understanding ideally plays a role in shaping mindset and behavior, but in the case of online gambling, it seems that there are other factors that are more dominant in influencing a person's decision to continue gambling despite knowing its prohibition in Islam.

Based on the background above, it raises questions that become problem formulations in this study as follows (1) What is the definition of online gambling and types of online gambling? (2) What are the factors that influence the involvement of Muslims in Dolok Masihul District in online gambling, even though they know the prohibition in Islam? (3) What are the implications of religious understanding of the behavior of online gambling application users among Muslims in Dolok Masihul District?

IMPLEMENTATION METHOD

This research is a field research (Field Research) using descriptive qualitative methods to explore in-depth understanding of the impact of online gambling applications on religious understanding among Muslims in Dolok Masihul sub-district (Mertha Jaya, 2020).

The approaches used in this research are the Sociological Approach and the Islamic Theological Approach. The Sociological approach is used to understand how the practice of online gambling develops in society, as well as how social, cultural, and economic factors affect the religious understanding of the online gambling application users. while the Islamic Theological approach is used to analyze the religious understanding of online gambling application users based on Islamic teachings. This approach will refer to concepts in the Quran, Hadith, and the views of scholars regarding gambling in the perspective of Islamic theology.

The data sources in this study consist of primary data and secondary data. Primary data is data collected directly by researchers from the original source. (Fadilla et, al 2023). Primary data in this study refers to data sources obtained directly from informants who are involved and have in-depth knowledge about the impact of online gambling application users. Meanwhile, secondary data is information obtained from other sources, not directly from the

object of research. Secondary data in this research is obtained from various pre-existing sources such as books, journals, and relevant documents related to this research (Rustamana et, al, 2024).

The data collection techniques used in this research include observation, interviews, and documentation. Observation is the systematic observation and recording of various symptoms under study. (luqman Hakim, 2024). In this study, observation is used to see directly from users of online gambling applications in the local community. Interview is a communication between two or more people conducted directly, where one acts as an interviewer and the other as an interviewee, with a specific purpose (Fadhallah, 2020). In this study, in-depth interviews were conducted to gather information directly from the community, including religious leaders, community leaders, traditional leaders, mass organizations, and local people involved in using online gambling applications. Meanwhile, documentation is a record of events that have occurred, such as notes, photos, or other works (Sugiyono, 2014). In this study, documentation is used to collect secondary data in the form of literature, articles, reports and previous research related to this research.

RESULTS AND DISCUSSION

Factors Affecting the Involvement of Muslims in Dolok Masihul District in Online Gambling

The rapid development of technology has brought about major changes in people's lifestyles. On the one hand, these advancements do provide many conveniences and benefits in various aspects of life. However, on the other hand, it cannot be denied that these conveniences also have negative impacts. One of them is the easy access to the internet and digital financial services, which indirectly facilitates the widespread practice of online gambling in the community (Septu et, al 2024).

From the results of interviews with several informants in Dolok Masihul District, it was revealed that the involvement of Muslims in online gambling was not something that happened spontaneously. There are various interrelated factors that influence and encourage them to engage in these activities. as follows:

1. Economic factors

Economic factors are one of the main reasons that encourage people to engage in online gambling. Various problems such as difficulty getting a job, increasing prices of basic necessities, high inflation, and low income, make many people feel difficult to make ends meet. In these conditions, online gambling is seen as an easy shortcut and promises huge profits with relatively little effort and risk, so not a few people are tempted to try it. (Murti et, al 2024). Salah satu narasumber S 24 Tahun menyatakan:

"Sebenarnya alasan saya terlibat judi online itu karena dorongan ekonomi. Kadang kebutuhan enggak sebanding sama penghasilan. Jadi, ketika ada jalan yang katanya bisa cepat dapat uang, ya saya coba. Waktu itu saya benar-benar butuh uang lebih, jadi nekat aja. Niatnya sih cuma sementara, tapi malah keterusan."

This story reflects the reality that some people face in the midst of increasing economic pressure. When the needs of life are not proportional to income, and job opportunities are increasingly narrow, the desire to get money quickly becomes a tempting way out. It is in situations like this that the practice of online gambling easily enters and slowly becomes a habit, because it is considered a quick solution even though it is full of risks.

2. Social and Environmental Factors

The social environment plays a big role in shaping a person's behavior, including gambling. In many cases, gambling habits arise not solely because of personal desire, but because of the influence of the people around. For example, when a person often hangs out with peers who are actively playing online gambling, over time he can get carried away. Hanging out places that openly introduce gambling apps, as well as daily conversations that consider gambling to be commonplace, unwittingly help instill the notion that gambling is not something wrong. Over time, this normalization forms a mindset and habit that is hard to escape, especially if there is no strong support or guidance from a more positive environment. (Zuidahaimi 2025).

3. Habitual Factors

Gambling behavior is a form of social disease that has been around for a long time. Although it is difficult to eliminate completely, this practice continues to grow, including in the form of online gambling which requires a learning process for the perpetrators. In some environments, gambling behavior is even considered normal, so there is no real effort to prevent it. Instead of being prevented, this behavior is often supported or left unchecked because it is considered part of a habit that has been going on for generations. (Murti et,al 2023).

Based on the results of the interviews, it is known that individual involvement in online gambling practices is influenced by habitual factors that have been embedded in everyday life. Despite realizing that these activities are contrary to religious teachings, gambling behavior is still carried out because it has become a routine that is difficult to avoid. This repetitive habit eventually forms a pattern of behavior that is considered normal, even becoming part of a lifestyle. When a behavior has been habitually practiced, the urge to stop will be weaker, especially if there is no awareness or encouragement from within to change (Sugiyanto 2025).

4. Perception Factors

Some people who engage in online gambling often have the belief that they are quite skilled in playing certain games. They believe that the victories they achieve are not solely due to luck, but because of their personal abilities. This belief makes them feel that they are able to control the game and determine the final result according to their wishes, even though many things are out of their control. This perception creates the illusion that they have complete control over their success when in reality, they do not. They often find it difficult to distinguish between wins that are due to strategy and

skill, and wins that are purely due to chance. Even when they lose, they don't think of it as a failure, but rather as a "near win", which only fuels the desire to keep trying again. This kind of mindset keeps them trapped in a gambling loop, constantly chasing the winnings that they believe will come, without realizing that what they are chasing is just a false hope (Abi et, al 2022).

5. Faith Factor

Faith is one of the main bulwarks that can prevent a person from engaging in deviant behavior, including online gambling. Weak faith in the teachings of Islam makes some individuals more easily tempted to commit prohibited acts, such as gambling. In Islam, gambling (maisir) is strictly forbidden because it contains elements of taking other people's property illegally and causing hostility and hatred.

From the results of interviews in Dolok Masihul Sub-district, it was found that some online gambling players admitted that their involvement occurred when their faith was weak. They know that gambling is a sinful act, but the pressure of life, the desire to get money quickly, and the lack of fear of Allah make them ignore the prohibition. One interviewee, R (24 years old), revealed "Saya tahu sebenarnya judi itu dosa besar. Dari kecil sudah diajarkan, tapi kadang iman goyah. Apalagi waktu ada masalah ekonomi, terus lihat teman gampang dapat duit dari situ, iman jadi kalah. Akhirnya ya ikut-ikutan juga."

This statement shows that when faith is not strong, pressure from external factors such as economic problems or social influences can more easily overwhelm individuals. Weak faith causes a person to lose spiritual awareness that should be the basis for making decisions, especially when facing worldly temptations. Therefore, strengthening faith through religious education, spiritual guidance, and a social environment that supports Islamic values is very important in preventing Muslims' involvement in online gambling.

Looking at the various factors that have been described ranging from economic pressure, the influence of the social environment, deep-rooted habits, to misperceptions about skills in gambling, it can be concluded that the involvement of individuals, especially Muslims, in online gambling practices is not something that happens simply or without cause. This phenomenon is the result of the accumulation of various conditions that are interrelated and mutually reinforcing.

Implications of Religious Understanding for the Behavior of Online Gambling Application Users

Religious understanding should be the main guide for every Muslim in behavior and decision-making in daily life, including when faced with technological advances such as online gambling applications. However, knowing the limits of halal and haram in theory is not enough. What is more important is how religious values are truly understood, lived, and reflected in everyday attitudes and behaviors. Islamic values such as honesty, responsibility, and the ability to refrain from harmful things, need to be made into real life principles, not just

knowledge that is remembered or words that are repeated. (Muhammad et, al 2021).

1. Awareness of the Law of Gambling in Islam

The majority of respondents in this study openly admitted that they clearly knew that gambling is forbidden in Islam. Generally, this knowledge was acquired at an early age through religious teaching at school or Friday sermons, or religious lectures at mosques. They know that in the Quran, the prohibition of gambling is emphasized in many verses, such as QS.Al-Baqarah verse 219 and QS. Al-Māidah verse 90, which mentions gambling as rijsun min 'amali al-syaithan (abominable deeds of the devil) and instructs Muslims to stay away from it. One interviewee, R (24 years old), said, "Kalau soal dosa, saya tahu. Ustadz dan orang terdekat saya juga sering bilang bahwa judi itu haram. Namun begitulah adanya, godaan besar itu nyata. Apalagi jika sedang butuh uang, godaan itu terasa sangat kuat."

This statement reflects that the religious understanding of most online gambling players is still superficial and tends to be textual. They know that gambling is prohibited in Islam, but that knowledge has not developed into a deeper understanding that touches on spiritual and ethical aspects. In many cases, the prohibition of gambling is only understood as a rule that must be avoided, without really understanding the reasons behind the prohibition such as moral damage, personal economic ruin, and the social impact caused. This shows that there is a wide gap between what they know religiously and how they live their daily lives. Knowledge has not been accompanied by deep awareness and reflection, so that religious teachings are not strong enough to be a guide in facing the temptations of modern life, including the temptation of online gambling that offers instant but false benefits.

2. Inner conflict between beliefs and actions

The religious understanding possessed by most online gambling users has not fully functioned as a moral fortress that can prevent them from deviant behavior. Although they have basic knowledge about the prohibition of gambling in Islam, this is not enough to form attitudes and behaviors that are in line with religious teachings. In practice, many individuals experience inner conflict between beliefs and actions. They realize that gambling is a prohibited act, but still do it because of situational pressures such as economic pressure, social environment, or deep-rooted habits. This creates a cognitive conflict that can potentially lead to emotional burdens, such as guilt and anxiety. Over time, this conflict can erode moral sensitivity, so that deviant behavior becomes habitual and no longer causes deep regret. (Maulana et, al 2024).

This is illustrated in the statement of one respondent, M (24 years old), who said, "Saya kadang salat, tapi ya tetap main judi. Habis salat malah main lagi. Kadang mikir, kenapa susah berhenti ya, padahal tahu itu dosa."

This statement clearly shows the inner conflict experienced by the perpetrators. On the one hand, they are still practicing worship such as prayer, but on the other hand, they are still gambling, two things that actually contradict each other. This illustrates that their understanding of religion is not strong enough to be a guide or controller in

facing the pressures of life, be it in terms of the economy, the surrounding environment, or mental conditions. When faith is not strengthened by consistent spiritual guidance and positive environmental support, then deviant actions such as gambling will feel easier to do, even though in their hearts they know that it is wrong. (Zuidahaimi 2025).

In this context, the phenomenon can be related to the behavior of some Khawarij groups in the early days of Islam. Khawarij is known as a group that is very diligent in outward worship such as frequent fasting, night prayers, and reading the Koran but their religious understanding is not deep, so their attitudes and behavior are not in line with the values of Islam which is rahmatan lil 'alamin. Rasulullah SAW once described them in his saying:

"You will underestimate your prayers in comparison to their prayers, and your fasting in comparison to their fasting, yet they come out of religion as an arrow comes out of its bow." (HR. Bukhari dan Muslim)

Despite knowing the teachings of the religion, Khawarij still take extreme actions that contradict the principles of justice and compassion in Islam. A similar phenomenon, on a different scale, can be seen in some online gambling players who still worship but still commit religious offenses. This shows that simply knowing religious laws without being accompanied by a deep understanding and strong spiritual appreciation is not enough to prevent behavioral deviations.

3. Rationalization and Justification of Behavior

Interestingly, some respondents did not feel too guilty when gambling. They try to rationalize the act so that it does not seem completely wrong in the eyes of religion. For example, by thinking that as long as they do not harm others, do not steal money, and continue to live their lives as usual, then the sin of gambling can be tolerated. Respondent S (24 years old) said "saya merasa biasa saja, karena sudah menjadi kebiasaan, dan Saya nggak ganggu orang, nggak ambil uang orang, jadi ya biar aja. Kan Tuhan lihat niat juga."

Cara berpikir seperti ini sebenarnya sangat berisiko. Ketika seseorang memahami ajaran agama hanya sepotong-sepotong, tanpa benar-benar menyentuh sisi moral dan makna mendalamnya, maka aturan agama bisa saja dianggap fleksibel, tergantung situasi. Rasionalisasi semacam ini membuat seseorang merasa tenang dalam kesalahan, seolah tidak ada yang perlu dikoreksi. Lama-kelamaan, hal ini menjauhkan mereka dari kesadaran untuk merenung dan memperbaiki diri. Di titik ini, agama tidak lagi dijadikan sebagai pedoman hidup, tapi hanya sekadar label identitas tanpa makna yang benarbenar membentuk sikap dan perilaku sehari-hari.

4. Lack of Religious Assistance

Another important factor that weakens the religious behavior of users of online gambling applications is the lack of spiritual assistance and regular religious guidance. Many of the respondents admitted that they did not have access to or closeness with religious leaders, religious institutions and religious organizations and had never attended recitations, and were not involved in religious activities in their environment.

In some cases, they only passively listen to religious lectures through social media or YouTube, without direct interaction or ongoing mentoring. As expressed by R (24 years old) "saya tidak pernah mendapatkan teguran dari ustadz, ataupun ikut pengajian. Kerja juga sibuk."

This condition illustrates that religious understanding that is not consistently nurtured tends to easily fade when faced with temptation or life pressure. Without the presence of a community that supports spiritual growth, individuals will be more vulnerable to deviant behavior. Religious mentoring should not only be in the form of delivering halal-haram laws, but also involve psychological, motivational, and social approaches in order to be able to touch the heart and change behavior gradually.

Online Gambling According to Islamic Faith

Aqidah is one of the branches of religious science that focuses on discussing the beliefs and faith of a Muslim. This science studies the basic principles that form the basis of belief in worshiping Allah SWT. By understanding aqidah, one can strengthen faith and maintain the purity of the heart from various forms of shirk or doubt. Therefore, aqidah is very important as the main foundation in carrying out the teachings of Islam correctly and consistently (Tiurma, Hasan bakti, Salahuddin Harahap, 2024).

Islamic Aqidah is the foundation of a strong and unwavering belief in the heart of a Muslim. In practice, aqidah means having a firm belief in Allah Ta'ala, which is reflected in the practice of monotheism and obedience to Him. This belief also includes belief in angels, the holy books that were revealed, the messengers of Allah, the Day of Judgment as the end of life, and accepting good and bad destiny as part of Allah's will and decree. (Indra, Salahuddin et, al 2020).

In the Islamic view, gambling, also known as maisir, is any form of game or activity in which a person hopes to gain something valuable, usually money, by risking something he or she has. This is done without a clear effort or without providing real benefits to others. There are also those who explain that gambling is a form of transaction that is full of uncertainty and speculation, where one party can get a large profit while the other party actually suffers a loss (Seto et,al 2023).

Islam strictly prohibits gambling practices, and this prohibition has a clear basis in the Quran and hadith. Islamic teachings ask its people to stay away from gambling because of the many bad effects it has in personal and social life. One of the verses that explains this is found in Surah Al-Baqarah verse 219:

They asked you about alcohol and gambling. Say, "In both there is a great sin and some benefit to man. (But their sins outweigh their benefits." They ask you about what they spend. Say, "What is spent is the excess (of what is needed)." Thus Allah explains His verses to you that you may think.

The verse mentions that although both have little benefit to humans, the sins and dangers

are far greater. In M. Quraish Shihab's interpretation, it is explained that although gambling can appear to be economically profitable, the moral and social damage it causes is far more serious and cannot be ignored (Lina, 2024).

In Islamic teachings, the Prophet Muhammad has also given many warnings about the dangers of gambling. One of the traditions narrated by Bukhari and Muslim states that the Prophet said, "Whoever invites his brother to gamble, then he should give charity." This Hadith illustrates that even simply inviting another person to gamble is considered a serious offense that needs to be atoned for with charity. This shows how strongly Islam views gambling as a destructive act. From this it can be understood that the prohibition against gambling is not trivial, but is based on clear teachings from the Quran and sunnah. This prohibition is not only to protect individuals from moral decay, but also to protect the social fabric of society from the negative impacts that gambling practices can cause (Lina, 2024).

In the view of Islam, gambling is considered one of the most harmful forms of action. Islam sees gambling not just as a game involving luck, but as a major source of moral, social and economic damage. This negative impact is not only felt by the individual who gambles, but also touches the family, community, and even the economic system at large. On a personal level, gambling can ruin a person's finances and lead to poverty. Psychologically, gambling creates stress, anxiety, depression and addiction that can weaken self-control. Yusuf al-Qaradawi highlighted how gambling destroys family relationships and encourages deviant behavior such as lying and theft. Similarly, Nabilah al-Tunisi emphasized that gambling addiction reduces a person's ability to think rationally (Al-Tunisi, 2018).

At the community level, gambling often triggers criminal acts such as fraud, violence, and theft, especially when perpetrators feel pressured to continue financing their habit. Farid Hafez explains that the breakdown of social values and loss of trust between family members are frequent consequences of gambling. (Hafez, 2020). Economically, gambling only results in the circulation of money without productive value. According to Ahmad Syafii Maarif, gambling makes the allocation of resources inappropriate, because it is mostly used for speculative activities that do not provide real benefits. This is contrary to the spirit of Islamic sharia which emphasizes productivity and justice (Maarif 2017).

CONCLUSION

Based on the results of the discussion that has been described, it can be concluded that the practice of online gambling among Muslims in Dolok Masihul District is a complex phenomenon and is influenced by many factors. Online gambling is not just a matter of bad habits or lifestyle, but arises from economic pressure, the influence of the social environment, wrong perceptions, and lack of deep religious understanding and assistance.

Although the majority of perpetrators are aware that gambling is prohibited in Islam, this awareness does not fully deter them from engaging in it. A mere textual understanding of religion, unaccompanied by spiritual appreciation and ethical awareness, is not strong enough to serve as a bulwark against the temptations of modern technology.

This toleration of deviant behavior is exacerbated by the absence of a social environment and religious institutions that are active in providing guidance. This causes religious values to

only become a symbol of identity, not as a guide to life that shapes attitudes and behavior. Therefore, a holistic approach that touches on theological, psychological, social and educational aspects is needed so that Muslims can be free from the bondage of online gambling.

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