

## The Phenomenon Of Online Gambling Among University Students, Between Trends And Financial Challenges

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<b>Abstract</b>	
<p>This study examines the issue of online gambling among students at Universitas Negeri Medan (UNIMED), focusing on students' views about the risks and potential benefits of online gambling, as well as the factors influencing their choices to participate or avoid it. Using a quantitative approach, the research surveyed 50 UNIMED students through a Google Form questionnaire, collecting data on financial risks, potential gains, and decision-making processes. The results revealed that 62% of students avoid online gambling due to fear of financial loss, while 58% cited financial concerns as a major deterrent. Interestingly, 86% of students were not tempted by the idea of earning money quickly, and 82% prioritized risks over potential benefits when deciding whether to gamble. The study concluded that most UNIMED students, particularly those of Islamic faith, actively avoid online gambling due to legal and religious awareness, financial risk understanding, and concerns about negative impacts on academics and mental health. The findings suggest a low prevalence of online gambling among UNIMED students, indicating a relatively safe campus environment, and provide insights for designing educational policies to prevent gambling among university students.</p>	<p><b>Keywords:</b> Online Gambling; Risk Awareness; Benefits.</p>

<b>Abstrak</b>	
<p>Penelitian ini membahas masalah perjudian online di kalangan mahasiswa Universitas Negeri Medan (UNIMED), dengan fokus pada pandangan mahasiswa tentang risiko dan potensi manfaat perjudian online, serta faktor-faktor yang memengaruhi keputusan mereka untuk terlibat atau menghindari aktivitas tersebut. Menggunakan pendekatan kuantitatif, penelitian ini mensurvei 50 mahasiswa UNIMED melalui kuesioner Google Form untuk mengumpulkan data tentang risiko finansial, potensi keuntungan, dan proses pengambilan keputusan. Hasilnya menunjukkan bahwa</p>	<p><b>Kata Kunci:</b> Perjudian Online; Kesadaran Risiko; Potensi Manfaat.</p>

62% mahasiswa menghindari perjudian online karena takut kehilangan uang, sementara 58% menyebutkan kekhawatiran finansial sebagai alasan utama. Menariknya, 86% mahasiswa tidak tergoda dengan ide mendapatkan uang secara cepat, dan 82% lebih memprioritaskan risiko dibandingkan potensi manfaat saat memutuskan untuk berjudi atau tidak. Penelitian ini menyimpulkan bahwa sebagian besar mahasiswa UNIMED, terutama yang beragama Islam, secara aktif menghindari perjudian online karena kesadaran hukum dan agama, pemahaman risiko finansial, serta kekhawatiran akan dampak negatif pada akademik dan kesehatan mental. Temuan ini menunjukkan rendahnya prevalensi perjudian online di kalangan mahasiswa UNIMED, yang menciptakan lingkungan kampus yang relatif aman, serta memberikan wawasan untuk merancang kebijakan pendidikan guna mencegah perjudian di kalangan mahasiswa.

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## 1. Introduction

In the growing digital era, access to technology and the internet has affected various aspects of life, including the lifestyle of university students. One significant impact that has started to become a concern is the increasing practice of online gambling among university students. Online gambling, which can be accessed easily through digital devices such as smartphones, offers the appeal of instant financial gain and entertainment. However, behind the appeal lies a huge risk that has the potential to be damaging, both financially, academically and socially.

Research by Meswari and Ritonga (2023) shows that online gambling is one of the negative impacts of the development of electronic technology which is highly dependent on the behavior of its users. Karli et al. (2023) highlighted that online gambling addiction can cause psychological disorders such as depression, inner pressure, and hopelessness, which can even lead to self-harming behavior and others. In addition, Mustaqilla et al. (2023) concluded that online gambling in Indonesia has significant legal, social, and economic impacts, while Jannah, Al Wafi, and Aliyan (2023) asserted that this behavior goes against religious values, especially Islam, which prohibits gambling.

Although previous studies have addressed the psychological, social, and legal impacts of online gambling, not many have highlighted the perceptions of university students as one of the groups vulnerable to this phenomenon. Previous studies tend to focus on general data without delving deeper into specific factors that influence students' decisions, such as social environment, academic pressures and technological influences. In addition, there are limited approaches to understanding the role of educational institutions in providing preventive education on the risks of online gambling.

Medan State University (UNIMED), as a higher education institution, has the responsibility to provide holistic education to its students, including education on the risks of online gambling. By understanding students' perceptions, the factors that influence their decisions, and the role of social and academic environments in shaping their views on online gambling, universities can formulate more effective policies and educational programs. This study aims to bridge the gap of previous research by providing an in-depth analysis of this phenomenon and offering relevant preventive solutions for university students.

This study aims to examine in depth how university students' perceptions of the risks and potential benefits of online gambling influence their decision to engage in the activity. Specifically, this study will explore the factors that shape university students' views of online gambling, including their perceptions of the financial, social and emotional risks involved and the potential benefits to be gained. In addition, the study will assess the extent to which their understanding of the long-term impact of online gambling influences their decision to engage in this activity. Thus, it is hoped that this study can provide a more comprehensive insight into the factors that influence college students' behavior in online gambling and provide a basis for the development of more effective prevention strategies.

The development of information technology through the internet has given rise to a new form of crime, namely online gambling. Online gambling is increasingly prevalent, especially among university students, who are vulnerable to this temptation because of the ease of access and the promise of quick wins. The presence of online gambling as a negative impact of technology needs to be taken seriously because of the risks posed, such as academic disruption, financial risks, and psychological impacts that can be very detrimental to students.

In addition, the sustainability of online gambling among students is triggered by various factors, including addiction, social pressure, and economic needs. Online gambling addiction makes students feel compelled to continue playing even though they are aware of the risks. Peer pressure, environment, as well as pressing financial needs exacerbate the situation, encouraging students to stay involved despite the detrimental impact on their academic and personal lives.

Online gambling not only impacts the financial aspect, but also the mental health of students. Those involved often experience stress, anxiety, and other psychological disorders. Students who are addicted to online gambling tend to lose focus on their studies, spend time gambling, and eventually their academic performance and social relationships suffer. There is a need for an educational and preventive approach that involves many parties to overcome the adverse effects of online gambling.

## **2. Research Methods**

This research uses a quantitative approach that aims to measure certain variables through the collection and analysis of numerical data. Gunawan (2016) states that quantitative methods focus on measuring and analyzing numerical data to produce information that is more objective and can be tested statistically.

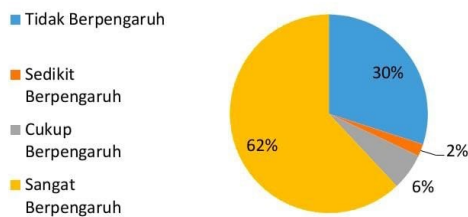
The subjects in this study were 50 Medan State University students. Subject selection was carried out based on criteria relevant to the research objectives. Random sampling technique or other appropriate techniques were used to ensure a representative sample of the wider population.

This research was conducted online starting September 03. Data collection took place within a certain period of time set by the researcher, providing flexibility for respondents to complete the questionnaire within that time frame. This online research uses an online platform to reach scattered respondents, prioritizing time effectiveness and ease of access.

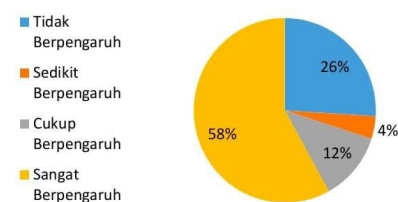
Data was collected through a survey using a questionnaire distributed online through Google Form. The questionnaire contained closed-ended questions to facilitate quantitative data analysis. Google Form was chosen to ensure an efficient, fast data collection process and minimize input errors. The collected data will be securely stored and ready for further analysis by the researcher.

### 3. Research Results & Discussion

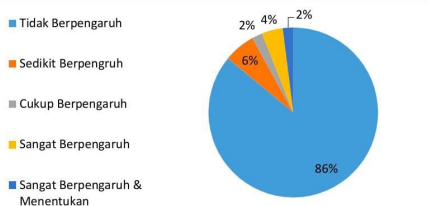
The following diagram shows the results of the questionnaire regarding students' views on online gambling.



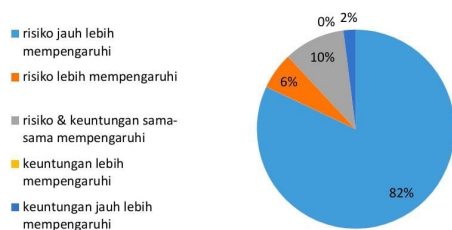
How much does the perceived risk of losing money affect your decision not to play online gambling?



How much does losing about financial problems influence your decision not to engage in online gambling?



How much does the hope of getting a quick financial gain influence your decision to try online gambling?



This research aims to understand the factors that make people choose not to engage in online gambling. The main focus of this research is three aspects: the risk of losing money, the concern about financial problems, and the expectation of quick financial gain.

The first diagram shows the results of the questionnaire distributed to respondents regarding the influence of financial risk on the decision not to play online gambling. This data reflects the level of influence of the risk of losing money, where 62% of respondents stated that the risk was very influential on their decision. This result indicates that financial factors play a very significant role in preventing people from engaging in online gambling.

The second diagram shows the results of the questionnaire on the influence of financial problems on the decision not to engage in online gambling. This data reflects the level of influence of financial concerns, with 58% of respondents stating that it is very influential. This result indicates that awareness of the negative financial impact of online gambling is an important factor that encourages people to avoid the activity.

The data in the third diagram reflects how much the expectation of quick financial gain influences the decision to try online gambling. Key findings show that 86% of respondents stated that it had no effect on their decision.

The fourth diagram displays a comparison between the influence of perceived risk and potential gain in the decision to engage in online gambling. The data reflects that 82% of respondents considered risk to be much more influential in their decision compared to potential gains.

This result indicates that the majority of respondents are not swayed by the expectation of quick gains from online gambling, and they consider risk more than potential gains when deciding whether or not to engage in the activity. This indicates a high awareness of the risks of online gambling among respondents.

#### 4. Conclusion

This study explored the phenomenon of online gambling among students of Universitas Negeri Medan (UNIMED), focusing on students' perceptions of the risks and potential benefits of online gambling and the factors that influence their decision to engage in this activity. Based on the survey results, several key findings can be summarized. First, although almost all UNIMED students have knowledge about online gambling through various sources such as friends and advertisements on social media, they show a cautious attitude towards engaging

in this activity. The main factors influencing students' decision to avoid online gambling include an understanding of legal prohibitions, concerns about financial risks, and negative impacts on mental health and academic performance. Secondly, the data shows that most university students, especially those who are Muslim, avoid online gambling due to awareness of religious laws that prohibit this practice. In addition to religious considerations, concerns regarding the long-term impact and financial risks associated with online gambling also play an important role in their decision not to engage. Thirdly, the prevalence of online gambling among UNIMED students was rated as very low, with over 90% of respondents indicating that they do not engage in this activity. This indicates that the university environment is relatively healthy and safe from the impact of online gambling.

Overall, the results of this study provide a positive picture of UNIMED students' attitudes towards online gambling and demonstrate the effectiveness of existing education and regulation in preventing engagement in this activity. However, it is important to remember that the phenomenon of online gambling remains an issue that requires ongoing attention, and education and prevention efforts must continue to ensure that students remain protected from potential risks that may arise in the future.

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