

Analysis of the Impact of Gambling and Online Loans in the Perspective of Informatics, Islam, and Kemuhammadiyah

Mhd. Basri^{1,2*}, Andi Zulherry³

^{1,3}Universitas Ahmad Dahlan, Indonesia

^{*2}Universitas Muhammadiyah Sumatera Utara, Indonesia

¹email : 2436083032@webmail.uad.ac.id

^{*2}email : mhdbasri@umsu.ac.id

³email : 2436083027@webmail.uad.ac.id

Abstract

With the rapid development of digital technology, online lending services (pinjol) and online gambling (judol) have become more accessible. This raises significant concerns from the point of view of informatics, Islam, and Kemuhammadiyah. Using a descriptive quantitative method that combines informatics values, Islamic values, and Muhammadiyah socio-cultural principles, this study aims to analyze the influence of the two phenomena. Data was collected through literature research and closed questionnaires distributed to one hundred respondents. The results showed that the majority of people who participated in the study were of the opinion that pinjol and judol not only contradict Islamic principles but also support the use of sharia-based financial applications. The research also emphasizes the importance of law enforcement and ethics when using technology. From an Islamic and Kemuhammadiyah perspective, these two actions are considered haram and disrupt the harmony of society. The solutions suggested by this research are improving education, improving technology ethics, and developing sharia-based financial services.

Keywords:
Online Lending;
Online Gambling;
Informatics Ethics;
Islamic Law;
Muhammadiyah Values.

Abstrak

Dengan berkembangnya teknologi digital yang pesat, layanan pinjaman online (pinjol) dan judi online (judol) menjadi lebih mudah diakses. Hal ini menimbulkan kekhawatiran yang signifikan dari sudut pandang informatika, Islam, dan Kemuhammadiyah. Dengan menggunakan metode kuantitatif deskriptif yang menggabungkan nilai informatika, nilai Islam, dan prinsip sosial budaya Muhammadiyah, penelitian ini bertujuan untuk menganalisis pengaruh kedua fenomena tersebut. Data dikumpulkan melalui penelitian literatur dan kuesioner tertutup yang dibagikan kepada seratus responden. Hasil penelitian menunjukkan bahwa mayoritas

Kata Kunci:
Judi Online;
Pinjaman Online;
Etika Informatika;
Hukum Islam;
Nilai Muhammadiyah.

orang yang berpartisipasi dalam penelitian berpendapat bahwa pinjol dan judol tidak hanya bertentangan dengan prinsip Islam tetapi juga mendukung penggunaan aplikasi keuangan berbasis syariah. Penelitian ini juga menekankan pentingnya penegakan hukum dan etika saat menggunakan teknologi. Dari sudut pandang Islam dan Kemuhammadiyah, kedua tindakan ini dianggap haram dan mengganggu keharmonisan masyarakat. Solusi yang disarankan oleh penelitian ini adalah meningkatkan pendidikan, meningkatkan etika teknologi, dan mengembangkan layanan keuangan berbasis syariah.

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1. Introduction

The rapid development of information technology has brought significant impacts in various aspects of human life. One of the most prominent effects is the ease of obtaining various online services, such as gambling games and online loans. Online lending, also known as pinjol, is a financial service that allows a person to borrow money through an application or website without having to meet face-to-face with the lender. the phenomenon of online lending has also experienced rapid growth, especially after the advancement of financial technology (Sebayang & Agusmidah, 2024). Most pinjol do not require collateral or guarantees to apply for online loans, which are usually very fast and easy just by filling in personal data and uploading documents such as KTP. This is because easy access to financial and entertainment services such as online lending (pinjol) and online gambling (judol) has become very common in the increasingly advanced digital era (Syarahmalia et. al, 2024).

The development of online gambling globally has had a significant impact on various social, economic, and legal aspects around the world, including Indonesia (Sebayang & Agusmidah, 2024). Online gambling is the practice of placing bets or betting through websites or the internet using electronic devices such as computers, tablets, or smartphones (Kanda & Sopiansyah, 2024). Gambling and loans through the internet now no longer require a physical location or complex procedures with a device and internet connection, a person can engage in it in a matter of minutes. As a result, this gambling influence can cause material losses for those who do it (Hanimatunnisani et al, 2023). In the case of pinjol and judol, this poses a significant problem, especially when considering the social, economic and psychological effects.

Online loans and online gambling exacerbate each other, especially from a social and economic point of view. When their money runs out due to gambling losses, some people are desperate to find a quick loan. as the development of the digitalization era, the convenience presented is really very easy (Rasyid, 2022). Due to gambling addiction, borrowers always need money, and pinjol provides them with an "instant solution" without considering the borrower's financial situation.

In the Islamic view, online lending, called pinjol, and online gambling, called judol, are actions that contradict the teachings of the Islamic religion that regulate justice, honesty, and social welfare (Nur Annisa, 2024). In the Qur'an, pinjol often contains elements of usury, which is clearly prohibited, because it causes economic inequality and exploitation of borrowers. This is stated in Surat Al-Baqarah verses 275-279.

Meanwhile, gambling is a form of social disease and is a crime (Bobby Ferly, 2023). judol is included in the category of maysir (gambling) which is expressly prohibited in Surah Al-Maidah verse 90 because it contains elements of uncertainty, damages morals, and has the potential to cause great losses both financially and spiritually. According to Islamic teachings, business must be conducted in a halal, fair and hard-working manner, not by means of usury or profit and loss that harms others.

This phenomenon is a concern in the informatics industry as it involves ethical issues of technology use, personal data security, and the spread of high-risk applications or websites. However, from the perspective of Islam and Kemuhammadiyah, the practice of gambling and high-interest online loans is considered contrary to social justice, the benefit of the people, and the principles of sharia.

The purpose of this research is to look at the impact of online gambling and lending from the three perspectives of informatics, Islam, and Kemuhammadiyah. This analysis is expected to help in the effort to educate and create strong solutions based on moral values, especially for the community and the younger generation who are vulnerable to the negative effects of digital technology.

2. Methods

This research uses a descriptive quantitative method with a multidisciplinary approach that combines aspects of information technology, Islamic values, and Muhammadiyah socio-cultural values. Quantitative research has become one of the most widely used research methods in the field of Islamic education (Sutansyah, 2024). This method was chosen to get an objective and measurable picture of the phenomenon of loans and gambling on the internet, especially from the perspective of Muhammadiyah culture and Islamic teachings.

The descriptive quantitative approach allows researchers to thoroughly understand social reality and interpret data. Technology, religious values and culture provide a rich contextual framework of analysis of emerging social issues in society. Two main methods were used to collect data for this research. First, literature research was conducted by collecting secondary data from articles, scientific journals, government regulations, MUI fatwa, and other online sources related to Islamic and Muhammadiyah values, gambling, online lending, and financial technology. Secondly, Google Form was used to distribute a closed questionnaire to 100 respondents from the community. Respondents' views on the phenomena under study were measured through multiple choice forms and Likert scales. To give respondents the freedom to fill in, the distribution was carried out for approximately one week.

This study used a closed questionnaire to obtain more structured data, facilitate the analysis process, and avoid misinterpreted answers. This format is also more effective as it speeds up completion time and increases the chances of respondents completing the survey. The use of Google Forms for deployment allows for extensive, fast, and automated data collection documented in a format ready for analysis.

3. Result and Discussion

The results of research data processing are presented in visual forms such as histograms, bar charts, and pie charts. The purpose of this visualization is to aid quantitative interpretation of the data and to provide a better picture of the distribution of respondents and patterns of responses to the issues under study.

After the data from the questionnaires are processed and analyzed, they are presented in graphical form to show comparisons, percentages, and trends in respondents' attitudes. These graphs not only make the data more readable and interesting, but also increase the accuracy of the analysis by showing clearer and more measurable relationships between variables. Here are the results:

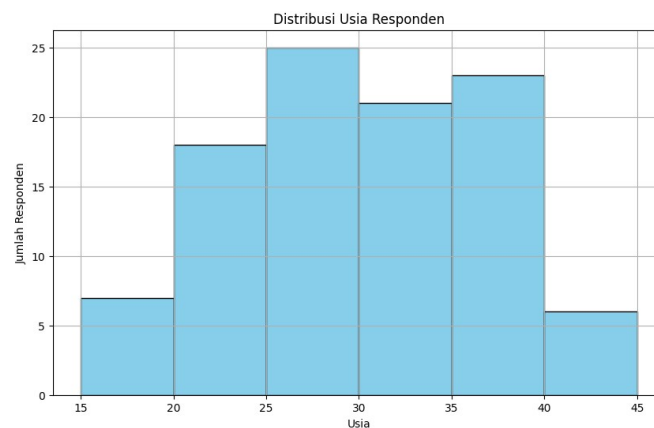


Fig. 1 Age distribution of respondents

In the first graph, the age groups of respondents associated with online lending (also called pinjol) and online gambling (also called judol) are distributed in a histogram. The highest number of respondents is found in the 25-30 years age group, which is most likely the productive age that is more susceptible to the temptation of pinjol and judol due to financial pressure or the search for quick profits. The 35-40 age group came in second, with around 23 respondents, indicating that even though they are more mature, there is still an interest or involvement in these activities, perhaps due to financial pressure or the desire for quick profits.

The 30-35 age group had about 21 respondents, while the 20-25 age group comprised about 18 respondents, which could reflect their potential vulnerability in terms of financial exploration and digital entertainment tendencies. On the other hand, the 15-20 years and 40-45 years age groups had the least number of respondents, around 7 and 6 respectively, which may indicate that despite their exposure to technology and social media, their interest in pinjol and judol is still

relatively low. The majority of respondents were in the productive age range of 25-40 years, with a peak at 25-30 years, indicating that this group is the most dominant in dealing with issues related to pinjol and judol.

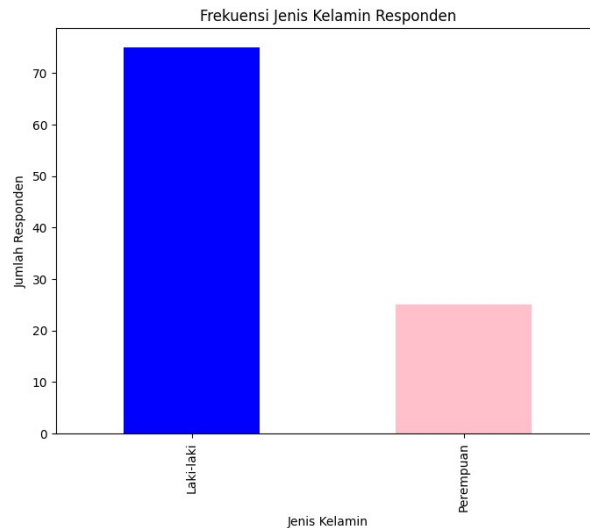


Fig. 2 Frequency of respondent gender

The second graph shows how respondents are distributed by gender; male respondents are depicted in blue, while female respondents are depicted in pink. The number of male respondents is about 75, while the number of female respondents is about 25. This reflects a significant gender imbalance, with three times as many male respondents as female respondents. This imbalance may reflect the more male-dominant characteristics of the sample, both in relation to participation in the research and to their interest or involvement in issues related to online lending (pinjol) and online gambling (judol).

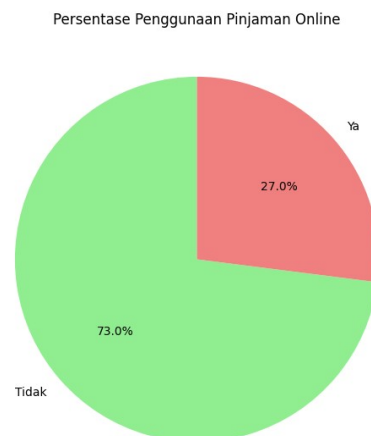


Fig. 3 Percentage of online loan usage

In the third graph, the pie chart shows how the use of online loans is distributed, showing that the majority of respondents, 73%, do not use online loans, indicated by the green section. Meanwhile, only 27% of the respondents use online lending, which is indicated by the pink section written “Yes”. The

results show that only 27% of the respondents use online loans. This data shows that the majority of respondents have not adopted online lending as an alternative in their financial management. This may reflect a disinterest or distrust in online lending, despite the growth of this financial technology.

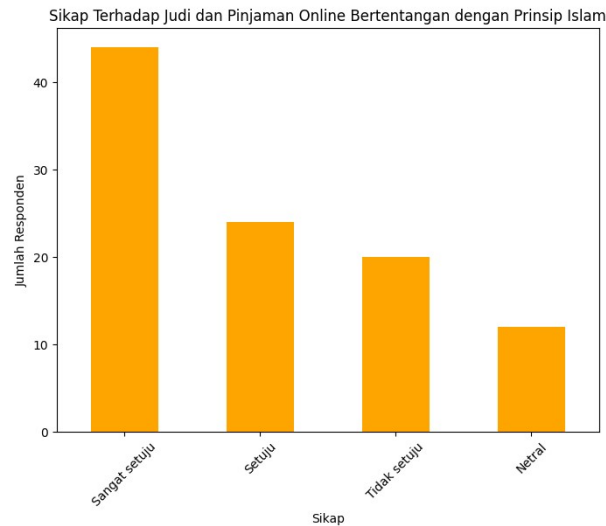


Fig. 4 Attitudes towards gambling and online lending contrary to Islamic principles

Respondents' attitudes towards the statement that online gambling and loans are against Islamic principles are shown in the fourth graph. The “Strongly agree” category received the most responses, with about 44 people; the “Agree” category received about 24 people; the “Disagree” category received about 20 people; and the “Neutral” category received the fewest responses, with about 12 people. This data shows that the majority of respondents, who fall into the categories of “Strongly agree” and “Agree,” are of the opinion that online gambling and lending are against Islamic principles. In contrast, only a minority of respondents disagreed or were neutral to the statement, reflecting that in this context, religious norms have a significant influence on respondents' views on both practices.

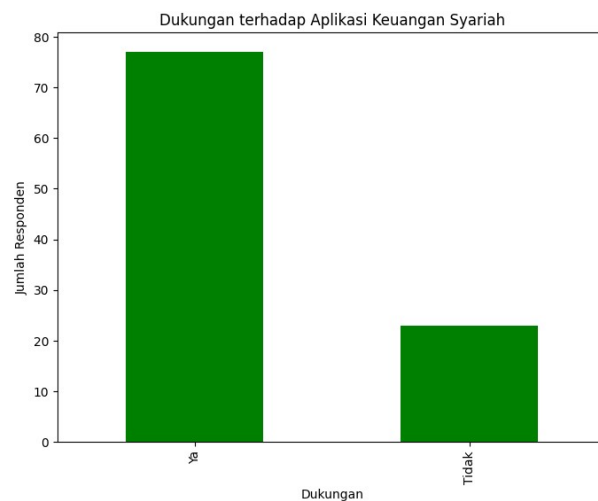


Fig. 5 Support for Islamic finance applications

Based on the data shown in this bar graph, most respondents are in favor of Islamic Finance Apps, with around 77 people choosing the “Yes” option (indicated by the green bar on the left) and only around 23 people choosing the “No” option (indicated by the green bar on the right).

In conjunction with the previous graph, these results are consistent with the conclusion that the majority of people surveyed are of the opinion that conventional online lending is against Islamic principles, and that most people do not use such online lending services. The 77% of people who are in favor of Islamic finance applications show great interest in financial service options that follow Islamic principles. This indicates a significant market potential for the development and adoption of Shariah-based financial applications among the respondents of this study. Shariah-based financial applications can address existing concerns about conventional online lending methods, which are considered incompatible with religious values.

It was found that, the development of digital technology makes it easier for people to access non-bank financial services gambling platforms (Anwar et al, 2024). This technology also opens up opportunities for abuse such as gambling addiction, data security risks, and financial exploitation. Although the Electronic Information and Transaction Law (ITE Law) article 27 paragraph 2 has regulated the prohibition and sanctions against online gambling activities, law enforcement is still ineffective. The main obstacles are the lack of coordination between various law enforcement agencies and limited resources in tracking and cracking down on gambling sites operating overseas (Laras et al, 2024). Likewise, online lending provides convenience but there are some risks such as default, cybercrime, and money laundering are still major concerns that must be closely monitored by authorities such as the Financial Services Authority (OJK) (Arvante & Jeremy, 2022). The handling of online lending and online gambling cases needs to be strictly followed by blocking and monitoring applications that do not have OJK licenses (Uyun et al, 2024). These issues are being addressed and the use of advanced technologies such as Artificial Intelligence (AI) and Big Data can be used to detect, block and prevent illegal online gambling and online lending transactions.

In the perspective of Islamic law, the practice of gambling (*maysir*) and usury (loan interest) is explicitly prohibited as stated in the Qur'an, namely in Surah Al-Mā'idah verses 90-91 for the prohibition of gambling, and Surah Al-Baqarah verse 275 for the prohibition of usury. Both actions are considered contrary to the principles of sharia and are also considered detrimental to morality and the economic welfare of society. an online transaction practice can be said to be haram if the system is haram such as money gambling, because gambling is haram in any aspect (Taufik et al, 2024). Online gambling and high-interest loans are modern examples of *maysir* and *riba* practices that still have negative spiritual, social and economic impacts.

The Indonesian Ulama Council (MUI) has issued a fatwa stating that gambling and interest-bearing loans on the internet are haram. The fatwa states that both actions are contrary to the main principles of Islamic sharia, especially with regard to the prohibition against *maysir*, which is a form of gambling, and

riba, which is a form of interest. The rise of gambling will damage the social system of society itself, just as in Islam also prohibits gambling, gambling and betting are considered a sin or haram act. MUI not only forbids financial transactions, but also emphasizes the importance of financial transactions that are in accordance with sharia principles, free from usury, gharar (uncertainty), and exploitative economic practices. This affirmation is an important reference for Muslims in making decisions regarding digital financial services that continue to grow in the contemporary era.

In the Muhammadiyah aspect, the principles of social justice and economic empowerment are the main cornerstones in responding to the negative impact of gambling practices and interest-bearing online loans. Such issues damage the social and spiritual harmony of society in addition to impacting individual finances. The Fatwa of the Tarjih and Tajdid Council of Muhammadiyah strictly prohibits all forms of gambling, including online gambling. In the Qur'an, gambling has been prohibited in Surah Al-Ma'idah verse 90 which states that these actions are classified as satanic actions and must be avoided by Muslims. Muhammadiyah uses a comprehensive approach through education, da'wah, and public policy advocacy to raise public awareness and create a better social environment. Conversely, Muhammadiyah supports the establishment of alternative financial services that are based on sharia principles and supported by ethical technology, which is acceptable and in accordance with Islamic values.

4. Conclusion

The study found that lending and gambling practices on the internet have significant social, economic and spiritual effects. From an informatics perspective, both phenomena raise ethical concerns as well as data security threats. Pinjol contains elements of riba and judol, including maysir, both of which are considered haram in Islam. Muhammadiyah states that both actions are contrary to the principles of social justice and the welfare of the people. Most of the people who answered supported the prohibition of pinjol and judol and the use of sharia-based financial applications. Therefore, to realize a more just and prosperous society in the current digital era, it is necessary to improve digital literacy, teaching based on religious values, and support for the development of Islamic financial services.

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