

Online Gambling and the Violation of Maqashid Shariah: Implications for Family Communication and Economic Stability in Indonesia

Perjudian Daring sebagai Pelanggaran Maqashid Syariah: Implikasi terhadap Komunikasi Keluarga dan Stabilitas Ekonomi di Indonesia

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Abstract: *This paper examines online gambling in Indonesia from the perspective of Maqashid Shariah. Previous studies have primarily focused on its legal status, psychological effects, economic consequences, and family-related problems, while limited attention has been given to how online gambling simultaneously undermines the fundamental objectives of Islamic law. Addressing this gap, the study analyzes online gambling as a form of systemic mafsadah that threatens multiple dimensions of human welfare (masalah). Employing a qualitative library research approach, the study analyzes scholarly publications, official reports, and relevant academic literature using qualitative content analysis. The findings demonstrate that online gambling generates interconnected harms extending beyond financial loss, eroding the protection of religion (hifz al-din), intellect (hifz al-'aql), wealth (hifz al-mal), family and future generations (hifz al-nasl), and ultimately social stability. Rather than constituting merely a prohibited form of maisir, online gambling represents a multidimensional threat that weakens the ethical, economic, and social foundations of Muslim society. This study contributes to contemporary Maqashid Shariah scholarship by proposing a systemic framework for understanding digital gambling and offers a normative basis for developing preventive policies and strengthening family resilience in the digital era.*

Keywords: Online Gambling; Maqashid Shariah; Family Communication; Family Economy



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Abstrak: Artikel ini mengkaji fenomena judi online di Indonesia melalui perspektif Maqashid Syariah. Penelitian-penelitian sebelumnya umumnya membahas judi online dari aspek hukum, dampak psikologis, konsekuensi ekonomi, maupun permasalahan keluarga, sementara kajian yang menganalisisnya secara komprehensif dalam kerangka tujuan-tujuan syariat masih relatif terbatas. Untuk mengisi kesenjangan tersebut, penelitian ini menganalisis judi online sebagai bentuk mafsadah sistemik yang mengancam berbagai dimensi kemaslahatan (masalah) secara bersamaan. Penelitian menggunakan pendekatan kualitatif dengan metode studi kepustakaan (library research) melalui analisis terhadap publikasi ilmiah, laporan resmi, dan literatur akademik yang relevan menggunakan teknik analisis isi kualitatif (qualitative content analysis). Hasil penelitian menunjukkan bahwa judi online tidak hanya menimbulkan kerugian ekonomi, tetapi juga merusak perlindungan agama (hifz al-din), akal (hifz al-'aql), harta (hifz al-mal), keluarga dan keturunan (hifz al-nasl), serta pada akhirnya melemahkan stabilitas sosial. Dengan demikian, judi online tidak cukup dipahami hanya sebagai bentuk maisir yang diharamkan, melainkan sebagai ancaman multidimensional yang menggerus fondasi moral, ekonomi, dan sosial masyarakat. Penelitian ini berkontribusi pada pengembangan kajian Maqashid Syariah dengan menawarkan kerangka analisis sistemik terhadap perjudian digital sekaligus memberikan landasan normatif bagi perumusa

Kata Kunci: Judi Online; Maqashid Syariah; Komunikasi Keluarga; Ekonomi Keluarga

Introduction

The rapid expansion of digital technology has transformed various aspects of contemporary life, including economic transactions, entertainment, and social interaction. Alongside these developments, new forms of social and moral challenges have emerged, one of the most concerning being online gambling. Unlike conventional gambling, online gambling operates through digital platforms that provide continuous accessibility, anonymity, and instant financial transactions, thereby increasing the risk of excessive participation and addiction.¹ As a global phenomenon, online gambling has attracted growing attention from scholars in ethics, psychology, sociology, economics, and religious studies because of its profound implications for individual well-being, family stability, and social order.

From an ethical perspective, gambling has long been debated due to its reliance on chance rather than productive economic activity. Contemporary discussions on gambling ethics often emphasize the moral concerns associated with exploitation, financial harm, addiction, and the unequal distribution of risk and reward.² While some secular perspectives regard gambling as a matter of individual freedom and recreational choice, critics argue that gambling generates significant social costs that frequently outweigh its perceived benefits. These concerns become even more pronounced in the digital environment, where technological features such as instant access, algorithmic engagement, and continuous availability contribute to problematic

gambling behavior and behavioral addiction.

The phenomenon of online gambling is closely related to broader discussions on digital addiction. Recent international studies indicate that online gambling shares psychological characteristics with other forms of digital dependency, including compulsive behavior, impaired decision-making, emotional instability, and financial recklessness.³ Digital gambling environments are specifically designed to stimulate repetitive engagement through reward mechanisms that exploit human cognitive biases and emotional vulnerabilities. Consequently, online gambling not only affects individual psychological health but also undermines family relationships, social cohesion, and economic security.

Within Islamic intellectual tradition, gambling (*al-maisir*) is not merely a legal issue but also a moral, social, and economic concern. The Qur'an explicitly prohibits gambling in Surah al-Baqarah (2:219) and Surah al-Mā'idah (5:90–91), associating it with social discord, hostility, and neglect of spiritual obligations. Classical and contemporary Muslim scholars have argued that the prohibition of gambling reflects Islam's broader commitment to justice, human dignity, and social welfare. In the framework of Islamic moral economy, wealth should be generated through productive effort, fair exchange, and mutual benefit rather than through speculative activities that create winners at the expense of losers. Consequently, gambling is viewed as a practice that contradicts the ethical foundations of economic justice and social responsibility.⁴

The theoretical foundation that best explains this prohibition is *Maqāṣid al-Sharī'ah*, the higher objectives of Islamic law. Classical scholars such as al-Ghazālī and al-Shāṭibī conceptualized Islamic law as a system intended to realize human welfare (*maṣlaḥah*) and prevent harm (*mafsadah*). These objectives are commonly expressed through the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage and family (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). Contemporary *Maqāṣid* scholarship further emphasizes that these objectives provide an ethical framework for evaluating modern social phenomena that were not explicitly discussed in classical legal texts. Accordingly, online gambling can be assessed not merely as a prohibited activity but as a multidimensional threat to the essential interests that Islamic law seeks to preserve.⁵

Empirical evidence from Indonesia demonstrates the urgency of this issue. Indonesia has become one of the countries with a substantial number of online gambling users, involving not only adults but also adolescents and children. The increasing prevalence of online gambling has been associated with various social problems, including financial distress, family conflict, criminal behavior, and divorce. Reports from government institutions and recent studies indicate that gambling-related problems continue to affect household welfare and social stability. These developments illustrate how the harms associated with online gambling

extend beyond individual participants and penetrate the family sphere, which serves as the primary institution for socialization, emotional support, and economic security.⁶

Existing scholarship has provided valuable insights into the consequences of online gambling. Studies conducted in Indonesia have examined factors contributing to gambling participation, including economic pressure, environmental influences, and technological accessibility. Other studies have highlighted the negative consequences of gambling for marital relationships, family harmony, psychological well-being, and financial stability. Research employing Islamic perspectives has generally focused on the legal status of gambling or its relationship to particular *Maqāṣid* dimensions, especially the protection of intellect (*ḥifẓ al-‘aql*).⁷ Meanwhile, international literature on gambling ethics and digital addiction has largely concentrated on psychological dependency, behavioral risks, and public health concerns.

Despite these contributions, an important scholarly gap remains. First, previous studies tend to analyze online gambling either through social-scientific approaches that emphasize behavioral and economic consequences or through normative Islamic discussions that focus primarily on legal prohibition. Limited attention has been given to integrating empirical family experiences with the comprehensive ethical framework of *Maqāṣid al-Sharī‘ah*. Second, while family conflict and economic hardship are frequently identified as consequences of online gambling, these issues are rarely examined as interconnected manifestations of *mafsadah* affecting multiple objectives of Islamic law simultaneously. Third, existing studies often discuss individual addiction or legal compliance but provide insufficient analysis of how online gambling disrupts family communication, weakens social relationships, and undermines household economic resilience from a *Maqāṣid* perspective.⁸

This study seeks to address these gaps by examining *Mafsadah al-Maisir*: the impact of online gambling on family communication and economic stability through the lens of *Maqāṣid al-Sharī‘ah*. By connecting contemporary discussions on gambling ethics, Islamic moral economy, digital addiction, and *Maqāṣid* theory, this research offers a more comprehensive understanding of the wisdom underlying the prohibition of gambling in Islam. Furthermore, it demonstrates how online gambling threatens not only individual welfare but also the preservation of family relations and economic security, thereby endangering several fundamental objectives of Islamic law simultaneously. The findings are expected to contribute both to the theoretical development of *Maqāṣid*-based analysis of contemporary social problems and to practical efforts aimed at preventing the growing harms associated with online gambling.

Research Method

This study employs a qualitative library research approach using secondary data obtained from both primary Islamic sources and contemporary academic literature.

Primary sources comprise relevant Qur'anic verses and Hadith concerning the prohibition of gambling (*al-maisir*), particularly Qur'an 2:219 and 5:90–91. Secondary sources include classical and contemporary works on *Maqāṣid al-Sharī'ah*, Islamic jurisprudence (*fiqh*), gambling ethics, Islamic moral economy, digital addiction, family studies, and online gambling, complemented by government reports, official statistics, policy documents, and credible institutional publications. Literature was systematically retrieved from Scopus, Web of Science, Google Scholar, Dimensions, and Crossref using keywords such as *online gambling*, *gambling addiction*, *family communication*, *family economic stability*, *Maqāṣid Shariah*, *Islamic moral economy*, and *maisir*. The search focused on publications from 2015–2025. From an initial 95 records, 35 relevant publications were selected after applying inclusion and exclusion criteria based on relevance, academic quality, methodological transparency, and full-text availability.

The study adopts the *Maqāṣid al-Sharī'ah* framework developed by al-Ghazālī and al-Shāṭibī concerning the five essential objectives of Islamic law (*al-darūriyyāt al-khams*): the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-naḥs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). To contextualize these classical principles within contemporary digital society, the analysis also draws upon the perspectives of Ibn 'Āshūr and Jasser Auda, particularly their emphasis on human welfare, systems thinking, and the dynamic application of *Maqāṣid al-Sharī'ah* in addressing modern social problems. This framework serves as the principal analytical lens for evaluating the multidimensional *mafsadah* generated by online Data were analyzed using qualitative content analysis through four stages: data reduction, open coding, thematic categorization, and interpretation. Relevant findings were coded into themes such as economic loss, household debt, addiction, family conflict, communication breakdown, psychological distress, social harm, and religious neglect, before being classified according to the dimensions of *Maqāṣid al-Sharī'ah*.⁹ The categorized data were then interpreted by integrating empirical evidence with the normative objectives of Islamic law.¹⁰ To enhance the credibility of the findings, the study employed source triangulation by comparing academic literature with official reports and statistical data, alongside theoretical triangulation through the perspectives of gambling ethics, digital addiction, Islamic moral economy, and *Maqāṣid al-Sharī'ah*.¹¹ These procedures ensured that the analysis remained systematically grounded in both empirical evidence and Islamic legal theory.

Online Gambling and the Expansion of *Mafsadah* in the Digital Era

The rapid development of digital technology has transformed gambling from a localized and physically bounded activity into a highly accessible online phenomenon. In Indonesia, the growth of internet penetration, mobile technology, and digital

payment systems has significantly contributed to the expansion of online gambling platforms.¹² Recent reports indicate that millions of Indonesians engage in online gambling activities, involving substantial financial transactions and affecting diverse demographic groups. The scale of participation demonstrates that online gambling is no longer merely an individual moral problem but has evolved into a broader social issue with significant economic, psychological, and familial consequences.¹³

From a conceptual perspective, online gambling represents a contemporary manifestation of *al-maisir*, which is explicitly prohibited in Islamic teachings. While the fundamental nature of gambling remains unchanged namely, the acquisition of wealth through chance rather than productive effort the digital environment has altered the scope and intensity of its harmful effects. Unlike conventional gambling, which is generally limited by geographical location, operating hours, and social visibility, online gambling can be accessed continuously from virtually any location through smartphones and internet-connected devices.¹⁴ This transformation has reduced traditional barriers to participation and increased users' exposure to gambling-related risks. The digitalization of gambling is particularly significant from a *Maqāṣid al-Sharī'ah* perspective because it amplifies the potential for *mafsadah* beyond that found in conventional forms of gambling. The principle of *Maqāṣid al-Sharī'ah* emphasizes the preservation of essential human interests, including religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), family and lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). Online gambling threatens these objectives simultaneously and in a more systematic manner than traditional gambling.¹⁵

First, online gambling undermines the protection of wealth (*ḥifẓ al-māl*) by facilitating rapid and continuous financial losses through instant digital transactions. The ease of depositing funds and the absence of physical limitations encourage excessive spending and increase the risk of household debt, financial instability, and economic vulnerability. Second, online gambling threatens the protection of intellect (*ḥifẓ al-'aql*) through addictive behavioral patterns that impair rational decision-making. Contemporary studies on digital addiction suggest that repeated exposure to online gambling platforms may lead to compulsive behavior, distorted risk perception, and reduced self-control. Third, online gambling jeopardizes the protection of family and lineage (*ḥifẓ al-nasl*). Financial losses, secrecy, and addictive behavior frequently generate conflicts among family members, weaken communication, reduce trust, and contribute to marital instability.¹⁶ In many cases, gambling-related problems extend beyond the individual gambler and affect the welfare of spouses, children, and other dependents. Fourth, online gambling may also weaken religious commitment (*ḥifẓ al-dīn*) by normalizing prohibited behavior and diverting individuals from ethical and spiritual responsibilities.

The expansion of online gambling therefore illustrates how technological

innovation can intensify the harmful consequences of activities already prohibited in Islamic law. The issue is not merely the transfer of conventional gambling into digital space, but the emergence of a more pervasive and structurally embedded form of *mafsadah*.¹⁷ Through algorithmic engagement, continuous accessibility, anonymity, and integrated digital payment systems, online gambling creates conditions that facilitate addiction, financial exploitation, and social disintegration on a scale previously unattainable in traditional gambling environments. From this perspective, the prohibition of gambling in Islam should not be understood solely as a legal restriction but as a preventive mechanism designed to protect human welfare and social stability.¹⁸ The *Maqāṣid al-Sharī'ah* framework provides a comprehensive lens through which the multidimensional harms of online gambling can be evaluated, particularly regarding its impact on family communication and economic resilience. Consequently, the phenomenon of online gambling constitutes a contemporary challenge that requires not only legal regulation but also ethical, educational, and social responses aimed at preserving the fundamental objectives of Islamic law.¹⁹

The Impact of Online Gambling on Family Economic Stability and Communication

In the Indonesian context, the family constitutes the smallest social unit and serves as the primary institution responsible for fulfilling economic, educational, emotional, and religious functions. Law No. 52 of 2009 defines a family as a unit consisting of husband and wife, parents and children, or a single parent with children. From an Islamic perspective, the family is established through a lawful marital bond and functions as the foundation for preserving lineage (*nasl*), nurturing future generations, and maintaining social stability. Therefore, any activity that threatens family cohesion and welfare may be viewed as contrary to the objectives of Islamic law (*Maqāṣid al-Sharī'ah*), particularly the protection of family and descendants (*hifz al-nasl*).²⁰ The findings of this study indicate that the harmful effects of online gambling on families occur through a sequential causal process rather than as isolated consequences. This process can be conceptualized as follows:

Online Gambling → Financial Loss → Communication Breakdown → Family
Disharmony → Violation of *Hifz al-Nasl*

1. Online Gambling and Financial Loss

The first stage of the causal relationship begins with participation in online gambling activities. Unlike conventional gambling, online gambling offers continuous access through smartphones and digital platforms, enabling individuals to gamble anytime and anywhere. This accessibility increases the risk of addiction

and repeated betting behavior. As gambling involvement intensifies, individuals frequently experience significant financial losses resulting from repeated unsuccessful wagers and the psychological desire to recover previous losses. These financial losses directly weaken family economic resilience. Household income that should be allocated to basic needs such as food, education, healthcare, and housing is diverted to gambling activities. Consequently, families face declining economic security, debt accumulation, and increasing financial uncertainty. Previous studies have shown that gambling-related financial difficulties often lead to poverty, reduced productivity, and economic vulnerability among affected households.

2. Financial Loss and Communication Breakdown

Economic hardship generated by gambling addiction subsequently affects communication patterns within the family. Financial stress creates tension between spouses regarding household expenditures, debt obligations, and unmet family needs. Individuals involved in online gambling frequently conceal their gambling activities, lie about financial conditions, or avoid discussing economic problems with family members. As transparency decreases, trust between family members gradually deteriorates. Communication becomes characterized by suspicion, secrecy, blame, and emotional withdrawal. Rather than functioning as a mechanism for solving problems, family communication becomes increasingly dysfunctional. Thus, financial loss does not merely represent an economic problem but also serves as a catalyst for communication breakdown within the family system.

3. Communication Breakdown and Family Disharmony

The deterioration of family communication contributes directly to family disharmony. When effective communication is absent, conflicts become more frequent and difficult to resolve. Gambling-addicted individuals often neglect family responsibilities, spend excessive time on gambling platforms, and exhibit emotional instability resulting from financial pressure and gambling-related stress. These behavioral changes commonly manifest in frequent arguments, verbal aggression, emotional neglect, and in some cases physical violence. The inability of spouses to communicate constructively intensifies marital conflict and weakens emotional bonds within the household. Furthermore, unresolved disputes frequently spread beyond the nuclear family and involve extended family members, thereby expanding the scope of conflict and social tension. At this stage, the family gradually loses its fundamental functions as a source of emotional support, security, and socialization. Family harmony is replaced by persistent conflict, distrust, and instability.

4. Family Disharmony and the Violation of *Hifz al-Nasl*

From the perspective of *Maqāṣid al-Sharī'ah*, the ultimate consequence of this causal chain is the violation of *hifz al-nasl* (protection of family and lineage). The

objective of *hifz al-nasl* is not limited to preserving biological reproduction but also includes safeguarding the stability, welfare, education, and moral development of family members and future generations. Family disharmony caused by online gambling undermines these objectives in several ways. First, children may experience neglect due to reduced parental attention and depleted household resources. Second, prolonged marital conflict increases the risk of divorce, thereby disrupting family stability. Third, exposure to continuous conflict can negatively affect children's psychological development, educational attainment, and social behavior. Fourth, economic deprivation may limit children's access to education, healthcare, and other essential resources required for their development.

Accordingly, online gambling should not be viewed merely as an individual moral failing or an economic issue. Rather, it represents a multidimensional threat that progressively damages family welfare through a chain of interconnected consequences. Beginning with financial loss, continuing through communication breakdown and family disharmony, and ultimately resulting in the erosion of family stability and the well-being of future generations, online gambling directly contradicts the *Maqāṣid* objective of preserving family and lineage (*hifz al-nasl*). The causal model developed in this study demonstrates that the prohibition of gambling in Islam is not solely based on theological considerations but also on its destructive social consequences. By preventing behaviors that endanger family integrity and future generations, the prohibition of gambling serves as a mechanism for realizing human welfare (*maṣlahah*) and preventing social harm (*mafsadah*), which are central objectives of Islamic law.

Analysis of the Impact of Online Gambling on *Maqāṣid al-Sharī'ah*

The prohibition of gambling (*maisir*) has long been established within Islamic jurisprudence because it involves the unjust acquisition of wealth, speculation, and the transfer of resources without productive economic activity. Contemporary online gambling intensifies these prohibited elements through digital technology that enables continuous access, anonymity, rapid transactions, and algorithm-driven systems designed to encourage repetitive betting behavior. In addition to *maisir*, online gambling contains elements of *gharar* (excessive uncertainty) because participants have limited knowledge regarding the operational mechanisms of gambling platforms, the actual probability of winning, and the algorithms determining outcomes.²¹ Consequently, the harm generated by online gambling extends beyond individual financial losses and develops into a multidimensional social problem affecting religion, intellect, life, wealth, and family.

From the perspective of *Maqāṣid al-Sharī'ah*, online gambling can be understood as a form of systemic *mafsadah* because it simultaneously undermines the essential interests (*al-daruriyyat al-khams*) that Islamic law seeks to preserve. Al-Ghazālī argues

that the ultimate objective of the *Shari'ah* is the protection of five fundamental necessities: religion (*din*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and wealth (*mal*). Any activity that damages these five necessities constitutes *mafsadah* and therefore contradicts the purpose of Islamic law. Al-Shāṭibī further emphasizes that the preservation of these necessities is indispensable for human welfare and social order.²² Building upon these classical foundations, Ibn 'Āshūr expands the *Maqāṣid* framework by highlighting the importance of social welfare, family stability, and civilizational development, while Jasser Auda proposes a systems approach that views *Maqāṣid* as an interconnected network in which damage to one objective inevitably affects the others.²³

Using this integrated *Maqāṣid* framework, online gambling can be analyzed as generating a chain of interconnected harms rather than isolated consequences. The process begins with the erosion of moral and spiritual values, continues through cognitive and psychological deterioration, produces economic destruction, and ultimately threatens family stability and social welfare.

1. Online Gambling and the Violation of *Hifz al-Din* (Protection of Religion)

The impact of online gambling on *Hifz al-Din* extends far beyond the neglect of ritual worship. Classical *Maqāṣid* scholars understood religion not merely as religious practices but as a comprehensive moral framework guiding human behavior. Al-Ghazālī considered religion the foundation upon which all other dimensions of human welfare depend. Therefore, any activity that weakens moral consciousness and ethical commitment constitutes a threat to *Hifz al-Din*.

Online gambling gradually transforms an individual's value orientation. At the initial stage, participants may recognize gambling as religiously prohibited but continue engaging in it due to financial motives or curiosity. Repeated involvement often generates cognitive dissonance, leading individuals to rationalize their behavior and normalize prohibited practices. Over time, the distinction between halal and haram becomes increasingly blurred, and ethical considerations are replaced by the pursuit of financial gain.

From the perspective of Ibn 'Āshūr, such a condition undermines the moral order that religion seeks to establish within society. Likewise, Jasser Auda's systems approach suggests that weakening religious values disrupts the ethical framework necessary for maintaining social responsibility and accountability. Consequently, online gambling damages not only individual religiosity but also the broader moral ecosystem of society.

2. Online Gambling and the Violation of *Hifz al-'Aql* (Protection of Intellect)

The preservation of intellect aims to ensure that human beings maintain the capacity for rational judgment, critical thinking, and responsible decision-making.

Al-Shāṭibī emphasizes that human reason is essential for fulfilling religious and social obligations; therefore, anything that impairs rationality constitutes a threat to *Hifz al-'Aql*. Online gambling addiction directly affects cognitive processes. Gamblers frequently develop distorted thinking patterns characterized by unrealistic optimism, illusion of control, and excessive confidence in future winnings despite repeated losses. The psychological phenomenon commonly known as “chasing losses” illustrates the deterioration of rational decision-making, whereby individuals continue gambling in an attempt to recover previous losses.

As addiction intensifies, self-control declines and impulsive behavior increases. Financial decisions become increasingly irrational, often resulting in excessive debt and economic instability. In this context, the violation of *Hifz al-'Aql* serves as a critical mechanism through which online gambling generates broader social and economic harms.

3. Online Gambling and the Violation of *Hifz al-Nafs* (Protection of Life and Well-Being)

The objective of *Hifz al-Nafs* encompasses the protection of both physical and psychological well-being. Contemporary studies indicate that online gambling addiction is strongly associated with anxiety, chronic stress, depression, emotional instability, and social isolation. The psychological burden generated by repeated losses frequently produces feelings of hopelessness, shame, and despair. Many individuals experience sleep disturbances, reduced productivity, and diminished quality of life. In severe cases, gambling-related financial pressures and social stigma may contribute to self-harm or suicidal ideation.

From the *Maqāṣid* perspective, these consequences represent a direct violation of *Hifz al-Nafs* because they threaten the preservation of human dignity and well-being. Furthermore, according to Jasser Auda's systems theory, psychological harm does not remain confined to the individual but subsequently affects family relationships, economic productivity, and community stability.

4. Online Gambling and the Violation of *Hifz al-Mal* (Protection of Wealth)

Among the five *Maqāṣid* dimensions, the violation of *Hifz al-Mal* is perhaps the most visible consequence of online gambling. Islamic law emphasizes that wealth should be acquired through lawful and productive means and utilized for individual and social welfare. Gambling fundamentally contradicts this principle because wealth is transferred based on chance rather than productive effort. Continuous participation in online gambling frequently leads to substantial financial losses, debt accumulation, depletion of savings, and economic insecurity. Many gamblers become trapped in a cycle of dependency in which financial losses motivate further gambling, thereby generating even greater losses. However, the destruction of wealth

should not be viewed merely as an economic problem. According to Ibn ‘Āshūr, economic welfare functions as a prerequisite for social stability and human flourishing. Therefore, damage to *Hifz al-Mal* inevitably extends beyond individual finances and creates secondary harms affecting family welfare, education, health, and social cohesion.

5. Online Gambling and the Violation of *Hifz al-Nasl* (Protection of Family and Lineage)

The violation of *Hifz al-Nasl* represents the culmination of the multidimensional harms generated by online gambling. Classical scholars understood *Hifz al-Nasl* not only as preserving biological lineage but also as maintaining family stability, proper child development, and the continuity of a healthy social order. Financial losses resulting from gambling addiction reduce household economic resilience and generate persistent financial stress. Economic hardship subsequently undermines communication between family members, leading to secrecy, distrust, and conflict. As communication deteriorates, family disharmony emerges through frequent disputes, emotional neglect, domestic violence, and marital instability. Ultimately, children become the most vulnerable victims of this process. They may experience neglect, emotional insecurity, educational disruption, and reduced access to essential resources. From the perspective of Ibn ‘Āshūr, these conditions threaten the continuity and quality of future generations. Thus, online gambling undermines one of the most fundamental objectives of Islamic law: preserving the family as the primary institution for nurturing human development and social stability.

Online Gambling as Systemic *Mafsadah*

The findings of this study demonstrate that the harm generated by online gambling is neither isolated nor linear. Rather, it constitutes a systemic and interconnected form of *mafsadah*. In accordance with Jasser Auda's systems approach, the five *Maqāsid* dimensions should not be viewed as separate categories but as components of an integrated system. The violation of *Hifz al-Din* weakens moral restraint, which contributes to the deterioration of *Hifz al-Aql*. Impaired rationality leads to poor financial decisions, resulting in the violation of *Hifz al-Mal*. Economic hardship subsequently damages psychological well-being (*Hifz al-Nafs*) and family stability (*Hifz al-Nasl*).²⁴ Therefore, online gambling creates a cascading cycle of harm in which damage to one *Maqāsid* dimension accelerates damage to the others. This multidimensional and interconnected pattern of harm constitutes the primary reason why online gambling must be understood as a serious threat to the realization of *Maqāsid al-Shari‘ah*. The prohibition of gambling in Islam is therefore not merely a legal restriction but a mechanism for protecting comprehensive human

welfare (*maslahah*) and preventing systemic social harm (*mafsadah*).

Table 1. Analysis of Online Gambling *Mafsadah* Across the Five Dimensions of *Maqāṣid al-Sharī'ah*

<i>Maqāṣid Dimension</i>	<i>Level of Mafsadah</i>	<i>Primary Impact</i>	<i>Secondary Impact</i>	<i>Interconnection with Other Dimensions</i>
<i>Hifz al-Din</i>	Foundational	Moral erosion, normalization of haram practices, weakening of religious commitment	Ethical disorientation and loss of accountability	Triggers deterioration of <i>Hifz al-'Aql</i> and <i>Hifz al-Mal</i>
<i>Hifz al-'Aql</i>	Intermediate	Cognitive distortion, impaired judgment, loss of self-control	Addictive behavior and irrational financial decisions	Contributes directly to <i>Hifz al-Mal</i> and <i>Hifz al-Nafs</i> violations
<i>Hifz al-Mal</i>	Immediate and Direct	Financial loss, debt accumulation, economic instability	Poverty, reduced family welfare, economic dependency	Leads to <i>Hifz al-Nafs</i> and <i>Hifz al-Nasl</i> violations
<i>Hifz al-Nafs</i>	Psychological and Social	Stress, anxiety, depression, emotional instability	Social isolation, self-harm risk, reduced productivity	Intensifies family conflict and weakens <i>Hifz al-Nasl</i>
<i>Hifz al-Nasl</i>	Long-Term and Structural	Communication breakdown, domestic conflict, divorce	Child neglect, intergenerational harm, family instability	Represents the cumulative effect of violations in all other <i>Maqāṣid</i> dimensions

The Impact of Online Gambling on Family Economic Stability

Online gambling generates substantial economic losses at both the household (micro) and national (macro) levels. The circulation of funds associated with online gambling activities in Indonesia has reached hundreds of trillions of rupiah, with projected losses expected to exceed IDR 1,000 trillion by 2025. Such massive capital flows fundamentally contradict the ethical principles of Islamic economics, which seek to establish a stable and sustainable economic order based on justice (*'adl*), transparency, and social responsibility. Gambling diverts wealth from productive economic activities toward speculative transactions that create no real economic value, thereby obstructing the realization of *maslahah* (public welfare) and violating the objective of *Hifz al-Mal* (the protection of wealth). Rather than promoting equitable wealth distribution, online gambling accelerates wealth depletion and

exacerbates socioeconomic inequality.²⁵

The financial consequences of online gambling are particularly severe at the household level. Individuals who develop gambling addiction frequently experience substantial financial losses, uncontrollable debt accumulation, and the depletion of family assets. In many cases, income intended for essential household expenditures including food, healthcare, children's education, and daily living expenses is diverted to gambling activities. This pattern directly undermines the Islamic obligation to preserve family welfare through responsible financial stewardship. Moreover, approximately 71% of online gambling participants originate from low-income households, indicating that *maisir* not only emerges within conditions of economic vulnerability but also perpetuates structural poverty by exploiting financially disadvantaged individuals. Consequently, violations of *Hifz al-Mal* extend beyond personal financial loss to encompass the systematic erosion of household economic resilience, thereby necessitating comprehensive state intervention through preventive regulation, financial literacy, and the provision of equitable economic opportunities.²⁶

Beyond direct financial losses, online gambling also threatens *Hifz al-Mal* through risks associated with personal data security. Many unregulated gambling platforms employ malicious software to steal sensitive financial information, including bank account credentials and credit card data. Such cyber-related crimes may result in identity theft, unauthorized financial transactions, and prolonged economic harm that persists even after gambling activities have ceased. These forms of digital exploitation further illustrate that online gambling jeopardizes wealth not only through monetary loss but also by exposing families to broader economic insecurity.

The deterioration of household finances subsequently triggers wider social and familial consequences that directly threaten *Hifz al-Nasl* (the protection of family and lineage). Financial hardship resulting from gambling addiction often compels individuals to conceal their gambling behavior, manipulate household finances, and engage in repeated deception toward family members. These behaviors gradually erode mutual trust, which constitutes a fundamental foundation of marital life in Islam. Household conflict commonly begins when a spouse notices unexplained reductions in financial support or inconsistencies in family expenditures. As suspicion intensifies, communication deteriorates, conflicts become recurrent, and emotional bonds within the family progressively weaken.

From the perspective of Islamic family theory, these consequences represent not merely economic failure but also the erosion of the essential values underlying marriage. The Qur'anic ideal of marriage is to establish a family characterized by *sakinah* (tranquility), *mawaddah* (mutual love), and *rahmah* (compassion), as articulated in Qur'an 30:21. Financial dishonesty, addiction, and continuous

domestic conflict undermine these foundational values by replacing trust with suspicion, affection with hostility, and compassion with emotional distress. Furthermore, marriage in Islam is described as a *mitsaqan ghaliza* (a solemn and sacred covenant), requiring both spouses to uphold mutual responsibility, honesty, and protection of one another's rights. Gambling addiction violates this covenant by neglecting the obligation to provide lawful (halal) sustenance and by exposing the family to persistent financial and psychological instability. Consequently, the erosion of *Hifz al-Mal* becomes the initial pathway through which the objectives of *Hifz al-Nasl* are also compromised, as economic insecurity progressively damages family cohesion, marital harmony, and the long-term well-being of future generations. Accordingly, from the *Maqashid Shariah* perspective, online gambling constitutes a multidimensional threat that simultaneously undermines the protection of wealth and the preservation of family. Economic losses generated by gambling are not confined to material deprivation but initiate a chain of social, psychological, and relational harms that weaken the Islamic ideals of family life. Therefore, preventing online gambling is essential not only for safeguarding economic resources but also for preserving the integrity of the family institution as a primary objective of Islamic law.

The Impact of Online Gambling on Family Communication

Within the framework of Islamic law, marriage is not merely a legal contract but a sacred institution established to create a family characterized by *sakinah* (tranquility), *mawaddah* (mutual love), and *rahmah* (compassion), as articulated in Qur'an 30:21. Marriage is further described as a *mitsaqan ghaliza* (a solemn and enduring covenant), which obliges spouses to uphold mutual trust, honesty, responsibility, and cooperation. These principles collectively support the realization of *Hifz al-Nasl*, one of the fundamental objectives of *Maqashid Shariah* concerned with preserving family integrity, marital stability, and the healthy development of future generations. Consequently, any behavior that systematically undermines trust, communication, and family cohesion constitutes a direct threat to the preservation of *Hifz al-Nasl*.

Online gambling addiction disrupts family communication through several interconnected mechanisms. First, compulsive gambling promotes habitual dishonesty and secrecy. Individuals frequently conceal gambling activities, manipulate financial information, and repeatedly provide false explanations regarding household expenditures. Such deceptive behavior gradually erodes interpersonal trust, which is the cornerstone of both *mitsaqan ghaliza* and the Islamic ideal of marital partnership. As transparency disappears, communication becomes dominated by suspicion, accusation, and emotional distance rather than mutual

understanding and cooperation. The breakdown of trust therefore represents not only a relational problem but also a violation of the ethical commitments embedded within Islamic marriage.

Second, online gambling leads to the neglect of family responsibilities and emotional disengagement. Excessive time spent on gambling platforms reduces meaningful interaction with spouses and children, resulting in both physical and emotional absence. Family members experience diminished affection, reduced parental involvement, and weakened emotional attachment. This neglect directly contradicts the values of *mawaddah* and *rahmah*, which require spouses to nurture one another through love, empathy, and mutual care. From the perspective of *Maqashid Shariah*, sustained emotional neglect weakens family cohesion and compromises the family's capacity to provide a supportive environment for the moral, psychological, and social development of future generations, thereby threatening *Hifz al-Nasl*.

Third, gambling addiction imposes a substantial psychological burden on spouses and other family members. Partners frequently experience betrayal, anxiety, frustration, disappointment, and emotional exhaustion resulting from compulsive and unpredictable gambling behavior (Montiel et al., 2021). These emotional pressures progressively diminish marital satisfaction and impair constructive communication, making conflict resolution increasingly difficult. The deterioration of emotional intimacy ultimately prevents the realization of *sakinah*, which represents the primary objective of marriage in Islam. Without emotional security and mutual respect, the family loses its function as a source of tranquility and protection.

The interaction between financial hardship and communication breakdown further intensifies marital conflict. Persistent debt, financial insecurity, and repeated deception increase the frequency and severity of disputes, often culminating in separation or divorce. In more severe circumstances, accumulated economic and psychological pressures may escalate into domestic violence, reflecting the complete breakdown of family relationships. Such violence simultaneously violates *Hifz al-Nasl*, by destroying family integrity, and *Hifz al-Nafs*, by endangering the physical and psychological well-being of spouses and children. Therefore, from the *Maqashid Shariah* perspective, communication failure resulting from online gambling should not be understood merely as interpersonal dysfunction but as a progressive process through which the ethical foundations of Islamic family life *sakinah*, *mawaddah*, *rahmah*, and *mitsaqan ghaliza* are systematically eroded.

Table 2. Family Communication Breakdown as a Violation of *Hifz al-Nasl*

Communication Mechanism	Islamic Family Principle Affected	Theoretical Relationship with <i>Hifz al-Nasl</i>	Family Consequences
Dishonesty and secrecy	<i>Mitsaqan Ghaliza</i> (sacred covenant)	Trust is the ethical foundation of marital stability; persistent	Chronic suspicion,

regarding gambling activities	based on trust and honesty)	deception weakens family integrity and threatens the preservation of marriage.	emotional betrayal, fragile marital relationships
Neglect of family responsibilities and emotional absence	<i>Mawaddah</i> and <i>Rahmah</i> (love, compassion, and mutual care)	Emotional neglect diminishes family cohesion and undermines the nurturing environment required for the healthy development of future generations.	Emotional distance, weakened parent-child relationships, social isolation
Persistent financial conflict and ineffective communication	<i>Sakinah</i> (tranquility and peaceful coexistence)	Continuous conflict eliminates marital harmony, increasing the risk of separation and undermining the objective of preserving the family institution.	Frequent disputes, divorce, domestic violence, disruption of family stability

The findings demonstrate that communication breakdown caused by online gambling extends far beyond interpersonal misunderstanding. It progressively weakens the Islamic ethical foundations of marriage, transforming economic misconduct into relational and psychological harm. Accordingly, within the *Maqashid Shariah* framework, protecting *Hifz al-Nasl* requires safeguarding not only the physical continuity of the family but also the communication, trust, compassion, and marital harmony that enable the family to fulfill its religious and social functions.

Conclusion

This study demonstrates that online gambling constitutes a multidimensional threat that extends far beyond the conventional understanding of gambling as merely an unlawful financial activity (*maisir*). Through the perspective of *Maqashid Shariah*, the findings reveal that online gambling systematically undermines several fundamental objectives of Islamic law. It weakens *Hifz al-Mal* through the depletion of household wealth, debt accumulation, and digital financial exploitation; impairs *Hifz al-'Aql* by fostering addictive behavior that diminishes rational judgment and self-control; and threatens *Hifz al-Nasl* by eroding family communication, marital trust, emotional well-being, and the Islamic values of *sakinah*, *mawaddah*, *rahmah*, and *mitsaqan ghaliza*. The interaction among these harms demonstrates that the consequences of online gambling are interconnected rather than isolated, creating a cycle of economic, psychological, and social deterioration that ultimately compromises public welfare (*maslahah*).

The principal contribution of this study lies in proposing a multidimensional *Maqashid Shariah* framework for understanding online gambling. Unlike previous

studies that have generally examined its legal prohibition, psychological effects, or economic consequences independently, this study conceptualizes online gambling as a systemic social problem that simultaneously damages multiple dimensions of human welfare protected by Islamic law. This integrated perspective enriches contemporary Islamic discourse by demonstrating that the prohibition of online gambling is grounded not only in its legal status but also in its destructive implications for individual well-being, family resilience, and social stability.

These findings also carry important practical implications. Efforts to combat online gambling should move beyond punitive legal enforcement toward comprehensive preventive strategies that integrate legal regulation, digital governance, financial literacy, mental health interventions, family strengthening programs, and Islamic ethical education. Such multidimensional policies are more consistent with the objectives of *Maqashid Shariah*, which seek not only to prohibit harmful conduct but also to preserve wealth, intellect, family integrity, and the broader realization of *maslahah* in contemporary digital society.

This study is limited by its reliance on secondary data and literature-based analysis. Future research is therefore encouraged to employ empirical methods, such as interviews, surveys, or case studies involving affected individuals, families, religious leaders, and policymakers, to further validate and refine the proposed *Maqashid Shariah* framework in addressing the evolving challenges posed by online gambling.

Endnotes

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