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The Intertwined Between Online Gambling and Online Loans (Qualitative Study of College Students in Medan City)

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ABSTRAK

Pinjaman online merupakan pinjaman yang diberikan melalui aplikasi atau situs web secara online dengan persyaratan yang mudah. Hal ini dapat menjadi daya tarik bagi para penjudi online yang jumlahnya semakin meningkat, khususnya pada fokus penelitian ini di kalangan mahasiswa. Penelitian kualitatif ini bertujuan untuk menjelaskan tentang keberadaan pinjaman online dalam memberikan rasa aman secara finansial sementara bagi mahasiswa yang bermain judi online di Kota Medan, karena judi online memiliki hubungan positif dengan pinjaman online. Berdasarkan data yang diperoleh melalui wawancara dan observasi dari beberapa informan, dapat disimpulkan bahwa terdapat berbagai posisi pinjaman online terhadap para penjudi online. Pertama-tama, pinjaman online membuat para penjudi online terus bermain karena menyediakan sumber daya keuangan yang berkelanjutan. Di sisi lain, hal ini juga menimbulkan kecemasan di kalangan penjudi online karena ketidakmampuan mereka dalam membayar utang online ketika kalah dalam perjudian online dan situasi ini tidak hanya menyebabkan stres finansial di kalangan penjudi online, tetapi juga kecanduan bermain lebih banyak untuk mendapatkan kemenangan guna membayar utang mereka. Penelitian ini juga menyarankan agar pihak yang berwenang lebih menekankan pada regulasi yang tegas terhadap perjudian daring yang mampu mengurangi dampak negatif dari perjudian daring dan pinjaman daring serta membantu mengurangi tumbuhnya hubungan negatif antara pinjaman daring dengan perjudian daring.

Keyword: Judi Online, Pinjaman Online, Mahasiswa, Kota medan

ABSTRACT

Online loans are loans through online application or website with simple requirements. This could be a magnet for online gambler that have been significantly increased, especially in this research focus, among college students. This qualitative research aims to explain about the existence of online loans in generate temporary financial security for college students who plays online gambling in Medan City, as for online gambling, positively associated with online loans. Based on data that collected through interview and observation from several informants, it can be concluded that there are various online loans positions towards online gamblers. To begin with, online loans keeps online gamblers to play continuously since it provides sustainable financial resources. On the other hand, it also creates the anxiety among online gambler due to an inability to pay their online debts when the players defeated in online gambling and this situation leads to not only a financial stress among online gamblers, but also the addiction to play



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even more to gain a winning to pay their debts. This research also suggested that authorized party needs to emphasize a firm regulation about online gambling that can reduce the negative effect of both online gambings and online loans that help to reduce the growth of negative association between online loans and online gambings.

Keyword: online gambling, online loans, college student, Medan city

Introduction

This paper aims to explain the intertwined between illegal online loans and illegal gambling among college students in Medan City. Both online loans and online gambling platforms are easily accessible, often requiring minimal administrations regulation. This convenience can lead to impulsive financial decisions. The ease of access to online loan and online gambling platforms exacerbates the problem. Modern financial tools and mobile banking apps, while intended to streamline financial management, can also facilitate quick and often ill-advised financial decisions.

Online lending services may offer convenient but risky loan options, while online gambling platforms provide access anywhere and anytime to gambling activities. In addition, there are many features in computer games that challenging to its players. These increase the allocation of time spent in playing online gambling. The challenging aspect of online gambling motivates its players to invest more of their time and money to beat the system and furthermore, spend their money to unlock new stages of the gambling.

In Indonesia, the proliferation of illegal online loan platforms is partly driven by the lack of stringent regulations and the high demand for quick financial solutions. A study by the Indonesian Financial Services Authority (OJK) in 2022 reported a significant rise in complaints regarding illegal loan practices. The report emphasized that many of these platforms operate without proper licenses and employ aggressive debt collection methods, leading to severe financial distress among borrowers (Rahadi, p3: 2024)

Method

This research was using qualitative approach with a constructivist paradigm. The informant selection technique is snowball sampling, which is the main informant named Sultan, who introduced researchers to other informants. Data collection was conducted through interviews and observations. By using in-depth interview techniques that are flexible, question formation and arrangement of words in each question can be changed at the time of the interview.

Result and Discussion

The presence of online loans provides temporary financial helps for college students who gamble online. As a result, addiction to online gambling is increasing due to the availability of resources that facilitate paying off debts from online gambling. Both industries often target similar demographics, including younger individuals who may be more prone to risk-taking behavior. Awareness to stop playing online gambling and settle the informant's debts from online loans. In an effort to recoup financial losses, all informants looking for fast fixes frequently resort to unlawful online loans with outrageous interest rates or play online gambling.

Out of the 7 informants who reached a cognitive awareness level to stop, only 3 were aware about the consequences of their action. Meanwhile, the other 4 continued to rely on online loans while still engaging in online gambling. The low level of financial literacy with various different family economic backgrounds. is one of the causes to be involved in this kind of activities. People could get caught up in debt and unstable financial situations because they don't completely comprehend the terms and risks of online loans and online gambling.

All of informants consider the ethics of their participation in online gambling mainly in light of internal moral belief and values such as doing gambling is prohibited in their belief. However, they are already dive deep into this gambling and loans problem and the addiction is become more powerful than their moral values. Based on the perspective of 4 informant who are still continuing play online gambling and involve in online debt, that situation is bad, but not something to be exaggerated. Quoted from one of informant, Faiz (20 years old):

“It is not that bad, it is bad, I know. But not that serious. We will stop getting involved in online gambling, eventually. And after all of our debt is paid off, the problem with online loans no longer exist. I just live my life to the fullest.

Reasoned Action Theory

The theory comprises three key predictors of behavior. The proximal determinant of behavior is a behavioral intention which represents a person's motivation to engage in the behavior. Intention is determined by two antecedents; attitude and subjective norm. Attitude is a person's cognitive evaluation of the behavior and subjective norm is the perceived pressure of others to participate in the behavior (injunctive norms). These two determinants are underpinned by sets of beliefs. More specifically, attitude and subjective norm are governed by behavioral and normative beliefs, respectively. Behavioral beliefs are the perceived consequences of engaging in behavior and people's evaluation of these consequences. Normative beliefs are the perceived expectations of important referents and a person's motivation to comply with these important

others. These beliefs provide the psychological foundations of the determinants (i.e. attitude and subjective norm) and are fundamental in explaining the formation of the corresponding determinant (Quinton, p11, 2020)

In this study, based on the reasoned action theory, can be explained that attitude and subjective norm play an important role to the decision informant make to engage in online gambling. Based on the interview, in their belief, online loans are lifesaver for them, instead of the trap that stimulates them to engage continuously in online gambling. One of informants Farhan (21 years old) claims that online loans help him less worry when playing online gambling because it provide financial resources with easy requirements.

“I know online loans when I experienced first defeat in online gambings, my friends recommended to pay the debt by using online loans. I tried to register and fulfill the requirements, I succeed and get my first loan with total amoun of IDR 2.000.000. Then, the number of my debt escalated quickly as I experienced more defeat. I feel worry about how to pay my debt, of course,. But to stop playing online gambling is still impossible at this time,”

Farhan statement highly approved by the rest of informants. Based on the observation, all informants influence each other in utilization of online loans and online gambling and shape their subjective norm.

Conclusion

Different online financing options are available to those who gamble online. To begin with, online loans offer temporary money resources, they encourage players to remain gambling. However, it also makes online gamblers anxious because they can't afford to pay their debts when they lose at the game. This leads to not only financial stress but also an addiction to keep playing more games in hopes of winning enough money to pay off debts. The influence from environment help shape they decision to keep engage in online gambling and utilize the online loans as financial resources to pay the debt when they defeated without any concern on how to pay their debt in online loans.

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