

Online Gambling in Indonesia: User Intention Factors Analysis

Muhammad Ashfahani Alwafi¹, Betty Purwandari², Riri Satria³, R. Trimanadi⁴

^{1,2,3}Master of Information Technology, Faculty of Computer Science, Universitas Indonesia, Indonesia

⁴Doctoral Computer Science, Faculty of Computer Science, Universitas Indonesia, Indonesia

Article Info

Article history:

Received Dec 29, 2025

Revised Feb 04, 2026

Accepted Feb 21, 2026

Keywords:

Online Gambling

Intention

Indonesia

PLS-SEM

TPB

ABSTRACT

The rapid growth of online gambling posed a serious socio-economic threat in Indonesia, with transaction values reaching hundreds of trillions of rupiah. This study aimed to analyze the factors influencing the intention to engage in online gambling by integrating the Theory of Planned Behavior (TPB) with contextual external variables. Data were collected through a questionnaire from 187 Indonesian respondents with online gambling experience and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicated that online gambling intention was significantly and directly influenced only by perceived behavioral control and monetary gain. Furthermore, religiosity played a significant indirect role by strengthening perceived behavioral control, which in turn affected intention. The findings suggested that intervention strategies should extend beyond awareness campaigns to include targeted financial literacy education and the reinforcement of regulatory and technological barriers to disrupt the perceived ease and financial allure of gambling platforms.

This is an open access article under the [CC BY-SA](#) license.



Corresponding Author:

Muhammad Ashfahani Alwafi,
Master of Information Technology,
Universitas Indonesia,
Jl. Salemba Raya No. 4, Central Jakarta, 10430, Indonesia.
Email: muhammad.ashfahani@office.ui.ac.id

1. INTRODUCTION

The rapid advancement of information technology has fundamentally transformed various human activities, including gambling. Traditionally confined to physical locations, gambling has migrated into digital environments, enabling individuals to participate anytime and anywhere through smartphones and internet connectivity.

This massive adoption of gambling platforms creates severe negative impacts, including financial hardship, debt, increased crime rates, and mental health disorders [1]. From an economic systems perspective, it inhibits national economic circulation, as public funds are diverted from household spending to gambling deposits.

In Indonesia, this has escalated into a significant national issue. The Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) reported that transactions related to online gambling reached a staggering IDR 327 trillion in 2023 alone, involving 168 million transactions [2]. This phenomenon involves nearly 4 million citizens, predominantly from productive age groups.

In response, the Indonesian Ministry of Communication and Informatics (Kemkominfo) has blocked almost 3.8 million gambling-related sites and content pieces between 2018 and 2024 [3]. However, these technological interventions (access-blocking) have proven insufficient [4]. Platforms quickly re-emerge with alternative links, and enforcement is sometimes compromised, as seen in the 2024 case involving Kemkominfo employees [5].

As the nation with the world's largest Muslim population, Indonesia strictly prohibits gambling through national legal provisions, specifically Articles 303 and 303 bis of the Criminal Code (KUHP), as well as prevailing religious norms. Nevertheless, a clear contradiction exists in

which public involvement in this illegal activity continues to expand. This phenomenon challenges established gambling theories and underscores the necessity for investigations that are sensitive to the local context.

The Theory of Planned Behavior (TPB) has been extensively applied to gambling research, consistently identifying attitude, subjective norms, and perceived behavioral control as key predictors of gambling intention [6], [7]. However, the majority of these studies have overlooked the role of digital affordances, defined as the technological characteristics that enable and shape user behavior [8]. In the context of online gambling, platform features such as 24/7 accessibility, instant transactions, and personalized interfaces may create behavioral dynamics distinct from those in traditional gambling environments [9].

Furthermore, the protective role of digital literacy remains contested. While digital literacy is often promoted as a safeguard against online risks [10], its effectiveness in preventing gambling behavior in contexts of high motivation and perceived control requires empirical examination. This is particularly relevant in Indonesia, where digital penetration exceeds 78% of the population, but digital literacy remains moderate [11].

This study addresses two research questions:

- (1) Which factors significantly influence the intention to gamble online among Indonesians?
- (2) What strategies can reduce the influence of online gambling intentions?

This study makes two main contributions. First, it extends the TPB by integrating other relevant theories into the context of illicit gambling, offering a more comprehensive framework for understanding online gambling behavior. Second, it provides context-specific insights from Indonesia that can inform intervention strategies in communities implementing similar restrictions.

2. RESEARCH METHOD

Literature Review

The literature review in this study employs the Systematic Literature Review (SLR) method introduced by Kitchenham, selected for its ability to minimize bias through the application of a rigorous protocol for identifying, evaluating, and synthesizing relevant research. The SLR process was executed through three fundamental phases: planning, conducting, and reporting [12]. The planning phase began with the formulation of research questions focused on the factors influencing individual intentions to engage in online gambling.

During the conducting phase, a literature search was performed across five reputable academic databases: Scopus, ScienceDirect, IEEE Xplore, ProQuest, and Emerald Insight, utilizing keyword combinations relevant to online gambling and behavioral intention. The article selection process applied specific inclusion and exclusion criteria, limiting results to publications from the last decade (2014–2024), written in English, published as journals or proceedings, available in full text, and sourced from credible, indexed outlets. Articles meeting these criteria were subsequently extracted and synthesized to identify key patterns regarding user behavior and technological characteristics.

Through a stepwise screening process, six core articles most relevant to the research questions are ultimately identified. These selected studies serve as secondary data sources to complement the primary data analysis and form the basis for the development of the research model.

Theory of Planned Behavior

Intention refers to the willingness or desire that motivates an individual to act or engage in a particular behavior. In psychology and the social sciences, intention is regarded as a central determinant of behavior, especially within theoretical frameworks that explore the underlying reasons and motivations behind human actions.

The Theory of Reasoned Action (TRA) is one theory frequently used as a foundation for understanding intention. This theory posits that an individual's behavior is driven by their intention to act [13]. TRA focuses on two main factors influencing intention: attitude toward the behavior and subjective norms. Attitudes toward a particular behavior are determined by thoughts about whether certain acts will result in positive or negative outcomes [13]. Subjective norms are

normative ideas about other people's expectations of whether one should engage in an activity [13]. The theory assumes that humans act based on rational consideration and evaluate the consequences of their actions. In other words, behavior is seen as planned rather than impulsive.

TRA was later extended by incorporating a third factor, perceived behavioral control, leading to the development of the Theory of Planned Behavior (TPB) [14]. This factor reflects an individual's perceived level of control or self-efficacy in performing the intended behavior. It also accounts for internal and external constraints that may hinder individuals from acting in accordance with their intentions. In this study, Perceived Behavioral Control (PBC) is operationally defined as the individual's perception of their autonomy and capability to access and engage in online gambling platforms, rather than the perceived ability to control the game's outcome (winning).

Previous research on gambling intention demonstrates that attitude, normative pressure, and perceived control exert a strong influence on the intention to gamble [7], [15], [16].

H1: Attitude positively influences an individual's intention to engage in online gambling.

H2: Perceived normative pressure positively influences an individual's intention to engage in online gambling.

H3: Perceived behavioral control positively influences an individual's intention to engage in online gambling.

Anticipated Enjoyment

Previous research has identified influential factors specifically anticipated enjoyment [17], sensation seeking [15], and excitement [18] as critical predictors of online gambling intention. These constructs share a common theoretical foundation, as they all contribute to forming an individual's expectation of a positive experience derived from the activity. However, while sensation seeking pertains to the pursuit of challenging or risky experiences [19] and excitement refers to intense stimulation during play [18], this study prioritizes anticipated enjoyment as the focal construct. This variable is selected as it comprehensively encapsulates the hedonic motivations found in both sensation seeking and excitement.

Anticipated enjoyment is defined as the level of pleasure or satisfaction an individual expects to derive prior to engaging in a specific activity [20]. Theoretically, it plays a pivotal role in consumer behavior, often functioning as a mediator that strengthens the relationship between positive attitudes and behavioral intention [17]. In the context of technology adoption, anticipated enjoyment identified it as a significant influencing factor [21]. This relevance extends to the gambling domain, where other study assert that the anticipation of pleasure acts as a critical determinant driving the intention to participate in gambling activities [17].

H4: Anticipated enjoyment positively influences an individual's intention to engage in online gambling.

Monetary Gain

Previous research has consistently identified monetary gain as a primary predictor of gambling intention, serving as a fundamental economic attraction for players [18]. Conceptually, this variable is defined as the financial payoff derived from the outcomes of wagering activities. Fundamentally, it operates on a risk-reward mechanism where bettors incur financial losses upon incorrect predictions or accrue profits when outcomes are favorable. The motivation to pursue such gains is intrinsically linked to an individual's financial circumstances, the subjective value attributed to money, and the perception of gambling as a viable instrument for income generation [22]. Furthermore, empirical evidence highlights a socio-economic disparity in this behavior, revealing that individuals with lower economic status are more susceptible to gambling involvement compared to their more affluent counterparts [23].

H5: Monetary gain positively influences an individual's intention to engage in online gambling.

Digital Literacy

Other studies have also shown that Negative Technology Readiness, defined as resistance to or anxiety toward the use of technology, influences individuals' intention to engage in online

gambling [18]. However, in this study, the concept is transformed into digital literacy, which encompasses individuals' abilities to use, understand, evaluate, and manage digital technologies and information in a prudent and responsible manner.

Digital literacy can be defined as an individual's competence in utilizing Information and Communication Technology (ICT) effectively and responsibly. Digital literacy is not merely about the ability to use a computer, but rather a capability for critical thinking to understand and leverage informational content from various digital formats [10]. It encompasses technical, cognitive, and social skills that enable a person to be not only active but also responsible in the digital world.

Amidst rapid digital advancement, digital literacy becomes key in filtering the flood of information and preventing the spread of disinformation and hoaxes. Several important aspects of digital literacy include reading and understanding digital and non-digital formats, creating and communicating digital information, evaluating information, accumulating knowledge, and information and media literacy [24].

In Indonesia, digital literacy is a primary focus for the government in facing the challenges of the digital transformation era. The Ministry of Communication and Informatics (Kemenkominfo) has formulated a Strategic Plan (Renstra) that focuses, among other things, on enhancing public digital literacy based on four pillars: digital skills, digital safety, digital ethics, and digital culture [25].

H6: Digital literacy positively influences an individual's intention to engage in online gambling.

Convenience

Convenience is traditionally defined as the aggregate time and effort expended by an individual to utilize a service or purchase a product [26]. Within the realm of Information and Communication Technology (ICT), this concept evolves to represent the level of efficiency and comfort perceived by users when accessing and using technology [27]. Convenience deconstruct this variable into six distinct dimensions [28]: access convenience, which entails the flexibility of time and location to reach online services; search and evaluation convenience, which pertain to the ease of gathering information and comparing product descriptions to aid decision-making; transaction convenience, defined by the speed of finalizing exchanges; benefit convenience, reflecting the effort needed to experience the service's core utility; and post-benefit convenience, which addresses the accessibility of after-sales support. Within the scope of online gambling research, convenience has been empirically established as a significant driver of behavioral intention [18].

H7: Convenience positively influences an individual's intention to engage in online gambling.

Religiosity

Religiosity has long been recognized as a primary influence on individual social and consumption decisions by shaping values, beliefs, and behaviors [29]. Religious commitment is strongly and positively correlated with moral standards, subjective well-being, conservative life views, and opinion leadership by providing meaning in life [30]. Empirical evidence consistently shows that religious involvement deters gambling participation; individuals who attend religious services more frequently are less likely to gamble and spend less money on it [31]. Furthermore, religious individuals tend to hold negative attitudes toward controversial products and their advertisements, including gambling [30], [31]. In the Indonesian context, surveys underscore the profound role of religion. The Pew Research Center found that 96% of Indonesians believe faith in God is essential for morality, and 98% deem religion very important in their lives [32]. Another study by LSI reported that 74.8% of the Indonesian population consider themselves religious in daily life [33]. Given these figures, Indonesian society, in principle, possesses a strong religious awareness that should foster resilience against online gambling entrapment.

Given its profound influence on moral frameworks and social behavior, religiosity is a highly relevant contextual factor to integrate into the Theory of Planned Behavior (TPB) framework in this study. It is positioned to influence the three core TPB constructs directly: it can shape a negative attitude towards gambling by aligning the behavior with moral dissonance; it can reduce perceived normative pressure by strengthening injunctive norms within religious

communities that disapprove of gambling; and it can diminish perceived behavioral control by reinforcing internal beliefs about self-restraint and the moral capacity to resist temptation.

H8: Religiosity negatively influences attitude toward online gambling.

H9: Religiosity negatively influences perceived normative pressure regarding online gambling.

H10: Religiosity negatively influences perceived behavioral control over online gambling.

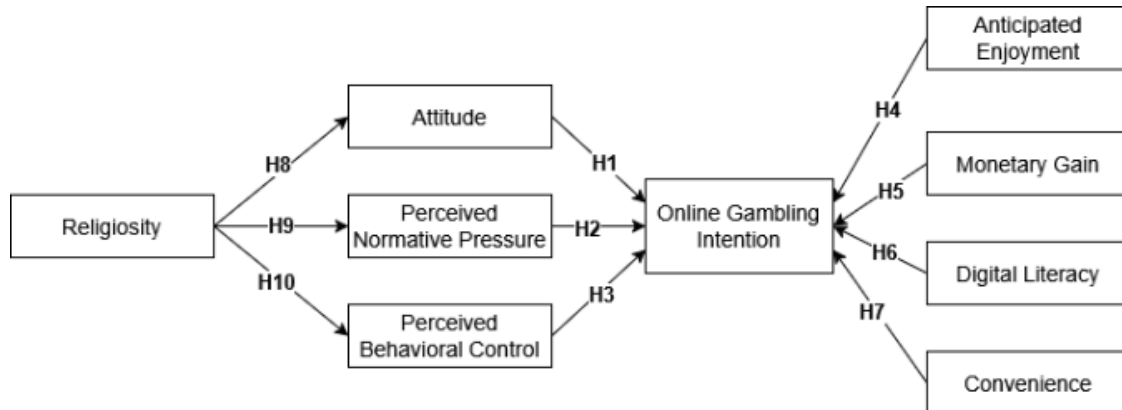


Figure 1. Hypothesis Model

With the various religions that exist, to avoid offending certain religious groups, information about the respondents' religion and/or beliefs was not asked in the questionnaire.

3. RESULTS AND DISCUSSION

Statistical Analysis

This section presents the empirical findings of the study, covering respondent demographics, validation of the measurement model, and the results of the hypothesis testing using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Data was collected via an online questionnaire distributed between March 25 and April 10, 2025. At the beginning of the questionnaire, respondents were informed that their participation was voluntary and that all responses would remain anonymous, confidential, and used solely for academic research purposes. No personally identifiable information was collected. To ensure the relevance of the sample, a screening question "Have you ever engaged in online gambling?" was employed. Only respondents who answered "Yes" were allowed to proceed to the subsequent sections containing items related to the proposed hypotheses. From 197 initial respondents who reported having online gambling experience, 187 responses were retained as valid after a stringent screening process. This included verifying attentive participation through a built-in instructional check item that directed respondents to select "Disagree" (option 2) for a specific statement. Any response that failed to comply with this instruction was excluded, ensuring that the final dataset consisted only of carefully completed and conscientious responses.

The demographic analysis reveals a significant gender disparity, with male respondents constituting the majority (83%, n=156), while female respondents accounted for 17% (n=31). regarding age distribution, the sample is dominated by the productive age group of 25–34 years (48.1%), followed by the 18–24 years age group (32.6%). In terms of educational background, the largest proportion of respondents are high school graduates (SMA/MI/Equivalent) at 48.6%, followed by Bachelor's degree holders (S1/D4) at 36.8%. Financially, the majority of participants reported a monthly income ranging from IDR 3,000,001 to IDR 5,000,000. The demographic information above is summarized in Table 1, which shows that the desire to gamble is dominated by men of pre-productive age with low education and income at the minimum wage threshold.

Table 1. Summary Demographic Data

Characteristic	Category	Frequency	Percentage
Gender	Male	156	83.4%
	Female	31	16.6%
Age	18-24 years	61	32.6%

Education	25-34 years	90	48.1%
	35-44 years	25	13.4%
	45-54 years	6	3.2%
	<18 years	5	2.7%
	High School (SMA)	91	48.7%
Monthly Income	Bachelor's Degree (S1)	69	36.9%
	Diploma (D1-D3)	19	10.2%
	Junior High School (SMP)	7	3.7%
	Master's Degree (S2)	1	0.5%
	< IDR 1,000,000	38	20.3%
	IDR 1,000,000 - 3,000,000	42	22.5%
	IDR 3,000,001 - 5,000,000	90	48.1%
	IDR 5,000,001 - 10,000,000	16	8.6%
	IDR 10,000,001 - 20,000,000	1	0.5%

The research model was evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS software. The first stage involved assessing the measurement model (outer model) to verify the validity and reliability of the constructs. The items measuring religiosity were reverse-coded prior to analysis to align with the theoretical direction of the construct, where higher scores indicate stronger religious commitment leading to negative attitudes toward gambling.

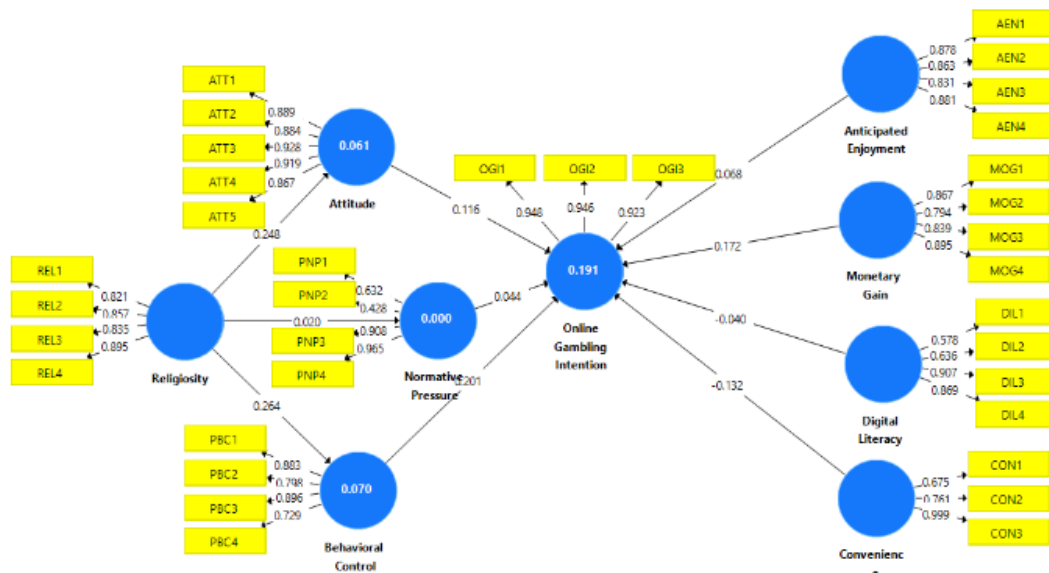


Figure 1. Measurement Model Result

The measurement model (outer model) was evaluated for reliability and convergent validity. In the initial iteration, five indicators were found to have outer loading values below the recommended threshold of 0.7: PNP1 and PNP2 (Perceived Normative Pressure), DIL1 and DIL2 (Digital Literacy), and CON1 (Convenience). To ensure construct validity, these indicators were eliminated from the model. A subsequent re-test demonstrated that all remaining indicators met the validity criteria with outer loadings exceeding 0.7.

Table 2. Validity and Reliability Test Result

Construct	Items	Outer Loadings	Cronbach's Alpha	Composite Reliability (rho_a)	Average Variance Extracted (AVE)
Attitude			0,940	0,950	0,806
ATT1	If we play online gambling for the next 2 weeks, that... (Very unpleasant - Very pleasant)	0,889			
ATT2	If we play online gambling for the next 2 weeks, that... (Very boring - Very exciting)	0,884			
ATT3	If we play online gambling for the next 2 weeks, that...	0,928			

ATT4	(Very disadvantageous - Very advantageous) If we play online gambling for the next 2 weeks, that...	0,919			
ATT5	(Very uncomfortable - Very comfortable) If we play online gambling for the next 2 weeks, that...	0,867			
	(Very unimportant - Very important)				
Perceived Normative Pressure			0,870	0,988	0,881
PNP1	People in my social circle like to play online gambling.	0,632			
PNP2	Many people in similar circumstances as me like to play online gambling.	0,428			
PNP3	When salary or holiday bonuses are paid, someone close to me invites me to play online gambling.	0,908			
PNP4	When I play online gambling after receiving my salary or bonus, people close to me support me.	0,965			
Perceived Behavioral Control			0,856	0,940	0,688
PBC1	If I really want to, I will definitely play online gambling in the next two weeks.	0,883			
PBC2	Whether I play online gambling in the next two weeks depends entirely on me.	0,798			
PBC3	If I want to, I can play online gambling within the next two weeks.	0,896			
PBC4	I decide by myself whether to play or not to play online gambling in the next two weeks.	0,729			
Anticipated Enjoyment			0,887	0,909	0,746
AEN1	I think playing online gambling is fun and entertaining.	0,878			
AEN2	Attractive graphics and interface make playing online gambling more enjoyable.	0,863			
AEN3	Playing online gambling feels exciting, like an adventure.	0,831			
AEN4	I imagine that playing online gambling would be fun and enjoyable.	0,881			
Monetary Gain			0,872	0,885	0,722
MOG1	I play online gambling because I can earn money.	0,867			
MOG2	The excitement of online gambling comes from the chance to win money.	0,794			
MOG3	I play online gambling to get rich quickly.	0,839			
MOG4	I play online gambling to earn a large amount of money at once.	0,895			
Digital Literacy			0,739	0,753	0,792
DIL1	I can use online applications and access the internet independently.	0,578			
DIL2	I am aware of the security risks when sharing personal information online.	0,636			
DIL3	I know that online gambling is illegal, but I still want to try it.	0,907			
DIL4	In my social environment, playing online gambling is considered common.	0,869			
Convenience			0,845	0,946	0,789
CON1	I prefer to use my smartphone to play online gambling.	0,675			
CON2	Playing online gambling is easy and not complicated.	0,761			
CON3	The internet makes playing online gambling easier.	0,999			
Religiosity			0,877	0,929	0,727
REL1	I practice my religious worship (Prayer / Service / Meditation).	0,821			
REL2	Religion plays an important role in my life, helping me avoid online gambling.	0,857			
REL3	Because I am religiously observant, I do not engage in online gambling.	0,835			
REL4	Religious teachings help me refrain from gambling activities.	0,895			
Online Gambling Intention			0,933	0,935	0,882
OGI1	I plan to play online gambling within the next two weeks.	0,947			
OGI2	It is likely that I will play online gambling again within the next two weeks.	0,946			
OGI3	If I get the opportunity, I will play online gambling in the near future.	0,924			

The final measurement model exhibited strong internal consistency and validity. The Average Variance Extracted (AVE) for all constructs surpassed the 0.5 threshold, confirming adequate convergent validity. Furthermore, reliability was established as both Cronbach's Alpha and Composite Reliability values for all constructs exceeded the 0.7 minimum requirement.

Following the validation of the measurement model, the structural model (inner model) was assessed to test the proposed hypotheses. Bootstrapping with 5,000 resamples was employed to generate t-statistics and p-values for significance testing.

Table 3. Structural Model Test Result

	Path Coefficient	T-statistics	P-value
Anticipated Enjoyment → Online Gambling Intention	0,067	0,864	0,388
Attitude → Online Gambling Intention	0,116	1,546	0,122
Behavioral Control → Online Gambling Intention	0,200	2,746	0,006
Convenience → Online Gambling Intention	-0,132	1,273	0,203
Digital Literacy → Online Gambling Intention	-0,044	0,593	0,553
Monetary Gain → Online Gambling Intention	0,172	2,474	0,013
Normative Pressure → Online Gambling Intention	0,045	0,604	0,546
Religiosity → Attitude	0,248	3,346	0,001
Religiosity → Behavioral Control	0,264	4,149	0,000
Religiosity → Normative Pressure	0,017	0,192	0,848

The analysis revealed that only two direct hypotheses were supported:

H3: Perceived Behavioral Control positively and significantly influences Online Gambling Intention ($t = 2,746 (> 1,96)$, $p = 0,006 (< 0.05)$).

H5: Monetary Gain positively and significantly influences Online Gambling Intention ($t = 2,474 (> 1,96)$, $p = 0,013 (< 0.05)$).

Regarding the role of religiosity, the findings show:

H8: Religiosity has a significant positive influence on Attitude ($t = 3,346 (> 1,96)$, $p = 0,001 (< 0.05)$).

H10: Religiosity has a significant positive influence on Perceived Behavioral Control ($t = 4,149 (> 1,96)$, $p = 0,000 (< 0.05)$).

H9: The effect of Religiosity on Perceived Normative Pressure was not significant

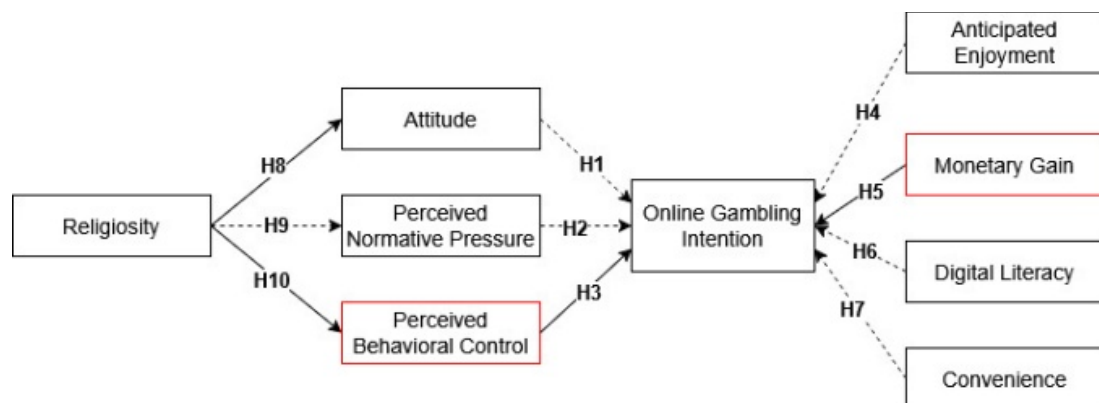


Figure 3. Hypothesis Model with Result

Given that the religiosity items were reverse-coded, these positive coefficients signify that higher religiosity is associated with more negative attitudes toward gambling and a stronger perceived ability to resist it. This indicates that while religiosity strengthens one's negative attitude and self-control against gambling, it does not directly influence the intention to gamble online. However, it exerts an indirect influence on online gambling intention through the mediating variable of Perceived Behavioral Control.

Discussions

Based on the structural model analysis, among the various variables tested, only Monetary Gain and Perceived Behavioral Control (PBC) were proven to be significant predictors of online gambling intention in Indonesia.

The strong, positive influence of PBC ($t = 2,746 (> 1,96)$, $p = 0,006 (< 0.05)$) aligns with core tenets of TPB, indicating that individuals who believe they have the autonomy, resources, and self-discipline to gamble are more likely to form the intention to do so [14]. This finding is consistent with prior studies indicating that perceived behavioral control (PBC) is one of the key

factors influencing individuals' intention to engage in gambling [15], [16]. The significant effect of PBC on intention should therefore be interpreted as reflecting perceived accessibility and circumvention capability, not confidence in winning or outcome control. The measurement items (e.g., 'If I want to, I can play online gambling') specifically target the ease of overcoming external barriers to participation. While the 'illusion of control' is a relevant psychological concept in gambling, the significant effect of PBC in this model primarily reflects the high accessibility of digital platforms that empowers users to gamble whenever they choose, regardless of restrictions.

Simultaneously, the significant role of Monetary Gain ($t = 2,474$ ($> 1,96$), $p = 0,013$ (< 0.05)) underscores a powerful economic motivation that extends beyond the traditional TPB framework. This finding is strongly consistent with Song et al. (2024), who identified financial and wealth gain as a primary pull factor in online sports betting [18]. It suggests that for a segment of Indonesian players, particularly those within the dominant demographic of middle-income earners found in this study, online gambling is perceived not merely as recreation but as a potential, albeit risky, financial and wealth strategy. This aligns with the "get-wealth-quick" narrative often perpetuated by platform marketing and highlights a vulnerability where gambling is seen as a solution to financial pressure or aspiration [22].

Notably, the non-significance of Attitude and Subjective Norms (Perceived Normative Pressure) contradicts some prior TPB-based gambling studies [6] but can be contextually justified. In Indonesia, where gambling is both illegal and religiously condemned, individuals may hold ambivalent or negative explicit attitudes while still forming intentions driven by the more compelling forces of perceived control and financial desire. Similarly, the influence of peers (subjective norms) may be suppressed or operated in clandestine networks, making its measurable effect on intention less direct in a broad survey.

Based on the empirical findings above, effective strategies to mitigate online gambling intention must directly target the two key drivers: monetary gain motivation and the perceived behavioral control that facilitates it.

First, to counter the Monetary Gain motivation, public health and policy interventions must move beyond generic "gambling is bad" campaigns. Evidence-based financial literacy programs are crucial. These programs should demystify the probabilistic nature of gambling, using stark illustrations of expected value and long-term loss to dismantle the "quick wealth" myth [34]. Campaigns could employ messaging that reframes gambling expenditure not as an investment but as a certain financial loss, redirecting aspirations towards legitimate financial planning tools. This is especially critical for the economically vulnerable groups who may see gambling as a viable escape.

Second, addressing Perceived Behavioral Control requires a dual approach. On a psychological level, cognitive-behavioral education can help individuals recognize and challenge the "illusion of control" fostered by gambling platforms. Teaching users about random number generators and algorithmic design can reduce overconfidence in their skill or luck [35]. On a technological and regulatory level, strategy must involve introducing strategic friction into the user experience. While Convenience was not a direct predictor in this model, it is the infrastructure that enables PBC. Therefore, collaboration between regulators, financial institutions (OJK), and internet service providers to implement stringent, real-time transaction monitoring and blocking on gambling-related payments can directly erode a user's perceived ability to gamble easily. Furthermore, consistent and transparent enforcement against platforms and their local enablers, as highlighted by the PPATK report, is essential to undermine the perception that gambling is a controllable or low-risk activity.

Finally, the positive influence of religiosity on attitude and perceived behavioral control, after reverse-coding, supports its protective role. That is, individuals with stronger religious commitment hold more negative views toward gambling and report greater self-control in resisting it. This finding is consistent with prior studies indicating that religiosity is a significant factor influencing or inhibiting negative behaviors [30], [36]. Public policy can collaborate with religious institutions to integrate messages about the ethical, social, and financial harms of gambling into mainstream religious discourse. Leveraging this trusted channel can reinforce community injunctive norms and

bolster internal self-control mechanisms, indirectly reducing intention through the reinforced PBC construct. A synergistic strategy combining individual cognitive education, systemic regulatory friction, and community-based normative support offers the most promising path to reducing the influence of online gambling intentions in the Indonesian context.

4. CONCLUSION

Addressing the first research question, the empirical analysis reveals that Perceived Behavioral Control and Monetary Gain are the most significant factors driving the intention to gamble. This finding indicates that Indonesian users are primarily motivated by a pragmatic calculation: the ease of accessing gambling platforms and the expectation of financial rewards. The dominance of perceived behavioral control suggests that despite existing regulations, users feel confident in their ability to bypass restrictions and access betting platforms via digital devices. Meanwhile, the importance of financial gain highlights that gambling is largely viewed by participants as a viable financial instrument or a shortcut to making a lot of money, rather than simply a recreational activity.

To answer the second research question, strategies to effectively reduce the influence of online gambling intentions, interventions must be multi-dimensional, targeting the specific drivers identified. First, to counter low perceived behavioral control and the lure of monetary gain, public health campaigns and financial literacy programs should demystify the odds of gambling, highlight the risks of addiction and financial ruin, and promote legitimate financial planning tools, especially targeting economically vulnerable groups. Second, leveraging the protective role of religiosity, community-based initiatives led by religious leaders should integrate messages about the moral and social harms of gambling into mainstream religious discourse, strengthening injunctive norms against it. Third, on a regulatory level, enhancing digital literacy is crucial to help users critically evaluate online platforms, while stricter enforcement of age verification, advertising bans, and platform accessibility (e.g., mandatory cooling-off periods, transaction limits) can directly reduce the convenience and perceived control afforded by gambling sites. A synergistic approach combining individual education, community engagement, and robust regulation is essential to mitigate the complex factors fueling online gambling intention in Indonesia.

REFERENCES

- [1] S. M. Gainsbury, "Online Gambling Addiction: the Relationship Between Internet Gambling and Disordered Gambling," *Curr. Addict. Rep.*, vol. 2, no. 2, pp. 185–193, 2015, doi: 10.1007/s40429-015-0057-8.
- [2] Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK), "GAWAT! Jumlah Fantastis Usia Anak Main Judi Online," <https://www.ppatk.go.id/news/read/1373/gawat-jumlah-fantastis-usia-anak-main-judi-online.html#:~:text=Tercatat%20pemain%20judi%20online%20di,dewasa%20tetapi%20juga%20anak%20Danak>.
- [3] CNN Indonesia, "Sejak 2023, Menkominfo Blokir Hampir 3,8 Juta Situs Judi Online." Accessed: Nov. 15, 2025. [Online]. Available: <https://www.cnnindonesia.com/teknologi/20241010103907-192-1153718/sejak-2023-menkominfo-blokir-hampir-38-juta-situs-judi-online>
- [4] Tempo, "Di Balik Layar Judi Online: Sulit Dideteksi hingga Sistem yang Bekerja 24 Jam." Accessed: Dec. 10, 2025. [Online]. Available: <https://www.tempo.co/info-tempo/di-balik-layar-judi-online-sulit-dideteksi-hingga-sistem-yang-bekerja-24-jam-2095862>
- [5] CNN, "Polisi Koreksi Tersangka Judi Online Komdigi: 11 Pegawai, 4 Pihak Luar," <https://www.cnnindonesia.com/nasional/20241105171119-12-1163296/polisi-koreksi-tersangka-judi-online-komdigi-11-pegawai-4-pihak-luar>. Accessed: May 04, 2025. [Online]. Available: <https://www.cnnindonesia.com/nasional/20241105171119-12-1163296/polisi-koreksi-tersangka-judi-online-komdigi-11-pegawai-4-pihak-luar>
- [6] H.-S. Lee, "Predicting and Understanding Undergraduate Students' Intentions to Gamble in a Casino Using an Extended Model of the Theory of Reasoned Action and the Theory of

- Planned Behavior,” *J. Gambl. Stud.*, vol. 29, no. 2, pp. 269–288, 2013, doi: 10.1007/s10899-012-9302-4.
- [7] E. Dahl, M. J. Tagler, and Z. P. Hohman, “Gambling and the Reasoned Action Model: Predicting Past Behavior, Intentions, and Future Behavior,” *J. Gambl. Stud.*, vol. 34, no. 1, pp. 101–118, 2018, doi: 10.1007/s10899-017-9702-6.
- [8] S. K. Evans, K. E. Pearce, J. Vitak, and J. W. Treem, “Explicating Affordances: A Conceptual Framework for Understanding Affordances in Communication Research,” *Journal of Computer-Mediated Communication*, vol. 22, no. 1, pp. 35–52, 2017, doi: 10.1111/jcc4.12180.
- [9] M. D. Griffiths and D. Kuss, “Online addictions: Gambling, video gaming, and social networking,” 2015.
- [10] P. Gilster, *Digital literacy*. New York: John Wiley, 1997.
- [11] APJII, “Survey Internet Indonesia 2023,” 2024. Accessed: Dec. 20, 2025. [Online]. Available: https://apjii.or.id/download_survei/1b5d0968-ccc7-4f21-bed5-ac9962cb17f1
- [12] B. Kitchenham, O. Pearl Brereton, D. Budgen, M. Turner, J. Bailey, and S. Linkman, “Systematic literature reviews in software engineering – A systematic literature review,” *Inf. Softw. Technol.*, vol. 51, no. 1, pp. 7–15, 2009, doi: <https://doi.org/10.1016/j.infsof.2008.09.009>.
- [13] M. Fishbein and I. Ajzen, *Belief, attitude, intention and behaviour: An introduction to theory and research*, vol. 27. 1975.
- [14] I. Ajzen, “The theory of planned behavior,” *Organ. Behav. Hum. Decis. Process.*, vol. 50, no. 2, pp. 179–211, 1991, doi: [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).
- [15] S. H. J. Chan and C. B. P. Lee, “Linking sensation seeking to the TPB model to predict gambling intention and problem gambling among undergraduate college students,” *The Journal of Gambling Business and Economics*, vol. 12, no. 1, pp. 17–32, Oct. 2019, doi: <https://doi.org/10.5750/jgbe.v12i1.1679>.
- [16] C. Kape, N. Hamelin, and C. Abraham, “Sports Gambling Intention Comparison Between Males and Females in the United States,” *J. Gambl. Stud.*, vol. 40, no. 2, pp. 937–955, 2024, doi: 10.1007/s10899-023-10259-2.
- [17] J. Konietzny, A. Caruana, and M. L. Cassar, “Fun and fair, and I don’t care: The role of enjoyment, fairness and subjective norms on online gambling intentions,” *Journal of Retailing and Consumer Services*, vol. 44, pp. 91–99, 2018, doi: <https://doi.org/10.1016/j.jretconser.2018.06.010>.
- [18] H. Song, K. K. Byon, and P. M. Pedersen, “Identifying online sports betting motivations associated with betting intention,” *International Journal of Sports Marketing and Sponsorship*, vol. 25, no. 4, pp. 705–731, Jan. 2024, doi: 10.1108/IJSMS-06-2023-0131.
- [19] M. Zuckerman, “Behavioral expressions and biosocial bases of sensation seeking,” *The press Syndicate of the University of Cambridge*, 1994.
- [20] V. Venkatesh, J. Y. L. Thong, and X. Xu, “Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology,” *MIS Quarterly*, vol. 36, no. 1, pp. 157–178, 2012, doi: 10.2307/41410412.
- [21] A. Dickinger, M. Arami, and D. Meyer, “The role of perceived enjoyment and social norm in the adoption of technology with network externalities,” *Eur J Inf Syst*, vol. 17, Feb. 2008, doi: 10.1057/palgrave.ejis.3000726.
- [22] J. Lloyd, L. L. Nicklin, S. K. Rhodes, and G. Hurst, “A qualitative study of gambling, deprivation and monetary motivations,” *Int. Gambl. Stud.*, vol. 21, no. 2, pp. 307–325, May 2021, doi: 10.1080/14459795.2021.1883093.
- [23] N. Tabri, D. R. Dupuis, H. S. Kim, and M. J. A. Wohl, “Economic mobility moderates the effect of relative deprivation on financial gambling motives and disordered gambling,” *Int. Gambl. Stud.*, vol. 15, no. 2, pp. 309–323, May 2015, doi: 10.1080/14459795.2015.1046468.
- [24] D. Bawden, *Digital Literacies: Concepts, Policies and Practices*. Peter Lang, 2008.

- [25] Ditjen Aptika, "Rencana Strategis Direktorat Jenderal Aplikasi Informatika 2020—2024," 2020. Accessed: May 04, 2025. [Online]. Available: <https://aptika.kominfo.go.id/wp-content/uploads/2022/09/RENSTRA-APTIKA-2020-2024-30-DES-2021-3.pdf>
- [26] M. T. Copeland, "Relation of Consumers' Buying Habits to Marketing Methods," *Harv. Bus. Rev.*, vol. 1, no. 2, pp. 282–289, 1923.
- [27] M. S. Yadav and P. A. Pavlou, "Marketing in Computer-Mediated Environments: Research Synthesis and New Directions," *J. Mark.*, vol. 78, no. 1, pp. 20–40, 2014, [Online]. Available: <http://remote-lib.ui.ac.id:2063/stable/43784344>
- [28] C. Jebarajakirthy and A. Shankar, "Impact of online convenience on mobile banking adoption intention: A moderated mediation approach," *Journal of Retailing and Consumer Services*, vol. 58, p. 102323, 2021, doi: <https://doi.org/10.1016/j.jretconser.2020.102323>.
- [29] D. Clark, S. Tse, M. Abbott, S. Townsend, P. Kingi, and W. Manaia, "Religion, spirituality and associations with problem gambling," *NZ. J. Psychol.*, vol. 35, no. 2, p. 77, 2006.
- [30] K. S. Fam, D. S. Waller, and B. Z. Erdogan, "The influence of religion on attitudes towards the advertising of controversial products," *Eur. J. Mark.*, vol. 38, no. 5/6, pp. 537–555, 2004.
- [31] D. Lam, "The influence of religiosity on gambling participation," *J. Gambl. Stud.*, vol. 22, no. 3, pp. 305–320, 2006.
- [32] C. Tamir, A. Connaughton, and A. M. Salazar, "The Global God Divide," Washington DC, Jul. 2020.
- [33] LSI, "SIKAP PUBLIK ATAS KEKERASAN EKSTREM, TOLERANSI DAN KEHIDUPAN BERAGAMA DI INDONESIA," Jakarta, May 2023. Accessed: May 04, 2025. [Online]. Available: <https://www.lsi.or.id/post/diseminasi-lsi-04-mei-2023>
- [34] Robert J Williams *et al.*, "Gambling and Problem Gambling in Canada in 2018: Prevalence and Changes Since 2002," *The Canadian Journal of Psychiatry*, vol. 66, no. 5, pp. 485–494, Dec. 2020, doi: [10.1177/0706743720980080](https://doi.org/10.1177/0706743720980080).
- [35] M. Griffiths, A. Parke, R. Wood, and J. Parke, "Internet Gambling: An Overview of Psychosocial Impacts," *UNLV Gaming Research & Review Journal*, vol. 10, no. 1, pp. 27–39, Apr. 2006, [Online]. Available: <https://www.proquest.com/scholarly-journals/internet-gambling-overview-psychosocial-impacts/docview/237205863/se-2?accountid=17242>
- [36] G. Singh, S. Sharma, R. Sharma, and Y. K. Dwivedi, "Investigating environmental sustainability in small family-owned businesses: Integration of religiosity, ethical judgment, and theory of planned behavior," *Technol. Forecast. Soc. Change*, vol. 173, p. 121094, 2021, doi: <https://doi.org/10.1016/j.techfore.2021.121094>.

APPENDIX A. The Screenshot of The Questionnaire's Opening Page

Survei Pemain Judi Online di Indonesia

Halo, calon responden yang terhormat!

Perkenalkan, saya Muhammad Ashfahani Alwafi mahasiswa Magister Teknologi Informasi dari Universitas Indonesia. Saat ini, saya sedang melakukan penelitian dengan topik **"Analisis Faktor Intensi yang Memengaruhi Memainkan Judi Online di Indonesia"** sebagai bagian dari Karya Akhir saya.

Penelitian ini bertujuan untuk memahami berbagai faktor yang dapat memengaruhi keputusan seseorang dalam memainkan judi online di Indonesia. Oleh karena itu, saya mengundang Anda untuk berpartisipasi dengan mengisi kuesioner ini.

Informasi terkait pengisian kuesioner:

- ✓ Durasi pengisian: Sekitar 5–10 menit
- ✓ Jawaban Anda tidak bersifat benar atau salah – Harap menjawab dengan jujur sesuai dengan pengalaman dan pendapat pribadi Anda.
- ✓ Privasi dan kerahasiaan terjamin – Seluruh jawaban akan digunakan **hanya untuk kepentingan penelitian**. Kami **melindungi data pribadi** dan **menjaga anonimitas** pengisi kuesioner.

Kami sangat menghargai waktu dan kontribusi Anda dalam penelitian ini. Jika ada pertanyaan atau kendala dalam pengisian kuesioner, silakan menghubungi saya melalui muhammad.ashfahani@office.ui.ac.id.

Dengan menekan tombol **"Berikutnya"**, Anda menyatakan bersedia terlibat dalam penelitian ini.

👏 Sebagai bentuk apresiasi, **20 responden yang terpilih** akan mendapatkan hadiah saldo **E-Wallet (Dana/GoPay/OVO/ShopeePay) senilai Rp50.000**.

Terima kasih atas partisipasi dan kerja sama Anda! 🙏

Hormat saya,
M Ashfahani Alwafi
MTI Universitas Indonesia

[Berikutnya](#) [Kosongkan formulir](#)

APPENDIX B. The Screenshot of The Questionnaire Section Asking If You've Ever Played Online Gambling.

Permainan Judi online adalah sebuah permainan yang terdapat unsur judi atau taruhan dengan sejumlah nominal uang dan dimainkan melalui **internet**. Pemain dapat mengakses berbagai jenis permainan menggunakan perangkat elektronik seperti komputer, tablet, atau ponsel.

Apakah Anda pernah memainkan Judi Online? *

☒ Ya

☐ Tidak

[Kembali](#) [Berikutnya](#) [Kosongkan formulir](#)

APPENDIX C. The Screenshot of The Questionnaire's Check Item

The screenshot displays a questionnaire titled "Perceived Behavioral Pressure" with four items, each followed by a 5-point Likert scale from "Sangat tidak setuju" (Strongly disagree) to "Sangat setuju" (Strongly agree). The second item is highlighted with a yellow box.

Perceived Behavioral Pressure

Kalau saya benar-benar mau, 2 minggu ke depan saya pasti main judi online. *

1 2 3 4 5

Sangat tidak setuju ☐ ☐ ☒ ☐ ☐ Sangat setuju

Khusus untuk bagian ini harap memilih TIDAK SETUJU (no. 2) *

1 2 3 4 5

Sangat tidak setuju ☐ ☒ ☐ ☐ ☐ Sangat setuju

Mau main judi online atau tidak dalam 2 minggu ke depan, semua itu tergantung saya. *

1 2 3 4 5

Sangat tidak setuju ☐ ☐ ☒ ☐ ☐ Sangat setuju

Kalau saya mau, saya bisa main judi online dalam 2 minggu ke depan. *

1 2 3 4 5

Sangat tidak setuju ☐ ☐ ☒ ☐ ☐ Sangat setuju