



The Addictive Behavior of *Judol*, *Pinjol*, Loan Sharks and Their Impact on the Resilience of Muslim Families at Winong-Pati and Urban Genuk-Semarang, Central Java

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Abstract

The spread of moneylenders (*rentenir*), online lending (*pinjol*), and online gambling (*judol*) in Central Java threatens the resilience of Muslim families both economically and through addictive behaviors. In rural areas such as Winong and several sub-districts in Pati, *rentenir* remain the primary source of financing for farmers and micro-entrepreneurs who are excluded from formal financial services, while *judol* proliferates through local networks and simple mobile devices. In contrast, in urban areas such as Genuk and several sub-districts in Semarang, *pinjol* has expanded rapidly due to digital penetration, lenient requirements, and aggressive promotion, typically used for urgent needs and non-productive consumption. Field data indicate that 38% of Muslim families in Pati have dealt with *rentenir*, 21% have engaged in *judol*, while 41% of Semarang families accessed *pinjol* in the past three years. This research uses a phenomenology approach, viewed from the perspective of *maqasid sharia*, covering two villages in Winong-Pati and two sub-districts in Genuk -Semarang City Data were gathered through in-depth interviews with 24 informants—including household heads, spouses, religious leaders, and local officials—supplemented by participatory observation to capture family coping strategies under economic strain. Using Miles & Huberman's interactive model, data analysis involved reduction, display, and conclusion drawing. Findings highlight two points. First, the practices of loan sharks, *pinjol*, and *judol* significantly undermine family resilience across economic stability, marital harmony, child-rearing quality, and socio-religious engagement. Second, although rural and urban contexts differ in forms of involvement, consequences converge on psychological distress, domestic conflict, weakened parenting, and declining social participation. These

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results underscore the relevance of *maqasid al-shariah* in protecting families from *riba* and *gharar*, reinforcing the ethical foundation of *fiqh muamalah*.

Keywords: *Judol*; *Pinjol*, Family Resilience, Rural-Urban Communities.

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Introduction

This research begins with the observation that the resilience of Muslim families in Indonesia, particularly in Central Java, is currently facing increasing pressures from illegal economic activities and deviant behaviors that exploit social gaps and technological advances. In rural areas such as Pati, the phenomenon of online gambling (*judol*) has rapidly expanded among both the productive age group and adolescents, functioning as a form of entertainment and also as an attempt to obtain quick money. Meanwhile, in urban areas such as Semarang, online loans (*pinjol*)—both legal and illegal—have become a source of family financial problems due to high interest rates, aggressive collection practices, and continuous debt cycles.

Moneylenders (*rentenir*) continue to play a role as informal economic actors in both regions, serving as a quick source of funds in villages as well as an alternative access to capital in cities for communities marginalized from the banking system. The existence of these phenomena further undermines family resilience, which, from an Islamic perspective, encompasses the ability to meet basic needs, maintain psychological harmony, preserve moral values, and foster healthy social relationships. Data from BPS, OJK, and police reports indicate that illegal *pinjol* cases in Semarang have increased significantly over the past five years, while reported online gambling cases in Pati have also risen in line with the ease of internet access and low digital literacy. These conditions underscore the importance of research in mapping the impact of *rentenir*, *pinjol*, and *judol* on the resilience of Muslim families across two distinct social landscapes: rural Pati and urban Semarang.

Based on the study by Cahya et al. (2025), “*Legal Analysis of Online Gambling Activities among Students of Universitas Negeri Semarang*”, online gambling among university students is an alarming phenomenon. Although the majority of students are aware that such activity is illegal and harmful, 30% of respondents reported having encountered or engaged in it. The study emphasizes the active role of universities in prevention efforts through strategies such as enhancing legal literacy, digital ethics, and imposing academic sanctions on offenders (Nakita et al., 2025). Then, a research described “*The Role of Police in Combating Online Gambling Crimes in the Jurisdiction of Polresta Pati*”, Firman Maulana (2023), examines police strategies in responding to the rise of online gambling. The findings show preventive efforts in the form of legal outreach and digital literacy, repressive measures such as cyber patrols and arrests, and curative approaches through social rehabilitation. This study emphasizes the importance of strengthening cyber capacity, synergy with the Ministry of Communication and Information (Kominfo), and public education (Maulana, 2023).

Fatkhan et al. (2023), in their study “*The Phenomenon of the Rising Use of Online Loan Services in Bandarjo Village, Ungaran Barat Subdistrict, Semarang Regency*”, highlight the causal factors, usage patterns, and socio-economic impacts of online loans in rural areas. The findings indicate that the ease of digital access and economic needs encourage communities to use these services. This study emphasizes the urgency of digital financial literacy, strict regulation, and community assistance as preventive measures (Imtihan, 2024). Lina Nur Anisa (2022), in her research “*The Psychological Well-Being in Building Resilience of Indonesian Muslim Families: A Study of Hussein Muhammad's Thought*”, underscores that psychological well-being is the foundation of resilience in Indonesian Muslim families. These collaborations offer an Islamic psychological perspective that integrates spiritual, moral, and social values to prevent family vulnerability and strengthen the institution of the Muslim family (Anisa, 2023)..

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Weak regulation and supervision also create space for illegal practices and debt collector intimidation. This study emphasizes the urgency of digital financial literacy, strict regulation, and community assistance as preventive measures (Imtihan, 2024).

Lina Nur Anisa (2022), in her research “*The Psychological Well-Being in Building Resilience of Indonesian Muslim Families: A Study of Hussein Muhammad's Thought*”, underscores that psychological well-being is the foundation of resilience in Indonesian Muslim families. Referring to the thoughts of KH. Hussein Muhammad, the study affirms the importance of values such as equality, justice, compassion, gratitude, social support, and faith as the keys to family harmony. This research provides an Islamic psychological perspective that integrates spiritual, moral, and social values for preventing family vulnerability and strengthening the institution of the Muslim family (Anisa, 2023).

This research stems from the gap in previous studies that have not directly compared *judol* (online gambling) in Pati and *pinjol* (online loans) in Semarang within the framework of Muslim family resilience. Earlier studies have tended to focus solely on economic or legal impacts, without fully linking them to the concept of Islamic family resilience, which encompasses economic, psychological, social, and spiritual aspects. There has also been limited research that integrates *rentenir* (moneylenders) as a traditional factor alongside *pinjol* and *judol* as modern factors within a single, unified analysis in Central Java. Furthermore, there remains a scarcity of field-based data that employ both qualitative and quantitative approaches and are truly contextual, capturing patterns of adaptation, survival strategies, and cumulative impacts on Muslim families in these two regions.

The novelty of this study lies in its focus on specific phenomena in two distinct locations, namely *judol* in Pati and *pinjol* in Semarang, while also considering the role of *rentenir* as a cross-regional factor. This research offers a comparative rural–urban analysis to illustrate the differences in the economic, social, psychological, and spiritual impacts experienced by communities facing threats from illegal finance. The framework of Islamic family resilience is used as an integrative approach to comprehensively measure impacts by combining current field data from interviews, observations, and surveys that capture levels of involvement, adaptation patterns, and long-term consequences. The findings are intended to offer applicable recommendations for implementation by local governments, religious institutions, and community

organizations as preventive and responsive measures adapted to the specific contexts of Pati and Semarang in Central Java.

Method

Within this phenomenological approach, the researcher seeks to observe the research object in order to uncover various realities in greater depth. This qualitative method is chosen to view social phenomena as products and cognitive constructs of human beings (Sugiyono, 2019). The phenomenon examined in this study is the socio-economic impact of moneylenders (*rentenir*), online loans (*pinjol*), and online gambling (*judol*) on the resilience of Muslim families. Specifically, the research focuses on the prevalence of *judol* in rural Pati and the use of *pinjol* in urban Semarang, Central Java, both of which pose significant risks to family stability, financial health, and social cohesion.

This study employs a qualitative method (Zuchri Abdussamad., 2021), The study focuses on understanding how *rentenir* (moneylenders), *pinjol* (online loans), and *judol* (online gambling) influence family resilience (especially husbands, as the main perpetrators and the organizers of *judol*, *pinjol*, *rentenir*) in both rural and urban areas, taking into account socio-economic vulnerabilities, digital financial literacy, and religious norms. The data are analyzed from sociological perspectives, the utilization of technology, and local policies, complemented by a multidisciplinary normative review of Islamic law through the framework of *maqasid sharia*. The structure of the case study to be conducted by the researcher includes problem identification, an understanding of socio-cultural and economic contexts, analysis of key issues, and an examination of the roles of government, religious institutions, and society in addressing these problems.

Research data are obtained through interviews with affected communities and stakeholders in Pati (the study site for *judol*) and Semarang (the study site for *pinjol*). The research will focus on three main dynamics: (1) mitigation and protection efforts, (2) the role of technology in monitoring and countermeasures, and (3) community participation in strengthening family economic resilience was carried out using semi-structured interviews were conducted with 15–20 participants in each site, guided by open-ended questions concerning financial behavior, coping strategies, and spiritual adaptation.

Supporting data are derived from books, archives, statistical reports, and journals relevant to the research theme (Muhadjir, 2018).

The data collection techniques include observation to identify issues and problems in communities affected by the practices of *rentenir*, *pinjol*, and *judol*. The purpose of the observation is to ensure the feasibility of the issues and research objects. Following the observation stage, the research continues with in-depth interviews (Anton Priyo Nugroho, 2022). For communities in difficult-to-reach areas, interviews are conducted online via email or via accessible social media platforms. Data analysis is carried out in four stages. First, data collection through interviews, observation, and documentation. Second, data reduction to filter information and eliminate irrelevant data. Third, data are presented in a comprehensive narrative. Fourth, the preparation of a complete written description of the research findings (Miles, M.B, Huberman, A.M, & Saldana, 2014).

Result

New Behavior of Online Loans (*Pinjol*) in Semarang

The phenomenon of online loans (*pinjol*), as a rapidly expanding form of financial technology service, has experienced significant growth in recent years, particularly in the digital era. *Pinjol* offers easy access to cash through smartphone applications with fast processes and relatively simple requirements. This convenience positions it as a quick alternative for individuals facing urgent financial needs. However, behind this ease lies a series of substantial risks, including high-interest burdens, non-transparent additional fees, and the possibility of being trapped in a continuous cycle of debt.

From the perspective of family financial management, taking out loans through *pinjol* must be based on careful consideration of actual needs. Needs analysis is a crucial initial stage for assessing the urgency of expenditures and avoiding consumptive or unnecessary loans. In addition, repeated borrowing—often facilitated by easy access to *pinjol*—can be an indicator of instability in personal financial management, which, in the long run, may worsen a family's economic vulnerability (Waluyo, 2020). From a financial planning perspective, preparing a repayment plan before applying for a loan is an essential prerequisite. This plan must consider the availability of stable income sources to ensure timely repayment.

As a mitigation strategy, there are several more reliable and safer alternatives to reduce dependence on online loans (*pinjol*), including saving regularly for emergency

needs, utilizing support from close social networks (friends or family) that do not involve interest, and accessing legally recognized financial assistance programs. Such approaches help reduce the risk of prolonged debt and strengthen household economic resilience in the long term. Thus, although *pinjol* can function as a short-term financing option, its use requires adequate financial literacy, risk awareness, and disciplined financial management so that potential negative impacts on family economic stability and well-being can be avoided (Unisbank, 2025).

The improvement of public legal literacy regarding online loan agreements, particularly in distinguishing between legal and illegal services, was carried out in Trimulyo Village, Genuk District, Semarang City, on September 12, 2023. 23 local participants attended the activity. The method consisted of five stages: a pre-test to measure initial understanding; a legal counseling session covering the concept of agreements and lending, the legal framework of Fintech in Indonesia, the legal relationships in online loans, and the characteristics of illegal loans; a Q&A session to clarify problems faced by residents; a post-test to measure the improvement of understanding; and an evaluation to assess the effectiveness of the activity.

The counseling materials emphasized applicable legal provisions. Participants were also given an understanding of the risks of illegal online loans, including high interest rates (1–4% per day), short tenors, multiplied billing, as well as non-financial threats such as the spread of personal data, pornography, and violence. Data from the pre-test and post-test showed an average increase in understanding of 69.2%. The most significant improvement occurred in knowledge about the types of online loans (79%) and the definition of online loan agreements (76%). Meanwhile, understanding regarding legal settlements for problematic creditors experienced the lowest increase (47%) (Endang Setyowati et al., 2023). However, in practice, several problems have been found in villages entangled with online loans. One example is Bandarjo Village in Ungaran Barat Subdistrict, Semarang Regency, which faces widespread use of online lending services. This study revealed that the high cost of living in the community is not aligned with their economic conditions. Data show that 56.03% of Bandarjo's residents are unemployed, while 43.9% work in the private sector, agriculture, or as laborers with incomes that are often insufficient. Even the Semarang Regency Minimum Wage (UMK),

at IDR 2,582,287, is considered unable to cover the rising cost of living. This situation has driven many residents to turn to online loans as a quick solution.

The driving factors behind the use of online loans in Bandarjo Village are divided into internal and external aspects. Internally, people are pressured by daily living expenses such as food, electricity, and healthcare. Unstable incomes also make it difficult to meet basic needs, prompting households to seek quick financial solutions, such as online loans. In addition, social prestige plays a role, as some young people borrow money to purchase luxury items to appear successful among their peers. Externally, the ease of access to online loans further accelerates the growing reliance on these services.

The impacts of the proliferation of online loans are diverse. On the one hand, there are benefits, such as quick financial access for those excluded from conventional banking. Online loans are also seen as increasing financial inclusion, as almost all segments of society can apply for them. However, behind this convenience lie serious negative effects. High interest rates and hidden fees have left many borrowers struggling to repay their debts. Consumptive behavior also often emerges because people feel they have more money, leading to wastefulness. Moreover, intimidation from lenders—such as aggressive debt collection and misuse of personal data—causes stress and anxiety. The most concerning issue is a growing dependency on continuous borrowing, with people borrowing new loans to cover previous ones (Ahmad et al., 2024).

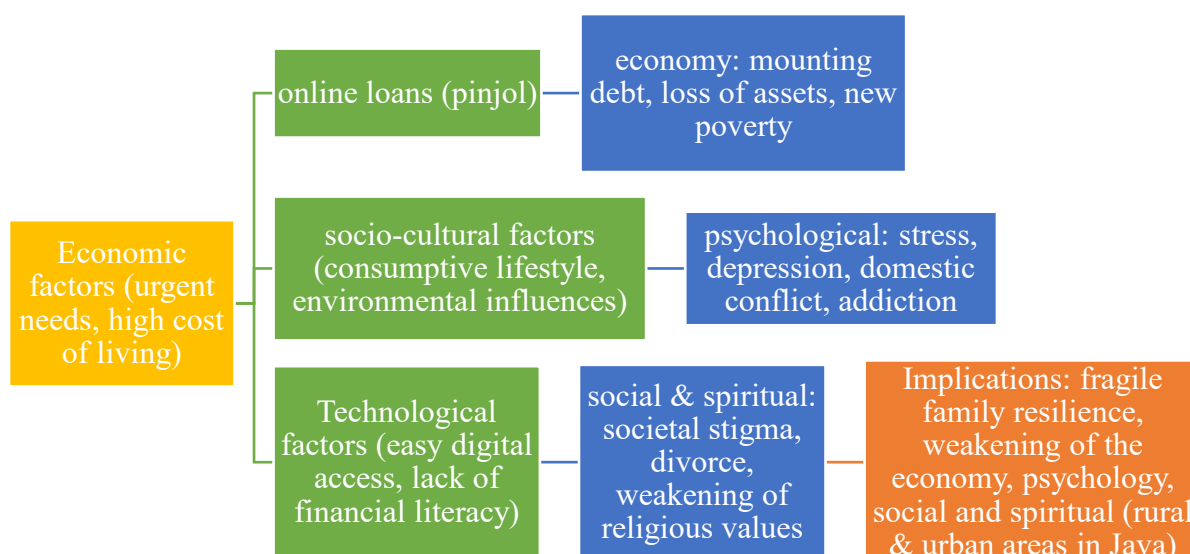
From the perspective of structural-functionalism, online loans have a manifest function as short-term financial solutions. However, there are also latent functions that are not immediately recognized, such as financial dependency and psychological problems. In fact, dysfunctions manifest as social conflict and economic pressures that further worsen the community's condition. It is expected that the Bandarjo Village government can provide education to residents about the risks of online loans. Meanwhile, local government authorities could promote alternative solutions, such as cooperatives that offer loans with lower interest rates and safer procedures (Imtihan, 2024).

The use of Shopee PayLater. The development of e-commerce and digital financial services has brought significant changes in consumer behavior, one of which is through online lending services such as Shopee PayLater. This study analyzes how trust and perceived ease of use influence purchasing decisions when using Shopee PayLater

among the people of Semarang City. Shopee PayLater, with its "Buy Now, Pay Later" feature, has become popular because it offers flexible payment solutions without the need for immediate cash. During the COVID-19 pandemic, this service experienced significant growth as online shopping increased sharply. Data indicates that Shopee PayLater ranked as the top pay-later service in Indonesia in 2021, with 78.4% of users choosing it as their primary payment option.

A total of 110 respondents from Semarang City participated in this study, with the majority being male (62.7%), aged 45 or older (33.3%), holding a bachelor's degree (40.9%), and working as private employees (38.2%). Data analysis was conducted using multiple linear regression to test the influence of trust and perceived ease of use on purchasing decisions.

Trust becomes a crucial factor in online transactions. Consumers need to be confident that platforms such as Shopee PayLater are safe, reliable, and capable of fulfilling their promises. Meanwhile, perceived ease of use reflects how easily consumers can understand and utilize this feature, from activation to instalment payments. The study, involving 110 respondents in Semarang City—most of whom were male, held a bachelor's degree, and worked in the private sector—revealed that both trust and perceived ease of use positively influence purchasing decisions. Trust contributes significantly, yet ease of use is more dominant in driving consumer buying interest. This indicates that a simple interface and smooth transaction process are the main attractions for users.



These findings align with previous studies emphasizing the importance of trust and ease in fintech services (Mustoko, 2021). However, other factors such as promotions, risks, and religious values also play a role, though they were not explored in depth in this study. For businesses, the results highlight the need to enhance system security and simplify user experiences continuously. Meanwhile, regulators must ensure transparency and consumer protection in online lending services.

Furthermore, the phenomenon of rampant illegal online lending (*pinjol*) and online gambling (*judol*) in Clowok Hamlet, Semarang Regency, poses a serious challenge for rural communities in the digital era. Despite broader internet access, financial and legal literacy among residents remains relatively low. Data from the Financial Services Authority (OJK) for the period of February–March 2024 shows that there were 101 registered legal online lending entities, compared to 537 illegal entities actively operating. These illegal lenders charge annual effective interest rates exceeding 40%, daily fees up to IDR 50,000, and engage in debt collection practices that involve intimidation.

From observations and intervention data conducted by the UIN Salatiga team in collaboration with the Getasan Police in September 2024, involving 110 participants consisting of youth and parents, it was found that online gambling exacerbated socio-economic conditions by increasing the prevalence of addiction among youth, leading to

financial losses (average debt of IDR 5–10 million) and family conflicts that often ended in divorce. Psychologically, cases of severe stress and suicide attempts have been recorded as extreme consequences. Post-activity evaluation showed a significant improvement in legal and financial literacy. A total of 85% of participants were able to distinguish between legal and illegal online lending platforms, including understanding the difference in interest rates (legal maximum 0.4%/day vs. illegal 1.5%/day). Meanwhile, 70% of participants stated their commitment to avoiding online gambling after learning about its legal implications under Article 303 of the Indonesian Penal Code, which stipulates imprisonment of up to 10 years.

National-level data reinforces the urgency of this program: as of March 2024, the distribution of legal loans reached IDR 22.76 trillion, yet 7,576 cases of illegal online lending have been recorded since 2017. In the context of online gambling, the Ministry of Communication and Information (2022) reported that 65% of teenagers in Central Java had been exposed to gambling advertisements through social media. The program has had a tangible impact, resulting in a 40% reduction in teenagers' interest in online gambling and a 25% decrease in reports of intimidation by illegal online lenders to the Getasan Police within three months after the intervention (Vannessa Malikazahra Syarahmalia et al., 2024). In Mijen Subdistrict, Mijen District, Semarang City, a community leader named Mahmud Nurwindu initiated an interest-free loan program. The initiative was designed to support small businesses and farmers in freeing themselves from the grip of online lenders (*pinjol*) and moneylenders. The program was launched with an initial capital of IDR 30 million, where each beneficiary received a loan of IDR 1 million. The repayment system was designed to be light, with instalments divided into 10 payments of IDR 100,000 each.

One of the beneficiaries, Eka, expressed her gratitude for the program. She used the funds to expand her long-running *Soto* (spiced meat/chicken soup) business. According to her, the interest-free loan scheme greatly alleviated the burden on small entrepreneurs, unlike online lenders and moneylenders, who typically impose high interest rates and burdensome requirements on borrowers (Jateng, 2025).

Online Gambling in the Coastal Community of *Bumi Mina Tani*

Online gambling is among the most prevalent forms of cybercrime across various regions of Indonesia, with a notable risk in the Pati coastal area. This activity is strictly

regulated under Indonesian law, and perpetrators may face severe criminal sanctions. Legally, provisions regarding gambling are regulated in Articles 303 and 303 bis of the Indonesian Criminal Code (KUHP), which broadly prohibit all forms of gambling. For activities conducted through electronic systems, such as online gambling, these provisions are reinforced by the Electronic Information and Transactions Law (UU ITE), particularly Article 27 paragraph (2) jo. Article 45, paragraph (3). The latest amendment under Law No. 1 of 2024 strengthens criminal sanctions, with penalties of up to 10 years' imprisonment and/or fines reaching IDR 10 billion, as stated in the updated national legal framework (Diskominfo, 2024).

The heavy legal sanctions encompass two main aspects: imprisonment for perpetrators and significant fines. However, online gambling practices continue to occur, including in Pati, due to factors such as easy access to technology, limited supervision, and low levels of legal awareness within the community. As part of prevention efforts, residents are encouraged to promptly report to the authorities if they encounter indications or evidence of online gambling activities. An educational and financial inclusion program in Pati Regency, organized by PT BPR BKK (Perseroda) in collaboration with the Regional Financial Access Acceleration Team (TPAKD), was held in June 2024 (Muchamad Dafi Yusuf, 2024).

Cases of online gambling in Pati, such as the arrest of a social media influencer with the initials DAP (18 years old), a resident of Jakenan District, Pati Regency, by the Pati City Police (Polresta Pati), serve as a concrete example of the involvement of local public figures in promoting illegal activities, particularly online gambling. According to the official statement delivered by the Head of the Criminal Investigation Unit of *Polresta* Pati, Alfian Armin, the arrest stemmed from a cyber patrol conducted by the Criminal Investigation Division. Through this monitoring activity, officers discovered an Instagram account with as many as 121,000 followers that actively promoted online gambling sites (Daryono, 2024). The investigation identified the account owner as DAP. The law enforcement operation was carried out in Jakenan. From this activity, the suspect received a commission of approximately IDR 1.5 million per month (Muchamad Dafi Yusuf, 2024).

Juridically, DAP's actions meet the elements of a violation under Article 45 Paragraph (3) in conjunction with Article 27 Paragraph (2) of Law Number 1 of 2024

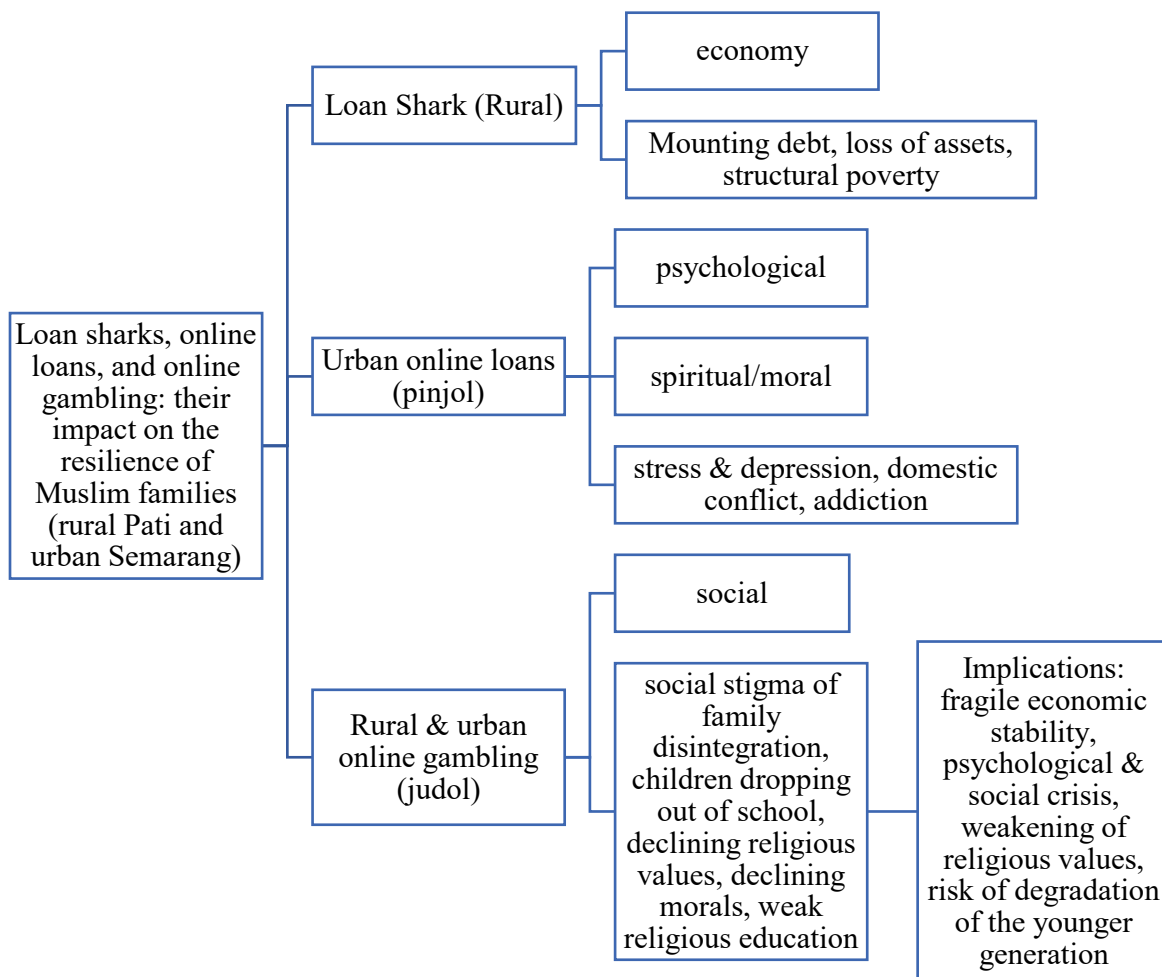
concerning the Second Amendment to Law Number 11 of 2008 on Information and Electronic Transactions (ITE Law), which carries a maximum penalty of 10 years' imprisonment and/or a fine of up to IDR 10 billion. Currently, the suspect is being held at the Pati City Police Headquarters (Polresta Pati) to undergo further legal proceedings. Online gambling also contributes to divorce cases in Pati Regency, Central Java. Throughout 2024, this trend reflects significant social dynamics, particularly concerning deviant behaviors committed by husbands, such as online gambling (judol) and excessive alcohol consumption. Based on official data from the Pati Religious Court (PA), as of December 31, 2024, a total of 2,247 registered married couples decided to divorce. Of this number, 1,709 were divorce petitions (*cerai gugat*) filed by wives, while 534 were divorce requests (*cerai talak*) submitted by husbands.

According to the spokesperson of the Pati Religious Court, Nadjib, although the number of divorces in 2024 decreased compared to the previous year—2,389 cases in 2023, consisting of 1,818 divorce petitions and 571 divorce initiations—the divorce rate in Pati Regency remains relatively high. On average, around six divorce cases occur each day. The couples who divorce are generally young, emotionally unstable, and unable to manage household conflicts. Addictive behaviors such as online gambling and alcohol misuse have become the primary triggers for marital dissolution, undermining family resilience and worsening both psychological and economic conditions within affected households. These findings indicate an urgent need for targeted social interventions, digital literacy education, and the strengthening of family resilience based on religious values in Pati Regency (Hanafi, 2024).

The case of online gambling based on dice games (*judol dadu*) that occurred in Yogyakarta and Pati, Central Java, revealed manipulative practices in the gaming system designed to ensure players' losses. According to an official statement from the Yogyakarta Regional Police, through the Sub-Directorate V of Cybercrime, Directorate of Special Criminal Investigation (Ditreskrimsus), seven suspects were arrested at two locations: three in Gunungkidul, Yogyakarta, and four in Pati, Central Java. The case was uncovered during a cyber patrol on January 16, 2025, when the authorities detected live-streaming activities of dice gambling on TikTok. The arrests were made *flagrante delicto* while the suspects were actively running the operation in Gunungkidul. A similar discovery was later identified in Pati, Central Java, during the next patrol. The four

suspects included W (32) as the leading operator (bookmaker), and EP (27), NAS (31), and SR (27) as the promotion and operational support team.

The modus operandi required participants to make a minimum deposit of IDR 50,000 as an entry requirement. The suspects have been charged under Article 45 paragraph (3) in conjunction with Article 27 paragraph (2) of Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 on Information and Electronic Transactions (ITE Law), in conjunction with Article 303 paragraph (1) of the Criminal Code (KUHP), which carries a maximum penalty of 10 years imprisonment and/or a fine of up to IDR 10 billion (Huda, 2025).



The phenomenon of online gambling in Indonesia has shown a significant escalation in 2024. According to data presented by the coordinating minister for Political, Legal, and Security Affairs of the Republic of Indonesia, a total of 8.8 million individuals

were identified as online gambling participants. This population includes 97,000 members of the Indonesian National Armed Forces (TNI) and the National Police (Polri), 1.9 million private-sector employees, and 80,000 children under 10 years old. The majority of these individuals come from lower- to middle-income groups.

Online gambling is categorized as a social phenomenon that has reached epidemic proportions, cutting across demographic boundaries. The game mechanisms, which stimulate the release of endorphins, have been identified as among the psychological factors behind gambling addiction. The estimated value of online gambling transactions in 2024 reached IDR 900 trillion, placing online gambling as a national emergency.

The government's efforts have been focused on three main strategies: Systematic blocking and monitoring of online gambling websites and applications through collaboration with digital platform providers and internet service operators, utilizing the latest filtering technologies. Strengthened law enforcement, including tracing financial flows, combating money-laundering networks, and coordinating legal action across international jurisdictions (Salim et al., 2023). Public education programs are aimed at informing citizens about the manipulative nature of online gambling. These campaigns emphasize that gambling not only harms household economies but also threatens the resilience and moral fabric of society (Vannessa Malikazahra Syarahmalia et al., 2024). Online soccer gambling in Indonesia is one of the fastest-growing forms of cybercrime, evolving alongside advances in information technology and increasingly targeting younger demographics.

From the perspective of Indonesian positive law, gambling is regulated by both the Criminal Code (KUHP) and Law No. 19 of 2016 amending *Law No. 11 of 2008* on Electronic Information and Transactions (the *ITE Law*). Articles 303 and 303 bis of the KUHP generally regulate gambling. At the same time, the ITE Law provides specific provisions prohibiting the distribution, transmission, or accessibility of electronic information containing gambling content (Article 27 paragraph (2) in conjunction with Article 45 paragraph (2)), carrying heavier criminal sanctions. Based on the principle of *lex specialis derogat legi generali*, the ITE Law should serve as the primary legal basis for addressing online gambling crimes. However, in this case, the court relied on Article 303 bis (1) of the KUHP as the legal foundation of its ruling. This led to a relatively

lenient verdict—imprisonment for only two months and twenty days, along with a fine of IDR 5,000—which is widely regarded as insufficient to deter.

From the perspective of Islamic criminal law, gambling, including online soccer betting, falls under the category of *maisir*, which is explicitly prohibited in the Qur'an (QS. al-Mā'idah: 90–91 and QS. al-Baqarah: 219) and likewise forbidden in the Hadith of the Prophet Muhammad (peace be upon him). Within the framework of *fiqh jināyah*, this act is considered a *jarimah ta'zīr*, namely an offence for which the type and degree of punishment are left to the discretion of the legitimate authority (*ulil amri*), guided by the principles of public interest (*maslahah*) and the prevention of harm (*dar' al-mafāsīd*). Normatively, therefore, penalties for offenders can be determined proportionately, taking into account the scale of moral, social, and economic damage caused (Hamid, 2023).

In terms of state legal regulations on online gambling, Indonesian criminal law provides the basis for the prevention and eradication of such activities, while also raising questions regarding the direction of criminal law policy necessary to strengthen law enforcement effectiveness. This study employs a normative legal research method, using both a statutory and a *conceptual approach*. The primary sources of data consist of legislation, legal documents, and relevant academic literature (Nakita et al., 2025). The Indonesian legal framework has provided an adequate basis for prosecuting online gambling. The prohibition is contained in two main instruments: the Criminal Code (KUHP) through Articles 303 and 303 bis, which regulate gambling in general, and Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 (The Electronic Information and Transactions Law/ITE Law), which specifically prohibits the distribution, transmission, and provision of electronic information containing gambling content, with a maximum penalty of six years' imprisonment and/or a fine of one billion rupiah.

The principle of *lex specialis derogat legi generali* positions the ITE Law as the primary legal instrument that should serve as the main reference in law enforcement against online gambling. Conceptually, the eradication of online gambling requires an approach that is adaptive to technological developments and based on synergy between repressive and preventive legal instruments. Only through a comprehensive and responsive criminal law policy can social stability be maintained and society be protected from the destructive impacts of online gambling (Sri Nur Damayana & Muh Anugrah

Kurniawan Amir, 2024). The phenomenon of online gambling among adolescents involves five individuals aged 15–19 years who have actively engaged in online gambling for at least the past six months. This activity is mainly based on peer recommendations, with smartphones and personal data packages as the main tools. The most frequently used platforms include slot-based online games, sports betting, and online poker, with playing durations ranging from 1–5 hours per day and frequencies of 4–7 times per week. The resulting impacts are multidimensional and affect psychological well-being, academic performance, social relationships, and financial stability (Interview, n.d.).

From a psychological perspective, winning triggers euphoria that encourages *chasing losses* behavior—continuing to play in an attempt to cover previous losses—which leads to stress, sleep disturbances, reduced emotional control, and feelings of guilt without any corresponding behavioral change. Socially, family relationships deteriorate due to habits of borrowing or taking money without permission, social isolation from non-gambling peers, and an increase in verbal conflicts both at home and at school. Economically, monthly losses range from IDR 200,000 to 1,500,000, and people borrow from friends or neighbours or even sell personal belongings such as mobile phones, shoes, or accessories to cover them. The educational dimension is also significantly affected, with a decline in average grades of 5–15 points per semester, increased unexcused absences, and reduced concentration on learning due to preoccupation with betting outcomes or strategies for the next game.

The driving factors behind this behavior stem from internal aspects, such as curiosity, the need for social recognition, and the desire for quick financial gain, as well as external aspects, such as peer influence and a lack of understanding regarding religious or legal prohibitions on gambling activities. Overall, online gambling among adolescents represents a complex problem that not only violates legal and religious norms but also generates serious psychosocial, economic, and educational consequences. Therefore, effective mitigation demands a multidisciplinary approach that integrates the roles of families, schools, law enforcement agencies, and communities. Recommended strategies include strengthening family supervision and communication regarding internet use, enhancing digital literacy and legal/religious education in schools, providing counseling services for at-risk students, large-scale blocking of online gambling sites, cracking down

on local promoter networks, and developing positive community-based activities to divert adolescents' interests toward lawful and constructive activities (Sahputra et al., 2022).

The factors behind the prevalence of online gambling in Pati. The phenomenon of online gambling in Pati is analyzed by emphasizing its causal factors, modus operandi, the characteristics of the perpetrators, and the resulting social impacts. Data were obtained through a combination of in-depth interviews with law enforcement officials, community leaders, and perpetrators, as well as direct field observations. Several key factors drive the rise of online gambling in Pati. First, the accessibility of technology serves as a significant catalyst. Most perpetrators use smartphones with stable internet connections, enabling them to play anytime without geographical barriers. Second, economic motivation is a dominant factor, as the majority of perpetrators are driven by the desire to earn additional income quickly, despite the high risks involved. Third, the influence of the social environment, particularly peers, also plays a role in introducing and encouraging involvement in online gambling (Sukijan (2022), *Personal Interview in Semarang, 8 April.*, n.d.).

The identified modus operandi varies. Some perpetrators act as individual players who directly transact through specific websites or applications, while others assume roles as agents or intermediaries who recruit new players. Popular forms of gambling include online slot games, sports betting, and digital card games such as poker and rummy. On average, perpetrators spend between 2 and 5 hours per day gambling, with wagers ranging from IDR 50,000 to over IDR 1,000,000 per session. The characteristics of online gambling perpetrators in Pati show significant variation in both age and background. While most fall within the 20–35 age group, some participants are also teenagers and individuals in their mid-40s. Educational backgrounds also vary, ranging from elementary school graduates to university graduates, indicating that online gambling transcends social and educational boundaries (Sri Nur Damayana & Muh Anugrah Kurniawan Amir, 2024).

The identified social impacts include financial losses. Some perpetrators experience monthly losses of IDR 500,000 to IDR 5,000,000, prompting them to borrow from family, friends, or informal lending institutions. Household tensions – Domestic conflicts have significantly increased, especially when financial losses interfere with the fulfilment of basic household needs. Degradation of social relations – increasingly

withdraw from constructive social interactions and gravitate toward peer groups that normalize gambling behaviour. Legal issues – Several cases led to arrests, investigations, and formal legal proceedings. However, the verdicts remain relatively lenient and have not yet produced a strong deterrent effect.

Efforts to eradicate online gambling in Pati remain insufficient. The main obstacles include weak inter-agency coordination, limited technology for tracking illegal websites and applications, and low public legal literacy. Law enforcement, which often continues relying on articles of the Criminal Code (KUHP) rather than the Information and Electronic Transactions Law (UU ITE), tends to reduce the deterrent effect of legal sanctions against perpetrators. There is a need for a comprehensive strategy that combines law enforcement based on the UU ITE, enhanced capacity for law enforcement officers in digital forensics, and digital literacy campaigns. Synergy among law enforcement agencies, local government, community leaders, and educational institutions is essential for breaking the cycle of online gambling proliferation in Pati (*Judi Online NU*, n.d.).

Discussion

The Impact of *Pinjol*, *Judol*, *Rentenir* on Muslim Family Resilience from *Maslahah* Perspective

Family resilience is understood as the family's ability to meet basic needs, manage resources, and cope with challenges through five main dimensions: family legality and structure, physical resilience, economic resilience, socio-psychological resilience, and socio-cultural resilience (Herdiana et al., 2018). The findings show that all informants had legally recognized marriages, supported by legal documents such as marriage certificates, family cards, and children's birth certificates. From a physical perspective, families were able to provide nutritious food, maintain their family members' health, and reside in decent housing. (Anisa, 2023). The review of the Family Resilience Bill (*RUU Ketahanan Keluarga*) reinforces the family as the fundamental unit of social resilience. Data from BPS and SUPAS 2015 recorded that 81.2 million families face serious issues such as poverty, divorce, domestic violence, and child marriage. This bill is expected to provide both normative and practical guidance, although several of its articles have sparked controversy. Article 24 Paragraph (2), which stipulates the obligation for husband and wife to love one another, aligns with the concept of *sakinah, mawaddah, rahmah*

(Qur'an, Ar-Rum: 21), the psychology of emotional interaction, as well as the prevention of domestic violence. Therefore, it remains relevant to be maintained (*Interview with Some Kyai in Kajen Pati, 2022, n.d.*).

Empirical data underscores the urgency of this bill: 400,000 divorces per year (2018), with household conflicts accounting for 44.8% and economic problems for 27.17%; 4.1 million cases of diarrhea and 478,000 cases of pneumonia among children (BPS 2019); as well as an increase in child marriage and teenage pregnancies (IDHS 2017). Thus, the Family Resilience Bill requires further strengthening as national policy, with revisions to problematic or potentially discriminatory provisions to ensure alignment with Islamic values, developmental psychology, and social realities, and with an implementation framework that remains inclusive and evidence-based (Amatul Jadidah, 2021). The family, as a primary institution within the social structure, functions as a dynamic system that continuously adapts to various challenges. When confronted with crises, the family's ability to recover—known as family resilience—determines the continuity of its functions. This concept reflects the family's capacity to overcome pressures through a combination of internal and external protective factors (Fitria et al., 2024).

Family resilience can be understood from two main perspectives. First, as a trait, resilience is influenced by inherent internal protective factors such as cohesiveness, warmth in relationships, and emotional support among family members. These characteristics facilitate the recovery process after a crisis. Second, as a dynamic process, family resilience is built through coping strategies actively employed in the face of stressors, such as open communication, role flexibility, and collaborative problem-solving. The integration of these two perspectives provides a more holistic understanding, showing that resilience is not only an inherent trait but also the result of ongoing adaptive processes (Mileaningrum et al., 2023).

In this context, family resilience becomes the key to adapting to pressures and crises. Referring to *The Resiliency Model of Family Stress, Adjustment, and Adaptation* (McCubbin & McCubbin), family resilience can be understood both as a trait and as a dynamic process that enables families to adapt through the use of internal resources, such as economic stability, family cohesion, and spirituality, as well as external resources such as social support. The model emphasizes that families with rhythmic and regenerative

patterns tend to have a higher capacity to endure difficult situations because they maintain family rituals, uphold open communication, and adhere firmly to spiritual values. One strategy proven effective in strengthening family resilience is religious coping (Abubakar et al., 2023). This approach relies on religious beliefs and practices to cope with stress, whether through prayer, surrendering oneself to God, or seeking spiritual support from religious communities (Nurnazli et al., 2024).

The concept of psychological well-being (PWB) and Hussein Muhammad's thoughts on husband–wife relations in Indonesian Muslim families highlight the application of the principle of *mu'asyarah bi al-ma'ruf* as the foundation for healthy communication within the household. This principle is positioned as an essential instrument for strengthening family resilience while also enhancing the psychological well-being of its members (Zaenurrosyid, A. Azhar et al., 2024). Hussein Muhammad offers a perspective that emphasizes gender equality and relational justice within family life. The principle of *mu'asyarah bi al-ma'ruf* that he presents focuses on harmonious communication, mutual respect, and freedom from coercion. Within this framework, the roles of husband and wife are not understood rigidly but instead can be flexible, allowing families to adapt more effectively to changing circumstances and challenges (Rahman et al., 2020).

The implementation of this concept faces challenges in the form of deeply rooted patriarchal cultures and resistance to the reinterpretation of religious texts in a more egalitarian manner (Fauzi, n.d.). To address these challenges, it is necessary to provide religion-based gender education, socialize the principles of *mubadalah* through religious institutions, and implement public policies that support equality within the family. Thus, the concept of *maslahah* in the family, viewed through the perspective of *qira'ah mubadalah*, not only offers a strong theoretical foundation but also provides practical guidance for building fair, equal, and resilient family relationships (Wibowo., n.d.). This approach emphasizes that household harmony arises from a balance of rights and responsibilities, as well as collaboration grounded in reciprocity and mutual respect among family members (Abdul Hakim, 2021).

Within the socio-economic and digital context, the characteristics of illegal financial problems in Pati and Semarang reflect differences in rural and urban socio-economic structures and highlight the implications of digital technology penetration. In

rural Pati, moneylending (*rentenir*) remains the primary source of financing for farmers and micro-entrepreneurs, given limited access to formal financial institutions. The phenomenon of online gambling (*judol*) has grown significantly through local networks, utilizing relatively simple internet access. These activities result in financial losses of IDR 5–10 million per case and trigger household conflicts. Field data show that 38% of Muslim families in Pati have interacted with *rentenir*, and 21% reported involvement in online gambling (*judol*). Meanwhile, in urban Semarang, the emergence and expansion of online loans (*pinjol*), including both licensed and unlicensed platforms, have grown rapidly due to ease of access, minimal requirements, and aggressive promotion through digital media. *Pinjol* is generally used to cover urgent expenses or non-productive consumption, but its use often traps borrowers in a cycle of debt. Surveys indicate that 41% of Muslim families in Semarang have accessed *pinjol* services in the past three years, with effective interest rates on illegal *pinjol* reaching more than 40%, accompanied by threats and intimidation from unregulated debt collectors.

The impact on family resilience is significant. Economically, involvement in illegal *pinjol* and moneylending creates a difficult-to-escape debt cycle, with illegal *pinjol* charging interest up to 1.5%–2% per day. Psychologically and socially, financial pressure intensifies household conflicts, including domestic violence, and contributes to high divorce rates. In Pati, 2,247 divorce cases were recorded in 2024, the majority of which were wife-initiated. This phenomenon also leads to a degradation in the quality of child-rearing, as parents' attention becomes absorbed by debt repayment or gambling involvement. Spiritually, families trapped in debt and gambling experience declining participation in socio-religious activities, which erodes the values of *sakinah*, *mawaddah*, and *rahmah* that form the foundation of Muslim families (Zaenurrosyid, A. Azhar et al., 2024).

Internal factors include urgent economic needs in Pati and social prestige pressures in Semarang, exacerbated by low financial and legal literacy. Survey results show that only 47% of respondents understand the procedures for resolving illegal debt, even after participating in awareness programs. External factors include easy access via digital devices, weak digital oversight, and suboptimal law enforcement, including the tendency of authorities to rely on KUHP articles with lighter penalties instead of applying maximum sanctions under the UU ITE. Preventive approaches are conducted through

public education, such as awareness programs implemented by the Financial Services Authority (OJK), reaching 69.2% of participants. Interest-free loan programs launched in Semarang provide an alternative to reduce dependence on *rentenir* and illegal *pinjol*. In terms of law enforcement, cyber patrols by *Polresta* Pati successfully apprehended judol promoters, while OJK blocked 537 illegal *pinjol* sites throughout 2024. Value-based approaches grounded in Islamic principles have been proposed, highlighting *mu'asyarah bi al-ma'ruf* in husband–wife relations, religious coping to manage stress, and the development of the *maslahah* family concept through partnership (*zawaj*) and mutual assistance (*mu'awanah*) (Ardi et al., 2022).

The analysis results indicate that although the forms of threat differ—*rentenir* and *judol* in Pati, *pinjol* in Semarang—their impact on Muslim family resilience is similar, weakening economic, psychological, and spiritual stability. An integrative effort combining law enforcement, education, and the reinforcement of Islamic values is the most relevant strategy for building resilient *maslahah* families in the digital era. This study shows that moneylending, online loans (*pinjol*), and online gambling (*judol*) in Central Java have become serious threats to Muslim family resilience (Head, 2024). While the forms of involvement and driving factors differ between rural and urban areas, the resulting impact follows the same pattern: weakening economic resilience, deteriorating psychological health, disrupting household harmony, and eroding moral and social values.

The concept of *maslahah* in the family positions it as an institution that fulfils the primary needs, both physical and mental, of all its members, based on principles of justice and reciprocity. An ideal family not only meets material needs but also fosters harmonious emotional and spiritual relationships. This principle aligns with the values of *sakinah* (tranquility), *mawaddah* (love), and *rahmah* (compassion), which form the foundation for a healthy and empowered family. From the perspective of *qira'ah mubadalah*, family relationships should be built on the principles of reciprocity and equality between husband and wife, rejecting any form of unequal control and positioning both parties as equal partners. This approach draws on Qur'anic texts that affirm human equality (QS. Al-Hujurat: 13) and the importance of mutual assistance in righteousness (QS. Al-Maidah: 2) as core ethical foundations for Muslim family life (Umar, Nasaruddin dan Syarief, 2014).

In rural Pati, *judol* is the most dominant phenomenon, involving 21% of Muslim families across two case study villages. Easy access to the internet and digital devices, peer influence, and the drive to earn quick income are the main contributing factors. The impacts include financial losses ranging from IDR 500,000 to 5 million per month, divorces due to addictive behavior, degradation of social relationships, criminal cases, and exposure of illegal behavior to younger generations. Notable cases include the arrest of the 18-year-old influencer DAP, who acted as a *judol* promoter in 2024, and the “*judol dadu*” case in Pati, involving IDR 9 million in cash as evidence, in which game outcomes were manipulated via remote control.

In urban Semarang, *pinjol* is the main issue, accessed by 41% of Muslim families over the past three years. Paylater services, such as Shopee PayLater, were widely used by 78.4% of e-commerce users in Indonesia in 2021. In Semarang, the ease of use has been found to have a greater influence on purchasing decisions than trust factors. Negative impacts include high interest rates on illegal *pinjol* up to 1–4% per day), short repayment periods, hidden fees, intimidating collection practices, and misuse of personal data. In Bandarjo Village, 56.03% of residents are unemployed, which increases dependence on *pinjol* for daily consumption, intensifying consumptive behavior and reinforcing a continuous debt cycle (Leader, 2024).

Data show that in Pati, 38% of Muslim families have borrowed from *rentenir*, and 21% have been involved in *judol*. In 2024, there were 2,247 divorce cases (1,709 wife-filed and 534 husband-filed), averaging six cases per day, with online gambling identified as a major contributing factor. In Semarang, 41% of families accessed *pinjol* in the past three years, and legal literacy rose by 69.2% following outreach conducted by the Financial Services Authority (OJK). Nationally, there are 537 identified illegal *pinjol* entities compared to 101 registered legal ones (OJK 2024), while the turnover of *judol* reached IDR 900 trillion in 2024, with 8.8 million active players, including an estimated 97,000 members of the military-police and around 80,000 children under the age of 10 (Data from the Coordinating Ministry for Political, Legal, and Security Affairs, RI).

The impact of these phenomena on family resilience spans four main dimensions. Economically, family income is depleted by the obligation to pay loan interest or

gambling losses; productive assets must often be liquidated; and business capital is eroded. Psychologically, debt pressure and financial losses trigger stress, depression, social shame, and in severe cases, suicidal attempts. In household relations, conflicts escalate, including domestic violence and divorce, which undermine positive communication among family members. In the moral and social dimension, there is a notable shift from productive to consumptive and speculative orientations, accompanied by weakened social control and diminished religious values (Saleh et al., 2022).

This phenomenon has been regulated and prohibited under various laws. Articles 303 and 303 bis of the Criminal Code (KUHP) prohibit all forms of gambling, with penalties of up to 10 years' imprisonment and/or a fine of IDR 25 million, which, under Law No. 1 of 2024, has been updated to IDR 10 billion. Article 27 paragraph (2) in conjunction with Article 45 paragraph (3) of the Information and Electronic Transactions Law (UU ITE) prohibits the distribution and transmission of gambling content, with penalties of 6–10 years' imprisonment and fines of IDR 1–10 billion. Consumer Protection Law No. 8 of 1999 mandates transparency of service information. OJK Regulation No. 77/POJK.01/2016 governs legal fintech lending with a maximum daily interest rate of 0.4%, while OJK Regulation No. 3 of 2023 addresses the enhancement of financial literacy and inclusion. The Indonesian Ulema Council (MUI) fatwa affirms that *maisir* (gambling) is absolutely haram, and interest-based loans constitute *riba*, which is prohibited.

The main driving factors of this phenomenon include easy access to technology that is not supported by adequate digital literacy, gaps in formal financial access in rural areas, high living costs in urban areas, peer influences, as well as broader environmental influences, and weak law enforcement, as well as insufficient oversight of illegal platforms. Therefore, mitigation strategies need to be designed in an integrated manner. Regulations and law enforcement must apply UU ITE as *lex specialis*, enhance penalties, and optimize digital forensics. The use of technology, including artificial intelligence (AI), is needed to block illegal websites and applications in real time. Digital and financial literacy education should be strengthened through mosques, pesantren, and schools, accompanied by the development of alternative economic initiatives such as Sharia cooperatives, BMTs, village-owned enterprises (BUMDes), and productive waqf. Family

supervision must also be strengthened through device usage control, religious education, and open communication.

Thus, the phenomena of *rentenir*, *pinjol*, and *judol* in Central Java can be categorized as a multidimensional crisis requiring synergy among government, religious institutions, law enforcement, and local communities. Differences in patterns between Pati and Semarang do not reduce the similarity of their impacts, namely the erosion of family resilience across economic, psychological, relational, and moral dimensions. A sustainable approach that integrates legal, technological, educational, and Islamic-value-based economic aspects is key to breaking the cycle of illegal financial practices and restoring the resilience of Muslim families.

Conclusion

The phenomena of moneylending, online loans (*pinjol*), and online gambling (*judol*) in Central Java, particularly *judol* in Pati and *pinjol* in Semarang, have become a tangible threat to Muslim family resilience. In Pati, 21% of families are involved in *judol*, incurring losses of IDR 500,000–5 million per month, while in Semarang, 41% of families access *pinjol* with interest rates of 1–4% per day. These practices, along with moneylending, contribute to structural poverty, psychological stress, household conflicts, divorce, and a moral shift toward consumptive and speculative behaviors. Legally, these activities violate Article 303 of the Criminal Code (KUHP), Article 27 paragraph (2) of the Information and Electronic Transactions Law (UU ITE), the Consumer Protection Law, and the Indonesian Ulema Council (MUI) fatwa prohibiting *maisir* and *riba*. Driving factors include easy access to technology without sufficient digital literacy, limited access to formal financing, and weak oversight of illegal platforms. Breaking this cycle requires a coordinated effort among the government, law enforcement, religious institutions, and local communities through strict law enforcement, digital blocking, and financial literacy initiatives.

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