KITA KREATIF
PUSAT RISET KOMUNIKASI PEMASARAN, PARIWISATA DAN EKONOMI KREATIF UNIVERSITAS SYIAH KUALA

Jurnal Pengabdian Bakti Akademisi

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UNIVERSITAS SYIAH KUALA

Citation:
Umuri, K., et.al, (2024). Increasing Students' Awareness Of The Dangers Of Online Loans And Online Gambling Through Education And Socialization. *Jurnal Pengabdian Bakti Akademisi*, *1*(3). 100-108

Increasing Students' Awareness Of The Dangers Of Online Loans And Online Gambling Through Education And Socialization

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ARTICLE INFO
Received: 25-08-2024
Revised: 27-08-2024
Accepted: 28-04-2024
Available online: 30-08-2024

ISSN: 3047-8820
DOI:-
Keyword: Online Loans
Online Gambling
Education
Financial Literacy
Socialization,
Participatory Action Research

ABSTRACT

The development of digital technology has brought various benefits, but it also poses significant risks to the well-being of individuals, especially the younger generation. The phenomenon of online loans and online gambling poses a serious threat among students, who often lack financial literacy and awareness of digital risks. This research aims to raise students' awareness of the dangers of online lending and online gambling through an education and socialization program at SMAN 1 Sigli, Aceh. The program was implemented using the Participatory Action Research (PAR) method, which includes four phases: identification, needs determination, intervention, and evaluation. The results showed that after participating in the program, there was a significant increase in students' understanding of the risks of online loans and online gambling, as well as a change in attitudes towards both issues. In addition, teachers involved in the program reported increased confidence in delivering related materials to students. These findings suggest that an interactive and comprehensive educational approach can be effective in protecting students from the risks of online lending and online gambling. Recommendations for further development include implementing similar programs in other schools, developing more comprehensive educational materials, and increasing parental and community involvement in prevention efforts. This research contributes to the development of Islamic financial literacy, digital risk awareness, and supports the achievement of the Sustainable Development Goals (SDGs).

1. Introduction

The development of digital technology in recent years has brought many benefits to people's lives, including in the financial and entertainment sectors. However, behind the ease of access and technological innovation, there are significant risks that can affect the well-being of individuals, especially the younger generation. One of the phenomena that is now a serious concern is the rise of online lending and online gambling (Qurotul & As, 2024). These two things not only offer convenience, but also cause various negative impacts that can damage a person's life, especially among students.

The issue of online lending and online gambling has become a serious challenge associated with financial literacy and digital behavior (Hidayah et al., 2024). Online loans are often assumed to be a quick and easy solution to short-term financial problems, but people forget that online loans sometimes come with very high interest rates and aggressive collection practices (Arvante, 2022). Illegal online loans usually target students who have limited understanding of financial management. Similarly, online gambling, which is increasingly accessible through digital devices, poses an equally serious threat. Students, who have unlimited access to the internet, are easy targets for online gambling sites disguised as harmless entertainment games or applications.

The negative impact of online loans and online gambling on students is vast and profound. Online loans with the lure of convenience and speed, often attract students to get involved without considering the long-term consequences. When students start to get trapped in a cycle of debt, they face not only financial pressure but also heavy psychological pressure. Debt that keeps piling up can lead to stress, anxiety, and even depression. In addition, this problem can have an adverse impact on students' academic performance as they focus more on finding ways to pay off debts rather than concentrating on studying (Laras et al., 2024).

Meanwhile, online gambling has an equally harmful impact. Research shows that gambling addiction can develop very quickly, especially among adolescents who are still in the stage of emotional and cognitive development (Addiyansyah, 2023; Manullang et al., 2024). Online gambling with features designed to attract attention and provide instant gratification, can lead to addiction that is difficult to overcome. Adolescents addicted to gambling often experience a drastic decline in academic performance, loss of interest in social activities, and a rift in relationships with family and friends (Sahputra et al., 2022). In addition, gambling addiction often leads to serious financial problems, as addicted adolescents will continue to look for ways to fund their gambling habits, including by taking out online loans or engaging in other illegal acts (Hatimatunnisani et al., 2023).

The phenomenon of online lending and online gambling is not only an individual problem, but also a broader social problem. Various literature studies have shown that low financial literacy and lack of knowledge about digital risks are the main factors that make students vulnerable to online lending and online gambling (Choerudin et al., 2023; Nursjanti et al., 2023; Syathiri et al., 2023). Students who lack education about financial management tend to be more easily trapped in online loans and online gambling (Novianta et al., 2024; Permatasari & Hidayatulloh, 2023; Saputra et al., 2024).

While the literature has extensively highlighted the negative impacts of online lending and online gambling, effective prevention efforts among students are still very limited. This points to a gap in the prevention approaches that have been implemented so far. Conventional approaches that only focus on providing information are often insufficient to change student behavior. In addition, there is a gap between the theory delivered and the practice in the field, so socialization activities are important to do (Halim et al., 2024; Halim et al., 2023; Halim et al., 2023; Riyaldi et al., 2023, 2024). Therefore, a more innovative and holistic approach is needed by adding Islamic financial literacy so that it can reach students in a more effective way.

One of the proposed solutions is through the development of an interactive educational program that involves students directly in understanding the dangers of online loans and online gambling (Umuri et al., 2023). The program is designed by providing information and developing critical skills and self-awareness in making decisions. Providing interactive modules that involve simulating real-life situations about online lending and online gambling can help students understand the risks they face and how to avoid them. In addition, the program also involves teachers as they play a key role in shaping students' attitudes and behaviors towards these issues.

This community service that focuses on increasing students' awareness of the dangers of online loans and online gambling through education and socialization aims to provide concrete solutions to an increasingly worrying problem. through appropriate and sustainable interventions, it is hoped that students can be protected from debt traps and addictions that can damage their future. In addition, the program is also expected to improve students' sharia financial literacy, so that they can become more responsible individuals in managing their finances and technology in the future.

The writing of this article aims to document the process, results, and impact of this community service program, so that it can be a reference for other educational institutions, governments, and non-governmental organizations in designing similar programs. This article also aims to contribute to the development of science and technology, especially in the field of Islamic financial literacy and digital risk awareness. So that this article not only contributes to improving the quality of education, but also supports the achievement of the Sustainable Development Goals (SDGs), especially in terms of ending poverty and promoting inclusive and sustainable economic growth.

Overall, this article seeks to emphasize that the problem of online loans and online gambling among students is an urgent issue that requires serious attention from various parties. Through a comprehensive and innovative educational approach, we can help the younger generation avoid these risks and better prepare them to face future challenges. Therefore, this community service not only has a positive impact on students, but also contributes to the development of a smarter and more sustainable society.

1. Methods

The service was carried out at SMAN 1 Sigli, Pidei Regency, Aceh through a Participatory Action Research (PAR) approach, which is a collaborative approach that emphasizes active involvement and partnership with community members affected by the problem being researched (Sari et al., 2023). This method was chosen for its effectiveness in addressing real problems through cycles of action and reflection. The iterative nature of PAR allows for continuous learning and adaptation, making the interventions developed relevant and practical.

The PAR process in this activity is divided into four different phases, namely identification, needs determination, intervention, and evaluation.

1. Identification Phase

In this phase, the main focus was on problem identification and the formulation of activity objectives. This phase involved direct interaction with students and teachers at Sigli 1 senior high school (SMA) as the target area to understand their perspectives and experiences related to online lending and online gambling. Through surveys, we collected demographic information, including age and gender, as well as their understanding of online loans, online gambling and the risks associated with both. This phase is critical as it sets the foundation for the entire project, ensuring that subsequent actions are aligned with the real needs and concerns of the students and school community.

2. Needs Determination Phase

Based on the results of the identification phase, the need for the intervention is then determined. The needs determination phase involves collecting baseline data to determine the specific needs of the intervention. In this phase, data is analyzed to identify training needs, resource requirements, and potential strategies that can be used to raise students' awareness of the dangers of online loans and online gambling. This phase is crucial for designing an intervention that is tailored to the school conditions and relevant to the real situation faced by the students.

3. Intervention Phase

In this phase, the design and implementation of the intervention program was conducted. This phase includes the development of educational materials, workshops, and hands-on training sessions to equip students with the necessary knowledge and skills to understand and avoid the risks of online lending and online gambling. The main emphasis is on practical application and active participation, allowing students to experience firsthand the benefits and challenges they may face related to these two issues.

4. Evaluation Phase

The evaluation phase was conducted to assess the effectiveness of all activities in the program during the intervention. This phase involves collecting feedback from students and teachers, observing changes in student behavior, and evaluating the impact of the training on students' understanding and attitudes regarding online loans and online gambling. The evaluation aims to identify areas of success as well as aspects that need further improvement. It also serves to reflect on the process, learn from the experience, and plan future actions. The insights gained from this phase will form the basis for the next PAR cycle, driving a continuous process of improvement and development.

Overall, the PAR method was chosen for its ability to combine direct action with critical reflection, allowing for interventions that are more targeted and relevant to the real conditions in the field. Through this approach, it is hoped that increasing students' awareness of the dangers of online loans and online gambling can be achieved effectively and sustainably, supporting the achievement of the objectives of this community service.

2. Result and Discussion

This research uses the Participatory Action Research (PAR) method which is divided into four main phases: identification, needs determination, intervention, and evaluation. Each phase is designed to ensure that the program is relevant and effective in raising students' awareness of the dangers of online loans and online gambling.

1. Identification Phase

In this phase, activities focused on identifying problems and formulating clear objectives related to the dangers of online loans and online gambling among students. The research team worked with students and teachers at SMA 1 Sigli to dig deeper into their understanding of these two issues. Based on the results of a survey conducted among 50 students, it was found that 65% of them had basic knowledge of online loans, but only 30% were aware of the associated high risks, such as high interest rates, fraud, and legal repercussions. As for online gambling, 40% of students admitted to having heard of it, but only 15% understood the social and legal consequences that can arise from such activities.

Direct interactions with teachers also revealed that although they were aware of the issue, they felt they did not have enough knowledge or resources to educate students about the actual risks. This emphasizes the importance of specifically designed activities to raise awareness and provide accurate information to students.

2. Needs Determination Phase

After identification, the next step was to determine the specific needs of the intervention program. Based on the data analysis from the identification phase, it was revealed that there are several key needs that must be met to improve the effectiveness of this program. *First,* there is a need for educational materials that are comprehensive and easy for students to understand. These materials should include an in-depth explanation of online lending, including the dangerous schemes often used by illegal lenders, as well as the psychological and financial dangers of engaging in online gambling. *Secondly*, training for teachers is needed so that they can be effective facilitators in delivering this material to students. Many teachers lack confidence in discussing topics that are considered sensitive, such as online gambling, so this training is designed to provide them with the necessary knowledge and skills. *Thirdly, the* strategy of the activity should be adapted to the school situation, including flexible timing and an interactive approach to actively engage students in the learning process.

3. Intervention Phase

In this phase, the intervention is implemented according to the identified needs. The intervention program consists of two main components: education and socialization. Educational activities were conducted through a series of workshops that directly involved students. The material presented included an explanation of online lending, from the definition, how it works, to the risks that lurk. In addition, students were also given an understanding of online gambling, how the activity can affect their mental health, social relationships, and future.

The approach used in this workshop is interactive, where students not only listen to explanations but also participate in discussions and case simulations. This is so that they can internalize the information provided and be better prepared to face potentially harmful situations in the future.

In addition to education, socialization is done by involving school teachers. This socialization is important to ensure that the messages delivered to students are also supported by their environment outside of school. Teachers are given guidance on how to keep an eye on their children's online activities and what to do if they suspect their child is involved in online lending or gambling.

Figure 1: Material Delivery

4. Evaluation Phase

Evaluation is conducted to assess the extent to which the intervention has successfully achieved its objectives. This evaluation includes measuring changes in students' knowledge, attitudes and behavior after participating in the education and socialization program. From the results of the post-intervention survey involving the same 50 students, a significant increase in their understanding of the dangers of online loans and online gambling was found. As many as 85% of students now understand the high risks associated with online loans, while 70% are aware of the negative impact of online gambling. In addition, students also showed a more wary attitude towards online loan offers and were more reluctant to try online gambling, with 90% stating that they would not engage in such activities in the future.

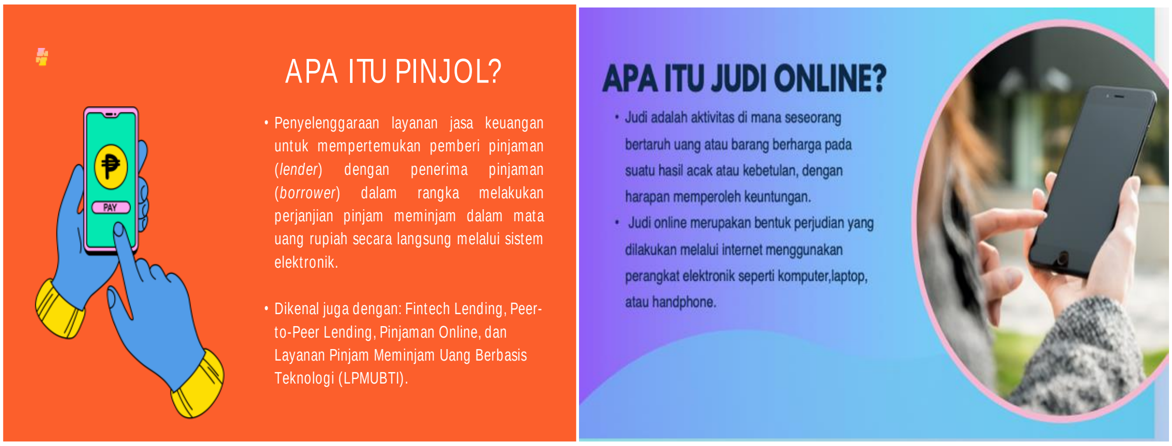

Figure 2. Material of the dedication activity

Teachers also reported increased confidence in discussing these topics with students. They feel better equipped to provide the necessary education and are able to answer questions that may arise during class discussions. In addition, parents involved in the socialization also reported that they are now more sensitive to their children's online activities and more proactive in preventing their involvement in online lending or gambling.

Figure 3. Socialization and Education Participants

Implications and Recommendations

The results of this service program show that the PAR approach is very effective in raising students' awareness of the dangers of online loans and online gambling. However, to achieve a broader and sustainable impact, several recommendations can be given:

1. Implementation of similar programs in other schools. Given the success of this program at SMA 1 Sigli, it is recommended that similar programs be implemented in other schools, especially in areas that have high levels of exposure to online lending and online gambling.
2. Development of more comprehensive educational materials. While the materials used in this program have been effective, further development could be done to cover additional topics, such as personal finance management and how to identify safe online loan offers.
3. Further engagement of parents and community. Given the importance of support from the student's environment, further engagement of parents and the community in the socialization program is highly recommended. This could include workshops for parents or community discussion sessions to discuss how to best protect the younger generation from online dangers.
4. Cooperation with legal and financial institutions. To reinforce the messages conveyed in this program, further collaboration with legal and financial institutions can be done. They can provide more in-depth legal and financial guidance, and assist in handling cases that may arise.

Overall, the program has shown that with the right approach, students' awareness of the dangers of online loans and online gambling can be significantly improved. It is hoped that the results of this study can form the basis for further intervention programs aimed at protecting the younger generation from these threats.

3. Conclusion

Based on the results and discussion above, it can be concluded that the community service program implemented at SMA 1 Sigli to increase student awareness of the dangers of online loans and online gambling through education and socialization has been successful. The program focuses on increasing students' awareness and understanding of the risks and negative impacts of online lending and gambling, as well as equipping them with the necessary information and skills to avoid engaging in these practices.

Data collected, including student feedback and observations during the program showed a strong positive response from participants. The results show an increase in students' understanding of the topic and their interest in delving deeper into the material presented. While there were some implementation challenges, particularly related to adapting the teaching methods to the school curriculum, the students' desire to apply the knowledge they have gained in their daily lives reflects the success of the program.

The enthusiastic response to similar activities in the future shows that students and the school realize the importance of continuous professional development in addressing social issues in the community. These results not only demonstrate the immediate impact of the program, but also hint at the potential long-term benefits in improving students' awareness and behavior towards responsible use of technology and finance at SMA 1 Sigli. The success of this program opens up opportunities to integrate similar educational methods in other educational settings, leading to future teaching and learning innovations.

Acknowledgment

We would like to thank the Faculty of Economics and Business (FEB) of Syiah Kuala University (USK), which has funded this activity through a Community Service Program grant. We would also like to thank our partners, SMAN 1 Sigli, as well as various parties who have helped the smooth implementation of this activity.

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