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A Study of the Effectiveness of Webinars in the National Movement to Eradicate Gambling and Illegal Online Loans

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ABSTRACT

The rise of illegal online gambling (*judol*) and digital loan fraud (*pinjol*) has become a severe socio-economic problem in Indonesia's digital era, threatening public welfare and economic stability. This community service program, entitled *"Gerakan Nasional Berantas Judi Online dan Pinjaman Online Ilegal"* (National Movement to Eradicate Online Gambling and Illegal Loans), was designed as a preventive educational initiative to strengthen public awareness and digital literacy. The activity employed a *service learning* approach through an online webinar format involving 91 participants from academic, professional, and public sectors. A quasi-experimental one-group pretest-posttest design was applied to evaluate the intervention's effectiveness using quantitative and qualitative analysis.

The results indicated a significant improvement in participants' understanding of digital crime risks, with the average post-test score increasing by 9.2 percentage points from the pre-test results. Qualitative responses also revealed enhanced awareness of the legal, social, and psychological impacts of online gambling and illegal loans. This activity contributes to achieving *Sustainable Development Goals (SDGs)*, particularly SDG 1 (*No Poverty*), SDG 3 (*Good Health and Well-being*), and SDG 16 (*Peace, Justice and Strong Institutions*). Overall, the webinar effectively served as a model for community-based digital literacy programs, demonstrating that academic institutions can play a strategic role in preventing digital financial crimes through inclusive, technology-driven education.

1. Introduction

The phenomenon of illegal online gambling and unlicensed digital lending has emerged as a socio-economic crisis that threatens community well-being across various countries(Rahmayanti Putri et al., 2025; Sangaji, 2024). In the global context, the United Nations Office on Drugs and Crime (UNODC) (2024) reports a significant rise in illegal online gambling and unauthorized digital lending practices, particularly in developing nations characterized by low levels of digital and financial literacy(Wirareja & Sa'adah, 2024). These activities not only pose financial risks to individuals but also undermine household economic resilience and generate severe psychosocial stress. Consequently, this issue holds substantial relevance to the achievement of the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), and SDG 16 (Peace, Justice and Strong Institutions).

In Indonesia, this situation has escalated into a systemic national crisis. Reports from the Financial Transaction Reports and Analysis Center (PPATK) indicate an extraordinary surge in online gambling transactions over the past three years. The total volume of financial circulation increased from IDR 57 trillion in 2021 to IDR 81 trillion in 2022, soaring to IDR 327 trillion in 2023. By the first quarter of 2024, transaction values had already reached IDR 110 trillion, with annual projections expected to surpass IDR 600 trillion and potentially reach IDR 1,200 trillion by 2025. These figures represent more than mere economic statistics; they reflect the profound social challenges confronting the nation. PPATK also recorded that over 8.8 million Indonesians actively engage in online gambling, the majority of whom are young people and individuals from lower-middle economic groups. Alarmingly, a portion of these participants includes children and adolescents, signaling a deterioration of moral and social values in the digital era(Fahrudin et al., 2024; Suhartini et al., n.d.).

The proliferation of online gambling is closely associated with the rise of illegal online lending practices. Many gambling victims, trapped in debt, seek quick financial relief through illegal lending platforms that offer instant, collateral-free loans(Faradila & Rafik, 2023a; Rina Yuniarti et al., 2024; Zahra Nursabila et al., 2025). However, such loans often exacerbate financial distress due to exorbitant interest rates and coercive debt collection methods. The Task Force for the Eradication of Illegal Financial Activities (Satgas PASTI) reported that as of May 2025, a total of 13,228 illegal financial entities had been blocked, with more than 11,000 identified as unlicensed online lending providers. This phenomenon reveals a destructive symbiosis between the two illicit practices. Online gambling generates an urgent demand for quick funds, while illegal lending platforms supply unregulated financial access. This cycle creates a "vicious circle": individuals lose money through gambling, borrow from illegal lenders, return to gambling to recover their losses, and ultimately become trapped in an escalating burden of psychological and economic distress(Faradila & Rafik, 2023b; Hermansyah et al., n.d.; Listiyono et al., 2023).

Beyond economic repercussions, the social and psychological consequences of these practices are equally severe. Psychological studies indicate that online gambling disorder exhibits characteristics similar to those of substance addiction(Listiyono et al., 2023; Rafiqah & Rasyid, 2023). Financial pressures resulting from losses and debt often lead to anxiety disorders, severe depression, and even suicidal ideation. On the social level, victims tend to withdraw from their surroundings, lose familial trust, and experience the disintegration of social relationships. From an economic perspective, the prevalence of illegal online gambling and lending exacerbates structural poverty and generates unproductive wealth transfers from vulnerable populations to digital criminal actors.

The root of this problem lies not only in weak law enforcement but also in the low levels of digital and financial literacy among the public. The 2024 National Survey on Financial Literacy and Inclusion (SNLIK), published by the Financial Services Authority (OJK), revealed a significant gap between the financial inclusion rate (75%) and the financial literacy rate (65%). This indicates that while the public has broad access to digital financial services, many lack sufficient understanding to assess the legality and risks associated with these financial products. A similar gap exists in digital literacy, where many internet users still lack the critical skills necessary to identify illegal websites, misleading advertisements, or technology-based financial traps(Harjanta, 2024; Retno & Sholeh, n.d.;

Rohmah & Khodijah, 2024). This condition creates fertile ground for the proliferation of digital exploitation practices in Indonesia.

The government's approach to addressing this phenomenon has largely relied on repressive strategies such as website blocking and legal prosecution of offenders. Although these measures are important, their effectiveness is often limited, as perpetrators can easily switch domains or develop new applications. Therefore, educational and preventive interventions have become an urgent necessity. Public education in digital and financial literacy can strengthen societal resilience against financial traps and online manipulation, while simultaneously instilling moral values and legal awareness. Within this context, the community service initiative titled "National Movement to Eradicate Online Gambling and Illegal Online Lending" was designed and implemented. The webinar format was chosen for its strategic advantages as an educational medium capable of reaching a wide audience across regions and professions with high efficiency(Hing et al., 2022; Savolainen et al., 2022). The service-learning model employed in this initiative fosters synergy among academics, students, government bodies, and the public in cultivating collective awareness of the dangers of digital crime. Through online platforms such as Zoom, the activity not only disseminates information but also creates a space for critical dialogue and social reflection.

The primary objectives of this initiative are (1) to describe the implementation of an educational webinar-based outreach program as a form of community service aimed at enhancing digital and financial literacy concerning illegal online gambling and lending, and (2) to evaluate its effectiveness through a one-group pretest–posttest design employing both quantitative and qualitative analyses. Accordingly, this initiative is not merely focused on dissemination but also on providing empirical evidence of the effectiveness of online educational models in improving public knowledge and legal awareness.

The contributions of this initiative are multidimensional. From an academic perspective, it enriches the body of literature on the effectiveness of digital media in social education and community empowerment. From a practical standpoint, it offers a replicable model of intervention for educational institutions, government agencies, and civil society organizations engaged in combating digital crime. On a broader scale, this initiative supports the achievement of SDG 1, SDG 3, and SDG 16 through literacy enhancement, protection of communities from digital exploitation, and the strengthening of social and legal institutions in Indonesia. Thus, this article not only documents a community engagement practice but also proposes a new paradigm for digital crime prevention grounded in literacy and collaboration.

2. Methods

This activity was designed as part of a Community Service Program (PkM), representing the practical implementation of the Tri Dharma of Higher Education through digitally based public education. The initiative adopts a service-learning approach(Crone, 2023; Hallinger & Narong, 2024; Ngai et al., 2024; Yu et al., 2023), which integrates academic learning with direct social engagement. Through this approach, knowledge is transferred from the academic environment to the broader community, aiming to enhance awareness, understanding, and social resilience toward digital crisis issues, particularly illegal online gambling (judol) and unlicensed online lending (pinjol).

The PkM activity was conducted online under the theme "National Movement to Eradicate Online Gambling and Illegal Online Lending." The webinar format was chosen as the primary medium due to its wide reach, cost efficiency, and high interactivity. This approach aligns with the increasing digital connectivity of society and supports the implementation of inclusive community service activities across regions and professions.

To evaluate the effectiveness of this initiative, a quasi-experimental design was employed using a one-group pretest–posttest model. In this design, participants' knowledge levels were measured before the intervention (pre-test), followed by participation in the educational webinar, and subsequently reassessed after the activity (post-test). The comparison of pre-test and post-test scores was used to determine the extent of participants' knowledge improvement. This design was selected because it allows for the identification of direct educational impacts without requiring a control group, while remaining relevant to the participatory nature of community service programs.

The target audience of this activity consisted of the general public, particularly university students and young people, who represent active internet users and are considered highly vulnerable to exposure to illegal digital financial practices and content. The selection of this group was based on the consideration that they are among the most frequently targeted segments by online gambling promotions and instant loan advertisements circulating on social media platforms.

A total of 91 participants voluntarily registered and attended the entire webinar program. Participants came from diverse backgrounds, including university students (the majority from Telkom University), civil servants, private-sector professionals, legal practitioners, and members of the general public. This diverse composition enriched the discussions throughout the webinar and strengthened the activity's relevance to cross-sector literacy initiatives.

The evaluation instrument was developed in the form of pre-test and post-test questionnaires administered via Google Forms. These instruments were designed to measure participants' comprehension of the webinar materials before and after the activity. The questionnaire covered five main domains of knowledge:

Conceptual Understanding, which encompasses definitions, mechanisms, and causal relationships between online gambling and illegal online lending practices.

1. Legal Aspects, assessing participants' knowledge of the legal foundations that prohibit such activities in Indonesia.
2. Socioeconomic Impacts, measuring participants' awareness of the negative consequences for individuals, families, and society.
3. Psychological Risks, evaluating participants' understanding of the addictive effects of gambling on mental health.
4. Prevention and Mitigation Strategies, assessing participants' ability to identify preventive measures and mitigation actions against the dangers of online gambling and illegal lending.

These four domains were selected to ensure that the evaluation results not only measure factual knowledge but also capture participants' reflective awareness of the social and legal values associated with the issue. The implementation process of the activity was divided into three main stages:

1. Preparation Stage, which involved the development of comprehensive educational modules and outreach materials, the design of evaluation instruments (pre-test and post-test), and the dissemination of event information through various digital channels. During this stage, the organizing team also coordinated the technical arrangements for the webinar and ensured the readiness of speakers drawn from both academic and legal professional backgrounds.
2. Implementation Stage, during which the activity was conducted online via the Zoom Meeting platform. Prior to the presentation of materials, participants completed a pre-test questionnaire to assess their baseline knowledge. Subsequently, the speakers delivered the main presentations on the phenomena of online gambling and illegal online lending, followed

by an interactive discussion and question-and-answer session. The session lasted approximately two hours and was fully attended by all registered participants.

3. Evaluation Stage, at the end of the session, participants were requested to complete a post-test questionnaire. The pre-test and post-test data were then exported into a spreadsheet format for statistical analysis. In addition, participants' narrative responses were collected for qualitative analysis to serve as triangulation data supporting the quantitative findings.

The collected data were analyzed using two complementary approaches:

1. Quantitative Analysis, conducted by calculating the mean, median, minimum and maximum values, as well as the gain score to assess the improvement in participants' understanding after the intervention. This analysis provides an objective overview of the webinar's effectiveness as a digital educational medium.
2. Qualitative Analysis, carried out using a thematic approach to identify common patterns, new insights, or misconceptions that emerged from participants' narrative responses. This analysis strengthens the interpretation of quantitative findings by capturing the contextual depth and nuances of participants' understanding.

The combination of these two analytical methods offers a comprehensive overview of the impact of the educational intervention. Furthermore, this mixed-method approach aligns with the principles of sustainability (SDG 4: Quality Education) by producing an evaluation model that can be applied to similar community engagement initiatives in the future.

3. Result and Discussion

The webinar titled "National Movement to Eradicate Online Gambling and Illegal Online Lending" successfully attracted participation from a diverse audience, as reflected in the 91 respondents who completed both the pre-test and post-test. Institutional affiliation analysis indicated that the majority of participants were university students, particularly from Telkom University; however, the event also reached professionals and members of the general public. This heterogeneity demonstrates the broad relevance of the topic. Figure 1 illustrates the main presentation session of the webinar, featuring the keynote speaker, Assoc. Prof. Muharman Lubis, B.IT., M.IT., Ph.D.IT., an academic and expert in information technology who actively researches issues related to digital ethics and cybersecurity.

During this session, the speaker highlighted the dangers of online gambling (judol) and illegal online lending (pinjol) from both technological and social perspectives, emphasizing the urgency of cross-institutional collaboration to mitigate the negative impacts of these phenomena on society. Through his presentation titled "Stop the Trap!", participants were encouraged to understand how digital technology can be leveraged positively for public education and the prevention of online financial crimes.

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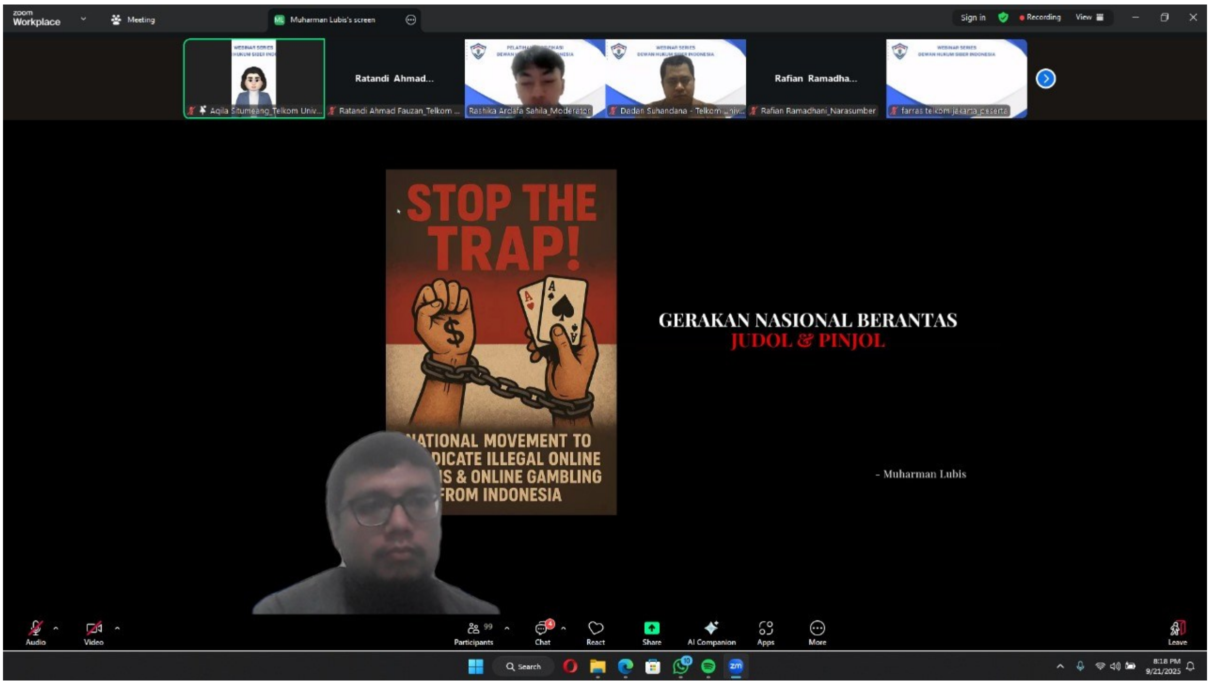

Figure 1. Presentation Session of Material by Resource Person

Figure 2 presents documentation of participants during the webinar "National Movement to Eradicate Online Gambling and Illegal Online Lending," conducted virtually via the Zoom platform. The event was attended by a total of 91 participants, the majority of whom were affiliated with the academic community of Telkom University, alongside representatives from government institutions and the private sector. This diversity of participants demonstrates that issues of digital and financial literacy related to online gambling and illegal lending practices constitute a cross-generational and cross-professional concern.

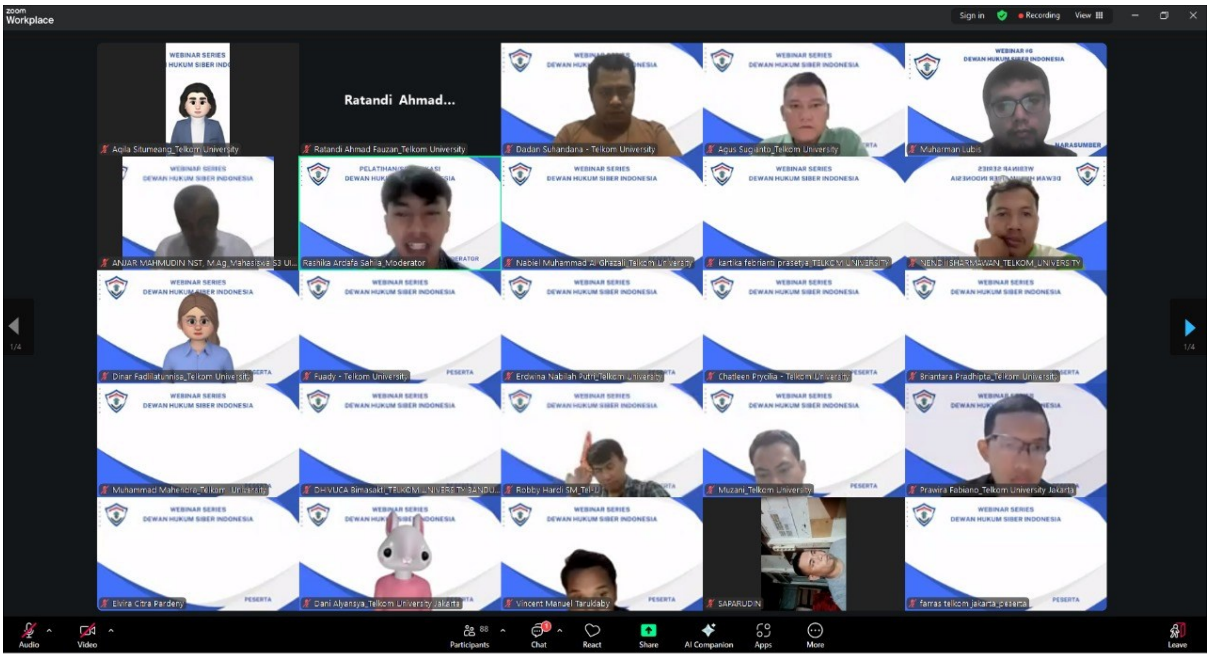

Figure 2. Webinar Participant Documentation

The activity was conducted online via the Zoom platform and lasted for two hours, comprising a presentation session, interactive discussion, and pre-test and post-test evaluations. Documentation of the event indicated a high level of participant engagement throughout the presentation and question-and-answer sessions. Statistical analysis revealed a significant improvement in participants' average knowledge scores following the webinar. The mean pre-test score of 84.1% increased to 93.3% in the post-test, yielding a gain score of 9.2 percentage points.

Tabel 1. Profil Afiliasi Institusi Peserta Webinar (N=91)

Affiliate Categories	Number of participants	Persentase (%)
Mahasiswa (Telkom University)	65	71.4
Mahasiswa (Universitas Lain)	5	5.5
Profesional (Swasta & BUMN)	8	8.8
Aparatur Sipil Negara (ASN) & Kepolisian	3	3.3
Praktisi Hukum & Akademisi	5	5.5
Umum/Tidak Menyebutkan	5	5.5
Total	**91**	**100.0**

Source: (Data processing)

In addition to the increase in average scores, there was a noticeable shift in score distribution toward the high category. Prior to the activity, only 20.9% of participants scored above 90%; after the intervention, this proportion rose to 76.9%. Meanwhile, the percentage of participants scoring below 70% declined from 19.8% to 3.3%. These results demonstrate that the educational intervention delivered through the webinar effectively improved participants' understanding across the board.

These findings are consistent(Fahrudin et al., 2024; Price et al., 2023; Tomei et al., 2022), which revealed that online education models can enhance participants' knowledge by 20–30 percentage points. In this context, the 9.2-point increase observed among webinar participants represents a significant positive impact, particularly considering that their initial knowledge levels were already relatively high.

Tabel 2. Comparison of Descriptive Statistics of Pre-Test and Post-Test Scores (N=91)

Statistik	Skor Pre-Test (dari 100)	Skor Post-Test (dari 150)
Rata-rata (Mean)	84.1	140.0
Median	90.0	140.0
Skor Minimum	20.0	80.0
Skor Maksimum	100.0	150.0

Source: (Data processing)

Narrative analysis of participants' responses corroborated the quantitative findings by revealing qualitative improvements in understanding. Most participants were able to comprehensively articulate the concept of the "vicious cycle" linking online gambling and illegal lending, as well as demonstrate an understanding of the legal frameworks governing such practices. Several responses also reflected an increased awareness of moral and social values, noting, for instance, that gambling violates the principles of *Pancasila* and undermines a productive work ethic.

Participants likewise exhibited greater awareness of the psychological impacts of online gambling addiction. Many responses referred to feelings of shame, stress, and loss of family trust as tangible social consequences. From a reflective standpoint, several participants expressed intentions to be more cautious regarding digital loan offers and online gambling promotions on social media.

These qualitative findings indicate that the webinar's success extended beyond mere information transfer, fostering shifts in attitudes and moral awareness. Such transformation serves as an indicator of value-based educational success, consistent with the principles of service learning, which emphasize not only cognitive but also affective and social dimensions.

The success of this outreach program demonstrates that digital education can serve as an effective strategy for enhancing public literacy in law, finance, and digital ethics. The observed improvement in participants' knowledge scores confirms that the webinar model can bridge information gaps regarding the dangers of online gambling and illegal lending. This outcome bears direct implications for achieving SDG 1 (No Poverty), as enhanced financial literacy contributes to preventing individuals from falling into cycles of debt and poverty driven by illegal financial practices.

Furthermore, this initiative contributes to SDG 3 (Good Health and Well-being) by enhancing participants' awareness of the psychological and social risks associated with online gambling addiction. Many participants demonstrated an improved understanding of the relationship between economic pressure, stress, and mental health disorders stemming from digital consumerist behaviors. This finding is particularly significant, as the mental health dimension is often overlooked in policies addressing financial crime prevention.

In addition, the activity aligns with SDG 16 (Peace, Justice, and Strong Institutions) by strengthening legal awareness and public trust in state institutions in combating digital crimes. The participants' enhanced understanding of the government's role and the legal apparatus in eradicating online gambling and illegal lending reinforces civic engagement in social oversight and governance.

From an academic perspective, these findings substantiate the growing body of literature emphasizing that *service learning* and digital media constitute an effective combination for community engagement initiatives. The *one-group pretest–posttest* model applied in this study provides empirical evidence that educational interventions can significantly enhance knowledge and awareness within a relatively short timeframe. Practically, the results of this activity demonstrate that webinar-based educational interventions can be replicated as a national digital anti-crime literacy program involving educational institutions, government agencies, and civil society.

Nevertheless, several limitations warrant consideration. The relatively brief duration of the webinar and the limited opportunities for direct interaction may have reduced the learning effectiveness for certain participants. Moreover, the pre-test and post-test evaluation model does not fully capture long-term behavioral changes. Therefore, future initiatives are encouraged to incorporate follow-up studies or community mentoring approaches to enable continuous assessment of literacy outcomes.

Overall, this initiative can be categorized as a best practice in community engagement that directly contributes to three core pillars of the Sustainable Development Goals — poverty alleviation, the promotion of health and well-being, and the strengthening of institutions and social justice.

4. Conclusion

The community engagement initiative conducted through the webinar "National Movement to Eradicate Online Gambling and Illegal Online Loans" successfully achieved its objectives in enhancing public literacy in digital, legal, and financial domains concerning the threats of online financial crimes. Based on the results of the pre-test and post-test evaluations, there was a significant improvement in participants' knowledge levels, demonstrating the effectiveness of digital-based educational models in transferring understanding while fostering reflective awareness of the dangers of gambling and illegal lending practices. Through a service-learning approach, this activity fostered collaboration among academics, students, and the broader community, resulting in a two-way and application-oriented learning experience.

Substantively, the outcomes of this initiative contribute to the achievement of the Sustainable Development Goals (SDGs). The improvement of financial literacy among participants helps prevent debt entrapment that may exacerbate poverty, aligning with SDG 1 (No Poverty). Education on the psychological and social impacts of online gambling addiction supports SDG 3 (Good Health and Well-being) by fostering awareness of the importance of mental and social well-being in the digital era. Furthermore, the enhancement of legal awareness and understanding of national regulations reinforces SDG 16 (Peace, Justice, and Strong Institutions), as it encourages public participation in maintaining justice and social stability.

Although the results indicate a significant increase in understanding, the online implementation presents limitations in terms of interaction depth and long-term behavioral impact assessment. Therefore, future initiatives are recommended to be developed in the form of community mentoring or continuous digital literacy programs to ensure that the educational effects can be measured consistently and more comprehensively. Overall, this initiative demonstrates that digital-based community service webinars are an effective, inclusive, and contextually relevant innovation for strengthening societal capacity toward a smart, ethical, and just digital ecosystem.

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