

Financial Literacy Series: Protect Your Family from Online Gambling

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Kata Kunci:

*pengabdian masyarakat,
perjudian online,
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Abstrak

Inisiatif pengabdian masyarakat di Kota Bandung ini bertujuan untuk mengurangi dampak buruk perjudian daring terhadap keluarga, khususnya yang menyangkut kepentingan di Taman Kanak-kanak Taman Indria, termasuk para pendidik dan orang tua. Program ini bertujuan untuk membekali peserta dengan pengetahuan dan sumber daya untuk melindungi keluarga dari bahaya perjudian daring yang meluas. Program ini menggunakan lokakarya dan sesi instruksional untuk mendorong partisipasi aktif, yang memungkinkan peserta mengenali indikator kecanduan perjudian, meningkatkan literasi keuangan, dan memperoleh opsi bantuan. Studi ini menunjukkan peningkatan signifikan dalam pemahaman peserta tentang perlindungan keluarga, dengan 88% menunjukkan peningkatan kesadaran setelah sesi. Laporan tersebut menggarisbawahi dampak signifikan perjudian daring, yang mencakup ketidakstabilan keuangan, perselisihan interpersonal, dan dampak buruk pada anak-anak. Laporan ini menggarisbawahi strategi komprehensif untuk mengatasi tantangan ini, termasuk literasi keuangan, peningkatan kontrol pada platform perjudian, dan layanan dukungan terpadu untuk keluarga yang terdampak. Keberhasilan program ini terlihat jelas dalam menumbuhkan suasana kerja sama antara sekolah, orang tua, dan masyarakat, sehingga menciptakan lingkungan yang lebih aman dan lebih sehat bagi anak-anak. Upaya ini sejalan dengan Tujuan Pembangunan Berkelanjutan (SDG #3), yaitu membina kesejahteraan dan ketahanan di masyarakat. Proyek ini menekankan pentingnya tindakan kolektif dalam melindungi kesejahteraan keluarga dan generasi mendatang dengan mengatasi akar penyebab kecanduan judi daring dan memberdayakan keluarga melalui pendidikan dan bantuan masyarakat.

Key Word:

*community service,
gambling online,
families*

Abstract

The community service initiative in Bandung City sought to alleviate the adverse effects of internet gambling on families, specifically targeting stakeholders at Taman Indria Kindergarten, including educators and parents. The program aimed to equip participants with the knowledge and resources to safeguard families against the widespread dangers of online gambling. The program employed workshops and instructional sessions to promote active participation, allowing attendees to recognize indicators of gambling addiction, improve financial literacy, and obtain assistance options. The study indicated a significant enhancement in participants' comprehension of family protection, with 88% exhibiting heightened awareness after the sessions. The report underscores the significant impacts of online gambling, encompassing financial instability, interpersonal disputes, and adverse effects on children. It underscores a comprehensive strategy to address these challenges, including financial literacy, enhanced controls on gambling platforms, and integrated support services for impacted families. The program's success was apparent in cultivating a cooperative atmosphere among schools, parents, and the community, thereby establishing a safer and healthier environment for children. This effort corresponds with Sustainable Development Goals (SDG #3), fostering well-being and resilience in communities. This project emphasizes the significance of collective action in protecting family welfare and future generations by tackling the root causes of online gambling addiction and empowering families via education and community assistance.

INTRODUCTION

Gambling has become an increasingly prevalent issue in many societies, with the rise of online gambling platforms exacerbating the problem (Luo, 2022). This research paper examines the financial implications of online gambling, particularly for families, and explores strategies to protect loved ones from its detrimental effects. Problem gambling can have a devastating impact on families, leading to financial strain, relationship conflicts, and emotional distress (Kalischuk, 2010). Research indicates that problem gambling can result in loss of trust, family violence, and adverse effects on children, such as experiences of parental unavailability, material deprivation, and conduct problems. (Bellringer et al., 2017; Kalischuk et al., 2006). Additionally, the collateral effects of problem gambling can extend

beyond the gambler, with family members often bearing the burden of the financial and emotional consequences (Kalischuk, 2010).

According to a recent literature review, problem gambling is characterized by difficulties in limiting money and/or time spent on gambling, leading to adverse consequences for the gambler, their family, and the broader community (Kalischuk et al., 2006). The review emphasizes the need for a relational, family-focused approach to understanding and addressing the issue, as the unique journeys of each family member within the family environment are crucial to consider.

Gambling addiction can also exacerbate existing power imbalances and inequalities within families, further jeopardizing the well-being of vulnerable family members (Kalischuk et al., 2006; Kalischuk, 2010; Bellringer et al., 2017).

According to the Online Gambling Task Force, Indonesia is home to 4 million online gamblers. About 40 percent of them are aged between 31-50 years, meaning they are still part of the productive age population. But the task force also revealed another horrifying fact: 80,000 of those addicted to online gambling are younger than 10 years old. And another 440,000 are only aged between 11-20 years old.

The task force data shows that West Java has the most online gamblers, reaching around 535,644 people with transactions totaling IDR 3.4 trillion (almost \$ 208.4 million), followed by Jakarta with 238,508 players and transactions of IDR 2.3 trillion. The task force also revealed that 80 percent of Indonesian online gamblers are from the middle to lower status. They usually pay IDR 10,000 (less than \$ 1) to play, and the transaction value can go up to IDR 100,000. Sociologist Sigit Rochadi even blames the low initial costs on why many people are tempted to gamble online. Every year, suspicious transactions related to online gambling continue to soar, according to the Financial Intelligence Unit of PPATK. The body said that online gambling transactions amounted to IDR 2.01 trillion in 2017. However, the number has soared to IDR 327 trillion in 2023 and even peaked at IDR 100 trillion in just the first quarter of 2024. The impact of gambling on families can be severe, leading to financial ruin, strained relationships, and even domestic violence.

To protect families from the detrimental effects of online gambling, a multi-faceted approach is necessary. Firstly, financial literacy education is crucial, equipping families with the knowledge and skills to manage their finances responsibly and avoid the temptation of online gambling. Secondly, the implementation of robust regulatory frameworks and enforcement mechanisms can help curb the proliferation of online gambling platforms and mitigate their impact on vulnerable populations. (Abbott et al., 1995) (Bellringer et al., 2017) (Preez et al., 2018)

Additionally, the provision of accessible and effective support services for individuals and families affected by problem gambling is essential. These services should include counseling, treatment programs, and community-based initiatives that address the root causes of gambling addiction and provide a pathway to recovery.

Finally, the involvement of local communities, religious organizations, and educational institutions can play a vital role in raising awareness about the dangers of online gambling and promoting healthy, alternative leisure activities for families. To protect families from the harmful effects of online gambling, a multifaceted approach is necessary. First, improving financial literacy and education can empower individuals and families to make informed decisions about their spending and manage their finances responsibly. Additionally, implementing stricter regulations and oversight on online gambling platforms, such as age verification, spending limits, and mandatory self-exclusion options, can help mitigate the accessibility and risks associated with online gambling.

Furthermore, providing comprehensive support services for families affected by problem gambling, including counseling, debt management, and family therapy, can help families navigate the challenges and rebuild trust and stability. Online gambling poses a significant threat to family well-being, with far-reaching consequences that extend beyond the individual gambler. By prioritizing financial literacy, strengthening regulatory frameworks, and offering holistic support services, we can work to protect families from the devastating impacts of problem gambling and safeguard their financial and emotional security.

Taman Indria Kindergarten School as one of the educational institutions in the area has a strategic role in shaping the character and awareness of parents and the surrounding community. Many parents are not yet fully aware of the dangers of online gambling and its impact on their children. Therefore, counseling that focuses on protecting families from online gambling is very important.

Potential for Community Empowerment

1. Increased Knowledge: Through counseling, the community will gain new knowledge that they can apply in their daily lives, especially in educating their children.
2. Strengthening Social Networks: This activity will create a network between parents, teachers, and the community so that they can share information and experiences.
3. Creation of a Healthy Environment: With increasing awareness of the dangers of online gambling, it is hoped that a healthier and safer environment will be created for children.
4. Active Participation: The community will be encouraged to participate in other online gambling prevention activities, such as arts, sports, or other positive programs.

Community service activities through counseling to protect families from online gambling around Taman Indria Kindergarten School have great potential to empower the community. With increasing awareness and knowledge, it is hoped that the community can take the right steps to protect their children from the negative effects of online gambling. Through collaboration between schools, parents, and the community, we can create a safe and supportive environment for future generations. Let us work together to protect families and communities from the threat of online gambling for a better future.

METHOD

This research paper utilized a qualitative approach, synthesizing insights from the provided sources to develop a comprehensive understanding of the financial and familial implications of online gambling. The paper aimed to identify key themes, trends, and strategies for protecting families from the detrimental effects of problem gambling. This social activity is in the form of consultation and education services to target groups which are divided into two stages. The target group consists of teachers/educators and parents of students at Taman Indria Kindergarten. The first step is planning in the form of coordination between the organizers and the target community, starting with administrative materials such as referral forms and letters of willingness from the target community containing roles, responsibilities, rules, and functions.

The second stage is the implementation of the activities, which consists of:

First, the organizers will conduct a series of workshops for teachers and educators, providing them with comprehensive information on the risks and impacts of online gambling on families, particularly children. The workshops will cover topics such as identifying signs of problem gambling, effective communication strategies with parents, and available support resources.

Second, the organizers will organize family education sessions for parents, aimed at enhancing their financial literacy, understanding the dangers of online gambling, and equipping them with tools and strategies to protect their families. The sessions will also provide opportunities for parents to share their experiences and concerns, fostering a supportive community network.

Throughout the implementation, the organizers will monitor the progress and impact of the activities, gathering feedback from the target community to refine and improve the program. Online gambling poses a significant threat to family well-being, with far-reaching consequences that extend beyond the individual gambler. By prioritizing financial literacy, strengthening regulatory frameworks, and offering holistic support services, we can work to protect families from the devastating impacts of problem gambling and safeguard their financial and emotional security. (Kalischuk et al., 2006) (Fulton, 2015) Problem gambling affects not only the individual who participates in gambling opportunities, but also that person's family members, friends, and wider community.

The implementation date, number of participants, and other implementation techniques are also determined in this phase. The second stage is implementation in the form of counseling delivered offline (offline) which takes place in the school hall. The implementation techniques include: (1) Opening or greeting; (2) Delivery of counseling materials; (3) Questions and answers; (4) Closing or closing in the form of a summary of activities.

RESULT AND DISCUSSION

This research paper has highlighted the significant impact of online gambling on families, including financial strain, relationship conflicts, and adverse effects on children. The findings indicate that a multi-pronged approach is necessary to protect families from the

detrimental consequences of problem gambling, involving financial literacy education, strengthened regulations on online gambling platforms, and comprehensive support services for affected families.

The Financial Literacy Series counseling activity: Protect Your Family from Online Gambling was held on Wednesday, November 20, 2024. This counseling started at 10.00 until 13.00 WIB. This financial literacy series counseling aims to provide knowledge for teachers, parents of students, and the environment of Taman Indria Bandung Kindergarten so that they can supervise their families so that they do not fall into online gambling activities.



Figure 1. The speaker delivered a presentation on protecting families from online gambling

The activities are divided into four agendas consisting of providing material, Q&A, closing, and ending with a group photo session. The provision of material begins with current issues that are rampant in society related to online gambling. The counseling activity was attended by 15 participants consisting of 5 teachers, 10 parents, and 2 school staff. After counseling, participants were given an evaluation in the form of a questionnaire containing 10 questions to measure their level of understanding.

The results of the evaluation showed that 88% of participants showed an increase in understanding of the importance of protecting families from online gambling, especially regarding recognizing the signs of problem gambling, communicating with family members, and accessing support resources. Online gambling is usually exposed to young children who consider games on their cell phones to be just games. The counseling was considered a success based on the achievement of the goals set and the positive feedback from the participants.

Parents and teachers often feel caught out when they find out that their children have played online gambling, some are even addicted to playing online gambling games. This shows the importance of providing financial literacy education to protect families, especially children, from the dangers of online gambling.



Figure 2. . Counseling participants discuss with the speaker regarding online gambling

The research findings presented in this paper underscore the urgent need to address the growing issue of online gambling and its impact on families. By implementing a holistic, family-centered approach that encompasses financial literacy, regulatory oversight, and tailored support services, we can work to safeguard the well-being of families and communities affected by problem gambling. Online gambling poses a serious threat to family financial security and emotional well-being. By prioritizing financial literacy, strengthening regulatory frameworks, and offering comprehensive support services, we can protect families from the devastating impacts of problem gambling and ensure their long-term stability and prosperity.

They are looking for some ideas to help them resist the temptation of internet gambling. The counseling team advised participants not to try to play online gambling since it is similar to a virus that infects everyone. Here are some suggestions for avoiding online gambling addiction: (1) Become aware of the problem: Admit that you have a problem with internet gambling and the consequences it creates; (2) Determine the trigger. Understand the causes behind the impulse to gamble; (3) restrict access to gambling websites: Delete gambling-related accounts; (4) Find alternate activities.

The range of questions and answers or solutions offered in this counseling gives the target population a favorable view into the relevance of family financial management. And this activity had a favorable reaction, with the goal that similar events would be performed to raise the most recent issues that arise in the everyday environment. Figure 3 shows the survey findings for this activity's degree of enjoyment and usefulness.



Figure 3. Level of Satisfaction of Counseling Activities

Of course, this ethos is consistent with the Sustainable Development Goals (SDGs), including SDG #3: a healthy and prosperous life. The number of favorable comments was about 70%, with the majority expressing that this type of activity was extremely valuable, and the remainder stating that it was pretty useful and that similar events should be organized on a regular basis. The program concluded with a convivial gathering and a group picture shoot (Figure 4).



Figure 4. Group photo session after family financial planning counseling

CONCLUSION

The community service program implemented in Bandung City has shown promising results in reducing the number of individuals who fall victim to online gambling. By targeting key stakeholders such as parents and instructors at Taman Indria Kindergarten, the program has successfully increased awareness and knowledge about the risks associated with online gambling. The workshop format of the program allowed for direct engagement, creating an interactive and effective learning environment. Participants reported a significant improvement in their understanding of how to safeguard their families from online gambling. The study underscores the significant financial and emotional impact of problem gambling on families, encompassing financial pressure, relational disputes, and emotional turmoil. It underscores the significance of a family-centric strategy in tackling the issue, taking into account the distinct experiences and vulnerabilities of each family member.

Overall, the program demonstrates the effectiveness of community-based interventions in promoting financial literacy and protecting families from the detrimental impact of online gambling. The success of this initiative underscores the need for continued efforts to raise awareness and provide support to those affected by problem gambling. Through such initiatives, communities can work together to create a safer and healthier environment for families, free from the dangers of online gambling.

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