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Financial Literacy, Religious Attitudes Toward Online Gambling, and Their Impact on The Financial Well-Being of The Younger Generation

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Abstract

This study is motivated by the increasing number of online gambling cases in Indonesia, which has developed into a serious social, economic, and financial well-being issue for society. West Java Province has recorded the highest number of online gambling cases in Indonesia, involving 535,644 individuals with a transaction value of approximately IDR 3.8 trillion. The high prevalence of online gambling has placed Indonesia in a state of financial health emergency. This study aims to examine and analyze the influence of financial literacy and religiosity on online gambling behavior, as well as its impact on the financial health of the younger generation in Parung District. This study employed a quantitative research design using path analysis with the assistance of SPSS software. The variables examined in this study were financial literacy (X1), religiosity (X2), online gambling behavior (Z), and financial health (Y). The results of Model I show that financial literacy and religiosity have a significant negative effect on online gambling behavior. Meanwhile, the results of Model II indicate that only financial literacy has a significant effect on financial health, whereas religiosity has no significant effect on financial health.

Keywords: *Financial Literacy; Religiosity; Online Gambling; Young Generation; Financial Health.*

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Introduction

The need for money is an inevitable aspect of human life, as money serves as a valid medium of exchange and a measure of value.[1] Every individual, regardless of gender or age, needs money to meet various basic needs such as food, clothing, and shelter as well as to achieve various life goals. However, as economic complexity and lifestyles increase in the era of globalization and technological advancement, the need for money has become increasingly diverse and significant.[2] Consequently, wise money management has become crucial to ensuring financial well-being, both in daily life and for the future a concept often referred to as financial literacy.[3] Based on Financial Services Authority (OJK), financial literacy refers to the knowledge, skills, and attitudes that influence behavior and decision-making to improve the quality of financial decision-making and management in order to achieve financial well-being.[4]

According to the results of the 2024 National Survey on Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) in collaboration with the Central Statistics Agency (BPS), Indonesia's financial literacy index stands at 65.43%.5 This figure represents a significant year-over-year increase from 49.68% in 2022 and 38.03% in 2019. Although Indonesia's financial literacy index has risen year over year, this figure encompasses all age groups and regions, both rural and urban. The 2024 SNLIK indicates that the financial literacy index in urban areas is higher than in rural areas. The composite literacy index stands at 69.71% in urban areas and 59.25% in rural areas.

[1] Ridwan Effendi et al., "A Decade of Financial Literacy Research in Indonesia: A Bibliometric Review (2014-2024)," *Social Sciences & Humanities Open,* 14, No. Dec (2026): 1–9, https://doi.org/10.1016/j.ssaho.2026.103149.

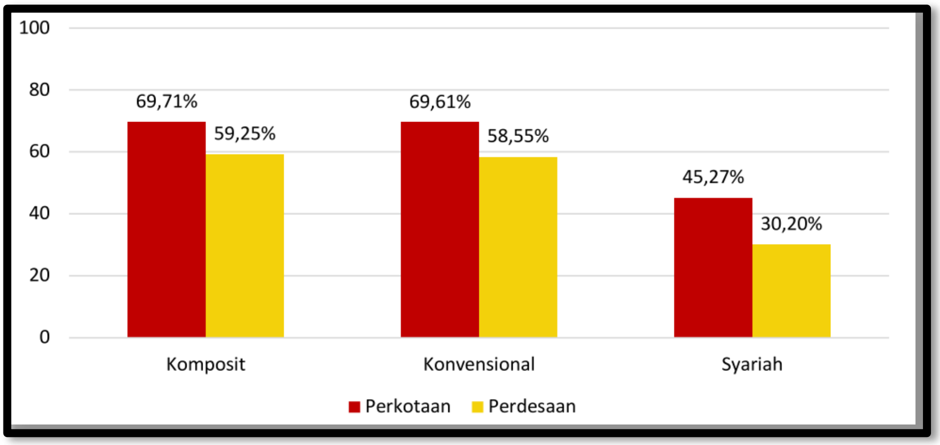
[2] Long Xiao and Jingxia Ma, "The Impact of Financial Literacy on Education Investment: Empirical Evidence from Low-Income Youth," *Finance Research Letters* 106 (2026), https://doi.org/10.1016/j.frl.2026.110316.

[3] Youssef Chetioui et al., "On the Link Between Financial Literacy and Financial Well-Being in Times of Economic Stagnation: An Integrated Framework," *International Journal of Social Economics,* 53, No. 5 (2026): 816–31, https://doi.org/10.1108/IJSE-02-2023-0153.

[4] Otoritas Jasa Keuangan, "POJK No. 3 Tahun 2023 Tentang Peningkatan Literasi Dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat," ojk.go.id, 2023.

[5] "Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2024," diakses 30 April 2026, https://ojk.go.id.

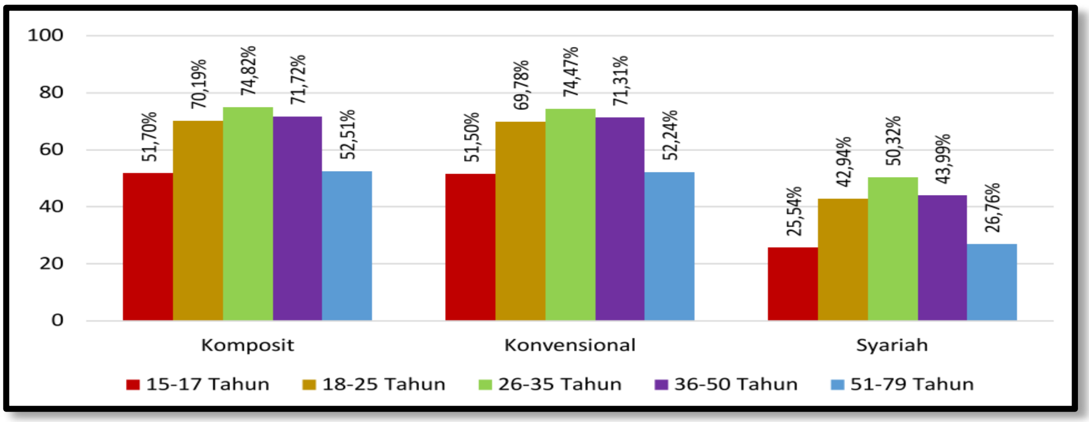
Figure 1. Financial Literacy Index by Village Classification, 2024



Source: 2024 National Survey on Financial Literacy and Inclusion

Based on age groups, the financial literacy indices yielded varying percentages; the financial literacy indices for the 26–35, 36–50, and 18–25 age groups were the highest, with composite literacy indices of 74.82%, 71.72%, and 70.19%, respectively. Conversely, the 15–17 and 51–79 age groups have the lowest financial literacy indices, with composite literacy indices of 51.70% and 52.51%, respectively.

Figure 2. Financial Literacy Index by Age Group, 2023



Source: 2024 National Survey on Financial Literacy and Inclusion

The increase in financial literacy compared to the previous year is attributed to advancements in technology and information. However, these technological and informational advancements, along with easier internet access, have also led to negative developments one of which is the availability of online gambling, often referred to as slot gambling or online gambling. The need for money, as a fundamental human necessity, drives people to seek ways to earn money by any means necessary and to gamble on their luck.

According to Abd. Mukhid, religiosity as the internalization of religious values that are believed to be neither impossible nor contrary to logic, is subsequently expressed in social life.[6] Thus, religiosity is a form of internalization of religious teachings within an individual, leading them to behave in accordance with the degree of their adherence to those teachings. This can also be reflected through investment activities. A Muslim will invest their money in investment instruments that comply with Islamic Sharia Law.

A Muslim is able to manage their finances well in accordance with Islamic Sharia principles if they are financially literate. According to the Financial Services Authority (OJK), financial literacy is the knowledge, skills, and confidence that influence attitudes and behaviors to improve the quality of financial decision making and management in order to achieve financial well-being for the public. Thus, financial literacy is not merely a body of knowledge that is merely understood, but also applied in daily activities.

The Financial Transaction Reporting and Analysis Center (PPATK) has released data on the provinces, cities/regencies, and subdistricts with the highest number of online gambling participants and transactions in Indonesia, with West Java Province ranking first with 535,644 participants and transaction value of Rp 3.8 trillion. At the regency/city level, Bogor Regency ranked third in terms of online gambling transactions, with total online gambling transactions in the regency reaching Rp 567 billion, following West Jakarta and the City of Bogor. According to Wahfidz Addiyansyah and Rofi'ah reports, online gambling is rampant among people of all ages, from the young to the elderly.[7]

According to Law No. 40 of 2009 on Youth, "youth" refers to Indonesian citizens who are in a critical period of growth and development and are between

[6] Abd Mukhid, *Metodologi Penelitian Pendekatan Kuantitatif* (Surabaya: Jakad Media Publishing, 2021).

[7] Wahfidz Addiyansyah and Rofi'ah, "Kecanduan Judi Online di Kalangan Remaja Desa Cilebut Barat Kecamatan Sukaraja Kabupaten Bogor," *Manifesto: Jurnal Gagasan Komunikasi, Politik dan Budaya,* 1, No. 1 (2023): 13–22, https://journal.awatarapublisher.com/index.php/manifesto/article/view/27.

the ages of 16 (sixteen) and 30 (thirty).[8] The definition of a young person is an individual who, physically, is in the process of development and, psychologically, is undergoing emotional development; thus, young people are a human resource for development both now and in the future.[9] Since the younger generation is the hope of the nation, financial planning must be implemented as effectively as possible, in line with financial literacy, which must be understood for the sake of a better future.

This has placed Indonesia in a state of financial health emergency, where money is not circulating within the economy. The Indonesian government across various sectors including the executive, legislative, and judicial branches is working together to combat online gambling by arresting online gambling operators and public figures who promote online gambling. Additionally, individuals involved in licensing and access within the Ministry of Communication and Digital Affairs (KOMDIGI) have also been implicated in online gambling cases. Thus, these efforts to eradicate online gambling demonstrate that online gambling is a highly dangerous activity that causes national unrest.

Gambling is a form of social ills or social pathology. Gambling has existed since the dawn of human civilization, thousands of years ago. Even in childhood, there have been small-scale elements of gambling in various games, as they involve betting.[10] Examples include marbles, rubber band games, and various other games that involve betting. Gambling is also prohibited in Islam, as stated in Surah Al-Maidah, verse 90:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْٓا اِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْاَنْصَابُ وَالْاَزْلَامُ رِجْسٌ مِّنْ عَمَلِ الشَّيْطٰنِ فَاجْتَنِبُوْهُ لَعَلَّكُمْ تُفْلِحُوْنَ.

[8] Pemerintah Kabupaten Banyumas, "Membangun Generasi Berkarakter Pancasila Menuju Indonesia Emas 2045," Badan Kesatuan Bangsa dan Politik, 2023, https://kesbangpol.banyumaskab.go.id.

[9] Rifaldi Pinilas, Ronny Gosal, and Ventje Kasenda, "Partisipasi Generasi Muda Dalam Pelaksanaan Pembangunan (Studi Kasus Di Desa Damau Kecamatan Damau Kabupaten Talaud)," *Jurnal Eksekutif,* 2, No. 2 (2017): 1–11, https://ejournal.unsrat.ac.id/v3/index.php/jurnaleksekutif/article/view/18244.

[10] Muntazar, "Pengaruh Judi Online Terhadap Etos Kerja Pemuda di Dusun Pabbambaeng Desa Anrihua Kecamatan Kindang Kabupaten Bulukumba" (Universitas Islam Negeri Alauddin Makassar, 2023), https://repositori.uin-alauddin.ac.id/view/creators/Muntazar=3AMuntazar=3A=3A.html.

> Meaning: "O you who believe, indeed, intoxicants, gambling, (sacrificing to) idols, and divining with arrows are abominable deeds and are among the works of Satan. So avoid them, that you may prosper."

Online gambling addiction is widespread, even among teenagers who are still in school. Many young people have fallen into online gambling and struggle to manage their finances. For example, a study conducted by Muntazar found that online gambling affects the work ethic of young people in Pabbambaeng Hamlet, Anrihua Village, Kindang Subdistrict, Bulukumba Regency.[11] Another case involves a study conducted by Novita et.al. which found that gambling has a negative impact on personal financial management in the Ciumbuleuit area of Bandung.[12]

Given this phenomenon, research is needed to examine the influence of financial literacy and religiosity on online gambling and to determine whether these factors impact the financial well-being of the younger generation. Given that Bogor Regency ranks third nationwide in terms of transaction volume among all regencies and cities, the author is interested in studying Parung Subdistrict as the research site.

Research Method

This research employs a quantitative approach, which utilizes numerical data to test relationships between variables through statistical analysis.[13] The research design is explanatory research, aimed at elucidating the cause-and-effect relationship between variables. The study uses cross-sectional data data collected at a single point in time from the year 2024. The research location is in Parung Subdistrict, Bogor Regency, West Java Province. The research population consists of 6,374 young people aged 18–22 years. The sample was determined using the Simple Random Sampling technique random selection without regard to strata with a sample size of 100 respondents based on the Slovin formula at a 10% margin of error. Data were collected through primary and secondary

[11] Muntazar.

[12] Novita Erliana Sari et al., "Judi Slot di Kalagan Gen-Z Ditinjau dari Pendidikan Pengelolaan Keuangan Keluarga (Studi Kasus di Anak Pekerja Migran Ponorogo)," *Jurnal Ekonomi dan Pendidikan,* 21, No. 2 (2024): 63–75, https://doi.org/10.21831/jep.v21i2.78737.

[13] James P. Takona, "Research Design: Qualitative, Quantitative, and Mixed Methods Approaches / Sixth Edition," *Quality and Quantity*, 2024, https://doi.org/10.1007/s11135-023-01798-2.

sources. Primary data was obtained from a questionnaire as the research instrument, while secondary data came from books, journals, and official government data. The measurement scale used the Likert scale with five rating levels, ranging from strongly agree to strongly disagree. The research variables consisted of financial literacy (X1), religiosity (X2), online gambling (Z), and financial health (Y).

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS) software. Instrument validation included validity tests to assess the accuracy of the indicators and reliability tests using Cronbach's Alpha to assess consistency. Next, a normality test was conducted to ensure the data distribution. The main analysis used path analysis to test direct and indirect relationships between variables. Hypothesis testing was performed using the coefficient of determination (R^2) to assess the ability of independent variables to explain the dependent variable, a simultaneous test (F-test) to determine the combined effect of independent variables, and a partial test (t-test) to determine the effect of each individual variable. The testing criteria used a significance level of 0.05, where a p-value < 0.05 indicates a significant effect.

Result and Discussion

Overview of The Research Object

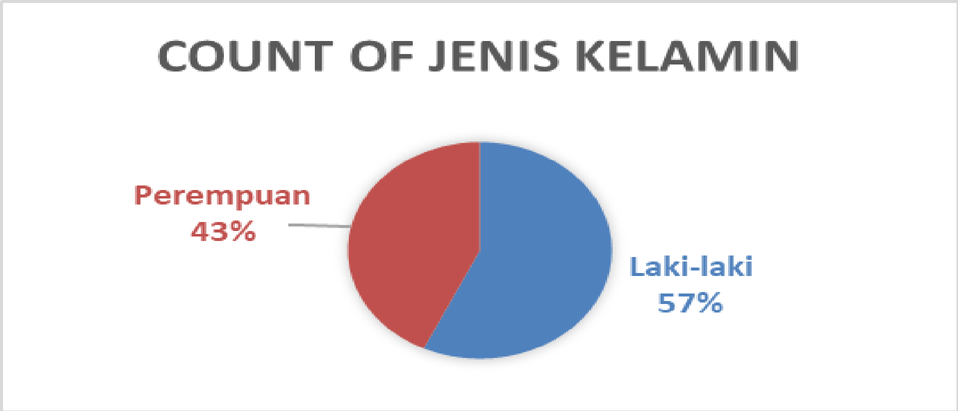
Parung Subdistrict covers an area of 25.86 km² and consists of 9 villages: Cogrek, Bojong Indah, Bojong Sempu, Jabon Makar, Pamager Sari, Waru, Waru Jaya, Parung, and Iwul. According to 2024 BPS data, the population of Parung Subdistrict is 128,905, comprising 65,568 males and 63,337 females. Meanwhile, Parung Village has a population density of 9,662 people per km². Sampling in this study employed an area sampling method with the following composition:

Tabel 1. Number of Research Samples by Area

Domisili Responden	Count of Domisili Responden
Bojong Indah Village	14
Bojong Sempur Village	9
Cogreg Village	10
Iwul Village	21
Jabon Mekar Village	9
Parung Village	9
Warujaya Village	9
Pemagersari Village	9
Waru Village	10

From the sample data collected, the researchers then categorized the data by gender as follows:

Figure 3. Sample Research Diagram by Gender



Source: Questionnaire, data processed

Figure 3 shows that the sample is fairly balanced in terms of gender, consisting of 43% female respondents and 57% male respondents.

Regression Analysis Results

This study employed a quantitative research method; therefore, validity and reliability tests were conducted prior to regression analysis. The results of the Pearson correlation validity test indicated a sufficiently high correlation coefficient and significance at the 1% level, leading to the conclusion that the data is valid. Furthermore, the results of the Cronbach's Alpha reliability test showed a value greater than 0.6, indicating that the data in this study is reliable. After conducting the validity and reliability tests, the researcher performed a classical assumption test, the results of which showed no general violations of the classical assumptions as outlined by the author. The regression results yielded the regression model depicted below:

Table 2. Results of Multiple Linear Regression

	Model I **Online Gambling**	**Model II** **Financial Health**
Financial Literacy	-0.337*	0568***
	(0.178)	(0.119)
Religiousness	-0.426***	010
	(0.156)	(0.106)
Online Gambling		0.02
Contant	13.666	7.284
R-sq	0.075	0.241

Adj R	0.056	0.17
Number of Observation	100	100

Notes: * significant at the 10% level, ** significant at the 5% level, *** significant at the 1% level.

Table 2 shows that in Model I, the variables of financial literacy and religiosity have a significant negative effect on online gambling, whereas in Model II, only the financial literacy variable has a significant effect on financial health, with a direct or positive relationship: that is, when a person has good financial literacy, their financial health will improve. After analyzing the data for Model I and Model II, the author conducted a Sobel test to analyze Model II, with the following results:

Figure 4. Sobel Test Results

Variabel	Unstandartzed	Std. Error
Religiusitas terhadap judi online	0,337 (a)	0,178 (s_a)
Judi online terhadap kesehatan keuangan	-0,020 (b)	0,067(s_b)

Input:			Test statistic:	Std. Error:	*p*-value:
a	-0.426	Sobel test:	0.29673982	0.02871202	0.76666515
b	-0.020	Aroian test:	0.27883898	0.03055527	0.7803684
s_a	0.156	Goodman test:	0.31859967	0.02674202	0.7500301
s_b	0.067	Reset all	Calculate		

Based on the Sobel test in Figure 4, none of the variables were significant; therefore, it can be concluded that Model III cannot be applied in this study, meaning that religiosity and online gambling cannot serve as mediators between online gambling and financial health.

The Influence of Financial Literacy and Religiosity on Online Gambling

The results of the regression analysis indicate that the financial literacy variable has a significant negative effect on online gambling. The findings of this study are consistent with the view,[14] that financial literacy can serve as a preventive measure to stop people from engaging in harmful activities, one of

[14] Chiara Barone and Guendalina Graffigna, "Financial Literacy and Economic Attitudes as Protective Factors Against Pathological Gambling? A Systematic Review," *Journal of Gambling Studies,* 41, No. April (2025): 489–514, https://link.springer.com/article/10.1007/s10899-025-10375-1.

which is online gambling. In general, financial literacy is a combination of awareness, knowledge, skills, attitudes, and behaviors that a person needs to make sound financial decisions and ultimately achieve individual financial well-being. Empowering consumers through financial literacy is believed to support efforts to achieve financial system stability, improve public welfare, and foster more inclusive development. The phenomenon of online gambling is deeply concerning in the digital age. The ease of internet access and the variety of forms it takes such as slots, lottery, sports betting, casino games, and various other online gambling practices are widely accessed by the public.[15]

The Quran strictly prohibits gambling and its various forms, as stated in Surah Al-Maidah, verses 90–91, which read:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْٓا اِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْاَنْصَابُ وَالْاَزْلَامُ رِجْسٌ مِّنْ عَمَلِ الشَّيْطٰنِ فَاجْتَنِبُوْهُ لَعَلَّكُمْ تُفْلِحُوْنَ. يُرِيْدُ الشَّيْطٰنُ اَنْ يُّوْقِعَ بَيْنَكُمُ الْعَدَاوَةَ وَالْبَغْضَاۤءَ فِى الْخَمْرِ وَالْمَيْسِرِ وَيَصُدَّكُمْ عَنْ ذِكْرِ اللّٰهِ وَعَنِ الصَّلٰوةِ فَهَلْ اَنْتُمْ مُّنْتَهُوْنَ.

> "O you who believe, indeed, the consumption of intoxicants, gambling, sacrificing to idols, and divining with arrows are abominable deeds part of Satan's work. So avoid such deeds so that you may prosper. Indeed, Satan seeks to stir up enmity and hatred among you through the consumption of intoxicants and gambling, and to prevent you from remembering Allah and performing prayer; so desist from such deeds."

Someone with the knowledge and skills to make sound financial decisions will naturally avoid gambling, as explained in the Quran, Surah Al-Maidah, verses 90–91, gambling is an activity that yields neither profit nor loss. The findings of this study align with previous research indicating that U.S. states with high levels of financial literacy exhibit lower rates of gambling activity.

The next variable is religiosity, which has a significant negative effect on online gambling. This means that as a person's level of religiosity increases or becomes higher, their tendency to engage in online gambling decreases. Religion plays an important role in human behavior; from a mental health perspective, religion can provide guidance that helps individuals find direction

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[15] Didin Fatihudin et al., "The Linkage of Salt Farmer's Financial Literacy with Salt's Productivity, Capital, Price and Market Access," *Matrik Jurnal Manajemen Strategi Bisnis dan Kewirausahaan,* 16, No. 1 (2022): 141–50, 10.24843/MATRIK:JMBK.2022.v16.i01.p11.

or purpose in their lives.[16] Previous reviews have concluded that higher levels of religiosity are positively associated with indicators of psychological well-being (e.g., happiness, life satisfaction) and negatively associated with depression, suicide, and substance abuse and alcohol dependence.[17] Some religious groups, such as Muslims and Protestants, view gambling as deviant behavior.[18] Meanwhile, other organizations, such as the Roman Catholic Church, do not impose sanctions on gambling.[19] In addition, individuals have different perceptions of God's control and the causality of everyday events due to their religious views and cultural and social values.[20] In this study, the sample consisted predominantly of Muslims, for whom gambling is strictly prohibited as stated in the Quran and the Sunnah; thus, the higher a person's level of religiosity, the lower the likelihood of engaging in online gambling. These findings are consistent with previous research indicating that religiosity can protect young people from gambling behavior.[21]

The Impact of Financial Literacy and Religiosity on Financial Health

The results of the regression analysis show that only the financial literacy variable has a significant positive effect on financial health; that is, as financial literacy increases, an individual's financial health also improves. The findings of

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[16] Harold Koenig, Dana King, and Verna B. Carson, *Handbook of Religion and Health*, 2nd ed. (New York: Oxford University Press, 2012).

[17] Alexander Moreira-Almeida, Francisco Lotufo Neto, and Harold G Koenig, "Religiousness and Mental Health: A Review," *Brazilian Journal of Psychiatry,* 28, No. 3 (2006): 242–50, https://doi.org/10.1590/S1516-44462006005000006.

[18] Christopher G. Ellison and Michael J. McFarland, "Religion and Gambling Among U.S. Adults: Exploring the Role of Traditions, Beliefs, Practices, and Networks," *Journal for The Scientific Study of Religion,* 50, No. 1 (2011): 82–102, https://doi.org/10.1111/j.1468-5906.2010.01553.

[19] Per Binde, "Gambling and Religion: Histories of Concord and Conflict," *Journal of Gambling Issues,* 20, No. 1 (2007): 145–65, https://doi.org/10.4309/jgi.2007.20.4.

[20] Dimitris Chassapis and Evanthis Chatzivasileiou, "Socio-Cultural Influences on Children's Conceptions of Chance and Probability," in *International Mathematics Education and Society Conference* (Thessaloniki: Aristotle University of Thessalonik, 2008), 197–206.

[21] Filipa Calado et al., "How Does Religiosity Influence Gambling? A Cross-Cultural Study Between Portuguese and English Youth," *Journal of Gambling Studies,* 40, No. 2 (2023): 1005–19, https://doi.org/10.1007/s10899-023-10269-0.

this study are consistent with previous research,[22] which indicates that financial literacy is effective in managing one's financial situation. The same finding was also reported by Swati Anand, who noted that financial literacy serves as an effective mediating variable leading to better financial health.[23] Good financial health should not only meet current needs for saving and achieving immediate financial goals but also prepare for and protect against financial shocks caused by external factors. Such preparation and protection are facilitated by financial literacy and awareness. Financial literacy and awareness refer to an individual's orientation toward the needs and benefits of saving, investing, and financial planning, as well as their knowledge of various financial products, basic numeracy skills, and other money management tasks, to make sound financial decisions and achieve good financial health.[24]

In the context of personal finance, financial health defines an individual's financial condition across four dimensions: savings, spending, borrowing, and planning. An individual who meets the criteria for financial health in this context is able to manage their overall finances, financial well-being, and financial security. These four dimensions savings, spending, borrowing, and planning along with financial capability and well-being, provide a holistic picture of financial health.[25] Thus, good financial health not only enables people to meet their current needs for saving and achieving immediate financial goals, but also prepares them for and protects them from financial shocks caused by external factors. Such preparation and protection are facilitated by financial literacy.

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[22] Annamaria Lusardi and Jialu L. Streeter, "Financial Literacy and Financial Well-Being: Evidence from The US," *Journal of Financial Literacy and Wellbeing,* 1, No. 2 (2023): 169–98, https://doi.org/10.1017/flw.2023.13.

[23] Swati Anand et al., "Financial Literacy as a Mediator of Personal Financial Health During COVID-19: A Structural Equation Modelling Approach," *Emerald Open Research,* 1, No. 4 (2021): 1–20, https://doi.org/10.35241/emeraldopenres.13735.2.

[24] Umi Widyastuti, Usep Suhud, and Ati Sumiati, "The Impact of Financial Literacy on Student Teachers' Saving Intention and Saving Behaviour," *Mediterranean Journal of Social Sciences,* 7, No. 6 (2016): 41–48, https://doi.org/10.5901/mjss.2016.v7n6p41.

[25] Jing Jian Xiao, "Consumer Financial Capability and Wellbeing," *Handbook of Consumer Finance Research*, 2016, 3–17, https://doi.org/10.1007/978-3-319-28887-1_1.

Conclusion

Based on the research findings, it can be concluded that there is a positive and significant influence in the study titled "The Influence of Financial Literacy and Religiosity on Online Gambling and Its Impact on the Financial Health of the Younger Generation in Parung Subdistrict." Therefore, the following conclusions can be drawn: The results of the study indicate that financial literacy significantly influences online gambling behavior. Furthermore, religiosity also significantly influences online gambling behavior. This study also found that financial literacy significantly influences financial health. Overall, the results of this study confirm that financial literacy is a more dominant factor in shaping an individual's financial health, while religiosity plays a greater role in influencing behavior related to online gambling involvement. Therefore, efforts to improve public financial health need to focus on strengthening financial literacy accompanied by strengthening religious values as a preventive instrument against online gambling behavior.

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