



The Destructive Bet: Online Gambling's Impact on Individuals and Families in Indonesia

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Abstract

Online gambling has emerged as a significant problem in Indonesia, with its widespread accessibility leading to a high potential for addiction and a debt trap. The primary purpose of this research is to analyze the escalating phenomenon of online gambling in Indonesia by employing a crisis management framework to deconstruct its devastating effects on individual and familial stability. This research seeks to move beyond symptom description to identify the structural mechanics of this domestic emergency, ultimately providing a strategic roadmap for moving families from a reactive state of chaos toward resilience and recovery, thereby informing more effective, crisis-oriented therapeutic interventions for affected Indonesian communities. A key finding from a study conducted intensely from January to May 2025, which interviewed and observed four online gambling survivors and their families, was the severe financial consequences. Survivor's family accrued significant debt from gambling and resorted to high-interest online loans to cover losses, only worsening his situation and attracting debt collectors. To manage this crisis, survivor families adopted various strategies to protect themselves from threats. The survivor itself emphasizes that there is no way to stop gambling unless one fights and commits to escape from the trap. The research applied Mitroff's crisis management theory, noting that while families took proactive steps like securing assets, the emotional and financial wounds caused by the addiction are slow to heal, highlighting the need for further research into the link between online gambling and online loans in Indonesia.

Keywords: *Online Gambling, Crisis Management, Financial Fraud Prevention*

INTRODUCTION

The Dangers of Online Gambling and Its Spread in Indonesia are issues that need greater attention from many parties, including the government, academics, and the public. The attractive design of these illegal betting sites can attract users to try the service and trigger dopamine responses, causing individuals to lose control and become financially unstable. The ease of creating an account and the rapid spread of information through digital platforms and word of mouth have exacerbated this issue. Online gambling has become a serious problem in Indonesia, bringing various negative consequences to individuals and society. Most victims are male, and millennials have the highest average daily table-gaming volume among generations (Suh et al., 2017; Tiwa et al., 2025).

Fraudulent practices such as product counterfeiting, concealing defects, fraudulent measurements, and non-compliance with contracts are prohibited in Islam, the religion of most Indonesians. While conventional economics broadly defines commercial activity as the exchange of goods and services, Islamic jurisprudence establishes ethical boundaries, explicitly prohibiting transactions involving prohibited substances, such as alcohol, brothels, gambling, and other corrupt businesses. Gambling is prohibited because it encourages greed and unfair gain, undermining productive economic activities (Fianto & Shah, 2025; Olsen & Tuu, 2025). This can be detrimental to individuals and their environment. One of the main dangers is the very high potential for destructive addiction and a debt trap.

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Easy access via the internet and mobile devices allows players to gamble anytime and anywhere, increasing the frequency and intensity of gambling activities (Jolley et al., 2013). The design of online gambling games, which often feature attractive animations, sound effects, and the promise of big wins, can trigger a dopamine response in the brain, creating a sense of euphoria and a desire to continue playing, but it is a very toxic environment (Alamsyah & Sagama, 2024). This can quickly develop into a pathological addiction, where individuals lose control over their gambling behavior (Guo et al., 2025). Information about online gambling spreads quickly through various digital channels.

Advertisements and promotions can appear on social media, websites, mobile applications, and even via text messages. In addition, recommendations from friends or acquaintances, as experienced by the respondent in this research report, also play an important role in attracting people to try online gambling. The ease of creating an account and depositing money, as well as the promise of quick and easy financial gain, are the main attractions. However, the reality is often different. Many players experience huge losses, even to the point of losing property and getting into debt. News about losses due to online gambling often appears in the mass media, telling tragic stories of individuals who have lost their jobs, families, and futures due to gambling addiction.

What makes online gambling attractive is that the terms are veiled, and the causes of addiction vary in form. Online gambling is popular because it offers the illusion of quick and easy financial gain. For some, this may seem like a way out of economic difficulties or a way to increase income instantly. In addition, online gambling offers a variety of interesting games, from slots to sports betting, providing entertainment and excitement. However, it is important to recognize that the odds of winning in online gambling always favor the house, and players will ultimately incur losses.

In the world of online gambling, various terms are used to refer to activities and game types. Some terms commonly found in Indonesia include "slot gambling", "Zeus", "Hoki", "online lottery", "football betting", "online poker", and "online casino", and are generally variations using numbers appended to the names. These terms are often used interchangeably, and various language versions, such as regional languages, can also appear. A combination of psychological, social, and neurobiological factors causes online gambling addiction. As mentioned, the design of online gambling games can trigger a dopamine response in the brain, creating a sense of pleasure and a desire to continue playing.

Psychological factors such as stress, depression, or anxiety can also encourage someone to seek escape in online gambling. In addition, social factors such as the influence of friends or family, as well as cultural norms that tolerate gambling, can also contribute to the development of addiction. Those who get caught up in wanting to double their money quickly often do so. Worse still, fulfilling this impulsive desire, but not having enough finances, and turning to online loans. In various reports, sources stated that initially, he was interested in playing online gambling because he saw people around him also playing. The combination of these factors makes online gambling highly addictive and dangerous for vulnerable individuals.

In recent years, online gambling, commonly called *judol* (*judi online/online gambling*), has become a worrying phenomenon in Indonesia. Although gambling practices are prohibited by law, various digital loopholes are exploited by perpetrators to spread access to online gambling sites. The main route for *judol* to enter is through digital media, especially social media, unofficial websites, modified applications, and hidden advertisements in games and videos.

Platforms such as Facebook, Instagram, Telegram, and TikTok are often used for covert promotion via fake accounts or bots. In addition, *judol* perpetrators also use fake news sites and blogs to insert links to gambling sites. There is also the use of SEO (Search Engine Optimization) to improve the rankings of their sites in Google search results, making them appear more "official" and

easier to find.

This digital medium is used for its wide reach and ease of access, especially among young people. Often, *judol* promotions are wrapped in the guise of giveaways, entertainment content, or tempting part-time job offers. This ease of access is exacerbated by weak supervision and the speed at which law enforcement adapts to new patterns of *judol* distribution. Although the Ministry of Communication and Digital Affairs of Indonesia routinely blocks, perpetrators of online gambling often immediately create new sites with different domains. Some applications even managed to infiltrate the official application store before finally being taken down. This shows that the entry path for online gambling is not one-way but adaptive, continually evolving with technology.

The impact of the spread of online gambling through digital media is very broad and detrimental to various levels of society. Children and adolescents are the most vulnerable groups due to a lack of supervision and are easily influenced by the lure of quick money. Adults, especially those from the lower-middle class, are also affected because they are targeted by advertisements promising "instant financial solutions". There are many cases of individuals who are trapped in debt, lose their jobs, and even commit crimes due to addiction to online gambling. On the other hand, the state is also harmed by the loss of income from this illegal activity, as well as by the increasing burden of law enforcement and social rehabilitation. Furthermore, the damage to people's moral values due to the normalization of gambling on social media is a long-term threat that cannot be ignored.

Despite the surging prevalence of online gambling in Indonesia, a critical research gap persists in the exclusion of the non-gambling family member as a primary unit of analysis; existing studies predominantly focus on the gambler's pathology rather than the collateral trauma experienced by their family. A recent study on online gambling and debt trap in Indonesia is seen as "what causes" and "how to solve". Addressing this omission, this research aims to investigate the perspective of individual family members to empirically test the validity of the Crisis Management Framework in a domestic context.

The specific purpose is to determine whether the theoretical phases of organizational crisis (prodromal warnings, acute crisis, and chronic resolution) manifest within households destabilized by gambling addiction. By mapping the chaotic experiences of these individuals against established management protocols, this study seeks to demonstrate or refute the framework's applicability, ultimately determining whether this structural model offers a viable lens for understanding and mitigating the devastating impact of gambling on Indonesian family systems. This research will answer the question of how to identify, prevent, and mitigate a family member who is exposed to online gambling and a debt trap.

LITERATURE REVIEW

The rise of online gambling is intrinsically linked to capitalism's drive for profit and market dominance. Intense competition among gambling operators fuels aggressive marketing, technological innovation (like mobile apps and VR), and the creation of highly engaging, often addictive, products. This ceaseless pursuit of revenue in a capitalist system incentivizes companies to expand reach, normalize gambling, and exploit psychological vulnerabilities to maximize user engagement and, consequently, profits (Brown & Osman, 2020). Online gambling in Indonesia is illegal and causes a corrupt system, especially when everything is digitalized (Meiryani, 2024; Muryanto et al., 2022).

Amid public concerns regarding the issue of online gambling, the Indonesian Financial Transaction Reports and Analysis Center reported an increase in online gambling transactions from year to year (PPATK, 2025). Despite the strict legal prohibition of online gambling in Indonesia, promotional efforts persist ubiquitously across digital landscapes. These marketing campaigns are

frequently deceptive, camouflaging gambling advertisements as innocuous or benign content to bypass regulatory filters and attract users without raising immediate suspicion (Liem et al., 2025).

Recent developments in other Southeast Asia countries, such as Cambodia, indicate a sinister shift in transnational human trafficking strategies, specifically regarding the emergence of organ harvesting operations concealed within the online gambling and cyber-scam sectors. These illicit activities rely on deceptive recruitment practices orchestrated by a sophisticated nexus of criminal syndicates, political elites, and corrupt officials. This trend has directly impacted Indonesia, which has witnessed a parallel spike in organ trafficking cases, notably involving the black-market trade of human organs. The severity of this issue was underscored in 2023, when authorities apprehended twelve suspects, including members of the police force and immigration services, highlighting the alarming extent of institutional complicity in these crimes (Runturambi & Arifin, 2025; Tempo, 2025).

Online gambling in Indonesia is very dangerous because it triggers massive financial losses, even to the point of being in debt and bankruptcy. The G-CHIME model comprises six elements important to addiction recovery (growth, connectedness, hope, identity, meaning in life, and empowerment), once employed to heal from drug and alcohol addiction that leads to gambling and suicidal life (Whitworth & Ogilvie, 2025). Moreover, online gambling addiction damages mental health, causing stress, depression, and in extreme cases, triggering suicidal tendencies. Socially, this practice strains family and friendship relationships and increases criminal acts such as fraud or theft for gambling capital.

Data shows that millions of Indonesians, including children and adolescents, are involved, with money turnover reaching trillions of rupiah, threatening the country's economic and social stability. In the organizational level, there is also a model called Mitroff's framework that offers a structured roadmap for enhancing crisis preparedness, which translates effectively to personal crisis management by emphasizing proactive auditing and systemic resilience. The process begins by identifying specific vulnerabilities, whether professional, financial, or individual health-related issues, to determine which "crises" require a response plan. By understanding the crisis lifecycle, from early warning signals to post-event recovery, individuals can shift from reactive panic to strategic mitigation.

This framework highlights that personal crises do not occur in a vacuum. They are influenced by internal factors, such as mental well-being and daily habits, and by external stakeholders, including family, mentors, and colleagues. Managing a crisis successfully requires recognizing these interdependent roles and the impact of one's actions on their social ecosystem. Ultimately, Mitroff's approach encourages individuals to move beyond mere survival, urging a disciplined evaluation of organizational systems to build a robust foundation for navigating life's inevitable disruptions with executive-level precision (Pearson & Mitroff, 1993).

Research consistently indicates a direct correlation between the escalation of gambling-related harm and rising rates of neighborhood crime. This relationship is primarily driven by the severe financial desperation associated with addiction; as gamblers exhaust their savings and borrowing options, the compulsion to continue betting or the urgent need to repay predatory lenders often precipitates a shift toward illegal activities. Common offenses include theft, fraud, and domestic misappropriation of assets. Consequently, gambling addiction functions not just as a personal vice but as a catalyst for community instability (Churchill et al., 2025).

Empirical evidence in gambling research nowadays reveals that sports gamblers exhibit significantly higher frequencies and durations of alcohol consumption during gambling sessions compared to non-sports gamblers. This distinct correlation suggests that the recent legislative expansion of sports betting in the United States may engender broader societal repercussions; the normalization of sports gambling could unintentionally amplify alcohol-related behavioral issues,

extending the public health impact well beyond the scope of gambling frequency alone (Connolly et al., 2026). Gambling leads to another disruption to an individual's well-being. Luckily, some factors can be managed better when the crisis caused by gambling occurs, such as family commitment, education, and clear legal certainty.

Legal certainty, meaning laws should be clear and predictable so people can follow them, preventing arbitrary government power and ensuring justice. The legalization of gambling across the United States has increased access to betting, particularly sports betting, which has heterogeneously impacted the mental health of residents in those states because they found comfort in the form of entertainment that reduces mental stress (Couture et al., 2024). This research does not support the legalization of gambling in Indonesia. This highlights that there is an option to prevent online gambling scams and debt traps caused by that, such as ensuring enough literacy on the dangers of online gambling.

In environments susceptible to the proliferation of gambling, education serves as a critical defense mechanism. By equipping individuals with a comprehensive understanding of inherent risks, educational initiatives foster improved cognitive control and decision-making capabilities regarding gambling participation. Notably, simulation studies have identified the promotion of family-based education as the preeminent strategy for curbing the contagion of online gambling addiction, demonstrating superior efficacy compared to alternative intervention measures (Chanauria & Abbas, 2025).

Mitroff's crisis management theory is used to map an organization's approach to anticipating, managing, and recovering from disruption. Turns out, the stage consists of signal detection, preparation, containment, recovery, and the learning process of an individual when infected in the toxic nexus of online gambling and predatory debt. The resulting crisis transcends personal financial loss, evolving into a desperate survival challenge for the entire household.

The non-gambling family member is often forced into an involuntary role of crisis manager, navigating a chaotic landscape of aggressive debt collection, emotional volatility, and resource scarcity. Survival in this context requires more than passive endurance; it demands a strategic shift from victimization to active containment. The individual must rapidly devise defense mechanisms to protect remaining assets and mental well-being, effectively fighting a multi-front war to preserve the family's future against immediate collapse.

RESEARCH METHOD

This study is the result of interviews and observations with 4 people who are related to online gambling. By conceptualizing gambling addiction as a critical "organizational" failure within the family unit, this study aims to map the distinct pre-crisis prodromes, such as economic triggers and digital accessibility, that precipitate the addiction. Central to this investigation is the examination of the "stressful family member" as a focal point of crisis, exploring how their addictive behaviors inflict severe psychological trauma and financial insolvency on the household. The first respondent group comprised 2 people with relatives who are online gamblers and 2 online gamblers who initially volunteered to consult because the researcher has expertise in fintech scams.

This research was conducted over the course of a year, with monthly unscheduled meetings and intensive virtual communication with the gambler's family members. All the respondents reside in Jakarta, the capital city of Indonesia. Survivors are perpetrators or victims who have had the experience of being trapped in online gambling, while the relatives of survivors are family or friends of survivors. The respondent's identity is hidden to make them more comfortable updating the crisis progress. This interview will then be analyzed using the five stages of Mitroff's crisis management (Paraskevas, 2013; Pearson & Mitroff, 1993).

This research views this phenomenon as a crisis that can be managed using Mitroff's Five-Stage Crisis Management Model. It explains why most brands are prepared only for the middle of a crisis, not the full cycle from upstream to downstream. Example in research serves as a powerful analytical tool, allowing researchers to anticipate and navigate future catastrophes by challenging conventional assumptions and generating fresh theoretical insights. By visualizing worst-case scenarios, this medium offers a unique lens for exploring risk dynamics, ultimately strengthening the collective ability to plan and respond (Buchanan et al., 2025).

Furthermore, exposure to fictional crises in popular media, such as those based on other people's life experiences, offers significant social benefits. It serves as a tool for building psychological resilience, helping individuals and organizations better prepare for real-world disruptions through the safe, imaginative rehearsal of crisis management strategies. During data collection, through unstructured, in-depth interviews and observations, the researcher continuously updates the extent to which the framework is fulfilled. The checklist is carried out in private. The silent interview technique fosters a non-judgmental space by using active listening and strategic pauses to empower the respondent.

This silence reduces pressure, allowing the individual to safely navigate the deep-seated shame associated with gambling addiction, debt, and family betrayal, ultimately facilitating a more honest and cathartic narrative. Active listening goes beyond silence; it requires showing you are truly engaged. By using gentle eye contact, nodding, and short verbal cues like "I understand," you prove you are paying attention. These non-verbal signals and brief affirmations create a safe, judgment-free space, letting the speaker know their story is valued and respected without any unnecessary interruptions. The family member-respondent provides access to the gambler-respondent, allowing the researcher to interact with both parties.

This model breaks down a crisis into distinct, sequential phases and guides to ensure that the crisis management points are met. In this model, each stage is crucial to how a family member can anticipate, manage, and recover from disruption. Crisis management theories provide frameworks for understanding and managing situations that threaten a community or organization's operations, reputation, or stability. The community started from our family members, society, and the whole community. These theories offer insights into how to prepare for, prevent, respond to, and recover from crises, encompassing risk assessment, preparedness, response, recovery, and learning.

FINDINGS AND DISCUSSION

Mitroff's crisis management theory is employed, which consists of signal detection, prevention or preparedness, containment, recovery, and learning to describe the process of one being addicted to finally surviving. The study is divided into 2 perspectives of the gambler and the relatives. The survivor report presents an in-depth case study of an individual's experience, identified as the Survivor, in his involvement with online gambling, specifically slot games, and the impact it has had on various aspects of their life. Researchers describe the interview response.

The citation of the real response of the respondent is not used due to the translation limitation. Instead of just repeating what people said word-for-word, researchers often use their own analysis to explain the results. This is because their job is to look at the "big picture" rather than just sharing a list of quotes. By using their own words, researchers can connect different ideas, spot hidden patterns, and explain how the answers fit into a larger theory. It shows they have a deep understanding of the information and can turn individual stories into professional, reliable findings. This makes the final report much clearer and more meaningful for the reader.

Table 1. Respondent Profile

Gambler	Gambler's Family
<p>Profile 1. The Victim of Deception This individual fell into gambling addiction after being lured into a "fake investment" scam. Initially seeking financial security, they were manipulated by fraudsters into putting money into rigged platforms. Once they realized the money was gone, the "chase" began. They started gambling not for fun, but out of a desperate, panicked need to recover their lost savings. For them, gambling is a high-stress attempt to fix a financial disaster caused by deception, leading to a cycle of debt and emotional exhaustion as they try to "win back" their stolen life.</p>	<p>Profile 3. Family member of profile 1.</p>
<p>Profile 2. In contrast, this individual entered the world of online gambling on purpose, driven by the thrill of the game and the hope of a "big win." They actively seek out online betting games, fully aware of the nature of the activity. Their addiction stems from the dopamine rush of near-misses and the misguided belief that luck or a specific "strategy" will eventually pay off. Over time, what started as a recreational hobby evolves into a compulsive habit, where the expectation of a lucky break outweighs the reality of consistent financial loss.</p>	<p>Profile 4. Family member of profile 2.</p>

This study reveals how environmental exposure and the lure of quick financial gain were the main motivating factors for the Survivor to start online gambling in 2019. Initially, the Survivor experienced big wins that significantly strengthened his belief that online gambling was a shortcut to wealth. However, over time, the Survivor fell into a destructive cycle of addiction, where major financial losses, including the sale of a car, became an inevitable consequence.

The report also highlights the negative impact of online gambling on the mental health of the Survivor who experienced stress and depression due to financial pressures and mounting debts. In addition, the study reveals how online gambling addiction disrupted the Survivor's educational life, who was forced to drop out of college due to financial problems and lack of focus. Through powerful and honest narratives, this report provides a clear and in-depth picture of the dangers of online gambling and the devastating consequences it can have on individuals and their lives.

The report further explores the complex emotional dynamics experienced by Survivors during and after engaging in online gambling. Early in their involvement, Survivors experience intense excitement and euphoria whenever they win, which reinforces their belief that online gambling is a lucrative source of income. These large wins create the illusion that significant financial gains are easily achievable, which ultimately fuels compulsive and addictive behavior.

However, over time, these positive emotions are replaced by strong negative feelings, such as regret, frustration, and hopelessness, as Survivors experience significant financial losses and come to terms with the consequences of their actions. The report also highlights the importance of

social support in the recovery process, with Survivors' friends and family playing a vital role in providing emotional and practical support. This support helps Survivors overcome their urge to gamble and rebuild their lives after quitting.

Through an in-depth analysis of Survivors' emotional experiences, the report provides valuable insights into the psychological impact of online gambling and the importance of social support in the recovery process. In addition, the report highlights the important role of self-awareness and self-management strategies in helping individuals overcome online gambling addiction. The Survivor realized that the turning point in his decision to quit was when he experienced a major financial loss, which forced him to face the consequences of his actions. This realization triggered a change in the Survivor's mindset and behavior as he began to look for ways to overcome his gambling urges and rebuild his life.

The report also identified several self-management strategies that the Survivor used to prevent relapse, such as deleting online gambling-related information from his electronic devices and avoiding situations that could trigger gambling urges. These strategies helped the Survivor to create a safer environment and support his long-term recovery. Through the Survivor's case studies, the report emphasizes the importance of self-awareness, self-management strategies, and social support in helping individuals overcome their online gambling addiction and rebuild their lives.

The report also discusses the wider implications of survivors' experiences for our understanding of the online gambling industry and its regulation. Survivor argues that governments need to take decisive action to eradicate online gambling, including blocking all online gambling sites and prosecuting gamblers. This view reflects wider concerns about the negative impacts of online gambling on individuals, families, and society. The report also highlights the importance of public education and awareness of the risks of online gambling, with Survivor urging individuals to avoid online gambling and seek help if they are experiencing a gambling problem.

In addition, the report stresses the need for comprehensive and accessible support for individuals struggling with online gambling addiction, including counseling services, support groups, and rehabilitation programs. Through its analysis of survivors' experiences, the report provides valuable insights into the challenges and opportunities in addressing the problem of online gambling and promoting more responsible gambling practices. Overall, the report makes a significant contribution to our understanding of the impact of online gambling on individuals and society. Survivor's case studies highlight the harms of online gambling and the devastating consequences it can have on individuals' lives.

The report also emphasizes the importance of social support, self-awareness, and self-management strategies in helping individuals overcome online gambling addiction and rebuild their lives. In addition, the report highlights the need for decisive action by governments and communities to address online gambling and promote more responsible gambling practices. The findings of this report have important implications for the development of more effective policies, prevention programs, and treatment interventions to address online gambling and protect individuals and communities from its harmful effects.

As such, this report serves as a valuable resource for researchers, practitioners, policymakers, and the public interested in understanding and addressing the complex problem of online gambling. In closing, this report provides hope and positive messages for individuals struggling with online gambling addiction. The experiences of Survivors demonstrate that recovery is possible with the right support, self-awareness, and determination to change. The report emphasizes the importance of not giving in to despair and of seeking help from loved ones, mental health professionals, and support groups.

In addition, the report highlights the importance of learning from past experiences and using

those lessons to build a better, healthier future. By sharing Survivor stories and providing valuable insights into the recovery process, the report aims to inspire hope and encourage positive change for individuals struggling with online gambling addiction. The report also serves as a powerful reminder of the importance of promoting responsible gambling practices and protecting individuals and communities from the negative impacts of online gambling.

From the perspective of the Survivor's relatives, the melancholic things seem stronger. The family of an online gambling addict is often adrift in a sea of complex and painful emotions. They witness the gradual but sure changes in the behavior of their loved ones, like termites destroying a household's foundations. At first, the changes may seem subtle, such as increased anxiety or restlessness for no apparent reason. However, over time, the signs of online gambling addiction become increasingly worrying and inevitable.

Emotional changes are one strong indicator. Survivors who were once warm and loving can become easily angered, defensive, and temperamental. Small emotional outbursts can be triggered by trivial things, creating a tense and uncomfortable atmosphere at home. They also tend to withdraw from social interactions, distancing themselves from extended family and close friends. Family gatherings that were once looked forward to are now avoided, phone calls are no longer answered, as if there is an invisible wall separating them from the outside world.

This alienation often goes hand in hand with serious financial problems. The family began to realize that there were oddities in the Survivor's financial management. Money that should have been used for household needs or future savings disappeared without a trace. Suspicion grew stronger when the family found notifications from illegal online loan applications on the Survivor's cell phone, and even received threats from debt collectors seeking their whereabouts. Even more surprising, some families found that the Survivor had secretly opened online loans, adding to the family's already heavy financial burden. In some more extreme cases, the bitter truth about online gambling addiction was revealed in unexpected ways.

Some families received promotional flyers from online casino companies that somehow arrived at their home addresses. The flyer was a hard slap in the face, confirming their worst suspicions. Pressure from the Survivor to ask for money under the pretext of unclear investments was also a bright red light. The family felt pressured and suspicious, especially when the requests for money became more frequent and in fantastic amounts. The Survivor's contribution to household finances disappeared completely, adding to the financial burden on other family members.

Family concerns increase when relatives or friends report the Survivor's strange behavior. Maybe someone saw them being absent-minded in public or heard stories about the Survivor trying to borrow money for unreasonable reasons. These reports add to the long list of undeniable evidence of the increasingly strong addiction trap. The feelings that rage in the hearts of the survivors' families are truly heartbreaking.

Deep disappointment mixed with unbearable frustration. How could their loved ones fall so deeply into the dark world of online gambling? Feelings of anger and sadness often haunt, and it is not uncommon for family members to experience psychological disorders, such as excessive anxiety or depression, to the point of having to seek professional help from a psychologist. Distrust and betrayal are also wounds that are difficult to heal. Some family members even feel unable to meet or talk to the Survivor anymore; the pain and disappointment are too great to face.

Ironically, to reduce the conflict and avoid bad treatment from the Survivor who is already controlled by addiction, such as shouting, cursing, insults, and intimidation, some families are forced to fulfill their requests for money. This is certainly a painful dilemma because they know the money will most likely be used for gambling again. However, the fear of the Survivor's anger and violence often leaves them with no other choice. The family has made various rescue efforts in the

hope of pulling the Survivor out of the abyss of destruction.

Nuclear family meetings were held repeatedly to find the best solution to this problem. They also sought advice from people the Survivor trusted, such as religious figures, close friends, or more respected family members. Drastic steps such as confiscating the Survivor's smartphone and closing their bank accounts were also taken as an effort to cut off access to online gambling. Heart-to-heart conversations were also held to touch the survivors' human side and remind them of the negative impact of their actions on their families.

When the survivors' debts had piled up and were being chased by debt collectors, some families were reluctantly forced to close the debts to protect themselves and other family members from threats and terror. Preventive steps, such as securing family assets in the form of important documents and luxury goods, were also taken to prevent the Survivor from selling them secretly to finance their addiction. In fact, in the most difficult situations, some families are forced to sell the Survivor's assets to pay off their mounting debts. All these efforts are made with the hope, however small, that the Survivor can come to their senses and return to the right path, although the wounds caused by this addiction will take a very long time to heal.

Five-stage framework for addressing issues related to financial and behavioral challenges, online gambling scam, likely in the context of problem gambling or similar addictive behaviors. These stages are Signal Detection, Prevention or Preparedness, Containment, Recovery, and Learning, each with specific financial and behavioral considerations.

Signal detection focuses on identifying the early warning signs of a problem. On the financial front, these signals can be stark and concerning: unexplained debt accumulation, indicative of funds being diverted or lost without a clear explanation; impulsive betting, highlighting a lack of control over financial decisions; neglecting bills, a direct consequence of mismanaged finances; frequent lending, suggesting a desperate need for funds; and hiding financial activity from a spouse, indicating secrecy and deceit.

Behaviourally, signal detection involves observing changes in an individual's conduct. Lying is a significant red flag, as it often accompanies attempts to conceal the extent of the problem. Avoiding responsibility shows a disengagement from personal and financial obligations. Preoccupation with gambling (or the problematic activity) indicates an unhealthy focus. In contrast, a loss of interest in previous social activities points to a withdrawal from healthy engagement and a shift in priorities. Recognizing these signals early is crucial for timely intervention.

Prevention or Preparedness emphasizes proactive measures. Financially, prevention involves strategies such as detecting accidents or conscious financial scams, suggesting vigilance against external threats that could exacerbate financial vulnerability. Digital access refers to safeguarding online financial accounts and potentially limiting access to platforms that facilitate problematic behavior. Limiting cash on hand can reduce the immediate availability of funds for impulsive spending or gambling. Behaviourally, prevention centers on mental and emotional preparedness.

Being alert if something seems "too good to be true" helps to counter the allure of quick gains often associated with gambling or scams. Managing triggers is paramount and requires individuals to identify and develop coping mechanisms for situations, emotions, or environments that provoke problematic behavior. Recognizing the dangers of being "too confident" (overconfidence can lead to risky decisions), understanding what truly acts as a "stress reliever" (finding healthy coping mechanisms instead of destructive ones), and addressing "FOMO" (Fear of Missing Out), which can drive impulsive actions, are all vital components of behavioral preparedness.

Containment is the immediate action to halt the problem's progression and minimize further damage. Financially, containment requires decisive steps: disconnecting immediately from the source of the problem, whether it is gambling platforms, problematic financial relationships, or

avenues of impulsive spending. Rearranging the financial plan is critical and involves a thorough review of bills, debt, savings, and other financial commitments to regain control and reallocate resources effectively.

Crucially, this also involves avoiding triggers, both financial and environmental, that could lead to a relapse. Behaviourally, containment demands honesty and self-reflection. Admitting the issue is the foundational step towards recovery, breaking the cycle of denial and secrecy. Strengthening social connections provides a vital support network, offering encouragement and accountability. Self-awareness helps individuals understand the root causes of their behavior and their vulnerabilities. Seeking help from professionals, support groups, or trusted individuals is essential for guidance and expertise in navigating the challenges of containment.

Recovery is a sustained effort to rebuild and restore stability. Financially, this involves a systematic approach to financial health. Rebuilding cash flow is fundamental, with a focus on generating stable income and managing expenses effectively. Facing the consequences means acknowledging the financial damage incurred and taking responsibility for it, rather than avoiding it. Debt restructuring is often necessary to manage outstanding obligations sustainably and may involve negotiations with creditors or professional debt advice.

Creating a timeline for financial recovery provides a structured plan and measurable goals. Behaviourally, recovery is about developing resilience and healthy coping strategies. Managing stress is crucial, as stress can be a significant trigger for problematic behaviors. Subjecting oneself to open intervention by family or professionals demonstrates a commitment to change and enables external support and accountability. Avoiding a toxic environment is equally important, as negative influences or triggering surroundings can undermine recovery efforts.

Learning, the final stage, is an ongoing process of reflection, adaptation, and sustained growth that prevents future relapses and promotes long-term well-being. Financially, learning involves recognizing the "lapse possibility," acknowledging that setbacks can occur, and developing strategies to manage them effectively. Smart spending is a key takeaway, emphasizing mindful, responsible financial decisions that align with long-term goals and help prevent a return to impulsive or destructive habits. Behaviourally, learning is about continuous engagement with support systems.

Engaging with the support system, whether it is family, friends, therapists, or support groups, provides ongoing encouragement, accountability, and a safe space to share experiences. Sharing progress allows individuals to track their journey, celebrate successes, and identify areas that still need attention. Crucially, understanding "what is the intervention that works" involves reflecting on past experiences to identify which strategies, therapies, or support mechanisms have proven most effective for their journey, enabling them to refine their approach for sustained recovery and financial health. This continuous learning ensures that individuals are better equipped to face future challenges and maintain their progress.

Using the management crisis stage, "Signal Detection" involves identifying early warning signs of addiction, such as increased time spent gambling, financial difficulties, mood swings related to gambling outcomes, or neglecting responsibilities. Data analytics on user behavior can also be used. "Prevention or Preparedness" focuses on measures to stop addiction from developing or to prepare for potential cases. This includes public awareness campaigns, responsible gambling tools, and educational programs for vulnerable groups. "Containment" stage, when addiction is suspected, this stage aims to limit its spread and impact.

This could involve direct intervention, offering support services, or restricting access to gambling platforms for the individual. The "Recovery" stage is the treatment phase, where individuals receive professional help to overcome their addiction. This may involve therapy, support groups (like Gamblers Anonymous), financial counseling, and addressing co-occurring

mental health issues. “Learning” phase is post-recovery; this stage involves analyzing what worked and what did not. This feedback loop informs improvements in detection methods, prevention strategies, and recovery programs to enhance future efforts in combating online gambling addiction. Fraud in fintech, including online gambling scams, can be prevented through the combination of technology, education, and regulation (Amelia & Amal, 2023).

The importance of a comprehensive crisis management approach to overcoming a gambling problem cannot be overstated, as a successful recovery hinges on the synchronized efforts of the individual, their immediate support system, and the broader societal network. At the core of this crisis is the gambler, who must serve as the primary actor and instigate the process of change from within. Their journey begins with a critical stage of signal detection, a moment of profound personal crisis where they finally recognize the devastating impact of their addiction and make the difficult choice to confront it head-on.

This internal shift from denial to acknowledgment is the first and most crucial step, as it empowers them to actively seek help, whether through professional therapy, self-exclusion programs, or joining support groups, effectively moving from a state of internal chaos to a proactive stance of prevention and recovery. Concurrently, the family and relatives constitute the essential support system, often serving as the initial crisis managers by detecting the early warning signs, such as financial distress, emotional withdrawal, or secrecy, long before the gambler is willing to admit them. Their role is to implement a containment strategy, which may involve difficult but necessary actions such as managing finances, securing assets, and setting firm boundaries, all while providing unwavering emotional support and encouragement throughout the challenging, often lengthy recovery process.

Ultimately, from a societal perspective, external factors are crucial to a robust and lasting recovery, as they provide the essential infrastructure for long-term healing and learning. These resources include mental health professionals who can address the underlying psychological issues driving the addiction, debt counseling services to help navigate the financial fallout, and formal support networks like Gamblers Anonymous that offer a sense of community and shared understanding, preventing relapse by reinforcing accountability and shared learning. This project was disseminated through several events in collaboration with Perbanas Institute, Perbanas Foundation, ISEI, KADIN, Al Azhar, Salemba Prison, SME owners, and high school students in the greater Jakarta area as part of the university community service program.

CONCLUSIONS

Online gambling is a toxic influence on individuals, families, communities, and society. It is illegal in Indonesia. One must have self-determination to survive, with powerful support from the surrounding party. By using Mitroff's crisis management, there is a pattern to describe when one is potentially trapped in online gambling, before, during, and after. Society must commit, too. The community plays an important role in eradicating online gambling by raising awareness of the dangers, reporting gambling promotion sites or accounts, providing support and education to victims, and creating a healthy environment with zero tolerance for this illegal activity.

The government must have a prevention mechanism, even before online gambling targets individuals, know what to do when someone is trapped and seeks help, and what to do after all. Strong enforcement must be implemented, and educators and advocates must be consistently involved in creating a healthier ecosystem by informing and educating society. This research is limited to two families residing in the Jakarta area, which has high levels of urban lifestyle demands. Future research could compare this with conditions in rural areas of Indonesia, where there are many educational challenges and limited literacy in fintech and crisis management.

LIMITATION & FURTHER RESEARCH

Research indicates that family members of individuals with gambling addictions often delay seeking professional help until the situation reaches a critical breaking point. Initially, families may engage in "enabling" behaviors or adopt a stance of silent endurance, hoping the gambler will self-correct. However, the shift toward a voluntary, proactive search for solutions is typically triggered by a direct threat to the household's physical and financial safety. This "initiative of desperation" occurs when the consequences of the addiction, such as aggressive harassment from debt collectors, the discovery of theft within the home, or the realization that essential family assets like homes and vehicles have been used as secret collateral, become impossible to ignore or manage privately.

When the crisis escalates to this level, the family's motivation for seeking help is primarily driven by the need for self-preservation and boundary setting rather than just the gambler's recovery. At this stage, research shows that family members look for strategic interventions to dismantle the "debt trap" and protect remaining assets. Their involvement in the recovery process becomes a defensive necessity; they are no longer just passive observers but are actively seeking legal and financial counseling to mitigate risk. There is no indication that the act might not happen again. So, this research might be updated or include additional information in the future. Medical professionals, such as psychiatrists, psychologists, and other mental health experts, can also be involved.

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