

England is the Largest Center for Online Gambling Activity in the World, Versus Indonesia is Exposed to Online Gambling Emergency Stage Five

by Junaedi Junaedi

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Junaedi

Government Study, University Muhammadiyah Makassar, Indonesia

Address : Jl. Sultan Alauddin No.259, Gn. Sari, Kec. Rappocini, Kota Makassar, Sulawesi Selatan 90221

Corresponding author: junaedi@unismuh.ac.id

Abstract. Gambling is not only prohibited by Islamic law but gambling is also prohibited by law. Online gambling in Indonesia has a widespread, deep and pervasive impact, like an octopus. The dangers of gambling grip various aspects of individual and societal life, creating complex and layered problems. From financial and mental health losses to family breakdown and increased crime. Online gambling is the act of gambling carried out online via a website or application that provides gambling content. Please note that online gambling is an act that is prohibited based on the provisions in Article 27 paragraph (2) of the ITE Law, namely that every person intentionally and without right distributes and/or transmits and/or makes accessible electronic information and/or electronic documents containing content. Gambling. The largest online gambling market in the world with gross online gambling revenue globally is estimated to reach US\$102 billion or the equivalent of IDR 1,563.35 trillion in 2021 (exchange rate IDR 15,327/US\$). The UK is recorded as the largest online gambling market in the world with revenues of US\$12.48 billion, the United States (US) with revenues of US\$10.96 billion, and Australia US\$6.55 billion. Meanwhile, the largest online gambling players in Indonesia are in the West Java region, estimated at 535,644 people, with transactions of IDR 3.8 trillion, DKI Jakarta, with 238,568 players with transactions of IDR 2.3 trillion, Central Java has 201,963 players with transactions of IDR 1.3 trillion. Trillion, Banten 150,302 players with transactions of IDR 1.02 trillion, and East Java 135,227 players with transactions of IDR 1.05 trillion. The dangers of Gambling in terms of increased crime, many individuals are trapped in huge debts due to gambling which triggers and spurs them to turn to criminal acts such as theft, fraud, and even violence to earn money, creating an unsafe social environment.

Keywords: England, Indonesia Online Gambling Emergency, Stadium Five, World Online Gambling Center.

1. INTRODUCTION

Gambling is not only prohibited by Islamic law, but gambling is also prohibited by legislation (state constitution). Financial Impact on Individuals; Increase in Family Economic Burden; Decreased Productivity; Impact on Local Economy; Social and Health Costs; Money Laundering Risk; Decrease in Tax Revenue; Teenage Gambling; Financial Instability; Dependence on Gambling Income.

Gambling is a complex phenomenon that affects various aspects of individual and societal life. From financial and mental health losses to family breakdown and increased crime, the impacts of gambling are far-reaching and devastating. To overcome problem gambling we need a comprehensive approach involving strict regulations, public education, social support, and intervention from many parties. All parties, without cornering each other, must work to further reduce the negative impacts of gambling in order to protect society.

Gambling, especially in its increasingly growing online form, has become a global phenomenon with significant adverse impacts, both sociological and psychological. People in various parts of the world are increasingly aware of the negative impact of gambling on

individuals, families and communities. On the page <https://uinsgd.ac.id> (12-07-2024) it is stated that the dangers of gambling have spread. The impact is broad, deep, and pervasive, like an octopus with many tentacles. The dangers of gambling grip various aspects of individual and societal life, creating complex and layered problems. From financial and mental health losses to family breakdown and increased crime.

Gambling has led to the collapse of families. When one of the family members gets worse, if all of them are addicted to gambling, the family's financial resources will certainly be drained to fulfill their gambling habit. This can cause economic instability, conflict, strife, and divorce. Many families are destroyed by the financial and emotional problems caused by gambling. The largest online gambling market in the world today. According to H2 Gambling Capital data published by Visual Capitalist, global online gambling gross revenue is estimated to reach US\$102 billion or the equivalent of IDR 1,563.35 trillion in 2021 (exchange rate IDR 15,327/US\$).

England is listed as the largest online gambling market in the world. Gross online gambling revenue in the country is estimated at US\$12.48 billion. Then there is the United States (US) with gross revenues estimated at US\$10.96 billion. On the Visual Capitalist page at the top, the UK surpassed the US as the largest online gambling market in the world. Next, there is Australia in third place with an estimated gross income from online gambling of US\$6.55 billion in 2021. This amount is equivalent to half the gross income from online gambling in the UK.

Meanwhile, the largest online gambling players in Indonesia are in the West Java region, estimated at 535,644 people, with a total transaction value of IDR 3.8 trillion. Another province that has many online gambling players is DKI Jakarta, with 238,568 players and a total transaction value of IDR 2.3 trillion. Then Central Java has 201,963 players with transactions of IDR 1.3 trillion, Banten 150,302 players with transactions of IDR 1.02 trillion, and East Java 135,227 players with transactions of IDR 1.05 trillion.

2. RESEARCH METHOD(S)

Based on the background above, the problem formulation in this Journal is: England is the Largest Center for Online Gambling Activity in the World, Versus Indonesia Exposed to Stadium Five Online Gambling Emergency? This data collection technique uses online data search / Internet searching, browsing, surfing or downloading data, books, journals, theses, theses, dissertations, and sources from experts related to matters related to " England

is the Largest Center for Online Gambling Activity in the World, Versus Indonesia Exposed to Online Gambling Emergency Stage Five.”

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The type of data used in this research is secondary data, with this data collection technique obtained from various sources including books, journals, theses, theses, dissertations, sources from experts, online news, Internet searching, and browsing. , surfing or downloading data, media reviews, websites and other relevant sources related to "England, the Largest Center for Online Gambling Activity in the World, Versus Indonesia Exposed to Online Gambling Emergency Stage Five".

3. FINDINGS AND DUSCUSSION

Dangers of Gambling

The dangers of Gambling in terms of increasing crime, many individuals are trapped in huge debts due to gambling which triggers and spurs them to turn to criminal acts such as theft, fraud, and even violence to earn money. This creates an unsafe social environment.

Meanwhile, from a mental perspective, gambling addiction has a serious impact on mental health. Gamblers often experience emotional experiences, such as stress, anxiety, depression and sleep disorders. This emotional stress not only affects himself but also the people around him. Wives, children, including neighbors, also bear the emotional impact. Untreated mental health problems can lead to reduced quality of life and work productivity, as well as increasing public health care costs.

Gambling damages those who work. Employees who are addicted to gambling tend to show decreased productivity, be absent more frequently, and be less focused at work. This is detrimental to bureaucratic services and overall economic dynamics. Not to forget, gambling hurts students. Student children from families involved in gambling often experience neglect, and lack of attention and support for their education. What's worse is that many school-age teenagers are exposed to online gambling, which diverts their focus from studying and destroys their healthy growth and development.

Gambling often exacerbates poverty. It is ironic and sad that individuals from poorer levels of society tend to be more susceptible to gambling addiction because they see gambling as a way to escape poverty. Gambling more often causes them to fall deeper into poverty and debt. Gambling is a complex phenomenon that affects various aspects of individual and societal life. From financial and mental health losses to family breakdown and increased crime, the impacts of gambling are far-reaching and devastating. To overcome problem gambling we need a comprehensive approach involving strict regulations, public

education, social support, and intervention from many parties. All parties, without cornering each other, must work to further reduce the negative impacts of gambling to protect society.

Definition of Gambling

Gambling according to English: gambling, Dutch: kansspel, gospel or hazardspel) is a game where players bet to choose one choice among several choices where only one choice is correct and becomes the winner. The player who loses the bet will give the bet to the winner. The rules and betting amounts are determined before the game starts. Gambling is a game where players bet to choose one option among several options where only one option is correct and becomes the winner. The player who loses the bet will give the bet to the winner. Rules and betting amounts are determined before the match starts.

In language, the KBBI defines gambling as a game using money or goods as bets (such as playing dice, or cards). Meanwhile, according to W.J.S Poerwadarminta in the General Indonesian Dictionary, as quoted from Legal Aspects of Business Models that are Similar to Gambling, gambling is risking a certain amount of money or property in a guessing game based on chance, to get an amount of money or property that is greater than the original amount of money or property.

In a juridical context, games or games can be classified as gambling if they meet the criteria as explained in Article 303 paragraph (3) of the Criminal Code: What is called a gambling game is any game, where in general the possibility of making a profit depends on sheer luck, also because the player is more trained or more skilled. This includes all bets on the results of competitions or other games that are not held between those competing or playing, as well as all other bets.

Meanwhile, Article 426 and Article 427 of Law Number: 1 of 2023 concerning the new Criminal Code and its explanation, which is valid for 3 years from the date of promulgation, namely 2026, do not provide a definition/understanding of gambling or gambling games. This article regulates the types of criminal acts of gambling. Based on Article 303 paragraph (3) of the Criminal Code, it can be seen that in gambling games, there is an element of profit that depends on luck (luck) or the skill/intelligence of the player. Apart from that, gambling games also involve betting.

For example, if you play chess because you take part in a competition and get money as a prize when you win a chess game, then this cannot be said to be gambling. It's different if you see other people playing chess, then you bet with your friend that A or B will win, then that action is gambling. Because, based on the contents of Article 303 paragraph (3) of

the Criminal Code above, betting carried out by people who are not participating in the competition is gambling.

Thus, based on the explanation above, every game or game that contains betting elements which can be in the form of money or property, where the winnings or profits are based on luck, can also be because the players are more skilled/trained, then the action is gambling.

Elements of Online Gambling Articles

Online gambling is the act of gambling carried out online via a website or application that provides gambling content. Please note that online gambling is an act that is prohibited based on the provisions in Article 27 paragraph (2) of the ITE Law, namely that every person intentionally and without right distributes and/or transmits and/or makes accessible electronic information and/or electronic documents containing content. Gambling. This action is a criminal offence that is punishable by imprisonment for a maximum of 6 years and/or a fine of a maximum of IDR 1 billion.

According to Adami Chazawi and Ardi Ferdian in the book Crime of Information & Electronic Transactions, the elements of the online gambling article in Article 27 paragraph (2) of the ITE Law are as follows (p. 53):

- a. Subjective element: mistake (on purpose).
- b. Objective element
 - 1) unlawful: without right;
 - 2) act: distributing, transmitting, and/or making accessible;
 - 3) object: electronic information and/or electronic documents that contain gambling content.

It is further explained in the book that the application of Article 27 paragraph (2) of the ITE Law is by adapting to the limitations/definition of gambling in Article 303 paragraph (3) of the Criminal Code and applying it to which types/forms of gambling crimes are appropriate (p. 57). The meaning of gambling as intended by Article 27 paragraph (2) of the ITE Law is the same as the meaning of gambling games (hazardspel) according to Article 303 paragraph (3) of the Criminal Code. Meanwhile, the crime of gambling is contained in Article 303 paragraph (1) numbers 1, 2, 3 and paragraph (2), as well as Article 303 bis paragraph (1) numbers 1 and 2 (p. 58).

21 Meanwhile, according to the SKB on the ITE Law, the emphasis on implementing Article 27 paragraph (2) of the ITE Law is the act of a person transmitting, distributing and making electronically accessible gambling content or content that is prohibited or does not have a permit based on statutory regulations (p. 8). The distribution of gambling content can take the form of transmission from one device to another, distribution or spreading from one device/user to many devices/users (p. 9).

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Online Gambling in the World

Online gambling activities in Indonesia are currently increasingly widespread, along with increasing internet penetration and the development of digital gambling game platforms or applications in many countries. So, where is the largest online gambling market in the world today? According to H2 Gambling Capital data published by Visual Capitalist, global online gambling gross revenue is estimated to reach US\$102 billion or the equivalent of IDR 1,563.35 trillion in 2021 (exchange rate IDR 15,327/US\$).

England is listed as the largest online gambling market in the world. Gross online gambling revenue in the country is estimated at US\$12.48 billion. Then there is the United States (US) with gross revenues estimated at US\$10.96 billion. On the Visual Capitalist page at the top, the UK surpassed the US as the largest online gambling market in the world.

Next, there is Australia in third place with an estimated gross income from online gambling of US\$6.55 billion in 2021. This amount is equivalent to half the gross income from online gambling in the UK. European countries dominate the world's top online gambling markets, including Italy, France, Germany, Sweden, Spain and Greece. Meanwhile, no countries from Asia, South America or Africa are included in the top 10 list. Likewise, Indonesia is not included in the list in the Indonesian language graph below:



Source: Visual Capitalis (2021)

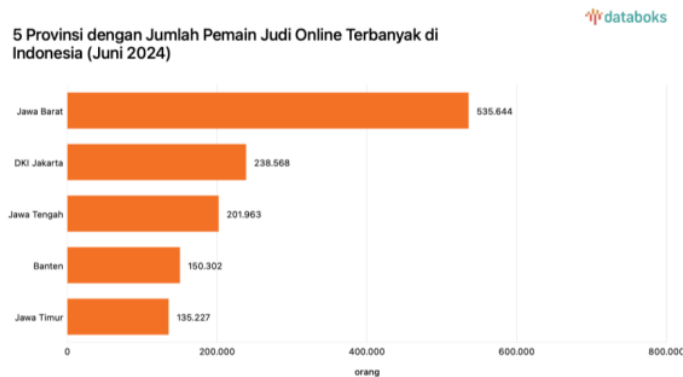
The following are details of the 10 countries with the largest total gross online gambling revenues in the world in 2021:

- a. UK: US\$12.48 billion
- b. United States: US\$10.96 billion
- c. Australia: US\$6.55 billion
- d. Italy: US\$4.51 billion
- e. France: US\$3.83 billion
- f. Germany: US\$3.65 billion
- g. Canada: US\$2.55 billion
- h. Sweden: US\$2.10 billion
- i. Spain: US\$1.60 billion
- j. Greece: US\$1.3 billion

Indonesia Exposed to Stadium Five Online Gambling Emergency

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According to a report by the Coordinating Minister for Political, Legal and Security Affairs (Menko Polhukam) Hadi Tjahjanto, West Java is the province with the most online gambling players nationally.

Currently, the number of online gambling players in West Java is estimated to have reached 535,644 people, ¹¹ with a total transaction value of IDR 3.8 trillion. Another province that has many online gambling players is DKI Jakarta, with 238,568 players and a total transaction value of IDR 2.3 trillion. Then Central Java has 201,963 players with transactions of IDR 1.3 trillion, Banten 150,302 players with transactions of IDR 1.02 trillion, and East Java 135,227 players with transactions of IDR 1.05 trillion, which can be seen in the Indonesian language graph below:



Source: Coordinating Ministry for Politics, Law and Security (2024)

Online Gambling Transactions in Indonesia

⁶ According to data from the Financial Transaction Reports and Analysis Center (PPATK), during the 2017-2022 period, there were around Rp. 157 million online gambling transactions in Indonesia with a total turnover value of Rp. 190 trillion, which can be seen in the Indonesian language graph below:



Source: CNN Indonesia, Centre for Financial Transaction Reports and Analysis (PPATK 2017-2022)

⁶ PPATK obtained this data from searches and analysis of 887 parties included in the online bookie network. The circulation of funds in question is the flow of funds for betting purposes, payment of winnings, costs of organizing gambling, transfers between bookie networks, as well as transactions with the alleged purpose of money laundering carried out by the bookie network. Natsir explained that online gambling transaction activity in Indonesia has continued to increase over the last five years.

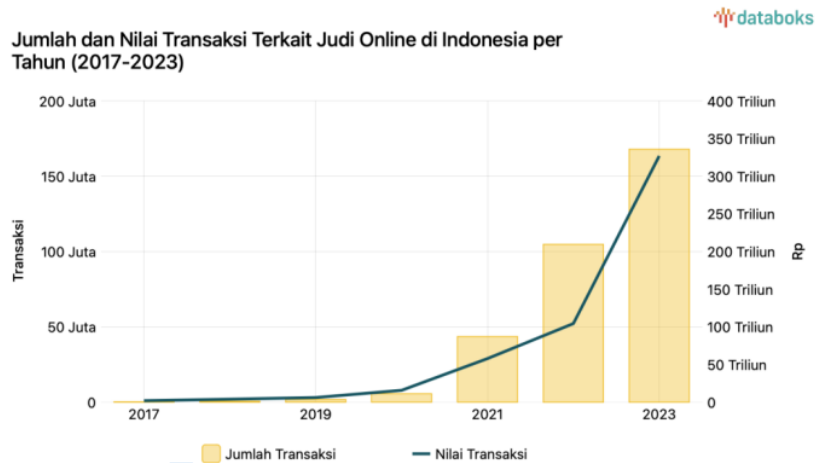
¹⁰ In 2017, PPATK found that there were 250.7 thousand online gambling transactions with a total value of Rp. 2 trillion. Then in the following years, transactions continued to increase. The number and value of online gambling transactions in 2022 will be a record high, as can be seen in the graph above. To support the eradication of online gambling, the Ministry of Communication and Information (Kominfo) has cut off access or taken down 60,582 contents indicated for online gambling during the September 2023 period.

Minister of Communication and Information Budi Arie said that his party would order cellular operators to strengthen verification of SIM card user data, as well as ask internet service providers to identify networks that contain online gambling content. Furthermore,

we will continue to coordinate with ministries and institutions, digital platforms, mobile operators and internet service providers, banks and financial service providers to handle online gambling.

Online Gambling is Increasingly Popular, Transactions Reach Hundreds of Trillions

Online gambling is an activity that is prohibited in Indonesia. However, the trend has become increasingly widespread in recent years. This can be seen from the annual report of the Financial Transaction Reports and Analysis Center (PPATK). According to PPATK's findings, in 2017 there were only around 250 thousand transactions related to online gambling in Indonesia, with a total transaction value of Rp. 2 trillion, which can be seen in the Indonesian language graph below:



Source : Centre for Financial Transaction Reports and Analysis (PPATK 2017-2023)

Then in the following years, similar transactions continued to increase until their value reached hundreds of trillions. Throughout 2023 PPATK found that there would be around 168 million transactions related to online gambling, with a total transaction value of Rp. 327 trillion. PPATK also stated that in 2023 there will be around 3.29 million people in Indonesia who play online gambling, and some of them misuse their accounts.

There are still ways to use other people's accounts obtained from the practice of borrowing and buying and selling accounts by the public to online gamblers, to be used as holding accounts for online gambling funds. Some of the funds from online gambling were taken abroad by the perpetrators using shell companies. In 2023, PPATK has frozen around 3.9 thousand accounts related to online gambling, with a total balance of IDR 167.7 trillion.

Millions of Indonesians Gamble Online, from Children to Parents

According to a report by ⁷ the Coordinating Minister for Political, Legal and Security Affairs (Menko Polhukam) Hadi Tjahjanto, there are around 4 million people who have been detected carrying out online gambling in Indonesia, which can be seen in the Indonesian graphic below:



Source: Coordinating Ministry for Politics, Law and Security (2024)

The Ages Of Online Gambling Players Vary, From Children To The Elderly

According to demographic data for online gambling players, there are 2% under 10 years old, a total of 80 thousand people detected. Then there are 11% (440 thousand perpetrators) aged 10-20 years, 13% (520 thousand perpetrators) aged 21-30 years, 40% (1.64 million perpetrators) aged 31-50 years), and those aged "(Perpetrator online gambling) this is the average middle to lower class, the number is 80% of the total players".

Hadi revealed that the nominal value of online gambling transactions in the lower middle class ranges from IDR 10 thousand to IDR 100 100,000. Then in the upper middle class, transactions start from IDR 100 thousand to IDR 40 billion. According to a report from ³⁰ the Financial Transaction and Analysis Reporting Center (PPATK), the authorities have blocked around 5 thousand accounts suspected of being related to online gambling.

The Impact of The Rise of Online Gambling in Indonesia

According to Prof. Dr. H. Riduan Mas'ud (Professor and Dean of FEBI UIN Mataram) as reported on the page <https://kemenag.go.id> (12-07-2024), here are some of the main dangers of online gambling from an economic perspective, namely:

a. Financial Impact on Individuals

One of the biggest dangers of online gambling is its impact on personal finances. Many individuals who fall into the habit of gambling experience significant financial losses. In 2019, around 1.3 million Indonesians were caught in the habit of online gambling. This number increased to 2.5 million people in 2020. These financial losses can lead to mounting debt, loss of savings, and difficulty meeting daily needs. These financial problems often lead to stress, depression, and other mental health problems, which can ultimately affect an individual's productivity and quality of life.

b. Increase in family economic burden

Financial losses experienced by individuals often impact their families. When a family member loses money gambling, the entire family can be affected. Increased financial burdens can cause tension in family relationships, reduce quality of life, and even trigger domestic conflict. In severe cases, families may lose their homes or other possessions to pay off gambling debts. Reports show that this impact is getting worse as the number of individuals addicted to online gambling in Indonesia increases.

c. Decreased Productivity

Online gambling can lead to decreased productivity at work. In 2018, around 30% of Indonesian employees experienced a decrease in productivity due to online gambling addiction. This figure increased to 40% in 2020. Individuals who are addicted to gambling may spend a lot of time gambling during work hours or experience decreased concentration and motivation. This not only affects the individual's performance but can also be detrimental to the company by lowering the overall productivity level. This decline in productivity ultimately hurts the economy as a whole.

d. Impact on the Local Economy

Money spent on online gambling often does not cycle back into the local economy. Most online gambling platforms operate overseas, so the profits generated do not contribute to national income or local taxes. In 2019, around 10% of Indonesia's national income was used for online gambling, and this figure increased to 15% in 2020. As a result, the local economy is losing potential income that could be used for infrastructure development, education and other public services.

e. Social and Health Costs

The social and health costs posed by online gambling are also significant. In 2019, around 1,000 Indonesians experienced mental health problems due to online gambling addiction. This number will increase to 2,000 people in 2020. The government and society must spend money to deal with the problems caused by gambling addiction, including counselling services, mental health treatment and rehabilitation programs. In addition, law enforcement costs to deal with fraud and crimes related to online gambling also burden the state budget.

f. Money Laundering Risk

Online gambling is often used as a means of money laundering by criminal groups. In 2019, around \$500 million was used to launder money through online gambling in Indonesia. This number increased to \$1 billion in 2020. Money laundering through online gambling platforms can undermine the integrity of the financial system and exacerbate existing economic problems. The government needs to expend additional resources to monitor and enforce laws related to these illegal activities, ultimately increasing costs for the state.

g. Decrease in Tax Revenue

Since most online gambling platforms operate overseas, countries miss out on significant potential tax revenue. According to a report by The Guardian, the UK loses around £300 million a year in uncollected tax revenue from the online gambling industry. This reduces the resources available for public services such as education, health and infrastructure.

h. Teen Gambling

Online gambling also carries risks for teenagers who are more susceptible to addiction, and this time also exists on campus, namely students. According to a study by the Gambling Commission in the UK, around 14% of teenagers aged 11-16 have gambled online. Gambling addiction at a young age can cause long-term financial problems and hinder the economic development of future generations. If it is not mitigated, it will be dangerous for the future sustainability of teenagers and students in the future, so we will have difficulty facing a golden Indonesia in 2045.

i. Financial Instability

Online gambling can cause financial instability among individuals and families. According to the National Center for Responsible Gaming, individuals who gamble excessively often face financial hardships that lead to decreased purchasing power and

a reduction in their economic contributions. This could lead to wider economic fluctuations, especially in already vulnerable communities.

j. Dependence on Gambling Income

Some countries and jurisdictions may become too dependent on revenues from the gambling industry. This addiction can be risky, especially if there are regulatory changes or a decline in gambling activity. Dependence on gambling income can divert focus from more stable and sustainable sources of income.

4. CONCLUSION AND RECOMMENDATION

Gambling is not only prohibited by Islamic law but gambling is also prohibited by law. Online gambling in Indonesia has a widespread, deep and pervasive impact, like an octopus. The dangers of gambling grip various aspects of individual and societal life, creating complex and layered problems. From financial and mental health losses to family breakdown and increased crime.

Gambling has caused the family collapse, even worse if everyone is addicted to gambling, the family's financial resources will certainly be drained to fulfil the gambling habit, which can cause economic instability, conflict, quarrels and divorce. Many families are destroyed by the financial and emotional problems caused by gambling.

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