



FOSTERING SOCIAL AWARENESS THROUGH EDUCATION ON THE DANGERS OF ONLINE GAMBLING AND ONLINE LOANS, AND COMMUNITY SHARING ACTIVITIES IN RW 13 RT 02, SEI LEKOP SAGULUNG, BATAM

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Abstract. This activity aims to raise public awareness about the dangers of online gambling and online loans, which are increasingly prevalent in their communities. Through an educational programme held in RW 13 RT 02, Sei Lekop Sagulung, it is hoped that residents will be able to understand the legal, social and financial impacts that can result from these two issues. The method used was interactive counselling with a group discussion approach, presentation of material through visual presentations, and question and answer sessions that allowed residents to discuss and share their experiences or questions. In addition, this activity was also accompanied by sharing activities in the form of distributing blessings on Fridays at the mosque and charitable activities at the church as a form of social concern, so that residents not only received information but also felt the direct benefits. The results of the activity showed an increase in residents' understanding of the legal consequences and financial risks of online gambling and unofficial online loans. Residents were also more open to discussing alternative solutions in participating in social activities that emphasise the values of togetherness and caring.

Keyword: online, gambling, loans, financial, sharing.

INTRODUCTION

The development of digital technology has brought many conveniences to everyday life, but on the other hand, it has also caused several serious problems, one of which is the rise of online gambling and illegal online loans. These two issues are increasingly concerning because they directly affect the legal, social, and financial aspects of society. Online gambling often traps individuals in economic problems, while illegal online loans can cause new problems such as extremely high interest rates and psychological pressure due to inhumane collection methods. This situation is exacerbated by the low level of legal awareness and financial knowledge among the public, making them vulnerable to harmful practices. Therefore, it is crucial to educate the public about the dangers of online gambling and illegal online loans so that they can better understand, increase their legal awareness, and be more vigilant in managing their money. With an approach that involves interactive counselling and social action, it is hoped that the community of RW 13 RT 02, Sei Lekop Sagulung, can be better equipped to face these threats and create a safer, fairer, and more peaceful environment.

An environment that supports the economic and social well-being of all citizens, including



by eradicating harmful online gambling practices. In an effort to protect this vulnerable group, the state must implement strict and comprehensive policies. This includes strict law enforcement against online gambling perpetrators and parties who take advantage of the situation to exploit women and children. In addition, rehabilitation and social support programmes must also be strengthened to help victims recover from the negative effects of online gambling. (Alvan, 2022)

Online gambling has very serious consequences, not only in terms of financial loss, but also in terms of mental health, social relationships, and legal issues. Economically, those involved often suffer huge losses because these games tend to be difficult to stop and the rules are unclear, which can lead to mounting debts and even bankruptcy. Psychologically, online gambling addiction can trigger stress, depression, and even anxiety disorders due to the pressure of losses and feelings of guilt. The social impact is also very dangerous, as relationships with family and friends are often damaged by lies, conflicts, or loss of trust. In addition, online gambling practices can also result in legal sanctions, as online gambling is prohibited in Indonesia and can be punished. Young people are particularly at risk because they are more easily tempted by digital advertising and instant gratification. Therefore, online gambling is not only a risky form of entertainment, but also a real threat that can destroy personal stability, families, and society as a whole. Not only that, in Indonesia, online gambling is a criminal act with several regulations that have been passed. In Indonesia, gambling is regulated in both the old and new Criminal Codes. Thus, both conventional and online gambling, including auction models that involve betting, are criminal offences.

Gambling is an act of deliberately risking something of value or something considered valuable, with an awareness of certain risks and expectations, such as games, matches, competitions, or events with uncertain outcomes. Gambling is a crime that exists in the virtual world. Cybercrime, particularly online gambling, requires law enforcement action to prevent the growth of online gambling and raise awareness among online gamblers. (Kartono, 2014)

Solutions to address the problems of online gambling and illegal online lending must be comprehensive and ongoing, involving various parties such as the government, educational institutions, and the community. First, it is important to increase public understanding and knowledge about the risks and pitfalls of unsafe online gambling and lending. Educational campaigns about the negative impacts and legal consequences of these two practices must be conducted regularly, especially among vulnerable communities. Second, the government must strengthen regulations and supervision of online gambling and loan providers to prevent them from



misusing personal data or charging excessively high interest rates. Strict law enforcement against illegal businesses is also necessary to hold them accountable. Third, the community can be empowered through the formation of monitoring groups or discussion forums that can remind and support each other in preventing these risky practices. Finally, the development of technologies such as applications that block gambling sites and legitimate, honest loan services can be tools to reduce public access to harmful services. With cooperation from various parties, the negative social and economic impacts of online gambling and loans can be reduced, making the community safer financially and legally.

METHODOLOGY

The methodology for the "Building Social Awareness through Education on the Dangers of Illegal Online Loans and Sharing Actions" activity was designed in a detailed and systematic manner so that the educational and social objectives could be achieved effectively. The first stage was preparation, which included identifying the location of the activity in RW 13 Sei Lekop and conducting a preliminary survey to understand the characteristics and needs of the community regarding the dangers of illegal online loans and online gambling practices. The implementation team also coordinated with various partners, including Unrika and mosque administrators, to ensure support and synergy in the implementation of the programme. The methodology of the activity "Building Social Awareness through Education on the Dangers of Illegal Online Loans and Sharing Actions" was designed systematically, taking into account the actual conditions of the programme partners, namely the community of RW 13 Sei Lekop, Sagulung District, Batam City. This method consists of the following stages:

Establishing a Baseline The initial stage is carried out to understand the actual conditions of the programme partners.

- a. Field surveys to identify the number of residents exposed to illegal online lending and online gambling practices.
- b. Interviews with community leaders, RW administrators, and religious leaders to gather information about the social, economic, and psychological impacts caused.
- c. Observation of the socio-economic conditions of residents in terms of education level, type of employment, and family financial management patterns.

The results of this baseline serve as the basis for formulating activities that are targeted and in line with the real needs of the partners.



The urgent needs identified are:

- a. Easy-to-understand financial education
 - b. Collective awareness of the dangers of online loans and gambling
 - c. Strengthening social solidarity through interfaith sharing activities and institutions
- Programme implementation strategy Activities conducted in three main forms:
 - a. The Friday Blessing Programme was held on Friday, 28 August 2025, in RW 13 RT 02 Sei Lekop together with UPZ Unrika. This activity involved the distribution of food after Friday prayers at the Shirotol Mustaqim Mosque. The aim of this activity was to increase concern for others, strengthen religious ties, and build a sense of brotherhood among residents.
 - b. An educational session on financial literacy and the dangers of online loans and online gambling on 31 August 2025 in RW 13 RT 02 Sei Lekop.
 - The methods used included presenting educational materials, interactive group discussions, question-and-answer sessions, sharing experiences, and providing useful solutions for residents.
 - The material discussed included the risks of illegal online loans, the negative impacts of online gambling, how to manage family finances, and how to recognise online scams.
 - c. Donation Programme at GPI Sei Lekop Church on 15 September 2025, this activity involved the distribution of donations to church members and administrators. The aim was to strengthen tolerance, interfaith cooperation, and build an inclusive social care network



Figure 1. Donation activities



Table of Issues

Partner Issues	Solutions	Outcome
Low financial literacy among residents, making them vulnerable to online loans	The main solution offered is "legal literacy education and proper financial management" combined with concrete social sharing actions.	As a result, the community is able to understand legal regulations and manage their finances more wisely. Additionally, a sense of social responsibility has grown, strengthening solidarity among residents.
The prevalence of online gambling, which has financial, social and psychological impacts.	Education on financial literacy and online gambling to raise awareness of the dangers of online gambling and online loans.	The public becomes more aware of the financial, social, and psychological risks of gambling and online loans. As a result, the number of victims of gambling addiction and online loan debt can be reduced.
Weakening social solidarity, marked by increasing family conflicts and declining community participation in social activities.	Strengthening communication and the value of togetherness within and around the community. And also donating to build a network of care.	As a result, relationships between individuals and among residents become more harmonious and conflicts are minimised.

RESULT AND DISSCUSION

This social humanities activity aims to build awareness and solidarity among citizens through various concrete actions. It includes education to raise awareness of the dangers of illegal practices, as well as sharing activities that foster empathy and togetherness. The first activity of the social humanities programme was the Friday Blessing sharing, which was held every Friday in RW 13 Sei Lekop and involved the active participation of the community in order to create a harmonious and united social environment. The aim of this programme was to increase the availability of proper worship equipment, while helping to build a sense of care and unity in the community through religious-based social activities.



The second activity is an educational session on the dangers of online loans and online gambling, which are common in the community. This aims to inform residents about the risks of taking loans from unofficial sources, which can lead to heavy debt and disrupt family economic stability. In addition, the negative impacts of online gambling, which can damage a person's social and mental condition, were also explained. This outreach was conducted in an interesting and interactive manner so that the community could more easily understand the warning signs and how to prevent them appropriately.

The third programme was a charity event at the GPI Sei Lekop Church in the form of donations to the congregation and church administrators. The aim was to strengthen unity and mutual respect among religious communities, as well as to provide tangible assistance to those in need. This programme helped to strengthen social bonds within the community, creating a more harmonious and supportive environment in Sei Lekop.

CONCLUSION AND RECOMMENDATIONS

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Recommendations

Overall, the community service activities carried out in RW 13 Sei Lekop have made a significant contribution to overcoming the negative impacts of illegal online loans and online gambling. Through an educational approach and social action, this programme has successfully increased residents' understanding of financial risks and built awareness of the importance of sharing and interfaith care. The increase in community participation in these activities indicates a shift in mindset towards wiser financial management and the growth of empathy within the community.

The active involvement of students, community leaders, and institutions such as UPZ UNRIKA, mosques, and churches is an important element in the success of this programme. This initiative not only provides theoretical understanding but also fosters social collaboration, strengthening community bonds. It is hoped that similar initiatives can continue to be developed as part of efforts to build a more open, harmonious environment that is mindful of the socio-economic challenges faced by society today.

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May the cooperation and concern that has been established in this activity become the beginning of a broader and more sustainable social movement. Thank you for the trust and opportunity given to us to participate in building a more caring, wise, and harmonious society.

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