

## Mitigating Online Gambling through Pancasila Education and the Strengthening of Digital-Financial Literacy: A Phenomenological Study

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### ABSTRACT

This study aims to explore how the integration of digital literacy and financial literacy into the Pancasila education course can foster students' digital-financial intelligence in addressing the negative impacts of online gambling. Employing a phenomenological approach, the research delves into students' lived experiences related to online gambling addiction. The findings reveal several key points: (1) students' encounters with online gambling are significantly influenced by a lack of financial literacy, digital literacy, and moral resilience; (2) both digital and financial literacy play crucial roles in mitigating this issue by cultivating digital-financial intelligence; (3) the integration of digital and financial literacy into Pancasila education has proven effective in shaping students' digital-financial awareness and guiding them to recognize the dangers of online gambling, manage their finances wisely, and behave ethically in alignment with Pancasila values; (4) furthermore, the development of a more practical and contextually relevant curriculum is vital for sustainably addressing this issue; and (5) the study strongly recommends a deeper integration of digital and financial literacy within the Pancasila education curriculum, along with the inclusion of materials that are relevant to the current digital social phenomena faced by students.

### ABSTRAK

### Kata kata kunci:

Judi Online;

Literasi Digital;

Literasi Finansial

Mitigasi Judi Online;

Pendidikan Pancasila.

**Mitigasi Judi Online melalui Pendidikan Pancasila dan Penguatan Kecerdasan Digital-Finansial: Sebuah Kajian Fenomenologis.** Penelitian ini bertujuan untuk mengeksplorasi bagaimana integrasi literasi digital, literasi keuangan, ke dalam mata kuliah pendidikan Pancasila dapat membentuk kecerdasan digital-finansial mahasiswa dalam menghadapi dampak negatif judi online. Penelitian ini menggunakan pendekatan fenomenologi untuk menggali pengalaman mahasiswa terkait adiksi judi online. Hasil penelitian menunjukkan bahwa (1) pengalaman mahasiswa dengan judi online dipengaruhi oleh kurangnya literasi keuangan, literasi digital dan ketahanan moral mahasiswa; (2) literasi digital dan literasi keuangan berperan penting dalam mitigasi masalah ini dengan membentuk kecerdasan digital-finansial; (3) pengintegrasian literasi digital dan keuangan dalam Pendidikan Pancasila terbukti efektif dalam membentuk kecerdasan digital-finansial serta menavigasi mahasiswa untuk mengenali bahaya judi online, mengelola keuangan dengan bijaksana, serta bertindak dengan etika yang sesuai dengan nilai-nilai Pancasila; (4) Selain itu, pengembangan kurikulum yang lebih aplikatif dan kontekstual, menjadi penting dalam menanggulangi masalah ini secara berkelanjutan; (5) Rekomendasi utama dari penelitian ini adalah untuk mengintegrasikan literasi digital dan literasi keuangan dalam kurikulum Pendidikan Pancasila secara lebih mendalam, serta menyesuaikan materi yang relevan dengan fenomena sosial digital yang dihadapi mahasiswa.

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## Introduction

The phenomenon of online gambling in Indonesia has emerged as a serious issue that causes widespread concern and poses significant threats, particularly to the younger generation. According to data from the Financial Services Authority (Otoritas Jasa Keuangan, OJK), in 2024, approximately 8,500 bank accounts were identified as being involved in online gambling transactions—a figure that continues to rise from the previous report, which recorded 8,000 accounts. In addition, the Coordinating Minister for Political, Legal, and Security Affairs (Menko Polkam), Budi Gunawan, revealed that around 8.8 million Indonesians are involved in online gambling, with the majority of players coming from lower-income communities and youth. These facts indicate that online gambling is not only a threat to individuals but also has the potential to undermine the social and economic structure of society.

Furthermore, the Financial Transaction Reports and Analysis Center (Pusat Pelaporan dan Analisis Transaksi Keuangan, PPATK) revealed that in 2024, approximately 4 million internet users in Indonesia were involved in online gambling activities, with the total turnover estimated to exceed IDR 404 trillion over the course of the year. Without firm intervention, this financial turnover is projected to reach IDR 1,000 trillion. These figures highlight the significant economic impact of online gambling and underscore the urgent need for a more comprehensive approach to address this issue.

In addition to the staggering financial figures, the number of victims is also deeply concerning. According to data released by Cipto Mangunkusumo Hospital (Rumah Sakit Cipto Mangunkusumo, RSCM), there has been a sharp increase in the number of patients receiving treatment for online gambling addiction. For instance, in November 2024, RSCM recorded a twofold increase in outpatient cases and a threefold rise in inpatient cases compared to the previous year, with the majority of patients suffering from psychological disorders linked to online gambling addiction, such as depression and suicidal tendencies (Tempo.co, 18 Nov 2024).

In addition, the phenomenon of online gambling is closely linked to the rising divorce rate. Data from the Central Statistics Agency (Badan Pusat Statistik, BPS), as cited in studies by Abyan (2024), Khoerunisa et al. (2024), Romadhoni & Rojak (2024), and Suraiya et al. (2024), indicate that gambling has become one of the leading causes of divorce in Indonesia. Many couples face marital conflict resulting from debts incurred through online gambling, which ultimately leads to divorce (Indonesia Baik, July 5, 2024). Several cases have revealed that victims of online gambling have lost their homes and possessions, and become trapped in online loan debts, further worsening their economic conditions (Kompas.com, November 12, 2024).

University students have also become one of the most affected groups (Abdullah & Sukmawati, 2024; Ardhan et al., 2024; Gunawan, 2024; Jonyanis & Adli, 2015; Nugraha, 2022). According to these studies, the phenomenon of online gambling has increasingly penetrated the younger generation, including students who are particularly vulnerable to its negative impacts. Data from CNN Indonesia (November 21, 2024) indicates that approximately 960,000 students and university students in Indonesia have become entangled in online gambling. This is especially alarming, as students are expected to concentrate on education and personal development, yet many are instead distracted and ensnared by the allure of online gambling, which can severely damage their psychological well-being, economic stability, and social relationships (Gultom, 2024).

For instance, a university student in Surabaya shared his harrowing experience after spending all his savings on online gambling. He expressed deep regret and claimed to have learned his lesson; however, the impact of online gambling addiction had already devastated his financial situation (Detikcom, June 28, 2024). This case illustrates how online gambling can drain students' financial resources—resources that should be allocated for education and daily living needs. Moreover, students trapped in online gambling often face mental health issues, including stress, anxiety, and depression. Research conducted by Haikal (2024), Laras et al. (2024), Mahilda & Setiawan (2025), and Mubarak

(2018) further reveals that online gambling has significant effects on students' mental health, exacerbating their overall condition.

In addition to mental health issues, the phenomenon of online gambling also brings about harmful social consequences. Research conducted by Hatimatunnisani et al. (2023), Hidayah et al. (2024), and Mubarak (2018) reveals that a number of students involved in online gambling have fallen into substantial debt. For example, two students in Bandung were forced to incur debts of up to IDR 25 million due to their online gambling addiction (Kumparan, June 19, 2024). This debt issue not only affects students' financial conditions but also impacts their social relationships, including those with family, friends, and their academic institution.

To address this issue, education in digital literacy, financial literacy, and national literacy through Pancasila education classes becomes essential. Students need to be trained to use technology wisely, understand the risks associated with online gambling, and manage their finances more effectively. Pancasila education, as a mandatory course in the curriculum assigned to develop personal character, also plays a crucial role in strengthening students' moral, social, and financial resilience. This phenomenon requires serious attention, particularly from an educational perspective, where digital literacy, financial literacy, and Pancasila literacy can serve as platforms for building the moral, digital, and financial resilience of the younger generation.

Several previous studies, such as those conducted by Anam et al. (2024) and Anggraini et al. (2023), have shown that digital literacy can serve as a key instrument in preventing the negative impacts of online gambling. These studies highlight the importance of digital literacy, which can be applied in schools, universities, and digital communities, to raise awareness among the younger generation about the dangers of online gambling. However, these studies focus solely on digital literacy without integrating it with Pancasila education, which is more oriented towards character formation and the moral values of the nation.

Research by Adetia et al. (2024), Isabella et al. (2023), and Palinggi & Ridwany (2020) regarding the values of Pancasila also indicates the potential of this education in enhancing legal awareness and digital ethics. However, these studies have not deeply explored how Pancasila education can collaborate with digital literacy to shape a more resilient character in the younger generation in facing the temptations of online gambling. A similar gap is found in the study by Anam et al. (2024), which emphasizes the importance of legal socialization regarding online gambling, but does not address how the values of Pancasila can strengthen the morality and social responsibility of the younger generation.

Meanwhile, research by Iskandar et al. (2022) focuses on legal counseling about online gambling in Banda Aceh City, using the perspectives of Islamic criminal law and national criminal law. While this study provides valuable insights into the relevant legal sanctions and criteria for online gambling offenses, it does not connect law enforcement with a values-based approach, such as that offered by Pancasila education. Pancasila education has the potential to instill moral responsibility and social justice, which could play a significant role in preventing students from falling into the trap of online gambling.

Another study by Kesuma (2023) emphasizes the importance of socializing the Electronic Information and Transactions Law (UU ITE) in the correct use of social media and the dangers of online gambling addiction. While this research contributes to raising public awareness, it lacks a thorough discussion on how digital literacy can function as a preventive tool, particularly in enhancing students' ability to recognize and avoid harmful content, such as online gambling platforms. Furthermore, the study does not explain how the values of Pancasila can be integrated with digital literacy and financial literacy to build a stronger moral resilience.

Moreover, the interdisciplinary approach in previous studies has been limited. A study by La Basiru et al. (2024), which highlights the negative impacts of online gambling and online loans, tends to focus primarily on legal aspects and socialization efforts. However, financial literacy and digital

literacy are also highly relevant in providing students with a clear understanding of the financial risks associated with online gambling, particularly those that trigger addiction and harmful online loan practices. Unfortunately, the integration of legal literacy, digital literacy, and financial literacy with a Pancasila education approach has not been addressed in these studies.

Most of the previous research tends to be general and does not explicitly target students as the primary subject. Students are a vulnerable group, as they are still in a stage of cognitive and emotional development, often seeking new experiences. However, their potential as change agents who can serve as role models in applying digital and financial literacy based on the values of Pancasila has not been fully addressed as the main focus of research.

More importantly, previous studies have not positioned Pancasila education as a fundamental foundation in efforts to prevent online gambling. Values such as respect for the law, responsibility, and mutual cooperation, which are integral to Pancasila, should be used as guidelines to foster the moral and social awareness of students.

Overall, although digital literacy and financial literacy have been recognized as effective tools in mitigating the negative impacts of online gambling, there is still a gap in research that integrates digital literacy, financial literacy, and Pancasila education. Pancasila education, with its components of moral knowing, moral feeling, and moral action, can be utilized to build mental resilience and legal awareness in students in facing digital challenges, including in the context of online gambling phenomena.

Therefore, a phenomenological study is needed to explore and understand students' experiences with online gambling, while also addressing the need to integrate Pancasila education with digital and financial literacy. This approach will not only provide preventive solutions but also help build moral, digital, and financial resilience among students as the future generation of the nation. This research is expected to offer long-term educational solutions to reduce the impact of online gambling in Indonesia.

## **Method**

This research uses a phenomenological approach to explore the subjective experiences of students who have been involved in online gambling, and how digital literacy, financial literacy, and Pancasila education influence their responses to this phenomenon. By utilizing phenomenology, the study aims to understand the meaning individuals assign to their experiences in facing the impact of online gambling. The primary focus is on students' perceptions of digital literacy and financial literacy, as well as the role of Pancasila values in addressing these issues. The participants in this study are 15 students who are survivors of online gambling in Makassar, all of whom are willing to share their experiences with online gambling addiction and have completed a Pancasila education course integrated with digital literacy and financial literacy. Participants were selected through purposive sampling, where the researcher chooses respondents who have relevant experience related to the research topic. Data will be collected through in-depth interviews. In analyzing the data, the researcher will follow phenomenological steps, including bracketing to separate personal biases, phenomenological reduction to identify the essence of the experience, and interpretation to understand the meaning within the data. Triangulation techniques will be used to ensure the credibility of the results by comparing interview outcomes with observations. Data validity will also be ensured through member checking, where participants verify the analysis results. This study is expected to provide deeper insights into how students experience online gambling and how digital literacy, financial literacy, and Pancasila education can be tools to prevent or address these issues.

## **Result and discussion**

This section presents the research findings derived from in-depth interviews, focus group discussions (FGD), and data analysis regarding the role of digital literacy, financial literacy, and Pancasila education in preventing online gambling among university students. The findings will be

discussed in the context of how these three aspects can be integrated into the Pancasila education curriculum in higher education institutions to mitigate the negative impacts of online gambling.

Table 1.1: Research Findings and Discussion Source: Processed by the Researcher

Aspect	Research Findings	Discussion
Student Experience with Online Gambling	Students feel trapped by the temptation of online gambling due to difficulties in managing free time and social pressure. As a result, they experience addiction and financial problems.	Students tend to seek instant entertainment from online gambling, which eventually leads to psychological impacts and financial difficulties. Time management and social support can help avoid addiction.
Digital Literacy as a Mitigation for Online Gambling	Most students show limited understanding of digital literacy, particularly related to the risks of online gambling. Students with more knowledge tend to be more cautious.	Digital literacy is crucial for educating students to recognize dangerous online gambling sites and protect themselves from addiction. Integrating digital literacy into Pancasila education can raise awareness of the dangers of reckless use of technology.
Financial Literacy as a Navigation for Online Gambling	Students without knowledge of financial management are vulnerable to falling into debt due to online gambling. Students educated in financial literacy are more prudent in managing money.	Financial literacy helps students manage budgets, avoid debt, and understand the financial risks related to online gambling. Financial education should be a part of the curriculum to prevent financial losses due to gambling.
Role of Pancasila Education in Preventing Online Gambling	Values of Pancasila, such as mutual cooperation, social justice, and humanity, can help address online gambling. However, the theoretical nature of Pancasila education is considered less relevant to students' realities.	Pancasila education can provide a strong moral foundation but must be adapted to address real-world issues, such as online gambling, to be more applicable. Integrating Pancasila in the digital social context will strengthen students' resilience against the temptation of online gambling.

Student experience with online gambling. Based on the interviews with students who have been involved in online gambling, it was found that most participants felt trapped by the temptation of online gambling due to the large amount of free time and social pressure in their environment. They admitted to feeling "entertained" and gaining instant gratification, which then led to dependence. However, over time, negative consequences such as psychological disturbances and financial difficulties began to emerge. Many of them confessed that they did not know how to stop their addiction, which led to worsening financial problems.

Digital literacy as a mitigation for online gambling. Most students involved in this research showed limited understanding of digital literacy, especially regarding the dangers of online gambling. They reported a lack of sufficient information on how to recognize harmful online gambling sites and how to protect themselves from potential addiction caused by online gambling. However, students who had a deeper understanding of digital literacy tended to be more cautious in using technology and the internet. They were better able to use technology for positive purposes and avoid the temptation of online gambling (Brata, et.al., 2022).

Financial literacy as a mitigation for online gambling. Financial literacy was also an important aspect in preventing students from falling into online gambling. Many students lacked sufficient knowledge about personal financial management, making them susceptible to falling into debt or losing

large sums of money. Some participants revealed that they did not understand the financial risks associated with online gambling, and as a result, they struggled when trapped in accumulating debt. Students who had been taught financial literacy, either through formal or informal education, showed better understanding in managing money and preventing themselves from the temptation of online gambling.

**Role of Pancasila Education in Navigating Online Gambling.** Pancasila education, as a mandatory course in higher education, plays a strategic role in shaping students' character and morality. Many participants expressed that the values of Pancasila, such as mutual cooperation, social justice, and respect for human rights, provide a strong foundation to combat the temptation of online gambling. However, most students felt that the Pancasila material taught was theoretical and less relevant to their everyday realities. As a result, they felt less capable of applying these values in the context of facing the temptation of online gambling.

Nevertheless, some students with a deeper understanding of Pancasila and the moral principles embedded within it demonstrated stronger resilience against the negative influence of online gambling. They were better able to utilize the values of Pancasila to maintain a balanced life, preserve healthy social relationships, and prioritize long-term goals over the desire for instant gratification through gambling.

**The Integration of Digital Literacy into Pancasila Education.** To mitigate the growing addiction to online gambling, it is essential to integrate digital literacy into Pancasila education. Digital literacy, as defined by Gilster (1997), refers to the ability to understand and use information from various digital sources critically and ethically. This form of literacy is not solely about technical proficiency in using digital technologies; more importantly, it encompasses the capacity for critical thinking and ethical decision-making when engaging with digital information.

UNESCO, as cited in Restianty (2018), expands this definition by emphasizing that digital literacy is an integral part of broader information literacy. It involves the ability to access, analyze, and evaluate information effectively within an ever-evolving digital environment. In this sense, digital literacy is not merely a set of skills but a vital instrument for fostering a technologically aware society.

According to the Joint Information Systems Committee (JISC, 2014), digital literacy comprises seven core elements: (1) digital communication and collaboration, (2) content creation and information management, (3) digital participation, (4) digital identity development, (5) digital learning, (6) digital ethics and safety, and (7) critical thinking related to technology. These elements illustrate that digital literacy encompasses a wide range of dimensions in an individual's online life, spanning from technical abilities to the development of ethical and social awareness. These components are summarized in Table 2 below.

No	Digital Literacy Element	Integration into Pancasila Education Courses
1	Digital Communication and Collaboration	<ul style="list-style-type: none"> <li>Teaching students digital communication rooted in Pancasila values, such as ethics in online interaction that uphold justice and unity.</li> <li>Forming online discussion groups to explore Pancasila-related issues in digital contexts.</li> </ul>
2	Content Creation and Information Management	<ul style="list-style-type: none"> <li>Guiding students to create digital content that reflects Pancasila values (e.g., videos on tolerance or infographics on mutual cooperation).</li> <li>Teaching students how to search for, manage, and verify information to prevent the spread of hoaxes and misinformation.</li> </ul>

No	Digital Literacy Element	Integration into Pancasila Education Courses
3	Digital Participation	<ul style="list-style-type: none"> <li>• Encouraging students to actively engage in online forums to promote discussions on the application of Pancasila.</li> <li>• Integrating collaborative projects involving real-life actions based on Pancasila, such as social media campaigns promoting tolerance.</li> </ul>
4	Digital Identity Development	<ul style="list-style-type: none"> <li>• Providing insights into the importance of building a digital identity that embodies Pancasila values, such as honesty, responsibility, and respect for others.</li> <li>• Facilitating discussions on the impact of digital identity on self-image and social responsibility.</li> <li>• Utilizing digital platforms to explore and study Pancasila-related materials, such as e-modules or interactive learning videos.</li> </ul>
5	Digital Learning	<ul style="list-style-type: none"> <li>• Encouraging the use of educational applications to investigate topics such as the history of Pancasila and its relevance in the digital era.</li> <li>• Promoting understanding of digital ethics based on Pancasila values, including the importance of respecting others' privacy and data security.</li> </ul>
6	Digital Ethics and Safety	<ul style="list-style-type: none"> <li>• Teaching students how to protect themselves from digital risks (e.g., online fraud) using approaches grounded in Pancasila's moral values.</li> <li>• Developing students' analytical skills to assess the social and moral impacts of technology through the lens of Pancasila.</li> </ul>
7	Critical Thinking Related to Technology	<ul style="list-style-type: none"> <li>• Encouraging students to evaluate technological policies and innovations from the perspective of Pancasila values, such as social justice and sustainability.</li> </ul>

In the context of Pancasila Education, digital literacy can serve as a crucial educational tool to foster students who not only understand the core values of Pancasila but are also capable of applying them in digital environments. Digital literacy equips students with the ability to recognize and comprehend the risks associated with the unwise use of technology, including threats such as online gambling. Integrating digital literacy into Pancasila Education offers a relevant approach to addressing digital-era challenges while grounded in the moral values embodied in Pancasila.

Research findings have demonstrated that digital literacy is a critical instrument in preventing risky behaviors such as online gambling. Through digital literacy, students gain a deeper understanding of how technology operates, including how to identify potentially harmful websites, recognize manipulation patterns in cyberspace, and assess privacy and data security risks. By incorporating digital literacy into Pancasila Education, students are not only taught moral values but are also provided with practical skills to protect themselves from digital threats (Restianty, 2018; Jisc, 2014).

Furthermore, elements of digital literacy, such as digital ethics and security, can be directly aligned with Pancasila values, particularly those of social justice and humanitarianism. Students are guided to understand that the use of technology must always take ethical and social consequences into account, encouraging them to become responsible digital citizens. Additionally, digital participation can be linked to the fourth principle of Pancasila, which emphasizes deliberation and democracy in communal life, including in the digital space.

Thus, Pancasila Education can function as a platform for cultivating a generation that possesses both moral integrity and digital competence. The relevance of digital literacy within Pancasila Education becomes even more pronounced when viewed as a preventive strategy against online

gambling. Numerous studies have identified online gambling as a serious threat to youth, including university students. Such activities often exploit users' lack of awareness regarding digital risks, such as data insecurity, financial fraud, and psychological addiction. With adequate digital literacy, students can develop the vigilance necessary to avoid such threats, identify harmful platforms, and understand the broader social, economic, and psychological consequences of online gambling.

Pancasila Education, with its emphasis on moral values, responsibility, and respect for the law, serves as an ideal platform for integrating digital literacy instruction. Within the learning process, students can be encouraged to analyze real-world cases related to online gambling by discussing legal aspects, moral implications, and societal impacts. This contextualized learning experience equips students with both critical insights and practical skills for navigating digital challenges.

Moreover, digital literacy can foster students' ability to produce positive digital content that supports Pancasila values. For example, students can be guided to create digital campaigns against online gambling by delivering educational messages to the public. Such activities not only enhance their technical skills but also reinforce their understanding of the importance of mutual cooperation (*gotong royong*) and social responsibility—values that are central to Pancasila.

In conclusion, the integration of digital literacy into Pancasila Education is a strategic move to cultivate students' digital intelligence. Students are not only encouraged to understand technological developments but also to internalize Pancasila's moral values in every digital activity they engage in. This approach not only prevents destructive behaviors such as involvement in online gambling but also contributes to the formation of a wise, responsible, and empowered younger generation in the digital age.

**Integration of Financial Literacy into Pancasila Education.** Financial literacy refers to an individual's ability to understand and apply financial concepts to make sound decisions that support personal financial well-being. Within this framework, integrating financial literacy into the Pancasila Education curriculum represents an innovative strategy to equip university students with the necessary competencies to navigate modern economic challenges, including risky financial behaviors such as debt entrapment or online gambling. As a values- and character-based course, Pancasila Education holds significant potential to internalize financial literacy as a reflection of the values of prudence and responsibility in earning, managing, and utilizing money.

From the perspective of Pancasila, financial literacy aligns particularly with the Fourth and Fifth Principles. The Fourth Principle *Democracy guided by the inner wisdom in the unanimity arising out of deliberations among representatives* emphasizes the importance of wise decision-making, including in financial matters. Financial literacy can educate students to make financial decisions that not only benefit themselves but also consider their broader social impact. Meanwhile, the Fifth Principle *Social justice for all the people of Indonesia* encourages students to understand how sound financial management can support a more equitable distribution of wealth and reduce economic disparities.

According to Prihatni et al. (2024), financial literacy encompasses three core elements: knowledge, behavior, and attitude. These elements can be systematically integrated into Pancasila Education through practical approaches, such as case discussions, financial management simulations, and analysis of social issues related to finance, including the impact of online gambling. This approach ensures that students not only learn financial concepts theoretically but also apply them through the value-laden lens of Pancasila in their daily lives.

Financial literacy is also particularly relevant in addressing the rising threat of online gambling among university students. Studies indicate that a lack of financial literacy is often a primary factor behind individuals engaging in risky financial behaviors, including gambling. In this regard, Pancasila Education can serve as a platform for educating students about the importance of financial literacy in



identifying and avoiding financial risks, while also fostering a sense of responsibility in using digital technology.

Moreover, financial literacy can serve as the foundation for developing financial self-efficacy, or the confidence in one's ability to manage finances effectively. Pancasila Education can facilitate this development by teaching students how to make financial decisions based on Pancasila principles such as mutual cooperation (*gotong royong*) and social justice. For example, students can be encouraged to participate in social entrepreneurship programs that not only enhance their financial literacy but also contribute to local economic development.

The integration of financial literacy into Pancasila Education also reinforces students' awareness of social responsibility in financial management. In this context, financial literacy functions not merely as a technical skill but also as a character-building tool aligned with the values of Pancasila. Students can be guided to understand, for instance, how excessive consumption or irresponsible investments can have adverse effects on social welfare.

By integrating financial literacy into Pancasila Education, students are not only equipped with relevant financial competencies but also provided with a value-based framework to use those skills ethically and responsibly. This approach is expected to cultivate a generation that is both financially literate and morally grounded, capable of confronting modern economic challenges and contributing meaningfully to national welfare. To further clarify, these ideas are summarized in Table 3.

Table 3 Integration of Financial Literacy Components, Civic Education (Pancasila), and Their Relevance to Online Gambling Issues

No.	Financial Literacy Component	Literacy Level	Characteristics	Integration with Civic Education (Pancasila)	Relevance to Online Gambling
1	Financial Knowledge	Well Literate	Possesses comprehensive knowledge of financial products and services, including understanding of benefits, risks, rights, and obligations.	Civic Education grounded in Pancasila can instill wisdom and social justice to encourage responsible use of financial services.	Enables students to identify and avoid illegal financial schemes such as online gambling.
		Sufficient Literate	Has adequate knowledge but lacks strong application skills.	Pancasila-based education emphasizes the balance between rights and obligations in a just economic system.	Raises awareness to resist online gambling, which often exploits limited financial literacy.
		Less Literate	Displays limited understanding of financial concepts.	Introduces basic financial education to promote personal and collective well-being.	Students are more susceptible to the lure of online gambling as a perceived quick fix.
		Non Literate	Has no knowledge or understanding of financial matters.	Builds foundational awareness of financial literacy as a personal and civic responsibility.	Highly vulnerable to online gambling due to lack of understanding of financial risks.

No.	Financial Literacy Component	Literacy Level	Characteristics	Integration with Civic Education (Pancasila)	Relevance to Online Gambling
2	Financial Behavior	Well Literate	Demonstrates sound financial habits such as saving, budgeting, and selecting appropriate financial products.	Reinforces financial behavior based on responsibility and discipline for societal welfare.	Encourages students to prioritize long-term financial goals over risky behaviors like gambling.
		Sufficient Literate	Manages finances moderately well, but may still engage in impulsive spending.	Guides students toward prudent financial behavior aligned with simplicity and mutual cooperation.	Reduces impulsive spending that can trigger gambling behavior.
		Less Literate	Lacks saving habits, struggles with budgeting, and often selects inappropriate financial products.	Promotes financial awareness to enhance shared prosperity.	Inability to manage money makes students more prone to resorting to gambling in emergencies.
		Non Literate	Exhibits disorganized financial behavior and is prone to debt and financial crises.	Encourages collective support and financial education rooted in Pancasila's values.	Most at risk of falling into gambling traps due to lack of control and financial awareness.
3	Financial Attitude	Well Literate	Holds a positive attitude toward financial planning and prefers saving over unnecessary spending.	Supports attitudes of fairness and wisdom in the management of financial resources.	Motivates students to invest in long-term goals rather than engaging in gambling.
		Sufficient Literate	Displays a relatively positive attitude but can still be influenced by impulsive decisions.	Cultivates responsibility in financial decision-making.	Helps students reconsider before engaging in risky financial actions such as gambling.
		Less Literate	Shows a poor attitude toward finances, often overly consumptive and unconcerned with future planning.	Encourages prioritization of basic needs and financial foresight.	More likely to view online gambling as a quick solution without fully understanding the risks.
		Non Literate	Indifferent to financial planning, tends to be wasteful.	Aims to transform wasteful habits into disciplined, responsible financial conduct.	Extremely susceptible to online gambling due to lack of self-control and awareness.

Application of Pancasila Values in Resisting the Temptation of Online Gambling. Pancasila Education holds significant potential in shaping students' attitudes and character in resisting the temptation of online gambling. The core values of Pancasila—such as social justice, humanitarianism, and respect for human rights—can serve as ethical filters, enabling students to better understand the social and psychological impacts of online gambling. However, the main challenge lies in making Pancasila Education more applicable and contextualized to the daily lives of university students.

One effective strategy is to integrate discussions on online gambling into the course content of Pancasila Education. For instance, students can be taught about the societal consequences of online gambling at both the individual and community levels, and how Pancasila values can guide individuals in avoiding or overcoming such addiction. Through this approach, students will develop a deeper appreciation of the importance of upholding morality and social responsibility in facing the growing digital temptations of contemporary life. To illustrate this more concretely, see Table 4 below:

Table 4. The Application of Pancasila Values in Addressing the Temptation of Online Gambling

Pancasila Principle	Relevance to Online Gambling	Implementation in Pancasila Education	Impact on Students
Belief in the One and Only God (Ketuhanan Yang Maha Esa)	Encourages avoidance of behaviors that contradict moral and religious values, such as gambling, which is prohibited by many religious teachings.	Discussions on the importance of moral integrity and faith in resisting the temptation of online gambling.	Students develop a strong moral foundation to reject online gambling as a practice that contradicts religious values.
Just and Civilized Humanity (Kemanusiaan yang Adil dan Beradab)	Online gambling often leads to injustice, including financial exploitation and mental distress.	Instruction on the social and psychological consequences of online gambling, such as financial loss and social deterioration.	Students become more socially aware and choose to avoid online gambling to maintain social well-being.
The Unity of Indonesia (Persatuan Indonesia)	Online gambling can disrupt social relationships, families, and community solidarity.	Exploration of how to preserve national unity by avoiding behaviors that undermine social integration, such as online gambling.	Students gain a deeper understanding of the importance of unity and prioritize collective well-being over personal gain.
Democracy Guided by the Inner Wisdom in Unanimity Arising out of Deliberations Amongst Representatives (Kerakyatan yang Dipimpin oleh Hikmat Kebijaksanaan dalam Permusyawaratan Perwakilan)	Online gambling undermines personal wisdom and leads to unwise financial decisions.	Group discussions to foster prudent thinking in facing tempting gambling offers, emphasizing reflection before action.	Students become more critical and thoughtful in their financial decision-making, reducing the risk of being trapped in online gambling.

Pancasila Principle	Relevance to Online Gambling	Implementation in Pancasila Education	Impact on Students
Social Justice for All of the People of Indonesia (Keadilan Sosial bagi Seluruh Rakyat Indonesia)	Online gambling contributes to social inequality, benefiting a few while harming many.	Teaching the importance of social justice and how online gambling exacerbates economic disparity.	Students become more aware of social justice values and feel responsible not to support activities that disrupt economic equity.

Developing Digital Intelligence. The integration of financial literacy and digital literacy within Pancasila Education has significant potential in shaping students' digital intelligence. Digital Intelligence (DQ), as defined by the DQ Institute in the *White Paper - Digital Intelligence (DQ): A Conceptual Framework & Methodology for Teaching and Measuring Digital Citizenship* (Institute, 2017), is a set of competencies that includes technical, cognitive, metacognitive, and socio-emotional aspects. These competencies are rooted in universal moral values, enabling individuals to face challenges and leverage opportunities in the digital world wisely. With this integration, students are not only guided to become technology literate but are also trained to use technology ethically and responsibly.

The concept of DQ emphasizes that digital intelligence extends beyond technical skills in operating digital devices. It encompasses a broader range of competencies, from understanding digital identity and managing information to protecting oneself from potential digital threats such as scams, hacking, or online addiction. Additionally, DQ also involves the ability to understand the social and ethical impact of technology usage, which is highly relevant to the values in Pancasila Education, such as cooperation (gotong royong) and social responsibility.

Table 5: Development of Digital Intelligence through Pancasila Education

Aspects of Digital Intelligence	Relevance to Pancasila Education	Impact on Students
Technical	Increases students' awareness of using financial technology wisely, in alignment with Pancasila values.	Students are able to use digital services to manage finances effectively and responsibly.
Cognitive	Teaches students to evaluate the financial decisions' impacts in a moral and social context based on Pancasila values.	Students can recognize financial traps, such as illegal online loans or online gambling, and make wise decisions.
Meta-cognitive	Helps students build character and habits that support social justice and the well-being of both individuals and society.	Students become more disciplined in managing time and finances, understanding the importance of digital responsibility.
Socio-emotional	Enhances students' ability to act based on the values of social justice and cooperation (gotong royong) in the digital life.	Students develop better self-control against consumerism or risky activities such as online gambling.
Ethics and Morality	Encourages students to understand moral responsibility in managing finances and using technology.	Students develop heightened awareness of the social impact and maintain integrity in facing digital challenges.

Aspects of Digital Intelligence	Relevance to Pancasila Education	Impact on Students
Social Responsibility	Integrates Pancasila values into tangible actions, such as helping communities combat financial or online fraud.	Students become change agents who promote digital and financial literacy to society at large.
Independence and Competence	Develops students who are independent and confident in facing financial and digital challenges, guided by Pancasila values.	Students are capable of utilizing digital technology for financial well-being and sustainable personal development.

Digital Quotient (DQ) was first introduced by Park (2019) as a conceptual framework to help individuals manage various aspects of their digital life. The concept was further developed by researchers from renowned universities, including Nanyang Technological University and the National Institute of Education in Singapore, as well as Iowa State University. The first publication of this framework, under the auspices of the World Economic Forum, in the same year, provided global recognition for the importance of DQ as a core component of digital and financial literacy.

The DQ framework encompasses a range of integrated competencies, including the management of digital identity, digital time management, media literacy, digital security, and digital ethics. Together, these aspects enable students not only to understand technology operationally but also to develop critical insights into its usage in everyday life. In other words, DQ equips students with the ability to function as responsible digital citizens.

The integration of financial and digital literacy in Pancasila Education offers a unique approach that encourages students to understand how technology can impact their financial decisions. By teaching financial literacy grounded in Pancasila values, students can learn how to make wise financial decisions, such as avoiding online loan traps or online gambling. This is relevant to the goals of Pancasila Education in shaping a generation that is independent and responsible (Maswir, et.al., 2024).

Pancasila Education, which combines digital and financial literacy, also plays a key role in developing students' socio-emotional competencies. Values such as social justice, respect for the law, and moral responsibility form the foundation that can help students face the challenges of the digital world. Thus, Pancasila Education not only serves as a means of character development but also as a strategy to create a more moral and ethical digital society.

Through the integration of financial literacy, digital literacy, and Pancasila values, students are expected to not only compete in the digital era but also possess digital intelligence that will positively impact society. These competencies will prepare them to face the digital life with confidence, critical thinking, and responsible actions, in line with the broader objectives of Pancasila Education.

Recommendations for the Development of the Pancasila Education Curriculum. Based on the results of this research, it is recommended that the Pancasila Education curriculum at universities give more attention to the relevance of digital and financial issues in the context of students' current lives. The development of more practical content based on the values of Pancasila that can address social phenomena such as online gambling is crucial.

Furthermore, the teaching of digital literacy and financial literacy should be strengthened through integration within the Pancasila Education curriculum. This will ensure that students not only understand grand theories but are also able to apply these values in their lives, particularly in dealing with the challenges of the digital age. The following table outlines the recommendations:

Table 6. Recommendations for the Development of the Pancasila Education Curriculum  
 Source: Processed by the Researcher

Aspect	Recommendation
Integration of Digital and Financial Literacy in Pancasila Education	The Pancasila Education curriculum should integrate digital literacy and financial literacy to teach students how to recognize the risks of online gambling and manage finances wisely.
Application of Pancasila Values in Facing Online Gambling Temptations	Pancasila Education should be more applicable by including the topic of online gambling in course materials, discussing the social and psychological impacts of online gambling, and teaching the application of Pancasila values in daily life.
Development of a Contextual Curriculum	The Pancasila Education curriculum should be relevant to the digital and financial phenomena that students currently face. Teaching about the risks of online gambling and financial management can enrich the course content to prevent gambling addiction among students.

## Conclusion

Based on the findings of this study, it can be concluded that the phenomenon of online gambling among university students is a serious issue that requires immediate attention, often triggered by difficulties in managing free time and social pressures. This issue frequently leads to addiction and financial problems. Digital literacy and financial literacy play a crucial role in mitigating this problem, as students with a strong understanding of both are more cautious in dealing with the risks of online gambling. The integration of digital and financial literacy into the Civic Education curriculum has proven effective in fostering digital intelligence, enabling students to recognize the dangers of online gambling, manage their finances wisely, and act in accordance with the values of Pancasila, such as social responsibility and justice. Therefore, it is essential to develop a more applicable and contextual curriculum that incorporates digital risks and financial management, ensuring that students are prepared to face the challenges of the digital world with wisdom, responsibility, and ethical conduct.

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