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SHARIA ECONOMIC LITERACY FOR ISLAMIC EDUCATION STUDENTS AT STAI ASY-SYUKRIYYAH: LITERATURE STUDY ON PREVENTION OF ONLINE GAMBLING AND ILLEGAL ONLINE LOANS

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Abstract

This research employs a qualitative literature study approach to investigate the critical need for Islamic economic literacy as a deterrent against students' engagement in online gambling and illegal online loans. Through classroom observations and content analysis of secondary sources, including journals, news articles, and curriculum documents, three primary findings emerged: (1) a limited understanding of the application of Islamic principles in digital transactions, (2) the aggressive marketing tactics of non-Islamic platforms that exploit students' financial vulnerabilities, and (3) a significant disconnect between the muamalah fiqh curriculum and the actual financial behaviors of students. To address these issues, this study proposes an implementation framework that includes enriching the curriculum with relevant case studies, establishing a student literacy ambassador program, and fostering collaboration with Islamic financial authorities. These findings contribute to the discourse on developing Islamic economic education that effectively responds to contemporary digital challenges, particularly in enhancing the financial resilience of the young Muslim generation.

Keywords: Sharia Economic Literacy; Islamic Education; Online Gambling; Illegal Online Loans; Financial Resilience

INTRODUCTION

The development of financial technology (fintech) has significantly changed students' lives (Amelia et al., 2023). Behind its benefits of facilitating financial transactions, fintech also opens up opportunities for new problems, such as online gambling and unofficial online loans (Aisah & Kusuma, 2024). Financial Services Authority data shows that Indonesia's online lending industry (P2P lending) is still growing rapidly. As of November 2024, total loans that customers have not paid reached IDR 75.6 trillion, up 27.32% compared to the previous year, although it slowed slightly from October 2024, which grew 29.23% (Riyadi, 2025).

This situation impacts financial conditions, and the large amount of outstanding debt (IDR 75.6T) can trigger a crisis if many borrowers default. The rise of online loans and online gambling not only damages financial stability but also affects consumption patterns and lifestyles among educated circles. Students, although tech-savvy, are often the primary targets of illegal online loans (*pinjol ilegal*) due to financial constraints (Pambudi, 2019). Seeing this reality, this research attempts to understand and find solutions based on the principles of Islamic economics that can be applied today.

In Indonesia, the practice of online gambling and illegal online loans has become a serious problem that requires special attention (Pambudi, 2019). Based on official data from the Financial Services Authority (OJK), there were 97 licensed and illegal peer-to-peer lending or online loan (pinjol) fintech companies as of February 2025. Other data shows that 543 illegal online loan platforms have been successfully blocked by the Illegal Financial Activities Eradication Task Force (PASTI) from October to December 2024. According to Hudiyanto, as Head of the OJK PASTI Task Force, this blocking action includes various modes of operation, through websites and mobile applications (Pambudi, 2019).

The results of the Ministry of Religion's research (2023) show that 60% of students at Islamic universities have been exposed to online loan advertisements with high interest rates. Lack of understanding of sharia principles, especially regarding gharar (uncertainty) and usury, is one factor that causes many students to get involved in debt problems.

The urgency of increasing financial literacy among the younger generation, especially students, in response to the rampant practice of irresponsible online investment and loans. This phenomenon has received serious attention after the mass case of IPB University students being victims of illegal online loans was recorded in 2022 (Pambudi, 2019). Nizam (2023), Acting Director General of Higher Education, Research, and Technology, emphasized that comprehensive financial understanding is a critical competency for students. It aims to improve the ability to evaluate various financial products, including investment mechanisms and digital loan schemes (Pambudi, 2019). This condition shows the need to develop comprehensive solutions through a Sharia financial literacy approach (Pambudi, 2019).

As an Islamic educational institution, STAI Asy-Syukriyyah equips students with Islamic financial competencies in the digital era. Based on the results of the 2024 National Survey of Financial Literacy and Inclusion (SNLIK) issued by the Financial Services Authority (OJK) and the Central Statistics Agency (BPS), the financial literacy index of the Indonesian people reached 65.43%, while the financial inclusion index was at 75.02%. However, Islamic financial literacy is still relatively low, only 39.11%, with a level of Islamic financial inclusion of 12.88% (Pambudi, 2019). This condition emphasizes the urgency of strengthening the Islamic economics curriculum, which is adaptive to developments in financial technology.

Several universities have initiated innovative financial literacy programs. In collaboration with OJK, Mataram University held a financial literacy seminar (Pambudi, 2019). Meanwhile, the Faculty of Economics and Business, University of Indonesia, developed a Financial Literacy Roadshow program "Optimising Sharia Finance: Solutions for Financially Smart Students" (Handayani, 2025). These types of intervention models can be a valuable reference for program development at STAI Asy-Syukriyyah.

The Islamic economics curriculum in various Islamic universities focuses on basic concepts. At the same time, discussions on preventing risky digital financial practices such as online gambling and online loans have not received adequate attention. This study aims to develop a more contextual learning approach by considering: 1) Characteristics of digital financial challenges faced by the younger generation; 2) The gap between curriculum materials and actual needs; and 3) Best practices from other educational institutions in teaching Islamic economics.

Previous research shows that online gambling has a significant impact on students' mental health. A study by Wirareja and Sa'adah identified several adverse effects of online gambling, such as stress, anxiety, depression, sleep disturbances and decreased academic achievement (Wirareja & Sa'adah, 2024). Nayottama (2024) extends these findings by highlighting the systemic impacts on students' financial, social, and academic achievement (Wirareja & Sa'adah, 2024). Meanwhile, Ageng S. Kanda and Desi Nurhalimah (2024) offer a solution based on a spiritual and behavioural approach to overcome online gambling addiction (Kanda & Nurhalimah, 2024).

Not only students, but also the teaching profession is vulnerable to being entangled in illegal online loans. OJK data notes that 42% of people trapped in online loans are teachers (Nurhidayat, 2024). There are several reasons why teachers become victims of online loans, including low financial literacy and the pressure of living expenses. Therefore, as one solution, teachers need to improve financial literacy. As educators, teachers must act rationally and have adequate financial literacy skills to avoid financial problems (Amar, 2024).

Based on this phenomenon, a comprehensive understanding of the risks of online loans and online gambling is essential for students of the Islamic Education (PAI) study program as prospective educators. This research has three main objectives. First, to examine the level of understanding of students of the Islamic Education (PAI) study program at STAI Asy-Syukriyyah as prospective educators regarding the concepts of Sharia economics. Second, to examine the factors that contribute to student participation in online gambling activities and the use of illegal online loans. Third, to develop a framework for applicable Sharia economic literacy for the university environment.

METHODS

This research is a qualitative literature study (Rukin, 2019) enriched with participatory observation of the researcher as the lecturer of the Research Methodology course in the Study Program of Islamic Education (*Pendidikan Agama Islam* / PAI), STAI Asy-Syukriyyah. During the lecture process, the researcher noted an interesting phenomenon where there were students who admitted to having accessed online gambling websites, even with small bets. This experience is an entry point for understanding the appeal of online gambling among students. It shows the gap between the theory of *fiqh muamalah* taught in class and real practice in the digital environment.

The primary data sources for this research are secondary, including: (1) Class observation notes for one semester (July-December 2024) regarding student discussions regarding online gambling and online loans, (2) News reports in various online media, (3) Academic journals on the development of financial technology based on an Islamic economic perspective (Asmoro, 2020) and the impact of online loans and online gambling on students (Nayottama, 2024), and (4) *Fiqh Muamalah* teaching materials (Maulana, 2024) as many as 2 credits at STAI Asy-Syukriyyah which is the basis of the curriculum. The selection of sources is done purposefully by considering the relevance and authority of the source.

The data collection process was carried out through three synergistic stages. The first was reflective recording during lectures, during which students shared their experiences about online gambling and online loans. Second, document exploration of the syllabus and *fiqh muamalah* materials to identify the extent to which prevention materials were taught. Third, a systematic literature search in the Google Scholar database and news portals using a combination of keywords "student online gambling", "illegal student loans", and "sharia economic literacy".

The validity of the data is maintained through: (1) Triangulation of sources by comparing observation data, literature, and curriculum materials, (2) Implicit member checks through class discussions where students provide spontaneous feedback on the researcher's analysis, (3) Document audits of lecture notes and teaching materials, and (4) Critical reflectivity of the researcher as a lecturer who actively integrates this phenomenon into teaching. This study does not use permanent informants but utilizes natural conversations in class as analytical considerations (Rosidah et al., 2023).

The research process lasted 4 months (September-December 2024) with the primary locus of STAI Asy-Syukriyyah, but the findings were designed to be adaptable to other campuses. The main limitation was the absence of structured interviews, but the depth of participant observation and analysis of curriculum documents compensated for this.

RESULTS

The Phenomenon of Online Gambling Among Students

At the STAI Asy-Syukriyyah environment, the phenomenon of online gambling among students often begins with experiments with small amounts. The practice of betting Rp. 5,000-20,000, which is considered trivial, can develop into an addiction, a pattern that is consistent with findings in various Islamic universities. It shows that there is a gap between knowledge of Islamic jurisprudence and practical awareness of the prohibition of *maysir* (gambling) in Islam. Religious and national awareness must continue to be increased from an early age, especially starting from elementary school age children (Pranajati & Ichsan, 2025).

The marketing strategy of online gambling platforms deserves serious attention. Various promotional techniques, such as deposit bonuses and esports tournaments, are designed to attract the younger generation's interest. The narrative of "games of skill" is deliberately developed to blur the boundaries between entertainment and haram speculation. It is a new challenge that requires an educational response more than just a normative explanation.

Classroom observations show that social pressure often trumps religious understanding. Many students theoretically know the law of gambling, but are still trapped due to the influence of their social environment. This condition indicates the need for a holistic educational approach, combining an understanding of Islamic jurisprudence with character building and social resilience.

The concept of *maqashid shariah* offers an ideal framework for prevention through an emphasis on the protection of property (*hifz al-mal*) and reason (*hifz al-aql*) (Fikriawan, 2018). The experience of several universities shows that internalizing these values through concrete case studies can increase students' critical awareness. STAI Asy-Syukriyyah can develop a similar model by integrating discussions on the impact of online gambling in the *Fiqh Muamalah* lecture.

Illegal Online Loans: Challenges and Solutions for Academics

The academic environment faces serious challenges from the rise of illegal online loans that target the urgent needs of students and educators. This phenomenon contradicts the principles of *muamalah* in Islam, especially regarding transparency and justice. Observations show that the modus operandi of illegal online loans often exploits the financial vulnerability of academics with promises of fast disbursement without adequate verification processes (Imaduddin, 2022).

In practice, many cases have been found where the illegal loan collection mechanism is carried out in ways that are contrary to the values of mercy in Islam. Psychological pressure through threats and digital harassment is a typical pattern that is detrimental to victims (Puspadini, 2024). This situation is exacerbated by the tendency of victims, especially students, to hide their financial problems until they reach a difficult stage (Puspadini, 2024).

The educational approach through the *Fiqh Muamalah* curriculum needs to be improved by integrating actual case studies (Zuzanti, 2024), especially in this case, on the dangers of illegal online loans. Learning experiences show that concrete problem-based methods can improve students' understanding of the mechanisms of interest disguise and usury practices. It aligns with efforts to build critical awareness of digital financial products. The active role of students as agents of change in Islamic financial literacy should be developed. Several universities have proven the effectiveness of the peer education model in increasing understanding of the risks of illegal online loans. Collaboration with alumni experienced in the Islamic financial industry can enrich this educational program, while building a wider support network in the campus environment.

DISCUSSION

Integration of Islamic Economic Literacy in Islamic Education Curriculum

Developing the *Fiqh Muamalah* curriculum at STAI Asy-Syukriyyah needs to be more responsive to today's digital finance challenges. So far, learning materials are still dominated by discussions of basic *muamalah* concepts, while their application in contemporary fintech products has not been widely touched upon. Students' enthusiasm for discussing *Sharia* financial practices in the digital era is high, indicating a need for material enrichment.

Learning experience shows that a comparative approach between Islamic and conventional financial products can improve students' understanding of the concepts of gharar and riba in a more concrete way (Muchtar & Zubairin, 2022). This method is considered adequate because it is based on the characteristics of adult learning that prioritize practical relevance. In addition, integrating digital content in the teaching and learning process, such as interactive simulations, has been proven to increase student engagement and knowledge retention.

Collaboration with various stakeholders is an essential key to optimising the impact of learning. Synergy with Islamic financial authorities and industry practitioners can enrich lecture materials with actual case studies (Asiani, 2024). Several universities have proven the success of this kind of collaboration model in suppressing academic involvement in non-Sharia financial practices. STAI Asy-Syukriyyah can adapt the model by adjusting the local context and the specific needs of students.

Students as Ambassadors of Sharia Economic Literacy

Islamic Education (PAI) students have a strategic role in disseminating understanding about the dangers of online gambling and illegal online loans. Experience in the classroom shows that students who have received an education tend to be more active in reminding their peers about the risks of non-Sharia financial practices. It aligns with the principle that peer messages are often more effectively received.

To maximize this role, Islamic financial communication skills training needs to be provided to students. Several university experiences show that students equipped with public speaking skills and simple message delivery can become more effective literacy agents. Training materials can be designed to help them explain Islamic economic concepts, such as usury and gharar, in language that various groups easily understand.

Social media can also be a strategic tool in the campaign for Islamic financial literacy. Creative content, such as short videos or infographics created by students, has proven to be more attractive to the younger generation. This approach allows Islamic financial messages to be delivered in a more interesting and relevant way to everyday life.

Continuous evaluation is needed to ensure the effectiveness of this student ambassador program. Several universities have implemented a project-based assessment model to measure the real impact of literacy activities carried out by students. The results of this evaluation can be used as material for improvement for the development of more targeted programs in the future.

Theoretical and Practical Implications: Building a Sustainable Literacy Movement

The phenomenon of online gambling and illegal online loans among Islamic Education (PAI) students at STAI Asy-Syukriyyah demands a multidisciplinary response, combining Sharia approaches, pedagogy, and social intervention. The findings of this study underline that students' vulnerability stems not only from a lack of understanding of *fiqh muamalah* but also from aggressive digital environmental factors and economic pressures. The principle of *maqashid sharia*—especially the protection of property (*hifz al-mal*) and reason (*hifz al-aql*)—becomes relevant as a theoretical framework for designing solutions. This approach emphasises that *Sharia* economic literacy should not stop at memorising the law, but must be able to form a financial mindset oriented towards welfare.

At the practical level, the *Fiqh Muamalah* curriculum at STAI Asy-Syukriyyah needs to transform a traditional model into a contextual approach. Integration of actual content, such as analysis of online gambling application interfaces, simulations of loan interest calculations, or case studies of victims, can bridge the gap between theory and reality. The author's experience in teaching shows that students are more responsive when invited to criticize illegal online loan advertisements using the analysis of *gharar* and *usury* (Aravik & Tohir, 2023), compared to simply studying textbook definitions. Collaboration with OJK, Islamic Financial Institutions and academics from other universities will also enrich learning materials with regulatory perspectives and best practices.

The potential of students as agents of change deserves special attention. Literacy movements driven by students, through discussion groups, social media content, or campus campaigns, are unique because they are bottom-up and community-based. STAI Asy-Syukriyyah can utilise student organisation networks such as the Student Association of Study Programs or the Campus Dakwah Institute.

To ensure sustainability, three strategic steps need to be implemented in parallel. First, partnerships should be built with Sharia FinTech to provide halal financing alternatives for students. Second, a participatory monitoring system should be developed where students can report online loans or gambling advertising content targeting campuses. Third, action research should be designed to evaluate the effectiveness of literacy programs periodically.

CONCLUSION

This research reveals that online gambling and illegal online loans among Islamic Education (PAI) students at STAI Asy-Syukriyyah are complex problems that require a context-based Islamic economic literacy approach. The findings of this research show that students' vulnerability stems from three factors: (1) minimal understanding of the application of Islamic principles in digital transactions, (2) aggressive marketing of non-Islamic platforms that exploit financial needs, and (3) the gap between the Islamic jurisprudence curriculum and the reality of students' financial behavior. This research emphasizes that effective solutions must integrate a theoretical approach (*maqashid sharia*) with a participatory education strategy involving students as change agents. To implement these findings, STAI Asy-Syukriyyah needs to develop an applied sharia economic literacy module that combines three key elements: (1) actual case-based learning of online gambling and illegal online loans in the muamalah fiqh curriculum, (2) peer educator training to equip students with sharia financial communication skills, and (3) partnerships with OJK *Syariah* and halal fintech in campus programs such as financial counseling and alternative financing workshops.

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