

Morality of Online Gambling Students and Online Loan Customers in Banyumas

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ABSTRACT

The aim of this research is to analyze and describe students' involvement in online gambling games and online loans and their morality in terms of Piaget's theory of moral development. The research method is a qualitative approach. Data sources were obtained through interviews. The data analysis technique uses qualitative analysis techniques from Creswell. The results of this research are (1) The process of reconstructing students in online gambling games and online loans is through a trial and error stage due to the invitation of friends, over time it becomes an addiction and a necessity, (2) the students who were informants in this research were in the moral education level category according to Jean Piaget at level 3, namely basically egocentricity has been reduced, and the application of norms has become an activity. social. (3) The results of this research are certainly a critical study, that the setting of age ranges in Jean Piaget's theory of moral development needs to be re-examined, because a student who has Ages above the age limit set by Jean Piaget are still experiencing a developmental.

ABSTRAK

Moralitas Mahasiswa Pelaku Judi Online dan Nasabah Pinjaman Online di Banyumas. Tujuan dari penelitian ini adalah untuk menganalisis dan mendeskripsikan keterlibatan siswa dalam permainan judi online dan pinjaman online serta moralitasnya ditinjau dari teori perkembangan moral Piaget. Metode penelitian yang digunakan adalah pendekatan kualitatif. Sumber data diperoleh melalui wawancara. Teknik analisis data menggunakan teknik analisis kualitatif dari Creswell. Hasil penelitian ini adalah (1) proses rekonstruksi siswa dalam permainan judi online dan pinjaman online melalui tahap trial and error karena ajakan teman, lama kelamaan menjadi merupakan adiksi dan kebutuhan; (2) siswa yang menjadi informan dalam penelitian ini berada pada kategori tingkat pendidikan moral menurut Jean Piaget pada level 3 yaitu pada dasarnya egosentrisme sudah berkurang, dan penerapan norma sudah menjadi suatu kegiatan. Sosial; (3) hasil penelitian ini tentunya merupakan kajian yang kritis, bahwa penetapan rentang usia dalam teori perkembangan moral Jean Piaget perlu dikaji kembali, karena seorang siswa yang mempunyai usia di atas batas usia yang ditetapkan oleh Jean Piaget masih tetap mengalami perkembangan.

Kata-kata kunci:

Moralitas;
Online;
Perjudian;
Pinjaman Online;
Siswa.

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Introduction

Currently, online gambling is increasingly widespread with players carrying out virtual gambling activities through certain websites or applications connected to the Internet. The transaction process starts from gambling deposits to withdrawing gambling money, everything is connected in one online system. Online gambling also involves banks as a means of transferring money in the transaction system because it is believed that it can be easily done anytime and anywhere (Sulingo et al., 2023). Apart from that, the Minister of Communication and Information Budi Arie Setiadi also found a link between online gambling and illegal online loans (pinjol), which are basically considered to support easy funding for online gambling players (Subagyo & Astuti, 2023).

Therefore, online gambling and illegal online loans seem to be considered the same thing. The similarity between the two platforms is that they both strangle and ensnare their users, and lead to endless problems of misery (Putri & Rinaldi, 2023). Online gambling and online loan perpetrators will eventually feel like they have fallen down a ladder when debts start to pile up, then the terror of debt collectors becomes more intense, which will increasingly encourage the perpetrators to take shortcuts, starting from digging holes and closing holes to committing crimes (Susanti, 2021).

As proof of the above facts, a study conducted by the Institute for Development of Economics and Finance (INDEF) found that the debt of Indonesia's young generation through the loan mechanism is greater than the average income. The research show that Indonesian youth aged 18 to 34 years, most of whom are still students, have online loan debts of IDR 2.3 million to IDR 2.5 million per month, with their average income being only IDR 2 million per month (Indonesia, 2023; Mediaindonesia.com, 2023). The public certainly still remembers when hundreds of students at one of the well-known campuses in Bogor were trapped in debt on 4 loan platforms. Although some occurred as a result of fraud, this case was quite surprising because it affected young people with a relatively high intellectual level. Unfortunately, according to Indef, the spread of borrowing among young people is relevant to the rise of online gambling. Data from the Financial Transaction Reports and Analysis Center (PPATK) shows that suspicious transactions related to gambling amounted to 11.84% of the total 94,000 reports in 2022 (Mediaindonesia.com, 2023).

The public certainly still remembers the incident when hundreds of students at one of the famous universities in Bogor were trapped in debt on four loan platforms. The case was quite surprising because it happened to quite intelligent young people, even though it was partly caused by fraud. According to Indef, the spread of pinjol among teenagers is associated with the prevalence of online gambling. According to data from the Financial Transaction Reports and Analysis Center there were suspicious transactions related to gambling at 11.84% of the 94,000 reports reported in 2022 (Bestari, 2022). When compared with 2020, when gambling reports were only 1.6% of 68,000 reports, this figure has increased significantly. This means that reports related to gambling will increase around 10 times from 2020 to 2022. INDEF stated that the relationship between online gambling and online loans is very close, especially considering the number of online gambling transactions which reached IDR 69.6 trillion out of the 69.9 million transactions analyzed by PPATK in 2022. In addition, loan growth until December 2022 reached 71%, and in July 2023 it reached 18%. In addition, there is additional evidence that supports these findings: there are similar search trends on the Google search engine, namely searches related

to the Zeus Slot website and online loans. Keyword searches related to Zeus Slot and online loans increase from 2021 to the end of 2022 (Indonesia, 2023).

One of the factors suspected to be the cause of students getting involved in online gambling and loans is because the game gives the impression that they will win large amounts. However, they do not realize that this game has made them unable to manage their monthly expenses, which are mostly used for playing online gambling. Finally, when pressed for need, students take a practical solution to get money quickly, namely through online loan platforms. Even though they consciously know the risks of their actions (Subagyo & Astuti, 2023; Zurohman et al., 2016). Apart from the above effects, online gambling and loans also have an impact on student morale and their honesty. Because, the author found that many students are increasingly daring to lie to their parents with the aim of getting more money from them every month, for gambling purposes and paying online loans. For example, they usually get IDR 1,200,000.00 every month but after playing gambling and getting caught in online loans, they ask for more for various reasons because of increasing needs (Wati & Soediro, 2020).

In fact, as a young intellectual, students should uphold their basic abilities as an intellectual, namely religiosity, humanity and intellect. Apart from that, as national assets, students should also have a mindset and behavior that is "graceful in intellectual morals and superior", not even "wild", because students must be able to position themselves as someone who is knowledgeable and straight-minded (Kusumo et al., 2023; Wati & Soediro, 2020). This situation certainly contradicts Jean Piaget's theory of moral development. Where, referring to Jean Piaget's theory of moral development, students are considered mature and at level IV. Students' critical abilities are good and they are aware of the regulations that apply in their environment (Firmansyah, 2023). Students are also considered to always behave positively and can differentiate between good and bad behavior. Therefore, this is a consideration for the author to carry out another study regarding "The Morality of Online Gambling Students and Online Loan Customers".

Referring to the explanation of the background to the problem above, the research objective to be achieved is to analyze and describe the process of reconstruction of students involved in online gambling games and online loans and the morality of online gambling students and online loan customers in terms of Piaget's theory of moral development.

Methods

This research uses a qualitative approach. The data source used as the basis for the presentation was also obtained through interviews which were also descriptive in nature. The focus of the research is directed at the morality of students who are caught in gambling and online loans in Central Java. The data sources used in this research are primary data from interviews with informants and secondary data collected second hand or from other sources that were available before the research was conducted. The data collection techniques used were interview methods and historical data (documentation). Qualitative data analysis in this research was carried out using an interactive model of analysis referring to Miles and Huberman's study.

Results and Discussions

Jean Piaget's theory of moral development shows a cognitive approach that is more in line with the fact that humans are thinking creatures. Many people in Indonesia use this cognitive approach theory as a learning model and practice, but they use it less fully. As a result,

learning orientation is focused on cognitive development specifically. From the perspective of human nature, Piaget's cognitive approach shows some similarities with religious values. However, Piaget's theory has shortcomings, because moral behavior is not always a reflection of the moral knowledge that we already know (Nainggolan & Daeli, 2021).

In addition, Piaget's theory of moral development is more widely used to base research that discusses the pattern of children's moral development starting from an early age. However, this research can still be operationalized on the basis of Piaget's opinion that moral development is in predictable stages, in this case from a very egocentric type of reasoning to a type of moral reasoning based on justice based on cooperation and understanding of the rules applicable (Firmansyah, 2023).

Basically, Piaget's theory of cognitive development limits children's intelligence, knowledge, and relationships with their environment. The reason is that the ability to form the necessary structures in continuous interaction with the environment is known as intelligence, which children have had since birth. Knowledge, the structure formed by intelligence, is highly subjective in infancy and early childhood, but becomes objective in early adulthood. So it can be concluded that Piaget's theory can also be used to examine the development of humans' way of thinking from when they were babies until they grew up (Nurpratiwi, 2021).

The connection with the subject of this research is that students who are considered ordinary people are in the formal operations phase, namely aged 13-17 years, even more so who are considered to have logical thinking and understand the rules and norms that apply, what is allowed and what is not permitted. prohibit, what is detrimental and what is beneficial and so on. So, before they get trapped deeper in the circle of online gambling and loans, they should have studied and thought again and again (Marsen et al., 2021).

If students are still trapped in a situation that confines their thinking to egocentricity and are trapped in compulsion due to certain circumstances, ignoring all norms and morals that apply in society, this will lead them to moral decline which ultimately becomes a criticism of Piaget's theory. Because after humans are at the peak of their thinking or are adults, it turns out that with moderating variables that strengthen or weaken their condition, they can return them to the childish phase of morality again (Boom, 2011).

Moral education is an educational process that aims to instill values, attitudes and behavior in students that exude good morals and noble character. Moral education also provides assessment for positive applications and behavior. Moral education material includes teachings and experiences that humans learn to behave morally in relation to themselves, fellow humans, the universe, and God Almighty. The main goal of moral education is to instill positive values in every aspect of a person's life (Yunanto & Kasanova, 2023).

The levels of moral education according to Jean Piaget are divided into 4 levels, including (Marinda, 2020): (1) level 1, category for children aged one year to two years. Regulations governing motorbike activities still exist. Regulation will come before awareness. Every action must be driven by the awareness that there are laws that must be obeyed; (2) level 2, children in this category are between two and six years old. Even though these laws and regulations were known to the people, they were still considered confidential; nothing should interfere with it, and changing it would be a big mistake. They remain egocentric or self-centered in implementing regulations; (3) level 3, children aged seven to ten years fall into this category. Egocentricity has diminished, and enforcing norms has become a social activity. At this time, there is a strong desire to understand the law and comply with the regulations. The

initial shift in heteronomous traits compared to autonomous traits; (4) level 4, children who fall into this category are between eleven and twelve years old. Children's cognitive abilities develop from the start. The ability to think abstractly has developed and the awareness that regulation is a results-oriented process.

Jean Piaget's moral development hypothesis states that adult students at level IV have the ability to think critically and are aware of the rules of the communal environment (Widuri et al., 2022). Students are considered to always behave positively and are able to differentiate good actions from negative actions. Good character and values enable students to solve personal problems and face challenges around the world (Moheghi et al., 2020). The decrease in immoral behavior and bad attitudes among students is caused by the achievement of moral education on campus. Students can take part in the implementation of a moral educational environment. We found the following differences: (1) sufficient attention to instincts and impulses that are spontaneous and constructive; (2) the conditions are open enough to form a good opinion; (3) sufficient evidence that there is a need for acceptance and responsiveness; (4) moral education sufficient to enable distinguishing between right and wrong.

College administrators select teachers based on their education and abilities, and they are primarily responsible for teaching at the college in question. Universities will survive and have competitive advantages in the modern, global era. Character and values will greatly influence him. To ensure that universities remain relevant in the future, professors with character can be a strong source in instilling moral and character education. Lecturers must encourage the learning process by imbuing the entire learning process with moral principles, ethics and positive character. However, a high score is not a sufficient response to honesty and Lecturers can be described as characters based on their abilities (Yunanto & Kasanova, 2023).

Students have the responsibility to carry out education, research and community service, according to Law no. 12 of 2012, article 1 paragraph 9. Every lecturer's compliance with the Tri Dharma of Higher Education must be checked and assessed. As previously mentioned, the campus atmosphere will be beneficial because lecturers with high morals will have a positive influence on students. Students have a very important role in realizing the tri dharma of higher education (Lian, 2019).

As stated in the preamble to the 1945 Constitution, to make the nation's life intelligent, students should be more motivated and aware of their role as students in achieving the national goals of the Indonesian state. They are: (1) as a result of their education, students should have the ability to make wise decisions about their campus community and environment. Apart from that, what is the right of a student to obtain an education according to his wishes?; (2) investigation and development: The knowledge gained in college is shaped by this information. Research will help students become more disciplined and more understanding; (3) community service means helping people in society so that they can and want to meet their own needs (Ariani, 2019).

Universities, as scientific communities, are required to play an active role in solving society's problems by producing knowledge that can be applied, or in other words, looking for problems. Higher education institutions must be able to produce graduates (output) who have qualities such as tough, superior, intelligent, and creative so that they can compete with other countries in facing globalization and can explain, anticipate, or explain events that occur in people's lives, global businesses, and global industry (Ariani, 2019).

This is because students are one of the parties who are interested in playing online gambling. Currently, online gambling has become a phenomenon in itself, especially among students. With today's increase in globalization, it seems that it is becoming easier for students to earn money instantly through gambling. Some students even use online gambling as a means of earning pocket money or as their main livelihood to meet their daily needs, and this has become normal for those who do it (Hasanah & Isroyo, 2022).

Therefore, at least perpetrators of online gambling crimes must be monitored or tracked down, especially among students, to eliminate this habit from the next generation in the Republic of Indonesia. Because of the habit of gambling and depending on luck, everything becomes pragmatic. Without realizing it, gambling causes many social problems and addiction to continue trying. As a result, they forget their responsibilities in personal and social life. If they lose at gambling, it encourages them to try again, which in turn leads to debt and poverty, which in turn leads to increased crime. Both direct and indirect gambling will continue to have negative effects on lives (Sahputra et al., 2022).

An example is students who use their college money to gamble without considering the consequences, even if it may make them unable to pay for their studies. However, the attraction of online gambling makes people dare to risk everything, including the money they should use for college and daily expenses, and they do not hesitate to lie to their parents to ask for more money when they run out of money for gambling (Winarsih & Salsabila, 2022).

Gambling teaches people to be lazy and earn and make a living in unnatural ways. This will definitely be a problem in itself because the minds of students who should think visionarily turn pragmatic, eliminating their ability to think critically and making them trapped in the vortex of online gambling. There is no clear solution and strict sanctions to resolve this case, which makes students who already gamble online feel free to do so. This clearly makes students not afraid to continue doing it because there is no deterrent effect that makes them realize that online gambling is a violation of social and moral culture in Indonesia (Itryah & Maulana, 2023).

One of the factors suspected to be the cause of students getting involved in online gambling and loans is because the game gives the impression that they will win large amounts. However, they do not realize that this game has made them unable to manage their monthly expenses, which are mostly used for playing online gambling. Finally, when pressed for need, students take a practical solution to get money quickly, namely through online loan platforms. Even though they consciously know the risks of their actions (Subagyo & Astuti, 2023; Zurohman et al., 2016). Apart from the above effects, online gambling and loans also have an impact on student morale and their honesty. Because, the author found that many students are increasingly daring to lie to their parents with the aim of getting more money from them every month, for gambling purposes and paying online loans. For example, they usually get IDR 1,200,000.00 every month but after playing gambling and getting caught in online loans, they ask for more for various reasons because of increasing needs (Wati & Soediro, 2020).

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Students' critical abilities are good and they are aware of the regulations that apply in their environment.

The process of reconstructing students' involvement in online gambling games and online loans is very diverse and influenced by the environment and social scope. In fact, this influence can have a strong impact on students, from those who don't understand about online gambling and online loans, they can easily be interested in trying these two things.

When the author asked about students' knowledge about online gambling, 8 students from several universities in Central Java explained that online gambling is any game that involves betting elements in the form of chip deposits or direct money deposits. The money is wagered in every guess or chance round of the game with the promise of making a profit if the guess matches the requirements. This is reflected in the interview excerpt as follows, "Yes, according to online gambling, it is a game that uses money. "If we are lucky, we will get results, if we are not lucky, that's all we lose." (Informant 1, 2024, February 19th).

This opinion is in line with informants 2 to 4 who stated that online gambling is a game regulated by an online bookie based on a system, where each game requires a bet in the form of chips or money from the player's deposit. This is reflected in the following interview excerpt:

"As far as I know, online gambling is a kind of game or a game, ma'am....It's just different from regular games, this game has prizes, but we also have to deposit money to buy chips or bets, there are also those that only buy diamonds. , well then only the levels of this game can be bought and sold. "The point is, it's a game where there are bets and the results can be cashed in" (Informant 2 to 4, 2024, February 19th).

Apart from that, there were also informants 5 to 8 who were of the opinion that online gambling is a game that is run on a cellphone, by creating a player account as an identity, and in which betting activities occur involving game attributes which can later be cashed in. There are even certain games where the results can be cashed directly via certain platforms such as DANA, OVO and the like. This opinion is reflected in the interview excerpt as follows:

"Online gambling, yes... that's it, ma'am, a kind of game platform that is available on cellphones, Playstore or something similar, and can be downloaded. When playing there is a menu to deposit and buy chips or diamonds or anything like that. "If you win, you can get more, it can be sold or cashed out via the DANA, OVO and similar platforms" (Informant 5 to 8, 2024, February 19th).

Based on the interview excerpt above, it can be concluded that students have a good understanding of the definition of online gambling games. If it is drawn to a conclusion, students interpret online gambling as an online game in which there is an element of betting, where the results of the bet can be cashed out. Then, after it appeared that the students understood what online gambling was, the author developed a question as to whether the students who were research informants had an interest or interest in playing online gambling.

From the results of interviews with informants 1 to 4, identical answers were obtained. In fact, at first they weren't interested, but because there was a lack of time, and their friends were also playing on the platform, they finally tried and played it. Gradually, because they have won and also suffered quite large losses, they want to play it again in the hope of winning and getting compensation for the money they lost previously. This opinion is reflected in the following interview excerpt:

"At first I wasn't interested, but when they were hanging out at coffee shops, their friends' houses or boarding houses, they played like that, ma'am... yeah, it seemed like

it was fun for a long time... in the end, I kept trying... eh, I won... so on... well "It took a long time, sometimes if you calculate it, the losses are bigger than the wins, but because you're curious, you just keep playing... who knows, maybe you'll get your capital back when you win big" (Informants 1 to 4, 2024, February 19th).

There is also a slightly different opinion, where the student actually becomes the jockey for online gambling. Because, the student already has an account and voucher code which can be exchanged as a profit using the term referral code. So these students regularly play online gambling, and even openly have the intention of recruiting members. Well, this is what makes students who previously didn't know about online gambling, finally get involved in the world of online gambling. This is reflected in the following interview excerpt:

"Yes, I'm definitely interested, ma'am... because I'm also a player... hahaa... sometimes I also sell, ma'am, because if someone places a bet, I get a fee from the service provider, apart from that, I also get a fee from the person placing the bet. "The results from that sometimes come back to me making bets, so if I win I make a profit, if I lose then I don't really lose much" (Informant 5 to 8, 2024, February 19th).

Based on the interview excerpts, it can be seen that the majority of informants in the research are interested in playing online gambling, although the reasons behind them are different. Some are interested because they are influenced by friends, but others are interested because it can be used as a way to generate income. Then the author followed up by asking what online gambling the informant knew about so far. On average, informants mentioned the most high domino slot gambling, soccer betting agents, dewa poker and totobet (Singapore lottery). This is reflected in the interview excerpt as follows:

"For me, I often play high dominoes with a soccer betting agent when there are English league football matches, Champions League or other big matches, such as when the Indonesian national team plays" (Informant 1 to 3, 2024 February 19th).

"I often play poker, soccer gambling and Singapore Toto, but... other things rarely" (Informant 4 to 6, 2024 February 19th).

"I know a lot about online gambling, but the ones I play are usually poker, slots, lottery, football and other types of casinos" (Informant 7 to 8, 2024 February 19th).

The choice of online gambling as mentioned above is certainly not possible if it is not motivated by certain reasons. When the author asked the informants what the informants were based on in having online gambling, most explained that generally because they already knew the character of the game, what kind of game patterns gave a higher probability of winning. This is reflected in the interview excerpt as follows:

"As for dominoes, the reason I use it is because I am very familiar with this game and I know the tricks so I often win. "As for soccer betting, yes, because I like soccer and usually lots of friends ask me to place soccer bets" (Informants 1 to 3, 19 February 2024).

"Poker is just because it's fun, there's an element of patience, analysis, strategy and being able to bluff your opponent, so if you win, it can be really big. But if, for example, our cards are a bit unfriendly, we can avoid playing first or brake. That's the good thing about poker. If you gamble on soccer, it's just a hobby. "Meanwhile, toto (togel) because I like to predict or calculate numbers, and then get a referral fee is also good, the profits are double" (Informants 4 to 6, 19 February 2024).

"The reason I have poker is because I can manage the chips and sell them easily because I already have a subscription, if it's a slot, it's the same, I already understand the pattern

of the game well enough, and if I win, I can cash it in straight away, I already have the recipient. "Then for lottery, yes because there are lots of bonuses, if football is a hobby and casinos there are many types of slots that can be played... that's all, ma'am" (Informant 7 to 8, 19 February 2024).

After getting a lot of information about the picture of online gambling, the author was encouraged to ask how the process of disbursing or converting the student's winnings into money that could be withdrawn in the real world. Because according to information, not all online games can be cashed in as fresh money, but must first be sold to fellow players. These answers are reflected in the interview excerpt below:

"For dominoes, look to cash out the money by selling chips to fellow players, ma'am, then transfer them to your account directly. For soccer betting, we top up the website, so if our winner wins, it will automatically be sent to our account or fund or OVO. "The value corresponds to the same bet, there is a multiple of the handicap, ma'am" (Informant 1 to 3, 2024 February 19th).

"In poker, you have to sell the chips first to fellow players, ma'am... the money will be transferred later. "If you are betting on soccer and toto (togel), you can directly deposit money on the website, by filling in the account number, fund or ovo form, so if you win, it will be automatically transferred" (Informant 4 to 6, 2024 February 19th).

"To cash out your poker winnings, you have to sell the chips first to your customers. If the slots are the same, those who receive them are already there. "Then for lottery, you can directly deposit money on the website, by filling in the account number, fund or OVO form, so if you win, it will be automatically transferred" (Informant 7 to 8, 2024 February 19th).

Based on the interview excerpts above, the author can draw a temporary conclusion that students who take part in playing online gambling already understand very well whether online gambling games can be cashed in and how to cash in symbolic winnings into money that can be spent. On the basis of this, of course it can be thought logically, it is certainly not every day that students who gamble online win and enjoy the results of their gambling. The students also explained that it was not uncommon for them to experience quite a lot of losses, some even selling or pawning their valuables such as laptops, cellphones, motorbikes and so on. This is reflected in the following interview excerpt:

"I have a lot of experience ma'am, if you're having a good day, you win a lot... of course a lot of friends contact you, ask for a percentage, treat them, give them alms chips... all kinds of things, but if there's a lot, sometimes It's not permissible to borrow money, even if it's just to buy cigarettes, ma'am..." (Informants 1 to 3, 2024 February 19th).

"The most unforgettable experience in one day was losing a laptop because it was sold, a cell phone being sold, a motorbike being pawned, because of the football and lottery titles..... sorry, what's the point, if you're unlucky... if you win, what do you want? also bought it" (Informants 4 to 6, 2024 February 19th).

"The most bitter experience was, after winning, a friend bought the chips but didn't pay for it...then the friend disappeared, I got dizzy...after losing a lot, but once I won, someone tricked me..." (Informant 7 to 8 , 2024 February 19th).

Based on these experiences, the author then asked about which wins and losses were suffered more often. In essence, they explained that in the gambling they did, they never calculated in detail which was greater, between winning and losing. Even when you count it,

you can no longer remember how many losses you have lost and how many wins you have enjoyed.

According to the informant, everything went naturally and was never planned, especially if the conditions were hot, anything could be at stake. So it can no longer be counted. However, when asked what the informant's feelings were like, there were more wins than losses. To this question, they answered in unison, it seemed like they had lost more, but there was a feeling of reluctance to admit it. This opinion is reflected in the interview excerpt below:

"Wow, I never thought about it ma'am... the main thing is, I want to play, I want to play, if I don't have money, look for a loan, if there's no loan, as long as I'm filling in, I'll sell it, pawn it or something like that... but if you think about it, it feels like there's a lot to lose. "It's just that being lonely is the same as being happy when you win, even though it's not comparable if you really count it, but it's no longer that lonely" (Informants 1 to 3, 2024 February 19th).

"hahaahaha...if you remember soberly, ma'am, you'll definitely lose a lot...especially if you win at the expense of a friend, a treat here...hadeeeh...but if you lose, then we're the ones who are battered... ..It's just how it is, it's called Nyandu..." (Informant 4 to 6, 2024 February 19th).

"It's possible that you win a lot, you're bound to lose a lot... it's also called gambling, but what if it's a habit, if you don't gamble, you're not good... who knows, you might win... today... just keep trying, if you haven't yet win hahahaha" (Informant 7 to 8, 2024 February 19th).

Based on this opinion, it can be concluded that students who are caught in online gambling really understand that they are just victims of a system that has been set up and even if they win, it is only a game pattern for the players' minds and psychology so that they don't just stop gambling. Students can say that the actual winnings they feel are not commensurate with the expenses they have spent on gambling and ended up losing. This is reflected in the interview excerpt as follows:

"I realize that this is just a game...and I also realize that I'm addicted, but the problem is that I only realize it when I lose, ma'am...if I win, I forget again...and once I realize it, I have a grudge...I want to seek recovery Or who knows, if you win, you might get back the amount you had yesterday" (Informants 1 to 3, 2024 February 19th).

"Yeah, you know, this is a game that controls the dealer and the system... but yeah, it's really addictive... it's like it's really hard to leave it... the problem is that all of your friends are in the same group, so if you want to repent, you'll be influenced by other friends." (Informants 4 to 6, 2024 February 19th).

"What do you think? If you say you're aware, the fact is that you're still playing.... you say you're not aware, but actually you know the rules of the game and how it works.... you're being fooled, but it's ingrained in you, so just have fun with it" (Informant 7 to 8, 2024 February 19th).

It is proven that based on the interview excerpt above, the feeling of addiction to the game trumps everything. Plus, the influence of friends and the environment also plays a role in maintaining these addictive feelings. However, this awareness will never provide any benefits, because online gambling players will not stop before they have no assets left. In fact, when they don't have anything, they still look for other alternatives, such as borrowing money from loan sharks or even online loans.

"If you run out of capital and still want to play, ask for alms from the friend who won, ma'am...if you don't have one, look for a loan, it's hard to find a loan, just take a photo of your ID card and register for the loan" (Informant 1 to 3, 2024 February 19th).

"Usually, when you take a break, only a few hours later, think about who you can borrow it from, what can you use it for, ma'am... the main thing is if you want to gamble" (Informant 4 to 6, 2024 February 19th).

"What is certain is that if you lack capital, the god of help if the road has reached a dead end is an online loan ma'am... without collateral and conditions. If you win, just pay it off... Just look for a legal one with easy installments..." (Informant 7 to 8, 2024 February 19th).

Based on this explanation, the author is interested in exploring whether online loans can provide money loans quickly to students who are addicted to online gambling. When asked, the majority of students answered several applications including Easy Cash, Shopee Pinjam, Kredivo, Adakami, Adapundi and Indodana Payleter. This is reflected in the following interview excerpt:

"If it's a loan, I have easy cash, Kredivo and ours ma'am... the process is fast, the disbursement is also large... so it's great..." (Informants 1 to 3, 2024 February 19th).

"I just use the fast ones, ma'am, even though the disbursements are small, like Kredivo, Payleter and so on, so it's not hard to return them" (Informants 4 to 6, 2024 February 19th).

"There are online loans, ma'am, whichever is the most important thing is to respond quickly and disburse the money, if there are still installments so far I have gone to Easy Cash, Shopee Pinjam, Kredivo, Adakami, Adapundi and Indodana Payleter... .." (Informants 7 to 8, 2024 February 19th).

Based on this explanation, the author's informant was then asked to explain the mechanism for submitting a loan application on an online loan platform, so that it can be very easy to disburse and get the loan. According to the informant, the requirements are not complicated, just fill in the identity form and account number, include contact telephone numbers and emergency contacts, upload a photo of your KTP, take a selfie holding your KTP and facial verification is just like that. Next, information will be sent to WA or SMS whether the application has been accepted or not. If accepted, the money will be transferred immediately, and if rejected, the money will not be transferred. This opinion is reflected in the following interview excerpt:

"The process is easy ma'am, just fill in the form for data, upload your ID card, take a photo with your ID card, verify your right face, front left and open your mouth. You're done. Wait a few minutes for the ACC funds to immediately enter your account..." (Informant 1 to 3, 2024 February 19th).

"The procedure isn't complicated, just fill in your biodata, upload a photo of your KTP and verify your face, that's it. Just sit, wait for the money to disburse if it agrees. Payment is also very easy, you can do it via Briva" (Informant 4 to 6, 2024 February 19th).

"The procedure is simple... just standard... such as filling in the form for data, uploading your ID card, taking a photo with your ID card, verifying your right face, front left, opening your mouth and it's done. Wait a few minutes for the ACC funds to immediately enter your account..." (Informant 7 to 8, 2024 February 19th).

When the author asked how the informants felt when they were caught in online gambling, then added online loans, whether they didn't get more and more into debt and get into trouble. They answer conscientiously, sometimes when a lot of bills come in, some are rude, some are intimidating, even contact colleagues and family are also terrorized, the students feel very stressed and embarrassed. Moreover, when there are family members or even parents who know directly that their siblings or family are caught in the problem of gambling and online loans which seem to be a living mud that continues to suck its victims into a dark and endless hole, they seem to become frustrated individuals. This is reflected in the interview excerpt as follows:

"Conscientiously, I understand that this is wrong, ma'am, and we also know that if the family finds out, they will be embarrassed... that's why as much as possible we sometimes dig holes and cover holes so that violations don't occur in online loans. But if you're in a pinch, what can you do... ..can only remain silent even though my parents are scolding me...but what else can it be like? It's already happened" (Informants 1 to 8, 2024 February 19th).

This opinion provides a reflection that the students who were informants in this research have not shown a high level of responsibility and awareness of the big mistakes they have made. Even as an educated and intellectual student, the informant should have good morality, by not getting involved in these actions (online gambling and online loans). However, this is actually the opposite, a collection of several students actually becomes a group that becomes a network of gambling players and online loan customers.

One of the factors suspected to be the cause of students getting involved in online gambling and loans is because the game gives the impression that they will win large amounts. However, they do not realize that this game has made them unable to manage their monthly expenses, which are mostly used for playing online gambling. Finally, when pressed for need, students take a practical solution to get money quickly, namely through online loan platforms. Even though they consciously know the risks of their actions (Subagyo & Astuti, 2023; Zurohman et al., 2016).

Apart from the above effects, online gambling and loans also have an impact on student morale and their honesty. Because, the author found that many students are increasingly daring to lie to their parents with the aim of getting more money from them every month, for gambling purposes and paying online loans. For example, they usually get IDR 1,200,000.00 every month but after playing gambling and getting caught in online loans, they ask for more for various reasons because of increasing needs. (Wati & Soediro, 2020).

In fact, as a young intellectual, students should uphold their basic abilities as an intellectual, namely religiosity, humanity and intellect. Apart from that, as national assets, students should also have a mindset and behavior that is "graceful in intellectual morals and superior", not even "wild", because students must be able to position themselves as someone who is knowledgeable and straight-minded. (Kusumo et al., 2023; Wati & Soediro, 2020).

Jean Piaget's theory of moral development shows a cognitive approach that is more in line with the fact that humans are thinking creatures. Many people in Indonesia use this cognitive approach theory as a learning model and practice, but they use it less fully. As a result, learning orientation is focused on cognitive development specifically. From the perspective of human nature, Piaget's cognitive approach shows some similarities with religious values. However, Piaget's theory has shortcomings, because moral behavior is not always a reflection of the moral knowledge that we already know (Nainggolan & Daeli, 2021).

In addition, Piaget's theory of moral development is more widely used to base research that discusses the pattern of children's moral development starting from an early age. However, this research can still be operationalized on the basis of Piaget's opinion that moral development is in predictable stages, in this case from a very egocentric type of reasoning to a type of moral reasoning based on justice based on cooperation and understanding of the rules. applicable(Firmansyah, 2023).

Basically, Piaget's theory of cognitive development limits children's intelligence, knowledge, and relationships with their environment. The reason is that the ability to form the necessary structures in continuous interaction with the environment is known as intelligence, which children have had since birth. Knowledge, the structure formed by intelligence, is highly subjective in infancy and early childhood, but becomes objective in early adulthood. So it can be concluded that Piaget's theory can also be used to examine the development of humans' way of thinking from when they were babies until they grew up (Nurpratiwi, 2021).

In relation to the subject of this research, students who are considered ordinary people are in the formal operations phase, namely aged 13-17 years, and are even more considered to have logical thinking and understand the rules and norms that apply, what is allowed and what is not allowed. prohibit, what is detrimental and what is beneficial and so on. So, before they get trapped deeper in the circle of online gambling and loans, they should have studied and thought several times beforehand.(Marsen et al., 2021).

If students are still trapped in a situation that confines their thinking to egocentricity and are trapped in compulsion due to certain circumstances, ignoring all norms and morals that apply in society, this will lead them to moral decline which ultimately becomes a criticism of Piaget's theory. Because after humans are at the peak of their thinking or are adults, it turns out that with moderating variables that strengthen or weaken their condition, they can return them to the childish phase of morality again.(Boom, 2011).

Based on the results of the previous interview, it appears that students still only want to fulfill their pleasures selfishly, without thinking about the impact on themselves and others when they are trapped in the world of gambling and online loans. This is reflected in the following interview excerpt:

"For me, I often play high dominoes with a soccer betting agent when there are English league football matches, Champions League or other big matches, such as when the Indonesian national team plays" (Informant 1 to 3, 2024 February 19th).

"I often play poker, soccer gambling and Singapore Toto, but... other things rarely" (Informant 4 to 6, 2024 February 19th).

"I know a lot about online gambling, but the ones I play are usually poker, slots, lottery, football and other types of casinos" (Informant 7 to 8, 2024 February 19th).

Then, through the interview process, the author also found statements that reflected that the students felt that, even though the legal regulations regarding online gambling and loans were known to many people, including themselves, they were still egocentric or self-centered in implementing the regulations, ignoring all the regulations and applicable legal sanctions. This has been felt with full awareness and a statement emerged from his deepest conscience as reflected in the interview excerpt below:

"Conscientiously, I understand that this is wrong, ma'am, and we also know that if the family finds out, they will be embarrassed... that's why as much as possible we sometimes dig holes and cover holes so that violations don't occur in online loans. But

if you're in a pinch, what can you do... ..can only remain silent even though my parents are scolding me...but what else can it be like? It's already happened" (Informants 1 to 8, 2024 February 19th).

This shows that the students who were informants in this research were in the category of moral education level according to Jean Piaget at the 3rd level, namely basically egocentricity had been reduced, and the application of norms had become a social activity. At this time, there is a strong desire to understand the law and comply with the regulations. The initial shift from the heteronomous nature compared to the autonomous nature, however, they are still not fully able to put both feet at the 3rd level because there is still one foot that is at the 2nd level where students still just want to fulfill their pleasures selfishly, without thinking about the impact. to yourself and others when they have to get caught up in the world of gambling and online loans.

Based on the results of primary data analysis obtained from direct interviews with informants who are students in Central Java who are actively involved in the world of gambling and online loans, it was found that there are still many students out there, especially in Central Java and even all the informants in the research were involved. in gambling and online lending activities. This student basically understands that the actions he took violated legal regulations, both positive law and community norm law. It is said to violate positive law because one of the informants stated that they were one of the figures who recruited other members to take part in gambling, especially lottery through him, only with the motive of getting a referral fee from the application or website and a commission from the admin of the person who placed the bet.

However, another weakness why cases like this are still rampant is because law enforcement officers face difficulties in dismantling online gambling practices due to the increasing number of gambling sites on the internet and the ease of transactions via electronic banking. One of the most common difficulties is difficulty obtaining evidence that is difficult to find, and banks seem to be holding back the Police from carrying out checks. Therefore, the inability of law enforcement to pursue online gambling perpetrators, combined with the various conveniences offered by gambling sites, causes perpetrators to become more free and take advantage of them. This makes more and more people interested in trying their luck with the aim of making big profits from online gambling (Supratama et al., 2022).

Students are one of the parties who are interested in playing online gambling. Currently, online gambling has become a phenomenon in itself, especially among students. With today's increase in globalization, it seems that it is becoming easier for students to earn money instantly through gambling. Some students even use online gambling as a means of earning pocket money or as their main livelihood to meet their daily needs, and this has become normal for those who do it. (Hasanah & Isroyo, 2022). Therefore, at least perpetrators of online gambling crimes must be monitored or tracked, especially among students, to eliminate this habit from the next generation in the Republic of Indonesia. Because of the habit of gambling and depending on luck, everything becomes pragmatic. Without realizing it, gambling causes many social problems and addiction to continue trying. As a result, they forget their responsibilities in personal and social life. If they lose at gambling, it encourages them to try again, which in turn leads to debt and poverty, which in turn leads to increased crime. Both direct and indirect gambling will continue to have negative effects on lives (Sahputra et al., 2022).

Then morally, as a young intellectual, students should uphold their basic abilities as an intellectual, namely religiosity, humanity and intellect. Apart from that, as national assets, students should also have a mindset and behavior that is "graceful in intellectual morals and

superior", not even "wild", because students must be able to position themselves as someone who is knowledgeable and straight-minded.(Kusumo et al., 2023; Wati & Soediro, 2020). This situation certainly contradicts Jean Piaget's theory of moral development. Where, referring to Jean Piaget's theory of moral development, students are considered mature and at level IV. Students' critical abilities are good and they are aware of the regulations that apply in their environment(Firmansyah, 2023). Students are also considered to always behave positively and can differentiate between good and bad behavior.

However, based on research findings, in fact the student informants in this study still fall into the category of moral education level according to Jean Piaget at level 3, namely that basically egocentricity has been reduced, and the application of norms has become a social activity. At this time, there is a strong desire to understand the law and comply with the regulations. The initial shift from the heteronomous nature compared to the autonomous nature, however, they are still not fully able to put both feet at the 3rd level because there is still one foot that is at the 2nd level where students still just want to fulfill their pleasures selfishly, without thinking about the impact. to yourself and others when they have to get caught up in the world of gambling and online loans. This is of course a critical study, that the age range settings in Jean Piaget's theory of moral development need to be re-examined, because a student who is above the age limit set by Jean Piaget, is still experiencing a developmental phase that is difficult to escape from memory. – 2nd and 3rd.

Simpulan

Based on the analysis of the results and discussion that has been described previously, a conclusion can be drawn that: (1) the reconstruction process for students in online gambling games and online loans is going through a trial and error stage due to the invitation of friends, over time it becomes an addiction and a necessity because they are trapped in defeat. deep to the point of having many responsibilities that must be resolved immediately, especially regarding online guarantees whose due dates cannot be negotiated; (2) the students who were informants in this research were in the moral education level category according to Jean Piaget at the 3rd level, namely basically egocentricity has diminished, and enforcing norms has become a social activity. At this time, there is a strong desire to understand the law and comply with the regulations. The initial shift from the heteronomous nature compared to the autonomous nature, however, they are still not fully able to put both feet at the 3rd level because there is still one foot that is at the 2nd level where students still just want to fulfill their pleasures selfishly, without thinking about the impact. to themselves and others when they have to be trapped in the world of online gambling and loans; and (3) the results of this research are certainly a critical study, that the setting of age ranges in Jean Piaget's theory of moral development needs to be re-examined, because a student who has Ages above the age limit set by Jean Piaget are still experiencing a developmental phase that is difficult to escape from the 2nd and 3rd levels.

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