THE IMPACT OF ONLINE GAMBLING ON STUDENTS: PRODUCTIVITY AND FINANCIAL HEALTH

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ABSTRACT

This study aims to examine the impact of online gambling on the productivity and financial health of college students in Medan. The rapid development of digital technology makes college students increasingly vulnerable to online gambling, which is often associated with negative impacts on social, financial, and academic aspects. This study used an associative quantitative technique with 100 students selected non-probabilistically. Data were collected using a structured questionnaire with a Likert scale and analyzed using simple regression in SPSS 25. The study found that online gambling negatively impacts productivity (β = -0.057; Sig. = 0.480) and financial health (β = -0.021; Sig. = 0.627). However, the impact was not statistically significant. These findings indicate that college students' awareness of financial risks, supported by religious and cultural norms, plays a role in mitigating the negative impacts of online gambling practices. However, online gambling still has the potential to cause real problems such as wastefulness, debt, and poor personal financial management. Therefore, it is recommended that universities and policymakers strengthen financial literacy programs and educate students about the dangers of online gambling to increase student resilience to digital gambling practices.

Keywords: academic productivity, financial health, online gambling, risk awareness.

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh judi online terhadap produktivitas dan kesehatan finansial mahasiswa di Kota Medan. Perkembangan teknologi digital yang pesat menjadikan mahasiswa semakin rentan terpapar judi online, yang sering dikaitkan dengan dampak negatif pada aspek sosial, finansial, dan akademik. Penelitian ini menggunakan teknik kuantitatif asosiatif dengan 100 mahasiswa yang dipilih secara non-probabilitas. Data dikumpulkan menggunakan kuesioner terstruktur dengan skala Likert dan dianalisis menggunakan regresi sederhana SPSS 25. Studi ini menemukan bahwa perjudian internet berdampak negatif terhadap produktivitas (β = -0,057; Sig. = 0,480) dan kesehatan finansial (β = -0,021; Sig. = 0,627). Namun, dampaknya tidak signifikan secara statistik. Temuan ini mengindikasikan bahwa kesadaran mahasiswa terhadap risiko finansial, didukung norma agama dan budaya, berperan dalam mengurangi dampak buruk praktik perjudian daring. Meskipun demikian, judi online tetap berpotensi menimbulkan masalah nyata seperti pemborosan, utang, dan lemahnya pengelolaan keuangan pribadi. Oleh karena itu, disarankan agar kampus

dan pembuat kebijakan memperkuat program literasi keuangan serta sosialisasi bahaya judi online untuk meningkatkan ketahanan mahasiswa terhadap praktik perjudian digital.
Kata kunci: *Judi Online, Kesehatan Finansial, Kesadaran Risiko, Produktivitas Akademik.*

A. INTRODUCTION

Advances in digital technology have brought many positive benefits to society, especially the younger generation. However, technological advances have also created a number of new challenges, one of which is the rise of online gambling. This activity is increasingly accessible via smartphones with fast internet connections, making it difficult to control its spread. In Indonesia, including in the city of Medan, online gambling has become a social issue of growing concern because it targets the productive age group, especially university students (Doni Hermawan, 2025).

Online gambling, as a form of cyber gambling, is increasingly troubling because of its anonymous digital nature, which makes it difficult for law enforcement to monitor. Its impact is not only financial, but also social and mental. According to (Nayottama, 2024), online gambling has a significant negative impact on students' finances, social relationships, and academic performance. This phenomenon is even more relevant when linked to students in the city of Medan, where a number of concrete cases show the direct involvement of students in online gambling practices. For example, from a criminal perspective (Tribun Medan, 2024) reported that a female student in Medan was arrested for promoting five online gambling sites through Instagram in exchange for up to Rp 1 million per month. Another case, as reported by (Kompas, 2024), reported that there were raids on four online gambling venues in Medan, including internet cafes, where seven perpetrators were arrested in the operation. The perpetrators were young people, including students. Furthermore, (Pemerintah Provinsi Sumut, 2025) emphasized that the prevalence of online gambling has the potential to destroy the future of the younger generation, making digital literacy and student awareness key to addressing this issue.

In an academic context, student productivity can be measured through indicators such as GPA (Grade Point Average), class attendance, assignment quality, and learning efficiency. Productivity reflects academic effectiveness and the capacity of students to achieve optimal results (Nst et al., 2024). In theory, participating in online gambling limits the amount of time and energy available for productive activities such as studying, working, and developing skills. Students who are caught up in this activity tend to experience a decline in academic focus, delays in completing assignments, and even the potential for a decline in academic performance. This is in line with the theory of opportunity cost in economics, which states that the use of resources on less productive activities will sacrifice the potential benefits of more beneficial activities(Suriá-Martínez et al., 2024).

Apart from the academic aspect, online gambling also has the potential to disrupt students' financial health. When funds are diverted to gambling activities, students may

face financial constraints, debt pressure, and personal economic conflicts (Putri et al., 2022). This is supported by studies showing that online gambling worsens financial conditions, causes economic stress, and even leads to intense psychological problems (Octavia & Nugroho, 2024).

In Indonesia, online gambling is strictly prohibited. Based on the latest ITE Law (Law No. 1 of 2024), Article 27 paragraph (2) prohibits the distribution or access of electronic gambling content, with a maximum penalty of ten years imprisonment and a maximum fine of Rp10 billion based on Article 45 paragraph (3) (Renata Christha Auli, 2025). However, law enforcement in the field still faces challenges due to complex methods and servers that are often located overseas (Dewi et al., 2025).

Several previous studies have found that online gambling has significant consequences in many aspects of life. (Nayottama, 2024), found that internet gambling has a considerable negative impact on students' financial and social well-being, as well as their academic performance. Furthermore, (Irza et al., 2025) highlighted that although regulations in Indonesia are quite strict, the implementation of law enforcement against online gambling practices is still ineffective, resulting in rampant violations in society. In line with this, (Dewi et al., 2025) underscores the need for a legal approach that is not only repressive but also adaptive and educational, to avoid and reduce cases of online gambling in society. On the other hand, the legal framework in Indonesia is actually clear, as stated in Article 27 paragraph (2) and 45 paragraph (3) of the ITE Law, which regulates the prohibition of online gambling and imposes severe penalties for violators. However, according to a Reuters report (2024), the penalties imposed to date have not been effective enough to reduce the prevalence of online gambling, and this phenomenon continues to harm families and cause broader economic burdens (Stefanno Sulaiman and Stanley Widianto, 2024). Based on these studies, it can be concluded that although a regulatory framework is in place, the main challenges lie in law enforcement and public education efforts. Therefore, further research is needed to understand the relationship between online gambling and productivity and financial health, particularly among students.

There are research gaps that underlie this study. First, most previous studies have focused on social and legal impacts, but few have empirically tested the influence of online gambling on academic (student productivity) and financial aspects simultaneously. Second, previous studies have been conducted more in a national or general context, while specific studies in Medan, with real cases of students involved in the promotion and consumption of online gambling, are still limited. Third, existing literature often emphasizes regulation and prevention, but there is a lack of quantitative studies measuring the direct relationship between online gambling involvement and indicators of student productivity and financial health.

Therefore, the purpose of this study is to address this gap by experimentally investigating the effects of online gambling on the productivity and financial health of students in Medan. The practical contribution of this study is expected to serve as a basis for universities, local governments, and other institutions in developing digital literacy

education programs, student counseling, and community-based prevention strategies to reduce the risk of student involvement in online gambling. Furthermore, the findings of this study can be used as evaluation material by law enforcement officials to develop more effective preventive measures to combat the growth of online gambling among young people.

B. RESEARCH METHOD

This study uses quantitative techniques and an associative strategy. A quantitative approach is used because the purpose of this study is to examine the relationship between variables, namely the effect of online gambling on student productivity and financial health. According to (Sugiyono, 2019), quantitative research is suitable for measuring social phenomena objectively through structured research instruments. The associative approach was used because this study examined the relationship (correlation or influence) between independent and dependent variables. In this study, the independent variable, online gambling, is evaluated for its impact on two dependent variables: student academic productivity and student financial health. Therefore, this method is suitable for answering the research question, "Is there a significant influence between online gambling and student productivity and financial health in Medan City?"

This survey covers all students residing in Medan City. However, because the actual population size is unknown, a non-probability sample was used, specifically a convenience sample, which is the selection of respondents based on which students the researcher encountered and who met the research criteria (Ismayani, 2019). The research sample consisted of 100 student respondents with the following criteria: active students in the 2024/2025 academic year, residing in Medan City, and having experience or knowledge related to the phenomenon of online gambling, either directly or indirectly.

The reason for selecting 100 respondents was to meet the criteria for quantitative research, where a minimum sample size of 30 is considered adequate for simple statistical analysis, but the use of 100 respondents is considered more representative and can increase the accuracy of the analysis results (Hasibuan, 2023).

Data collection was conducted using a questionnaire with a 1–5 Likert scale, ranging from "strongly disagree" to "strongly agree." The questionnaire covered three main sections: respondent identity, questions about the intensity of involvement in online gambling, and questions about academic productivity and student financial health.

In addition to the questionnaire, the researchers also used a literature study by collecting references in the form of journals, scientific articles, and news related to the phenomenon of online gambling among students. The collected data was analyzed using SPSS 25 (Statistical Package for the Social Sciences). This study was conducted to test the hypothesis through a simple regression test using SPSS 25 software in a more systematic manner, so that the research results could be presented objectively, reliably, and in accordance with scientific principles (Nasution et al., 2024). Thus, the use of SPSS is an appropriate instrument to support testing the relationship between variables in this study (Vera et al., 2023).

C. RESULTS AND DISCUSSION
RESULTS
Validity Test

This validation tests the accuracy of the instrument. To ensure the validity of the questionnaire, a correlation test was conducted between the scores (values) of each question item and the total questionnaire score. The validity test using IBM SPSS Statistics 25 software indicates that the data is valid if the estimated r value is greater than the table r value or if the sig tailed value is less than 0.05. The following table shows the findings of the analysis of variables X (Online Gambling), Y1 (Productivity), and Y2 (Financial Health):

Tabel 1. Validity Test

Variabel	Item Pernyataan	R hit	Sig	R Tabel	Keterangan
Judi Online	Pernyataan 1	,770**	0	0,1966	Valid
	Pernyataan 2	,783**	0	0,1966	Valid
	Pernyataan 3	,786**	0	0,1966	Valid
	Pernyataan 4	,786**	0	0,1966	Valid
	Pernyataan 5	,799**	0	0,1966	Valid
	Pernyataan 6	,760**	0	0,1966	Valid
Produktivitas	Pernyataan 1	,779**	0	0,1966	Valid
	Pernyataan 2	,811**	0	0,1966	Valid
	Pernyataan 3	,715**	0	0,1966	Valid
	Pernyataan 4	,812**	0	0,1966	Valid
	Pernyataan 5	,722**	0	0,1966	Valid
Kesehatan Finansial	Pernyataan 1	,772**	0	0,1966	Valid
	Pernyataan 2	,796**	0	0,1966	Valid
	Pernyataan 3	,707**	0	0,1966	Valid
	Pernyataan 4	,770**	0	0,1966	Valid
	Pernyataan 5	,803**	0	0,1966	Valid

Source: Processed Data from SPSS 25

Based on the validity test results, all items in the Online Gambling, Productivity, and Financial Health variables were declared valid because the estimated r value for each item was greater than the table r (0.1966) and the significance value (Sig) was 0.000, which is less than 0.05. The calculated r values for the Online Gambling, Productivity, and Financial Health variables varied, respectively, from 0.760 to 0.799, 0.715 to 0.812, and 0.707 to 0.803. This indicates that each statement item in the questionnaire accurately measures the construct being studied, suggesting that the instrument is practical, valid, and suitable for further research.

Reliability Test

The purpose of reliability testing is to determine how consistent the measurement results are when measured two or more times on the same phenomenon using the same

measuring instrument. Cronbach's Alpha is one way to measure the reliability of a research tool. With this technique, a research instrument is considered reliable if its Cronbach's Alpha value is greater than 0.60.

Tabel 2. Reliability Test

Variabel	Nilai Alpha Cronbach's	Keterangan
Judi Online	0,871	Reliabel
Produktivitas	0,827	Reliabel
Kesehatan Finansial	0,726	Reliabel

Source: Processed Data from SPSS 25

Based on the reliability test results, it can be determined that all research variables have a high level of internal consistency, as their Cronbach's Alpha values are greater than 0.70. The Online Gambling variable obtained a value of 0.871, indicating very high reliability, meaning that the instrument used to measure online gambling behavior is very consistent. The Productivity variable has a value of 0.827, which is also classified as reliable with strong internal consistency, making the instrument used suitable for use in research. Meanwhile, the Financial Health variable has a value of 0.726, which is still above the minimum standard of 0.70. Therefore, even though its consistency is not as high as the other two variables, this instrument can still be considered reliable and acceptable for use. Thus, the three research variables meet the reliability requirements and can proceed to the next step of analysis.

Classical Assumption Test

Normality Test

The normality test is a statistical test that determines whether the data in the regression model is normally distributed (Aslami et al., 2025). Normal distribution is one of the most important requirements in classical linear regression analysis because it increases the validity of the study results. A significance value (Asymp. Sig.) greater than 0.05 indicates that the data is normally distributed. A significance value < 0.05 indicates that the data is not normally distributed.

Tabel 3. Normality Test (X1 Against Y1)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	4,42309546
	Absolute	0,068
	Positive	0,068

Most Extreme Differences	Negative	-0,068
Test Statistic		0,068
Asymp. Sig. (2-tailed)		,200

Source: Processed Data from SPSS 25

Based on the Kolmogorov-Smirnov test results, the Asymp. Sig. (2-tailed) value is 0.200, which is greater than 0.05. This means that the residuals in the regression model linking variable X1 (e.g., Online Gambling or Asset Inventory) and Y1 (e.g., Financial Health or Asset Optimization) have a normal distribution. Thus, the normality condition is met, and the data can be used for further regression analysis.

Table 4. Normality Test (X1 Against Y2)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	4,42327361
Most Extreme Differences	Absolute	0,067
	Positive	0,067
	Negative	-0,066
Test Statistic		0,067
Asymp. Sig. (2-tailed)		,200

Source: Processed Data from SPSS 25

Based on the results of the Kolmogorov-Smirnov normality test, the relationship between X1 (Online Gambling) and Y2 (Student Financial Health) has an Asymptotic (2-tailed) value of 0.200, with a Test Statistic of 0.067, Mean 0.0000000, and a Standard Deviation of 4.42327361. Since normality requires a significance value greater than 0.05, these two results indicate that the residual data from the regression model is normally distributed in both the X1-Y1 and X1-Y2 relationships. Thus, the normality condition is met, and the regression analysis can proceed to the next stage.

Heteroscedasticity test

The heteroscedasticity test in regression analysis determines whether the residual variance (error) differs for each value of the independent variable. A good regression model does not show heteroscedasticity, which means that the residual variance remains constant. The significance value (Sig.) determines whether there is heteroscedasticity or

not. If Sig. > 0.05, there is no heteroscedasticity, while Sig. < 0.05 indicates heteroscedasticity.

Table 6. Heteroscedasticity test (X1 against Y1)

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,150	0,846		4,906	0,000
	Judi online	-0,024	0,044	-0,055	-0,546	0,586

a. Dependent Variable: ABS_RES1

Source: Processed Data from SPSS 25

Based on the results of the heteroscedasticity test for the relationship between variable X1 (Online Gambling) and Y1 (Student Productivity), a significance value of 0.586 > 0.05 was obtained, indicating that the regression model does not exhibit heteroscedasticity.

Table 7. Heteroscedasticity Test (X1 Against Y2)

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,113	0,838		4,908	0,000
	Judi online	-0,021	0,043	-0,049	-0,487	0,627

a. Dependent Variable: ABS_RES2

Source: Processed Data from SPSS 25

Similarly, the relationship between variable X1 (Online Gambling) and Y2 (Financial Health) has a significance level of 0.627 > 0.05, indicating that the regression model is also free from heteroscedasticity. Thus, both regression models are valid for use because they satisfy the traditional assumption of heteroscedasticity.

Simple Linear Regression Test

A simple linear regression test is a statistical analysis technique that determines the relationship between one independent variable and one dependent variable. The purpose of this test is to determine the effect of the independent variable on the dependent variable and to predict the value of the dependent variable based on changes in the independent variable. A simple linear regression model can be written as the following straight line equation:

$$Y=a+bXY = a + bXY=a+bX$$

Explanation:

Y = dependent variable (student financial health)

X = independent variable (online gambling)

a = constant, value of Y when X = 0

b = regression coefficient, indicating the direction and magnitude of the influence of X on Y

This study uses simple linear regression to determine how online gambling affects several elements of student life, including productivity and financial well-being. Using this method, researchers can determine the direction of the relationship, the magnitude of the effect, and the level of significance between the independent variable (online gambling) and the dependent variables studied. The analysis was conducted using SPSS 25, which produced more accurate and scientific results. The simple linear regression test produced the following results:

The Effect of Online Gambling on Student Productivity in Medan City

To determine whether online gambling affects student productivity in Medan City, a simple linear regression analysis was conducted. This analysis aimed to examine the relationship between the independent variable (online gambling) and the dependent variable (student productivity) and to test the significance of this effect. The results of data processing using SPSS 25 are shown in the following table:

Table 8. Simple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16,119	1,571		10,259	,000
	Judi online	-,057	,081	-,071	-,709	,480

a. Dependent Variable: Produktivitas

Source: Processed Data from SPSS 25

Basic linear regression analysis produced the equation: Y = 16.119 - 0.057X. This equation shows that online gambling has a negative impact on student productivity. This indicates that a one-unit increase in the intensity of online gambling reduces student productivity by 0.057 points. However, the significance level of 0.480 (greater than 0.05) indicates that this effect is not statistically significant. Thus, it can be stated that online gambling does not have a significant impact on student productivity in Medan. Although the regression coefficient is negative, the effect is very small and not strong enough to affect student productivity levels in this study.

The Effect of Online Gambling on Student Financial Health in Medan City

In addition to productivity, this study also examines how online gambling affects student financial well-being. This study uses simple linear regression to test whether online gambling activities have a significant relationship and effect on student financial well-being. The following table shows the results of data processing using SPSS 25.

Table 9. Simple Linear Regression Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,113	0,838		4,908	0,000
	Judi online	-0,021	0,043	-0,049	-0,487	0,627

a. Dependent Variable: ABS_RES2

Source: Processed Data from SPSS 25

Basic linear regression analysis produced the equation: Y = 4.113 - 0.021X. This equation shows that the online gambling variable has a negative impact on the financial health of students in Medan. This means that every one-unit increase in the intensity of online gambling will reduce the financial health of students by 0.021 points. However, the t-test results show a significance level of 0.627 (>0.05), indicating that the effect is not statistically significant. Therefore, it can be concluded that internet gambling does not have a significant impact on the financial health of students in Medan City. Although the regression coefficient shows a negative relationship, the magnitude of the effect is not significant and is not sufficient to affect the financial health of students in this study.

DISCUSSION

The results of the simple linear regression analysis show that online gambling has a negative relationship with both the productivity and financial health of students in Medan. For the productivity variable, the regression equation $Y = 16.119 - 0.057X$ indicates that an increase in the intensity of online gambling tends to reduce student productivity by 0.057 points. Meanwhile, in terms of financial health, the regression equation $Y = 4.113 - 0.021X$ shows that every increase in online gambling will decrease students' financial health by 0.021 points. However, both test findings have significance values of 0.480 and 0.627, which are both higher than 0.05. This indicates that online gambling does not have a statistically significant impact on student productivity or financial well-being. In other words, although the regression coefficient is negative, the magnitude of the effect is very small and not strong enough to influence these two aspects.

The Effect of Online Gambling on Student Productivity

Student productivity can be defined as an individual's ability to manage time, complete tasks, actively participate in class, and achieve optimal academic performance. Factors that influence productivity include learning motivation, time management, learning environment, and psychological conditions (Ali & Ahmadi, 2024).

Theoretically, online gambling as a digital activity has the potential to reduce productivity because its addictive nature can take up study time, reduce focus, and affect students' mental health. However, the results of this study show that even though the

regression relationship is negative (Y=16.119–0.057X), the effect is not significant (Sig. 0.480 > 0.05). This means that online gambling does not have a statistically significant effect on the productivity of students in Medan. The implication of these results is that online gambling among students in Medan is not dominant enough to affect their productivity levels. Internal factors such as learning motivation, self-discipline, and time management strategies are more decisive than involvement in online gambling.

This finding is in line with research (Ningsih et al., 2025), which states that academic productivity is more influenced by internal motivation and discipline than deviant behavior. Theoretically, online gambling has a negative impact on financial health because it risks depleting expenses and causing economic losses. This is in line with the opportunity cost theory in economics, which states that the use of resources on less productive activities will sacrifice the potential profits from more beneficial activities (Suriá-Martínez et al., 2024). However, the results of the study show that the effect of online gambling on students' financial health is not significant (Y=4.113–0.021X; Sig. 0.627 > 0.05). The implication of these results is that students in Medan do not consider online gambling to be a major activity that burdens their finances. It is possible that other factors, such as family support, scholarships, and pocket money management skills, are more dominant in maintaining financial stability.

These results are in line with research conducted by (Siregar et al., 2024), on students in the Chemistry Education Study Program at the State University of Medan (UNIMED), which found that 76.5% of respondents had never been involved in online gambling, while only 23.5% had tried it. Similar findings were obtained in a study at the University of Muhammadiyah North Sumatra (UMSU), where 78.6% of students stated that they had never gambled online, and only 21.4% had done so (Syahron et al., 2024).

In contrast, research (Yusuf et al., 2024), in Jakarta showed that students who were actively involved in online gambling experienced a significant decline in personal financial management. This difference shows that geographical and social contexts greatly influence the impact of online gambling on students. More broadly, according to data from the Financial Transaction Reports and Analysis Center (PPATK), North Sumatra ranks sixth in Indonesia in terms of online gambling incidents (IDN Times Sumut, 2025). However, this data includes all transactions and reported cases, not only those involving students. As a result, although North Sumatra has a high overall prevalence of online gambling cases, incidents among students are low. This is in line with the findings of this study, which found that the influence of online gambling on student productivity in Medan City is not statistically significant. These findings also reinforce the importance of financial literacy and anti-online gambling education efforts that have been promoted by local governments and educational institutions to keep students on the path to sound financial management (Pemerintah Provinsi Sumut, 2025).

The Impact of Online Gambling on Students' Financial Health

Financial health can be defined as a stable financial condition, characterized by the ability to manage income, pay for needs, and set aside funds for savings (Khairunnisah et

al., 2024). Among students, financial health is closely related to financial literacy, consumption habits, and pocket money management skills (Witono, 2024).

Theoretically, online gambling has a negative impact on financial health because it risks depleting expenses and causing economic losses. The theory of financial risk (Estrada, 2011), discusses how financial risk arises in various situations, including decisions with speculative elements. Online gambling can be considered a form of activity that increases financial risk due to the potential for large losses, impulsivity, and uncontrolled spending.

However, the results of the study show that the effect of online gambling on students' financial health is not significant (Y=4.113–0.021X; Sig. 0.627 > 0.05). The implication of these results is that students in Medan do not consider online gambling to be a major activity that burdens their finances. It is possible that other factors such as family support, scholarships, and pocket money management skills are more dominant in maintaining financial stability.

Students' financial health is generally influenced by financial literacy, spending management, saving habits, and the ability to manage income sources. Although online gambling is generally viewed as an activity that disrupts financial stability due to the risk of financial loss, the findings of this study show that its impact is not substantial. This may be because the majority of respondents do not consider online gambling as their main source of income, or there are other factors such as family support, educational assistance, and pocket money management skills that have a more dominant influence on students' financial conditions.

Several previous studies have shown that the prevalence of student involvement in online gambling in Medan City is relatively low. A descriptive study conducted on students of the Chemistry Education Study Program at the State University of Medan (UNIMED) found that 76.5% of respondents had never been involved in online gambling, while only 23.5% had tried it (Siregar et al., 2024). Similar findings were obtained in a study at the University of Muhammadiyah North Sumatra (UMSU), where 78.6% of students stated that they had never gambled online, and only 21.4% had done so (Syahron et al., 2024). These results show that the majority of students tend to avoid online gambling activities. Furthermore, additional research at UNIMED highlights that the main factors that discourage students from engaging in online gambling are awareness of financial risks and religious norms. As many as 62% of students stated that they avoid online gambling because they are afraid of experiencing losses, 58% emphasized that financial aspects are a dominant consideration, and 82% prefer to avoid risks rather than be tempted by quick profits (Rizantha et al., 2024). This indicates that students in Medan City have a high level of critical awareness of the negative impacts of online gambling, which explains why this activity does not significantly affect the financial conditions of most respondents.

Although the analysis shows that internet gambling does not have a statistically significant impact on students' financial well-being, this phenomenon remains an issue that needs to be watched. Online gambling has the potential to cause real negative impacts, such as wasteful spending, debt, and difficulties in managing personal finances. Therefore,

students need to increase their awareness and vigilance regarding the risks that may arise from this activity. Campuses and related institutions are expected to take an active role by organizing financial literacy programs and disseminating information about the dangers of online gambling. These efforts are important so that students can manage their finances more wisely, thereby minimizing the negative risks of online gambling even though this study shows that the impact is insignificant.

D. CONCLUSION

Based on the results of simple linear regression analysis, online gambling has a negative relationship with the productivity and financial health of students in Medan. For the productivity variable, a regression coefficient of –0.057 was obtained with a significance value of 0.480 ($p > 0.05$), while for the financial health variable, a regression coefficient of –0.021 was obtained with a significance value of 0.627 ($p > 0.05$). These two results indicate that the effect of online gambling on student productivity and financial health is not statistically significant, so online gambling is not a dominant factor determining the academic and financial conditions of students in this study.

However, the negative direction of the relationship found still indicates that involvement in online gambling has the potential to reduce productivity and weaken financial health, even though it was not proven to be significant in this research sample. These findings are in line with previous studies showing that most students in Medan are not involved in online gambling. For example, research at the State University of Medan (UNIMED) reported that 76.5% of students had never played online gambling, while at the University of Muhammadiyah North Sumatra (UMSU), 78.6% of students had also never played. Furthermore, additional research shows that the main reasons students avoid online gambling are financial risk factors (62%), potential economic losses (58%), and religious and social norms (82% prefer to avoid risk rather than pursue quick profits).

Thus, although the empirical results in this study did not find a significant effect, the phenomenon of online gambling still needs to be watched as a latent threat. In a broader context, data from PPATK shows that North Sumatra ranks 6th highest in Indonesia in terms of online gambling cases, so students remain a potentially vulnerable group. Consequently, more research is needed to expand the analysis variables by combining mediating factors such as financial literacy, self-control, social support, and psychological factors to gain a more complete understanding of the determining factors that influence the impact of online gambling on students' lives. Further studies are proposed to expand the model by including other variables such as financial literacy, self-control, and social support, which are considered to play a role in strengthening or weakening the relationship between online gambling and financial health. With this method, future research is expected to provide a more comprehensive picture of the elements that influence students' financial well-being.

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