



Online Gambling, Dirty Money, and Family Breakdown: Islamic Legal Reflections on PROMENSISKO 2025

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Abstract

Background: The rapid expansion of online gambling in Indonesia has intensified money laundering risks, threatening economic stability and the integrity of Muslim families. Although Indonesia has introduced the PROMENSISKO 2025 strategy to strengthen anti-money laundering governance, limited studies have examined its compatibility with Islamic family law and the objectives of *maqāṣid al-sharī'ah*, creating an important normative gap in contemporary legal scholarship.

Methods: This study employs a normative-juridical approach by examining Indonesian anti-money laundering legislation, PROMENSISKO 2025 policy documents, Islamic legal sources, contemporary *fatwas*, and relevant scholarly literature. The legal materials are interpreted using the *maqāṣid al-sharī'ah* framework, emphasizing the protection of religion (*hiḏ al-dīn*), wealth (*hiḏ al-māl*), family (*hiḏ al-nasl*), and social justice.

Results: The analysis reveals that existing anti-money laundering regulations primarily emphasize financial enforcement while providing limited normative protection for Muslim families affected by illicit gambling proceeds. The *maqāṣid al-sharī'ah* framework offers a coherent legal basis for integrating family protection into financial crime governance.

Discussion: Harmonizing national anti-money laundering policies with Islamic legal principles strengthens preventive legal measures, promotes ethical financial governance, and reinforces family resilience against cyber-enabled financial crimes while broadening the public function of Islamic family law.

Conclusion: Integrating *maqāṣid al-sharī'ah* into Indonesia's anti-money laundering framework provides a more comprehensive legal approach to safeguarding Muslim families, enhancing financial integrity, and advancing social justice in the digital era.

Novelty: This study proposes an integrated normative model connecting PROMENSISKO 2025, anti-money laundering regulation, and Islamic family law through the *maqāṣid al-sharī'ah* framework, offering a distinct contribution to contemporary socio-legal scholarship on digital financial crime.

Keywords: anti-money laundering; Islamic family law; *maqāṣid al-sharī'ah*; money laundering; online gambling

INTRODUCTION

The rapid expansion of online gambling has transformed gambling activities from conventional physical venues into borderless digital ecosystems that integrate electronic payment systems, cryptocurrency transactions, encrypted communication, and cross-border financial networks. This transformation has significantly increased the complexity of regulatory enforcement because gambling platforms now operate through decentralized technologies capable of concealing financial transactions and ownership structures. Recent studies demonstrate that online gambling is increasingly interconnected with broader forms of financial crime, including money laundering, digital fraud, illicit fund transfers, and cryptocurrency abuse (Anjani & Widiastuti, 2024; Dulisse et



al., 2025; Zheng et al., 2025). Beyond financial risks, gambling also generates extensive public health consequences, ranging from psychological disorders and family disintegration to suicide and long-term socioeconomic harm (Dowling et al., 2025; Hautamäki et al., 2025; Rintoul et al., 2025). These multidimensional impacts indicate that online gambling should no longer be understood merely as an issue of criminal law but as a complex governance challenge requiring integrated legal, ethical, financial, and social responses. Within Islamic legal philosophy, the objectives of *Maqāṣid al-Sharī'ah* emphasize the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*) as the fundamental pillars of public welfare (Zuhaili, 2004; Chapra et al., 2008; Qaradāwī, 2011).

Indonesia has experienced an unprecedented escalation in online gambling despite continuous law enforcement efforts. Police investigations, website blocking, and criminal prosecutions have succeeded in dismantling numerous gambling networks; however, technological innovation has enabled gambling operators to rapidly migrate across digital platforms and payment infrastructures (Badawi & Damanik, 2025). The integration of cryptocurrency, anonymous digital wallets, and sophisticated financial channels has further complicated efforts to identify illicit assets and prosecute offenders (Isniba, 2025; Dulisse et al., 2025). Previous legal studies have examined issues such as consumer protection in online gambling fraud (Munawar, 2025), judicial disparities concerning digital asset confiscation (Kartika et al., 2024), and the adaptation of Islamic legal principles to emerging financial crimes (Fernando & Imanuddin, 2025). Other scholars have highlighted the increasing relationship between neighborhood crime, financial vulnerability, and gambling participation (Churchill et al., 2025), while research on household financial literacy demonstrates that weak financial capability substantially increases exposure to fraudulent financial schemes (Yang & Li, 2025). In response to these increasingly complex threats, Indonesia introduced PROMENSISKO 2025, a national Risk-Based Mentoring Program on Money Laundering and Terrorism Financing Derived from Cybercrime, coordinated by the Financial Transaction Reports and Analysis Center (PPATK). The program aims to strengthen institutional coordination, risk-based supervision, financial intelligence, and anti-money laundering governance involving financial institutions, fintech providers, law enforcement agencies, prosecutors, and the judiciary. Nevertheless, the normative relevance of PROMENSISKO 2025 from the perspective of Islamic law and family protection has not yet been comprehensively explored.

From the perspective of Islamic jurisprudence, gambling (*maysir*) has consistently been prohibited because it produces unjust enrichment, economic exploitation, and social instability. Classical jurists regarded gambling as violating the principles of justice, fairness, and lawful wealth acquisition that underpin Islamic commercial ethics (Zuhaili, 2004; Qaradāwī, 2011). Contemporary scholarship has extended this reasoning to digital financial systems, arguing that emerging technologies do not alter the substantive prohibition of transactions involving excessive uncertainty (*gharar*), *ribā*, deception, or unlawful enrichment (Fageh & Iman, 2021; Aidid, 2024). Recent studies have further demonstrated that *Maqāṣid al-Sharī'ah* provides a dynamic normative framework for evaluating contemporary legal challenges, including financial crimes, digital transactions, family resilience, and progressive legal reform (Rahim et al., 2025; Rozikin et al., 2025; Solehudin et al., 2025). Likewise, Islamic legal maxims (*al-qawā'id al-fiqhiyyah*) offer flexible interpretive principles that enable Islamic law to respond to technological developments while preserving the overarching objectives of justice and public welfare (Shettima et al., 2016; Wahyudi & Suntana, 2025). These principles therefore provide an appropriate analytical foundation for assessing whether contemporary anti-money laundering initiatives, including PROMENSISKO 2025, adequately safeguard religious values, family integrity, economic justice, and public welfare.

Although previous studies have generated valuable insights into gambling harm, financial crime, Islamic legal reform, and law enforcement, several important gaps remain. Public health research has primarily concentrated on gambling-related harms, mental health consequences, treatment strategies, and suicide prevention (Dowling et al., 2025; Kesavayuth et al., 2025; Kristensen et al., 2025; Reynolds et al., 2025), whereas legal scholarship has generally examined criminal liability, consumer protection, or procedural law separately (Munawar, 2025; Riady et al., 2025). Meanwhile, studies grounded in *Maqāṣid al-Sharī'ah* have largely addressed family law, indigenous legal practices, Islamic finance, or broader legal development without systematically integrating contemporary online gambling, anti-money laundering governance, digital financial crime, and the implementation of PROMENSISKO 2025 into a unified analytical framework. Consequently, there remains limited scholarship explaining how *Maqāṣid al-Sharī'ah* can simultaneously function as a normative, preventive, and policy-oriented framework for strengthening Indonesia's anti-money laundering strategy while protecting Muslim families from the consequences of online gambling.



Accordingly, this study seeks to address this gap by examining online gambling through the integrated framework of *Maqāṣid al-Sharī'ah* while critically reflecting on the implementation of PROMENSISKO 2025 as Indonesia's contemporary anti-money laundering strategy against cyber-enabled financial crime. Specifically, this study addresses two research questions: (1) How can the principles of *Maqāṣid al-Sharī'ah* be applied to evaluate the legal and ethical implications of contemporary online gambling involving digital financial technologies? (2) How can these principles strengthen the implementation of PROMENSISKO 2025 and contribute to more effective legal policies for preventing online gambling and protecting Muslim families in Indonesia? Based on these questions, the objective of this research is to develop a comprehensive normative framework that connects Islamic legal philosophy, anti-money laundering policy, and digital financial governance. Unlike previous studies that primarily focus on criminal enforcement or gambling-related harm independently, this research contributes a holistic analysis by integrating *Maqāṣid al-Sharī'ah*, PROMENSISKO 2025, contemporary Islamic legal reasoning, financial crime studies, and digital governance into a unified conceptual framework for evaluating and reforming legal responses to online gambling.

LITERATURE REVIEW

The concept of *Maqāṣid al-Sharī'ah* constitutes the principal theoretical foundation for understanding the legal and ethical implications of online gambling and digital financial crime within contemporary Islamic jurisprudence. Classical scholars maintain that Islamic law is not merely a collection of legal rules but a comprehensive normative system intended to preserve public welfare (*maṣlahah*) and prevent social harm (*mafsadah*). According to Zuhaili (2004), the higher objectives of Islamic law encompass the protection of religion (*hifz al-dīn*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-māl*), all of which function as interconnected foundations of Islamic legal reasoning. Chapra et al. (2008) further argue that these objectives provide an integrated framework for sustainable human development by balancing economic growth, social justice, and ethical governance. Likewise, Qaraḍāwī (2011) explains that Islamic economic activities must encourage transparency, fairness, lawful wealth acquisition, and equitable distribution while preventing exploitation, fraud, and unjust enrichment. Contemporary scholarship confirms that *Maqāṣid al-Sharī'ah* remains highly relevant for addressing modern financial issues, including digital transactions, financial technology, cybercrime, and illicit financial activities (Aidid, 2024; Fageh & Iman, 2021; Fernando & Imanuddin, 2025). Consequently, online gambling should be understood not merely as an unlawful activity (*maysir*), but as a multidimensional threat that simultaneously undermines the protection of wealth, family integrity, social justice, and public morality.

Recent developments in digital technology have fundamentally transformed conventional gambling into a complex transnational financial ecosystem involving online payment gateways, cryptocurrency transactions, encrypted communication platforms, artificial intelligence, and anonymous digital wallets. These technological innovations significantly complicate regulatory enforcement because illicit transactions increasingly operate across multiple jurisdictions while concealing beneficial ownership and financial flows. Criminological and financial governance studies demonstrate that online gambling has become closely associated with money laundering, cyber fraud, illegal fund transfers, and organized financial crime (Anjani & Widiastuti, 2024; Dulisse et al., 2025; Isniba, 2025; Zheng et al., 2025). In Indonesia, these challenges have encouraged stronger institutional coordination through initiatives such as PROMENSISKO 2025 (Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber), which emphasizes risk-based collaboration among financial institutions, regulators, and law enforcement agencies in combating cyber-enabled financial crimes. Within this context, previous Indonesian studies have examined online gambling from the perspectives of criminal enforcement (Badawi & Damanik, 2025), consumer protection (Munawar, 2025), judicial disparities in digital asset confiscation (Kartika et al., 2024), and the integration of Islamic legal principles into contemporary financial crimes (Fernando & Imanuddin, 2025). Nevertheless, most of these studies continue to focus primarily on legal enforcement rather than examining how Islamic legal philosophy can contribute to preventive governance and family protection.

Beyond legal enforcement, a growing body of interdisciplinary literature demonstrates that online gambling produces far-reaching consequences extending beyond financial loss. Public health research consistently identifies gambling as a multidimensional social problem associated with deteriorating mental health, family conflict, declining quality of life, social exclusion, and long-term economic instability (Dowling et al., 2025; Hautamäki et al., 2025). Longitudinal and epidemiological studies further reveal strong associations between gambling disorder and depression, anxiety, suicide ideation, and suicide mortality (Kesavayuth et al., 2025; Kristensen et al., 2025; Reynolds et al., 2025; Rintoul et al., 2025). Furthermore, gambling-related harm extends to spouses, children, relatives, and surrounding communities, indicating that its consequences cannot be confined solely to



individual gamblers (Dowling et al., 2025). Preventive research also demonstrates that family education, parental supervision, and strong family resilience significantly reduce vulnerability to gambling addiction (Chanauria & Abbas, 2025). These findings closely correspond to the objectives of *Maqāṣid al-Sharī'ah*, particularly the protection of lineage (*hifẓ al-nasl*), wealth (*hifẓ al-māl*), and intellect (*hifẓ al-'aql*). Consequently, Islamic legal philosophy provides a broader normative perspective by recognizing online gambling as a systemic threat to social welfare rather than merely an individual moral deviation.

Recent literature likewise emphasizes that gambling behaviour is shaped by broader structural and environmental determinants rather than individual preferences alone. Financial vulnerability, neighborhood crime, weak financial literacy, unrealistic expectations of winning, and continuous exposure to digital gambling opportunities substantially increase the likelihood of problematic gambling behaviour (Churchill et al., 2025; Lelonek-Kuleta et al., 2025; Yang & Li, 2025). These structural factors demonstrate that effective regulation requires preventive governance extending beyond criminal prosecution. Within Islamic legal scholarship, this perspective aligns with the principles of *maṣlahah*, justice (*'adl*), and the legal maxims (*al-qawā'id al-fiqhiyyah*) that permit adaptive legal reasoning in response to technological developments while preserving the higher objectives of Sharī'ah (Shettima et al., 2016; Wahyudi & Suntana, 2025). Comparative studies further indicate that Islamic legal reform increasingly emphasizes collective welfare (*maṣlahah 'āmmah*) and family protection over narrow economic interests (Rahim et al., 2025; Rozikin et al., 2025; Solehudin et al., 2025). Therefore, integrating Islamic legal philosophy into financial governance offers an important normative basis for strengthening anti-money laundering policies, promoting ethical financial systems, and reinforcing institutional responses to online gambling.

Despite the rapid growth of scholarship on online gambling, significant theoretical gaps remain. Existing studies generally examine gambling from isolated perspectives, including criminology, psychology, public health, financial regulation, or Islamic jurisprudence independently. Likewise, Indonesian legal scholarship has primarily concentrated on criminal liability, digital evidence, asset confiscation, or procedural law without systematically integrating Islamic legal objectives into anti-money laundering governance. Moreover, although PROMENSISKO 2025 represents an important institutional initiative for addressing cyber-enabled money laundering, scholarly discussions concerning its compatibility with *Maqāṣid al-Sharī'ah* remain virtually absent. This study addresses that gap by developing an integrated conceptual framework connecting empirical evidence on gambling-related harm, anti-money laundering governance, and Islamic legal philosophy. Unlike previous studies that examine these issues separately, this research synthesizes insights from Islamic jurisprudence, financial crime studies, public health, and digital governance to demonstrate that online gambling constitutes a multidimensional legal challenge requiring comprehensive policy responses grounded in both empirical evidence and the higher objectives of *Maqāṣid al-Sharī'ah*. This integrated perspective provides the theoretical foundation for analysing how Islamic legal principles can strengthen contemporary anti-money laundering policies while simultaneously protecting Muslim families from the expanding harms of digital financial crime.

METHODOLOGY

This study employed a qualitative normative-juridical research design supported by a systematic literature review to examine online gambling, anti-money laundering governance, and Islamic legal principles within the framework of *Maqāṣid al-Sharī'ah*. Rather than collecting primary empirical data, the research analyzed legal norms, policy documents, and scholarly literature to construct an integrated conceptual framework for evaluating the relationship between digital financial crime and Islamic family protection. The primary legal materials consisted of the Qur'an, *ḥadīth*, classical works of Islamic jurisprudence, Indonesian legislation concerning anti-money laundering and cybercrime, and policy materials related to PROMENSISKO 2025 (*Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber*) initiated by the Financial Transaction Reports and Analysis Center (PPATK). Classical Islamic legal references included *Al-Fiqh al-Islāmī wa Adillatuhu* (Zuhaili, 2004), *The Islamic Vision of Development in the Light of Maqasid al-Shari'ah* (Chapra et al., 2008), and *Fiqh al-Zakāh* (Qaradāwī, 2011), which provide the normative foundation for understanding the higher objectives of Islamic law. Secondary materials consisted of peer-reviewed journal articles published primarily between 2024 and 2025 addressing online gambling, money laundering, financial crime, cybercrime, Islamic law, public health, family resilience, financial governance, and digital technology. These sources were selected because they reflect the most recent scholarly discussions regarding the transformation of gambling into a digitally mediated financial ecosystem involving cryptocurrency, electronic payment systems, artificial intelligence, and cross-border financial transactions.



The literature review followed a systematic analytical procedure consisting of source identification, screening, thematic classification, doctrinal interpretation, comparative legal analysis, and conceptual synthesis. Publications were selected according to four inclusion criteria: (1) publication in reputable peer-reviewed journals or authoritative academic books; (2) direct relevance to online gambling, anti-money laundering, financial crime, *Maqāṣid al-Sharī'ah*, Islamic law, or digital financial governance; (3) methodological transparency and academic credibility; and (4) substantive contribution to contemporary legal or policy debates. Sources focusing solely on gambling behaviour without discussing legal, ethical, financial, or societal implications were excluded. The selected literature was subsequently organized into several analytical themes, including digital gambling ecosystems, money laundering mechanisms, financial governance, gambling-related public health harms, family resilience, Islamic legal principles, anti-money laundering policies, and preventive regulatory strategies. These themes were interpreted using doctrinal legal analysis and comparative legal reasoning to assess the compatibility between empirical findings, Indonesian legal policies, and the higher objectives of *Maqāṣid al-Sharī'ah*. Particular emphasis was placed on the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-naḥs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*), while relevant *al-qawā'id al-fiqhiyyah* were employed to evaluate contemporary legal issues arising from cyber-enabled gambling and illicit financial transactions.

To enhance analytical rigor, the study applied methodological triangulation by integrating classical Islamic jurisprudence, contemporary legal scholarship, financial crime studies, public health research, criminological evidence, and Indonesian anti-money laundering policy documents. Data credibility was strengthened through cross-comparison of legal norms, empirical findings, and policy analyses across multiple disciplines to identify convergent patterns while reducing reliance on single-source interpretations. Qualitative content analysis was employed to identify recurring concepts concerning online gambling, money laundering, digital financial risks, family vulnerability, and legal governance before mapping these findings onto the normative objectives of *Maqāṣid al-Sharī'ah*. In addition, the analytical framework evaluated the extent to which the principles underlying PROMENSISKO 2025 correspond with Islamic legal objectives in promoting financial integrity, preventing unlawful wealth accumulation, protecting Muslim families, and strengthening public welfare (*maṣlahah*). Rather than treating Islamic law solely as a doctrinal system, this study positions *Maqāṣid al-Sharī'ah* as a dynamic evaluative framework capable of assessing emerging technological developments and contemporary financial crimes within broader considerations of justice, harm prevention (*maḥsadah*), and sustainable legal governance. Accordingly, the research offers a comprehensive normative model linking Islamic legal philosophy, anti-money laundering policy, and digital financial governance as complementary approaches for addressing the increasingly complex challenges posed by online gambling in Indonesia.

RESULTS AND DISCUSSION

The Transformation of Online Gambling into Digital Financial Crime: The Emergence of PROMENSISKO 2025

The rapid expansion of digital technology has fundamentally transformed gambling from a conventional recreational activity into a sophisticated form of digital financial crime. Unlike traditional gambling, which generally involved direct interaction between players and operators, online gambling now operates through interconnected digital platforms, anonymous payment systems, cryptocurrency transactions, encrypted communication channels, and cross-border financial networks. These technological developments have significantly complicated criminal investigations because illicit financial transactions can be disguised through multiple digital intermediaries, including electronic wallets, shell accounts, virtual assets, and decentralized financial services (Anjani & Widiastuti, 2024; Dulisse et al., 2025; Zheng et al., 2025). Consequently, online gambling should no longer be understood merely as an offense against public morality but as an organized financial crime capable of facilitating money laundering, cyber fraud, illicit capital transfers, and other forms of transnational criminal activity.

Recent studies demonstrate that online gambling increasingly overlaps with broader financial crime ecosystems. Gambling operators frequently utilize complex financial mechanisms to disguise criminal proceeds through layered banking transactions, cryptocurrency exchanges, electronic payment gateways, and cross-border transfers that obscure the origin of illicit assets (Anjani & Widiastuti, 2024; Fernando & Imanuddin, 2025). Advances in artificial intelligence, automated betting algorithms, and anonymous digital accounts have further enhanced the operational sophistication of online gambling syndicates, making financial tracing substantially more difficult for regulatory authorities (Zheng et al., 2025). Similar patterns have been identified in cryptocurrency-based financial fraud, where decentralized technologies simultaneously facilitate innovation and weaken governmental oversight (Dulisse et al., 2025; Isniba, 2025). These developments illustrate that contemporary online gambling has evolved

into a multidimensional digital financial crime extending far beyond conventional criminal law approaches focused solely on gambling offences.

Recognizing these emerging risks, Indonesia has strengthened its anti-money laundering strategy through PROMENSISKO 2025 (Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber) initiated by the Financial Transaction Reports and Analysis Center (PPATK). Introduced in May 2025, this national programme emphasizes risk-based collaboration among financial institutions, fintech providers, supervisory agencies, law enforcement authorities, prosecutors, and the judiciary to improve the identification of suspicious financial transactions originating from cybercrime, including online gambling. Rather than relying exclusively on criminal prosecution, PROMENSISKO 2025 promotes preventive governance through financial intelligence, institutional coordination, compliance monitoring, and early detection of money laundering risks. This policy shift reflects growing recognition that online gambling constitutes not only a criminal offence but also a systemic threat to financial integrity requiring coordinated regulatory responses across multiple institutions.

Beyond financial crime, online gambling also generates extensive social consequences affecting individuals, families, and communities. International evidence demonstrates that gambling-related financial losses contribute to household indebtedness, declining economic productivity, family conflict, domestic violence, deteriorating mental health, and increased suicide risk (Dowling et al., 2025; Kesavayuth et al., 2025; Kristensen et al., 2025; Reynolds et al., 2025). Churchill et al. (2025) further report that neighbourhood crime tends to increase alongside gambling intensity, while Hautamäki et al. (2025) estimate that gambling imposes significant social costs through reduced labour productivity, healthcare expenditures, welfare dependency, and criminal justice expenses. These findings indicate that the consequences of online gambling extend well beyond individual financial loss, creating wider threats to social stability and national economic resilience. Consequently, effective anti-money laundering policies must also consider broader societal impacts rather than focusing exclusively on financial recovery.

From the perspective of Islamic law, this transformation reinforces the classical prohibition of *maysir* while simultaneously broadening its legal implications. Classical jurists prohibited gambling because it involved excessive uncertainty (*gharar*), unjust enrichment, and unlawful acquisition of wealth (*akl al-māl bi al-bāṭil*) (Zuhaili, 2004). Contemporary digital gambling intensifies these prohibited elements by integrating money laundering, cyber fraud, digital asset concealment, and organized financial crime. Within the framework of *Maqāṣid al-Sharī'ah*, protecting wealth (*ḥifz al-māl*) requires preventing both direct financial exploitation and systemic criminal practices that undermine public economic order (Chapra et al., 2008; Qaraḍāwī, 2011). Accordingly, Islamic legal analysis extends beyond prohibiting gambling itself toward safeguarding financial integrity, protecting families, and preserving social justice. This broader normative perspective aligns closely with the preventive orientation adopted by PROMENSISKO 2025, which seeks to reduce financial crime risks before illicit proceeds become integrated into the legitimate economy.

Table 1. Transformation of Online Gambling into Digital Financial Crime and the Policy Response through PROMENSISKO 2025

Dimension	Conventional Gambling	Contemporary Online Gambling	Policy Response through PROMENSISKO 2025
Operational system	Physical gambling venues	Digital platforms and mobile applications	Risk-based monitoring of cyber-enabled transactions
Financial transactions	Cash payments	Electronic banking, e-wallets, cryptocurrency	Financial intelligence and suspicious transaction analysis
Crime characteristics	Individual gambling offences	Organized digital financial crime	Integrated anti-money laundering coordination
Technology	Manual operations	Artificial intelligence, automation, encryption	Technology-based financial surveillance
Regulatory approach	Criminal prosecution	Financial governance and cybercrime enforcement	Multi-agency institutional collaboration
Islamic legal perspective	Prohibition of <i>maysir</i>	Protection of <i>ḥifz al-māl</i> , <i>ḥifz al-nasl</i> , and public welfare	Preventive governance consistent with <i>Maqāṣid al-Sharī'ah</i>

Source: Author's analysis (2025).



Overall, the findings demonstrate that online gambling has evolved from a conventional gambling activity into a technologically sophisticated form of digital financial crime closely associated with money laundering and cyber-enabled illicit financial networks. This transformation explains why Indonesia introduced PROMENSISKO 2025 as a preventive anti-money laundering strategy emphasizing institutional coordination, financial intelligence, and risk-based supervision. From the perspective of Islamic law, these developments strengthen the relevance of *Maqāṣid al-Sharī'ah* as a normative framework capable of integrating financial integrity, family protection, and social justice into contemporary anti-money laundering governance. The following section therefore examines how the objectives of *Maqāṣid al-Sharī'ah* provide a coherent legal foundation for evaluating PROMENSISKO 2025 and strengthening legal responses to online gambling in Indonesia.

***Maqāṣid al-Sharī'ah* as a Normative Framework for Strengthening Anti-Money Laundering Policies in the Digital Era**

The growing complexity of online gambling as a digital financial crime demonstrates that legal enforcement alone is insufficient to mitigate its multidimensional consequences. Contemporary gambling networks no longer operate merely as illegal betting platforms but have evolved into sophisticated financial ecosystems involving money laundering, digital payment technologies, anonymous transactions, and cross-border financial transfers. In response to these developments, Indonesia has strengthened anti-money laundering governance through PROMENSISKO 2025 (Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber) initiated by the Financial Transaction Reports and Analysis Center (PPATK). The program emphasizes institutional collaboration, financial risk assessment, and cyber-based prevention strategies against digital financial crimes. From the perspective of Islamic law, these policy developments can be evaluated through the framework of *Maqāṣid al-Sharī'ah*, which seeks to preserve public welfare (*maṣlaḥah*) by protecting religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*) (Chapra et al., 2008; Qaradāwī, 2011; Zuhaili, 2004). Consequently, anti-money laundering policies should not be understood merely as administrative financial regulations but as mechanisms for safeguarding society from systemic injustice and economic harm.

Among the five objectives of *Maqāṣid al-Sharī'ah*, the protection of wealth (*ḥifẓ al-māl*) occupies a particularly important position in addressing online gambling. Classical Islamic jurisprudence prohibits *maysir* because wealth should be acquired through lawful, productive, and transparent economic activities rather than speculation, deception, or unjust enrichment (*akl al-māl bi al-bāṭil*) (Zuhaili, 2004). Contemporary studies similarly argue that financial crimes facilitated by digital technologies threaten not only individual property rights but also the integrity of national financial systems (Aidid, 2024; Fernando & Imanuddin, 2025). Literature on money laundering further explains that gambling proceeds are frequently integrated into complex financial transactions designed to conceal illicit assets and obscure beneficial ownership (Anjani & Widiastuti, 2024). Therefore, initiatives such as PROMENSISKO 2025 may be interpreted as preventive governance instruments consistent with the *maqāṣid* objective of protecting wealth by strengthening institutional capacity to detect suspicious financial transactions before they generate broader economic damage.

The relevance of *Maqāṣid al-Sharī'ah* extends beyond financial protection because gambling-related crimes also undermine family resilience and social welfare. Empirical research consistently demonstrates that gambling addiction contributes to excessive household debt, marital conflict, domestic violence, child neglect, psychological distress, and declining social cohesion (Dowling et al., 2025; Chanauria & Abbas, 2025). These consequences directly threaten *ḥifẓ al-nasl*, which emphasizes preserving healthy family relationships and protecting future generations. Likewise, severe gambling disorders impair rational judgment and decision-making, thereby violating the objective of protecting human intellect (*ḥifẓ al-'aql*). International evidence also establishes significant associations between gambling disorders, depression, suicide risk, and long-term mental health deterioration (Kesavayuth et al., 2025; Kristensen et al., 2025; Reynolds et al., 2025). Accordingly, Islamic legal analysis recognizes that combating online gambling is not limited to prohibiting unlawful financial transactions but also encompasses protecting family integrity, psychological well-being, and overall societal stability.

Islamic legal reasoning further supports preventive legal policies through the application of *al-qawā'id al-fiqhiyyah*. One of the most relevant legal maxims, *dar'u al-mafāsīd muqaddam 'alā jalb al-maṣāliḥ* (preventing harm takes precedence over obtaining benefit), provides normative justification for proactive regulatory interventions against online gambling and related financial crimes (Shettima et al., 2016). This principle supports government measures such as blocking illegal gambling platforms, strengthening financial transaction monitoring, enhancing anti-money laundering supervision, improving digital financial literacy, and expanding institutional

cooperation among financial authorities, law enforcement agencies, and technology providers. Comparative studies further indicate that adaptive Islamic legal reasoning (*ijtihad*) remains essential for responding to technological innovations while preserving justice, legal certainty, and public welfare (Rahim et al., 2025; Rozikin et al., 2025; Solehudin et al., 2025). Consequently, *Maqāṣid al-Sharī'ah* functions not merely as a moral doctrine but as a practical normative framework capable of guiding contemporary public policy against increasingly sophisticated digital financial crimes.

Table 2. Application of *Maqāṣid al-Sharī'ah* to Anti-Money Laundering Policies Against Online Gambling

Objective of <i>Maqāṣid al-Sharī'ah</i>	Digital Gambling Risks	Policy Implications
<i>Ḥifẓ al-Dīn</i>	Normalization of unlawful financial behaviour	Religious education and ethical awareness
<i>Ḥifẓ al-Nafs</i>	Psychological distress and suicide risk	Mental health intervention and rehabilitation
<i>Ḥifẓ al-'Aql</i>	Gambling addiction and impaired judgment	Digital literacy and preventive education
<i>Ḥifẓ al-Nasl</i>	Family conflict and child neglect	Family protection programmes and counselling
<i>Ḥifẓ al-Māl</i>	Money laundering, illicit asset transfers, financial losses	AML enforcement, financial supervision, asset recovery

Source: Author's analysis (2025).

Overall, the analysis demonstrates that *Maqāṣid al-Sharī'ah* provides a comprehensive normative foundation for strengthening contemporary anti-money laundering governance in response to online gambling. While PROMENSISKO 2025 primarily represents an institutional strategy to enhance Indonesia's capacity for combating cyber-enabled money laundering and terrorist financing, its objectives substantially correspond with the higher purposes of Islamic law, particularly the protection of wealth, family, and social justice. Rather than replacing positive law, the *maqāṣid* framework enriches existing regulatory approaches by integrating ethical principles, preventive governance, and long-term public welfare considerations. This integration ultimately supports a more holistic legal response capable of addressing online gambling not only as a criminal offence but also as a multidimensional threat to economic integrity, family resilience, and sustainable social development.

Overall, the analysis demonstrates that *Maqāṣid al-Sharī'ah* provides a more comprehensive legal framework than approaches limited to criminal punishment alone. Rather than viewing online gambling solely as an offence against public order, the *maqāṣid* perspective reveals its interconnected impacts on financial security, family resilience, mental health, and social welfare. This holistic understanding also represents the principal contribution of the present study. Previous research has generally examined online gambling from isolated perspectives, including criminal law, cybercrime, financial regulation, or Islamic ethics separately (Aidid, 2024; Badawi & Damanik, 2025; Fernando & Imanuddin, 2025). In contrast, this study integrates these dimensions within a unified *Maqāṣid al-Sharī'ah* framework, demonstrating that effective responses to digital gambling require simultaneous protection of wealth, family, intellect, and public welfare. Such an integrated approach provides a stronger normative basis for developing future legal reforms capable of addressing the increasingly complex nature of digital financial crime in contemporary Muslim societies.

Reconstructing Islamic Legal Policy for Combating Online Gambling in the Digital Era

The rapid evolution of online gambling in the digital era necessitates a fundamental reconstruction of Islamic legal policy that moves beyond conventional punitive approaches toward a more comprehensive governance framework. Traditional regulatory responses in many jurisdictions remain largely focused on criminal prosecution of gamblers and operators, as well as technical blocking of gambling websites. However, such approaches are increasingly inadequate in addressing the structural complexity of contemporary online gambling, which has evolved into a transnational digital financial crime ecosystem. Modern online gambling integrates electronic payment systems, cryptocurrency-based transactions, anonymized digital wallets, artificial intelligence-driven platforms, and cross-border financial flows, making it deeply embedded within global financial infrastructures (Anjani & Widiastuti, 2024; Dulisse et al., 2025; Zheng et al., 2025). This transformation requires Islamic legal policy to shift from a reactive enforcement model to a preventive, systemic, and governance-oriented framework capable of mitigating financial, social, and moral harms at multiple levels.

A key institutional response to these emerging risks is Indonesia’s PROMENSISKO 2025 (Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber), initiated by the Financial Transaction Reports and Analysis Center (PPATK). This program represents a strategic shift in anti-money laundering (AML) governance by emphasizing risk-based supervision, inter-agency collaboration, and early detection of cyber-enabled financial crimes, including online gambling. PROMENSISKO 2025 integrates financial intelligence units, banking institutions, fintech providers, law enforcement agencies, and judicial authorities in a coordinated framework designed to disrupt illicit financial flows before they are fully integrated into the legitimate economy (PPATK, 2025). From an Islamic legal perspective, this initiative reflects the principle of preventing harm (*dar’ al-mafāsīd*), which requires collective action to safeguard public welfare (*maṣlahah*). Accordingly, Islamic legal reconstruction must recognize such institutional mechanisms as part of a broader ethical and jurisprudential obligation to protect society from systemic financial corruption.

The reconstruction of Islamic legal policy is firmly grounded in *Maqāṣid al-Sharī’ah*, which provides a normative framework for evaluating and responding to contemporary financial crimes. Classical Islamic jurisprudence prohibits gambling (*maysir*) due to its association with unjust enrichment, economic instability, and violation of ethical financial conduct (Zuhaili, 2004; Qaradāwī, 2011). However, in the digital era, gambling-related harms extend beyond individual transactions to include systemic financial risks such as money laundering, cyber fraud, identity theft, and cryptocurrency-based asset concealment (Fernando & Imanuddin, 2025; Isniba, 2025). Within this context, the protection of wealth (*ḥifẓ al-māl*) must be expanded to include digital financial integrity, institutional transparency, and cybersecurity governance. At the same time, gambling-related harms also threaten the protection of intellect (*ḥifẓ al-‘aql*) and family (*ḥifẓ al-nasl*), as evidenced by rising addiction, psychological distress, and household disintegration (Dowling et al., 2025; Yang & Li, 2025). Therefore, Islamic legal reconstruction must integrate financial governance, social protection, and preventive policy within a unified maqāṣid-based framework. Table 3 below summarizes the reconstructed Islamic legal policy approach in comparison with conventional regulatory models, highlighting the role of PROMENSISKO 2025 as a preventive governance instrument aligned with *Maqāṣid al-Sharī’ah* principles.

Table 3. Reconstruction of Islamic Legal Policy for Online Gambling in the Digital Era

Policy Dimension	Conventional Approach	Maqāṣid-Based Reconstruction with PROMENSISKO 2025
Legal orientation	Post-offense punishment	Preventive governance and systemic risk mitigation
Regulatory focus	Individual gamblers & operators	Entire digital financial ecosystem
Institutional framework	Law enforcement agencies only	Integrated PPATK–banking–cyber–judicial coordination (PROMENSISKO 2025)
Main objective	Criminal sanctions	Protection of <i>ḥifẓ al-māl</i> , <i>ḥifẓ al-‘aql</i> , <i>ḥifẓ al-nasl</i>
Prevention strategy	Website blocking & prosecution	Risk-based AML monitoring, financial intelligence, education, rehabilitation
Financial response	Limited confiscation	Asset tracing, recovery, restitution, financial transparency

Source: Author’s analysis based on Maqāṣid al-Sharī’ah framework (2025).

Beyond institutional coordination, Islamic legal reconstruction must also emphasize preventive social policy as an integral component of legal governance. Empirical studies show that online gambling vulnerability is strongly influenced by structural and behavioral factors, including weak financial literacy, psychological vulnerability, family instability, and continuous exposure to digital financial platforms (Chanauria & Abbas, 2025; Dowling et al., 2025). Within *Maqāṣid al-Sharī’ah*, these conditions directly relate to the protection of intellect (*ḥifẓ al-‘aql*), family (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*), thereby requiring holistic interventions beyond criminal sanctions. Consequently, Islamic legal policy should incorporate financial education, family empowerment programs, digital ethics literacy, psychological counseling, and rehabilitation services for gambling addiction. In addition, restorative justice mechanisms such as asset recovery, compensation for victims, and confiscation of illicit proceeds must be strengthened to ensure that illegal wealth does not circulate within the formal economy. This aligns with contemporary Islamic legal scholarship emphasizing that justice requires both punishment and economic restoration (Aidid, 2024; Munawar, 2025).



Overall, the reconstruction of Islamic legal policy for combating online gambling in the digital era demonstrates that *Maqāṣid al-Sharī'ah* provides a comprehensive normative foundation for integrating criminal law, financial regulation, cyber governance, and social policy. The inclusion of PROMENSISKO 2025 as a risk-based anti-money laundering framework illustrates how modern regulatory systems can operationalize Islamic legal objectives in addressing digital financial crime. By shifting from a reactive punitive model to a preventive and systemic governance approach, Islamic legal policy becomes more responsive to the complexities of contemporary online gambling. This integrated model strengthens not only financial integrity and institutional coordination but also family resilience, psychological well-being, and broader social welfare, thereby ensuring that legal responses remain aligned with both the objectives of *Sharī'ah* and the realities of the digital economy.

CONCLUSION

This study addresses the increasing complexity of online gambling in the digital era and its transformation into a form of cyber-enabled financial crime that intersects with money laundering, cryptocurrency transactions, and cross-border financial flows. Responding to the first research question, the study finds that contemporary online gambling can no longer be legally and normatively understood as a mere act of *maysir*, but must be conceptualized as a systemic financial crime that threatens economic stability, institutional integrity, and social welfare. Within this context, *Maqāṣid al-Sharī'ah* provides a comprehensive evaluative framework for assessing the legal and ethical implications of digital gambling activities. The objectives of preserving wealth (*hifẓ al-māl*), intellect (*hifẓ al-'aql*), and family (*hifẓ al-nasl*) are directly implicated by gambling-related harms, including financial loss, addiction, psychological distress, and family disintegration. Accordingly, Islamic legal reasoning expands the prohibition of gambling into a broader governance mandate that emphasizes prevention, harm reduction, and systemic protection of society.

In response to the second research question, this study demonstrates that *Maqāṣid al-Sharī'ah* can significantly strengthen the implementation of Indonesia's PROMENSISKO 2025 (*Program Mentoring Berbasis Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme dari Tindak Pidana Siber*) initiated by the Financial Transaction Reports and Analysis Center (PPATK). PROMENSISKO 2025 operationalizes a risk-based anti-money laundering (AML) strategy that integrates financial intelligence, inter-agency coordination, and cybercrime monitoring to detect illicit financial flows originating from online gambling activities. When interpreted through *Maqāṣid al-Sharī'ah*, this institutional framework aligns with Islamic principles of preventing harm (*dar' al-mafāsīd*) and achieving public welfare (*maṣlahah*). The study confirms that Islamic legal philosophy does not conflict with modern regulatory mechanisms but rather enhances them by providing ethical direction and normative justification for preventive governance. In this sense, *Maqāṣid al-Sharī'ah* functions as a bridge between classical Islamic legal thought and contemporary financial crime governance, enabling a more holistic and preventive legal response to digital gambling ecosystems.

The novelty of this study lies in its integration of *Maqāṣid al-Sharī'ah*, anti-money laundering governance, and cybercrime regulation within a unified analytical framework centered on PROMENSISKO 2025. Unlike previous studies that tend to examine online gambling from isolated perspectives—such as criminal law enforcement, financial regulation, public health impacts, or Islamic ethics separately—this research constructs a multidimensional model that connects these fragmented domains into a coherent policy-oriented framework. The theoretical contribution of this study lies in extending *Maqāṣid al-Sharī'ah* beyond its traditional jurisprudential function into a dynamic governance tool capable of addressing digital financial crime. Practically, the study contributes to policy development by offering a comprehensive reconstruction of Islamic legal policy that integrates AML enforcement, cybersecurity regulation, financial intelligence systems, digital literacy programs, rehabilitation strategies, and family protection initiatives. However, the study is limited by its normative juridical approach, which relies primarily on literature and policy analysis without empirical fieldwork or institutional interviews. Future research is therefore recommended to conduct comparative and empirical studies across jurisdictions to evaluate the effectiveness of *Maqāṣid*-based governance models in addressing online gambling and digital financial crime, particularly within different regulatory and socio-cultural contexts.

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