



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

**Kukun Abdul Syakur Munawar<sup>\*1</sup>, Andrey V. Kotyazhov<sup>2</sup>**

Institut Miftahul Huda Al Azhar Kota Banjar, Indonesia <sup>1</sup>

Moscow State University of Technologies and Management, Moscow, Russian Federation<sup>2</sup>

*\* Corresponding author E-mail: [kukunmunawar@kampusalazhar.ac.id](mailto:kukunmunawar@kampusalazhar.ac.id)*

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## ABSTRACT

**Background:** The rise of online gambling in Indonesia has escalated the risk of money laundering (TPPU), threatening economic stability and the integrity of Muslim families. The national strategy Promensisko 2025 aims to combat this emerging cybercrime.

**Methods:** This study employs a normative-juridical approach combined with the maqāṣid al-sharī‘ah framework to analyze the impact of money laundering from online gambling on Islamic family law and social justice.

**Results:** Findings indicate significant gaps between existing national regulations and the protection of Islamic family values. The circulation of illicit funds undermines family welfare and increases legal vulnerabilities.

**Discussion:** The research highlights the need to integrate Islamic legal principles into anti-money laundering policies to strengthen family resilience and promote ethical compliance. Religious education and community awareness are critical complements to legal enforcement.

**Conclusion:** Synergizing national regulation with Islamic family law can enhance the effectiveness of combating money laundering and protect Muslim family institutions from financial and moral harm.

**Novelty:** This study uniquely connects contemporary cybercrime issues with Islamic legal politics, emphasizing the maqāṣid al-sharī‘ah’s role in shaping social justice responses to digital financial crimes.

**Keywords:** Islamic norms, money laundering, online gambling, maqāṣid al-sharī‘ah, family law, cybercrime, legal politics.

## INTRODUCTION

The rapid advancement of digital technology has significantly transformed various aspects of social and economic life worldwide, including in Indonesia. One of the most urgent challenges arising from this digital shift is the increasing prevalence of cybercrime, particularly online gambling, which has become a major concern for law enforcement and policymakers. Online gambling not only creates social issues but also generates large sums of illicit money used in money laundering activities. According to data from the Financial Transaction Reports and

Analysis Center (PPATK), the turnover of funds from online gambling in Indonesia is projected to reach IDR 1,200 trillion in 2025, marking a significant rise from previous years (PPATK, 2025). This massive flow of dirty money poses serious threats to Indonesia's economic stability and public welfare.

To address this escalating threat, the Indonesian government has initiated Promensisko 2025, part of the National Strategy for the Prevention and Eradication of Money Laundering and Terrorism Financing for 2025-2029 (KemenPAN RB, 2025). This program aims to strengthen legal instruments and promote coordinated efforts among law enforcement agencies, regulators, and technology sectors to dismantle money laundering networks. However, despite these efforts, significant challenges remain in aligning national policies with Islamic family law, which is fundamental in maintaining moral and social order within Indonesia's Muslim communities. Prior studies emphasize the need for integrative legal frameworks that incorporate Islamic legal perspectives to address emerging digital crimes (Solehudin et al., 2025; Mustopa, 2024).

Islamic family law (*fiqh al-munakahat*) governs key family matters such as marriage, inheritance, guardianship, and parental authority (Hasan, 2021). The intrusion of illicit funds derived from online gambling into family financial resources threatens not only economic welfare but also the sanctity and stability of Muslim families. Such financial crimes risk undermining Islamic values of justice, responsibility, and social harmony. Scholars such as Tika Widiastuti et al. (2025) and Nasruddin Yusuf et al. (2025) have discussed the critical role of *maqāṣid al-sharī'ah* in safeguarding social justice and family well-being amidst contemporary challenges. Therefore, it is imperative to explore how Islamic legal principles can support and complement national efforts in combating money laundering, especially cyber-enabled crimes that affect the family institution.

The research problem addressed in this study concerns the gap between Indonesia's current anti-money laundering regulations and the application of Islamic family law principles aimed at protecting families from the negative impacts of money laundering linked to online gambling. Existing literature on this legal intersection is limited, and there is a need for comprehensive analysis that bridges national regulatory frameworks with Islamic normative teachings. The study seeks to analyze the juridical relationship between these legal systems and propose integrative strategies based on *maqāṣid al-sharī'ah* (objectives of Islamic law) to enhance family protection in the digital age, an area also highlighted by researchers like Mia Amiati and Abdul Jalil Salam (2024).

This research adopts a normative juridical approach by examining relevant statutory laws, Islamic jurisprudence, and policy documents. It aims to provide a theoretical foundation for harmonizing Islamic family law with national anti-money laundering measures. The results are expected to contribute to the development of effective legal frameworks that not only strengthen enforcement of financial crime prevention but also uphold the moral and economic well-being of Muslim families in Indonesia.

## LITERATURE REVIEW

The rise of online gambling has garnered significant attention in contemporary Islamic legal scholarship, especially concerning its economic and social repercussions. Ending Solehudin and Mustopa (2025) provide an insightful study on Malaysia's progressive Islamic legal framework addressing online gambling. Their research highlights the importance of adapting Islamic law principles to contemporary challenges posed by digital economies while safeguarding societal welfare. This study offers valuable lessons for Indonesia, emphasizing that a dynamic and contextual legal response grounded in *maqāṣid al-sharī'ah* is essential to curb the negative impacts of gambling-related crimes, such as money laundering.

In parallel, Widiastuti and Mawardi (2025) explore women's empowerment through Islamic social finance within the *maqāṣid al-sharī'ah* framework. Their findings demonstrate how ethical financial mechanisms can enhance family resilience, particularly in environments threatened by illicit economic activities. This approach aligns with the objectives of protecting family welfare and social justice, both of which are jeopardized by the circulation of "dirty money" stemming from online gambling. Their study underscores the potential role of Islamic social finance as a tool for mitigating financial harm and supporting vulnerable family structures.

The role of family mediation grounded in Islamic legal principles has also been extensively discussed. Any Ismayawati and Aristoni (2024) analyze family conflict resolution practices in Indonesia and Malaysia, revealing that socio-legal mediation based on Islamic norms can effectively address familial disputes exacerbated by economic and moral crises. Their research is pertinent when considering the disruptive effects of illicit funds from gambling on family cohesion and stability, suggesting that legal frameworks need to incorporate culturally sensitive conflict resolution to uphold family sanctity.

Moreover, Mia Amiati and Taufik Rachman (2024) critically assess the Indonesian criminal justice system from an Islamic perspective, focusing on the need for reform in dealing with cybercrimes. Their work illustrates the challenges of prosecuting digital financial crimes, such as money laundering associated with online gambling, within the existing legal framework. They advocate for integrating Islamic legal principles with national law to ensure just and effective enforcement, highlighting the *maqāṣid al-sharī'ah* as a normative guide to protect community welfare and dignity.

Further contributions by Neni Nuraeni and Muhammad Najib Abdullah (2024) explore the application of *qiyās* (analogy) by the National Sharia Board to address contemporary Islamic economic problems. Their research supports the adaptability of Islamic jurisprudence in dealing with new financial crimes, including those facilitated by digital platforms. This methodological flexibility is crucial in shaping legal responses that are both Sharia-compliant and relevant to current realities, particularly in combating money laundering linked to online gambling.

The intersection of Islamic economic law and digital consumer protection has also been examined by Hasanuddin et al. (2024), who propose reforms based on Islamic principles to safeguard consumer privacy in online transactions. Their study is relevant to the context of online gambling, where digital financial transactions pose significant risks of exploitation and abuse. The emphasis on ethical compliance resonates with the *maqāṣid al-sharī'ah* goal of preserving wealth and preventing harm, reinforcing the need for legal frameworks that incorporate Islamic ethics in regulating cyberspace.

In exploring socio-religious moderation, Tarmizi M. Jakfar and colleagues (2025) examine how hadith studies can moderate Islamic law understanding in Aceh and West Sumatra. Their findings suggest that enhancing religious education can strengthen community resilience against immoral economic behaviors, including gambling and money laundering. This supports the argument that alongside legal enforcement, religious and social awareness programs are indispensable in combating cybercrime's social impacts.

Research by Rahmin Talib Husain and associates (2024) investigates social jurisprudence concerning Indonesian Muslim women's identity in public spaces, providing a nuanced understanding of gender and morality in Islamic legal discourse. Their insights contribute indirectly by highlighting the social values underpinning family protection efforts, which are compromised by the infiltration of illicit financial flows into household economies due to online gambling.

Studies addressing the environmental and social dynamics of Muslim communities, such as those by Sukarni (2024), further enrich the discourse by emphasizing the interrelation between economic practices and social ethics in Islamic law. Though focused on environmental conservation, the principles outlined are transferable to economic justice and family welfare, reaffirming that holistic approaches based on *maqāṣid al-sharī'ah* are needed to tackle complex social problems like cyber-enabled money laundering.

Lastly, the research by Faquiddin Abdul Kodir et al. (2024) on gender-just fiqh methodologies underscores the importance of centering marginalized experiences in Islamic legal reforms. Their approach advocates for inclusive and equitable interpretations of Sharia, which can be instrumental in formulating responsive legal policies that protect families from financial and moral harm caused by cybercrimes such as online gambling. This progressive jurisprudence aligns with the article's emphasis on integrating Islamic legal principles with national strategies like Promensisko 2025.

## **METHODS**

This study employs a qualitative research approach to comprehensively analyze the relationship between online gambling, money laundering, and family breakdown from the perspective of Islamic law (Sharia) (Creswell, 2013; Al-Amri, 2018). The qualitative method is selected because it allows an in-depth exploration of legal texts, social phenomena, and cultural values related to gambling and family dynamics in Muslim communities (Silverman, 2016; Bakar, 2015). The primary data sources for this research are Islamic legal texts, including

the Qur'an, Hadith, and classical jurisprudential works, alongside contemporary fatwas and rulings from national Islamic institutions such as the Indonesian Ulema Council (MUI) (Kamali, 2008; MUI Fatwa Commission, 2020). These sources are examined to understand the normative framework of Islamic law regarding gambling, economic crimes, and family protection (Saeed & Hassan, 2017; Yusuf, 2019).

Secondary data consist of relevant legal documents, national regulations like Promensisko 2025, previous empirical studies, and academic literature related to online gambling and money laundering (UNODC, 2021; Nawawi & Ariffin, 2018). Data collection involves a document analysis technique, where legal texts and scholarly works are systematically reviewed and interpreted to identify the *maqāṣid al-sharī'ah* (higher objectives of Islamic law) that pertain to financial ethics, family welfare, and crime prevention (Bowen, 2009; Kamali, 2008). This thematic analysis enables the study to contextualize how Islamic law can be applied and adapted to address contemporary issues arising from cyber-enabled crimes (Miles, Huberman, & Saldaña, 2014).

Additionally, the study incorporates socio-legal perspectives by reviewing case studies and reports on family breakdown caused by gambling-related financial problems in Indonesia (Rahman & Ismail, 2022; Bakar & Ahmad, 2019). This enables an understanding of the social impact and the effectiveness of existing legal and social interventions.

To ensure a holistic approach, the research also examines the integration of Islamic jurisprudence with national legal frameworks, assessing how Sharia principles can inform policies and enforcement strategies against money laundering facilitated through online gambling (Ali, 2019; Kamali, 2008). This includes analysis of mediation practices rooted in Islamic family law to resolve conflicts emerging from financial misconduct (Abu Bakar & Ahmad, 2019). The data analysis process follows an interpretative paradigm, aiming to construct meaningful insights that reconcile Islamic legal theory with contemporary socio-legal realities (Denzin & Lincoln, 2018). The findings are presented descriptively and critically, emphasizing the role of Islamic law in promoting social justice, protecting family integrity, and combating illicit financial flows (Esposito, 1998; Chapra, 2008). Finally, ethical considerations are maintained throughout the study by respecting the religious sensitivities and cultural contexts of the Muslim communities studied (Israel & Hay, 2006). The research seeks to contribute positively to both academic discourse and practical policy formulation, aligning with the goals of sustainable development and social harmony (UNDP, 2019).

## RESULTS

The study uncovered multiple profound effects of online gambling and money laundering on the stability and wellbeing of Muslim families. One of the most evident consequences is the frequent emergence of family conflicts. These disputes primarily arise due to financial strain linked to gambling debts and illicit money flows. Families often find themselves grappling with mistrust, especially when income sources become opaque or suspicious, resulting in emotional distance and communication breakdowns among members (Hassan & Tahir, 2020; Abdullah, 2018).



Closely related to increased domestic conflict is the elevated incidence of divorce within affected families. Financial burdens generated by gambling-related debts and money laundering have destabilized marital relationships. The stress of managing economic hardship, coupled with the stigma and shame associated with illicit income, has led many couples to seek separation, which subsequently impacts the broader family network, including children and extended relatives (Abu Bakar & Ahmad, 2019; Farooq et al., 2021).

Social stigma constitutes another critical repercussion. Families known or suspected to be involved with or affected by online gambling and dirty money face ostracization in their communities. This social isolation exacerbates the emotional and psychological toll on individuals, reducing the support systems that are traditionally relied upon in Muslim societies (Khalid & Musa, 2017; Al-Ghazali, 1990). The resulting alienation impairs social cohesion and community resilience, which are fundamental values in Islamic teachings.

Economic hardship was consistently reported as a predominant theme. Many families experienced loss of savings, reduction in income, or outright financial collapse. The diversion of lawful earnings into gambling and laundering activities depletes household resources, making it difficult to fulfill essential needs such as food, education, healthcare, and housing (Mokhtar et al., 2016; Yusuf, 2019). This material deprivation feeds back into social and psychological distress, creating a vicious cycle of hardship.

Psychological effects manifest strongly among spouses and children. Elevated levels of anxiety, depression, and insecurity are common, linked to uncertainty about financial stability and fear of legal consequences. Children especially are vulnerable to emotional neglect and disruption in their development due to the unstable home environment (Rahman & Ismail, 2022; Al-Krenawi & Graham, 2013). The mental health impact calls for urgent psychosocial interventions, which are largely lacking in current frameworks.

The study also examined the effectiveness of legal enforcement mechanisms targeting online gambling and money laundering. Despite stringent national laws, the enforcement efficacy remains limited. The anonymity afforded by digital platforms and the cross-border nature of these crimes pose significant challenges to law enforcement agencies (Nawawi & Ariffin, 2018; United Nations Office on Drugs and Crime [UNODC], 2021). These obstacles undermine efforts to deter criminal activity and protect family welfare from financial abuse.

Awareness and understanding of Islamic law principles among affected families showed considerable variation. While some families actively sought mediation and reconciliation through Islamic legal frameworks to resolve disputes and restore harmony, others lacked knowledge or access to such support. This discrepancy points to the need for enhanced religious education and community outreach programs to promote the application of Islamic family law in contemporary contexts (Saeed & Hassan, 2017; Kamali, 2008). Islamic finance alternatives emerged as a promising avenue for mitigating the financial vulnerabilities caused by gambling and money laundering. The use of zakat (obligatory almsgiving) and interest-free loans was identified as potential tools to support families in crisis, helping them to regain economic stability and social dignity. These instruments, aligned with *maqāṣid al-sharīʿah* (objectives of

Islamic law), can provide ethical and sustainable financial relief (Chapra, 2008; Khan & Bhatti, 2008).

The flow of illicit funds through gambling platforms disrupts not only individual families but also local economies. Money laundering activities contribute to unfair market competition and distort economic indicators. This undermines the broader social justice goals enshrined in Islamic teachings, highlighting the systemic nature of the problem beyond personal or family-level effects (Wilson & Godfrey, 2016; Al-Shayeb, 2015). Interviews with community leaders and religious scholars underscored the importance of integrating Islamic ethical perspectives into anti-money laundering efforts. They emphasized that purely legal or technical approaches fail to address the underlying moral failings that permit such crimes to flourish. Holistic strategies combining law enforcement with education, spiritual counseling, and community mobilization were recommended (Ali, 2019; Esposito, 1998).

Another significant finding is the gendered impact of online gambling and money laundering. Women often bear the brunt of family breakdowns and financial insecurity, yet their voices are underrepresented in policy dialogues. Empowering women through education and involvement in decision-making processes can enhance family resilience and improve prevention measures (Bano & Kalmbach, 2018; Mir-Hosseini, 2011). Children in affected families face disruptions in schooling and social development. The financial instability often forces parents to withdraw children from educational programs, exposing them to increased risks of delinquency and exploitation. Protecting children's rights in such contexts is imperative for sustaining community welfare and future generations' wellbeing (Morsy & Zaki, 2014; UNICEF, 2020). The study also revealed gaps in inter-agency coordination among governmental bodies responsible for financial crimes, social welfare, and religious affairs. Fragmented policies and lack of synergy reduce the overall effectiveness of interventions designed to combat online gambling and money laundering's social consequences (Mohamed & Suleiman, 2017; World Bank, 2019).

Religious education programs in schools and mosques were identified as underutilized resources for raising awareness about the harms of gambling and illicit money. Participants advocated for curriculum reforms to incorporate maqāṣid al-sharī'ah concepts and practical guidance on financial ethics to build a preventive culture from early ages (Ahmed, 2015; Rahim, 2020). The analysis showed that affected families often resort to informal support networks when official assistance is inaccessible or insufficient. These networks, including neighbors, extended family, and religious organizations, play a vital role in providing emotional and sometimes material aid, reinforcing community bonds in the face of adversity (Hassan & Wahab, 2019; Al-Qaradawi, 1999). Technological advancements present both risks and opportunities. While digital platforms facilitate gambling and money laundering, they also offer innovative means for monitoring, detection, and public education. Leveraging technology for ethical purposes requires cooperation between technologists, legal experts, and religious authorities (Zahra & Abdullah, 2021; UNODC, 2021).

Psychological counseling and rehabilitation services specific to gambling addiction and its financial repercussions are currently scarce in the studied regions. The demand for culturally sensitive and faith-based therapeutic approaches remains largely unmet, calling for increased

investment and capacity building (Siddiqui et al., 2017; Al-Ani, 2014). The study's findings emphasize the urgency of reforming policy frameworks to incorporate Islamic legal principles explicitly. Such reforms would not only address the root causes of family disintegration but also promote justice, compassion, and economic fairness as integral to combating financial crimes (Kamali, 2008; Chapra, 2008). Overall, the results demonstrate that online gambling and money laundering pose multifaceted threats to family integrity and social justice in Muslim communities. Addressing these challenges requires a comprehensive, integrated approach involving law enforcement, Islamic legal frameworks, social support, and public awareness initiatives (Ali & Hassan, 2020; Esposito, 1998).

## Discussion

The findings reveal a complex interplay between online gambling, money laundering, and family breakdown within the framework of Islamic law. The multifaceted impacts observed demand a holistic understanding grounded in *maqāsid al-sharī'ah*, which prioritizes the protection of faith, life, intellect, lineage, and property (Kamali, 2008; Chapra, 2008). One crucial discussion point is the emotional and psychological toll on families. Islamic law emphasizes the preservation of family ties (*silaturahmi*) and mental wellbeing, both of which are jeopardized by financial stress and mistrust caused by gambling-related debt (Al-Ghazali, 1990; Rahman & Ismail, 2022). The high incidence of conflicts and divorce reflects a disruption of these *maqāsid* goals, signaling the need for stronger preventive mechanisms (Abu Bakar & Ahmad, 2019).

Financial hardship remains a primary catalyst for familial discord. From an Islamic ethical perspective, lawful sustenance (*rizq halal*) is a fundamental right, and its compromise due to illicit activities contradicts shariah principles (Saeed & Hassan, 2017; Yusuf, 2019). The diversion of money into gambling and laundering destabilizes households, undermining their ability to meet basic needs and maintain dignity (Mokhtar et al., 2016). The social stigma faced by affected families points to a broader community dynamic. While Islamic law advocates for compassion and avoiding public humiliation (*satr*), the social isolation reported reflects a failure of communal support systems (Khalid & Musa, 2017; Al-Qaradawi, 1999). This indicates a gap between theoretical Islamic values and practical community responses. Addressing economic hardship requires a multi-layered approach. Islamic finance instruments such as *zakat*, *qard al-hasan* (benevolent loans), and *waqf* (endowment) could be mobilized to offer immediate relief and long-term support (Chapra, 2008; Khan & Bhatti, 2008). However, awareness and access to these tools remain limited among vulnerable families, highlighting an opportunity for institutional development (Ahmed, 2015).

The limited effectiveness of legal enforcement observed aligns with global challenges in combating cyber-enabled financial crimes (UNODC, 2021; Nawawi & Ariffin, 2018). Islamic legal thought underscores the importance of justice (*'adl*) and accountability (*hisab*), necessitating improvements in technological capabilities, cross-border cooperation, and legal harmonization to curb illicit online gambling and laundering (Ali, 2019). Variations in the understanding and application of Islamic family law among affected populations reveal educational deficits. Religious literacy is vital for empowering families to utilize mediation and reconciliation procedures effectively, which are core to resolving disputes in Islam (Kamali,



2008; Saeed & Hassan, 2017). This points to a need for integrating Islamic legal education within broader social services.

The positive potential of Islamic finance alternatives not only mitigates economic risks but also reinforces spiritual and ethical dimensions of family welfare. By promoting interest-free and charitable financial instruments, Muslim families can recover from economic shocks without falling into cycles of debt and moral compromise (Chapra, 2008; Khan & Bhatti, 2008). Illicit money flows disrupt both micro and macro economic stability. This contradicts maqāsid objectives to maintain societal order and prevent harm (darar) (Al-Shayeb, 2015; Wilson & Godfrey, 2016). Financial crimes weaken trust in economic institutions and perpetuate inequality, calling for the integration of Islamic legal ethics in national regulatory frameworks. Community leaders and religious scholars' emphasis on ethical approaches reflects a critical perspective that material law enforcement alone is insufficient. Islamic teachings encourage a comprehensive strategy that combines spiritual guidance, social accountability, and legal deterrence to holistically address the root causes of gambling and laundering (Esposito, 1998; Ali, 2019).

Gender dynamics in the impact of these crimes warrant further attention. Islamic jurisprudence advocates the protection and empowerment of women within the family structure, yet social realities show women disproportionately suffer economic and emotional consequences (Bano & Kalmbach, 2018; Mir-Hosseini, 2011). Addressing this requires gender-sensitive policies aligned with Islamic values of justice and compassion. The vulnerability of children exposed to family breakdown highlights the necessity of safeguarding future generations. Islamic law prioritizes the protection of lineage (nasab) and education, reinforcing the obligation to provide stable environments free from financial and psychological harm (Morsy & Zaki, 2014; UNICEF, 2020).

Inter-agency fragmentation undermines coordinated responses. The maqāsid framework encourages integrated governance that holistically protects families and society. Collaborative policy development between financial regulators, social welfare, and religious authorities can enhance the effectiveness of interventions (Mohamed & Suleiman, 2017; World Bank, 2019). Religious education emerges as a potent preventive tool. By embedding maqāsid principles into school curricula and community programs, societies can foster resilience against the temptations and harms of gambling and financial crimes (Ahmed, 2015; Rahim, 2020). This approach aligns with Islam's emphasis on knowledge (ilm) as a pathway to moral conduct. Informal community support networks are crucial in buffering adverse effects. These networks embody Islamic concepts of brotherhood (ukhuwwah) and mutual assistance (ta'awun), yet they require strengthening and formal recognition to maximize their potential impact (Hassan & Wahab, 2019; Al-Qaradawi, 1999). Technology, while a facilitator of crime, also offers innovative opportunities for detection and prevention. Islamic law's adaptability (ijtihad) supports harnessing new tools to uphold justice and protect families, provided these technologies are ethically deployed (Zahra & Abdullah, 2021; UNODC, 2021). The scarcity of culturally sensitive counseling services highlights a gap between mental health provision and religiously appropriate care. Islamic psychology principles could inform therapeutic models that respect faith while addressing gambling addiction and financial trauma (Siddiqui et al., 2017; Al-Ani, 2014).

Policy reform to explicitly include Islamic legal principles can enhance legitimacy and compliance. This integration respects national sovereignty while reflecting the religious identity of the majority population, fostering community ownership of anti-money laundering efforts (Kamali, 2008; Chapra, 2008). The study confirms that the interplay between online gambling, money laundering, and family breakdown is a multidimensional challenge requiring cross-sectoral cooperation. Maqāṣid al-sharī'ah provides a comprehensive normative framework to guide such efforts toward achieving social justice and family protection (Ali & Hassan, 2020; Esposito, 1998).

Table 1. Key Discussion Themes and Implications

<i>Theme</i>	<i>Discussion Points</i>	<i>Islamic Implications</i>	<i>Legal</i>	<i>Policy/Community Recommendations</i>
<b><i>Family Conflict &amp; Divorce</i></b>	Emotional toll, breakdown of family ties	Protection of silaturahmi and marital stability		Promote mediation and Islamic family counseling programs
<b><i>Economic Hardship</i></b>	Financial stress as catalyst	Rizq halal as a right; prohibition of harm		Expand zakat, qard al-hasan programs, and financial inclusion
<b><i>Social Stigma</i></b>	Community isolation despite Islamic compassion	Emphasis on satr and community support		Community awareness and destigmatization initiatives
<b><i>Legal Enforcement Efficacy</i></b>	Challenges of digital, cross-border crime	Justice and accountability (adl, hisab)		Enhance tech capacity and international legal cooperation
<b><i>Religious Education &amp; Awareness</i></b>	Varied understanding and application of Islamic law	Importance of ilm and ijtihad		Integrate maqāṣid principles into education and outreach
<b><i>Gender-Sensitive Impact</i></b>	Disproportionate effect on women	Justice and protection of women's rights		Gender-inclusive policy development
<b><i>Child Protection</i></b>	Disruption of education and wellbeing	Preservation of lineage and education		Safeguard children's rights in social programs
<b><i>Community Support Networks</i></b>	Informal support crucial but under-resourced	Embodiment of ukhuwwah and ta'awun		Strengthen community and religious organizations
<b><i>Mental Health Services</i></b>	Lack of culturally sensitive counseling	Integration of Islamic psychology		Develop faith-based rehabilitation and support services
<b><i>Policy Reform</i></b>	Need for Islamic legal integration into AML frameworks	Legitimacy and social justice		Formulate inclusive, faith-aligned regulatory policies

## CONCLUSION

This study reveals that the rise of online gambling and its associated money laundering activities significantly threaten both economic stability and the integrity of Muslim families in Indonesia. The analysis shows that current national regulations under Promensisko 2025, while progressive, still exhibit gaps in fully protecting Islamic family values and social justice principles. Illicit financial flows from cybercrime activities undermine family welfare, causing not only economic but also moral and social vulnerabilities within the community. Integrating Islamic legal principles, particularly *maqāṣid al-sharīʿah*, into the national anti-money laundering framework is essential to bridge these gaps. Such integration would not only reinforce family resilience but also promote ethical compliance and social justice, aligning legal enforcement with religious and cultural values. Furthermore, religious education and community-based awareness programs are indispensable in complementing legal measures, fostering a more comprehensive and sustainable approach to combating cybercrime. In conclusion, the synergy between national policies and Islamic family law offers a more effective strategy to address the complex challenges posed by online gambling and dirty money. This approach safeguards the moral and financial health of Muslim families and contributes to the broader goal of social justice in the digital age. The findings underscore the urgency for policymakers to consider religious legal frameworks as integral components in the fight against digital financial crimes.

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