

Poverty Alleviation Among the Younger Generation Through the Prevention of Online Gambling and Financial Literacy Based on Communication for Development in East Kotawaringin Regency

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Abstract

Poverty remains a structural challenge in Indonesia, particularly in rural areas of East Kotawaringin Regency, Central Kalimantan. The rapid growth of digital-based online gambling has increased socio-economic vulnerability among young people aged 15–24, especially students and out-of-school youth from low-income households with limited financial literacy. Data from the Central Kalimantan Financial Services Authority (OJK) show that the regional financial literacy index is only 32.73%, well below the national average, increasing exposure to risky financial behavior. This community service program offers a novel participatory approach by integrating Participatory Action Research (PAR) with Communication for Development (C4D). Unlike conventional one-way financial literacy initiatives, the program emphasizes youth empowerment and community-based communication. It is implemented as a six-month intervention in selected villages through three stages: participatory diagnosis, co-creation of financial literacy and online gambling prevention messages, and youth-led digital media campaigns. The program aims to support poverty alleviation by promoting behavioral change, financial resilience, and critical digital awareness among young people, while aligning with the Sustainable Development Goals (SDG 1; SDG 4, and SDG 8) and Indonesia's National Financial Inclusion Strategy. Strategic partners include the Financial Services Authority (OJK), youth organizations, and local schools. Program impacts are measured through pre–post surveys and focus group discussions, indicating improved financial literacy, increased awareness of online gambling risks, and strengthened youth participation in participatory digital communication. Outputs include digital learning modules, school-based training, and youth-produced educational content.

Keywords

Communication for Development (C4D); Financial Literacy; Online Gambling Prevention; Participatory Action Research; Youth Empowerment



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Akhmad Jaki

1. INTRODUCTION

Poverty remains a significant global challenge. The World Bank reports that approximately 9.2 percent of the world's population lived in extreme poverty in 2020, and the COVID-19 pandemic further worsened this condition, making the 2030 extreme poverty eradication target increasingly difficult to achieve (World Bank, 2020; Lang et al., 2024). In Indonesia, poverty remains a structural issue despite gradual improvements. In March 2023, 25.90 million people (9.36 percent of the population) lived below the poverty line, with rural poverty (12.22 percent) remaining higher than urban poverty (7.29 percent) (Badan Pusat Statistik, 2024). This situation highlights persistent economic vulnerability in rural areas, particularly among young people.

Amid ongoing poverty alleviation efforts, Indonesia faces an emerging challenge in the form of online gambling, which disproportionately affects the younger generation. Digital gambling has expanded rapidly and is difficult to control due to its anonymous and cross-platform nature. According to a Drone Emprit survey, Indonesia ranks first globally in the number of online gambling players, with 201,122 active users, largely dominated by youth (Ananda et al., 2025). This phenomenon threatens young people's financial stability, increases the risk of poverty reproduction, and undermines long-term socio-economic development efforts.

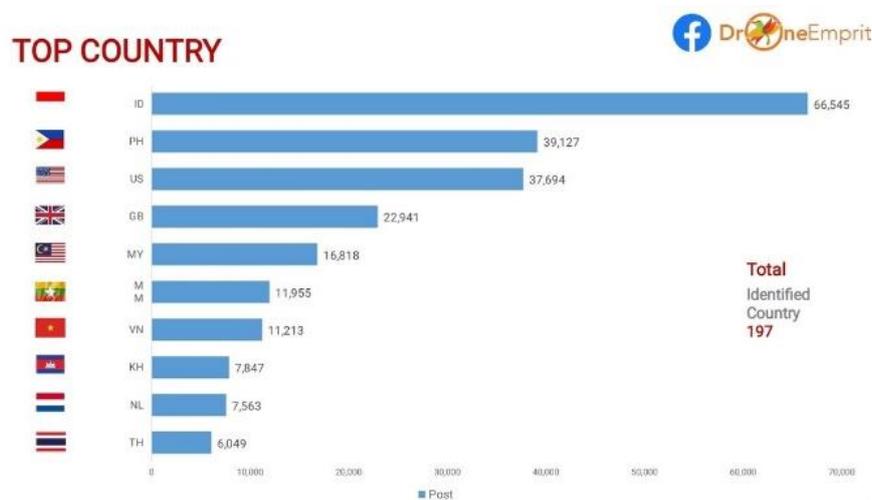


Figure 1. Drone Emprit Survey Data (2025)

According to data from the Financial Transaction Reports and Analysis Center (PPATK), in the period from January to March 2025 alone, 39.8 million online gambling transactions were recorded (Gustiana, 2025). Historical data show that the value of online gambling transactions increased drastically, from IDR 15.8 trillion in 2020 to IDR 327 trillion in 2023, and had already reached IDR 283 trillion in just the first three

quarters of 2024. This surge not only reflects increased activity but also a shift in digital lifestyles that are increasingly vulnerable to addictive risks.

Table 1. PPATK Online Gambling Transaction Report Data

Year	Value of Fund Turnover (IDR)	%	Number of Transactions
2018	3.975.512.809.359	98%	666.104
2019	6.183.134.907.079	56%	1.845.832
2020	15.768.525.166.418	155%	5.634.499
2021	57.910.725.296.081	267%	43.597.112
2022	104.417.674.955.287	80%	104.791.427
2023	327.053.085.765.891	213%	168.347.552
Jumlah	515.308.658.900.115		324.882.526

Ironically, the younger generation in Indonesia has become highly vulnerable to online gambling addiction. This phenomenon is particularly relevant given that the main targets of online gambling platforms are young people who have high curiosity, nearly unlimited internet access, and insufficient financial and digital literacy (Surbakti, 2025). PPATK data from 2023 show that 80 percent of online gambling players come from low-income groups, such as students, university students, laborers, farmers, homemakers, and private-sector employees. In terms of age, the 20–30 age group was the largest, with 2,018,039 users, followed by the 17–19 age group, with 191,380 users, for a total of 3,979,371 users in 2023. This number even surged sharply to 8.8 million users in 2024, indicating an increase of nearly 140 percent in just one year.

Table 2. Based on Gender

Gender	Number of Participants
Male	3.213.630
Female	583.799
Total	3.797.429

Table 3. Based on the Number of Players

Age	Number of Players
<11	1.106
11-16'	4.514
17-19	191.380
20-30	2.018.039
31-40	1.086.669
41-50	392.049
51-60	87.491

61-70	13.290
71-80	1.697
Total	3.797.375

Based on these realities and findings, the author argues that improving financial literacy must be an integral part of strategies and solutions to alleviate poverty and prevent online gambling in Indonesia. A growing body of literature over the past few years shows the impact of financial literacy on poverty alleviation. Based on data from the China Household Finance Survey (CHFS) from 2015 to 2017, financial literacy has been shown to effectively and efficiently reduce poverty among rural households in both the short- and long-term (Xu et al., 2023). Furthermore, financial literacy has been shown to positively impact poverty alleviation among households in China (Wang et al., 2022). Jappelli et al. (2014) even acknowledge that financial literacy is essential for eliminating poverty.

Beyond poverty, several studies also show a positive impact of financial literacy on income and wealth accumulation, which are closely related to poverty. Using a novel instrumental variable method, Van Rooij et al. (2012) confirmed the positive impact of financial literacy on household wealth in the Netherlands. Sekita (2022) found similar results in Japan. Meanwhile, a lack of financial literacy is an important predictor of wealth inequality (Jappelli & Padula, 2013; Lusardi & Messy, 2023). In addition, Disney and Gathergood (2013) showed that individuals with financial literacy tend to have higher household income levels. In Indonesia, Saptono (2018) found that increased financial literacy is associated with a 9.8 percent increase in entrepreneurial skills among Indonesian communities.

In the context of online gambling, previous studies have demonstrated a relationship between financial literacy and gambling behavior. Research conducted in Japan found that individuals with higher levels of financial literacy are less likely to engage in problem gambling, as they better understand the value of money, the benefits of saving and investing, and the utility losses associated with gambling (Watanapongvanich et al., 2022). These findings are supported by earlier studies suggesting that similar economic mechanisms, such as hyperbolic discounting, time inconsistency, and risk perception, influence financial decision-making and gambling behavior (Hurla et al., 2017; Turner et al., 2008). However, most of these studies focus primarily on individual-level factors and provide limited insight into communication-based strategies for collective behavioral change.

Previous research has also highlighted the effectiveness of Communication for Development (C4D) as a participatory, evidence-based approach to promoting social

and behavioral change (Baú, 2025). C4D has been successfully applied in various contexts, including influenza vaccination campaigns in the United States and routine immunization programs in China, through dialogic and context-sensitive communication strategies (Cardey et al., 2024; Kranrattanasuit, 2024). By emphasizing dialogue, critical reflection, and community participation, C4D seeks to empower individuals and foster sustainable social transformation (Otto & Fourie, 2016; Servaes & Malikhao, 2020)

Despite these developments, a detailed research and programmatic gap remains in Indonesia. Existing initiatives tend to address financial literacy or online gambling prevention separately and are often implemented through top-down, non-participatory approaches. Studies that integrate financial literacy, online gambling prevention, and Communication for Development within a participatory framework are still scarce, particularly at the regional level, such as in East Kotawaringin Regency. This gap underscores the need for a locally grounded, communication-based participatory model that empowers young people and supports sustainable behavioral change.

Based on these issues, this article is positioned as a community service article grounded in participatory action research (PAR) that aims to develop and implement a Communication for Development (C4D)-based financial literacy intervention model to support poverty alleviation and prevent online gambling among young people. Specifically, the article seeks to analyze the implementation process, outputs, and initial impacts of participatory communication interventions in enhancing financial literacy, critical awareness of online gambling risks, and youth empowerment at the community level.

The program was implemented in East Kotawaringin Regency due to its relatively high poverty rate and low financial literacy level. Data from the March 2024 National Socio-Economic Survey (Susenas) reported 26.69 thousand people living in poverty (5.66 percent of the total population). Furthermore, the 2025 National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) of Central Kalimantan in collaboration with Statistics Indonesia revealed that financial literacy in East Kotawaringin Regency stands at only 32.73 percent, far below the national average of 65.43 percent. This article contributes theoretically by integrating C4D and financial literacy, practically by offering a participatory, community-based intervention model, and at the policy level by providing empirical input to strengthen youth protection and financial inclusion strategies.

Akhmad Jaki

2. METHODS

This paper presents a community service program designed as an action-oriented intervention grounded in Participatory Action Research (PAR) and guided by Communication for Development (C4D) as its communication framework. The program aims to facilitate social change through participatory communication, stakeholder collaboration, and behavior change processes. It actively involves multiple stakeholders—namely the Financial Services Authority (OJK) of Central Kalimantan Province, the Core Youth Cadres Against Drugs (KIPAN) of Central Kalimantan, schools in East Kotawaringin Regency, teachers, and students—as collaborative actors throughout the stages of problem diagnosis, action planning, implementation, and reflection.

Within this PAR-based community service program, stakeholders are positioned not merely as objects of intervention but as co-researchers in the change process. Data were systematically collected during program implementation through participatory observation, focus group discussions (FGDs), questionnaires, written reflections, and activity documentation. Through these participatory data collection methods, stakeholders jointly identified key issues related to low financial literacy and the prevalence of online gambling among students, developed contextually relevant intervention strategies, implemented program activities, and collectively reflected on the outcomes of each action within the Act–Observe–Reflect–Plan cycle (Spencer et al., 2024). As a result, the program's changes are participatory, context-sensitive, and grounded in the school community's actual needs.

The C4D approach is operationalized within the PAR cycle to ensure that communication among actors is strategic, participatory, and transformative. The process begins with problem diagnosis, conducted through participatory discussions and FGDs with teachers and students to map financial literacy challenges and exposure to online gambling. This is followed by action planning, during which OJK and KIPAN serve as knowledge sources and institutional partners in the design of communication strategies and educational messages. The implementation stage includes communication training, the co-creation of adolescent-oriented digital content (videos), and school-based dissemination activities. Finally, observation and reflection are carried out through collective discussions and feedback sessions to evaluate changes in students' attitudes and behaviors and to inform iterative improvements in subsequent action cycles.

The community service program was implemented in several secondary schools in East Kotawaringin Regency, Central Kalimantan, selected using a purposive

sampling technique based on student exposure to digital media and the schools' readiness to engage in participatory activities. The participants consisted of 50 students aged 15–18 years and 5 teachers, who were actively involved throughout the program as both participants and facilitators. These schools were chosen because they represent strategic sites for early intervention to improve financial literacy and prevent online gambling among adolescents. This group is particularly vulnerable to digital financial risks and speculative online behavior.

The main instruments and activities included financial literacy and online gambling prevention modules, focus group discussion (FGD) guides, pre- and post-intervention questionnaires to assess changes in students' knowledge and attitudes, and digital communication media co-created by students, such as short educational videos. Program activities were carried out through interactive workshops, facilitated FGDs, communication training sessions, and school-based dissemination using youth-oriented digital platforms, ensuring alignment with the principles of Communication for Development (C4D).

Methodologically, the effectiveness of this community service program was assessed through a combination of descriptive quantitative analysis and qualitative reflective analysis. Quantitative data were collected using pre- and post-activity questionnaires distributed to 50 students to measure changes in financial literacy knowledge and attitudes toward online gambling. In contrast, qualitative data were obtained through participatory observation, focus group discussions (FGDs), written participant reflections, and activity documentation. Program outcome indicators included increased understanding of basic financial management, changes in attitudes toward the risks of online gambling, and the level of active participation among students and teachers throughout the learning and communication processes. All activities were conducted with the approval of school authorities and supervising teachers and adhered to participatory ethical principles, ensuring voluntary and informed involvement of participants. The findings and discussion presented in the following section are grounded in these analytical processes and are supported by illustrative participant responses to strengthen the interpretation of program outcomes.

3. FINDINGS AND DISCUSSION

3.1. Findings

3.1.1. Problem Identification

Akhmad Jaki

The initial stage of the community service program was conducted through communication with school authorities, supervising teachers, and small group discussions with student representatives from five secondary schools in Sampit. This problem identification phase was directly aligned with the program's objectives of strengthening financial literacy and preventing online gambling among youth. The findings revealed two urgent, interrelated issues that clearly justified the intervention's focus and direction.

First, students' financial literacy levels were generally low, indicating a critical need for basic financial education as a foundation for economic resilience. Most students lacked an understanding of managing pocket money. They tended to spend their money on daily consumption, such as snacks and digital entertainment, with little or no planning for savings. This condition was emphasized by a supervising teacher from SMK Bhakti Mulya Sampit, who stated that "most students are not accustomed to managing their pocket money; some even spend it all in a single day without considering savings or long-term needs" (S. Aisyah, personal communication, September 9, 2025). This finding directly supports the program's objective to improve students' financial literacy as a preventive measure against economically risky behaviors.

Second, there was an increasing tendency of student exposure to online gambling, which reinforced the relevance of integrating gambling prevention into the financial literacy intervention. Several students admitted that they had been invited to try applications offering digital balance rewards. At the same time, supervising teachers confirmed cases of students becoming addicted to paid games and borrowing money from peers. A teacher from SMK Muhammadiyah Sampit explained that "we have started to find students who are exposed to games and reward-based applications that actually lead to online gambling practices" (E. Silvianni, *personal communication*, September 9, 2025). Moreover, the absence of structured educational spaces to discuss financial risks and online gambling further highlighted the need for a participatory Communication for Development (C4D) approach. Taken together, these findings directly informed the intervention's design, which focused on enhancing financial literacy and raising critical awareness of online gambling risks through participatory, contextually grounded communication strategies.

3.1.2. Action Planning

Based on the problem identification results, the community service team, together with partners IAHN TP Palangka Raya, OJK Central Kalimantan, and KIPAN Central Kalimantan, developed an action plan that emphasizes active participation by

all stakeholders. The objectives of the activities were to improve students' basic financial literacy, raise awareness of the dangers of online gambling, and produce simple campaign materials for dissemination within the school environment. The action plan was designed as a series of interactive workshops featuring speakers from OJK and KIPAN. OJK was responsible for delivering material on simple, practical financial management, while KIPAN presented the dangers and modes of online gambling targeting students. In addition, the community service team facilitated the Communication for Development (C4D) approach, enabling students to create their own campaign messages. The planning also included administering short questionnaires before and after the activities to measure changes in students' understanding of financial literacy and online gambling risks.

3.1.3. Action Implementation

The workshop was held on Tuesday, 09 September 2025, from 07:30 to 14:00 WIB in Sampit and involved five secondary schools: SMAN 2, SMAN 3, SMKN 1, SMK Muhammadiyah, and SMK Bhakti Mulya. A total of 50 students participated, accompanied by their respective teachers. The activity was structured as an interactive learning space, beginning with orientation and ice-breaking sessions to create a supportive atmosphere and encourage active student engagement. This preparatory phase was important for reducing hierarchical barriers and enabling students to participate more openly in discussions about their financial behaviors.

The financial literacy session was delivered by Andrianto Suhada, S.E., M.M., from the Financial Services Authority (OJK) of Central Kalimantan and focused on practical issues such as pocket money management, saving habits, and strategies to avoid consumptive behavior. A simple financial simulation required students to record their daily spending and calculate potential savings if a portion of their pocket money were set aside. Through this exercise, students realized that saving IDR 5,000 per day could accumulate to more than IDR 150,000 per month—an amount previously underestimated by most participants. Analytically, this method proved effective because it translated abstract financial concepts into concrete and measurable outcomes, strengthening students' financial awareness and directly supporting the program's objective of improving financial literacy as a preventive foundation against risky economic behaviors, including online gambling.

Akhmad Jaki



Figure 2. Group Photo of the Workshop Activity



Figure 3. Workshop Project Outcomes



Figure 4. Workshop Project Outcomes



Figure 5. Workshop Project Outcomes



Figure 6. Workshop Project Outcomes



Figure 7. Session of Materials Delivered by the Central Kalimantan Financial Services Authority (OJK)

Next, the second speaker from KIPAN Central Kalimantan, Husen Arif Hidayat, S.Sos., M.I.Kom., presented material on the modes of online gambling targeting students, including disguises through games and reward-based applications. He emphasized the social, psychological, and economic impacts of involvement in online gambling practices. During this session, six images were displayed to document activities, including students' discussions and their development of C4D-based strategies. Rather than serving only as visual evidence, these images illustrate how students actively engaged in identifying risky behaviors, co-creating campaign messages, and mapping out strategies for behavioral change. The visuals show the participatory process in action, highlighting how students' ideas were transformed into tangible outputs, including posters, caricatures, videos, and other media, for

school-based campaigns. Analytically, the images reflect key C4D principles by demonstrating participatory engagement, dialogue, and contextual relevance, reinforcing the connection between the workshop activities and the intended behavior changes in financial literacy and online gambling prevention.

The next stage was facilitated by Akhmad Jaki, S.Sos., M.I.Kom., from IAHN TP Palangka Raya, using the C4D approach. Students were divided into ten small groups and asked to formulate short campaign messages about financial literacy and the dangers of online gambling. The group outputs demonstrated high levels of creativity. Some groups produced slogans such as “Manage Money Wisely, Live Peacefully” and “Generation Against Online Gambling.” In contrast, others created simple digital posters illustrating the dangers of online gambling and saving tips. Some groups designed ideas for social media content, such as short educational videos on Instagram or TikTok. Of the ten groups, six emphasized financial literacy aspects, while the remaining four focused more on online gambling prevention.



Figure 8. Workshop Poster Outcomes

The six images presented in the workshop illustrate the posters and infographics created by students as outputs of the C4D-based strategies they developed. These

Akhmad Jaki

visuals were not produced randomly; each was preceded by careful analysis and discussion in which students identified key messages, target behaviors, and communication approaches. The posters and infographics reflect the students' understanding of financial literacy and online gambling prevention, translating abstract concepts into tangible, contextually relevant media. By creating these materials, students actively participated in the C4D process, demonstrating how participatory planning and reflection can lead to practical tools for behavior change within their school communities.

3.1.4. Reflection

The evaluation of the 50 students who participated in the workshop was conducted using a Google Form survey consisting of 5 multiple-choice questions and 5 Likert-scale statements. While this simple quantitative approach allowed for descriptive analysis of program effectiveness, it has several limitations: the data were self-reported, the evaluation period was short, and the sample size was limited to 50 students. Additionally, no qualitative reflections or quotes from students or teachers were collected to provide deeper insights into their experiences and perceptions, which could have strengthened the interpretation of the findings.

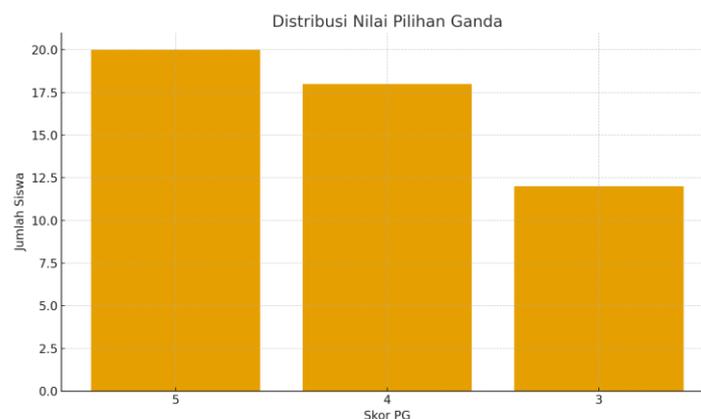


Figure 9. Multiple-Choice Score Chart

An average score of 4.2 out of 5 indicates that participants had a strong understanding of the dangers of online gambling and its relationship to the economic vulnerability of the younger generation. This understanding is further illustrated through six images of student-created posters and infographics produced as part of the C4D-based intervention. These visuals are not merely decorative; they reflect the participatory process in which students analyzed key issues, co-created messages, and designed communication strategies to influence behavior. By translating their knowledge into tangible media, the images demonstrate how C4D principles—

participation, dialogue, and contextual relevance—were applied in practice, reinforcing the behavioral change outcomes indicated by the survey scores.

For attitudes and affective aspects, responses to the Likert-scale statements were calculated using the same mean formula. The results show a strong increase in awareness regarding the dangers of online gambling (mean = 4.6) and a commitment to avoiding it (mean = 4.7). These high scores indicate that the campaign materials delivered through C4D mechanisms—which emphasize participation, dialogue, and relevance to social context—successfully influenced participants' perspectives on gambling risks and their effects on future economic conditions.

Regarding financial literacy, participants gave positive assessments of the material's relevance and usefulness (mean = 4.5). This indicates that students felt they gained new knowledge about financial management, budgeting, and strategies to prevent consumptive behavior. Meanwhile, the understanding of the concept of Communication for Development (C4D) obtained an average score of 4.1, indicating a good initial level of understanding. However, further in-depth sessions are still needed to help participants better understand how C4D can be used as a tool for social behavior change.

Overall, the effectiveness of the workshop can be concluded through a descriptive analysis approach that shows improvements in knowledge (cognitive), awareness (affective), and personal interest in the material (behavioral intention). This aligns with C4D principles, which view communication as a participatory process that encourages social change through critical awareness and the formation of new behaviors.

Based on the Google Form survey results and statistical analysis, this workshop has proven effective in improving financial literacy, strengthening awareness of online gambling risks, and introducing poverty-alleviation strategies grounded in a development communication approach.

3.1.5. Constraints and Solutions

The implementation of the program to alleviate poverty among the younger generation through financial literacy and to prevent online gambling in East Kotawaringin Regency encountered several challenges that need to be considered. First, students' financial literacy remains relatively low, as evidenced by their habit of spending pocket money without saving or making financial plans. This condition is exacerbated by the lack of educational space in schools to discuss financial management topics in a practical and relevant manner to daily life. Second, exposure to online gambling is increasingly prevalent among students, with digital reward

Akhmad Jaki

incentives easily accessed through applications and online games. Some students even admitted to having tried such applications, and supervising teachers reported cases in which students began to develop addiction and incurred debt. These challenges are reinforced by rapid digitalization and peer influence, which make it difficult for traditional interventions to reach younger age groups effectively.

To address these challenges, the community service team designed solutions based on participatory and contextual approaches. One of these was the implementation of interactive workshops that combined financial literacy materials from OJK and education on the dangers of online gambling from KIPAN. This method was supported by the Communication for Development (C4D) approach, in which students were not only passive recipients of information but were also directly involved in designing their own educational campaigns. Through activities such as recording pocket money expenditures, savings simulations, and creating slogans or digital posters, students were able to directly and practically understand financial management principles and the risks of gambling behavior.

In addition, the use of simple quantitative instruments, such as pre- and post-test questionnaires in Google Forms, helped objectively identify changes in students' understanding and awareness. The evaluation results showed significant improvements in cognitive, affective, and behavioral intention aspects related to financial literacy and online gambling prevention. Challenges related to limited access to information and minimal educational dialogue could be addressed through easily accessible educational media, such as posters, pocketbooks, and social media content.

Furthermore, program sustainability also became part of the strategic solution. Through ongoing collaboration among universities, local governments, OJK, KIPAN, schools, and local communities, the program can continue to expand and be adapted to the needs of the younger generation. This participatory approach not only enhances students' understanding and awareness but also empowers them to become agents of change within their schools and communities. Thus, the combination of educational strategies, the use of participatory media, and cross-institutional support becomes an effective solution to overcome low financial literacy and online gambling risks, while simultaneously supporting poverty alleviation among the younger generation in East Kotawaringin Regency.

3.2. Discussion

Poverty alleviation among the younger generation in East Kotawaringin Regency can be achieved by integrating financial literacy and online gambling prevention within a Communication for Development (C4D) framework. Local findings from the

program indicate that many students have low financial literacy and are increasingly exposed to online gambling, highlighting an urgent need for targeted educational interventions. Financial literacy is crucial for economic empowerment and poverty reduction, as it equips individuals with the knowledge and skills to manage money effectively, supporting economic stability (Ahsan & Ahmed, 2023; Raj, 2020). Evidence from previous studies shows that financial literacy programs—especially those that are decentralized or delivered directly to communities—are more effective in reaching underserved populations, including youth in rural areas (Raj, 2020). Furthermore, digital financial inclusion, supported by digital literacy and trust in financial service providers, plays a significant role in strengthening the economic resilience of low-income groups (Lu et al., 2025).

In Sampit, the community service program found that students' financial literacy was generally low. Many students spent their pocket money on daily needs such as snacks and digital entertainment without planning for savings, increasing their vulnerability to online gambling and financial instability. These local findings highlight the urgent need for interventions that combine financial literacy education with participatory and contextually relevant methods to support sustainable behavior change. Innovative approaches, such as online game-based learning tools, have been shown to improve financial literacy skills among students significantly (Cannistrà et al., 2024), making learning more engaging and relevant to the youth's habits and interests.

Evidence from related interventions in Indonesia and other regions supports these findings. Financial literacy programs, including life-skills training (Grimes et al., 2022), digital financial literacy for MSMEs (Pratama et al., 2026), and mobile-app-based learning (Frisancho et al., 2023) have improved their financial behaviors and self-efficacy. Participatory approaches such as PAR and Communication for Development (C4D) further enhance outcomes by actively involving youth in problem diagnosis, action planning, and co-creation of educational messages (Bowes et al., 2019; Brooks et al., 2023; Effendi et al., 2021; Trisnowati et al., 2021). Together, these insights suggest that integrating financial literacy, online gambling prevention, and participatory C4D strategies can effectively engage youth in rural contexts like Sampit while achieving measurable behavioral improvements.

The issue of online gambling among the younger generation in East Kotawaringin Regency is a pressing challenge, as identified in the community service program in Sampit, where several students reported exposure to gambling applications and digital reward-based games. Supervising teachers confirmed cases of

Akhmad Jaki

students becoming addicted to paid games and even borrowing money from peers, highlighting the urgency of intervention. This local evidence demonstrates that adolescents and young adults are particularly vulnerable, exhibiting higher tendencies toward addictive behaviors compared to adults (Monaghan & Wood, 2010), which can lead to financial instability and reinforce cycles of poverty.

Given the limitations of traditional interventions in reaching this age group, alternative, participatory, and youth-friendly approaches are necessary. Participatory Action Research (PAR) combined with Communication for Development (C4D) and financial literacy education provides a structured framework to empower students to recognize and address risky behaviors. Studies suggest that internet-based and guided interventions can effectively reduce high-risk behaviors among adolescents, such as smoking or excessive alcohol use (Gainsbury, 2011), indicating that similar strategies could be applied to online gambling prevention. Integrating these approaches in the rural context of Kalimantan allows interventions to be contextually relevant, participatory, and capable of fostering sustainable behavioral change among youth.

The Communication for Development (C4D) approach becomes a crucial strategy in addressing poverty and the risks of online gambling. Information and Communication Technology (ICT) plays a major role in influencing community behavior and providing access to essential information and services (Faizin et al., 2025). Improvements in ICT infrastructure and digital literacy support community activities and enhance local economic outcomes. Effective C4D strategies involve using various communication channels, such as community-based campaigns, social media, and interactive online platforms, to deliver targeted financial literacy and online gambling prevention messages. Communication strategies tailored to the needs and context of young people in East Kotawaringin are expected to increase the effectiveness of these interventions.

Moreover, the involvement of local governments and the implementation of comprehensive local policies are essential. Regulations governing online gambling and financial literacy programs integrated with social responsibility campaigns can support poverty alleviation efforts (Ahyani et al., 2025). The integration of financial literacy into formal education curricula and community activities equips young people to make wiser financial decisions, thereby preventing their involvement in online gambling. Community support through grassroots movements is also important in fostering an environment where young people feel safe to discuss their challenges and seek help (Wohab, 2024).

In conclusion, the findings from the community service program in East Kotawaringin Regency indicate that integrating financial literacy with online gambling prevention through participatory approaches and Communication for Development (C4D) strategies can provide a practical pathway for poverty alleviation among youth. Local results showed that students' financial literacy improved and awareness of the risks of online gambling increased through participatory workshops, interactive simulations, and co-created campaign media such as posters, infographics, and videos. These findings align with previous studies showing that financial literacy interventions can significantly improve financial behaviors and self-efficacy among youth (Frisancho, Herrera, & Prina, 2023; Grimes, Lopus, & Amidjono, 2022) and that digital financial literacy supports economic well-being in rural populations [Pratama, Sumiati, Wijayanti, & Indrawati, 2026]. Participatory Action Research approaches have effectively empowered youth in rural Indonesia for various behavioral outcomes (Trisnowati, Ismail, Padmawati, & Utarini, 2021; Effendi, Handayani, Nugroho, & Hariastuti, 2021), while C4D-based interventions highlight the importance of participatory, context-specific communication strategies (Brooks et al., 2023; Bowes, Aryani, Ohan, & Minnick, 2019). This suggests a mechanism where increased literacy influences behavior, which in turn enhances economic stability and contributes to poverty reduction (Chung & Retnoningsih, 2025; Kusumawardhani, Mubarokah, Prihatin, & Hartono, 2025). Schools can integrate these topics into curricula, and OJK and local governments can support programs through policies, digital tools, and capacity-building initiatives (Napitupulu, Siswandari, Hindrayani, et al., 2026).

However, the program has limitations, including its small scale, short duration, and lack of longitudinal follow-up, which require cautious interpretation of the results. While promising outcomes were observed, further research and continuous community service interventions are necessary to consolidate behavioral changes and assess long-term impacts. Future programs should continue integrating PAR and C4D principles, adapt strategies to local contexts, and include measurable outcome indicators to strengthen policy recommendations. By explicitly linking financial literacy to behavioral change and poverty risk reduction, such interventions provide actionable guidance for schools and local authorities, while offering a vision for sustainable community empowerment among youth in rural Kalimantan.

4. CONCLUSION

The implementation of the program on Poverty Alleviation Among the Younger Generation through Online Gambling Prevention and Financial Literacy based on Communication for Development (C4D) in East Kotawaringin Regency demonstrates

Akhmad Jaki

that the Participatory Action Research (PAR) approach can effectively mobilize youth participation while fostering critical awareness of the dangers of online gambling and the importance of financial literacy. The program's results indicate improvements in participants' understanding and skills in managing basic finances, such as cash flow recording, consumption control, and savings planning, as well as shifts in their perspectives on online gambling from viewing it as mere entertainment to recognizing its financial and social risks. These outcomes suggest that enhancing financial literacy can lead to behavioral change, in turn contributing to greater economic stability and supporting poverty reduction among youth.

However, the findings remain limited by the program's small scale, short duration, and non-longitudinal design, and further evaluation is needed to assess long-term impacts. The program highlights practical implications for schools, the Financial Services Authority (OJK), and local governments in developing supportive policies, integrating financial literacy into curricula, and regulating online gambling. It also emphasizes the need for continued community service programs and participatory interventions to sustain behavioral change. Future programs and research should explicitly measure the links between financial literacy, behavior change, and poverty risk reduction, while adapting strategies to local contexts. Overall, a participatory financial literacy model grounded in C4D offers a replicable, context-sensitive approach to empowering youth and mitigating poverty. However, sustained collaboration among universities, government institutions, schools, and communities is essential for scalability and long-term success.

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Akhmad Jaki

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