



Preventing Digital Financial Harm in Rural Areas: Community Literacy on Illegal Online Loans and Online Gambling

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Article History:

Naskah Masuk: 26 September 2025

Revisi: 24 Oktober 2025;

Diterima: 23 November 2025;

Tersedia: 27 November 2025.

Keywords: digital financial harm; financial disinformation; illegal online loans; online gambling; rural communities; community literacy; digital literacy; misinformation prevention

Abstract: *The rapid expansion of digital technologies has intensified financial misinformation and disinformation, particularly through illegal online loans and online gambling targeting communities with limited digital and financial literacy. This community engagement program in Dusun Munggur, Girimulyo Village, aimed to strengthen residents' ability to identify and respond to deceptive digital practices through contextualized education on risk indicators, manipulative design strategies, and verification methods. Using a three-hour interactive socialization combining visuals, discussion, and a short comprehension exercise, the program improved participants' understanding of how fraudulent financial schemes operate and how personal data, behavioral triggers, and algorithmic amplification are exploited. Participants demonstrated greater awareness of suspicious platforms, increased confidence in evaluating online offers, and requested sustained resources such as booklets and reporting guides for household- and community-level prevention. Although effective in raising immediate awareness, the intervention was limited by the lack of long-term behavioral assessment and the rapidly evolving nature of digital fraud. The program underscores the importance of community-centered, preventive literacy to mitigate digital financial risks in rural Indonesia.*

1. INTRODUCTION

The expansion of digital technologies across Indonesia has brought about a complex information ecosystem in which benefits and risks coexist, particularly for communities with low digital literacy and unstable information access. Although the concept of disinformation is associated with political manipulation in public discourses, recent research has shown that misinformation and disinformation strategies increasingly infiltrate financial and consumer domains among others (Aghajari et al., 2023). Of these, illegal online loans (pinjaman online atau pinjol ilegal) and online gambling (judi online) are two of the most pervasive digital threats that take advantage of structural vulnerabilities, economic pressures, and psychological manipulation. In rural Indonesia, such as in Dusun Munggur, Girimulyo Village, Ngargoyoso, Karanganyar, these new digital threats further intersect with long-standing infrastructural and socio-economic conditions that make communities disproportionately susceptible to online deception and financial exploitation.

Disinformation linked to online loans and gambling surfaces in the context of deliberately planned schemes engineered to manipulate users into high-risk or addictive behaviors. Types of misinformation that exist in this domain include fabricated promotional claims, forged testimonials, misleading promises of an instant fortune or easy credit, and emotionally appealing messages targeted to vulnerable demographics. From this perspective, these tactics are encouraged by interwoven factors: economic instability, low levels of both digital and financial literacy, algorithmic amplification, and persuasive content design Angkasa et al., 2023; Imanuddin et al., 2023; Kairouz et al., 2012. For many users, especially those belonging to rural areas with irregular sources of income, online loans seem to be an effective way to respond to urgent financial needs. This level of economic pressure makes users much more exposed to dubious lending schemes that charge extremely high interest rates, breach consumer privacy, apply heavy-pressure debt collection methods, and often create material losses and serious psychological discomfort Imanuddin et al., 2023; Han & Liao, 2024.

The lack of financial and digital literacy further compounds susceptibility to digital fraud. Studies demonstrate how a user in short supply of critical evaluation skills will be more susceptible to manipulated claims for loan eligibility, interest rates, bonus offers, and gambling payouts (Aghajari et al., 2023; Shringare et al., 2024). In other words, in these contexts, such as Girimulyo, the literacy gap intersects with the information gap. Community residents largely draw from unreliable, unofficial interpersonal networks-husbands, neighbors, friends, relatives-for advice and decision-making (Parvathamma & Pattar, 2013). Socially trusted, but tending to perpetuate incomplete, inexact, or outdated information, these networks are more likely to facilitate the diffusion of misinformation. For instance, promotions of "pinjaman cepat cair tanpa BI checking" forwarded on WhatsApp groups tend to be viewed as credible because these are passed through social relations, not from verified platforms. This further reflects findings from other rural contexts, where mobile-based communication accelerates misinformation due to constrained verification capability (Liu et al., 2023).

Aside from the problem of literacy limitations, algorithmic systems integrated into social media and mobile platforms contribute decisively to the proliferation of deceptive content. Algorithmic promotion mechanisms usually act to escalate sensational or emotive content regardless of accuracy. In the context of the COVID-19 pandemic, this practice became widely visible: misinformation that was charged with fear spread rapidly as algorithms placed engagement over truthfulness (Lu et al. 2023; Malik et al. 2023). Similar trends today mold the spread of online loan scams and gambling advertisements that frequently rely on algorithmic targeting in order to reach people showing search patterns or interests related to financial

hardship, entertainment apps, or high-risk behavior. The algorithmic feedback loop, therefore, strengthens exposure, and users feel that several platforms "validate" one and the same message where, in fact, it is a manipulated cycle of such a message.

Manipulative content design, especially in online contexts of gambling, deepens user vulnerabilities. Gambling websites commonly deploy persuasive visual stimuli, variable reward systems, and targeted promotional techniques that entice users to re-engage despite losses (Håkansson & Widinghoff, 2020). On purpose, psychological triggers such as near-misses, artificially generated winning streaks, or fabricated testimonials are engineered to influence decision-making. For example, investigations into illicit gambling operations in Taiwan have exposed the use of networked promotional bots to entice users into betting cycles emulating legitimate platforms (Huang et al., 2022). Comparable patterns are observed in Indonesia, where operators exploit degraded regulatory oversight and cross-border digital infrastructure to sustain the illegal gambling ecosystems. These dynamics produce a spectrum of harms, from financial devastation and addiction to downstream social and legal problems, including domestic conflict, loan entanglement, and engagement with criminal networks (Chen et al., 2024; Min & Lee, 2024).

These vulnerabilities related to information and behavior are emphasized in rural areas where basic amenities are poor and poverty is prevalent. Studies suggest that lack of access to trustworthy information because of power outages, poor network, or absence of official sources drives people to rely on informal networks which could be their sources of misinformation (Moreira-Zambrano et al., 2020). In Girimulyo, mobile phones and groups on WhatsApp are the main ways for people to disseminate and receive information, to coordinate agriculture, and for emergency preparedness. Nevertheless, this situation causes the risk to go higher when people do not have enough knowledge about technology (Ahuja et al., 2015; Nedungadi et al., 2018). Without having information filters, the trickery of promoting things online through spam, ads for gambling, and fake investment will reach more people and get faster everywhere since they are often associated with the emotions of urgency, fear, curiosity, or hope.

The already precarious situation is worsened by socio-economic pressures. Informal credit systems, income limited to a certain period, and lack of access to financial institutions, are among the major characteristics of most rural households which put them to the severe risk of financial instability during seasons of poverty that might last for longer-lives (Sethy et al., 2025). The simultaneous occurrence of the above-mentioned situations may push households to take online loans or gamble, thus leading to a further worsening of their financial situation. The long-lasting income pressure is among the factors that are also responsible for the rise of

mental stress, emotional exhaustion, and a decline in self-reported happiness, as evidenced by studies focusing on rural areas with similar situations (Sumargo & Novalia, 2018; Begum et al., 2023). These psychological stressors are very often the root cause of increased conflicts within the household: financial instability creates tension, depletes the coping resources, and hampers the decision-making process by making it less rational.

The situation of Dusun Munggur in Girimulyo Village, when viewed collectively, demonstrates that various structural factors such as limited information access, technological dependence, low literacy, and socio-economic troubles worked together creating an environment where misinformation and disinformation flourished. Online gambling and illegal online loans are not only digital economic crimes but also part of a larger information disorder that takes advantage of people's weaknesses through algorithmic amplification and misleading communication tactics. A multifaceted approach is necessary to deal with the harms that have been done, one that consists of strengthening digital and financial literacy, enhancing the public's awareness of manipulative tactics, broadening access to formal financial systems, and supporting regulatory and technological safeguards. In the case of rural communities, such efforts especially, have to be carried out in conjunction with community-based educational initiatives that take into account local contexts and cultural communication patterns. Therefore, the literacy interventions such as the community education initiative conducted in Girimulyo, aimed at promoting a healthier, more resilient digital environment, are crucial to mitigating the multilayered risks posed by financial disinformation.

2. METHOD

This community engagement program utilized a participatory educational method through an onsite socialization session, which was held in Dusun Munggur, Girimulyo Village. The village is located in Ngargoyoso District, Karanganyar Regency, and the hamlet is approximately 20–30 kilometers distant from downtown Karanganyar, where travel times vary from 45 to 60 minutes depending on the route chosen. The place is accessed through climbing up and down steep inclines which are characteristic of highland landforms. This very geographical feature, being rather isolated, has become a source of limited access to information and has rendered the local residents digitally vulnerable. The event took place on Sunday, 16 November 2025, for three hours in the village pendopo in Dusun Munggur. The time and the venue were carefully selected to attract the greatest number of local people to participate, especially mothers and active smartphone users, who represent one of the groups that are most often targeted by the online loan and gambling scams and therefore are in need of the most assistance.

The whole transactive session was based on a socialization process that had the following steps: (1) introduction with each delivery of core concepts, (2) presentation of the aforementioned materials, (3) group discussion and (4) an open question-and-answer segment. The educational content was selected from the prepared socialization materials named “Lawan Pinjol Ilegal, Perangi Judi Online” which provided evidence-based elucidations of the features of illegal online loans, the risks posed by predatory financial platforms, and the common techniques of digital manipulation in the online gambling atmosphere. Also, the material put forward real-life examples of fake promotional content and gave insights into the working of misleading ads and the patterns of fraudulent messages on WhatsApp and SMS along with the risk of data harvesting, manipulation of emotions and behavior in gambling platforms, and the proper ways of checking the legality of loans through the official channels of the financial regulator. Visual slides, real-life case examples, and simplified infographics were employed to make the comprehension and engagement easier among the participants of different literacy levels.

Participants of the study who were mainly mothers, young people, and adults living in Dusun Munggur shared their encounters with dubious online offers, threats of debt collection, gambling ads, and other digital risks experienced through their mobile phones. This dialogic approach allowed the facilitators to evaluate the participants’ existing knowledge of online financial risks and to provide explanations that matched local problems. Furthermore, the Q&A part gave the participants a chance to ask for clarification, share their own or community-related difficulties, and think about the preventive measures that would be applicable to their everyday digital activities.

Observations from interviews were complemented by informal feedback collected after the session regarding the information's clarity, relevance, and applicability. The choice of a participatory and discussion-based format was deliberate to enable the community to exchange knowledge, to be in sync with rural communication patterns, and to empower the community to detect, assess, and reject the online misinformation that is associated with financial fraud and gambling practices.

3. RESULTS

The socialization activity gave clear signs of an increase in the awareness level and a significant comprehension improvement in the residents of Dusun Munggur related to the risks of illegal online loans and online gambling. During the early part of the session, the participants

showed hesitation in telling the difference between the legitimate financial services and the fraudulent digital platforms. But then, as the presentation went on accompanied by concrete examples like screenshots of the fraudulent loan advertisements, the misleading promotional messages, and the manipulative gambling interfaces, the participants started to show more and more recognition of the disinformation patterns used in such schemes. The change was reflected in the nature of the questions asked during the interactive part of the session, many of which indicated a deeper inquiry into the specific deception techniques, for example how gambling platforms create addictive cycles through the inflated "winning chances" that are artificially created.



Figure 1. Delivery of the material by the resource person.

The conversation brought out that the community members acknowledged the social harming large scale that the predatory online financial ecosystems caused on the society. The event was thus both an educational intervention and a newly created reflective space for the community to pinpoint the risks at their level that are in need of long-term prevention.



Figure 2. A participant asking a question during the discussion session.

Nevertheless, the event has made it clear that there is a great demand for educational resources to be given in a structured and sustained manner. The participants indicated that a single session was not enough to keep up with the fast-paced development of online scams and the constant introduction of new fraudulent platforms. Consequently, the community members put forth the need for follow-up activities along with the creation of a booklet or printed guide which would include a summary of the key warning signs of illegal online loans, ways to identify manipulative gambling content, and step-by-step procedures for reporting suspicious platforms to the relevant authorities. The resource would thus be used for two purposes: for the households that do not have a stable internet connection, and for the residents who want to spread the correct information within their social networks, thus increasing the preventive effect of the initial intervention.



Figure 3. Educational materials used during the community engagement session.

The participants have pointed out the importance of having a strategy for the digital predators' victims who have already been caught or harmed. This strategy has to include clearer instructions for evidence documentation, legal assistance, data privacy, and reporting through Otoritas Jasa Keuangan (OJK), Kominfo, or law enforcement agencies. The community's resistance to online financial disinformation will not only depend on the preventive literacy but also on the victim-support mechanisms that recognize the emotional, financial, and social aspects of harm. The results here point out the successfulness of the socialization campaign in the development of digital and financial literacy, more critical evaluation, and the raising of a more discerning community atmosphere. Also, the initiative has shown that there are some gaps in the community protection infrastructure - lack of educational resources and limited knowledge of formal complaint procedures are among them. The filling of these gaps with continuous educational activities, sharing of resources developed by the community, and coordination with the regulatory institutions will be necessary for the sustainable development of rural areas like Dusun Munggur in terms of resistance to financial disinformation and digital exploitation.

4. DISCUSSION

Through the socialization activities in Dusun Munggur, one of the primary long-term requirements that came up is the upgrading of community literacy since the rural population will need continuous education to cope with the quickly changing threats of digital financial fraud and misinformation (de Langen, 2013; Matlhaba, 2025; De Carvalho & Gasque, 2018). In such situations, family and community learning practices that are built around mutual understanding, cultural continuity, and daily communication are more adaptable to the change that is caused by digital interactions than interactive classroom learning because they are effective in implanting critical judgment within the social settings where digital decisions are made (Miller & Khatib, 2023; Saracho, 2017). This is supported by the argument that community literacy areas, such as village halls and neighborhood groups, are learning infrastructures where discussions, peer support, and social reinforcement contribute to making residents less susceptible to misleading online loan or gambling content (Pharness & Weinstein, 2004; de Melo & Alarcão, 2015). Moreover, the results coming from the session suggest that the so-called "prebunking" or "proactive inoculation against misinformation" is now a more suitable approach for rural populations than ever before as it trains people in anticipation skills that allow them to spot deceptive offers even before they get exposed to them, which is especially important considering the changing and adaptive tactics used by the illegal lending and gambling operators (Tay et al., 2022; Verhalle & Loos, 2025; Barman &

Conlan, 2024; Carey et al., 2025). The participants' demand for booklets and reporting manuals is another indication that literacy in prevention, rather than solely in correction, will be needed for long-term resilience.

At the same time, literacy programs that are to last must involve collaboration between many players, with universities supplying the research-based materials and pedagogical design (Ismail, 2024), students acting as facilitators and co-creators of learning activities, and the village communities giving the social infrastructures that make learning part of their daily lives (Singha & Singha, 2024). The socialization event in Dusun Munggur was a good example of this teamwork: Academic knowledge was the basis of the content, students did the work of delivering it, and the local people talked it through with their experiences of dealing with debt collectors or misleading WhatsApp adverts letting their voices be heard. This kind of integration also reflects larger research that confirms cross-sector collaboration leads to deeper and more sustainable outcomes, especially when community ownership and shared goal setting help to eliminate institutional barriers like resource inequality and the differences in priority among organizations (Borg & Yström, 2020; Nevanen et al., 2012). Such collaborative ecosystems are vital in rural areas, where access to information is through personal networks and where trust in the community is a determining factor for the acceptance of new knowledge.

The use of technology mainly artificial intelligence (AI) and machine learning (ML) to support digital financial misinformation control will give communities a great chance to become more resilient. Systems that utilize AI can categorize bad lenders, spot odd behavior in marketing online, and send users automatic alerts could be a great help to users (Varadarajan & Priya, 2024; Survawanshi et al., 2024). Not only that, but even very basic AI consequently integrated in mobile applications such as automated verification of loan legitimacy, scam alert notifications, or filtering for misleading gambling ads, would substantially improve user protection, particularly for groups with little digital literacy (Leonidou et al., 2023). On top of that, AI-based chatbots and virtual helpers could assist those facing dubious financial proposals in making choices and thus not being so much dependent on rumor mills that often spread false information (Trivedi & Kumar, 2024; Rangdale et al., 2025). In areas like Dusun Munggur, where the use of smartphones is common but people lack the skills to verify information, such tools can be a practical and user-friendly support. The ongoing community educating and the raising of awareness, together with the collaboration involving technological tools that are easy to use, make the local communities harder targets for the con artists in the digital financial world. Moreover, these actions are not only about supplying instant learning needs which the socialization program has detected but also about nurturing a digital literacy culture in rural Indonesia that is adaptive, resilient and future-oriented.

5. CONCLUSION

The community socialization performed at Dusun Munggur, Girimulyo illustrates that digital and financial literacy interventions given to the right people can significantly increase the ability of rural residents to tell and resist the tricks used by illegal online loans and gambling sites. Participants went through the steps of going through the cries for help, manipulative design features, and the basic steps of checking the authenticity of online financial offerings. The results show that even very short educational contacts can awaken critical awareness if they are in tune with local communication norms and backed up by relatable examples. Moreover, the session indicated a positive change in the direction of more careful information practices; this suggests that knowledge and prevention taught through trusted community channels can and will reinforce everyday decision-making. Although, the intervention's effectiveness has to be viewed along with its limitations. The program was mainly based on qualitative observations without pre- and post-measurements, and so the evaluation of behavioral change over time was restricted. Participation was mostly among those who were present at the time, especially mothers and active smartphone users, while the other demographic groups were underrepresented. In addition, the online fraud scene is changing so fast that the information given in one session might be outdated very quickly, especially since the illegal platforms may come up with new strategies to avoid detection.

The community literacy project has to have continuity and structured reinforcement and be updated with new resources in order to be effective. The future projects should adopt longitudinal evaluation methodologies to assess the impact of the initial engagement in the changes of attitudes, behaviors, and digital practices. The creation of different types of printed and digital learning materials like booklets, guides for reporting, or simplified checklists for verification would not only help in the learning process but would also guarantee that people with poor internet connection have access to it. Working with authorities and organizations that deal with online security could further strengthen the community's ability to get the right information by keeping them updated on frauds as they happen, and also offering support to the victims through official channels. Additionally, it might be worth looking into the use of low-tech AI or mobile alert systems for users who have difficulty with content verification. Altogether, these are the directions that point to the necessity of promoting and supporting digital financial literacy in rural areas through continuous, collaborative, and technology-supported efforts.

ACKNOWLEDGEMENTS

The authors extend their sincere gratitude to the residents of Dusun Munggur, Girimulyo Village, for their warm welcome, active participation, and valuable insights throughout the socialization program. Appreciation is also conveyed to the student organizing committee from the Public Administration Department, who diligently served as both event facilitators and technical panitia, preparing materials, coordinating logistics, and ensuring the smooth implementation of this community engagement initiative. Their dedication and collaborative effort were essential to the success of this program.

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