

Nexus between Cybercrime Financial Fraud and Online Gambling in Bangladesh

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Abstract

This study explores how online gambling leads to cybercrime and relates to financial fraud, money laundering and other illegal activities in Bangladesh, drawing on an investigation of local agents for gambling companies.

A significant finding is the increasing use of online gambling by criminal organisations as a mechanism for money laundering, via digital payment systems and mobile financial services. Local gambling agents, often unaware of their participation in illegal financial activities, function as intermediaries in these transactions. Meanwhile, fraudulent practices arise within the online gambling industry. Manipulated algorithms and deceptive promotional strategies induce players into sustained financial losses. Social media platforms, particularly Facebook, Telegram and WhatsApp, play a pivotal role in recruiting new gamblers, with targeted advertisements enticing vulnerable groups, including students and unemployed youth, into the gambling network.

The absence of effective law enforcement and regulatory oversight exacerbates the issue. Corruption, bureaucratic inefficiencies and inadequate cybercrime monitoring tools have enabled gambling operators to function with impunity. Despite legal prohibitions, bribery and political influence frequently impede authorities from taking decisive action. There is an urgent need for policy interventions, including legislative reforms, financial monitoring enhancements and cross-border co-operation to mitigate cyber-financial crimes associated with online gambling.

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1. Introduction and background

Cybercrime can be described as any criminal activity taking place via the internet or other electronic means. Virtual financial crime falls within the category, comprising financial crimes such as fraud, money laundering and scams that take place on the internet (Chambers-Jones and Hillman, 2014). Online gambling is considered a form of cybercrime in many jurisdictions, including in certain Commonwealth countries, and strict regulations exist to combat it in these cases.

The global rise of online gambling highlights widespread legal and ethical concerns, and the situation in Bangladesh reflects these challenges on a local scale. A recent report states that more than 5 million individuals are engaged in gambling in Bangladesh (UNB, 2024). As a predominantly Muslim country, Bangladesh regards gambling as culturally unacceptable, in alignment with religious and societal norms. The High Court of Bangladesh has declared all sorts of gambling across the country illegal, and has directed the government to take steps against gambling organisers and gamblers (Prothom Alo, 2020). The Constitution of the People's Republic of Bangladesh Article 18(2) clearly states that 'The State shall adopt effective measures to prevent prostitution and gambling.' Therefore, online gambling is undoubtedly a crime in the context of Bangladesh but there is legal ambiguity surrounding the matter and there are no specific laws to regulate the industry.

The absence of proper regulatory frameworks has led to unregulated access to foreign online gambling platforms, resulting in substantial financial outflows from the country (The Daily Star, 2024). A recent investigation report in Bangladesh reveals the extensive involvement of local agents in facilitating online gambling operations like Bet Winner and BetVisa, where funds are laundered through mobile financial services (MFS) and converted into cryptocurrency for international transfer. These activities highlight the growing nexus between online gambling, money laundering and cybercrime, posing significant regulatory and enforcement challenges (Bonik Barta, 2023). Such an unregulated environment makes it essential to study the issues related to online gambling within the Bangladeshi context.

The activities of gamblers can range from simple fraud to more sophisticated operations involving extortion and money laundering (Prakash et al., 2024). Interestingly, the digital environment of the internet has altered conventional understandings of gambling-related criminal relationships. The anonymity and global nature of online platforms have created new opportunities for criminals to operate across borders and jurisdictions (McMullan and Rege, 2010). This has made it challenging for authorities to regulate and control these activities effectively.

Cyber fraud is a significant concern in online gambling, illegal gambling activities, money laundering, fraud and theft (Banks, 2017). One of the most prevalent forms of fraud is money laundering through online gambling sites. Fraudsters use modern financial services and products provided by banking institutions to legalise criminal proceeds and

finance terrorism (Kuzmenko et al., 2022). The billion-dollar online gambling industry includes illegal ways of exchanging virtual assets for real money, causing imbalances in economic processes (ibid.).

The relationship between online gambling and money laundering is complex and varies across jurisdictions. In Taiwan, online gambling has been linked to organised crime, fraud and money laundering, posing significant challenges for law enforcement (Huang et al., 2022). Similarly, in Malaysia, there is growing concern about the threats of online gaming and its potential for money laundering, prompting calls for new legislation and control mechanisms (Dhillon and Miin, 2013). To address these issues, countries are exploring various regulatory approaches, such as the European Commission's Green Paper on Online Gambling and Australia's Interactive Gaming Act 2001 (ibid.). As the online gambling industry continues to evolve, it is crucial for regulators and law enforcement agencies to adapt their strategies to combat money laundering risks effectively.

In the realm of online gambling, the internet has revolutionised accessibility and convenience, allowing gamblers to place bets or play casino games from the comfort of their homes (Smith and Rupp, 2005). This increased accessibility has raised concerns about the potential for addiction and financial devastation. The online gambling industry has excelled in customer service, offering advanced technologies and promotional campaigns to attract users (ibid.). However, this has led to various ethical and regulatory dilemmas, including questions about targeting vulnerable populations and the use of credit cards for gambling purposes (ibid.; Gainsbury et al., 2013).

The rise of online gambling represents a transformative shift in how individuals engage with gambling activities, driven largely by advancements in internet technology and the proliferation of digital platforms (Smith and Rupp, 2005). While the convenience and accessibility of online gambling have contributed to its global growth, these same factors have introduced significant legal, ethical and regulatory challenges. This study seeks to examine these challenges, particularly focusing on the intersection of online gambling, cybercrime and money laundering, which represent critical areas of concern for governments, regulators and law enforcement agencies worldwide.

Given the manifold nature of online gambling and its associated risks, this study is both timely and necessary. Gambling is illegal in Bangladesh, and numerous illicit activities are being conducted through online platforms. The proliferation of online gambling is considered a form of cybercrime. From this point, then, the study addresses the role of online gambling as a gateway to cybercrime and its impact on financial fraud, money laundering and illicit activities in the context of Bangladesh.

By examining the intersections of cybercrime, money laundering and regulatory approaches, this research aims to provide valuable insights for policy-makers, regulators and other stakeholders. The findings will contribute to the development of effective strategies to combat the challenges posed by online gambling while promoting consumer protection and maintaining the integrity of financial systems.

2. Study methodology

This study follows Husserlian phenomenology (Creswell and Creswell, 2017) grounded in the constructivist paradigm (Wahyuni, 2012) to explore the issues related to online gambling as a means of cybercrime. By employing epoché, researchers set aside preconceived notions to centre participants' lived experiences. Semi-structured interviews provided an open space for participants to share their perspectives, while thematic analysis ensured that insights emerged organically from their narratives. Additionally, reflexivity and bias control measures were implemented to minimise subjective interference, maintaining the integrity of data interpretation.

Given the sensitive and socially unrecognised nature of gambling in Bangladesh, a combination of purposive and snowball sampling was employed. This dual approach ensured access to a diverse and relevant group of participants. The study conducted in-depth interviews with a total of 15 participants, categorised into different professions and roles within online gambling networks, and also known as 'agents'. The lack of social recognition and the limited availability of online gambling industry agents meant it was challenging to determine an appropriate population size, resulting in a limited sample size for this research.

The collected data were transcribed and analysed using a thematic analysis approach, which is recognised for its flexibility and effectiveness in qualitative research (Castleberry and Nolen, 2018). This method enabled the identification, organisation and interpretation of patterns and themes within the dataset (Braun and Clarke, 2013). An inductive approach was employed to allow patterns to emerge directly from the data, rather than relying on pre-existing theories (Patton, 2002).

To enhance the validity and reliability of the analysis, reflexivity was practised throughout the process. Regular reflexive notes recorded the researcher's assumptions and potential biases. Additionally, peer debriefing and constant comparison with raw data ensured the findings accurately reflected participants' perspectives.

Ethical guidelines were strictly followed. Participants were informed about the study's purpose and nature, and written consent was obtained prior to their participation. Verbal approval from the Social Science Ethics Board at Shahjalal University of Science and Technology further validated the study's adherence to institutional ethical standards; written approval will be available upon publication of the study. Anonymity and confidentiality of participants were ensured throughout the research process.

This study has several limitations that should be acknowledged. The small sample size, of only 15 participants, restricts the generalisability of the findings, limiting their applicability to broader populations. Furthermore, the absence of quantitative data prevents the triangulation of findings, which could have strengthened the reliability of the qualitative insights. Lastly, the limited demographic diversity among participants may constrain the depth of understanding regarding the experiences of different population groups.

3. Findings

This section presents the findings derived from thematic analysis of the qualitative data gathered from 15 participants, primarily individuals working as local agents and facilitating gambling operations. The analysis focuses on the study's objectives.

3.1 Online gambling as a cybercrime and its impact on financial fraud

3.1.1 Perceptions of online gambling as a criminal activity

Participants recognised that online gambling was prohibited under Bangladesh's legal regime. The respondents said that they had never engaged in online gambling with the intention of engaging in criminal activities, but that their actions were spur of the moment, fuelled by socio-economic status: they were extremely needy, poor, unemployed or broke. To most of them, online gambling came across as a solution for their financial difficulties amid few employment opportunities and high living costs. It was common to hear that internet gambling was a mere act of survival not a criminal act. One participant noted:

'We all know it's illegal, but the reality is people here don't have many options to make money quickly. Life is tough, and gambling seems like an easy way to earn. Besides, law enforcement doesn't pay much attention to it unless something big happens or it becomes a media issue.'

This statement confirms the social concerns of the participants but also reveals an important contradiction in most jurisdictions: while online gambling is unlawful, lack of enforcement means there is a kind of normative acceptance of gambling, particularly among those in situations of financial precarity. Another respondent stated:

'I don't feel like I'm doing anything seriously wrong. I am just helping people connect to these platforms, and in return I get a commission. If the authorities really cared, they would shut it all down, but they don't.'

This presentation and justification of online gambling as a means of earning a living rationalises a deeper societal problem. Lack of solutions to socio-economic problems by established systems mean online gambling is an accepted and unspoken part and parcel of the lives of many people, despite it being prohibited.

Online gambling is seen as a criminal endeavour in a highly contingent manner. Although participants know it is unlawful, desperation compounded by poor policing lead to internet gambling seemingly being a legal business. This also underlines the importance of suggestions made to not only increase the effectiveness of measures to prevent the violation of existing laws but also address the problems that force people to participate in online gambling.

3.1.2 Online gambling leading to financial fraud

The participants highlighted a close association between online gambling sites and financial scams, and noted that these businesses operated based on deceit. Employees of gambling agencies, which sometimes organise co-operation between players and online platforms, explained how these systems were created to milk participants through scheming computations and lying marketing messages. All such fraudulent mechanisms result in both monetary losses and decreased trust among participants, with perpetrators who remain outside the law given that internet gambling is, for the most part, illicit and uncontrolled.

Especially typical was a frustration with the fact that some of these sites and services function secretly. Agents also confessed that these sites rigged their software so that the house, in other words the operators, would always triumph. A captivating feature is preliminary gains that give the player the feeling of expertise. However, as participants advance their stakes, the platforms consciously arrange matters in a way that leads them to incur large losses. This vicious cycle takes people into a cycle of gambling, as they try to reclaim what they have lost but mostly end up losing even more money.

One participant described this practice candidly:

'At first, you win a little, and it makes you think you've figured out the system. But then the game changes. The platform knows exactly how to keep you hooked while taking your money. People keep gambling, thinking the next round will be different – but it never is.'

Participants also shared cases where the winnings were promised but never paid out. Some of the platforms entice gamblers by displaying high pay-outs or bonuses that are almost impossible to resist, knowing well they will close down or refuse to pay customers once people have wagered considerable amounts. Such fraud is common, as participants in such scams know very well the illicit nature of the actions they perform and are unlikely to report them to the police. The victims are too afraid of being punished or exposing their financial losses and fraud to the authorities.

One agent explained:

'People bet expecting to win big, but these platforms are tricked. Even if you win, the money doesn't always come. The big guys running it just vanish overnight. You can't even complain because, in the end, you're the one doing something illegal.'

This statement points to the critical challenge of the combination of illegality and a lack of regulatory oversight creating a breeding ground for unchecked fraud. Participants who suffer financial losses are left without any legal remedy, as reporting such issues might implicate them in criminal activity. This situation emboldens operators to engage in increasingly sophisticated scams, knowing that victims are unlikely to pursue action against them.

The findings reveal that financial fraud within online gambling is not limited to isolated incidents but is systemic and pervasive. Platforms capitalise on the illegal and unregulated environment, exploiting participants' desperation and lack of awareness. Fraudulent behaviour is fuelled by the anonymity of online transactions, the absence of legal accountability and the psychological manipulation inherent in gambling systems.

3.2 Online gambling and its relationship with money laundering

3.2.1 Online platforms as tools for money laundering

The participants brought to bear their knowledge on how online gambling had transformed into what they described as a complex tool for money laundering. Given that online gambling operates through pseudo-anonymous transactions and features a high degree of obscurity, it represents an almost perfect way of laundering 'dirty' money into what may best be described as 'clean' money. Participants described how criminals, mafias, corrupt officials and other 'whales' used the uncontrolled financial environment to launder the money.

One of the main strategies mentioned was the use of unauthorised MFS, virtual wallets and international remittances. These systems are convenient for consumers but also full of holes that money makers do not hesitate to exploit. The transactions are channelled through a number of MFS accounts, opened under false identification or dummy names, making it extremely difficult to establish the actual ownership of the money. The agents explained that it was very easy to open such accounts using fake identification cards, or through local agents.

One participant elaborated on this practice:

'Big players use gambling platforms to clean their dirty money. They create fake bets – sometimes placing bets to win, sometimes deliberately losing. The money comes out looking clean, like gambling winnings, but it's all part of a plan. They just play the system to their advantage.'

It is important to note that this flow is not an accidental manipulation of the gambling process but rather aims at tightening the 'layering' stage of the online gambling cycle. The process typically unfolds in three stages: placement, layering and integration. In the first stage, the proceeds of crime are introduced into the system of internet gambling, usually under the veil of legal funds for gambling. The second phase is one of layering, where many transactions are made, and bets are placed or winnings collected, or losses simulated to disguise the original transaction. Lastly, the clean money is withdrawn, returned to the legal financial stream and offered as gambling revenue, thus giving the figure a veneer of authenticity.

One thing that emerged clearly in participants' responses was the frequency of use of local agents and intermediaries in the conduct of these activities. Some money launderers are not involved in any way with gambling but contract agents to deal with the technical and financial aspects of the processes. These agents therefore have a number of accounts all purposely for the management of the transactions on behalf of the clients, to ensure that the real criminals are not seen. They carry out many small, disparate transactions, bringing no appreciable attention to themselves and avoiding current regulatory equipment.

One agent explained this role in detail:

'Many transactions happen through MFS accounts under fake names or through local agents like us. We handle the accounts and money flow, so the real culprits never come into the picture. It's all planned so no one can trace where the money is actually coming from.'

The agents also pointed out how international remittances created an additional layer of uncertainty. Money is moved internationally, for example as personal transfers or masquerading as genuine business transactions, and channelled into the sites that offer internet gambling. Once the money is fed in, the laundering process is in effect almost pure, given that many of the operations are internet-based and many international jurisdictions do not co-operate with each other.

When money is derived from organised crime or any other vices, such as corruption, the use of online gambling to manage it not only undermines the organisation's activities but also threatens the integrity of financial systems. The risk is of the emergence of a parallel economy where black money obtains a legal veneer and distorts the actual structure of the economy and further encourages activities like the supply of controlled substances, human trafficking and terrorism.

3.2.2 Exploiting loopholes in financial systems

Interviewees pointed to key risks in financial environments, especially in cross-border transactions, with international online shops and organised criminals able to benefit systematically. These legal grey areas allow the easy channelling of embezzled money across national borders, and it is very hard for law enforcers to even see let alone follow the circulation of such money. There are few laws, and the enforcement of those laws that exist is inadequate, thus providing fertile ground for financial crimes or, for instance, money laundering or other fraudulent activities.

Most of the participants said that international gambling and gambling platforms existed in the legal loopholes across countries' borders. Most of these platforms are based in countries that have poor legal standards, and disclosure standards are lenient.

Money pumped into these platforms can easily be pulled out and transferred to other jurisdictions, and the transactions can easily pass as lawful to elude the fiscal authorities of nations such as Bangladesh.

One participant explained the situation concisely:

'There are no strict controls on foreign websites. Money moves across borders without any restrictions, and Bangladesh doesn't have strong systems to track this. These platforms exploit this weakness to hide illegal transactions.'

This is so because there is no proper co-operation or collaboration among the various regulatory bodies in different countries. The international online platforms generally operate from countries that are notorious for refusing to provide financial details or that come with substandard anti-money laundering standards. The platforms can thus operate without restraint, arranging unlawful transfers as well as acting beyond the control of local governments. The respondents observed that this had left a legal vacuum through which money launderers, terrorists and other offenders can filter, conceal and spiral their money back into the legitimate economy.

3.3 Online gambling fraud through social media platforms

Social networks such as Facebook, WhatsApp, Telegram and Instagram are becoming popular means to advertise and encourage online gambling. Such sites act as entry points to recruit participants, including students, jobless youths and low-income earners. Interviews confirmed that people could freely access gambling operators through social media platforms and remain anonymous.

One of the most frequently used promotional strategies is the creation of open Facebook groups and pages that present the existing online gambling offers. These groups usually sell to 'soft targets', telling participants they are taking simple shortcuts to earn huge profits within the shortest time. Posts contain content such as positive comments by supposed participants, fake stories about success and pictures of large amounts of money, leading participants to believe that gambling is an easy way to obtain a large amount of money, and nothing bad will happen. Young individuals are directly targeted. An agent explained their strategy:

'We use Facebook groups to find clients. Young people are easy targets because they are always online and looking for ways to earn quick money. A flashy post about big winnings gets their attention immediately.'

The organisation of agents and participants through accounts that are linked to official games and other platforms such as Telegram and WhatsApp also makes gambling easy since this is a means of real-time communication. Sport, lotteries and card game betting timetables are posted daily, with clear guidelines on how to pay through MFS or virtual wallets. Agents are there to offer direct assistance to newcomers, to help them

learn how the game works, to get them ready to place their bets and to encourage them to make more bets via bonuses or free bets. These fundamentals enhance participant engagement and ensure a constant stream of revenue to gambling operators.

It is of serious concern that platforms engage vulnerable demographics, in particular students and unemployed youths. Young people are easily preyed on, as a result of financial need, peer pressure or a thirst for excitement. This weakness is well understood by agents, who justify gambling as the ability to obtain financial freedom within a short time and literally at the touch of a button. One agent revealed:

'We give new players a small bonus to start. It's like a hook – once they win even a little, they think it's easy money and keep playing. Before they know it, they're hooked and spending more than they can afford.'

A participant also highlighted that popular social media sites such as Facebook and Instagram promoted gambling content based on user actions. When a user clicks on a gambling post or becomes a subscriber to a gambling community, the program recommends more posts about gambling and shows them more ways to gamble. This leads to a cycle whereby users are exposed to and overwhelmed by advertisements and as such feel more compelled to be involved.

The spiral can then lead to youth, especially students and the unemployed, taking out credit and getting trapped in debt that may lead to substance use. Several participants reported cases of young people, after early successes, developing a gambling dependency, spending borrowed money and falling into cycles of indebtedness. Some turn to unlawful and unethical practices to fund their addiction, for example robbing family and friends.

3.4 Legal challenges and regulatory inefficiencies in Bangladesh

The study exposed some important legal voids in Bangladesh's legal regime on cybercrimes, more specifically on online betting and related offences including fraud, financial abuse and money laundering. Theoretically, there are laws against gambling enterprise; however, it is impossible to enforce them, penalties are insufficient and the systems are prone to corruption. People stressed that complex and inadequate complex legislation encouraged criminals, so persons involved in unlawful illegal gambling networks acted with no sanctions.

Modern law enforcement agencies lack knowledge and funds to monitor, investigate and prosecute digital gambling operators. Participants explained that, often, the authorities did not know who to arrest, since the culprits tend to work from other countries or under fake accounts. Almost every platform uses offshore financial systems and encrypted communication lines, as well as fake identities to mask operations, and therefore no one can be prosecuted under the current legislation.

One respondent elaborated:

'Most of these gambling websites are based in foreign countries. Even if we know what's happening, local authorities don't have the tools or international connections to shut them down.'

This is made worse by corruption within the system whereby offenders can get themselves let off the hook by paying a bribe or using political influence. People interviewed agreed that, even when people were apprehended, the sanctions were light, and many were set free without major consequence. This lack of deterrence not only emboldens gambling operators but also hurts society's confidence in the legal and judicial institutions of the land.

One agent pointed out:

'If someone gets caught running a gambling operation, they just pay a bribe to the police, and everything goes away. The people at the top know they won't be punished, so they don't stop.'

A judicial backlog and slow legal procedures in Bangladesh add to these issues. Fraud and cybercrime cases usually take a long time to come to court; by the time the culprits are apprehended, their networks have had time to pack up and move.

4. Discussion

The study discovered that most online gambling sites were fake, defrauding customers by promising hefty profits that most do not pay. This confirms the findings of Sultana et al. (2021), who argue that gambling platforms are manipulative, acting only to take advantage of their users. However, this study builds on this understanding by also finding that this has impacts on agents also, who are usually in the dark regarding these scams, and lose their credibility and capital as the main big operators take off with the money. The result is that fraudulent gaming networks are parasitic of not only gamblers but also agents, as they undermine confidence between agents and within local communities.

The study reveals that online gambling is a front through which money laundering is facilitated using unregulated MFS, virtual wallets and international remittances. These findings support several similar international studies, including by Holt et al. (2023), who noted that online gambling was a popular choice among cybercriminals when engaging in money laundering given its high level of convenience but also complexity. Financial institutions operating in the Bangladeshi environment do not have adequate tools to monitor and track these transactions. The cross-border nature of operations only adds to the problem of enforcement, as Hossain (2024) has noted. Thus, this study emphasises the need for international co-operation and the strengthening and establishment of efficient financial supervision tools.

Public discussion forums are influential ways to advertise online gambling, as well as to approach the target audience, including students and unemployed youth. Balhara et al. (2024) also highlight the part played by social media in the socialisation of young people to gambling behaviours. Holt et al. (2013) present examples of money laundering on social media. This study heard of raffle schemes, for instance closed communities in WhatsApp and unregistered Facebook pages, with promises of 'easy win' results. These platforms normalise gambling, which points to the need for increased scrutiny of content shared on social media and increased efforts to promote digital literacy to counter misguided information.

This study aimed to establish the status of Bangladesh's legal provisions in relation to prohibiting and combating online gambling and related enforcement measures. It found that the country's law and enforcement structures are unable to effectively address the issue of online gambling. Participants mentioned major barriers to the implementation of effective action, including corruption. These findings support Rahman et al. (2014), who claim that weak enforcement provides support for unlawful actors. Nevertheless, our research gives comprehensive insights into how these gaps manifest in practice. For instance, small agents are targeted while the big operators are left alone, and police forces cannot tackle the cross-border crisis. These issues point to a larger call for synergy in legal transformation policies and the strengthening of the personnel in law enforcement authorities.

Elbanna and Nirwana (2025) point out that online gambling leads to financial and emotional losses for the victims, especially those from vulnerable groups. Our research contributes to this body of literature by showing how agents are also victimised, leading to credibility and trust issues.

Thus, this research builds on Balhara et al. (2024), who focus on the recruitment of Bangladeshi citizens to gambling through social media advertisements, which requires specific regulatory approaches. It also builds on Rahman et al. (2014), in calling for improvements in the law and its enforcement. Extending the focus to emphasise agents enhances the theoretical value of these insights.

5. Conclusion

This study has found a growing overlap of cybercrime, financial fraud and online gambling in Bangladesh, leading to significant economic, social and regulatory concerns. Despite stringent legal prohibitions on gambling in the country, the absence of effective enforcement mechanisms and regulatory oversight has facilitated the proliferation of the online gambling industry, resulting in widespread financial losses, fraudulent activities and money laundering. Inadequate governance, technological vulnerabilities and social media misuse have exacerbated the issue, impeding the monitoring and control of illicit gambling networks.

A key revelation of this study is the role of online gambling in facilitating financial fraud and money laundering. Criminal networks exploit MFS, cryptocurrency transactions and offshore platforms to conceal illicit funds, creating an opaque system that is challenging for authorities to trace. The absence of stringent financial monitoring regulations and limited cybersecurity infrastructure mean these illegal transactions can go ahead largely unchecked. Local gambling agents, often unaware of the broader criminal activities they are involved in, inadvertently become facilitators of these fraudulent schemes.

The study also exposes systemic failures in law enforcement and governance, including corruption, bureaucratic inefficiencies and a lack of technical expertise in handling cyber-related financial crimes. Even when gambling operators are identified, they often evade legal consequences, using political connections or bribery, undermining public trust in the legal system. The current legislative framework is outdated and fails to address the digital complexities of online gambling, leaving a critical gap in regulatory enforcement.

To address these challenges, immediate policy and legal interventions are necessary. The government must introduce new legislation that explicitly criminalises online gambling, strengthens financial monitoring systems and ensures stricter oversight of mobile payment transactions. Additionally, cross-border co-operation is essential to track and dismantle international gambling networks operating in Bangladesh. Law enforcement agencies should be equipped with advanced cybersecurity tools and trained personnel to effectively investigate and prosecute cyber-financial crimes.

Public awareness campaigns are equally important to educate individuals about the risks of online gambling, fraudulent platforms and financial scams. Digital literacy programmes should be implemented, particularly targeting youth and vulnerable groups, to reduce their susceptibility to online gambling schemes. Furthermore, social media platforms should be held accountable for enabling gambling advertisements and facilitating illegal financial transactions.

In conclusion, a multifaceted approach combining legal reforms, financial oversight, technological enforcement and public awareness is crucial to curbing the rapid rise of cybercrime and financial fraud linked to online gambling in Bangladesh. Without swift action, these challenges will continue to threaten the country's economic stability, social fabric and digital security, making it imperative for stakeholders to implement robust regulatory measures and proactive enforcement strategies.

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