Progressive Criminal Law Enforcement Against Money Laundering Through Crypto Transactions in Indonesia

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Abstract.
This study examines the legal regulation of transactions in Indonesia and the application of progressive law in addressing money laundering crimes conducted through transactions. The development of blockchain technology and the increasing use of crypto assets have created the potential for misuse as a means of concealing or disguising the proceeds of criminal activities. The issues discussed in this study are the legal framework governing transactions in Indonesia and the application of progressive law to money laundering offenses involving transactions. This research employs a normative juridical method using statutory and conceptual approaches. The findings indicate that is not recognized as a legal means of payment in Indonesia; however, it is permitted as a crypto asset that may be traded and supervised by the state. Furthermore, crypto assets may constitute the object of money laundering offenses as they fall within the category of assets with economic value. The application of progressive law to money laundering offenses involving transactions is carried out through legal interpretations that adapt to technological developments, allowing crypto assets to be covered by the anti-money laundering regime despite the absence of specific regulations governing them. Therefore, the progressive law approach plays an important role in supporting the effectiveness of law enforcement against money laundering crimes in the digital era.
Keywords:*Progressive Law; Cryptocurrencies And Money Laundering.*

I. INTRODUCTION

Every nation, whether developing or developed, aspires to a safe, peaceful, and prosperous society. Law is universally present in society and evolves according to its dynamics. Dynamics or problems within society will continue to evolve, and law is the solution (Maruf, 2023).

Current technological advances can be viewed not only from the perspective of natural science or engineering as passive artifacts, but also actively interact with technology and humans, so it is appropriate to view them from a socio-technical dynamics perspective (Nuryanto & Pramudianto, 2021). Technological advances have influenced lifestyle changes in society, and technological developments have spurred a revolution in the industrial sector, which has now entered the Industrial Revolution 4.0. One phenomenon born from the womb of the Industrial Revolution 4.0 is cryptocurrency (Rohman, 2021). Cryptocurrency, as digital money, is seen as a revolution in payment instruments that are efficient and effective, global, and considered more secure than conventional currencies. The existence of this digital currency reduces transaction costs and increases payment speed, but there are vulnerabilities such as value fluctuations and security risks.

The world is currently witnessing a radical transformation in the financial system through the emergence of cryptocurrencies. Virtual in Indonesian can be interpreted as a cryptographic virtual currency (Sajidin, 2021). The development of crypto assets signifies the increasingly massive transformation of the investment era in society and also indicates the growing development of new investments among millennials and Generation Z. Virtual currencies operate digitally and use cryptographic techniques to secure transactions and control the creation of new units. These virtual currencies are decentralized and are not controlled by a central authority such as a government or financial institution. One of the most well-known and widely used virtual currencies is Bitcoin, which was introduced in 2009 (Pawestri et al., 2025).

The use of Bitcoin in Indonesia as a means of payment in commercial transactions has occurred despite the lack of specific regulations governing its use. This situation raises various legal issues that require attention and legal protection. However, the lack of clarity regarding the use of Bitcoin as a means of payment can create legal uncertainty for businesses and consumers (Astuti, 2019).

This currency offers fast and low-cost transactions, global accessibility, and the potential for financial inclusion for individuals without access to traditional banking services. This virtual currency also provides a way to conduct transactions between individuals without the need for intermediary institutions such as banks (Ekawati, 2024). The popularity of Bitcoin has also made it popular among investors and retail consumers (Afrizal et al., 2021). The emergence of cryptographic virtual currencies raises concerns and challenges. One major concern is the lack of regulation and oversight, which can lead to risks such as fraud, money laundering, and market manipulation (Sajidin, 2021).

Money laundering is a series of activities carried out by an individual or organization on money obtained from criminal acts, which ultimately aims to hide or disguise the origin of the money from law enforcement by placing the money into the financial system so that the money later appears legal (Halif, 2017). Money laundering can also be understood as an activity oriented to hide the origin of money or assets and then manipulated in such a way that the money or assets appear to originate from legal activities (Rani et al., 2021).

Money Laundering (ML) has evolved along with the development of financial technology. Initially dominated by conventional banking transactions, these crimes now utilize decentralized digital assets, particularly cryptocurrencies. Cryptocurrencies' key characteristics—anonymity, borderlessness, and speed—make them ideal instruments for concealing and transferring proceeds of crime. Indonesian regulations, such as Law No. 8 of 2010 concerning the Prevention and Eradication of ML and BAPPEBTI Regulation No. 5 of 2019 concerning Technical Provisions for the Implementation of Physical Crypto Asset Markets on Futures Exchanges, still focus on the prevention and supervision of physical assets or traditional financial instruments, often lagging behind and being rigid in addressing the dynamic nature of crypto-based crimes. This situation creates legal gaps and loopholes in criminal law enforcement. Addressing the discrepancy between crime developments and legal capacity requires a progressive enforcement approach. This research is relevant and important in analyzing a progressive approach as a solution for criminal law enforcement for ML that uses cryptocurrency transactions as a modus operandi in Indonesia.

Based on the focus of the research, the problems analyzed in this research are as follows:

What are the legal regulations regarding cryptocurrency transactions in Indonesia?

How is progressive law applied to money laundering crimes through cryptocurrency transactions in Indonesia?

II METHOD

This study uses descriptive analytical research specifications, which aim to provide a systematic and accurate description and understanding of legal phenomena related to the problem under study. These specifications are used to describe and analyze various legal aspects that are the object of the research, thus obtaining a comprehensive understanding of the problem under study (Sanasintani, 2020).

The approach method used in this research is a normative legal approach or library legal research. The normative legal approach is carried out by reviewing various library materials consisting of primary legal materials, secondary legal materials, and tertiary legal materials as the main research sources (Widiarty, 2024). In its implementation, this research uses a statutory regulatory approach (statute approach), namely by reviewing various laws and regulations that are related to the research object, as well as a conceptual approach used to examine relevant legal concepts, doctrines, and theories to support the analysis of the research problem (Marzuki, 2017).

The research phase was conducted through a literature review to obtain secondary data consisting of primary legal materials, secondary legal materials, and tertiary legal materials. The primary legal materials in this study include the 1945 Constitution of the Republic of Indonesia, Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering, and BAPPEBTI Regulation Number 5 of 2019 concerning Technical Provisions for the Implementation of Physical Crypto Asset Markets on Futures Exchanges. The secondary legal materials used include books, scientific journals, scientific articles, and expert opinions that provide explanations and theoretical foundations for the research object. In addition, this study also utilizes tertiary legal materials in the form of encyclopedias, legal dictionaries, the Big Indonesian Dictionary (KBBI), and various other sources that serve to provide explanations of the terms, concepts, and legal materials used in the research.

Data collection was conducted through a literature review or library research. This involved collecting, identifying, and reviewing various sources relevant to the research problem. These sources included laws and regulations, books, scientific journals, scientific articles, and other documents related to the research topic. During the data collection process, the author used tools such as a laptop, a mobile phone, and a notebook to facilitate the process of searching, managing, recording, and documenting the data obtained.

The obtained data was then processed and analyzed using qualitative analysis methods with a descriptive analytical approach. The analysis was conducted by systematically describing, interpreting, and connecting data obtained from various legal sources to generate a comprehensive understanding of the research problem. Through this method, the research is expected to provide a clear and accurate picture of the legal phenomena being studied and produce conclusions that align with the research objectives (Sanasintani, 2020).

III. RESULTS AND DISCUSSION

Legal Regulations Regarding Cryptocurrency Transactions in Indonesia

The development of information technology and the digitalization of the financial sector have given rise to various new financial instruments based on blockchain technology, one of which is cryptocurrency. Cryptocurrencies are digital assets that utilize cryptography and blockchain technology to verify and record every transaction in a decentralized manner without involving a central authority. These characteristics differentiate them from conventional currencies, which are issued and guaranteed by governments through central banks.

Crypto assets as commodities are prohibited as a means of payment, but crypto assets will be legitimate and legal if these crypto assets are used as investment tools that are included in commodities that can be traded on futures exchanges (Eric, 2023).

In the Indonesian legal system, cryptocurrencies are not recognized as legal tender. This provision can be found in Article 1 number 1 of Law Number 7 of 2011 concerning Currency, which states that the currency of the Unitary State of the Republic of Indonesia is the Rupiah. Furthermore, Article 2 paragraph (1) of Law Number 7 of 2011 confirms that the currency in force in Indonesia is the Rupiah. Furthermore, Article 21 paragraph (1) stipulates that the Rupiah must be used in all transactions that have the purpose of payment, settlement of obligations that must be fulfilled with money, or other financial transactions carried out in the territory of the Unitary State of the Republic of Indonesia. This provision shows that Indonesia adheres to the principle of monetary sovereignty, namely only recognizing the Rupiah as legal tender in Indonesian territory.

Based on these regulations, cryptocurrencies such as Bitcoin, Ethereum, Tether, Binance Coin, or other crypto assets cannot be used as payment for goods and services in Indonesia. The legal status of cryptocurrencies differs from that of the Rupiah, as they are not issued by the state and do not have legal tender status. Therefore, all payment transactions within Indonesia must still use the Rupiah, as mandated by the Currency Law.

Although not recognized as a means of payment, the Indonesian government does not prohibit the ownership or trading of crypto assets. Instead, the state recognizes crypto as a digital asset that can be legally traded in investment and trade activities. Thus, the Indonesian legal system clearly distinguishes between its function as a prohibited means of payment and its function as a permitted investment asset.

Regulations regarding cryptocurrencies in Indonesia are not contained in a single regulation, but are spread across several interrelated legal regimes.

Law Number 7 of 2011 concerning Currency serves as the legal basis for rejecting the use of cryptocurrencies as a means of payment in Indonesia. Article 21, paragraph (1), mandates the use of the Rupiah for all payment transactions within Indonesia. This regulation serves as the primary basis for distinguishing the Rupiah from crypto assets.

Regulations regarding crypto assets as a trading commodity. The government, through various regulations issued by the Commodity Futures Trading Regulatory Agency (BAPPEBTI), legalizes the physical trading of crypto assets in Indonesia. These regulations categorize crypto assets as tradable commodities, similar to other futures commodities. These regulations cover requirements for establishing crypto asset exchanges, physical crypto asset traders, crypto asset custodians, and consumer protection mechanisms.

Regulation through Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector (P2SK). This law is a significant milestone because it broadens the scope of regulation for digital financial assets, including crypto assets. Through the P2SK Law, the regulation and supervision of crypto assets are gradually transferred to the Financial Services Authority (OJK). This transfer demonstrates that the government no longer views crypto assets solely as a trading commodity but also as part of the digital financial system that requires more comprehensive oversight.

Regulations in Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering. Although the law does not explicitly mention the term "cryptoassets," the scope of the regulation regarding "assets" derived from criminal acts allows cryptoassets to be categorized as objects of money laundering. Therefore, cryptoasset transactions used to conceal, disguise, or divert the proceeds of crime may be subject to provisions in the anti-money laundering regime.

From these various regulations, it can be seen that the legal framework for cryptocurrencies in Indonesia is developed through a multidisciplinary approach, combining currency law, futures trading law, financial services sector law, and criminal law. This approach demonstrates the country's efforts to accommodate developments in financial technology without neglecting security and legal certainty.

The legal basis created aims to ensure legal certainty for crypto asset trading in Indonesia (Eric, 2023). To understand the urgency of legal regulation of cryptocurrencies, it is necessary to first understand the underlying technological mechanisms. Cryptocurrencies operate using blockchain technology, a digital recording system composed of interconnected blocks of data secured using cryptographic techniques. Every user transaction is recorded on the blockchain network and verified by a network of computers spread across various regions.

In practice, someone who wants to conduct crypto transactions must have a digital wallet. A cryptocurrency wallet is a software program used to securely access and manage cryptocurrency assets (Wibowo, 2025). This digital wallet has a dedicated address used to receive and send crypto assets. When a user transfers crypto assets to another party, the transaction is sent to the blockchain network for verification. Once validated by the network, the transaction is permanently recorded on the blockchain and cannot be changed or deleted.

The main characteristics of blockchain are its decentralized, transparent, and difficult-to-manipulate nature. However, user identities are generally represented only through digital wallet addresses, which do not always reveal the owner's true identity. This characteristic contributes to a certain degree of anonymity or pseudonymity in crypto asset transactions, potentially exploiting them to conceal the origins of criminal funds.

Furthermore, crypto asset transactions can be conducted across borders without going through conventional banking institutions. The ability to transfer assets quickly and globally gives crypto assets high economic value, but at the same time, it increases the risk of misuse for various financial crimes, including money laundering. Therefore, the existence of clear regulations and an effective oversight system is crucial to ensure that the use of blockchain technology remains within the legal framework in Indonesia.

IV. DISCUSSION

Implementation of Progressive Laws Against Money Laundering Crimes Through Cryptocurrency Transactions in Indonesia

The development of crypto in Indonesia has also been quite significant. The Commodity Futures Trading Regulatory Agency (BAPPEBTI) recorded that crypto transactions reached IDR 149 trillion in 2023, a 9.8% increase from the beginning of the year (Kurniawati Lintang, 2024).

Money laundering (TPPU) is a form of financial crime that aims to conceal or disguise the origins of assets obtained through criminal activity, making it appear to originate from legitimate activities. This hinders law enforcement and undermines the integrity of the financial system (Mahsun, 2023). Conceptually, money laundering is not an independent crime, but rather a follow-up crime that is always related to the predicate crime. Therefore, the existence of TPPU cannot be separated from crimes that generate economic benefits for the perpetrator.

With a concrete legal basis, cryptocurrency or crypto asset trading providers can now obtain permits from BAPPEBTI to operate legally. One of Indonesia's longest-established crypto asset trading providers, INDODAX, has been licensed since January 29, 2020 (Haykal Muhammad, 2022).

In Indonesia, regulations regarding TPPU are contained in Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering. Article 3 stipulates that any person who places, transfers, diverts, spends, grants, deposits, takes abroad, changes the form, or exchanges assets that are known or reasonably suspected to originate from a criminal act with the aim of hiding or disguising the origin of the assets can be punished with a maximum imprisonment of 20 years and a maximum fine of IDR 10 billion. In addition, Articles 4 and 5 also regulate the act of hiding, disguising, receiving, or controlling assets originating from a criminal act.

Over time, advances in digital technology have transformed money laundering patterns, previously largely conducted through conventional banking systems, into digital financial instruments, including crypto assets. The cross-border, rapid nature of crypto transactions, and the use of specific digital identities, make them potentially exploited as a means to disguise the origins of criminal proceeds.

One of the main characteristics of TPPU is the close relationship between money laundering and the predicate crime. Article 2 paragraph (1) of Law Number 8 of 2010 states that assets originating from various criminal acts can be the object of money laundering. These crimes are not only limited to corruption but also include narcotics, psychotropic drugs, labor smuggling, migrant smuggling, banking, capital markets, insurance, customs, excise, human trafficking, illegal arms trade, terrorism, kidnapping, theft, embezzlement, fraud, counterfeiting, gambling, prostitution, taxation, forestry, environmental, maritime and fisheries, as well as various other crimes that are subject to imprisonment of four years or more. The following are examples of TPPU results that do not only originate from corruption:

Money Laundering from Narcotics Crimes

For example, a drug dealer might profit Rp 20 billion from selling methamphetamine. If the money is deposited directly into a bank account, law enforcement will have an easier time tracing its origin. Therefore, the perpetrator then purchases Bitcoin or other cryptocurrencies through various accounts and trading platforms.

Once the crypto assets are obtained, the perpetrators transfer them to several different digital wallets to obscure the transaction trail. The crypto assets are then resold through offshore platforms, with the proceeds deposited into third-party accounts or used to purchase assets such as land, buildings, luxury vehicles, and other investments.

In this example, the predicate crime is narcotics, while the use of crypto assets to conceal and disguise the proceeds of crime constitutes money laundering. In other words, the money laundering process generally involves three main, interrelated stages, forming a complex and hidden series of activities: the first stage is placement, the second stage is maintenance (layering), and the third stage is integration, so that it appears as legally obtained assets (Mahsun, 2023). Narcotics are expressly included as one of the predicate crimes in Article 2 paragraph (1) of the Money Laundering Law.

Money Laundering from Human Trafficking Crimes

Another example can be found in the crime of human trafficking. For example, a syndicate illegally sends migrant workers abroad and profits billions of rupiah from this exploitation.

To avoid detection by law enforcement, the proceeds of crime are not deposited directly into bank accounts but are instead converted into crypto assets through digital trading platforms. These crypto assets are then transferred to various wallets located in different countries. After several transfers, the assets are liquidated and used to purchase property or establish seemingly legitimate businesses.

In this case, the origin of the proceeds of human trafficking was disguised through crypto asset transactions. Therefore, in addition to being charged with human trafficking, the perpetrators may also be charged under the Money Laundering Act. Human trafficking itself is a predicate crime explicitly mentioned in Article 2 paragraph (1) of the Money Laundering Act.

Money Laundering from Terrorism Crimes

Another example is terrorist financing. For example, a terrorist group obtains funds from an international network based overseas. To avoid detection by the banking system, the funds are transferred in the form of crypto assets to a wallet controlled by a group member in Indonesia.

The crypto assets are then exchanged for cash through various accounts and under different identities. The disbursed funds are then used to purchase weapons, explosives, rent hideouts, or finance the operations of terrorist organizations.

In this context, crypto assets serve as a means to conceal the origin and intended use of funds. Therefore, in addition to being charged with terrorism, perpetrators can also be subject to money laundering (TPPU) provisions for disguising and diverting assets derived from criminal activity. Terrorism is expressly included as a predicate crime under Article 2 paragraph (1) letter n of the TPPU Law.

Thus, corruption is not the only source of money laundering (ML). In practice, cryptocurrency transactions are often linked to the proceeds of narcotics crimes, online gambling, digital investment fraud, cybercrime, human trafficking, and even terrorism financing. This connection between the predicate crime and ML is known as the nexus between crime and financial transactions. In the context of crypto assets, this nexus arises when the proceeds of crime are converted into crypto assets, transferred through various digital wallets, and then returned to the financial system in a form that appears legal.

Law enforcement against money laundering in Indonesia is carried out through repressive and preventive approaches. In the preventive aspect, the Financial Transaction Reports and Analysis Center (PPATK) plays a role as a financial intelligence agency tasked with analyzing and examining financial transactions suspected of being related to money laundering. The results of this analysis are then submitted to law enforcement officials, such as the police, the prosecutor's office, the Corruption Eradication Commission (KPK), and other authorized agencies for follow-up.

The role of ethics is very important in carrying out duties as law enforcers, so that law enforcers are able to carry out their duties professionally and with integrity as bearers of the public's trust in upholding law and truth.

In the context of crypto asset transactions, law enforcement faces more complex challenges than in conventional financial transactions. Perpetrators can move digital assets across various platforms across borders in a very short time. Therefore, law enforcement against crypto-based money laundering (ML) cannot be achieved solely through a national approach but requires international cooperation.

Law Number 8 of 2010 accommodates international cooperation in the prevention and eradication of money laundering (TPPU). Articles 88 through 92 provide the legal basis for cooperation between the Financial Transaction Reports and Analysis Center (PPATK) and financial intelligence agencies of other countries and international organizations. Furthermore, Article 90 authorizes the PPATK to exchange information with financial intelligence units of other countries, either based on a cooperation agreement or the principle of reciprocity.

This international cooperation is crucial because the majority of crypto asset transactions are conducted through platforms operating outside Indonesian jurisdiction. Through information exchange mechanisms, mutual legal assistance, and collaboration with international anti-money laundering agencies, law enforcement officials can trace the flow of funds and identify the owners of digital assets suspected of originating from criminal activity. According to Satjipto Rahardjo's progressive legal theory, the law should be positioned as a means to achieve justice and benefit society.

The law should not be trapped in a formalistic approach that relies solely on the text of laws and regulations, but must be able to keep pace with social and technological developments occurring in society. According to Batubara and Arifin (2020), awareness is needed from various parties, including the government, legal institutions, and the public, to work together to develop and realize legal protection.

In this legal protection framework, substantive justice is the core of the judicial system in Indonesia. The Supreme Court plays a crucial role. As the apex of the judiciary, it has the power to encourage courts and judges in the country to realize progressive justice. Judges are a crucial factor in determining that the courts in Indonesia are not a game of chance, but rather a pursuit of truth and justice. (Rachmad Fajar, 2021).

In the context of money laundering (TPPU) through cryptocurrency transactions, the progressive application of criminal law can be seen in the courage of law enforcement officials to dynamically interpret existing provisions to address evolving digital crime methods. Although Law Number 8 of 2010 does not explicitly mention the term "cryptoassets," law enforcement officials can qualify cryptoassets as part of "assets" that are subject to money laundering. This approach demonstrates that the law must not lag behind technological developments.

Money laundering (TPPU) is the lifeblood of transnational organized crime (TOC). Drug trafficking, smuggling, and even terrorism all depend on the ability to convert illicit profits into reusable assets. TPPU provides a financial bridge for crime in one country to circulate and pollute the economies of other countries (Margono, 2022).

Progressive legal implementation is also reflected in efforts to track, freeze, confiscate, and seize crypto assets suspected of originating from criminal activity. In several cases, the Financial Transaction Reports and Analysis Center (PPATK) has temporarily suspended transactions and frozen digital assets suspected of being linked to money laundering. These measures demonstrate that law enforcement officials are focused not only on punishing perpetrators but also on recovering the proceeds of crime and protecting public interests.

Although dependent on the existence of a predicate offense, money laundering (TPPU) is an offense that can be prosecuted independently (Margono, 2022). Legally, there are no specific provisions governing sanctions for money laundering through cryptocurrency. Therefore, perpetrators are still subject to the general provisions in Article 3 of Law Number 8 of 2010, which stipulates a maximum prison sentence of 20 years and a maximum fine of IDR 10 billion for perpetrators who launder money through various forms of transactions to conceal the origin of assets. Article 4 stipulates a maximum prison sentence of 20 years and a maximum fine of IDR 5 billion for perpetrators who conceal or disguise the origin of assets. Meanwhile, Article 5 stipulates a maximum prison sentence of 5 years and a maximum fine of IDR 1 billion for those who receive or control assets derived from criminal acts.

Thus, the use of cryptocurrency as a modus operandi does not absolve the perpetrator of criminal liability. Conversely, crypto assets used as a means or proceeds of money laundering can be subject to seizure and confiscation by the state. This aligns with the objectives of progressive criminal law, which focuses not only on punishing the perpetrator but also on the recovery of the proceeds of crime and the restitution of losses incurred by the crime.

V. CLOSING

Legal regulations regarding cryptocurrency transactions in Indonesia demonstrate that the government has attempted to provide legal certainty regarding the existence and use of crypto assets through various interrelated laws and regulations. In the Indonesian legal system, cryptocurrencies are not recognized as legal tender because, under Law Number 7 of 2011 concerning Currency, the only valid payment instrument in Indonesia is the Rupiah. The government does not prohibit the ownership or trading of crypto assets, but rather regulates them as commodities and digital financial assets that can be legally traded through state-supervised platforms. These regulations are reinforced through various regulations issued by BAPPEBTI (Indonesian Commodity Futures Trading Regulatory Agency) and strengthened oversight through Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector. The existence of crypto assets is also inseparable from regulations within the anti-money laundering regime due to their characteristics that enable rapid, cross-border, and digital technology-based asset transfers. Therefore, although Indonesia already has a sufficient legal framework for regulating crypto asset transactions, more specific regulatory strengthening is still needed to anticipate the development of blockchain technology and its potential misuse in various financial crimes.

The application of progressive law to money laundering crimes through cryptocurrency transactions in Indonesia essentially demonstrates that law enforcement can no longer rely solely on a rigid normative approach, but must adapt to technological developments and increasingly complex crime methods. Although Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes does not explicitly regulate crypto assets as objects of money laundering, law enforcement officials can still apply existing provisions through a progressive interpretation of the concept of wealth, which includes digital assets. The application of progressive law is evident in efforts to trace the flow of funds, freeze transactions, confiscate crypto assets, and collaborate with the Financial Transaction Reports and Analysis Center (PPATK), the Police, the Prosecutor's Office, the Financial Services Authority (OJK), and international institutions to uncover money laundering crimes utilizing blockchain technology. This approach is increasingly important considering that the sources of funds for money laundering crimes originate not only from corruption but also from narcotics, human trafficking, terrorism, gambling, fraud, and various other crimes that generate economic profit. Thus, the application of progressive law not only serves to fill the legal gap that arises due to technological developments, but also becomes a means to ensure that the main objective of eradicating the crime of money laundering, namely cutting off the flow of funds from crime and recovering assets obtained illegally, can be achieved effectively.

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