

TABLE OF CONTENTS

ENDORSEMENT PAGE	i
APPROVAL	ii
STATEMENT OF ANTI-PLAGIARISM	iii
ACKNOWLEDGEMENTS	iv
ABSTRACT	vi
TABLE OF CONTENTS	viii
CHAPTER I	1
INTRODUCTION	1
A. Research Background	1
B. Research Questions	12
C. Research Goals	13
1. Objective Goals.....	13
2. Subjective Goals.....	13
D. Originality of Research	14
1. <i>Pengaturan Hukum Tindak Pidana terhadap Penyalahgunaan Teknologi AI (Artificial Intelligence) dalam Penipuan Suara (Voice Phishing) melalui Telepon Seluler</i> (Legal Regulations on Criminal Acts Against Misuse of Technology in Voice Phishing Fraud via Mobile Phones) research by Alya Alviani and Yenny Fitri Z. (2023) from Faculty of Law Universitas Muhammadiyah Sumatera Barat.....	14
2. <i>Urgensi Pembaruan Regulasi dalam Menanggulangi Penyalahgunaan Teknologi Artificial Intelligence dan Deepfake di Indonesia: Perspektif Perlindungan Hak Privasi</i> (Urgency of Regulatory Reform in Addressing the Misuse of AI and Deepfake Technology in Indonesia: A Privacy Protection) research by Raihani Latifatunnisa and Made Wira Yudha (2025) from Universitas Padjajaran.....	16
3. Legal Protection Efforts and Policies to Combat Deepfake Porn Crimes with Artificial Intelligence (AI) in Indonesia research by Ocktave Ferdinal and Herman Bakir (2024) from Universitas Borobudur.	17
E. Research Benefits	18

1. Theoretical Benefits	18
2. Practical Benefits	18
CHAPTER II.....	20
THEORETICAL REVIEW	20
A. General Overview of AI-Driven Crimes.....	20
B. General Overview of AI-generated fraud in Indonesia	21
C. General Overview of Regulations of AI-generated fraud in Indonesia.....	24
CHAPTER III.....	29
RESEARCH METHOD	29
A. Type of Research.....	29
B. Research Data	32
1. Primary Legal Source.....	33
2. Secondary Legal Source.....	33
3. Tertiary Legal Source	34
C. Data Collection Method	34
1. Library Research	34
2. Internet Research.....	34
D. Data Analysis.....	35
CHAPTER IV.....	38
RESEARCH RESULTS AND ANALYSIS.....	38
A. Indonesia’s Legal Framework and Challenges in Addressing AI-generated fraud	38
1. The Existence of AI-generated fraud in Indonesia.....	38
2. Recognition of AI-generated fraud in Indonesia.....	42
3. Victim Protection and Redress in Practice	48
4. Evidentiary and Investigative Challenges.....	52
5. Roles of Supervisory and Regulatory Bodies	57
a. National Cyber and Crypto Agency (BSSN/ <i>Badan Sandi dan Siber Negara</i>)	57
b. Ministry of Communication and Informatics (Kominfo/ <i>Kementrian Komunikasi dan Informatika</i>)	59
c. Financial Services Authority (OJK/ <i>Otoritas Jasa Keuangan</i>).....	62

d. Other Supervisory Bodies	64
B. Comparative Analysis: International Approaches and Possible Guidelines for Indonesia	67
1. The European Union: The AI Act	68
2. The United States: The FTC and State-level AI Laws	72
C. Challenges for Indonesia in Adapting Foreign Regulations to Combat AI-generated fraud and Viable Regulations	Error! Bookmark not defined.
CHAPTER V	83
CONCLUSION	83
A. Conclusion	83
1. Indonesia’s Current Legal Framework and Its Shortcomings	83
2. Lessons to be Learned from International AI Crime Regulations	84
3. The Future of Indonesia in Providing Adequate Victim Redress and Individual Protection	84
B. Recommendation	85
BIBLIOGRAPHY	88