

New Model Money Laundering Through Famous Artists

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Abstract. Money laundering is an illegal process that generates large sums of money through criminal activities such as drug trafficking, corruption, and terrorist financing. Make it look like it comes from a legitimate source. Earned money is considered dirty and undergoes the task of "washing" to make it look clean. There are many methods of money laundering, from simple to complex. One of the most common techniques is to make transactions based on money in the possession of the abuser. For example, if you run a restaurant, a criminal could use your daily cash receipts to illegally distribute cash through your restaurant and deposit it into your restaurant's bank account. After that you can draw as you wish. But there is a new mode alive in mass media/social media and it is happening through recommendation systems. In the world of marketing, approval itself has a general meaning, promoting goods and services on social media. This promotion is usually done by celebrities (artists) who have many fans (of endorsement). This is a business strategy used by manufacturers to market products that are sold to consumers. Advertisements with endorsements may be paid or free, subject to agreements between brands and promoters. This advertising system can become one of the media from which criminals siphon dirty money in order to minimize the financial expenditure on product promotion.

Keyword: Money Laundering; Endorsements, Celebrities

1. Introduction

Development knowledge and technology have given real benefits in the field economy, and improved service finance to the public broad. In sector banking, for example, utilization technology has possibly offered service more finances _ varied and interesting including serve transaction finance that crosses national borders. Transfer of funds through wire transfers offered by banks like Internet banking and electronic fund transfer services make it possible for customers banking move funds from one account they are in one bank to another around the world in a very short time.

However thus, development technology the like a " knife ". double-edged", on one side give extraordinary benefits normal to field economy and business, on the other hand also improves the risk exists deviation use of technology for evil goals. It is possible to remember the more variety of activity business being done with utilize progress technology, increasingly great power _ the pull it causes for the perpetrator's crime For utilize technology the as means do related crimes _ with activity economy. Many types of crime in the field exploiting economy _ sophistication technology that is fictitious L/C issuance, crime attack security system information banking, piracy card credit, burglary account through ATM, crime through forgery

letter securities (bonds and mutual funds) and foreign currency, and money laundering. From the various types the crimes mentioned above, money laundering constitutes a type of crime or follows predominant crime done especially through system finance.

action the most common crime done through service system finance in a country is money laundering. Utilization of institutional finance in crime money laundering possible from investing and moving money from results follow criminals like earnings corruption, bribery, fraud, crime in the field banking, capital market and others to in form deposits, purchases traveler checks, stocks, bonds, mutual funds and instruments other finances.

Article 3 of this law gives room for scope from various modes of action in criminal money laundering. Placed 8 (eight) kinds of modes in which a person can convict Because on purpose do money laundering. The eight modes are as below this :

- A. Put treasure known wealth or proper suspected guilty from deed criminal to in Financial Services Providers, either on his name Alone or on Name someone.
- B. Move or transfer treasure originating wealth from follow criminal from something Financial Service Provider to Financial Service Provider else, fines on Name Alone or someone's name.
- C. pay or spend treasure originating wealth from follow criminal, fine on Name Alone or someone's name.
- D. grant or donate treasure originating wealth from follow criminal, fine on Name Alone nor someone's name.
- E. Leave treasure originating wealth from follow criminal, fine on Name Alone or Name someone.
- F. Bring to overseas treasure originating wealth from criminals.
- G. Exchange treasure originating wealth from follow criminal with currency or letter valuable other.
- H. Hide or disguise origin suggestion treasure originating wealth from follow criminal with currency or letter valuable other.

However, recently there has been a new mode of participating in money laundering crimes, this money laundering crime uses an endorsement system, public figure marketing where artists or celebrities use their services to promote goods to be sold _ to their followers (fans) through social media accounts owned by private individuals. The endorsement system itself is the easiest marketing method to promote products in the digitalization era because almost all people have social media accounts.

Based on what you know, artist endorsement levels vary depending on their level of popularity and also how many followers you have and require a fairly large budget, which is around 100 million to 1B per post (upload). The nominal is not a low number. But the increase is quite high, but who will support it with a budget of that size? From here, many people assume that not all of these endorsements sell the product, it could be that the endorsement is one system following the crime of money laundering, in this paper, the author tries to raise the discussion of the crime of money laundering, and based on that description. Based on the above background, the problem can be formulated as follows: How do you deal with money laundering through artists?

2. Discussion

The rise of cases of female artists involved in money laundering cases that occurred in Indonesia gave rise to many opinions about the new modus operandi in money laundering

practices. There have been many articles published about this case and several times the media has also published news about an incident involving an artist who was summoned regarding an investigation involving the money laundering case itself. Many cases follow criminal acts of corruption involving artists.

In the beginning, Indonesia never agreed to criminalize it in the form of money laundering laws. The reason is that the ban on money laundering in Indonesia will only hinder foreign investment which is urgently needed for Indonesia's development. This means that the criminalization of money laundering is detrimental to Indonesia because it will hinder development. However, currently, Indonesia actually has Law no. 15/2002 concerning Later Money Laundering Crimes was amended by Law no. 25/2003. Previously, Bank Indonesia had issued PBI No. 3/10/PBI/2001 concerning Know Your Customer Principles, as an implementation recommendation from the Basel Committee concerning Banking Supervision Regulations and Practices. Then RI Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes. The International Anti Money Laundering Regime and Indonesia's entry into the Main Money Laundering Countries have urged Indonesia to ratify and ban money laundering practices. If Indonesia does not ignore this, the FATF (Financial Action Task Force on Money Laundering) will include Indonesia as a non-cooperative country in eradicating money laundering practices (Non-Cooperative Countries and Territories/NCCTs).[1] If this is the case, there will be many negative consequences for Indonesia, such as the rejection of L/C in international trade. This study is to understand the New Modus of Money Laundering by Involving Artists and Women in practice, where this study wants to further explore the essence, views, or attitudes of the parties related to this case, why the perpetrators use this mode, and how this mode can be prevented.

Money laundering occurs due to pressure or urgent situations that require perpetrators to disguise their corruption results. In the Triangle Fraud theory, it is explained that pressure on someone makes everything possible to do. When someone tends to be stressed or desperate, they will look for a way out. Money laundering is an opportunity or way out for perpetrators of corruption to disguise the money they earn to make it look clean. [2] In the concept of anti-money laundering, the perpetrators and proceeds of crime can be identified through search. After that, the proceeds of the crime are confiscated for the State or returned to those entitled to them. If assets controlled by actors or organizations can be confiscated or confiscated, this in itself can reduce the crime rate. For this reason, efforts to prevent and eradicate the criminal act of money laundering require a strong legal basis to ensure legal certainty, effectiveness of law enforcement, and search and return of assets resulting from crime. The second research question is how the investigative auditor responds to money laundering by involving women (artists) in practice. [3] Some informants considered women (artists) to be victims of money laundering crimes committed by perpetrators, but some considered this to be a new mode of the many money laundering practices in Indonesia. However, informants on the other hand still suspect the motive or reason for using women (artists) here for their enjoyment, so that perpetrators do not only focus on using this mode in carrying out money laundering practices. This research raises several perceptions about the new mode that has emerged regarding the use of female artists in the mode of money laundering. Many informants agreed that Artists were involved as a mode of money laundering and some believed that they were just victims of this perpetrator. Pros and cons in this case also occur because women's involvement is considered to reduce the degree of women.

Many criminals use or involve women (artists) as a tool to cover up these fraudulent acts. The tendency of the results of this question study is more because Artists have income or assets whose origins are not transparent, making it easier for them to utilize Artist media for Money

Laundering. Art workers do not have an income stable amount or are Uncertain. How much money they receive seems to be biased, so this creates its own loophole to make this artist or art artist a vessel for the proceeds of their crimes. Fraud in the art world will be less transparent, especially when it comes to problems with money or property. Because basically, their wealth comes from various types of sources. Artist income that is not transparent opens up opportunities for corruptors to the proceeds of corruption. Following the Triangle Fraud Theory, there is an Opportunity opportunity to become an entry point for corruptors. This situation allows corruptors to take advantage of artists, especially female artists, to be used as a vessel to accommodate their dirty treasures. There is a large income and it seems that bias is indeed a separate way for the perpetrators to commit money laundering by using artists as the placement stage. little was earned from his work, so it would not raise suspicions if the Artist owned a luxury car or other luxury possessions. Justification of Thought This is explained in The Triangle Fraud Theory, perpetrators of fraud seek justification for their actions so that perpetrators consider that there is nothing wrong, or that committing fraud is considered an ordinary act fair. The last question is how money laundering with this new mode can be prevented to reduce the impact of state losses. Informants argue that prevention through the role of accounting is easy to do, while non-accounting is very difficult to do. Because if you look at the government's efforts to prevent money laundering cases, a lot has been done, such as laws, and supervision of financial transactions, so that the process of money laundering can be revealed little by little. But reducing or preventing this case from protracting There are still many problems, because of GONE, namely greed, opportunity, need, and things that exist within the individual, the mentality is ingrained in each individual and is difficult for others to control, becomes an obstacle alone For the prevention of money laundering. Therefore, prevention has been carried out by the KPK itself with the LKHPN, namely the Report on the Wealth of State Administrators, which requires State Administrators (State Officials) to report all of their assets. The obligation of state officials to report assets is regulated in:[4] 1) Law Number 28 of 1999 concerning state administrators who are clean and free from corruption, collusion, and nepotism; 2) Law Number 30 of 2002 concerning the Eradication of KPK Criminal Corruption Crimes; and 3) Corruption Eradication Commission Decree Number: KEP. 07/KPK/02/2005 concerning Procedures for Registration, Examination, and Announcement of State Officials' Wealth Reports. Based on the conditions mentioned above, state administrators are obliged to: 1. Be willing to examine their assets before, during, and after taking office; 2. Report assets during the first term of office, transfer, promotion, and retirement. 3. Announce their assets This is strengthened by the existence of regulations governing the obligation to fulfill LKHPN, namely for State Administrators who do not fulfill LHKPN obligations as stipulated in Law Number 28 of 1999, based on Article 20 of the same law they will be subject to sanctions administration following the applicable laws and regulations. With the existence of this Constitution, it is hoped that the prevention of criminal acts of money laundering will be maximized.

3. Conclusion

Investigative Auditors address the existence of Money Laundering with involves Women (Artists) in the practice. Part of the informants consider Women (Artists) as victims of the following crime Money laundering is committed by perpetrators. However, some also think that matter This is a New Mode from a lot of money laundering practices in Indonesia. However, informants on the other Still presume the motive or reason to use a Woman (Artist) here for their

pleasure so the perpetrator not only focus use this Mode in operating money laundering practices. This study's own expected limitations can be improved by research Next, limitations among them Still there is required primary data to come from parties related directly to money laundering cases involving other women (artists) that, at least, reference study previous similar to study. This becomes a limitation in giving an understanding more deeply about the topic. Suggestions for study Furthermore is expected researcher do a study on related parties direct to money laundering cases involving women (artists) practice, like KPK investigator or investigator police force. Order research can be developed again, and get more data Lots from the study it. Besides that too for comparing the essence from the Investigative Auditor and the Investigator concerned.

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