Impact of Legal Regulations on Innovation in Digital Donation Platforms for YouTube Streamers

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Abstract

This study investigates the regulatory implications for the development of digital donation platforms in Indonesia, with a particular focus on Saweria, which is widely utilized by YouTube content creators. The advancement of digital technology has facilitated innovative fundraising through donation-based crowdfunding, yet it simultaneously generates potential risks of misuse. Employing a normative juridical research approach, this study examines the vulnerability of digital donation platforms—initially intended to serve as financial support mechanisms—to exploitation for unlawful purposes, notably the dissemination and promotion of online gambling activities. The findings indicate that although the Information and Electronic Transactions Law (ITE Law), particularly Article 27 paragraph (2) jo. Article 45 as amended by Law No. 1 of 2024, stipulates prohibitions on gambling-related content with sanctions of up to six years imprisonment and/or administrative fines of IDR 1 billion, its enforcement continues to encounter evidentiary and procedural constraints. The study emphasizes the necessity for more specific regulatory frameworks, enhanced platform security, increased awareness among content creators, and coordinated multi-stakeholder collaboration to develop adaptive safeguards against digital criminality.

Keywords: Legal Regulation; Digital Donation; YouTube.

Introduction

The rapid development of digital technology has transformed the mechanisms of interaction, content creation, and individual income within the online ecosystem. One significant development emerging from this transformation is the growth of digital donation platforms, particularly those integrated with live streaming

platforms like YouTube. Donation-based crowdfunding enables audiences to voluntarily support content creators, establishing a new model of participatory funding distinct from conventional advertising-based monetisation. Therefore, platforms like Saweria have played a crucial role in facilitating direct digital patronage and creating new economic opportunities for creators in Indonesia's digital landscape.[1]

However, the increased use of donation features has also been accompanied by an increase in abuse, particularly through fraudulent practices that exploit donation messages to promote prohibited online activities. A clear example is the insertion of online gambling promotions through anonymous donation messages displayed during live broadcasts. This mode of abuse poses risks not only to content creators who may unknowingly engage with illegal content but also to viewers, especially minors, who may be exposed to invitations to illegal gambling. This dynamic demonstrates that, despite their innovative potential, digital donation platforms introduce new vulnerabilities into the cybercrime landscape.

One case of misuse of the donation feature often occurs with a streamer. For example, a streamer playing Mobile Legends: Bang Bang (MLBB) who has a YouTube account named "Branz" received a donation of Rp. 500,000 from someone suspected of being an online gambling site admin. The donation was accompanied by a message that read "Bang requests live wearing neon clothes, please", which indirectly encouraged streamers to wear bright green clothes. This colour is synonymous with the concept of green screen, which allows certain settings or objects to be digitally manipulated. Footage from a live broadcast or live stream is clipped or cut, then edited by the person into online gambling promotional content without the streamer's consent. Luckily, at that time, viewers explained to Branz that this was a new mode of donation under the guise of online gambling promotion.

[1] Frengki Apryanto, "Peran Generasi Muda Terhadap Perkembangan Teknologi Digital Di Era Society 5.0," *Media Husada Journal Of Community Service* 2, No. 2 (2022): 130–34, Https://Doi.Org/10.33475/Mhjcs.V2i2.35.

These concerns intersect with the regulatory framework governing electronic information and digital platforms in Indonesia.[2] The provisions of Article 27 paragraph (2) in conjunction with Article 45 of the Electronic Information and Transactions (ITE) Law, as amended by Law Number 1 of 2024, explicitly prohibit the distribution of electronic content containing elements of gambling. Furthermore, regulations concerning Electronic System Providers (PSE), including Government Regulation Number 71 of 2019, impose obligations on platform operators regarding digital governance, accountability, and oversight. However, legal ambiguity, limited evidence, and unclear allocation of responsibilities between platform operators and users indicate a legal gap that can hinder effective law enforcement and simultaneously impact the innovation capacity of digital donation platforms. Therefore, this study focuses on analysing the impact of legal regulations on the development and innovation of digital donation platforms, with particular attention to the risks of misuse and challenges in regulatory implementation.[3]

The development of participatory funding in the digital space has led to the emergence of donation-based crowdfunding as a mechanism for voluntary financial support from audiences to creators without material returns. Unlike equity and lending crowdfunding schemes, which are under the supervision of the OJK, this model can develop more flexibly through streaming platforms such as YouTube and third-party services like Saweria, making them an alternative source of revenue outside the ad monetisation system. However, the interactive nature of real-time, the anonymity of donors, and the display of messages on broadcast screens make the digital donation system vulnerable to the spread of illegal content, especially online gambling promotions. Therefore, innovation in digital funding requires clarity in the regulatory framework, especially regarding the limits of responsibility of Electronic System Operators (ESOs) and the application of Article 27, paragraph (2), of the ITE Law on the distribution of content containing gambling content.

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[2] Khairunesa Isa Et Al., "Awareness Of The Use Of Social Media Among Students : Malaysia And Indonesia," N.D., Https://Doi.Org/10.5281/Zenodo.6706398.

[3] Vico Reza Firmawan And Frans Simangunsong, "Penegakan Hukum Terhadap Content Creator" 07, No. 1 (2025): 117–27.

It is important to know the main players in the concept of crowdfunding, namely: “Founders” (creators or borrowers), who advertise their business ideas on crowdfunding websites to raise money. People who make money have diverse aspirations and come from diverse backgrounds. The responsibility of the backer (contributor/donor) goes beyond monetary support. Those who support a project can do so by donating funds or by promoting it on social media and through their own networks and platforms (technology providers). Website providers play a central role in the crowdfunding phenomenon because, at its core, technology makes crowdfunding possible. They offer a technological foundation that allows innovators to reach many possible backers for their projects.[4]

Until now, the Financial Services Authority (OJK) has only categorised crowdfunding into four types, namely "equity-based crowdfunding, lending-based crowdfunding, reward-based crowdfunding (prize-based crowdfunding), and donation-based crowdfunding. Crowdfunding is a form of digital fundraising in which a group of people donate varying (and often relatively small) amounts of money to support a specific goal.[5]

Crowdfunding donation is a type of fundraising from many people (a crowd) through a web page for social, charitable, or humanitarian purposes, where donors donate without expecting financial or material reciprocation. This is the type of model that is used frequently to help people in need, carry out social activities, or support non-profit organisations. In this type of crowdfunding, anyone can create an online fundraising campaign on an existing website.[6]

The majority of donations are made through electronic payment channels, according to the 2019 Global NGO (NGO) Technology Report, which found that 64% of NGOs worldwide accept online donations on their websites via payment methods such as credit cards, direct debit, PayPal, digital wallets, and bitcoin. However, raising funds through online crowdfunding platforms has many

[4] Chandrakala Govindappa, “Donor ’ S Behaviour Towards ‘ Donation Based Crowdfunding ’: An Empirical Study Using Extended,” No. January (2024).
[5] Hugo Horta, Michele Meoli, And Silvio Vismara, “Crowdfunding In Higher Education: Evidence From Uk Universities,” *Higher Education* 83, No. 3 (2022): 547–75, Https://Doi.Org/10.1007/S10734-021-00678-8.
[6] Moh Idris, “Indikator Transparansi Kampanye Donasi” 9, No. 2 (2025): 3129–36.

requirements and limitations. Founders must propose their project to the platform board, which may take 3–7 days to approve. Once approved, most platforms charge a backer fee of 3–12% of the donations they receive[7]

Saweria is a digital fundraising platform primarily used by YouTube content creators to earn additional income through online donations from their viewers. Saweria users generally come from the gaming community, including casual players. The average donation received is in the range of tens of thousands of rupiah. Interestingly, the highest monthly income recorded through this platform can reach tens of millions of rupiah. However, some donors use pseudonyms, which makes it difficult to identify their true identities.

Live broadcasts (live streaming) are often used by online gambling sites as promotional media. Even if some content creators do not intend to promote online gambling, promotional content can still appear on screen and be visible to viewers. Based on Article 27 Paragraph (2) of the Information and Electronic Transactions Law (UU ITE), it is stated that "Any person who intentionally and without authorisation distributes and/or transmits and/or makes accessible Electronic Information and/or Electronic Documents which contain gambling content" is an unlawful act. In the digital world, the location of criminal acts can often be identified, but tracking and prosecuting online gambling perpetrators remains a challenge, especially when state law confronts cross-jurisdictional practices. Gambling also involves complex ethical and social dimensions because it intersects with religious, moral, and decency values. From a legal perspective, gambling is categorised as a criminal act that disturbs society and has the potential to damage the psychological development of children as the nation's next generation.

In recent times, digital donation platforms such as Saweria have become increasingly popular as a way to support creators' content when it's live-streaming. However, behind the benefits, there are various forms of donor abuse that raise concerns, especially in the realm of digital crime. One form of violation that is most often seen is the promotion of online gambling. Many donors take advantage of the

[7] Siriphong Sirisawat Et Al., "The Future Of Digital Donation Crowdfunding," *Plos One* 17, No. 11 November (2022): 1–21, Https://Doi.Org/10.1371/Journal.Pone.0275898.

message feature that appears alongside donations to insert links, including those for online gambling. This action not only violates the law but also endangers content creators and viewers, which may be illegal. Apart from that, many other crimes are reported on the Saweria platform. Sometimes, the Saweria platform is also used to spread dangerous links, which are usually called phishing or malware, for money laundering and to criticise the government.

Crime in the era of globalisation is a negative impact of the phenomenon. Globalisation allows countries to overcome their boundaries through each other's cultures, languages, norms, and so on. However, due to the absence of these boundaries, Indonesian culture, passed down from generation to generation, is beginning to fade. Apart from that, globalisation also forms global networks that make it easier for criminals to operate across countries.[8]

Research Method

Based on the description above, the author wants to conduct research on several content creators who have been affected by new modes of crime through the Saweria platform. The author wants to analyze how cyber literary works depict crime. So readers can understand and take wise action regarding the topics discussed.

Result and Discussion

Digital Based Crime

According to the Organisation of Economic Co-operation and Development (OECD), crime is all forms of illegal access to data transmission. This means that all forms of unauthorised activity in a computer system constitute a crime. In

[8] Dela Dwi Oktalena et al., "HYPOTHESIS : Multidisciplinary Journal of Social Sciences Volume 02 Nomor 02 Desember 2023 Dampak Kriminalitas Dan Pengaruhnya Di Era Globalisasi Dela Dwi Oktalena Di Era Globalisasi , Dinamika Pertumbuhan Dan Perkembangan Kebudayaan Berlangsung Pesatilmu" 02 (2023): 356–62.

general, cybercrime is a crime in the virtual world that utilises computer technology and internet networks as targets. [9]

The unlimited space and time for activities carried out over the internet as a medium make it difficult for such activities to be detected conventionally. Computers that used to be data-collection and storage tools can now be used to commit old-fashioned crimes in new packaging. If we examine computer and cyber crime cases that have occurred and apply the criteria of conventional criminal law, it turns out that, from a legal perspective, computer and cyber crimes are not simple crimes.[10]

Cybercrime, also known as crime on the internet, is the negative impact of deviant behaviour by internet users. The term cybercrime is etymologically formed from the words cyber and crime. Cyber means virtual, and crime can be translated as a crime[11]

According to Law Number 11 of 2008 concerning Electronic Information and Transactions (ITE), electronic-based crimes are defined in various forms, such as: (1) Illegal access to electronic systems; (2) Interception or tapping of electronic data; (3) Information manipulation ; (4) Online fraud; (5) Gambling, pornography, defamation and so on via digital.

Legal Regulation

In accordance with Electronic Information and Transactions (ITE) as stipulated in Law number 11, it means electronic-based crimes or criminality with various manifestations, including: illegal access in the form of electronic systems, wiretapping or interception in manipulating electronic data in the form of online fraudulent information, such as gambling, pornography, defamation of good names

[9] Neri Widya Ramailis, "Cyber Crime Dan Potensi Munculnya Viktimisasi Perempuan Di Era Teknologi Industri 4.0," *Sisi Lain Realita* 5, No. 01 (2020): 1–20, Https://Doi.Org/10.25299/Sisilainrealita.2020.Vol5(01).6381.

[10] M P Ersya, "Permasalahan Hukum Dalam Menanggulangi Cyber Crime Di Indonesia," *Journal Of Moral And Civic Education*, No. August 2017 (2017): 50–62, Https://Doi.Org/10.24036/8851412020171112.

[11] Muhamad Jubaidi And Nurul Fadilla, "Pengaruh Fenomena Cyberbullying Sebagai Cyber-Crime Di Instagram Dan Dampak Negatifnya," *Shaut Al-Maktabah : Jurnal Perpustakaan, Arsip Dan Dokumentasi* 12, No. 2 (2020): 117–34, Https://Doi.Org/10.37108/Shaut.V12i2.327.

and in other forms via digital. especially in Article 27, it is not permitted to promote online gambling, and it prohibits intentionally and without permission providing access and/or disseminating electronic data for gambling purposes. According to Article 45, violations of this article can also result in a maximum fine of Rp. 1,000,000,000 (One Billion Rupiah) or Six Years in prison[12]

Crime can be understood as an act with two main components: subjective and objective, each with distinct properties and characteristics. In the classification of Criminal Law, the subjective component concerns the perpetrator's mental state or intention, while the objective component concerns the conditions or circumstances under which the perpetrator must act. The objective element in a criminal act includes several important aspects, including:

1) Intentional (doulus) and negligence (culpa). This determines the level of guilt or responsibility of the perpetrator for his actions.
2) Meaning (voornemen). In attempting to commit a criminal act, as regulated in Article 53 paragraph (1) of the Criminal Code (KUHP).
3) Types of meaning (objective). Usually found in criminal acts such as theft, fraud, extortion and forgery.
4) Planning in advance (premeditated advice). Preliminary planning as referred to in the criminal act of murder in Article 340 of the Criminal Code, is stated in the criminal act of murder, which is regulated in Article 340 of the Criminal Code
5) Feelings of fear (vrees). As stated in Article 340 of the Criminal Code.

The rapid development of digital technology has had a significant impact on various aspects of life, including the world of gambling. The ease of internet access and the wide choice of online gambling games make this activity increasingly popular among the public, especially the younger generation. However, behind the momentary pleasure it offers, online gambling harbours latent dangers that threaten an individual's mental, financial and social health. The latest data shows that the

[12] Asiva Noor Rachmayani. " Pertanggungjawaban Pidana Streamer Terhadap Tindak Pidana Promosi Judi Online "

number of cases of online gambling addiction in Indonesia continues to increase significantly. This phenomenon is receiving serious attention because of its broad impact, not only on individuals but also on families and society. Therefore, comprehensive efforts need to be made to overcome the problem of online gambling and protect society from its negative impacts.[13]

Gambling is basically a type of game. The law is tasked with delivering justice, promoting goodness, and facilitating public interests. In Indonesia, regulations regarding gambling are set out in several laws, namely Articles 303 and 303-bis of the Criminal Code. Articles 303 and 303 bis of the Criminal Code regulate conventional gambling, while online gambling is specifically regulated by Article 45, paragraph (3), jo. Article 27, paragraph (2) of the ITE Law. [1] This article states that all people who deliberately distribute or allow access to electronic information containing elements of gambling activities are subject to the law. Under Article 45, paragraph (3), this violation can be punished with a penalty of up to 10 years and/or a maximum fine of 10 billion rupiah. This law makes it clear that, in online gambling, special laws must be prioritised according to the principle of lex specialis derogat lex generalis, although in practice this principle often forgets Article 27 paragraph (2) of the ITE Law. In many cases, prosecutors and investigators tend to choose to use Article 303 of the Criminal Code as the legal basis for processing the case.[14]

Regulations regarding the distribution of digital content containing gambling are expressly regulated in Article 27 paragraph (2) in conjunction with Article 45 of the Electronic Information and Transactions Law (ITE Law), as amended by Law Number 1 of 2024. These provisions prohibit any person from intentionally and without the right to distribute, transmit, or make accessible electronic information containing elements of gambling, with the threat of imprisonment and/or fines. In the context of digital donation platforms such as Saweria, donation messages that

[13] Universitas Yapis And Penegakan Hukum, "Dampak Hukum Dan Sosial Dari Judi Online Di Indonesia : Tantangan Dalam Penegakan Hukum The Legal And Social Impacts Of Online Gambling In Indonesia : Challenges In Law Enforcement" 5, No. 1 (2024): 82–90.
[14] Nurreka Sekar Arum And Benny Sumardiana, "Implementasi Pasal 303 Kitab Undang-Undang Hukum Pidana Terhadap Pembaruan Regulasi Perjudian Online Di Indonesia (Studi Putusan Nomor 111 / Pid . B / 2022 / Pn . Bkt)" 7, No. 1 (2025): 81–94.

appear in real time on live broadcast displays can fulfil the elements of content distribution when used to insert gambling promotions, even if the content creator has no intention or knowledge of the message.

Furthermore, the regulations concerning Electronic System Providers (PSE), as stipulated in Government Regulation No. 71 of 2019, require digital platforms, including online donation service providers, to manage, supervise, and ensure that their systems are not used to disseminate illegal content. However, the boundaries of responsibility between platform providers and users remain unclear, particularly when gambling-related content originates from third parties through anonymous donation messaging mechanisms. This situation indicates a legal gap in law enforcement, particularly in proving intent, identifying perpetrators, and imposing legal responsibility.

This regulatory uncertainty impacts the digital innovation ecosystem, as donation platforms must enhance their content moderation, verification, and filtering systems to avoid legal sanctions. Furthermore, nonspecific regulations have the potential to lead to over-compliance, which could hinder the development of interactive features, a key characteristic of digital donation platforms. Therefore, regulatory improvements are needed through a more proportionate, adaptive, and responsive approach to technological dynamics, including operational guidelines, risk-mitigation standards, and a clear division of responsibilities between platforms and users.

Article 27 paragraph (2) Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions (ITE). In this article, it is stated that "Any person who intentionally and without authorisation distributes, transmits, and/or makes accessible Electronic Information and/or Electronic Documents which contain gambling content, shall be punished according to the applicable provisions."

Article 8 of the Regulation of the Minister of Communication and Information of the Republic of Indonesia concerning Private Electronic System Operators, which reads "Electronic System Users are every state administrator, business entity and community who utilises goods, services, facilities or information provided by

electronic system operators." From this article, it can be said that business entities are also electronic system operators. The requirements to become an Electronic System Operator (PSE) are regulated in Government Regulation (PP) Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions. Article 1, paragraph (4) of this PP defines PSE as every person, state administrator, business entity, or community that provides, manages, and operates an Electronic System for himself or another party.

Of course, what the judge can do here is limited. A judge who works in a legal system and reviews a law that is constitutionally valid within that system has no national legal basis to declare that the law should not be applied solely because his claim of authority does not have legitimacy in the eyes of the people to whom it is addressed. But if judges have a choice about whether the law applies, or how the law should be applied in cyberspace, choosing the option that increases the legitimacy of the law's output is not only permissible but, in my view, highly desirable[15]

The provisions of Article 27, paragraph (2), of the ITE Law, as amended by Law No. 1 of 2024, prohibit the distribution, transmission, or making accessible of electronic information containing gambling content, with intent and without rights as central elements of the crime. In the context of digital donation platforms such as Saweria, the problem arises because donation messages are displayed automatically, allowing third parties to insert gambling content without the content creator's involvement or knowledge, thereby rendering mens rea, perpetrator identification, and attribution of responsibility problematic. Regulations concerning Electronic System Providers (ESOs) in Government Regulation No. 71 of 2019 expand legal obligations for platform providers, but the line of responsibility between users and ESOs remains ambiguous, especially when illegal content originates from real-time, anonymous interactions. This situation creates a legal gap. This impacts law enforcement effectiveness, given the challenges of cross-border jurisdiction, the limitations of digital evidence, and the volatility of

[15] Chris Reed, "Why Judges Need Jurisprudence In Cyberspace," *Legal Studies* 38, No. 2 (2018): 263–78, Https://Doi.Org/10.1017/Lst.2017.15.

electronic traces. In the judicial realm, judges cannot reject the application of applicable law, but they have interpretive latitude in determining how it should be applied in cyberspace. Therefore, interpretive choices that enhance legal legitimacy become normative and functional preferences. Overall, the existing regulatory framework demonstrates an imbalance between legal prohibitions, enforcement capabilities, and technological dynamics, which ultimately affects the level of legal certainty and shapes the innovation landscape for digital donation platforms.

Digital Donation Platform

It cannot be denied that it is a profession, and YouTubers are now gaining a lot of interest, especially in gaming content. As time goes by, the internet can be a good place for those of you who like to share interesting and exciting moments when playing games with friends. Not only can it be used as a place to channel hobbies, but it can also be a streamer, and YouTubers can earn income through monthly subscriptions and donations from fans. Currently, there are several of the best donation services used by streamers and YouTubers.

1) Saweria.co, where the payment system is via (Gopay, Dana, LinkAja, Ovo, Qris)
2) Nyawer.co, where the payment system is via (Gopay, Ovo, Dana, LinkAja, Qris, Transfer Bank, Shopee Pay)
3) Streamlabs, where the payment system is via PayPal and Kartu Kredit)
4) SociaBuzz, where the payment system is via Transfer Bank (BCA, Mandiri, BNI, Permata Bank, dan BRI), E-Wallet (Gopay, Dana, Ovo, dan LinkAja), Qris)
5) Trakteer.ID where the payment system is via (Gopay, Ovo, Dana LinkAja, ShopeePay, Transfer Bank Minimal Rp. 10.000)[16]

Saweria is an online crowdfunding platform that provides space in the form of website pages that are rented to social campaign owners so they can entrust their social activities through cyberspace. The main process that characterises online

[16]Https://Duniagames.Co.Id/Discover/Article/Layanan-Donasi-Terbaik-Untuk-Streamer-Dan-Youtuber

donations is registration. Saweria is an online crowdfunding platform that provides space in the form of website pages that are rented to social campaign owners so they can entrust their social activities through cyberspace. The main processes that characterise online donations are registration, selection of social activities by donors, donation transactions, sending money by donors via online organising services, managing donations, and finally handing over donation funds from YouTube to campaigners for delivery to the target social activities.[17]

Digital donation platforms such as Saweria basically aim to make it easy for content creators to receive financial support from viewers. However, in practice, this platform is also often misused by certain individuals, especially online gambling site admins, as a means of carrying out hidden promotions for online gambling. The effectiveness of the donation feature, which displays messages directly on the live streaming screen, makes this platform vulnerable to being used to insert gambling content. Perpetrators often send large donations accompanied by provocative messages designed to attract attention, including messages that can encourage certain behaviour or actions from creators, which are then engineered to become part of gambling promotional content. The main targets of this covert promotion are children and teenagers, the age groups most vulnerable to the influence of digital content.

Misuse of the saweria platform as a promotional medium for online gambling has serious implications for Indonesia's law enforcement system, especially in the realm of cyber law and the protection of digital content. This phenomenon shows that advances in information technology can be misused very easily if they are not balanced with strict regulations and responsive law enforcement. The main implication that arises is the increasing complexity of proving digital criminal acts, because the perpetrator's activities are often hidden behind anonymous accounts and occur in a very short time. Law enforcement faces challenges in tracking perpetrators due to limitations in digital identity systems and the complexity of platform architecture.

[17] (Shelemo, 2023)

Conclusion

Rapid technological developments have brought significant transformation in various aspects of life. Including the emergence of digital donation platforms that are utilised by content creators. Digital donation platforms such as Saweria have become a source of income for all content creators. While they provide economic benefits, they are also vulnerable to abuse, including being used as a disguised medium for promoting gambling. Existing legal regulations, such as Article 27 paragraph 2 of the ITE Law, in conjunction with Article 45 paragraph 2 of Law number 19 of 2016, which carries a maximum prison sentence of 6 years and/or a fine of Rp. 1 billion. Changes to the ITE Law, which became No. 1 of 2024, more firmly regulate crimes involving the spread of gambling content via the internet. The existence of various crowdfunding platforms, including donation-based ones (donation-based crowdfunding), in Indonesia still requires more comprehensive and specific regulations to provide adequate legal protection for content creators from potential misuse of the donation feature. The phenomenon of abuse in the use of digital donation platforms reflects that advances in information and communication technology must be balanced with the readiness of a regulatory framework and adaptive and responsive law enforcement mechanisms, in order to minimise negative impacts on society, especially vulnerable groups such as children and adolescents.

Recommendation

To ensure the security and operational sustainability of digital donation platforms in Indonesia, a comprehensive series of strategic steps is needed. For example, strengthening special regulations is an urgent matter, requiring the formulation of regulations that detail the operational mechanisms of platforms, including the obligation to verify donor identities to minimise anonymity that is prone to abuse. Furthermore, improving digital security must also be carried out by platform organisers such as Saweria, through the development of an automated filtering system for donation messages containing prohibited content, including

online gambling promotions. Education for content creators also needs to be improved, especially regarding the risk of misuse of the donation feature, as well as the ability to identify and follow up on suspicious donations that may be used for illegal activities. In the context of cybercrime, multi-stakeholder collaboration among the government, technology service providers, law enforcement officials, and the content creator community is the key to forming an integrated and effective approach. On the other hand, proactive law enforcement is absolutely necessary by increasing the authorities' capacity and developing detection and enforcement strategies that are adaptive to the dynamics of digital crime. User protection mechanisms must also be strengthened by providing a reporting system and quick handling of abuse, as well as guaranteeing legal protection for content creators who are victims of manipulation. Additionally, implementing anti-fraud technologies, such as artificial intelligence, is important for detecting suspicious transaction patterns and illegal content early. Finally, platform operators need to regularly evaluate and revise service policies to anticipate and respond dynamically to emerging new modes of abuse as technology advance.

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