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ABOUT WOMEN AND CLIMATE CHANGE ON JAVA'S NORTHERN COAST

Climate change along the northern coast of Java Island threatens women's livelihoods and exacerbates gender inequalities. Karondia (2020) found that sea level rise and high waves in these areas, particularly around Semarang, increase coastal vulnerability and the risk of losing a livelihood, especially for women in the fisheries sector, whose access to social protection is limited due to their work often being unrecognised (Indrawasih & Pradipta, 2021). They become even more vulnerable because they are exposed to economic exploitation and gender-based domestic violence caused by climate change (Tranggono et al., 2017).

Similar cases also happened in the Caribbean and Latin America coast, where climate changes heighten risks for women. The limitation of natural resources due to climate change leads women to an additional workload in relation to unpaid care work, which in turn threatens their food and water security (UNDP, 2024). As an approach, Latin Americans make gender-sensitive grassroots policies in the National Action Plan to reduce gender inequality in coastal communities (Gunawan, 2024; UNDP, 2024).

As the world's largest maritime country, Indonesia should focus on developing solutions for gender inequalities in the coastal region, which faces higher risks, like on the northern coast of Java Island. It is even more important to recognise and value the role of women in maritime development for inclusive and sustainable growth as Indonesia is seeking the status of the global maritime axis (Kementerian Perhubungan Republik Indonesia, 2024). Furthermore, Indonesia should consider taking similar actions in the Caribbean and Latin America, where they reach the voice of the grassroots level of non-governmental organisations to ensure fairness, sustainability, and well-structured policy implementation. **(Nadia Varayandita Ingrida, Universitas Gadjah Mada)**

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BALANCING ECONOMIC GROWTH AND CULTURAL PRESERVATION IN BALI'S OVERTOURISM ERA

Bali's image as a paradise is not innate. Early Western perspectives described it as a wild, unkempt place and a museum of Hindu-Buddhist culture. However, these views shifted when Western artists and travellers began visiting the island (Chevalier, 2017). Today, Bali consistently tops travel magazine lists for its beauty, but it is also reported as a destination in the developing world affected by overtourism (The Jakarta Post, 2025).

In July 2024, tourism in Bali surged by 20.11%, leading to severe traffic congestion and infrastructural strain (BPS, 2024). This growth has fuelled massive development, resulting in environmental degradation, cultural commodification, and social inequalities (Januar, 2024). Disrespectful tourist behaviour has also further damaged Bali's cultural fabric. The roots of overtourism date back to the late 1980s, when the Soeharto government prioritised Bali as an international destination with minimal investment.

For developing nations, balancing tourism's economic gains with resource sustainability is a key challenge. To address this, managing tourist numbers according to local capacity and implementing inclusive development strategies are essential to prevent further damage (Pura, 2024). These efforts must be framed within the principles of sustainable tourism. The World Tourism Organization defines sustainable tourism as *"tourism that takes full account of its current and future economic, social, and environmental impacts"* (UN SDGs, n.d.). By adopting a sustainable tourism framework, Bali could serve as a model for other developing countries, demonstrating how to balance economic growth with cultural and environmental preservation. **(Nabila Dinda Shalsabilla Pinonto'an, International Relations, UPN 'Veteran' Yogyakarta)**

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WATCHING THE WATCHERS: CAN AI-DRIVEN REGTECH FIGHT CRYPTO CRIME WITHOUT BECOMING BIG BROTHER?

The rapid adoption of cryptocurrency has revolutionised the global financial landscape (Zaman et al., 2023) but has also raised concerns about its misuse for money laundering (Wronka, 2022). In early 2025, the Indonesian Financial Transaction Reports and Analysis Center (PPATK) reported that IDR 800 billion in illicit funds were 'laundered' via crypto exchanges between 2023 and 2024. To combat this, AI-driven RegTech (regulatory technology) has become a crucial arsenal in combating financial crime (Teichmann et al., 2022), leveraging machine learning and data analytics to detect suspicious transactions in real time. Global companies, such as Chainalysis and Elliptic, provide AI tools to track illicit crypto flows and uncover hidden networks. Unfortunately, this technological advancement has sparked debates about privacy and data protection (Ryan & Stahl, 2021).

The key dilemma is balancing detection with privacy. Stricter controls deter financial crimes, but risk infringing on digital rights. In the Global North, AI-driven RegTech is seen as a 'Big Brother' system, potentially leading to unjustified account blocking and privacy violations. Without proper oversight, it could become a mass surveillance tool, threatening civil liberties under the guise of data security. Some countries, such as Switzerland and Singapore, explore hybrid approaches, integrating AI compliance tools with privacy safeguards (World Economic Forum, 2024). While Singapore balances its policies, Indonesia is transitioning regulatory supervision from CFTR (Bappebti) to FSA (OJK), raising concerns about crime prevention and privacy.

As crypto laundering rises in Indonesia, regulators must adopt adaptive policies balancing AI-driven RegTech with data protection. Rather than debating which regulation takes priority, the focus should be on equilibrium. AI-driven RegTech helps prevent crypto crimes, but without proper regulation, it risks evolving into an excessive surveillance tool. With the GDPR market projected to grow by 6.7% annually (Silent Eight, 2024), compliance departments face challenges in navigating conflicting regulations. This underscores privacy-enhancing technologies (PETs) such as zero-knowledge proofs and homomorphic encryption, enabling institutions to comply with anti-money laundering regulations without compromising privacy. Integrating these technologies ensures that AI-driven RegTech fights crypto crime without becoming a 'Big Brother' system, preserving financial security and fundamental privacy rights. **(Kharisma Fatmalina Fajri, Researcher, Universitas Islam Indonesia)**

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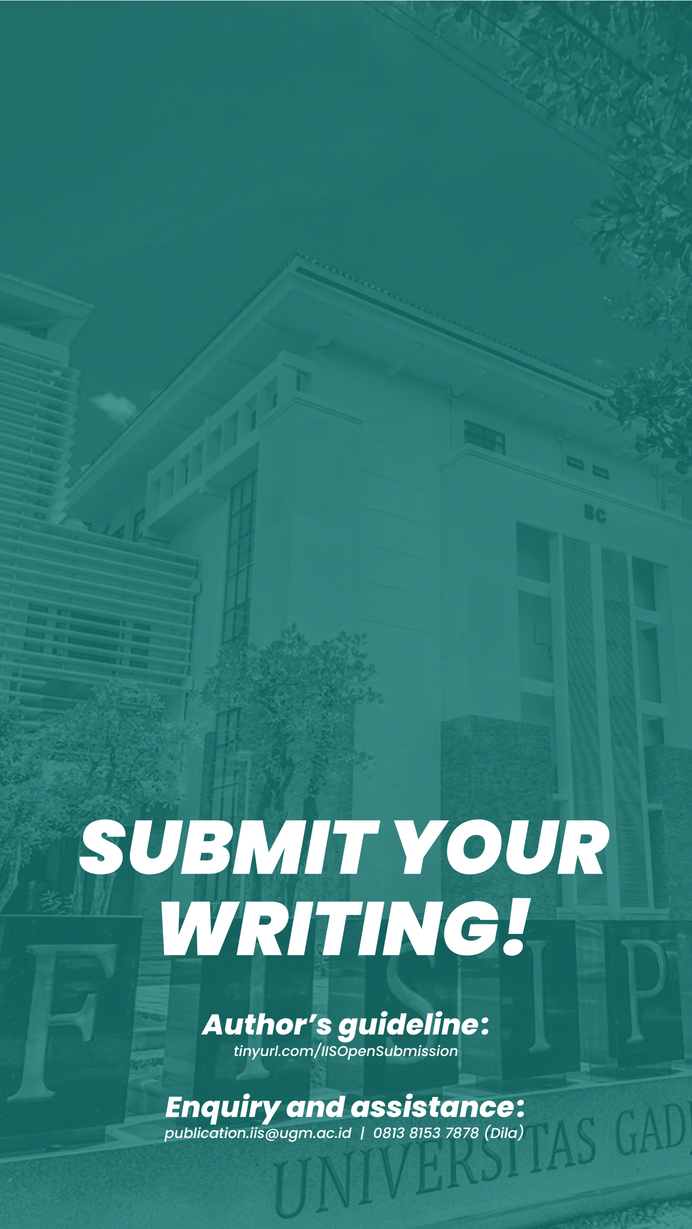
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