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Strengthening the Authority of Financial Institutions in Preventing Money Laundering and Terrorism Financing in Indonesia to Improve the Effectiveness of the National Financial Supervisory System

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ABSTRACT

Transnational financial crimes that jeopardize national security and the stability of the financial system include money laundering and financing terrorism. Although Indonesia has a comprehensive legal framework, such as Law No. 8 of 2010 and Law No. 9 of 2013, practices on the ground show that there are still gaps in the implementation of regulations that affect the effectiveness of financial institutions in carrying out their supervisory functions. This study aims to analyze the extent to which regulatory gaps affect the performance of financial institutions, as well as to formulate strategies that can be applied to strengthen their authority in dealing with evolving financial crime methods, including through *cryptocurrency* and *financial technology*. Using a normative *juridical* method with a legislative and conceptual approach, data is analyzed from existing regulations, legal literature, and related policies. The results of the analysis indicate that regulatory harmonization, the utilization of supervisory technologies, and enhanced inter-institutional coordination are the main strategies to strengthen the money laundering and terrorism financing prevention system in Indonesia.

Introduction

Two types of financial crime include the financing of terrorism and money laundering that can undermine economic stability and threaten both national and global security (Supriyo, 2020). These crimes not only impact the financial sector but also the social and political order of a country. In the context of Indonesia, the difficulty of stopping the financing of terrorism and money laundering has increased due to the quick development of *financial technology* (Sudrajat, 2025). Financial institutions actively participate in identifying and reporting questionable transactions in order to stop the financial system from being abused for illicit reasons (Puanandini, 2024). Strong regulations and effective implementation are essential to protect the financial system from practices that could weaken its integrity (Al-Shebli & Alhajri, 2024).

The practice of hiding the source of monies acquired through illegal means is known as *money laundering*, making them appear legally legitimate (Harahap, 2020). Meanwhile, terrorism financing refers to the act of raising or distributing funds to support terrorist activities, either directly or indirectly (Pradityo, 2016). In international law, these two crimes have become key concerns and are addressed in various legal instruments, such as the recommendations from the *Financial Action Task Force* (*FATF*), which sets international standards for prevention efforts (Fitriah, 2024). Indonesia has incorporated these concepts into its legal system to ensure compliance with global standards in combating *money laundering* and terrorism financing.

As crimes with wide-reaching impacts, in addition to hurting the economy, *money laundering* and financing terrorism can also exacerbate social inequality and strengthen criminal and terrorism networks (Handoko, 2022). The economic impacts of these crimes can include financial market instability, loss of trust in the banking system, and increased costs for supervision and law enforcement. From a social perspective, these crimes can empower criminal groups operating across borders, complicating the efforts of legal authorities to address them (Fhatnur, 2024). Therefore, countries must have strong legal instruments in place to ensure that the financial system does not become a tool for criminals to carry out their activities.

The legal basis for the prevention and elimination of *money laundering* and terrorism financing is provided by a number of legislation that Indonesia has put in place. The Prevention and Eradication of *Money Laundering* Law No. 8 of 2010 (*TPPU*) regulates reporting mechanisms, investigations, and sanctions for parties involved in *money laundering* (Mahendra, 2023). This law also provides the legal basis for the Reports and Analysis Center for Financial Transactions (*PPATK*) in carrying out its duties as the institution responsible for analyzing suspicious financial transactions. Additionally, Law No. 9 of 2013 on the Prevention and Eradication of Terrorism Financing (*TPPT*) specifically addresses preventive and enforcement actions against the financing of terrorist groups (Fajarini, 2022).

In addition to these primary laws, other regulations that support preventive efforts involve the roles of the Financial Services Authority (*OJK*) and *Bank Indonesia*. *OJK* is empowered to supervise financial institutions' adherence to anti-*money laundering* and anti-terrorism funding legislation (Willyams, 2024). As the monetary authority, *Bank Indonesia* also plays a role in regulating policies related to the payment system and financial activities that could potentially be misused (Putra, 2024). The synergy between these various regulations is expected to create a system capable of more effectively anticipating the threats of financial crime.

Leading the charge to stop *money laundering* and the funding of terrorism are financial institutions. Banks and other financial institutions are mandated to report questionable transactions, which is one of the primary systems in place to submit to *PPATK* (Illahi, 2017). These reports enable authorities to trace transaction patterns that may indicate *money laundering* or terrorism financing activities. With a strict monitoring system in place, financial institutions can help identify and prevent illegal activities at an early stage before they cause broader impacts (Nugroho, 2020). In addition to reporting suspicious transactions, financial institutions are also required to implement the *Know Your Customer* (*KYC*) principle. This principle aims to ensure that every transaction is carried out by a legitimate party and is not an attempt to disguise identity for the purpose of illegal activities. Through *KYC*, financial institutions can obtain information about the customer's background, the source of funds, and the purpose of the transactions. This obligation is part of the compliance standards that all financial institutions must implement to minimize the risk of financial services being misused for criminal purposes (Nuraini, 2024).

Internal supervision is also a crucial aspect of preventing *money laundering* and terrorism financing. Each financial institution must have a strict compliance mechanism, including anti-*money laundering* policies and a compliance unit responsible for ensuring that all company activities comply with applicable regulations (Vediani, 2016). The implementation of periodic internal audits is necessary so that any potential weaknesses in the monitoring system can be identified and corrected promptly. In this way, financial institutions can play an active role in maintaining the security and integrity of the national financial system (Irianto, 2024).

The implementation of regulations for preventing *money laundering* and terrorism financing in Indonesia still faces several significant challenges. One of the main challenges is the difficulty financial institutions face in detecting suspicious transactions. The current early detection systems are often limited in their ability to identify transaction patterns that may indicate *money laundering* or terrorism financing. This limitation is compounded by the increasing complexity of financial transactions, both domestic and international. Additionally, the issue of identifying *beneficial ownership*—or the legitimate owner of an entity—also presents a major obstacle. This is primarily due to ownership structures that are often not transparent, making it difficult for financial institutions to trace the actual source of funds, thus increasing the potential for financial system misuse. Coordination between relevant institutions in supervision is also an important issue that needs to be addressed. Although there are supervisory institutions such as *PPATK*, *OJK*, and *Bank Indonesia*, the coordination mechanisms between these institutions are often ineffective, meaning the information needed to prevent financial crimes cannot be exchanged quickly and efficiently. Additionally, the underperformance of law enforcement agencies further exacerbates the situation, due to a lack of collaboration and understanding between the financial sector and law enforcement in handling *money laundering* and terrorism financing cases. New emerging methods, such as the use of *cryptocurrency* and other *financial technologies*, increasingly complicate supervision. Digital platforms and *cryptocurrencies* offer anonymity that is difficult to trace by traditional monitoring systems, requiring regulatory adjustments and more adaptive and advanced supervisory systems.

Amidst these challenges, the utilization of technology emerges as a solution that can enhance the effectiveness of supervision. Technological advancements such as *big data*, artificial intelligence (*AI*), and analytical systems hold great potential in accelerating and improving the detection of suspicious transactions. With this technology, financial institutions can more quickly identify suspicious transaction patterns and conduct more in-depth analysis of fund flows. *AI*-supported analytical systems can process large volumes of data with high accuracy, providing more precise results in a shorter time. The implementation of this technology also allows for tracking more complex and hidden transactions, such as those involving *cryptocurrencies*, which in turn will enhance the ability of financial institutions to prevent *money laundering* and terrorism financing crimes.

Therefore, strengthening the authority of financial institutions is essential to improve the effectiveness of supervision over suspicious transactions. Financial institutions must have greater authority to identify and verify transactions, as well as ensure that their compliance systems can more effectively detect high-risk transactions. This strengthening also includes the importance of coordination between financial institutions, law enforcement agencies, and supervisory institutions. Only with good synergy among all related parties can the supervisory system function more effectively. If financial supervision is not optimized, the potential losses—both economically, legally, and socially—can be substantial. The national economy could be disrupted, the integrity of the financial system could be damaged, and the potential for criminalization and threats to national security could increase. Therefore, strengthening the authority of financial institutions to improve the financial oversight system and prevent these criminal acts must be a top priority for policymakers in Indonesia.

Previous research has examined the legal and regulatory frameworks aimed at preventing *money laundering* and terrorism financing. For example, Supriyo (2020) investigated the role of financial institutions in detecting and reporting suspicious transactions, highlighting the challenges they face in identifying illicit activities and underscoring the necessity for cooperation among regulatory bodies such as *PPATK*, *OJK*, and *Bank Indonesia*. Similarly, Sudrajat (2025) explored the challenges posed by emerging *financial technologies*, particularly *cryptocurrencies*, and their impact on detecting financial crimes like *money laundering* and terrorism financing. However, both studies predominantly focused on regulatory procedures and failed to address technological solutions that could enhance monitoring systems.

This research aims to analyze the challenges faced by financial institutions in combating *money laundering* and terrorism financing while proposing technological innovations to enhance transaction monitoring. The study also highlights the importance of strengthening coordination between financial institutions, law enforcement, and regulatory bodies to improve the effectiveness of supervision. The findings of this research will offer valuable insights to policymakers and financial institutions, providing a comprehensive solution that combines advanced technologies with existing regulations, ultimately strengthening the national financial oversight system and enhancing the security and integrity of the financial system.

Research Method

The normative *juridical* technique, which was a methodology centered on the examination of relevant legislation pertaining to the prevention of *money laundering* and terrorism financing in Indonesia, was employed in this study. This approach involved examining various regulations, legal doctrines, and policies that governed the authority of financial institutions. The main legal sources used in this study were Law No. 8 of 2010 on the Prevention and Eradication of *Money Laundering* Crimes, Law No. 9 of 2013 on the Prevention and Eradication of Terrorism Financing Crimes, and rules published by the Financial Transaction Reports and Analysis Center (*PPATK*), *Bank Indonesia*, and the Financial Services Authority (*OJK*). Concerning secondary legal materials, this study also made use of books, legal journals, and policy documents that provided a conceptual perspective on the authority of financial institutions in Indonesia's legal system. The analysis used in this research was descriptive-analytical, identifying, interpreting, and evaluating existing regulations to understand their effectiveness and the challenges in their implementation. Furthermore, this research adopted a statutory approach to examine the legal norms governing the authority of financial institutions, as well as a conceptual approach to understand the ideas and legal principles relevant to the prevention of *money laundering* and terrorism financing. With this method, the research provided a comprehensive analysis regarding the need to strengthen the authority of financial institutions in facing increasingly complex financial crimes in the digital era.

Results and Discussion

Regulatory Gaps Affect the Effectiveness of Financial Institutions in Preventing Money Laundering and Terrorism Financing

The enforcement of laws aimed at preventing the financing of terrorism and money laundering in Indonesia faces several challenges that could weaken the effectiveness of the monitoring and law enforcement system. One of the main challenges is the limitations of early detection systems for suspicious transactions conducted through financial institutions (Prabawa, 2024). Although Law No. 8 of 2010 mandates financial institutions to report suspicious transactions to the Financial Transaction Reports and Analysis Center (PPATK), not all financial institutions have the requisite technologies to reliably identify suspicious transaction patterns. Article 23 of the statute specifies the responsibility to report suspicious financial transactions, but without advanced technology and competent human resources, the implementation of this regulation still faces significant obstacles.

In addition to the limitations of early detection systems, customer verification and beneficial ownership also pose challenges in the implementation of financial institutions' obligations. Although the Know Your Customer (KYC) principle is required by Article 2 of Financial Services Authority (OJK) Regulation No. 12/POJK.01/2017 on the Implementation of Anti-Money Laundering and Terrorism Financing Prevention Programs in the Financial Services Sector, there are frequently technical challenges (Johannes, 2019). Many clients conceal the genuine identity of the fund owner by using shell corporations or fictitious identities. Additionally, the limited access to transparent company ownership data further complicates the ability of financial institutions to identify the individuals who truly control a business entity. This creates an opportunity for criminals to disguise the sources of illicit funds.

Coordination among institutions in information exchange also becomes a barrier in the implementation of regulations for the prevention of money laundering and terrorism financing. PPATK, OJK, Bank Indonesia, and law enforcement agencies each have their respective roles in this prevention system, but the exchange of information between these institutions has not yet been fully integrated effectively. Law No. 9 of 2013 regulates inter-agency cooperation mechanisms in efforts to prevent terrorism financing, particularly in Article 44, which emphasizes the importance of coordination and information exchange. However, in practice, differences in authority and approaches between institutions often lead to inefficiencies in identifying and taking action on suspicious transactions.

On the other hand, the threats and modus operandi of money laundering and terrorism financing continue to evolve alongside advancements in financial technology. One of the most significant current challenges is the misuse of crypto assets and financial technology (fintech) as instruments for laundering illicit funds. Crypto assets, such as Bitcoin and Ethereum, can be used to transfer funds across borders with a high degree of anonymity, making it difficult for authorities to trace the origin and destination of these funds (Saragih, 2021). While OJK Regulation No. 13/POJK.02/2018 on Digital Financial Innovation and Bank Indonesia Regulation No. 19/12/PBI/2017 on the Implementation of Financial Technology have been enacted, oversight of transactions conducted through crypto assets remains suboptimal.

The use of crypto assets is not the only issue—cross-border transactions and increasingly sophisticated money laundering schemes have also emerged as serious challenges. Financial crimes are no longer confined to conventional banking systems but now extend to digital transactions, offshore companies, and trade in goods and services used as laundering channels. A prominent method is Trade-Based Money Laundering (TBML), where perpetrators exploit false invoicing, inflated prices, or fictitious import-export activities to disguise the origins of illicit funds (Tiwari, 2024). Existing regulatory frameworks, such as Law No. 17 of 2006 on Customs, which outlines mechanisms for monitoring cross-border transactions, still face significant limitations in effectively identifying TBML practices.

One of the main challenges in preventing money laundering and terrorist financing in Indonesia lies in the regulatory gaps that persist within the existing legal framework. Although Indonesia has enacted comprehensive laws such as Law No. 8 of 2010 and Law No. 9 of 2013, certain provisions remain inadequate or overlapping in practice. For instance, not all technical guidelines regarding suspicious transaction reporting or the implementation of prudential principles are clearly and consistently defined. Additionally, internal policies among supervisory institutions such as the Financial Services Authority (OJK) and Bank Indonesia are occasionally misaligned, leading to divergent interpretations at the operational level of financial institutions. This regulatory ambiguity creates loopholes that can be exploited by financial criminals.

Regulatory disharmony has also directly affected the ability of financial institutions to ensure compliance with various applicable provisions. For instance, financial institutions under the supervision of more than one authority may receive differing guidelines regarding reporting procedures, transaction monitoring, or customer identity verification processes. In such cases, institutions face a regulatory dilemma—having to choose between conflicting rules or attempting to balance them, which is not always operationally feasible. This lack of coherence slows decision-making processes and increases the risk of administrative errors with potential legal consequences.

Moreover, existing regulations have not fully anticipated the rapid advancement of financial technologies. The use of crypto assets, peer-to-peer lending platforms, and other digital financial services presents new oversight challenges due to their decentralized, anonymous, and cross-border nature. Conventional regulatory frameworks remain insufficient to fully address digital transaction mechanisms, leaving loopholes that may be exploited to conceal proceeds of crime or finance terrorism. The absence of legal clarity regarding the supervision of crypto asset transactions, for example, means financial institutions lack clear guidelines for identifying associated risks or submitting reports related to such digital activities.

This regulatory gap ultimately undermines the effectiveness of financial institutions in carrying out their supervisory and preventive functions against financial crimes. The absence of harmonized and specific regulations hinders these institutions from developing reliable reporting systems and consistently applying the Know Your Customer (KYC) and Customer Due Diligence (CDD) principles. It also impairs their ability to identify beneficial ownership, particularly in complex and cross-jurisdictional ownership structures. As a result, efforts to trace the flow of illicit funds become suboptimal, making it difficult to prevent more extensive financial crimes at an early stage. These weaknesses indicate that, without comprehensive regulatory reforms that are adaptive to technological developments and foster multi-stakeholder involvement, Indonesia's financial oversight system will remain in a vulnerable position.

Effective Strategies to Strengthen the Authority of Financial Institutions in Supervising Financial Crimes

Optimizing regulations and law enforcement in the prevention of money laundering and terrorism financing constitutes a fundamental step in reinforcing the authority of financial institutions. One legal measure that can be pursued is the harmonization of national regulations in accordance with global guidelines set by the Financial Action Task Force (FATF). As a multinational organization that establishes guidelines for preventing the financing of terrorism and money laundering, the FATF provides 40 Recommendations that each country, including Indonesia, is expected to adopt. Strengthening national regulations to align with these recommendations can enhance the effectiveness of preventive measures, particularly in areas such as corporate ownership transparency and cross-border transaction monitoring. Moreover, increasing sanctions against financial institutions that fail to meet their reporting obligations or conduct adequate Customer Due Diligence (CDD) is also a key strategy for tightening compliance with regulatory requirements.

From the technological and supervisory perspective, leveraging big data and artificial intelligence (AI) to detect suspicious transactions can offer a powerful solution for improving the effectiveness of financial monitoring. AI-based systems can analyze abnormal transaction patterns and identify potential money laundering activities more swiftly and accurately than manual methods. Implementing such technology requires policies that encourage broader financial data integration, including regulations concerning financial technology (fintech) and crypto assets, which are frequently used in modern financial transactions. Practically, financial institutions can adopt automated monitoring systems that are integrated with the Financial Transaction Reports and Analysis Center (PPATK), enabling early detection of high-risk transaction indicators.

In addition to technology, improving human resources in financial analysis is also a key factor in strengthening oversight. The success of preventing money laundering and terrorist financing heavily depends on the capacity of financial analysts to understand suspicious transaction patterns. From a legal perspective, this effort involves regulations that require each financial institution to have a dedicated compliance unit responsible for ensuring the implementation of anti-money laundering policies. Practically, enhancing human resources can be achieved through intensive training, certification, and collaboration with international agencies specializing in financial investigation.

To maximize the prevention of money laundering and terrorist financing, interagency coordination should be strengthened. At the moment, the Financial Services Authority (OJK), Bank Indonesia, the Financial Transaction Reports and Analysis Center (PPATK), and law enforcement organizations all play different roles in the financial supervisory system. However, without strong coordination, the effectiveness of this system can weaken. Efforts to legally strengthen inter-agency coordination can be pursued through revising laws that regulate information exchange authority between these agencies. Practically, synergy can be improved by developing a centralized data hub that allows faster and more integrated access to information, enabling each agency to analyze suspicious transactions more effectively.

Apart from the synergy among supervisory agencies, an effective information exchange mechanism with financial authorities in other countries also plays a critical role in strengthening the authority of financial institutions. Money laundering and terrorist financing crimes often involve cross-border transactions, making international cooperation essential. Legally speaking, this can be accomplished by ratifying international agreements that deal with money laundering and terrorism financing, such as the United Nations Convention Against Transnational Organized Crime (UNTOC) and the International Convention for the Suppression of the Financing of Terrorism. Expanding Mutual Legal Assistance (MLA) agreements with additional nations might, in practice, result in improved cooperation by enabling quicker and more precise financial information exchange.

Moreover, raising awareness and ensuring compliance within the financial industry with anti-money laundering regulations is also a vital factor in strengthening the prevention system. One legal measure that can be implemented is to mandate financial institutions to conduct regular training for their staff on compliance policies regarding money laundering prevention. Practically, the financial industry can establish stricter and more transparent internal reporting mechanisms. With tighter internal audit policies, financial institutions can ensure that every transaction complies with the applicable compliance standards.

Strengthening audit mechanisms and internal oversight within financial institutions is a crucial element in ensuring compliance with regulations. Legal measures can be reinforced by requiring financial institutions to periodically conduct self-assessments of their compliance levels. From a practical perspective, more transparent internal audits can be implemented through the application of an early warning system capable of identifying potential violations before they escalate into more significant cases. With these strategies, the enhancement of financial institutions' authority in preventing money laundering and terrorist financing can be optimized, thus safeguarding the stability of the national financial system from financial crime threats.

Conclusion

Indonesia has established a robust legal framework to prevent *money laundering* and terrorism financing through Law No. 8 of 2010 (*TPPU*) and Law No. 9 of 2013 (*TPPT*), further supported by regulations from the Financial Services Authority (*OJK*) and *Bank Indonesia*. Despite these measures, significant challenges remain in implementation, including limited early detection systems, difficulties in identifying *beneficial ownership*, and inadequate coordination among regulatory and law enforcement bodies. The rise of new methods, such as the use of *cryptocurrency* and *financial technology*, further complicates prevention efforts and highlights the need to strengthen the authority and capacity of financial institutions. To address these issues, it is recommended that Indonesia harmonize its regulations with international standards like those of the *Financial Action Task Force* (*FATF*), enhance the use of advanced technologies such as *big data* and artificial intelligence for transaction monitoring, and improve inter-agency and international cooperation, including through *Mutual Legal Assistance* (*MLA*) agreements. Additionally, the financial sector should proactively strengthen compliance through ongoing training and rigorous internal audits. For future research, it is suggested to explore the effectiveness of specific technological innovations in transaction monitoring and their practical integration into Indonesia's financial regulatory framework.

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