

# Efforts To Prevent And Eradicate Money Laundering By The North Sumatra Financial Services Authority (Ojk)

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**Abstract:** This study aims to analyze efforts to prevent and eradicate money laundering crimes (TPPU) carried out by the North Sumatra Financial Services Authority (OJK) and compare the authority and effectiveness of the OJK in preventing and eradicating anti-money laundering with the Financial Transaction Reporting and Analysis Center (PPATK). The research method used is qualitative with a case study approach and data collection through interviews, documentation, and analysis of related regulations. The results of the study show that the North Sumatra OJK has implemented various strategic steps in preventing and eradicating anti-money laundering through strict supervision of financial services institutions and the implementation of anti-money laundering policies. However, the authority of the OJK is still limited compared to PPATK which has broader authority in reporting and analyzing suspicious financial transactions. However, the collaboration between OJK and PPATK plays a very important role in increasing the effectiveness of preventing and eradicating trafficking in the North Sumatra region. This study provides recommendations for strengthening coordination and increasing the capacity of the OJK to strengthen the supervisory function and law enforcement against money laundering crimes.

**Keywords:** Money Laundering, OJK, Prevention

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## 1. Introduction

Money Laundering (TPPU) is a crime that has special characteristics compared to other crimes. TPPU is not only a single crime that stands alone, but also a double crime that is closely related to the main crime (predicate crime) that precedes it, such as corruption, narcotics, gambling, smuggling, and other crimes (Reza, 2024) (Sutedi, 2018) In simple terms, money laundering is a process carried out to disguise the origin of wealth obtained from illegal activities so that it appears legitimate and legal. This is done through a series of actions such as placement, transfer (layering), and integration of wealth from crime (Silviyani, 2024), (Megayati, 2023).

In the context of Indonesia, Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes has provided a strong legal basis in efforts to combat money laundering crimes (Denniagi, 2021), (Nugroho et al., 2020). (Indonesia) However, the implementation of efforts to prevent and eradicate TPPU still faces various challenges, especially in areas with high and diverse levels of economic activity, such as North Sumatra. This area has a strategic position as a center of trade and financial services activities that are vulnerable to being targeted by money laundering practices (Lubis, 2020), (Simamora & Susiatiningsih, 2018).

The Financial Services Authority (OJK) as the main regulator in the financial services sector has a central role in preventing and eradicating TPPU. OJK is tasked with supervising all financial services institutions, both banking and non-banking, to ensure the implementation of the principles of transparency, accountability, and integrity in the financial system (Tukarsih Destiana, 2018), (Samosir, 2023). With this authority, OJK is expected to be able to detect and take action against money laundering practices through supervision mechanisms, regulation, and education for financial institutions (Willyams & Yusuf, 2024), (PURWANTI et al., 2024).

In North Sumatra, OJK faces quite complex challenges. On the one hand, technological developments and digitalization of financial services provide convenience for transactions and broader and faster services. For example, internet-based banking services and mobile applications allow customers to transfer funds quickly across countries and time. However, this convenience can also be exploited by criminals to launder money more covertly and is difficult to detect. (Sjahdeini, 2007) In addition, the existence of non-bank financial institutions that are not fully supervised also opens up opportunities for money laundering practices that are not optimally monitored.

One of the main challenges faced by the North Sumatra OJK is the lack of financial literacy and public awareness of the dangers of TPPU. This lack of understanding can hinder the reporting of suspicious transactions and reduce active community participation in assisting with supervision. In addition, the increasingly sophisticated adaptation of criminals in using information technology to disguise the origin of funds is also an obstacle in eradicating TPPU.

In an effort to strengthen the prevention and eradication of TPPU, OJK does not stand alone. The Financial Transaction Reports and Analysis Center (PPATK) is an institution that has special authority to receive, analyze, and report suspicious financial transactions that are indicated as money laundering crimes. PPATK has a strategic role in collecting financial intelligence data and coordinating with other law enforcement officers. The difference in authority between OJK and PPATK raises the need to conduct an evaluation related to the effectiveness of each institution in preventing and eradicating TPPU.

The authority of OJK, although very important, is more focused on the supervision and regulation aspects of financial services institutions and the implementation of internal policies of financial institutions to identify and report suspicious transactions. Meanwhile, PPATK acts as a reporting and analysis center, which has broader access to financial data and can conduct in-depth investigations into suspicious transaction patterns. Therefore, the effectiveness of TPPU prevention and eradication is highly dependent on the synergy and coordination between OJK and PPATK, including the involvement of the police and other law enforcement agencies.

In this context, it is necessary to analyze how concrete efforts are made by the North Sumatra OJK in carrying out the function of preventing and eradicating TPPU. The steps that have been taken include the implementation of the Know Your Customer principle, the obligation to report suspicious transactions by financial institutions, and increasing the capacity of supervision through information technology. However, the effectiveness of the implementation of these steps needs to be reviewed in order to meet the challenges of the times, especially amidst the rapid development of financial technology.

In addition, the role of education for the public and financial services industry players is also an important part in building awareness of the negative impacts of money laundering. The impacts caused by money laundering practices are not only economic, such as the potential for increased corruption, reduced tax revenues, and damage to the stability of the financial system, but also have social impacts, such as increased organized crime, drug abuse, and national security risks. Therefore, the role of OJK in providing education and socialization is very important so that the public and business actors can play an active role in preventing TPPU.

In terms of regulation, OJK has issued various regulations governing mechanisms for preventing money laundering, including the obligation to implement KYC procedures, supervision of financial transactions, and reporting to PPATK. However, legal challenges and practices in the field often make the implementation of these regulations less than optimal. For example, obstacles in terms of supervision of non-bank financial institutions that often operate outside the full supervision of OJK, as well as the limited resources and technology owned by OJK to carry out real-time monitoring.

On the other hand, PPATK as an institution that is given a special mandate to report and analyze suspicious financial transactions has a very crucial role. PPATK is able to utilize data from various sources and coordinate with other institutions in following up on the report. However, PPATK does not have direct authority in supervising financial institutions, so collaboration with OJK is needed to ensure that every finding can be followed up effectively.

Synergy between OJK and PPATK must be the main focus in building an effective TPPU prevention and eradication system. This includes improving data exchange mechanisms, collaboration in investigations, and strict law enforcement against money launderers. Without strong coordination, TPPU prevention and eradication efforts will experience significant obstacles and potentially fail to anticipate new modus operandi that continue to develop.

In addition, OJK North Sumatra also needs to improve the capacity of human resources and information technology to be able to detect suspicious transactions more quickly and accurately. The use of data analytics technology and artificial intelligence can be a solution to identify transaction patterns that have the potential to be money laundering crimes. This step must also be supported by regulations that are adaptive to the development of increasingly widespread financial technology (fintech).

Overall, the background of this problem confirms that the prevention and eradication of TPPU in North Sumatra cannot rely on just one party, but requires synergy between OJK, PPATK, law enforcement officers, and support from the wider community. This study is important to understand how the efforts made by OJK North Sumatra in the context of preventing and eradicating TPPU and the extent of its authority and effectiveness compared to PPATK. With a deep understanding, it is hoped that constructive recommendations can be formulated to improve the quality of supervision and law enforcement against money laundering crimes in this region.

## 2. Materials and Methods

This study uses a normative research method with a juridical-qualitative approach, because it focuses on legal studies of regulations and policies governing efforts to prevent and eradicate money laundering by the Financial Services Authority (OJK). The data sources used in this study are secondary data obtained through library research, covering laws and regulations relating to money laundering and the authority of the OJK, official documents from the OJK and related agencies, and legal literature such as books, journals, scientific articles, and other supporting documents. Data collection techniques are carried out through literature studies of relevant documents and regulations, reviews of official documents, and legal literature in a systematic and critical manner to obtain valid and relevant information. The data obtained are then analyzed descriptively analytically by outlining, interpreting, and reviewing legal norms and policies governing efforts to prevent and eradicate money laundering by the OJK, in order to provide a clear and in-depth picture of the mechanisms, authorities, and obstacles in implementing OJK's duties in North Sumatra.

### 3. Results and Discussion

#### 3.1 *Efforts to Prevent and Eradicating Money Laundering Crimes by the Financial Services Authority (OJK) of North Sumatra*

Money laundering (TPPU) is a serious violation that can threaten the stability of a country's financial and economic system. The Financial Services Authority (OJK) plays an important role in preventing and eradicating TPPU in Indonesia, especially in North Sumatra. In this effort, various strategic actions are taken to increase public awareness, strengthen laws, and encourage cooperation between groups.

OJK's activities are regulated by various laws, one of which is Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering. This law provides a legal basis for OJK to supervise and enforce the law against financial institutions involved in money laundering.

OJK takes various steps to prevent money laundering, such as: (a) Education and Counseling: OJK actively informs financial institutions and the public about the dangers of money laundering and the importance of complying with regulations. The purpose of this activity is to increase public awareness and understanding of money laundering. (b) Supervision and Law Enforcement: OJK supervises financial institutions to comply with the Know Your Customer (KYC) principle and report suspicious transactions. In addition, OJK has the authority to impose sanctions on institutions that violate regulations. (c) Cooperation with Other Organizations: OJK cooperates with various institutions, such as the police and the Financial Transaction Reports and Analysis Center (PPATK). This cooperation is carried out to improve efforts to prevent and eradicate money laundering. When people work together, they exchange important information and data.

OJK North Sumatra is committed to strengthening regulations related to TPPU prevention. One important step is the implementation of regulations in accordance with the recommendations of the Financial Action Committee (FATF). OJK has issued various regulations that require financial institutions to identify and verify customers and monitor suspicious transactions.

OJK Regulation No. 12/POJK.01/2017 on the Prevention and Eradication of TPPU, for example, stipulates that financial institutions must have a good risk management system and implement strict know your customer (KYC) principles. OJK hopes that this policy will help prevent financial institutions from being used for money laundering. (Keuangan, 2017).

The intensity of cross-border transactions and the use of technology in North Sumatra is quite high due to government programs in technological advancement in various sectors and the expansion of the use of digital payments such as QRIS between countries. And the government also encourages this program starting from the community and MSMEs to get used to non-cash transactions including digital payments such as QRIS.

One of the prominent cases that has caught the public's attention in North Sumatra related to money laundering is the case involving Jonni alias Apin BK, a major online gambling dealer who runs his operations in a hidden but organized manner. This case is an important starting point in understanding how law enforcement and the Financial Services Authority (OJK) work together to eradicate financial crimes, especially money laundering.

Apin BK is suspected of running an online gambling network with a very large turnover. This illegal activity generates large profits which are then disguised in various ways, such as buying valuable assets and transferring funds to various accounts to obscure the origin of the funds. This activity is a real form of money laundering which aims to disguise the proceeds of crime to make them look legal.

In the process of uncovering this case, the North Sumatra Police succeeded in confiscating various high-value assets belonging to Apin BK, which were allegedly obtained

from the proceeds of the crime. (News, 2022) The assets seized include: (a) 26 houses and shophouses in various strategic locations, (b) 21 jet ski units, (c) 2 speedboats, 1 unit kapal, (d) and 3 plots of land in the Lake Toba tourist area, Samosir Regency.

The total value of the seizure reached Rp158.8 billion. This amount reflects how great the potential state losses can be caused by money laundering crimes. Although the arrest and confiscation process is carried out by the police, the Financial Services Authority (OJK) has an equally important role in the aspect of monitoring and tracing suspicious financial transactions. In this context, OJK: (a) Detecting suspicious cash flows through reporting from financial service institutions (banks and non-banks) that are required to report in accordance with the principles of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT). (b) Provide financial intelligence data and information to law enforcement officials to trace the source of illegal funds. (c) Provide guidance and supervision to financial institutions, so that they are more vigilant in monitoring customer activities and large transactions that do not match the financial profile.

In the case of Apin BK, the synergy between OJK, the Financial Transaction Reports and Analysis Center (PPATK), and the Police is a concrete example of cross-agency law enforcement in an effort to eradicate financial crime in Indonesia. The success in seizing this large asset is also a stern warning to perpetrators of similar crimes, as well as showing that the state is not standing still in taking action against violations of the law in the financial sector.

In addition, OJK North Sumatra conducted training and socialization to financial institutions and other stakeholders regarding TPPU risks and how to prevent them. The purpose of this activity is to increase understanding and awareness of the importance of preventing TPPU. (Dewi Asri Puanandini, 2023)

One of the efforts made is to hold workshops and seminars with legal and financial experts. OJK provides the latest information on the modus operandi of TPPU and methods for finding and reporting suspicious transactions in this activity.

Therefore, OJK North Sumatra needs to cooperate with various government agencies and other law enforcement to combat TPPU. These institutions include the Police, the Prosecutor's Office, and the Financial Transaction Reports and Analysis Center (PPATK). This cooperation includes the exchange of data and information regarding suspected TPPU. With this cooperation, it is hoped that money laundering cases can be handled better. In addition, OJK takes part in national and international forums to exchange experiences and best practices to prevent TPPU.

The strict supervision function is carried out by OJK on financial institutions to ensure that they comply with applicable regulations. OJK can detect violations and take necessary actions. OJK can impose administrative sanctions on financial institutions, ranging from warnings to revocation of business licenses, if indications of violations are found. In addition, OJK reports findings of violations to PPATK for follow-up in accordance with applicable legal provisions.

The use of information technology is very important in the modern era to prevent TPPU. OJK North Sumatra encourages financial institutions to use this technology because it can help in detecting and preventing suspicious transactions. (Albertus Makur, 2023) More sophisticated transaction monitoring systems, such as data analysis algorithms, can help financial institutions find suspicious transaction patterns. To ensure

that TPPU can be identified effectively, OJK also evaluates the systems used by financial institutions.

OJK takes several strategic actions in terms of eradication: (a) Investigation and Enforcement: OJK's special team investigates suspicious transaction reports. OJK can take additional action, such as reporting the case to the authorities, if evidence of money laundering is found. (b) Imposition of Sanctions: If a financial institution violates money laundering prevention regulations, OJK has the authority to impose administrative sanctions. These sanctions can be in the form of fines, revocation of business licenses, or other legal actions. (b) Monitoring and Evaluation: OJK periodically assesses the effectiveness of policies and programs implemented to prevent and eradicate money laundering. The results of this evaluation are used to improve and enhance the strategies used.

OJK North Sumatra realizes that preventing TPPU requires active community participation. Therefore, OJK conducts an awareness campaign to inform the public about the dangers of TPPU and the importance of reporting suspicious activities. Collaborating with civil society organizations, public seminars, and social media are ways to disseminate information in this effort. By increasing public awareness, it is hoped that they can act as controllers and report suspicious activities to the authorities.

OJK North Sumatra conducts periodic evaluations of the effectiveness of programs and policies that have been implemented to prevent TPPU. This evaluation includes data and statistical analysis of money laundering cases in North Sumatra. OJK invites all stakeholders to participate in this evaluation process in order to build a more comprehensive prevention system. The evaluation results will also be used to improve existing policies and strategies and to create new, more effective steps to deal with TPPU. (Khairul Khairul, 2011).

### ***3.2 Authority and Effectiveness of OJK in Prevention and Eradication of TPPU Compared to PPATK***

Money Laundering (TPPU) is a serious threat to the economic stability and integrity of the Indonesian financial system. Along with the development of increasingly complex financial crime modus operandi, strong coordination between institutions is needed to prevent and eradicate TPPU. (Muhammad Beni Khoeroni, 2024) The two main institutions that play a role in this effort are the Financial Services Authority (OJK) and the Financial Transaction Reports and Analysis Center (PPATK). Although both have important roles, there are differences in the authority and effectiveness of each institution in handling TPPU.

OJK was established based on Law Number 21 of 2011 concerning the Financial Services Authority. This institution has the authority to regulate and supervise financial services activities in the banking sector, capital markets, and non-bank financial services sector. In the context of preventing TPPU, OJK has issued several important regulations, including: (a) POJK No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU and PPT) Programs in the financial services sector. (b) SEOJK No. 32/SEOJK.03/2017 as technical instructions for implementing APU and PPT programs for commercial banks. (c) POJK No. 23/POJK.01/2019 concerning Amendments to POJK 12/2017 which strengthens the principle of prudence and risk assessment based on the risk-based approach. (d) PPATK was established based on Law Number 8 of 2010 concerning the Prevention and Eradication

of TPPU. (Rohmatul Jannah, 2025) As the Financial Intelligence Unit (FIU) of Indonesia, PPATK has the authority to receive, analyze, and submit the results of analysis of suspicious financial transactions to law enforcement officers. PPATK also plays a role in formulating a national strategy for the prevention and eradication of TPPU and coordinating with related institutions.

Prevention and eradication of Money Laundering (TPPU) is a crucial issue in maintaining the integrity of the national financial system. The Financial Services Authority (OJK), as the regulatory and supervisory institution for the financial services sector in Indonesia, has a strategic role in anticipating and handling money laundering practices. This article reviews OJK's authority in five main aspects: regulation and supervision, inspection and law enforcement, implementation of AML and PPT programs, inter-institutional cooperation, and education and prevention. Through this comprehensive approach, OJK not only acts as a regulator, but also as the vanguard in maintaining the stability and transparency of the national financial system.

The Financial Transaction Reports and Analysis Center (PPATK) is a financial intelligence institution that has a strategic position in the national system of prevention and eradication of money laundering (TPPU). Established based on Law Number 8 of 2010 concerning Prevention and Eradication of TPPU, PPATK has the main mandate to collect, analyze, and convey financial information suspected of being related to money laundering activities and its predicate crimes.

One of the main authorities of PPATK is to receive and analyze Suspicious Financial Transaction Reports (LTKM) submitted by financial institutions or certain professions as required by law. This report includes various transactions that are considered unreasonable, do not match the customer profile, or show indications of concealment, disguise, or layering of the origin of funds. PPATK uses financial intelligence technology and special analysis methodologies to identify suspicious transaction patterns that are potentially part of a money laundering scheme.

In the context of eradicating Money Laundering (TPPU), the Financial Services Authority (OJK) has a strategic role in conducting preventive supervision, especially through an educational approach and strengthening the compliance system of financial service institutions with the principles of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT). One concrete form of this role is the implementation of socialization and education for financial industry players, both in the banking and non-banking sectors.

For example, OJK Regional 5 North Sumatra (Sumbagut) routinely conducts socialization and training for financial service business actors, including savings and loan cooperatives and private pawnshops. This activity aims to improve understanding and compliance with the obligation to report suspicious transactions, freeze funds, and implement the know your customer (KYC) program. OJK emphasizes the importance of financial institutions to be proactive in detecting and reporting potential TPPU, as well as strengthening the culture of compliance within the company.

The effectiveness of OJK in the aspects of socialization and prevention of TPPU can be seen from the increasing number of reports of suspicious financial transactions originating from the financial services sector, increasing compliance with APU-PPT provisions, and decreasing the number of administrative violations committed by financial industry players.

However, the challenge faced by OJK is the limitation in taking direct action against TPPU perpetrators. This action is entirely the domain of law enforcement officers, with the main analysis material coming from PPATK. Therefore, cooperation and data exchange between OJK and PPATK are very important to increase the effectiveness of eradicating TPPU as a whole.

The socialization conducted by OJK is the first line of defense against TPPU, by building awareness, internal supervision systems, and compliance of financial institu-

tions. However, the effectiveness of prevention will be much stronger if balanced with an effective law enforcement mechanism through the results of financial analysis and intelligence from PPATK, as well as support from law enforcement officers in the enforcement process. The synergy between OJK and PPATK is the key to realizing a clean and transparent financial system in Indonesia.

After the analysis process is complete, PPATK has the authority to submit the results of the analysis to authorized law enforcement officers, such as the Indonesian National Police, the Attorney General's Office, and the Corruption Eradication Commission (KPK). The results of this analysis are financial intelligence that can be used as a starting point in the process of investigating or investigating criminal acts, including predicate crimes such as corruption, narcotics, terrorism, or human trafficking.

In addition to carrying out technical functions, PPATK also has an important role in formulating and coordinating the implementation of national policies in the field of prevention and eradication of TPPU. One real form of this function is the active participation of PPATK in the National Coordination Committee for the Prevention and Eradication of TPPU, a cross-sector forum that unites various ministries/institutions in formulating national strategies.

The Financial Services Authority (OJK) has an important role in maintaining the integrity of the Indonesian financial system through supervision and regulation of the financial services sector. However, in efforts to prevent and eradicate Money Laundering (TPPU), OJK faces a number of challenges and limitations that affect its effectiveness.

One of the main challenges is the limited authority of OJK in conducting investigations into TPPU cases. Although OJK has the authority to supervise and regulate, the authority to investigate money laundering crimes is still the domain of law enforcement agencies such as the Police and the Prosecutor's Office. This hinders OJK from directly following up on findings that indicate TPPU. As stated in a scientific journal by Sulaiman Bakri, this limitation is an obstacle for OJK in carrying out its supervisory function optimally. (TRI INDAH PURWANTI, 2024).

In addition, OJK also faces limited access to information related to suspicious financial transaction reports. The report is the authority of the Financial Transaction Reports and Analysis Center (PPATK), which has the authority to receive and analyze reports from financial institutions. This limitation requires OJK to rely on coordination with PPATK to obtain the information needed for supervision and action against TPPU. Suboptimal coordination can hamper the effectiveness of OJK in carrying out its duties. (Flugencius Janssen Willyams, 2024).

OJK's dependence on coordination with other institutions, such as PPATK and law enforcement officers, is also a challenge. The effectiveness of efforts to prevent and eradicate TPPU is highly dependent on synergy between institutions. However, differences in policies, procedures, and priorities between institutions can hinder effective coordination. This indicates the need for increased cooperation and harmonization between institutions in efforts to combat TPPU. (2021, 2021).

In facing these challenges and limitations, OJK needs to continue to strengthen its internal capacity, including increasing human resources trained in detecting and analyzing suspicious transactions. In addition, increasing cooperation and coordination with PPATK and other law enforcement agencies is key to increasing OJK's effectiveness in preventing and eradicating TPPU. These steps are expected to strengthen OJK's role in maintaining the integrity of the national financial system.

#### **4. Conclusions**

An important step in maintaining the integrity of the financial system is the effort to prevent and eradicate money laundering by OJK in North Sumatra. Despite the efforts that have been made, the current problem requires further attention and action. OJK can

address money laundering in Indonesia by raising awareness, utilizing technology, and working together better.

Various integrated and sustainable efforts are carried out by the Financial Services Authority (OJK) of North Sumatra to prevent and combat money laundering. OJK is committed to creating a clean and transparent financial system by improving regulations, training, cooperation between institutions, and public awareness. Success in combating TPPU in North Sumatra will depend on consistent follow-up and evaluation. Therefore, the public must feel safe and confident in the Indonesian financial system. OJK needs to make several reforms to strengthen its role in money laundering investigations. First, expanding OJK's legal mandate through amendments to Law No. 21/2011 so that it has the authority to investigate and investigate Money Laundering. Second, establishing a special investigation unit in OJK equipped with forensic accounting experts and legal investigators. Third, providing broader access to OJK to financial transaction data and cross-border fund flows. Fourth, providing law enforcement authority, such as freezing accounts and seizing assets. Fifth, strengthening collaboration with PPATK, the police, and the KPK. Finally, OJK must be required to report the results of investigations periodically to maintain transparency.

OJK North Sumatra has demonstrated a strong commitment to preventing and eradicating TPPU by implementing various programs and policies. Despite facing various difficulties, strategic initiatives continue to be developed to improve supervision and law enforcement.

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