Challenges and Strategies of Law Enforcement in Eradication of Money Laundering in Indonesia

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Abstract: One type of economic crime that significantly affects both the integrity of the legal system and the financial viability of a country is money laundering (TPPU). This phenomenon is increasingly complex with advances in financial technology, which makes it easier for criminals to disguise the origins of criminal assets. This study aims to analyze the challenges and strategies for law enforcement against financial technology-based money laundering in Indonesia, using a normative legal approach through a review of applicable laws and regulations, doctrines, and legal policies. The study's findings show that, particularly when it comes to exchanging information and demonstrating the provenance of assets, coordination between law enforcement organizations like the Financial Transaction Reports and Analysis Center (PPATK), the Financial Services Authority (OJK), the Police, and the Prosecutor's Office is still not at its best. Furthermore, Article 2 paragraph (1), Article 3, Article 4, and Article 5 of Law Number 8 of 2010 addressing TPPU have been canceled by the implementation of the new Criminal Code through Law Number 1 of 2023, so that harmonization of norms is needed to avoid a legal vacuum in its implementation. Future law enforcement strategies need to be directed at strengthening regulations that adapt to technology, increasing the capacity of law enforcement officers, and fostering cross-sector collaboration to strengthen reporting and prevention systems. Active public participation in anti-money laundering education is also a crucial element in creating a transparent and equitable legal system in the digital age.

Keywords: Money Laundering, Law Enforcement, Regulatory Harmonization

INTRODUCTION

Money laundering is a form of crime that has a significant impact on the Indonesian economy and legal stability (Saptono et al., 2024). This phenomenon does not exist in isolation but is always linked to other crimes that serve as sources of illicit funds, such as corruption, narcotics, and terrorism (Ruspian et al., 2022). Criminals attempt to disguise the proceeds of these crimes to make them appear legally valid, allowing them to be used without arousing suspicion (Kurniadi, 2022). This type of activity creates illicit financial circulation that undermines the economic order and erodes public trust in financial institutions (Affandy

& Yusuf, 2024). Ultimately, money laundering is not simply a violation of criminal law but a threat to the integrity of the national financial system (Kawulur et al., 2025).

The Prevention and Eradication of Money Laundering Law Number 8 of 2010 was enacted as a state effort to firmly prosecute perpetrators of financial crimes (Musa et al., 2022). This regulation provides a legal basis for law enforcement to track, seize, and confiscate assets obtained from crime, thereby preventing their reuse by perpetrators. The existence of this law demonstrates the Indonesian government's commitment to complying with international standards recommended by the Financial Action Task Force (FATF) (Puanandini et al., 2023). Although the law is quite strong in terms of its legal framework, its implementation has not achieved optimal results. Many money laundering cases remain unresolved due to limited coordination between institutions and a weak suspicious transaction reporting system.

Coordination between law enforcement agencies is a key issue in eradicating money laundering. Case handling often involves multiple institutions, from the Police, the Prosecutor's Office, the Financial Transaction Reports and Analysis Center (PPATK) and the Corruption Eradication Commission (KPK) (Amelia et al., 2025). The complexity of inter-institutional relationships often leads to overlapping authority, which slows down the legal process. Differing perceptions often arise regarding who has the authority to initiate investigations or confiscate assets resulting from criminal activity. This position results in money laundering eradication efforts losing their effectiveness as each agency operates with its own sectoral interests (Puanandini et al., 2023).

Proving the origin of assets suspected of being the proceeds of crime also presents a serious challenge. Perpetrators often exploit the modern financial system to conceal the source of funds, move money overseas, or use other identities to obscure transaction traces (Yudhistira & Yusuf, 2024). Law enforcement officials require advanced financial analysis skills and adequate information technology support to trace these fund flows. The evidence-gathering process often takes a long time because it involves various domestic and international institutions (Jannah et al., 2025). Without an integrated working system, proving money laundering crimes becomes difficult to achieve quickly and effectively.

Low public awareness of the importance of reporting suspicious transactions exacerbates this situation. Many people don't understand that actions such as helping to conceal the proceeds of crime or allowing large transactions to go unreported constitute a crime. This lack of public education leads to a passive attitude towards financial crime (Afrillo & Yusuf, 2024). Public participation is crucial, as money launderers often use ordinary citizens or small businesses as intermediaries. This lack of awareness creates loopholes for perpetrators to continue their illegal practices undetected.

The economic impact of money laundering practices is extensive. Illicit flows of funds disrupt market stability, create economic distortions, and undermine fair business competition (Supriyo & Suwardi, 2020). Investing proceeds of crime in the legal sector poses moral hazards for the business world and erodes public trust in the economic system. The state also suffers losses due to the loss of potential tax revenue from unreported financial activities. In the long term, this situation can hamper economic growth and threaten national monetary stability.

Money laundering crimes not only have economic impacts but also have significant social implications. The public becomes victims because illicit funds are often used to finance other criminal activities such as human trafficking, smuggling, or political corruption (Kurniawan et al., 2024). This situation creates a vicious cycle that is difficult to break as the proceeds of crime continue to circulate within the financial system. The loss of a sense of social justice leads to distrust in law enforcement. The persistence of these crimes demonstrates the need for strengthening the moral and legal culture of society.

Developments in financial technology have also expanded the scope for money launderers to operate. Digital transactions, cryptocurrencies, and cross-border payment systems provide new opportunities for perpetrators to disguise the source of funds (Ivano & Ibrahim, 2023). Weak regulations regarding digital assets pose an additional challenge for law enforcement in Indonesia. Officials need a thorough understanding of modern financial instruments to anticipate new crime modes. Without adequate preparedness, technology can become a tool for criminals to accelerate and expand money laundering practices.

The Indonesian government is striving to strengthen its legal system through various policies and international cooperation. Ratification of international treaties and the establishment of institutions such as the Financial Transaction Reports and Analysis Center (PPATK) are concrete steps to strengthen the prevention system (Fitriah & Yusuf, 2024). This cooperation allows for cross-border data exchange, particularly for tracking criminal proceeds transferred abroad. These efforts are expected to increase financial transparency and narrow the scope for criminals to maneuver. However, their effectiveness remains dependent on the integrity and professionalism of domestic law enforcement officials.

The topic of money laundering is highly relevant within the context of the Indonesian legal system because it is directly related to efforts to maintain public trust in the government and financial institutions (Willyams & Yusuf, 2024). Countries that fail to enforce laws against financial crimes will lose credibility in the eyes of investors and the international community. Weak law enforcement reflects the ineffectiveness of legal structures and a weak culture of compliance. Examining the challenges and strategies for eradicating money laundering is crucial for strengthening the legitimacy of the rule of law and ensuring a balance between economic interests and public protection.

The law enforcement theory of Lawrence M. Friedman offers an essential framework for comprehending the functioning of the legal system. Friedman distinguishes three primary components of the legal system: legal culture, legal substance, and legal structure. The institutions and authorities that uphold the law are referred to as the legal framework, legal substance relates to applicable norms or rules, while legal culture reflects societal attitudes and behaviors toward the law itself (Al Kautsar & Muhammad, 2022). These three components must function harmoniously for law enforcement to achieve the goal of justice. In the context of money laundering, Friedman's theory helps explain why successful law enforcement depends not only on the law but also on inter-institutional coordination and public awareness.

The theory of the criminal legal system explains that every crime, including money laundering, cannot stand alone without considering the causal relationship to the underlying crime. The criminal law system functions as a unified whole, regulating how the state responds to violations of the law through the use of criminal penalties (Firdaus & Koswara, 2024). In cases of money laundering, this crime is often considered a continuation of other crimes that generate illicit funds. This relationship demands a comprehensive legal approach so that enforcement not only targets the main perpetrators but also ensnares those who benefit from the proceeds of crime. This systemic approach is crucial to ensure a deterrent effect and prevent the recurrence of crimes.

The theory of legal effectiveness provides an analytical framework for assessing the extent to which laws are successfully implemented in accordance with their objectives. Legal effectiveness is influenced by regulatory factors, law enforcement officials, supporting facilities, and public compliance (Donnia et al., 2023). In the implementation of Law No. 8 of 2010, legal effectiveness can be seen from the extent to which provisions regarding suspicious transaction reporting, asset confiscation, and reverse burden of proof are actually implemented. Obstacles that arise indicate a gap between legal norms and practice. An

analysis of legal effectiveness helps identify weaknesses that need to be addressed to optimize the law enforcement system against money laundering.

These three theories are interrelated and provide complementary perspectives in understanding the complexity of law enforcement against money laundering. The theory of the criminal justice system emphasizes the connection between predicate offenses and money laundering, the theory of legal efficacy evaluates the effectiveness of its execution, and Friedman's theory describes the legal framework and culture that impact the application of norms. The combination of these three provides a comprehensive picture of how the law operates in addressing complex financial crimes. This theoretical approach is necessary to provide a strong conceptual foundation before analyzing the challenges and strategies for eradicating money laundering in Indonesia.

METHOD

This study employs a normative juridical research approach, which focuses on analyzing relevant positive legal norms and legal principles that regulate money laundering in Indonesia. The methodologies employed include a statutory approach and a conceptual approach. Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering, Law Number 1 of 2023 concerning the Criminal Code (KUHP), which repeals several articles in the Money Laundering Law, and international provisions like the Financial Action Task Force's (FATF) recommendations are just a few of the regulations pertaining to money laundering that are examined in order to implement the statutory approach. In the meantime, the conceptual approach is employed to comprehend the concepts and meaning, and theories underlying the regulation and enforcement of money laundering laws, including the concepts of justice, legal effectiveness, and the principle of transparency in the financial system. Research data is sourced from primary legal materials such as laws, court decisions, and implementing regulations, as well as secondary legal materials in the form of books, scientific journals, and relevant previous research results. All legal materials were analyzed qualitatively, with an emphasis on legal interpretation and logical argumentation to address the research questions. The results of the analysis are expected to provide a comprehensive understanding of the challenges and strategies for law enforcement against money laundering, particularly in light of developments in financial technology and the dynamics of national criminal law following the enactment of the new Criminal Code.

RESULT AND DISCUSSION
Legal Regulations for Money Laundering Crimes in Indonesia

Money laundering is one of the most complex and dangerous forms of financial crime because it involves not only the primary criminal activity but also systematic efforts to conceal the proceeds of the crime to make them appear legal. According to Article 1, Money laundering is defined as any act intended to hide or disguise the source of assets acquired via illegal activity under paragraph (1) of Law Number 8 of 2010 about the Prevention and Eradication of Money Laundering. This definition emphasizes that the essence of money laundering lies in the intention and actions to obscure the source of the illicit wealth. This crime often involves complex financial mechanisms and exploits regulatory loopholes in the banking system and non-bank financial institutions. Understanding the concept of money laundering is an important basis for assessing the extent to which law enforcement can effectively work against perpetrators of this crime.

The existence of a predicate offense—the source of the illegal funds—is inextricably linked to the crime of money laundering. Law Number 8 of 2010 on the Prevention and Eradication of Money Laundering, Article 2, paragraph (1). According to Law No. 8 of 2010, predicate crimes include a variety of criminal activities, including drug trafficking and

corruption, terrorism, smuggling, fraud, and forestry crimes. This article demonstrates that money laundering is a derivative crime whose existence depends on other crimes. This interconnectedness often requires cooperation between law enforcement agencies due to the complex need to prove the source of funds. Indonesian positive law considers money laundering a serious crime that can have far-reaching impacts on economic and political stability, and the integrity of the national financial system.

Understanding the elements of money laundering is also crucial in the law enforcement process. The primary elements that can be identified include the presence of proceeds of crime, an attempt to conceal or disguise the origin of the assets, and an intent to evade legal action. These three elements must be met for an act to be categorized as money laundering. Affirming these elements helps law enforcement officials build a strong legal framework and prevent misapplication of the law. Furthermore, fulfilling these elements also determines the extent to which law enforcement can be carried out fairly and proportionally against perpetrators.

Money laundering crimes typically occur through three main stages: placement, layering, and integration. The first stage, placement, is the initial process when the perpetrator transfers the proceeds of crime into a formal financial system, such as a bank, investment company, or the purchase of valuable assets. The goal is to position the illicit funds so they appear less suspicious. This process often involves the use of third parties, multiple accounts, or the purchase of high-value items to make the source of the funds difficult to trace. At this stage, financial institutions play a crucial role in implementing "Know Your Customer" (KYC) principles so that suspicious transactions can be promptly reported to the Financial Transaction Reports and Analysis Center (PPATK).

The second stage, called layering, is the process in which the perpetrator carries out a series of complex transactions to obscure the origin of the funds. These transactions can include transfers between accounts, currency conversions, securities purchases, or cross-border investments. These layers of transactions are deliberately created to break the link between the illicit funds and the underlying crime. The layering technique poses the greatest challenge for law enforcement officials because it requires advanced financial forensic analysis skills to trace the flow of funds. Each layer of transactions created by the perpetrator reduces the opportunity for authorities to find strong evidence, making the legal proof process longer and more complicated.

The final stage is integration, the process by which "cleaned" criminal funds are returned to the legal economic system. Perpetrators typically use these funds to finance legitimate business activities, purchase property, stocks, or other unsuspecting luxury goods. At this stage, the proceeds of crime have been transformed into assets that appear legitimate, making them difficult to distinguish from legally acquired wealth. Integration is the endpoint of the entire money laundering crime chain because at this stage, the proceeds of crime have successfully integrated into the formal economy. State efforts to trace the source of funds become more difficult without an effective tracking and reporting system.

Another important aspect of money laundering law is the criminal sanctions stipulated in Articles 3, 4, and 5 of Law No. 8 of 2010. Article 3 stipulates sanctions for perpetrators who intentionally place, transfer, or use assets known or reasonably suspected to originate from criminal acts, with the threat of a maximum prison sentence of 20 years and a fine of up to 10 billion rupiah. Article 4 stipulates penalties for perpetrators who conceal or disguise the origin of criminal proceeds, while Article 5 establishes sanctions for those who receive or control the proceeds of money laundering. This sanction structure demonstrates that Indonesian law seeks to prosecute not only the principal perpetrators but also other parties involved in the money laundering process.

These stringent sanctions reflect the state's commitment to eradicating financial crime. The maximum penalty of twenty years' imprisonment and substantial fines demonstrates that this crime is considered a serious threat to the national legal and financial systems. It is hoped that strict sanctions policies will also have a deterrent effect on perpetrators and prevent similar practices in the future. The sanctions imposed serve not only as a form of retribution for violations of the law but also as a deterrent against potential repeat crimes that harm the wider community.

Significant changes in the way money laundering offenses are regulated are shown by recent advances in the country's criminal law system. A number of sections of Law Number 8 of 2010 have been repealed since the passage of Law Number 1 of 2023 concerning the Criminal Code (KUHP), which went into effect in 2026. These provisions include Article 2 paragraph (1), Article 3, Article 4, and Article 5. According to Article 607 of the illegal Code, which governs the act of concealing the source of illegal proceeds as a distinct offense, this revocation shows an attempt to codify the incorporation of the crime of money laundering into the new Criminal Code. This step indicates a change in the direction of Indonesian criminal law policy towards a more integrated and systematic system, so that money laundering is no longer placed solely within the framework of special laws, but rather as an integral part of national criminal law. This codification is expected to simplify the law enforcement mechanism without reducing the firmness of sanctions against perpetrators, as well as strengthening synergy between general law enforcement and cross-sectoral financial crimes.

A comparison of the sanction provisions in Law No. 8 of 2010 with Article 607 of the new Criminal Code (Law No. 1 of 2023) demonstrates consistency in the enforcement of criminal penalties against money launderers. The new Criminal Code continues to recognize money laundering as a distinct crime, separate from the predicate offense, and maintains the disguising of the proceeds of crime as a core element of the punishable offense. This formulation strengthens Indonesia's legal standing in line with evolving international standards regarding anti-money laundering. Harmonization between specific laws and provisions in the new Criminal Code enhances legal certainty for law enforcement officials in imposing sanctions on perpetrators.

Comprehensive legal regulation of money laundering is a crucial component of the national criminal law system. Clarity of legal norms, proportionate sanctions, and the clarification of the elements of the crime provide a strong foundation for law enforcement officials to prosecute perpetrators effectively. This legal structure also reflects the Indonesian government's commitment to adhering to international principles stipulated in the Financial Action Task Force (FATF). Strong legal enforcement not only protects economic stability but also enhances Indonesia's credibility in global financial cooperation.

The enactment of Law Number 8 of 2010 marks a significant milestone in strengthening the national legal system against modern financial crimes. This regulation not only provides a legal basis for enforcement but also emphasizes the importance of prevention through a suspicious financial transaction reporting system. The legal mechanisms structured through the articles within this law are a crucial instrument in maintaining the integrity of the financial system and reducing the potential for misuse of proceeds of crime. Solid legal regulations are the primary foundation for creating justice and upholding the rule of law in the national financial sector.

Challenges and Strategies for Law Enforcement Against Money Laundering Crimes

Because money laundering enforcement in Indonesia encompasses multiple organizations with interconnected authority, it faces difficult obstacles. Cooperation among the Financial Transaction Reports and Analysis Center (PPATK), the Prosecutor's Office

(Kejaksaan), the Corruption Eradication Commission (KPK), and the National Police (Polri), the Financial Services Authority (OJK), and the National Narcotics Agency (BNN) is not yet optimal, resulting in frequent overlapping cases. Each institution has a different mandate and working mechanism, which can foster sectoral egos and slow down the law enforcement process. The lack of communication systems and data integration between institutions creates information gaps that impact the effectiveness of investigations and inquiries. This situation results in many money laundering cases going unsolved despite strong indications of involvement.

One reason making inter-institutional coordination more difficult is Constitutional Court Decision No. 15/PUU-XIX/2021, which gives money laundering investigators more authority than was previously allowed by the Money Laundering Law. The ruling permits independent investigations to be carried out by many institutions, provided they relate to predicate crimes within their jurisdiction. While this was intended to strengthen the effectiveness of law enforcement, in practice, it has the potential for duplication of investigations and a lack of synchronization between law enforcement agencies. The lack of uniform technical guidelines for interpreting investigation results leads to overlapping case files and differing assessments of evidence. This situation highlights the need for a more systematic coordination mechanism to prevent expanded authority from creating conflicts between agencies.

Proving predicate crimes remains a serious challenge for law enforcement officials, even though The Money Laundering Law's Article 69 makes it clear that evidence of the predicate crime need not come before evidence of the predicate crime. The biggest challenge is determining where the money came from, which have gone through a multi-layered process involving multiple parties. The modus operandi of perpetrators is increasingly sophisticated, exploiting loopholes in regulations and modern financial technology, such as cross-border transfers and the use of digital assets. A lack of understanding of complex transaction patterns slows down the evidence-gathering process. These weaknesses can be exploited by perpetrators to obscure their tracks and evade prosecution.

Limited understanding of modern financial instruments, particularly those related to digital assets and cryptocurrencies, exacerbates the challenges of law enforcement. Many law enforcement officials lack the technical capabilities to trace transactions on blockchain networks or decentralized cross-border payment systems. It opens up opportunities for criminals to launder money in ways that are difficult to detect. Limited human resources and a lack of training in digital financial analysis are real obstacles. Without increasing the capacity of officials, supervision of technology-based financial transactions will continue to lag behind developments in criminal methods.

Public participation in reporting suspicious transactions also remains low, despite the public's significant potential to assist in eradicating money laundering. The legal requirement to notify the Financial Transaction Reports and Analysis Center (PPATK) of suspicious transactions is still unclear to many people and financial institutions. This low awareness is due to a lack of public awareness and minimal protection for those reporting. Fear of legal risks and social stigma discourages people from reporting. Building a culture of compliance and collective awareness is key to strengthening the early detection system for money laundering.

Strategies for strengthening law enforcement can begin with the establishment of an Integrated Task Force that integrates information and resources from various institutions. The mechanism allows each institution to share data in real-time and avoids overlapping case handling. Inter-agency coordination needs to be regulated through a presidential regulation or memorandum of understanding to establish a strong legal basis. With an integrated work system, the investigation and prosecution process will be more efficient and accountable.

This kind of collaborative working model has also proven effective in various countries that have succeeded in reducing money laundering rates.

Improving the capacity of law enforcement officers and judges is a strategic step to strengthen the quality of law enforcement. Technical training in modern financial transaction analysis, digital asset tracking, and cross-border investigation techniques should be a top priority. Judges also need to understand the characteristics of financial crimes to assess evidence proportionately and avoid getting caught up in legal formalities. Mastery of information technology and the ability to read financial intelligence reports will increase the effectiveness of law enforcement in dismantling organized crime networks. Investment in human resource development is a concrete manifestation of the state's commitment to eradicating money laundering.

Utilizing information technology and financial intelligence data is a crucial strategy to support effective law enforcement. Reports and Analysis Center for Financial Transactions (PPATK), as the primary agency managing suspicious financial reports, needs to continue developing artificial intelligence-based analysis systems to identify unusual transaction patterns. Collaboration with financial institutions must also be strengthened to ensure a more transparent and expeditious electronic reporting system. The use of big data technology allows law enforcement to trace cross-jurisdictional fund flows more accurately. When data between institutions is well-connected, the potential for manipulation or destruction of evidence is minimized.

The Supreme Court plays a strategic role in ensuring uniform application of the law through the issuance of a Supreme Court Regulation (Perma), which provides technical guidelines for judges in deciding money laundering cases. This regulation is necessary to avoid disparities in decisions and ensure that all courts adhere to the same standards in assessing evidence and imposing sanctions. This uniformity will create legal certainty for the public while strengthening the credibility of the judicial system. Furthermore, the Supreme Court can play an active role in fostering synergy between law enforcement agencies through regular coordination forums.

Policy reform is a crucial direction in strengthening law enforcement against money laundering. A risk-based approach must be implemented to ensure law enforcement resources are focused on sectors most vulnerable to money laundering practices. Integration of the national legal system with international standards, such as the Financial Action Task Force (FATF) Recommendations, must also be accelerated to ensure Indonesia achieves global compliance. The regulatory harmonization will help strengthen Indonesia's international standing and increase investor confidence in the integrity of the national financial system. Consistent reform will ensure that anti-money laundering efforts are not merely reactive but also sustainable and prevention-oriented.

CONCLUSION

Money laundering is a complex crime that not only harms state finances but also threatens economic stability, the banking system, and public trust in financial institutions and the government. Increasingly sophisticated modus operandi, along with the development of financial technology, demand an adaptive and collaborative legal system. The main challenges in law enforcement against money laundering crimes lie in weak coordination between institutions, the difficulty of proving the origin of assets, and low public awareness in reporting suspicious activity. On the other hand, Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes (AML Law) still faces challenges in harmonizing with other regulations, particularly after Article 2 paragraph (1), Article 3, Article 4, and Article 5 of the AML Law were revoked with the enactment of the new Criminal Code (KUHP) through Law Number 1 of 2023. This change marks a restructuring

of legal norms aimed at unifying the Indonesian criminal law system into a more integrated codification.

Synergy between organizations like the Financial Transaction Reports and Analysis Center (PPATK), the Financial Services Authority (OJK), the Police, the Prosecutor's Office, and the Courts is crucial in enhancing the efficacy of money laundering eradication in the context of policy and law enforcement. The government must encourage the formation of a national anti-money laundering task force that serves as a center for coordination and cross-sector information exchange. Furthermore, the Supreme Court is expected to issue specific guidelines for judges in assessing money laundering cases, to ensure uniformity in the application of the law and certainty for law enforcement. Increasing the capacity of officials to trace assets, utilize digital transaction analysis technology, and expand the role of the public through education and reporting programs are strategic steps in strengthening the integrity of the national financial system. Therefore, money laundering eradication in the digital era does not rely solely on regulations but also demands a shift in the legal paradigm towards a more preventative, transparent, and collaborative approach.

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