

Strategi mitigasi risiko pencucian uang dalam kasus gratifikasi melalui credit card laundering (dalam studi kasus) = Money laundering risk mitigation strategy in case of gratification with credit card laundering (dalam studi kasus)

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Abstrak

Diilhami dari penelitian tentang metode pencucian uang melalui kartu kredit di Amerika Serikat pada tahun 2002, sejumlah parameter dan pendekatan rezim anti pencucian uang disesuaikan dengan kondisi saat ini di Indonesia. Sebagai Financial Intelligence Unit, PPATK merupakan kunci sentral dari Rezim Anti Pencucian Uang di Indonesia dan ditantang untuk menemukan metoda pencegahan pencucian uang yang efektif di Indonesia. Ketika pencucian uang di Indonesia sangat lekat dengan korupsi dan penyuapan, PPATK mengungkapkan bahwa pencucian uang melalui kartu kredit adalah hal baru di Indonesia. Penelitian ini berupaya melihat potensi risiko pencucian uang melalui transaksi kartu kredit di Indonesia, dimana praktek Credit Card Laundering yang mengandung potensi besar kerawanan dibiarkan menjamur. Penelitian diarahkan untuk memahami fenomena tersebut dan mendapatkan formulasi strategi yang handal untuk mencegah perluasan metoda pencucian uang dimasa yang akan datang. Pendekatan penelitian akan menggunakan studi kasus dalam bentuk gratifikasi. Analisa yang digunakan adalah sebuah pendekatan dengan metoda pengujian risiko dan ancaman yang mengikuti formula $R = T + V + C$. Berdasarkan sejumlah masukan dan temuan yang terungkap selama penelitian diketahui bahwa pemasalahan utama yang menjadi risiko terbesar yang dihadapi adalah kerentanan akibat tidak adanya sinergi antar PPATK, regulator dan penegak hukum serta pihak pelapor (PJK). Selain itu kemampuan intervensi PPATK yang lemah serta pemahaman dari hakikat pencucian uang yang masih minim.

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Inspired by a research held on 2002 in United States regarding Money Laundering Extension through Credit Cards, this research was set with some adjustment of parameters and approach to anti-money laundering regime adapted to current conditions in Indonesia. As a Financial Intelligence Unit, INTRAC is a central key of the Anti-Money Laundering Regime in Indonesia and challenged to find a method of prevention of money laundering in Indonesia. While money laundering in Indonesia very closely with corruption and bribery, PPATK revealed that money laundering through a credit card is a new thing in Indonesia. This study seeks to look at the potential risk of money laundering through credit card transactions in Indonesia. The practice of Credit Card Laundering which is known to potentially vulnerable for money laundering was greatly accepted as a common practice in Indonesia. The research directed to understanding the phenomenon and to obtain a reliable strategy formulation for the prevention of money laundering methods in the future. Research approach will use a case study in the form of gratification. The analysis used in this research will be tested with risks assessment formulation as follows $R = T + V + C$. The number of entries and the findings revealed during research had raised the core problem facing in risk mitigation is vulnerability due to the lack of synergy between INTRAC, regulators and law enforcement agencies as well as the complainant (CHD). In addition, INTRAC capabilities to intervention were inadequate and there is lack of understanding for the nature of money laundering itself within the society.