

ANALYSIS OF SHARIA BANK ANTI-MONEY LAUNDERING PREVENTION STRATEGIES OR COMBATING THE FINANCING OF TERRORISM (AML/CFT) IN MAINTAINING CUSTOMER DATA PRIVACY AND SECURITY IN THE 5G TECHNOLOGY ERA (Case Study On Indonesian Sharia Bank Kc Medan Adam Malik)

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ABSTRACT

This study aims to find out and see whether there is money laundering, whether the strategy implemented is effective or a data security system strategy. This study used descriptive qualitative method. Data collection techniques using observation and interviews. Based on the results of the study it can be concluded that (1) One of the efforts of PT Bank Syariah Indonesia KC. Medan Adam Malik prevents money laundering by applying the know your customer principle with early detection, namely when a customer opens an account and is equipped with various ways to find out what the customer is doing, how much income per month, from there we can detect earlier if a crime of laundering occurs money. (2) Obstacles in applying the principle of knowing your customer are internal barriers, including the lack of identification and formation of customers. There are external constraints, customers themselves are not honest in providing complete information to the bank, there are employees who look for customer information that is not detailed, and customers who are dishonest when asked about the actual situation, and (3) Maintaining the privacy of customer data anti-money laundering, implementing KYCP (*Know Your Customer Principles*) based on Bank Indonesia Regulation No. 3/10/PBI/2001 concerning Know Your Customer Principles, c is an effective way to get to know customers who want to save or invest their capital.

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1. INTRODUCTION

Today, there has been very rapid progress in various fields, including advances in technology, information and communication, and law. This progress does not always have a positive impact on society, but it also has a negative impact, namely it becomes a breeding ground for crime. One of the crimes using technological advances that occur in the world economy is the emergence of a money crime method known as white ape crime or also known as white collar crime.(Putra Dhiarta, 2014). Money laundering is a process or action that hides or disguises the origin of proceeds of crime or proceeds of crime which are then converted into assets that appear to have been obtained from legitimate activities.(Adrian Sutedi, 2008).

The term money laundering refers to financial activities and businesses carried out with the specific aim of concealing the true source of income. Usually, the money involved comes from an underhanded business and the aim is to make the money appear as if it is coming from a legal source. However, all too often, legally obtained money can also be laundered; could, for example, be processed by methods that evade legal taxation. Technological developments and data in general ratios have led to the growth of criminal methods attempted by perpetrators of wrongdoing, including errors in the banking sector. The vulnerability of the banking zone can be related to its intermediation function which is

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regulated in article 3 of the digital law. July 1992 in relation to banks, meaning that banks act as collectors and agents of citizens' budgets (Usanti & Shomad, 2017).

In the current 5G technology era, all banks compete with digital media and of course Islamic banks also don't want to be left behind in the current 5G technology era, but Muslim bank customers must pay attention to several obstacles that must be faced. will follow such as anti-money laundering/combating the financing of terrorism (AML/CFT). This and Islamic banks must also maintain privacy for customer data, cyber security, consumer protection, financial health, customers, because in the 5G technology era, data security must be monitored more closely because data breaches will find it easier to obtain more types of customer data due to negligence by parties. Islamic Bank. Therefore, this study aims to analyze Bank Indonesia Syariah's strategy to avoid problems that will or may occur in the 5G technology era that has been opened this year, and researchers also want to find out whether it is a solution or a prediction of the Bank. Indonesian Sharia. if there is customer data that is leaked or leaked due to the obstacles faced by Bank Syariah Indonesia in the 5G technology era.

In this study, the researcher chose the object of research at Bank Syariah Indonesia KC Medan Adam Malik, because on February 1 2021 PT. The Indonesia Stock Exchange (IDX) announced a change in the name of PT Bank BNI Syariah Indonesia Tbk, PT. Bank BRI Syariah Indonesia Tbk, and PT. Bank Syariah Mandiri Tbk became PT Bank BRI Syariah Tbk.

BSI KC. Medan Adam Malik, one of the largest banks in Indonesia, has many customers who carry out financial transactions at BSI KC every day. Medan Adam Malik is served by a cashier (cashier). Tellers (cashiers) can carry out daily transactions including depositing cash into their own accounts or into BSI KC customer accounts. Medan Adam Malik is different, withdraw cash, transfer books to other BSI KC accounts. Medan Adam Malik, deposit money in a bank account with cash or other non-cash, pay other bank checks/bilyet giro, open or close deposits and pay with BSI KC credit cards. Medan Adam Malik.

Events that occur in the subject of this study, namely money laundering often occurs among bank tellers, one of which is that some tellers falsify customer financial data without physical evidence in the form of money. The other mode is withdrawing money from customers using payment files, then manipulating signatures and generating bank details. And customers are suspicious because they have never made a withdrawal but in a transaction there is a withdrawal. This method causes many customers to report transfers even though the customer has not made a withdrawal.

One of the reasons money laundering criminals use banking facilities so widely is because banks as trust-based financial institutions guarantee the security of customer data such as bank secrets. At Bank BSI KC. Medan Adam Malik also has a customer data security system. In the 5.0 era, the world of technology is increasingly complex, and there may be more money laundering activities, for example in financial companies, e-commerce and other banking companies. whether the data security system strategy at BSI is effective or not anti-money laundering according to anti-money laundering standards.

In previous research conducted by (Julita, 2021) with the research title "Money Laundering Prevention Strategy Through Know Your Customer Principles at Bank Muamalat Purwokerto Branch." customers want to open an account and equipped with various facilities. form to find out what is the job of the client, how much do you earn per month? From there, we can detect earlier if there is a crime of money laundering in the future. In general, the process for handling money laundering cases is no different from the process for handling other criminal cases. it's just that in dealing with money laundering cases this is a relatively new organization, namely PPAATK.

Similar research was also conducted by (Pure, 2018) with the research title "Analysis of the Regulatory Framework for Anti-Money Laundering and Prevention of the Financing of Terrorism in Financial Services Authority Regulatory Products (POJK No.12/POJK.01/2017)" The research results show that the construction of regulatory regimes, institutions or institutions and products that develop in Indonesia there are still several gaps that need to be addressed, including POJK No. 12/POJK.01/2017 without fully implementing the FATF recommendations. This study is important for scholars to understand the evolution of the APU PPT regime in Indonesia and is a theoretical framework for assessing compliance with one or more regulations with FATF recommendations in APU PPT efforts. For the government, this study can also be used as material for reflection in improving the quality and quantity of the implementation of the APU PPT program.

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2. LITERATURE REVIEW

Money laundering

The term money laundering refers to financial activities and businesses carried out with the specific aim of concealing the true source of income. Usually, the money involved comes from underhanded businesses and the aim is to make the money appear as if it is coming from a legal source. Often, however, money obtained legally can also be laundered; it could, for example, be arranged in such a way as to avoid the imposition of law (Nugroho et al., 2020).

Money laundering is a way of eliminating traces of the origin of money caused by illegal or criminal activities through a series of capital activities or remittances with the aim of achieving legal status multiplied by the amount invested or destroyed in the financial system (Yustiavandana & Nefi, 2010). According to (Lonne & Thomson, 2005) "Background intelligence brief: Money laundering", The several methods or modes used by the perpetrators of money laundering are:

1. *Structuring*: Known as smurfing, a method of dividing large amounts of money into smaller amounts to wager, this method is used to avoid financial woes when funds are very large and aims at tracking the budget. This method is also used to purchase other financial instruments such as notes.
2. *Bulk cash smuggling*: This is done by physically sending funds to other jurisdictions and depositing them with financial bodies such as offshore banks which have a greater level of security or have lax anti-money laundering applications.
3. *Casino*; hips casino buy cash. After that, after the game duration time has elapsed, the chips are cashed out by sight from the casino, maybe on behalf of a third party. In addition, the tokens themselves can be used as incentives to buy illegal goods, services or drugs.
4. *Insurance*; The insurance business is very vulnerable to money laundering because of its large coverage, easy accessibility, various products and the form of the insurance business itself.
5. *Informal value transfer systems*; This system is close to moving the bank to send money without the need for a body. These often operate by concealing the identity of those participating through alliances or marketplaces.
6. *Wire transfers*; money/money transferred using several different banks in different jurisdictions to keep the original source of funds confidential.
7. *Ownership of Legal Business Fields*; Actors combine money or money from illegal sources with legal business results.
8. *Shell Industry*; making only paper business fields that are inactive or have little activity.
9. *real estate business*; Goods can be bought and sold under illegal labels or by the shell industry and can be used as collateral in other money laundering activities. Real estate agents can also act as front companies for private businesses.
10. *Alteration*; Most local currencies with sluggish denominations can be converted into smaller, more robust denominations, which are then flown or transferred to other countries.
11. *Prepaid Card*; Money is placed on a prepaid card and can then be spent by the holder, not just the owner.
12. *Financial and Tax Accountants and Consultants*; These professionals can use their knowledge (regarding banking methods, cutting-edge global financial instruments, investments, industrial structures, trusts, etc.) to tell actors how to clean up their money; or a qualified consultant can arrange the deeds and run their own business.

Financing of Terrorism (Combating the Financing of Terrorism)

Terrorism is defined as the use of terrorism as a symbolic act to influence political policies and attitudes in an unconventional way, especially through the use of force and threats, threats of violence (Vedian, 2017). The act of terrorism cannot be separated from the crime of financing terrorism. Terrorism funding can start from the results of errors, especially the results of drug errors, smokel infiltration of objects in large quantities, and other financial errors. Not only that, terrorist financing can originate from legal results, namely donations from organizations or industries.

Terrorist financing is the direct or indirect use of assets for terrorist activities, terrorist organizations or terrorists. Terrorist financing is basically a different type of error than money laundering (TPPU), but the two have something in common.

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In contrast to TPPU which intends to keep the origin of assets secret, the purpose of the Crime Financing of Terrorism (TPPT) is to support terrorist activities, whether originating from mistakes or from assets obtained legally. Terrorist funding originates from Law No. September 2013 regarding the Prevention and Eradication of Crimes Financing of Terrorism is "All acts of giving, collecting, granting or borrowing money, whether directly or indirectly, which are connected with the meaning of using and or known to be used to carry out terrorist activities, terrorist or terrorist organizations".

Fraud(Fraud)

The meaning of the word fraud (dishonesty) in a literal sense is an act of violation or deception intended to make a profit. In the International Reliable Practices Framework (IPPF), the Standard Glossary section, The Institute of Internal Auditors (IIA) describes and defines fraud as: *Any unlawful conduct characterized by deception, concealment, or breach of trust. These behaviors are not subject to the threat of violence or force. Fraud committed by parties and organizations to obtain money, goods or services; to avoid payment or loss of service; or for personal or business benefits*(Tuanakotta, 2013).

The interpretation of fraud for BPK RI (2007) is a type of unlawful action that is carried out in a planned way to obtain something by deceptive methods.(Yuliyanti & Budiono, 2015). Based on this explanation, it can be seen that deception is an intentional unsavory application and can have serious consequences for the business sector, because deception can be committed by any group in the business sector. This is in line with the notion of Karunia that dishonesty that occurs in organizations or industries can be practiced at various levels, from subordinates, management to owners.(Award, 2014).

Fraud Hexagon Theory

The hexagon fraud theory is a theory introduced by Vousinas in 2019. This fraud model is the result of the development of the fraud triangle theory by Cressey in 1953, the diamond fraud theory by Wolfe and Hermanson in 2004, and the SCORE model (Stimulus, Capability, Opportunity, Rationalization, and Ego) or commonly known as the pentagon fraud theory developed by Crowe Howarth in 2011. The hexagon fraud theory states that the factors behind someone committing fraud are 6 (six) elements, namely pressure, opportunity (opportunity), rationalization (rationalization), competence (competence), arrogance (arrogance), and collusion (collusion). In the hexagon fraud theory, there is an additional factor in the form of a hexagon (collusion).

1. *pressure*(pressure) that is, a pattern to carry out and conceal deceptive acts.Tuanakotta (2013)explaining that someone is cheating and embezzling the company's money because of the increased emphasis on them, which can be a pressing desire to deal with (financial pressure).
2. *Opportunities*(opportunity); The worst chance is that the invader thinks its activity will not be discovered. Opportunities in the field of business are caused by the lack of regulation in the industry. The opportunity is related to the area where deception is to be attempted.
3. *Rationalization*(Rationalization); Rationalization is an act that corrects the dishonest act that was attempted. The attempted deception stems from someone's rationalization which means not violating.
4. *Competence/Capability*(competence); Competence is the skill of employees to overcome internal surveillance, develop concealment strategies, and observe social situations to meet their individual needs(Horwarth, 2012).
5. *Arrogance*(Arrogance);(Horwarth, 2012)explained that pride understands sovereignty and believes that deep regulation and industrial policies are not legal according to him.
6. *Collusion*(Collusion); In particular, the accumulation of collusion or ignorance of employees is a determining factor in fraud. Conspiracy is an aspect that triggers the formation of deception that originates from within the person, because conspiracy is based on selfishness. Someone can use someone else's position to commit dishonesty. As with village heads, they may conspire to commit fraud. This continues to increase the possibility that if someone who is prone to fraud has access to industry data, forward thinking then he can withhold the facts to avoid the risk of fraud.



Image 1. Fraud Hexagons

Conversely, the Chance aspect is an opportunity that allows the formation of fraud. Liars believe that their activities will not be discovered (Priantara et al., 2019). According to Karyono, "Opportunities can also arise due to weak sanctions, human resource capacity and the inability to assess performance. In addition, a number of other conditions favor growth.

Money Laundering in Islamic Perspective

Money laundering is a form of economic activity. With regard to economic activity, Islam considers it as an aspect of all Islamic agreements. This is evident in the principles and characteristics of Islamic economics, including business ethics in Islam (Imaniyati, 2005). This feature of Islamic economics is emphasized in their books by Ahmad Muhammad Al'Assal and Fathi Ahmad Abdul Karim. According to him, Islamic economics has special characteristics that distinguish it from man-made economies. These features are summarized as follows:

1. Islamic economics is part of the totality of the Islamic system. Economics is an invention created by people, rooted in the conditions in which it emerged, entirely separated from religion. The main thing that distinguishes Islamic economics is its perfect relationship with the Islamic religion, both as a belief system and as sharia. Therefore, it is impossible to pursue Islamic economics separately from Islam and Sharia because the Islamic economic system is part of Sharia and closely related to the beliefs that underlie it.
2. Economic activity in Islam is religious. For ordinary beliefs, economic activity in Islam is different from economic activity in systems created by people, such as capitalism and socialism. Economic activity can change from an activity that is purely material to one of worship that gets a reward if in its activities it hopes for Allah SWT and changes its mind to please Him. (Anggraini, 2020).
3. Economic activity in Islam is ambitious. The Sublime System invented by humans (capitalism and socialism), intends to impart genuine material benefits to its followers. Such are the dreams and goals of his knowledge.
4. Supervision of the implementation of economic activity in Islam is a legal supervision that occupies an important place in Islamic economics, not only sharia supervision is carried out by ordinary sovereigns, there is also closer supervision and more active supervision, namely supervision. Inner thoughts stem from religion for the presence of God and the final count of days.
5. Islamic economics achieves a balance between individual and public needs.

Everyone can try to enjoy the results of their activities and must share a small portion of the results of their activities to those who cannot, which should be a good treasure. Allah SWT is very economical, so this natural sarwa is made for people's wishes. After that, the principles of Islamic economics will be explained, namely:

1. Do not exceed the permitted limits, to the point of endangering the physical and mental health of people, themselves and others. This is stated in the Al-Qur'an Surah Al-A'raf verse 31:

﴿يٰۤاَيُّهَاۤ اٰدَمُ بُسِيۤتْ اٰتَمَ حٰۤوٰٓءَا رَبِّيۡنَڪُمۡ عِنۡ﴾

Meaning: "O children of Adam, wear your beautiful clothes every time (entering) the mosque and eat and drink, but don't overdo it. Verily, He does not like those who are extravagant." (QS Al-A'raf: 31) (Indonesia, 2019).
2. You cannot accumulate wealth without sharing it with your fellow human beings. This is stated in the Al-Quran surah At-Taubah verse 34:

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﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَخْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ۝٣٤﴾

Meaning: "O you who believe, in fact many of the rabbis and monks really consume human wealth in vanity and turn away (people) from the way of Allah. Those who keep gold and silver, but do not spend it in the way of Allah, give them the 'good news' (that they will get) a painful punishment." (QS At-Tauba: 34)(Indonesia, 2019).

3. Give zakat to those in power (mustahiq).
4. Do not occupy other people's property unlawfully.
5. Prohibit usury, legalize trade.
6. Welcome out of town trade.

Observing from the character, principles and business ethics of adherents of Islam, it appears that money laundering is included in the types of behavior that are prohibited due to 2 reasons; firstly, from how to make money through prohibited acts (for example through gambling, drug trafficking, bribery or other deceptive applications) and money laundering, secondly, by trying to keep immoral products secret and causing more immorality and cruelty(Harahap et al., 2019).

Prevention of Money Laundering

To avoid money laundering and terrorist financing problems, the Financial Services Authority (OJK) has developed regulatory and supervisory regulations that are set forth in the implementation of anti-money laundering and prevention of financial support for terrorism (APU and PPT) programs. OJK has made a POJK number (Financial Services Sovereignty Regulation). 23 or POJK. 01 or 2019 coincides with September 30 2019 regarding the implementation of the APU and PPT (Anti-Money Laundering and Anti-Terrorist Financing) programs in the financial services sector.

Based on the POJK, supervision based on a risk platform approach is needed according to the advice from the Financial Action Task Force on Money Laundering (FATF) which emphasizes strengthening Anti-Money Laundering and Anti-Money Laundering Laws. The Terrorism Funding Program (APU and PPT) in the categorization of policies and methods is needed to support a risk-based approach. In relation to the recommendations made by the FATF, the POJK is required to comply with some of the recommendations made by the FATF, but not limited to the regulation of the implementation of the APU and PPT programs in the risk-based financial service zone.

The crime of money laundering must be eradicated because money laundering is a type of mistake that creates enormous wealth and the origin of these assets is an error that was obtained, then kept secret or disguised in various ways under the name money laundering. This error continues to increase, as a result it needs to be protected, let alone eliminated, to reduce the seriousness of the mistakes that create or involve large amounts of wealth to protect the country's economic stability and national security. This money laundering is a transnational mistake because it crosses national boundaries. This payment cannot be made alone, but to be effective it requires global cooperation through bilateral or multilateral forums and must meet global standards(Adrian Sutedi, 2008).

3. METHOD

Research Approach

From the problems that have been described in the research problem formulation, the research methods used in this study include supporting descriptive and qualitative data such as documentation, etc. The researcher uses a qualitative descriptive research because the researcher collects data through interviews about the analysis of anti-money laundering or counter-terrorism funding (APU/PPT) strategies for Islamic banks in maintaining the privacy and security of customer data in the 5G Technology era (Case Study of Bank Syariah Indonesia) KC. Medan Adam Malik), an archival research paper consisting of interviews and other documents on the subject. The location of this research was conducted at the Bank Syariah Indonesia KC office. Medan Adam Malik right on Jl. H Adam Malik number 151, Silalas, Kec. West Medan, Medan City, Sumatra 20235. The object of study is something to be studied. The subject of this study is reliable information that can provide the required information accurately, namely Bank Syariah Indonesia KC. Medan Adam Malik. Research subjects are subjects or people to whom research variable data are attached and asked(Sugiono, 2011). While the object of this research is the Indonesian Sharia Bank KC.

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Medan Adam Malik. Identification of informants for this research is based on the data we need, especially through primary data. The main data source for this study was collected by the researchers. Chief Compliance Officer and Commissioner for Anti-Money Laundering Strategy Analysis. or Countering the Financing of Terrorism (APU/PPT) of Islamic banks in maintaining the privacy and security of customer data in the 5G technology era (Case Study at Bank Syariah Indonesia KC. Medan Adam Malik and secondary data from literature, articles, scientific articles and analysis of literature related to this research.

Data analysis technique

In this study, the data analysis techniques used are as follows:

1. Data processing, including editing, in which the author reviews the information that has been collected and corrects it so that the whole information is known, clear and complete. Defining, describing information, and rearranging the combined information into an analytical story. Categorizing, the author's team studied information based on the type of problem so that it was compiled in an analytical way.
2. Data analysis After obtaining the data, the author uses a qualitative method, that is, the researcher starts from the information and uses existing philosophy as explanatory material and ends with philosophy. Analysis of information in this research also uses a descriptive method, namely a method of solving problems by describing the current research subject from reality as it exists, which can be analyzed and interpreted, in the form of research and development.(Albi Anggito & Johan Setiawan, 2018).
3. Data reduction, field data obtained is written or typed in the form of explanations or detailed information. These reports must be detailed, compiled, key points drawn, focused on significant situations, and themes or patterns sought. In this way, square information such as anom deed is shortened, reduced, arranged more analytically, emphasizing important points, and arranged more analytically so that it is easier to control. Decreasing information for finer paintings. Data reduction can also help encryption in a special way(Bi Rahmani, 2016).
4. Draw a conclusion. Drawing conclusions is only part of a full form dissection. Conclusions are also verified throughout the research. Confirmation can be as brief as the views that go through the contents of the head of the analyst (researcher) when writing, assessing the field memo, or it can be global and tedious in a kind of assessment and brainstorming between activity partners to develop agreements accompanying points or also global efforts to place imitations of results in files. other information. In short, the meaning that arises from other information must be judged by its authenticity, robustness and suitability, namely validity. The final conclusion should not only be made during the collection of information, but must be verified so that it is truly taken into account.

4. RESULTS AND DISCUSSION

Strategy of Bank Syariah Indonesia KC. Medan Adam Malik in the Prevention and Eradication of Money Laundering Crimes

The bank itself is a breeding ground for money laundering. Every year hundreds of problems arise with ever-increasingly up-to-date procedures and the environment. This transnational error has truly become terror for the entire country and the general banking network. Banking institutions are used by some parties to sterilize the proceeds of their crimes. Money laundering is an attempt to sterilize the results of wrongdoing by concealing, concealing or concealing it through compensation from financial institutions or banks. The goal is for the taboo budget to appear as lawful money from legal activities. Unfortunately, this behavior is difficult to trap and prove.

Deterring money laundering operations is not easy, the mode of operation is always environmental using the latest technology and financial methods. Such a tiering procedure is difficult to detect because money placed in one bank is transferred several times to other banks, either with the country or with the country. To detect it, you need to rely on a very complete PC system. In addition, to reduce money laundering, support from banks is also needed. Meanwhile, banks must take the lead on the side of government support which is also very influential in preventing money laundering mistakes. Likewise stated in Law No. 23 of 1999: "Bank Indonesia is a central bank whose duties and responsibilities are regulated in Law no. 23 of 1999 related to Bank Indonesia. According to the law, Bank Indonesia has the

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primary duty and responsibility to protect and maintain the stability of the Rupiah. To that end, Bank Indonesia has the authority to set monetary policy, maintain and regulate the payment system, as well as regulate and supervise banks. In carrying out the functions of banking management and supervision, according to the provisions of Law no. July 1992 as amended by Law no. 10 of 1998, Bank Indonesia has the authority to issue licenses, regulate, supervise and impose sanctions on banks (commercial banks and rural banks)".

The problem of money laundering today is a global problem that requires the cooperation of all countries to justify it. Banking as a financial service agency is a very important means of money laundering, because criminal bodies are required to manage financial cash flows by placing their funds in the operation of the banking business, so there is no need to reinvest their money in criminal activity. On the other hand, from an Islamic perspective, looking at the character, principles and business ethics of adherents of Islam, it appears that money laundering is included in the record of actions which are prohibited due to 2 alibis; the first is a way of making money, money is obtained through prohibited actions (for example gambling, drug trafficking, embezzlement or other fraudulent applications) and money laundering methods, secondly, trying to keep the product of disobedience secret and even make other people uncivilized and uncivilized. error. Comply with the money laundering law, specifically Bank Indonesia (BI), in particular the OJK, in collaboration with the authorities, where BI, as the bank regulator, as a delegation of authorities, is located at the forefront of public property, including money laundering.

From the data above it can be concluded that one of the anti-money laundering strategies is Bank Indonesia as the executive bank on behalf of the authorities carrying out activities to increase awareness of money laundering errors, the authorities monitor and require reporting on trading activities carried out by banks on a monthly basis.

Important Chairman and Agent Services BSI KC. The Adam Raja area also said banks should notify doubtful businesses and report them through their risk management team. If there is doubtful business at BSI KC. Adam Raja area, will be notified to OJK and PPATK through the risk management team if all of these risks occur at the bank including the risk of money laundering and if there is questionable business obtained from non-cash business, the main bank will share the data with the relevant bank agent. After that, it will be monitored according to the method and course of treatment. There are many methods to track the presence of money laundering criminals. Prior to carrying out the reporting, the financial service facilitator, in this case the bank, must at least carry out an identification because the methods used by the perpetrators of money laundering are considered to be unlimited, because it is often not easy to identify questionable financial businesses. Judgment needs to be based on specific facts and not just on the exhaustion of specific data from consumers. The identification is determined by all data about the customer and the business being carried out, nursery training and the experience of the employee or administrator of the financial service provider. As the administrator of surgery and KC agency services said. Medan Adam Malik, considering the emergence of money laundering, means that early detection is identifying and understanding the customer profile when the customer wants to open an account and has been equipped with various forms to identify this profile. The customer profile includes what the customer does, how much income a month, so that the bank can find out earlier if tomorrow there is a crime of money laundering.

Money Laundering Handling Mechanism at BSI KC. Medan Adam Malik

The way to deal with money laundering in the usual way is no different from the way in which other crimes are handled. Only in tackling the problem of money laundering involves another agency, namely the PPATK (Financial Transaction Reporting and Analysis Center). Based on Article 1 Part (2) of Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes, the Financial Business Reporting and Analysis Center, hereinafter abbreviated as PPATK, is an independent body created in an anti-money laundering chart. and eliminate money laundering. money laundering error. Therefore, PPATK is a legal entity (legal entity) in Indonesia, especially in financial aspects such as strengthening the law, money laundering crimes. In carrying out this obligation, PPATK organizes the following functions:

1. Prevent and eradicate money laundering crimes.
2. Manage data and information obtained with PPATK.
3. Customer compliance monitoring.

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4. Reviewing or researching reports and information regarding financial transactions that show signs of money laundering and/or other criminal acts.

In accordance with the purpose for which it is carried out, important products obtained in the form of scan results and trial results must be used by law enforcement officials as a basis in carrying out methods of strengthening the law in accordance with the law, its uses and authorities and its implementation. provision. The Directorate of Studies and Analysis strives to improve the quality of each scan result obtained and hopes that the scan results will be communicated to law enforcement officers who can provide relevant data regarding the possible availability of the scan, the potential for the origin of errors or the assumption of a third party money laundering crime.

Obstacles or Obstacles Faced by Bank Syariah Indonesia Kc Medan Adam Malik in Prevention of Money Laundering Crimes

Apparently, Bank Syariah Indonesia Kc Medan Adam Malik experienced problems in applying the principle of understanding customers, as expressed by the Head of Support, he said:

There are obstacles in the application of the principle of controlling clients, from the employee sector to customer service, the search for client data is still lacking in detail, so that the system is comfortable because in 2020 there is only a connection to Disdukcapil so that clients' proof of identity can be seen with an EKTP or electronic KTP. What has not been automated in the system is the confirmation of names in terrorist records. On the other hand, obstacles outside the bank start with the customer himself who is dishonest in sharing complete data.

From the explanation above, it can be concluded that the limitations in practicing the principle of controlling customers at Bank Syariah Indonesia Kc Adam Raja Area are:

1. Internal Barriers:
 - a. Client service has no research on the manufacture and proof of client identity.
 - b. Before 2020 the system was not connected to the civil registration office, so it was impossible to recognize client memos via EKTP, now in 2020 it can be connected to the civil registration office.
 - c. The banking system has not yet automatically checked the names on terrorist records.

2. External Barriers :

An important barrier outside the bank is dishonest customers in sharing complete data with the bank.

Bank Syariah Indonesia Kc Adam Malik Area as one of the Sharia banks in Indonesia tries to prevent private customer information from money laundering, including by following the following efforts:

1. The implementation of KYCP (Know Your Customer Principles) originates from Bank Indonesia Regulation Number. 3 or 10 or PBI or 2001 regarding the Principle of Understanding the Customer is an effective way to dig deeper into the issues that customers want to bet or invest in.
2. For customers who want to deposit money at the bank, they will be confused about where the money is coming from, there are also customers who ask directly where the customer wants to put their money, but that is only valid for a certain nominal amount.
3. Partnership with PPATK (Center for Reporting and Analysis of Financial Business), as an independent body responsible for analyzing all questionable financial businesses carried out by financial service facilitators, responsible directly to the Leaders. Bank Syariah Indonesia Kc Adam Raja Area must share accurate data with PPAT.

Discussion

Analysis of the Role of Bank Syariah Indonesia KC Medan Adam Malik in Prevention of Money Laundering Crimes

Based on the research results, it can be concluded that it is important to practice the principle of understanding customers as one of the anti-money laundering strategies. Especially by working on client profiles from an early age. So that the bank can find out if there is a business outside the customer's memo, with early detection the bank can find out the difference between the customer's income and the amount deposited by the customer because in the initial account process, the bank must know the profession of the customer, the origin of the budget that is deposited by the customer so that the bank knows the clarity of the budget that is put.

There are many methods to track the presence of money laundering criminals. Prior to reporting, the financial service facilitator must at least carry out an identification because the methods used by money laundering actors can be said to be unlimited, as a result it is often not easy to identify questionable financial transactions.

Therefore, PPATK is a legal entity (legal institution) in Indonesia, especially in financial aspects such as strengthening the law, money laundering crimes. In carrying out this obligation, PPATK organizes it to prevent and eradicate money laundering crimes, to manage information and data obtained by PPATK, and to control the discipline of informants. Analyzing or studying information and data regarding financial businesses that show signs of money laundering and/or other criminal acts. One of the businesses of PT Bank Syariah Indonesia KC. Adam Raja's area of avoiding the formation of money laundering by practicing the principle of know your customer with early detection is when a customer opens an account and is equipped with various methods to find out what the customer is doing, how much income per month, from there we can find earlier. when a money laundering crime occurs.

Analysis of Obstacles Faced by Bank Syariah Indonesia KC Medan Adam Malik in Prevention of Money Laundering Crimes

Based on the research results, it was concluded that obstacles in the application of the principle of understanding customers at Bank Syariah Indonesia in the Adam Raja Area are obstacles, among others, the lack of customer service, meeting rules and proof of identity of customer groups. Before 2020 the system was not connected to the public memo office so it was not possible to recognize client memos via EKTP, now in 2020 it can be connected to the marriage status office. And the bank system has not been automated to check the names in the terrorist records. External barriers are customers themselves who are dishonest in providing complete data to the bank, there are also employees who do not search for customer data in detail, and customers who are dishonest when asked to do so. real condition.

Analysis of Islamic Banks in Maintaining Privacy and Security of Customer Data in the 5G Technology Era at Bank Syariah Indonesia Kc Medan Adam Malik

Based on research results, it was concluded that one of the Islamic banks in Indonesia tries to protect customer personal information from money laundering, including practicing KYCP (Know Your Customer Principles) based on bank regulations. Indonesia. Not. 3 or 10 or PBI or 2001 regulates the principle of Understanding the Customer, which is an effective way to get a closer understanding of customers who want to invest or invest. For customers who want to deposit money at the bank, they will be confused about where the money is coming from, there are also customers who ask directly where the customer wants to put their money, but that is only legal for a certain nominal amount. And works similar to PPATK (Center for Reporting and Business Financial Analysis)), as a free agency responsible for analyzing all questionable financial business reported by financial service vendors who are directly responsible to the Head of state. Bank Syariah Indonesia Kc Adam Raja Area must share accurate data with PPATK.

In addition, customers can also be grouped by risk level as follows:

1. Client identification, customer grouping is based on customer identification, in particular the history of customer identification and history of activities related to money laundering.
2. Client Profiles Client profiles are based on client profiles relevant to whether the consumer is a political celebrity or a former government or state administrator or party body, whether political parties influence the policies and activities of their political parties.
3. Number of customer businesses Customer grouping originates from the number of customer businesses related to the number of customers conducting banking business and in general the nominal value of the business.
4. Consumer business sector Classifying the consumer business sector, whether the consumer has high-risk activity, is the business aspect that can be used as a vehicle for money laundering and terrorist financing.

This is when it is important to know the client's profile as much as possible to avoid the risk of money laundering in the future.

5. CONCLUSION

Based on research findings related to the analysis of Islamic banks' Anti-Money Laundering or Anti-Terrorism Funding (APU/PPT) strategies in maintaining customer data privacy and security in the 5G technology era (a case study at the Indonesian Sharia Bank Medan Adam Malik), after discussion and research results, several conclusions can be drawn, namely the efforts of PT Bank Syariah Indonesia KC. Medan Adam Malik prevents money laundering by applying the principle of know your customer with early detection, namely when a customer opens an account and is equipped with various ways to find out what the customer is doing, how much he earns each month, from there we can detect early if money laundering occurs later. Obstacles to the application of the principle of understanding customers at Bank Syariah Indonesia Kc Medan Adam Malik are internal obstacles, including customer service, the lack of identification of customer formation and identity. Before 2020 the system was not connected to the civil registry office so it was not possible to identify customer records through EKTP, now in 2020 it can be connected to the marital status office. And the bank's system has not yet been automated to check names on the terrorist list. External constraints are that customers themselves are dishonest in providing complete information to the bank, there are also employees who do not seek detailed customer information, and customers who are dishonest when asked to do so. actual situation. Maintain customer data privacy anti-money laundering, implementing KYCP (Know Your Customer Principle) based on Bank Indonesia Regulation No. 3/10/PBI/2001 concerning Know Your Customer Principles, c. It is an effective way to get to know customers who want to save or invest their capital. For customers who will deposit money at the bank, they will wonder where the money is coming from, there are also customers who ask directly where the customer wants to save their money, but that only applies to a certain nominal amount. . As well as working with PPAATK (Financial Transaction Reporting and Analysis Center), as an independent institution responsible for analyzing all suspicious financial transactions reported by financial service vendors who are directly responsible to the President. Bank Syariah Indonesia Kc Medan Adam Malik is required to provide accurate information to PPAATK.

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