

Reverse Burden of Proof on the Assets of State Institution Administrators to Prevent Money Laundering

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ABSTRACT

Money laundering is a form of crime that is difficult for law enforcement to prove, because it is a form of crime that involves intellectuals and law enforcement, which requires sufficient evidence (presumption of innocence) along with strong financial support from the perpetrators of money laundering. The problem of this research is how to implement the prevention of corruption, collusion and nepotism in state administration in important state institutions. The research method used in this research is normative, namely by examining legal elements, journals, books and interviews as a supplement. This research uses secondary data of primary and secondary legal materials. The conclusion of my research is that a sharp filter is needed, namely the reverse proof of the assets of state administrators, especially in strategic institutions that play a significant role in state revenue, state policy, state defence and security, along with state ideology.

Keywords: Reverse evidence, Assets, State officials, Money laundering.

INTRODUCTION

Corruption, collusion, and nepotism are extraordinary crimes, so they are often classified as special crimes in cases handled by law enforcement officials when there is preliminary or initial evidence. Money laundering is a common and popular term in Indonesian society. Money laundering refers to activities (in the form of processes) carried out by an individual or criminal organisation involving illicit money, i.e. money derived from criminal acts, with the intention of concealing the origin of the money from the government or authorities responsible for monitoring and taking action against criminal acts by putting the money into the financial system so that when the money is later withdrawn from the financial system, it has been transformed into legal money (Sutedi, 2008b). The environment is an important factor in shaping a person's character. The closest environment is the family, consisting of the father, mother, older siblings, younger siblings, grandparents, and other relatives. The family are the first people a person meets, so what the family teaches about language and customs will be adopted first by a newborn child in that family (Fauzi et al., 2021).

The proceeds from these crimes are generally not spent or used immediately by the perpetrators, because if they are used immediately, they will be easily traced by law enforcement. Usually, perpetrators of money laundering first attempt to deposit the wealth obtained from criminal acts into a financial system, especially the banking system, in the hope of concealing or disguising the origin of the wealth obtained from criminal acts so that it cannot be traced by law enforcement. The impact of money laundering on the financial and economic systems is believed to have a negative impact on the global economy. For example, it has a negative impact on the effective use of resources and funds that are widely used for illegal activities and causes sub-optimal use of funds, thereby harming the community (Patmos, 2017). Money laundering is not only very detrimental to society, but also very detrimental to the state because it can affect or damage the stability of the national economy or state finances by increasing

various crimes. Therefore, efforts to prevent and eradicate money laundering practices have become an important concern both in the national and international contexts (Sutedi, 2008a).

In line with this, the Indonesian government has currently established various related laws and regulations in order to combat money laundering, the latest of which is the Law on Money Laundering. One of the complex issues in investigating money laundering is that the process of proving money laundering is not easy and is ineffective in practice, because, based on the experience of developed countries, it is very difficult to prove this crime if the scene of the crime is located abroad or the jurisdiction is outside the territory of the country concerned, and the value of the money laundering crime is considered to be very significant, especially if there is no international cooperation between the countries concerned regarding this crime. This certainly complicates the efforts of law enforcement agencies in combating money laundering in various countries around the world, including Indonesia (Lasmadi & Sudarti, 2021). Corrupt behavior committed by the public, civil servants, companies, whether legal entities or not, and even law enforcement officials themselves is ingrained in Indonesian society. This is compounded by the progress of the times, which often flaunts wealth both on social media and in the real world, making people who see it jealous and want to imitate the style or luxury of those they see (Siahaan, 2020).

In money laundering crimes, the origin of the wealth must be proven to not be derived from criminal activity. Articles 77 and 88 stipulate that the defendant is given the opportunity to prove that the wealth is not derived from criminal activity. This provision is known as the reversal of the burden of proof or "omkering van debewijslast", which is often referred to as the reverse burden of proof system, and can generally be understood as a system that places the burden of proof on the defendant. This is to prove that they are not guilty of the criminal acts they are accused of. The principle of reversal of the burden of proof is very limited in nature, as it applies to court hearings, not to the investigation or prosecution stages. This specific provision is not found in the Criminal Procedure Code (KUHAP), as the evidence system adopted by the KUHAP is a negative system according to the law. Furthermore, it applies to all criminal offences, specifically serious crimes such as corruption, smuggling, narcotics, psychotropic substances, or banking crimes (Roeroe et al., 2022). Thus, this study formulates the problem of how to prevent corruption, collusion, and nepotism among state officials in important state institutions.

METHODS

The research method used in writing this article is the normative research method. According to Jhonny Ibrahim, as quoted by Armia (2022), the normative research method is a scientific research procedure to discover the truth based on the logic of legal science from a normative perspective. Thus, it can be concluded that normative legal research is a form of legal research that focuses on written laws or regulations that apply in society, with the aim that legal science and its findings do not become trapped in a poverty of relevance (Armia, 2022). This study was conducted by examining legal elements, journals, books, and interviews as additional sources. This study used secondary data from primary and secondary legal materials.

RESULTS AND DISCUSSION

Money Laundering Offences Against Assets Derived from Criminal Activities

In general, money laundering is defined as a process carried out to transform the proceeds of crime, such as corruption, narcotics offences, gambling, smuggling, and other serious crimes, so that the proceeds of crime appear to be the result of legitimate activities because their origin has been disguised or concealed. The motivation for laundering the proceeds of crime is at least due to the perpetrators' concerns about facing tax officials, law enforcement prosecutors or even having the proceeds of crime confiscated (Garnasih, 2013). The elements of the criminal act of money laundering are as follows (Jahja, 2012):

- 1) The existence of money (funds) that is the result of illegal activities (crime);
- 2) The illicit funds (dirty money) are processed in certain ways through legal institutions;
- 3) With the intention of removing traces, so that the source of the money cannot be or is difficult to identify and trace.

The steps involved in modern money laundering consist of three stages, namely:

1. Placement

Placement is the simplest stage, a step to convert money generated from criminal activities into a form that arouses less suspicion and ultimately enters the financial system network. For example, placing the proceeds of crime in a place that is considered safe for a certain period of time, such as depositing cash in a bank, insurance, or purchasing a house, boat or jewellery.

2. Layering

Layering is the second stage, where perpetrators make transactions obtained from illegal funds into more complex, layered and chained transactions that are protected by various forms of anonymity in order to hide the source of the illicit money. This stage usually involves wire transfers using a number of accounts that are transferred to various countries in an attempt to hide the origin of the funds.

3. Integration

The third and final stage is integration, where perpetrators reintroduce funds that have been layered into legitimate transactions, making them appear to have no connection to their criminal origins. Integration is a ploy to legitimise the proceeds of crime, which includes the resale of shares, houses, ships and jewellery such as gold and diamonds. There are many ways to carry out integration, one of which is through the loan-back or loan default method. The loan default method involves large deposits, usually held in overseas banks. The bank then makes loans from the deposited funds. The money obtained from these loans can be used freely for transactions and is recognised as a legitimate transaction.

Potential Financial Irregularities in Important State Institutions

Financial irregularities in important state institutions are a serious problem that can have widespread negative impacts, both for the people and the state as a whole. Therefore, state financial supervision is very important to prevent such irregularities from occurring.

The following information will help provide a deeper understanding of the potential for financial irregularities in important state institutions, namely:

1. Oversight to Achieve Budgetary Objectives

State financial supervision is one of the most important aspects of the government system, which aims to ensure that the state budget is used efficiently, effectively, and in accordance with the established budget plan. Several important points in this discussion are (Wibowo & Kristanto, 2017):

a. **Transparency in State Financial Management.** State financial supervision involves the process of monitoring and evaluating budget management by important state institutions. With openness and transparency in the use of public funds, the public can understand and monitor how these funds are used for their benefit.

b. **Efficiency in the Use of Public Funds.** Effective supervision helps ensure that public funds are not wasted or misused. An efficiently used budget will optimise the results of every government programme and activity, thereby providing greater benefits to the public.

c. **Evaluation of the Performance of Important State Institutions.** State financial oversight also includes evaluating the performance of important state institutions, such as ministries and state-owned enterprises. This evaluation is important to assess the extent to which these institutions have achieved their objectives and whether public funds have been used effectively in achieving the expected results.

d. **Prevention and Detection of Financial Irregularities.** Careful supervision can help detect early signs of potential financial irregularities or corrupt practices in important state institutions. Thus, preventive measures and further action can be taken to prevent losses to the state.

2. Legal Basis for Oversight

State financial oversight is based on laws and regulations that govern the duties, authorities, and responsibilities of supervisory institutions, such as the Corruption Eradication Commission (KPK) and the Supreme Audit Agency (BPK). Several things that need to be understood in this discussion are (Prasetyo & Muis, 2015):

a. **The Existence of Independent Supervisory Institutions.** State financial supervisory institutions must be independent and not affiliated with political interests or parties that may be subject to their supervision. The independence of supervisory institutions guarantees that supervision is carried out objectively and is not influenced by external pressures.

b. **Mandate and Authority of Supervisory Institutions.** The laws governing supervisory institutions must provide clear mandates and authority for these institutions. This includes the authority to conduct financial audits, investigations, and gather information necessary to carry out their supervisory functions properly.

c. **Oversight of All State Institutions.** Supervisory institutions must be able to oversee all state institutions, including those with high authority and access to public funds. No institution should be exempt from oversight to ensure accountability and transparency in the management of state finances.

d. **Transparency in Audit Results.** Audit reports by supervisory institutions must be disclosed transparently to the public. This allows the public to be informed of the results of oversight and assess the performance of important state institutions, as well as ensure accountability for the use of public funds.

3. Corruption as a Major Threat

Corruption is a destructive practice that affects countries around the world. Corrupt practices include the use of position or power to obtain personal gain or the gain of a particular group illegally or unlawfully. Corrupt practices can involve various levels, from the lowest to the highest levels of government. Some important points in this discussion are (Zakiyah, 2021):

a. **Significant Adverse Effects.** Corruption has adverse effects on society and the national economy. Public funds that should be used for development and public welfare are often misused by corrupt individuals for personal gain. As a result, development is delayed, public services are hampered, and social inequality deepens.

b. **Threatening Institutional Integrity.** Corruption threatens the integrity and credibility of state institutions, including important institutions such as the central government, local governments, and state-owned enterprises. Corrupt practices can erode public trust in the government and cause social and political instability.

c. **Exacerbating Social Inequality.** Corrupt practices tend to exacerbate social inequality because the misused public funds generally come from programmes intended to help people in need. Meanwhile, only a small number of people or certain groups benefit from these corrupt practices.

d. **Hindering Investment and Economic Growth.** Corruption also has a negative impact on the investment climate and economic growth. Businesses and investors are often reluctant to invest in countries known for high levels of corruption because they face high risks and uncertainty in doing business.

4. Potential Misconduct in Important State Institutions

Important state institutions have a major role and responsibility in managing public funds and important policies. Therefore, the potential for financial irregularities in these institutions is a serious problem that must be watched out for. Several things to note in this discussion are:

a. **Strict Control and Supervision.** Financial audits and routine inspections by supervisory agencies, such as the Supreme Audit Agency (BPK), can help detect and prevent financial irregularities.

b. **Ethics and Integrity of State Officials.** With high integrity, state officials will be more inclined to reject corruption and misuse of public funds.

c. **Public Awareness and Involvement.** The active role of the public in monitoring and reporting suspected financial irregularities is also very important. Public awareness and involvement can help increase the accountability of important state institutions and reduce the potential for corrupt practices.

d. **Strict Laws and Law Enforcement.** Adequate sanctions will have a deterrent effect and encourage the prevention of similar acts in the future.

5. The Role of the KPK and BPK in Prevention

The Corruption Eradication Commission (KPK) and the Supreme Audit Agency (BPK) play a very important role in preventing and eradicating financial irregularities, especially those related to corruption. Both have different duties and responsibilities, but they complement each other to achieve the common goal of maintaining the integrity and transparency of state financial management. Some important points in this discussion are:

a. **The role of the KPK in eradicating corruption.** The KPK is tasked with preventing and eradicating corruption in various sectors, including those related to state financial management. The KPK has the authority to investigate and take action on corruption cases, as well as provide policy recommendations to prevent them. The KPK also plays a role in educating the public about the dangers of corruption and the importance of integrity in government.

b. **The role of the BPK in state financial supervision.** The BPK is responsible for auditing state finances and submitting audit reports to the relevant authorities, including the DPR (House of Representatives). The BPK's audits cover the supervision of public fund use, compliance with regulations and legislation, and transparency in state financial management. The results of BPK audits serve as a reference for relevant parties to take corrective action and prevent financial irregularities.

c. **Synergy and Collaboration between the KPK and BPK.** Synergy and collaboration between the KPK and BPK are very important in addressing potential financial irregularities in important state institutions. The two institutions can coordinate, share information, and work together in dealing with complex cases of corruption and financial irregularities. This collaboration will enhance the effectiveness of oversight and prevention, as well as ensure that resources are used efficiently in the fight against corruption.

d. **Full Support from the Government and Society.** To carry out their roles and functions effectively, the KPK and BPK require full support from the government and society. The government must grant both institutions freedom and independence to carry out their duties without political interference. Meanwhile, society must support efforts to prevent and eradicate corruption by reporting suspected acts of corruption and supporting institutional reform efforts to create a more transparent and accountable government.

6. The Importance of Detailed Budget Discussions

A detailed and transparent budget discussion process is a crucial step in preventing potential financial irregularities in important state institutions. Several things that need to be considered in this discussion are (Kurniawan, 2021):

a. **Budget discussions must involve various relevant parties,** including community representatives, academics, and supervisory institutions. By involving various perspectives, budget decisions can be made in a more balanced manner and in accordance with the needs of the community.

b. Detailed budget discussions enable better oversight of the use of public funds. The amount of funds allocated, the purpose of use, and performance indicators must be clearly defined so that they can be measured and evaluated transparently.

c. In addition to detailed discussions, regular reviews and evaluations of budget implementation are also necessary. The BPK and other supervisory institutions must conduct reviews and provide periodic reports on their findings. This will increase accountability and reduce potential loopholes for corruption and financial irregularities.

d. The budget discussion process must be conducted openly and transparently. Information regarding fund allocation, use, and budget achievement results must be easily accessible to the public. This openness allows the public to participate in monitoring state financial management and encourages the government to be more accountable.

Government Commitment to Combating Corruption and Money Laundering

The Indonesian government has shown a strong commitment to tackling corruption and money laundering by taking various measures and establishing a strong legal basis. Several government commitments that can be identified from various sources are as follows (Jahja, 2012):

1. The North Sumatra Provincial Government conducts outreach to avoid the trap of corruption offences and eradicate money laundering. This outreach aims to raise awareness among the public and relevant officials about the dangers of corruption and money laundering, as well as to educate them about preventive measures that can be taken.

2. The Indonesian government has a strong legal basis for combating corruption and money laundering through Law No. 20 of 2001 on Eradicating Corruption and Law No. 15 of 2002 on Money Laundering. These laws provide a solid legal basis for the government and law enforcement agencies to take firm action against cases of corruption and money laundering.

3. The Indonesian government is also seeking to strengthen its efforts to eradicate corruption by proposing a bill on the confiscation of suspected assets. This bill aims to seize assets suspected of being derived from corrupt practices, thereby dealing a severe blow to perpetrators of corruption and reducing the incentive to engage in corrupt practices.

4. The Ministry of Finance and the Financial Transaction Reports and Analysis Centre (PPATK) share the same commitment to combating and eradicating money laundering and corruption. The Ministry of Finance plays a strategic role in overseeing the management of state finances, while PPATK acts as an institution for the prevention and eradication of money laundering through the analysis of financial transactions.

5. President Joko Widodo has emphasised that the government's commitment to eradicating corruption has never wavered. The government continues to strive to prevent corruption by building a transparent and accountable system of government and public services, thereby minimising opportunities for corrupt practices.

6. The Financial Transaction Reports and Analysis Centre (PPATK), together with all stakeholders in Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF), are at the forefront of preventing and combating money laundering offences. Through collaboration and synergy, these institutions play a role in maintaining national economic stability by preventing the flow of funds from illegal activities.

The government's overall commitment demonstrates its firmness in facing the challenges of corruption and money laundering, as well as its determination to create a clean, transparent and accountable government for the welfare of the people and the progress of the nation.

Effective Money Laundering Prevention Efforts and the Need for Sharp Filters in Money Laundering Eradication

Preventing and combating money laundering is important for the government and relevant institutions in order to maintain the country's financial stability and combat criminal practices that harm society. The banking sector plays a key role in preventing and combating money laundering. Implementing the principle of knowing your customer and reporting suspicious transactions are important steps in identifying and stopping the flow of criminal funds entering the financial system. The principle of knowing your customer allows banks to more accurately identify and verify the identity of their customers, thereby facilitating detection if there are indications of transactions related to money laundering activities.

However, the application of this principle also poses several obstacles. One of them is the cost incurred by banks to verify customer identities. The rigorous and complex process can create an administrative burden for banks, which is likely to increase operational costs. In addition, the time required to verify customer identities can also affect the efficiency of services provided to new customers. Nevertheless, despite these obstacles, efforts to implement this principle remain very important in order to maintain the integrity of the banking sector and prevent the misuse of the financial system by perpetrators of (Patmos, 2017).

A strong legal foundation is essential in efforts to prevent and eradicate money laundering. Clear and decisive legislation underpins the effectiveness of preventive measures and provides legal certainty for parties involved in handling money laundering cases. Strong legislation provides a legal basis for authorities and relevant institutions to take decisive action against money launderers.

With a strong legal basis, the government and law enforcement agencies can act more decisively and effectively in prosecuting money laundering cases. In addition, a clear legal basis also serves as a guide for the banking sector and other financial institutions in implementing preventive measures. This will help create a safer and more trustworthy financial climate for the public, as well as protect the financial system from abuse by criminals. Therefore, strengthening the legal basis for the prevention and eradication of money laundering is an important step in advancing efforts to combat financial crime in Indonesia.

Bank Indonesia implements an Anti-Money Laundering (AML) and Counter Terrorism Financing (CTF) programme as a concrete step in the fight against money laundering and terrorism financing in Indonesia. The AML and CTF programmes are designed to assist financial institutions, including banks and other financial institutions, in identifying and reporting suspicious transactions. Through these programmes, Bank Indonesia provides guidance and direction to financial industry players on signs that should be suspected of money laundering and terrorist financing. In addition, this programme also encourages banks to implement stricter monitoring systems to prevent illegal cash flows and stop terrorism efforts seeking financial support. With this APU and PPT programme, Bank Indonesia plays an active role in maintaining the stability of the financial sector and protecting the national financial system from the threats of money laundering and terrorist financing (Harahap, 2020).

The Ministry of Finance plays a very important role in preventing and combating money laundering and terrorism financing in Indonesia. The Ministry takes concrete steps to address financial issues related to illegal activities and terrorism. One of the efforts made is through the reporting of suspicious transactions, whereby the Ministry of Finance encourages financial institutions to report suspicious transactions to the Financial Transaction Reports and Analysis Centre (PPATK) for further analysis. In addition, the Ministry of Finance also monitors suspicious financial activities and cooperates with PPATK and various other related institutions to eradicate money laundering and terrorist financing. With the active involvement of the Ministry of Finance in the prevention and eradication of financial crimes, it is hoped that a safer and more trustworthy financial environment can be created for the community and support the state's efforts in combating the threat of organised crime.

PPATK (Financial Transaction Reports and Analysis Centre) is strongly committed to preventing and eradicating money laundering, terrorist financing, and the financing of weapons of mass destruction proliferation. PPATK is an independent institution tasked with collecting, analysing, and disseminating information on suspicious financial transactions. Through careful analysis of financial transaction data from various financial institutions, PPATK is able to detect patterns and indications of money laundering as well as financial activities related to terrorism and the proliferation of weapons of mass destruction.

PPATK also plays an important role in promoting and raising public awareness about the dangers of money laundering and the importance of their role in reporting suspicious transactions. By educating the public about preventive measures and how to report suspicious activities, PPATK contributes to involving all levels of society as the eyes and ears for the prevention and eradication of financial crime. The PPATK's strong commitment is an important foundation in maintaining the integrity of the financial system and preventing funds from illegal or terrorist activities from flowing through the financial sector (Jaya & Nurifanti, 2021).

National synergy in efforts to prevent and eradicate money laundering and terrorist financing is a crucial aspect in achieving more effective results. This increased synergy can be achieved through the establishment of a solid national network involving various government agencies, law enforcement agencies, the financial sector, and other relevant institutions. By working together and coordinating, various parties can share information and resources to deal with the challenges of money laundering more efficiently.

Through national synergy, preventive and eradication measures such as monitoring suspicious transactions, data analysis, reporting and enforcement can be carried out in a more coordinated manner. In addition, this synergy will also enhance the capabilities of relevant agencies and institutions in overcoming the complexity of increasingly sophisticated money laundering practices. The success of national synergy will be key to creating a safer and more reliable financial system, as well as protecting the country from the threat of financial crime and terrorist financing.

Then, in an effort to eradicate money laundering from the proceeds of crime, there needs to be a sharp filter, namely reverse burden of proof. The Anti-Money Laundering Law does impose the burden of proof on the defendant, but the drafters of the law did not provide a comprehensive explanation of how reverse burden of proof is regulated in the Anti-Money Laundering Law. Unfortunately, based on Articles 77 and 78 of the law, there are no provisions regarding the procedural aspects or at least the consequences of reverse proof. The law should clearly regulate the consequences of reverse proof carried out by the defendant (Lasmadi & Sudarti, 2021).

In the Anti-Money Laundering Law, Article 77 is the opening article that discusses the provisions of reverse burden of proof. Article 77 states, "For the purposes of court proceedings, the defendant is obliged to prove that

his assets are not the proceeds of crime." The wording in this article is the same as that in the previous law, and based on this provision, the judge may order the defendant or their legal counsel to prove that the assets owned by the defendant are not related to the criminal acts charged by the public prosecutor. This article is related to Article 78 of the PP TPPU Law, which contains provisions on how the defendant or their legal counsel can prove the origin of the defendant's assets. Article 78 is divided into two paragraphs, which state (Undang-Undang (UU) Nomor 8 Tahun 2010 Tentang Pencegahan Dan Pemberantasan Tindak Pidana Pencucian Uang, 2010):

1. During the examination at the court hearing as referred to in Article 77, the judge orders the defendant to prove that the Assets related to the case do not originate from or are related to criminal acts as referred to in Article 2 paragraph (1).

2. The defendant proved that the assets related to the case did not originate from or relate to criminal acts as referred to in Article 2 paragraph (1) by submitting sufficient evidence.

The concept of reverse burden of proof in the Anti-Money Laundering Law actually aims to confiscate the defendant's assets and recover state losses (Asset Recovery) through a conviction-based forfeiture process, which involves the imposition of fines, confiscation of the defendant's assets, payment of court costs, and payment of compensation (applied to corruption cases only). Each of these sanctions is imposed together with imprisonment, and the prosecution is responsible for the execution of the verdict. Reverse burden of proof in the Anti-Money Laundering Law is indeed aimed at the defendant's assets suspected of originating from criminal acts, but it cannot be denied that this proof process is also related to and affects the proof of money laundering charges against the defendant himself (Lasmadi & Sudarti, 2021).

This concept of pure reverse burden of proof can be attempted to be applied to money laundering crimes or other specific crimes, although it must be accompanied by strict legal regulations and improvements in the quality and professionalism of law enforcement personnel in Indonesia, specifically for money laundering crimes, whether from the Indonesian National Police, the Attorney General's Office, the Corruption Eradication Commission, Customs and Excise, the National Narcotics Agency, or the Directorate General of Taxes. Strict legal regulations will monitor all law enforcement behaviour to prevent abuse of power to extort or exploit suspects for personal or group interests. It is also important to note that if pure reverse burden of proof is applied in money laundering crimes, solid cooperation between law enforcement agencies and the Financial Transaction Reports and Analysis Centre (PPATK) is required. This cooperation is necessary so that the pure reverse burden of proof process can be carried out effectively and efficiently. In addition to the pure reverse burden of proof, Indonesia can also adopt the theory of balanced probability principles. This theory does not theoretically interfere with the rights of the defendant because the public prosecutor will prove the guilt of the perpetrator negatively (*Negatief wettelijk bewijstheorie*), while at the same time the defendant proves ownership of assets using the balanced probability theory (*Balanced probabilities*).

CONCLUSION

Money laundering is a serious threat to the integrity of a country's financial system and economy. Prevention and eradication efforts must continue to be improved to prevent the flow of illegal funds and stop criminals from seeking ways to legitimise their ill-gotten gains through the financial system.

Important state institutions, such as central and regional governments, have significant access to public funds. Financial irregularities in these institutions are highly likely to occur if there is no strict supervision and compliance with regulations. Effective supervision and careful preventive measures are needed to avoid losses to the state and ensure transparency and accountability in the management of state finances.

The Indonesian government has demonstrated a strong commitment to tackling corruption and money laundering through various measures, such as the drafting of robust legislation and inter-agency cooperation initiatives, such as the KPK, BPK, and PPATK. Maintaining this commitment is key to ensuring transparency, accountability, and protecting public funds from misuse.

Efforts to prevent and eradicate money laundering can be carried out through active cooperation between the banking sector, financial institutions, and other relevant institutions, such as the PPATK. The active role of the community in reporting suspicious transactions is also a key factor in achieving effectiveness in combating this financial crime. In addition, the importance of a strong legal foundation also provides the basis for more decisive and efficient law enforcement actions. Furthermore, there needs to be a sharp filter, namely reverse proof. With the concept of reverse proof regulated in the-PP TPPU, the objective of confiscating the defendant's assets and recovering state losses (Asset Recovery) through a conviction-based forfeiture process will certainly be achieved. This process involves the imposition of fines, confiscation of the defendant's assets, payment of court costs, and payment of compensation (applied to corruption cases only).

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