

Criminalization of Funding in Criminal Terrorism in Indonesia

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Abstract—Terrorism is a crime that is currently a hot issue in Indonesia, attracting the attention of the international community and even terrorism is also a conversation between countries, and not a few of the issues of terrorism can affect the relationship between countries both bilateral and multilateral. Criminalization of funding of terrorism applies to everyone who intends to do or intends to commit a crime of financing terrorism in the territory of the Republic of Indonesia and / or outside the territory of the Republic of Indonesia. This research was conducted to find out where funding of terrorism can be prevented or stopped. The need for document studies and analysis of empirical studies to find it all so that this research is carried out with document studies and analysis. The fact has proven, that crime can only be prevented and reduced, but difficult to eradicate completely. This law will be very effective if accompanied by enthusiasm to eradicate criminal acts of terrorism, without any engineering and conspiracy from parties who have full power over a country. If the procedure is carried out correctly, and appropriately appropriate law enforcement of criminal acts of financing terrorism will be able to hinder the process of criminal acts of terrorism in the future from channeling funds. In other words, it can at least stop the funding process. It is more appropriate if the criminalization of terrorism funding is followed by reliable human resources, and other supporting institutions.

Keywords: *criminalization, funding, terrorism*

I. INTRODUCTION

Terrorism is a crime that is currently a hot issue in Indonesia, attracting the attention of the international community and even terrorism is also a conversation between countries, and not a few of the issues of terrorism can affect the relationship between countries both bilateral and multilateral [1]. In Indonesia, terrorism has become a serious concern for the government since the "Bali bombing" in 2002, followed by the "JW marriot hotel bomb" in Jakarta in 2003, as well as bombing several houses of worship.

Besides that, the criminal act of terrorism is of more concern to the state, this is because it is inseparable from the impact caused by the crime, among others, it can damage the joints of the life of the nation and state. So that the effort to prevent and eradicate terrorism is not only the dominance of

law enforcement officers, but it is time to require the active role of all elements of the private sector and the government whose scope is not only domestic but has gone global.

In Indonesia, along with the development of the time of terrorism, then it became a criminal act of terrorism initially with Government Regulation in Lieu of Law Number 2 of 2002 concerning Establishment of Law Number 1 of 2002 Concerning Eradication of Theological Crimes at the Bomb Blasting in Bali on October 12, 2002 jo Law Number 16 of 2002 concerning Establishment of Government Regulation in Lieu of Law Number 2 of 2002 concerning Eradication of the Criminal Acts of Terrorism at the Bali Bombing on October 12, 2002 became law.

Criminal acts of terrorism are all acts that meet the elements of a criminal offense in accordance with the provisions in the Government Regulation in lieu of this law. Acts of terrorism can take the form of:

- A person who commits terror,
- A person who uses explosives,
- A person who assists a terrorist,
- A person who plans and consults evil in relation to terrorism,
- Cooperation who commit terrorism.

In the western world after the end of the cold war, the west has its own views and makes policies towards the Islamic world. Even the western world tends to interpret Islam as a religion that gave birth to the teachings of terrorism [2].

This is clearly seen after the tragedy of September 11, 2001, which destroyed one of the skyscrapers in the United States. Since then the United States has intensified a ceasefire in the Arab / Islamic world in the Middle East. In the anti-terrorism law in America, there are two groups which include terrorism, namely [3]:

- Nations or groups that use power.
- Nations that make decisions based on ideology and based on that ideology use force.

For Indonesia, the understanding of Islam which becomes a driver of terrorism is certainly not fully supported by its people, because Indonesia with the majority of the Muslim population has an understanding of perfect Islam, not seeing Islam in an evil context let alone the act of terrorism as a criminal, let alone having to damage the national life order and state. On the contrary, Indonesian Islamic society strongly supports all those who want to eradicate this criminal act of terrorism, and not to combat their Islamic religion, but rather the perpetrators must be brought to justice.

It is not true that terrorism is often interpreted as jihad in Islam, in the Koran which in terms of jihad does not encourage people to wage jihad to kill, here are some verses from the Koran that describe jihad, namely:

- Al Quran, Surat At-Taubah Verse 111. Meaning: “Surely Allah has bought from the believers themselves and their wealth by giving heaven to them. They fight in the way of Allah, then they kill or are killed (it has become a jihad) the true promise of Allah in the Torah, the Gospel, and the Koran, and who becomes more true to his promises (other than) than Allah, then cheer up with the buying and selling that you have done it, and that is a great victory” (QS. At Taubah: 111).
- Al Quran, Surat At-Taubah Verse 123 Meaning: “O you who believe, fight the disbelievers around you, and let them encounter violence from you, and Know, that Allah is with those who believe” (Surah At Taubah: 123).
- Hadith from Anas RA, Meaning: “Verily the Prophet Muhammad SAW said: Fight the polytheists with your wealth, self, and tongue”.

The teachings of Islam provide understanding of jihad in a good context for the sake of goodness in upholding the religion of Islam, understanding Islam perfectly narrows the personality in interpreting Islamic jihad. As a result, it is the imperfect understanding of Islam that causes understanding of jihad differently according to Islam.

In line with the almost 10 years of the enactment of the provisions of the law on combating terrorism in Indonesian law, apparently it does not hamper the practice of this crime. The fertility of terrorism crimes is allegedly the very easy funding process that can be obtained by perpetrators of criminal acts of terrorism both from within the country and from abroad. As a result, every party who supports this behavior can be calm without fear of the rule of law to help the crime of terrorism, even with a considerable distance.

It is undeniable that the enforcement of terrorism law in Indonesia is currently carried out conventionally [4], that is, it only punishes the perpetrators of criminal acts of terrorism or follow the suspect. To be able to prevent and eradicate the criminal act of terrorism to the fullest, other efforts are needed, such as tracking funds or following the money [5], because remembering terrorism is supported by a variety of sophisticated equipment is not possible if it is not followed by sufficient funding as well.

The criminal act of terrorism is an organized crime [6], so it is not possible if there is no funding to carry out these activities, meaning that even though the perpetrators of terrorism have been prosecuted, terrorist activities still flow with their funding. Therefore, it becomes quite important in the context and motivation of a person who commits a crime through the approach of tracking, freezing, confiscation and confiscation of assets resulting from the crime. A person or organized crime by itself will be reluctant or have no motivation to commit a criminal offense if the results of the act are pursued and seized for the state.

Lately, the element of funding is one of the main factors in every act of terrorism so there must be an effort to eradicate it, one way is to criminalize the act of funding or money in the hope of stopping the practice of criminal acts of terrorism in Indonesia in particular and the international world in general [7].

What is meant by funds in financing criminal acts of terrorism is all assets or movable or immovable assets, both tangible and intangible, obtained in any way and in any form, including in digital or electronic format, proof of ownership, or connection with all such assets or objects, including but not limited to bank loans, travelers' checks, checks issued by banks, money transfer orders, shares, securities, bonds, bank drafts, and debt recognition letters [8-10].

Indonesia's efforts to criminalize financing of terrorism are also based on the interpretation of the 1999 International Convention for the Suppression of the Financing of Terrorism (ratified into Law Number 6 of 2006 concerning the ratification of the International Convention for the Suppression of the financing of terrorism 1999), so that Indonesia is obliged to insert and synchronize elements in the convention to positive laws. This is in line with the enactment of the Money Laundering Prevention and Eradication Act.

Based on the description above, the writer tries to formulate and identify the problem, namely how the effectiveness of the criminalization of funding of terrorism as a crime in Indonesia.

II. RESEARCH METHODS

The type of research that will be used is research that examines empirical studies and document review regarding criminalization, funding and terrorism. After obtaining supporting documents, an analysis of the documents is carried out so that they can be used as results and discussion for this research.

III. RESULTS AND DISCUSSION

The enactment of the Law of the Republic of Indonesia Number 9 of 2013 concerning the Prevention and Eradication of Criminal Acts on Terrorism Funding, is the first step in supporting the prevention and eradication of terrorism crimes, especially in its funding which is considered to be quite large in number. In addition, the crime of terrorism is an international crime that endangers world security and peace and is a violation of human rights, especially the right to life.

The series of criminal acts of terrorism that occurred in the territory of the Unitary State of the Republic of Indonesia have resulted in loss of life regardless of victims, widespread public fear, and loss of property that has a wide-ranging impact on social life, economic, political, and international relations [11].

Actually, the criminalization of funding of terrorism is in line with the principle of legality adopted in criminal law, namely in Article 1 paragraph 1 of the Criminal Code (KUHP) which requires that criminal law can apply to events and acts that occur if the events and actions have been enacted [12].

Thus the financing of terrorism is a rule of law in criminal law that is enforced from the date of its enactment and enacted. Furthermore, criminal acts of financing terrorism are excluded from political crimes, criminal offenses related to political criminal offenses, criminal offenses with political motives, and criminal offenses with political objectives that hinder the process of extradition and / or requests for mutual assistance in criminal matters [13].

The criminalization of terrorism funding applies to anyone who intends to commit or intends to commit a crime of financing terrorism in the sovereign territory of the Republic of Indonesia and / or outside the sovereign territory of the Republic of Indonesia. And also applies to funds related to financing terrorism that are outside the territory of the sovereignty of the Indonesian State. As explained in Article 2 paragraph 2 of the Law on the Prevention and Eradication of the Criminal Acts of Terrorism, namely:

- Conducted by Indonesian citizens;
- Related to criminal acts of terrorism against Indonesian citizens;
- Associated with criminal acts of terrorism against Indonesian government facilities, including representatives of Indonesia or the residence of diplomatic or consular officials from Indonesia;
- In connection with the criminal act of terrorism carried out in an effort to force the Indonesian government to commit or not take an action;
- Related to criminal acts of terrorism against aircraft operated by the Indonesian state;
- In connection with a criminal act of terrorism on board a flag of the Unitary Republic of Indonesia or an aircraft registered under Indonesian Law when the crime was committed; or
- Performed by anyone who does not have citizenship and lives in the territory of the Unitary Republic of Indonesia.

Law enforcement in every public interest and the interests of the country is certainly very important, but the restructuring of the banking sector is also important in the implementation of state life, namely as the executor of state financial traffic in various sectors. Financial integrity is very much needed in the process of developing the welfare of the nation, because indirectly with the financial suitability of a country will certainly be able to complete all kinds of needs of its people. If

the needs have been met, of course the people will achieve prosperity and prosperity [14].

The approach in this law is to follow the money with the aim so that terrorist activities cannot carry out plans to carry out terror and various forms of intimidation itself. This shift in approach to eradicating terrorism is due to the many phenomena that have been discovered during the investigation of terrorism itself, one of which is a very large source of funds coming from account accounts that are not known or sent by parties suspected of being funders main acts of terrorism.

Criminalization of funding of criminal acts of terrorism, in accordance with that mandated in Act Number 9 of 2013 concerning the Prevention and Eradication of Criminal Acts on Terrorism Funding. This is a hope for all parties to be able to stop every act or activity that supports the crime of terrorism.

Article 1 point 1 of the Law concerning the Prevention and Eradication of Criminal Funds for Terrorism explains: The financing of terrorism is any act in the context of providing, collecting, giving, or lending funds, both directly and indirectly, with a view to being used and / or being understood used to carry out terrorist activities, terrorist organizations, or terrorists.

The following are some forms of criminal financing for terrorism [15]:

A. The Criminal Act of Financing Terrorism Committed by an Individual / Person

1) *Article 4:* Any person who intentionally provides, collects, gives, or lends Funds, directly or indirectly, with the intention of being used wholly or in part to commit Criminal Acts of Terrorism, terrorist organizations, or terrorists is convicted of a criminal act of financing terrorism with a criminal maximum imprisonment of 15 (fifteen) years and a maximum fine of Rp1,000,000,000.00 (one billion rupiah).

2) *Article 5:* Any person who commits an evil agreement, trial, or co-administration to commit a crime of financing terrorism is convicted of committing a crime of financing terrorism with the same crime as referred to in Article 4.

3) *Article 6:* Any person who intentionally plans, organizes, or moves other people to commit criminal acts as referred to in Article 4 shall be convicted of committing criminal acts of financing terrorism with life imprisonment or imprisonment for a maximum of 20 (twenty) years.

4) *Article 7:* In the event that the convicted person is unable to pay the criminal penalties as referred to in Article 4 and Article 5, the criminal penalties will be replaced with a maximum imprisonment of 1 (one) year 4 (four) months.

B. The Criminal Act of Financing Terrorism Committed by an Individual / Person that is Contained In Article 8

- In the event that the criminal act of financing terrorism as referred to in Article 4, Article 5, and Article 6 is committed by the Corporation, the crime is imposed on the Corporation and / or Corporate Control Personnel.

- A criminal is imposed on a Corporation if a criminal act of financing terrorism:
 - Performed or ordered by Corporate Control Personnel;
 - Carried out in order to fulfill the aims and objectives of the Corporation; c. Done in accordance with the duties and functions of the offender or the instructor in the Corporation; or
 - Performed by Corporate Control Personnel with the intention of providing benefits to the Corporation.
- In the event that a criminal charge is made against a Corporation, a summons to appear and submit a summons shall be delivered to the management and / or Corporate Controlling Personnel at the place of residence of the management or at the place of management of the office.
- Criminal principal imposed on the Corporation in the form of a criminal fine of no more than Rp100,000,000,000 (one hundred billion rupiah).
- In addition to the fines as referred to in paragraph (4), additional Corporations may also be subjected to criminal sanctions in the form of: a. Freezing of part or all of the Corporation's activities; b. Revocation of business license and declared as a prohibited Corporation; c. Corporate Dissolution; d. Confiscation of Corporate assets for the state; e. Corporate takeovers by the state; and / or f. Announcement of court decisions.
- In the case of Corporations being unable to pay criminal penalties as referred to in paragraph (4), criminal fines are replaced by confiscation of assets belonging to Corporations and / or Corporate Controlling Personnel relating to criminal acts of financing terrorism whose value is the same as the criminal penalties handed down.
- In the event that the sale of confiscated corporate assets as referred to in paragraph (6) is inadequate, imprisonment in lieu of fines is imposed on Corporate Control Personnel taking into account the fines already paid.

C. Other Crimes Related to the Crime of Financing Terrorism

1) Article 9:

- PPATK officials or employees, investigators, public prosecutors, judges or any person who obtains documents or information relating to Suspicious Financial Transactions relating to Terrorism Funding in the context of carrying out their duties must keep the documents or information confidential.
- PPATK officials or employees, investigators, public prosecutors, judges or any person who leaks confidential documents or information as referred to in

paragraph (1) shall be sentenced to a maximum imprisonment of 4 (four) years.

- The provisions referred to in paragraph (1) do not apply to PPATK officials or employees, investigators, public prosecutors, judges, or any person if done in order to fulfill obligations in accordance with statutory provisions.

2) Article 10:

- Directors, commissioners, management, or PJK employees are prohibited from notifying Financial Service Users or other parties, either directly or indirectly, in any way regarding reports of Suspicious Financial Transactions Regarding Terrorism Funding that are being prepared or submitted to PPATK.
- The provisions referred to in paragraph (1) do not apply to providing information to the LPP.
- LPP officials or employees are prohibited from notifying reports of Suspicious Financial Transactions relating to Terrorism Funding that have been or will be reported to PPATK, either directly or indirectly, in any way to Financial Services Users or other parties.
- Violations of the provisions referred to in paragraph (1) and paragraph (3) shall be punished with a maximum imprisonment of 5 (five) years and a maximum fine of Rp1,000,000,000.00 (one billion rupiah).

The presence of law in the association of life in the state of Pancasila does not merely indicate to the outside world that this country is based on law, but there is an awareness of the legal functions themselves. The law is not just to establish conditions and realities that already exist but more than that the law is used to make changes and rearrangement of everything that was originally established.

Legal justice will be realized not from the scientific theoretical thinking that exists between them. The progress of criminal law or other knowledge in addition to the work of theorists also requires the work of practitioners who utilize legal theory, in this case especially criminal law so that the development of criminal law is considered a necessity. However, in the formation of several laws and regulations in Indonesia, they are more likely to be based on international pressure, such as laws on money laundering and terrorism [16].

The development of criminal law scholarship should look at certain legal teaching systems. Based on the development of legal science, particularly in criminal law, law reforms have begun to grow in the late 20th century period including [17]:

- The law is not free of value from the principle of humanity that comes from human rights;
- Laws that must contain elements of increasingly advanced human civilization, not barbaric laws in terms of both formation and impact;
- The law must foster shared prosperity sourced from social aspects as a legal service;

- The structure of human life is not enough to rely solely on the rule of law, but must also be complemented by moral norms within the community or the authorities.

Criminal is a misery that is inflicted by the state on people who have committed a crime. Criminal and criminal matter in its history has always experienced a change whose existence is much debated, because criminal and criminal problems are a form of effort in restricting someone in continuing or continuing his life, or will limit one's rights. Limitation of someone's rights is a form that gives inconvenience to someone because it will give an improper aspect. But basically the whole must still be determined and limited, because the limitation of something rights or things because of something (behavior or deeds) that cause it.

In criminal convictions or convictions, it becomes the basis for determining whether a criminal is convicted or not convicted by a maker who commits a criminal offense in this case. So that the purpose of imprisonment or punishment is related to the mistakes of the maker, determine the reasons for the imposition, form and duration of the criminal that can be imposed. By paying attention to the nature, purpose and function of sanctions for actions as described above, it is hoped that there will be a common view among legislators as legislators (criminal).

The similarity of view or understanding at the policy stage of the legislation about what the nature or purpose of establishing a sanction in criminal law is absolutely necessary to support the operation of the criminal justice system. Criminal objectives that can be used as a benchmark in determining a sanction, cannot help, must be based on basic ideas derived from the philosophy of punishment. By understanding the philosophy of criminalization as a pillar of criminal theories and the flow of criminal law, it can easily be found the basic ideas of a sanction in criminal law so that the purpose of punishment is clear and can be determined.

The direction of thinking about this concept of punishment (in a broad sense) will ultimately answer the question of how someone's understanding of the basic ideas of a sanction in criminal law, specifically the basic idea of criminal sanctions and actions. Thus, a true and correct understanding from the legislators of the basic ideas of criminal sanctions and actions will result in the product of good legislation policy (good legislation) further when viewed from the point of view of the substance of a law in general. The role of humans to carry out the law is a major factor for the implementation and enforcement of law. Knowledge, skills and behavior of the implementers will reveal a lot of a kind of legal sub-culture in the existence of the law for the life of the people so that legal discrepancy can be prevented.

The level of intelligence or human ability can also have a negative impact, among other things will be more sophisticated crime committed. Moreover, in this day and age there are many modes of crime arising from intelligence or human ability, so that the crime is not only national but also transnational in nature. Crimes are also not committed by individuals but also in groups or more nobly called a congregation.

Law and justice reform are two key words that are very prominent in appearance. These two problems are indeed not new problems, but in a crisis situation like today, the prominence / emphasis of the two problems is felt as a very urgent need and demand.

Legal reform is also not a simple problem, it not only means reform of laws and regulations, but also includes reform of the legal system as a whole, namely reform of legal material / substance, legal structure, and legal culture, and again the problem of legal reform is also related to the whole system political and social systems (including economic systems).

Indonesia in realizing the prerequisites for market-friendly law formation is a reality as reviewed by Thomas M Franck that the formation of law in developing countries faces the problem of carrying out together the three stages of legal development regarding politics passed by modern industrialist countries, namely the stage of unification, industrialization and social welfare stage [18].

The law as a norm system that applies to Indonesian society, is always faced with social changes that are so dynamic along with changes in people's lives, both in the context of individual life, social and state politics. The thought that the law must be sensitive to the development of society and that the law must be appropriate, adapted or adapted to changing circumstances, actually exists in the minds of Indonesian people [19].

With good planning, legal changes are directed in accordance with the concept of legal development in Indonesia:

- Enhancing and perfecting national law development by among others conducting reforms, codifications and legal unification in certain fields by observing public legal awareness;
- Regulate the function of legal institutions according to their respective proportions;
- Increasing the ability and authority of law enforcement;
- Foster community legal awareness as well;
- Fostering the attitudes of the authorities and government officials / state toward a strong commitment in the rule of law, justice and protection of human dignity.

The imagery of the Indonesian people's mind about changing the law is the Minangkabau saying that once it is gadang, once it moves (once the water is very large, the banks of the river range). This means that the law (adat) changes with the conditions of the community. The change must still have to do with old conditions, like the proverb although it is growing, dilapiak sa'alai juo (although moving or changing still on the same mat (in concept)) [20].

In order for the law (adat) to remain young (to go with the times) it must be adjusted or adapted to the situation. Furthermore, the law not only provides guidelines for court institutions to establish legal rules (judges), but the law also provides ample opportunity to apply the law according to its beliefs in matters of the law itself does not provide special

provisions according to its discretion is free from deviating from the provisions of the law.

The development of criminal law with rules and norms also concerning criminal sanctions is progressing and developing by sharpening the importance of the "daad" aspect and the "dader" aspect both stand alone or integrated. From both aspects, because of the importance of each aspect, the scientific elements are sharpened, by making legal construction that a criminal act or act declared as an offense must consist of a criminal act and part of criminal liability by the person as the maker. Things like that will cause a negative effect that is not balanced with the atmosphere of a good value life. To return to the atmosphere and life of good value, it requires an accountability from the perpetrators who do it until there is an imbalance. And the responsibility that must be carried out by the perpetrators is in the form of delegating imbalance.

The severity of the law that must be carried out by someone to account for his actions depends on the community's assessment of that person's actions. The act in the provisions of the criminal that becomes the benchmark is the interests of the community in general and the interests of the community in general is very broad understanding. The renewal of the criminal justice system in the criminal act of terrorism which now includes financing of terrorism is a very important step, because the implementation of the criminal act is part of the criminal justice system, where criminal sanctions must be implemented.

The need for a renewal of the system of imprisonment is because most forms of criminal sanctions. Crime prevention efforts using criminal (legal) sanctions is the oldest method, as old as human civilization itself. Even today, criminal law is still used and relied upon as a means of criminal politics. Even lately, at the end of most laws products almost always include sub-chapters on criminal provisions. Criminal law as an object of criminal law is more an abstract object.

The more concrete object of criminal law is the same as law in general, is the act or behavior of humans in social life. It's just that the object is human actions that fall into the scope of the target (andressat) of the criminal law itself, namely the actions of the general public and the actions of the authorities / law enforcement officers.

Legislative policy is a policy (policy) in setting and formulating something in the legislation. Legislative policies are also referred to as formulative policies. The inevitability of doing the three stages of legal development simultaneously with regard to political and economic problems, to be able to encourage the desired results in turn also requires the existence of new types of law or the law, professionals and legal institutions. Therefore it is relevant in this case to borrow Thomas M Franck's operational hypothesis that can function as a precondition, when Indonesia will create new types of law or the law, professional and legal institutions, namely as follows:

- The need to heighten the sensitivity of legal professionals, judges and legislators to fight for the values of national unity, economic development and social justice.

- Both judicial and quasi-judicial decision making processes and legal and quasi-legal regulatory and reconciliation processes in developing countries will inevitably be centered on the joint and simultaneous search for the value of unity, economic development and social justice. The search effort is as important as the task of reconciling the differences that arise from the three models of development and joint findings that are suitable for the three values referred to in certain cases.
- The availability of relevant data will be very decisive, where conflicting values that tend to expand the conflict will be narrowed by the availability of sufficient data. In this case effective decision making is needed not only for legal professionals, but also for scientists and economic observers.
- Efforts to fight for the value of welfare-state are passed through the use of law firms engaged in the public interest, legal aid institutions, paraprofessional and clinical law programs and increased social responsibility by lawyers' associations.
- The lack of institutional or procedural alternatives to the formal structure of community representation generally limits the meaningful expansion of public participation in development planning. Therefore legal professionals must be able to play an important role in diversifying models of direct public participation through petition, litigation, lobbying, hearing and proposing new institutions such as the Ombudsman.

In the study of the formation of laws and regulations, criminal law is almost always summoned / used to frighten or secure various kinds of crimes that may arise in various fields. The phenomenon or policy of such legislative practice gives the impression, as if it is felt to be imperfect or tasteless if a legislation product has no criminal provisions. Such a legislative phenomenon is interesting to study from the perspective of criminal policy (penal policy) especially in terms of the limits of the ability of criminal law as a means of overcoming crime.

The limitations of the ability of criminal law in overcoming crime, as stated by Karl O. Christiansen when discussing some considerations regarding a rational criminal politics, stated, among others: "The effect of crime on the wider community is very difficult to measure. That influence (meaning influence in the sense of "general prevention") consists of a number of forms of actions and reactions that are different and closely related, which are called by various names, for example deterrence, general prevention, reinforcing values moral values (reinforcement of moral values), strengthen collective awareness (strengthening the collective solidarity), reaffirm / strengthen.

IV. CONCLUSION AND SUGGESTION

A. Conclusion

The criminal act of financing terrorism as a behavior that is not in accordance with the norm or can be referred to as

deviation from the agreed norms turns out to cause disturbance to the order and peace of human life. Such deviation is usually referred to by humans as an offense and can even be said to be a crime which is a social phenomenon and will always be faced by every human being, society, and even the state. The fact has proven, that crime can only be prevented and reduced, but it is difficult to be completely eradicated.

B. Suggestions

This law will be very effective if accompanied by enthusiasm to eradicate criminal acts of terrorism, without any engineering and conspiracy from parties who have full power over a country. If the procedure is carried out correctly, and appropriately appropriate law enforcement of criminal acts of financing terrorism will be able to hinder the process of criminal acts of terrorism in the future from channeling funds. In other words, it can at least stop the funding process. It is more appropriate if the criminalization of terrorism funding is followed by reliable human resources, and other supporting institutions.

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