

ANALISIS PENGARUH EFEKTIFITAS PENERAPAN PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME TERHADAP LIKUIDITAS DAN REPUTASI STUDI KASUS PT BANK XYZ, TBK

Oleh : Elano Ahmad Nazwan

The growth of technology, science, and communication has made our world seems to be united. To support those transactional activities, financial system has been integrated, including banking system. In fact, this improvement is also used by the criminals to launder their illegal money. There are any negative effects of money laundering. For banking, the effect goes toward the reputation of the bank itself. The lower market trust, the worse reputation of the bank. It may be able to cause the investors and customers withdrawing their money because they are worried if the bank will run well. This research is to see the effect of the application of anti money laundering and terrorism funding program (APU-PPI) towards' reputation and liquidity of PT Bank XYZ, Tbk.

This research uses three variables, they are effectivity of the application APU-PPT program, reputation, and liquidity. The first and second variable use primer data and the datas are collected by using questionnaire. The last variable use secunder data by using current ratio. The data analysis uses regression statistic analysis model, the linear regression fur one independent variable. The data is analyzed by using the program SP SS 18 for Windows. The analysis includes normality lest, classical assumptions test, and hyphotesis test.

The results show that the application of APU-PPT program in PT Bank XYZ has been effective and quite same throughout all the branches. Beside that, all indicators, statistically, are significant in describing the construct of the application of APLI-PPT Program. The results also show that there is significant positive effect qf the application of ,APU-PPT program toward reputation and liquidity.

Keywords: APU-PPT, money laundering, terrorism funding, effectivity of the application of APU-PPT program, reputation, liquidity regression, SPSS