

## **ABSTRACT**

*This study aims to determine the effect of customer record keeping, employee training and suspicious transaction reporting on existence of anti-money laundering policies with regulation of Bank Indonesia as moderating variables.*

*The population in this study consists of all bank employees. Samples are selected by purposive sampling technique with certain criteria: banks involved in the implementation of anti-money laundering program, banks are available for survey, and bank employees understand anti-money laundering regulation. This research used 133 respondents.*

*The result of this study shows that customer record keeping, employee training and suspicious transaction reporting have positively significant influence on existence of anti-money laundering policies. In addition, regulation of Bank Indonesia moderate the relationship of customer record keeping, employee training and suspicious transaction reporting. But regulation of Bank Indonesia did not moderate the relationship of customer record keeping, suspicious transaction reporting and existence of anti-money laundering regulation as well as the relationship of employee training and existence of anti-money laundering regulation.*

*Keywords: Anti-money laundering, employee training, customer record keeping, suspicious transaction reporting, regulation of Bank Indonesia*