

ABSTRACT

This research is about Money Laundering, which aims to disclose the meaning of the essence behind of the Anti Money Laundering and Combating the Financing of Terrorism Program Implementation, in the Non-Bank Financial Industry, one of them is life insurance company.

This research method used a qualitative approach with interpretive phenomenology. Collecting data through the results of interview with the informant. The informant are the Anti-Money Laundering and Combating the Financing of Terrorism Committee, as the executor and the right person in charge in this program. The data analysis used the phenomenology of Moustakas, as per Husserl's phenomenology in understanding meaning based on experience by delaying theoretical prejudice (bracketing) to results pure experience as it is.

The findings of this research is PT XXX being face with a dilemma situation in the Anti Money Laundering and Combating the Financing of Terrorism Program Implementation, as a form of compliance with regulators and information technology systems, which is still in the process of developing to support the implementation of this program. So this research used the perspective of Dilemma Social Theory to discuss the essence of the Anti Money Laundering and Combating the Financing of Terrorism Program Implementation at PT XXX.

Keywords: *Anti Money Laundering, Combating the Financing of Terrorism, Moustakas's Phenomenology, and Dilemma Social Theory*