Analysis of Sustainability Practices:
Case Study on Indonesian Financial Intelligence Units

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Abstract:

Sustainability is a global priority, with institutions increasingly aligning their strategies with the Sustainable Development Goals (SDGs). As a key financial oversight body, FIU Indonesia plays a strategic role in promoting financial stability, combating money laundering (AML), and countering the financing of terrorism (CFT). This study evaluates the alignment of FIU Indonesia's Strategic Plan (Renstra) 2020-2024 with the SDGs and the National Medium-Term Development Plan (RPJMN) 2020-2024, assesses its contributions to sustainability, and proposes a roadmap for enhanced impact. Using a qualitative case study approach, the research incorporates semi-structured interviews with 10 internal stakeholders and document analysis. Findings indicate that while FIU Indonesia's strategic plan aligns with RPJMN policies, its contribution remains indirect due to its supporting role. The agency supports several SDGs, including financial transparency (SDG 16.10), labor protection (SDG 8.8), and global governance (SDG 10.6, 16.8), yet gaps persist in areas such as gender equality (SDG 5), environmental crime detection (SDG 15), and resource efficiency (SDG 6). The study recommends integrating AML and CFT programs into the RPJMN 2025-2029 with clear indicators, strengthening cross-sector collaboration, leveraging big data and AI for financial crime detection, and enacting strategic regulations such as the Asset Forfeiture Law. Public education and media engagement are also crucial for broader societal participation. These measures will enhance FIU Indonesia's contributions to national and global sustainability goals.

Keywords: *Financial Intelligence Unit (FIU), SDGs, Sustainability, Stakeholders, Triple Bottom Line*

1. Introduction

Sustainability has become an increasingly urgent global issue as awareness of the social, economic and environmental impacts of human activities increases. In this context, the *Sustainable Development Goals* (SDGs) initiated by the United Nations (UN) serve as an important framework to guide the policies and actions of organizations in the private and public sectors. The UN SDGs are by any standard an ambitious program, requiring international and cross-border cooperation by governments, businesses, NGOs and citizens. The SDGs base their efforts on five

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key principles known as the 5Ps: *People*, *Planet*, *Prosperity*, *Peace* and *Partnership*. The five principles include 17 goals and 169 targets that are interrelated and integrated to achieve a better human life in a holistic manner. These goals include poverty eradication, inequality reduction, sustainable economic development, environmental protection, and good governance, all of which require collaboration across sectors and countries to achieve the targets by 2030, as shown in Table 1 below:

Table 1. SDGs Goals and Pillars

No.	SDGs Goals	Pillar
1	*No Poverty*	Social
2	*Zero Hunger*	Social
3	*Good Health and Well-Being*	Social
4	*Quality Education*	Social
5	*Gender Equality*	Social
6	*Clean Water and Sanitation*	Environment
7	Clean and *Affordable* Energy	Economy
8	*(Decent Work and Economic Growth)*	Economy
9	*Industry*, *Innovation, and Infrastructure*	Economy
10	*Reduced an Inequilities*	Economy
11	*Sustainable Cities and Communities*	Environment
12	*Responsible Consumption and Production*	Environment
13	*Climate Action*	Environment
14	Marine Ecosystem *(Life Below Water)*	Environment
15	Land Ecosystem *(Life on Land)*	Environment
16	*Peace*, *Justice,* and *Strong* Institutions	Law and Governance
17	*Partnership for the Goals*	Economy

Source: https://www.undp.org/sustainable-development-goals

Indonesia as part of the global community has adopted the SDGs in the National Medium-Term Development Plan (RPJMN) for the periods 2015-2019 and 2020-2024. This integration involves 124 of the total 169 SDGs targets, including in seven national development agendas such as strengthening the economy, reducing inequality, sustainable environmental development, and improving the quality of human resources. These targets serve as guidelines for ministries/agencies, local governments, and non-government stakeholders in planning, implementing, and monitoring programs that support the SDGs. This commitment is emphasized through regulations, such as Presidential Regulations Number 59 of 2017 and Number 111 of 2022, which outline a participatory approach by involving various community groups. However, despite these commitments, the implementation of the SDGs in Indonesia still faces significant challenges. The Civil Society Coalition for SDGs reported that since the enactment of Presidential Regulation No. 59/2017, Indonesia has not shown significant progress in achieving the SDGs. (Arianto & Wirasenjaya, 2019). In fact, the SDG Index report states that only 16% of the SDGs targets are on track for achievement, while the other 84% show slow progress or even regression. This challenge requires cross-stakeholder collaboration and more

meaningful participation from civil society.

Regarding regulations that support sustainability, the corporate sector in Indonesia has been regulated through Law Number 40 of 2007 and Government Regulation Number 47 of 2012 which regulates corporate social and environmental responsibility. On the other hand, the Financial Services Authority (OJK) has also issued Regulation Number 51 of 2017 regarding the implementation of sustainable finance. However, regulations on sustainability in the public sector are still minimal, and sustainability reporting is not yet mandatory for government agencies. To date, only the Supreme Audit Agency (BPK) has published a sustainability report in 2020. Previous research shows that the public sector is still lagging behind in sustainability reporting compared to the private sector and state-owned companies. Research on sustainability reporting in the public sector still focuses on sustainability reporting in higher education institutions, local governments or regional governments, and state-owned companies. (Amalia & Firmansyah, 2024; Irwadi et al., 2023; Agusdinata, 2022; Manes-Rossi et al., 2020). Public sector institutions often face barriers in aligning their operations with achieving the SDGs, especially in terms of transparency and accountability. Research conducted by Bolton (2021) in Australia also revealed that public decision-makers are often hampered by institutional structures and uneven understanding of sustainability, a situation similar to the challenges faced by government agencies in Indonesia.

The main challenges in implementing the SDGs in Indonesia include the low awareness and understanding of the public and government agencies, which is caused by the lack of government socialization regarding the implementation of the SDGs. In addition, there are difficulties in aligning the SDGs with national and regional development planning, including the translation of global goals into local contexts. Coordination between central and local governments is still ineffective, which hinders the acceleration of achieving SDGs targets. Lastly, the participation of stakeholders, including the government, private sector, civil society, and academia, is still limited, so support for the implementation of the SDGs has not been maximized. (Amirya & Irianto, 2023; Azzahro et al., 2023; Arianto & Wirasenjaya, 2019). Financial intelligence agencies in Indonesia (FIU Indonesia), have an important role in supporting the SDGs through their efforts in preventing and combating Money Laundering Crime (ML) and Financing of Terrorism Crime (TPPT). It contributes to the integrity and stability of the financial system, which is an important element in national economic sustainability. Although FIU Indonesia has not published a sustainability report, its strategic initiatives, such as the development of its Strategic Plan (Renstra) and Bureaucratic Reform program, demonstrate its commitment to sustainability principles.

This research adopts *Stakeholder* Theory and the *Triple Bottom Line* (TBL) concept to analyze the sustainability practices of FIU Indonesia. *Stakeholder Theory* emphasizes an organization's responsibility towards all parties affected by its operations, while TBL evaluates an organization's performance based on economic,

social, and environmental aspects. Using a qualitative case study approach, this research used primary data from interviews with FIU Indonesia's internal stakeholders, as well as secondary data from related documents. The focus of the research is to evaluate the alignment of FIU Indonesia's Strategic Plan with the SDGs and RPJMN 2020-2024, assess the contribution of FIU Indonesia's work programs to the SDGs targets, and design a sustainability map to strengthen the institution's sustainability practices. The results are expected to provide an overview of the implementation of sustainability policies at FIU and recommend strategic steps to improve its reputation and operational sustainability.

2. Theoretical Background

Stakeholder Theory
Stakeholder theory emphasizes that organizations have responsibilities to various groups affected by their operations, including customers, employees, communities, the environment, and shareholders. The concept was first introduced by Freeman (1984), who stated that organizations are not only responsible to the owners of capital, but must also consider their impact on all stakeholders. This theory is relevant in the context of sustainability as it highlights the importance of balance in taking into account the interests of various stakeholders. Clarkson (1995) classifies stakeholders into two: primary stakeholders, who have a direct influence on the sustainability of the organization, and secondary stakeholders, who although they have no direct influence, can affect the reputation of the organization. Deegan (2014) adds that this theory can be viewed from two perspectives: normative, where the organization is responsible towards all stakeholders, and managerial, where responsibility is primarily focused on the groups that have the greatest economic influence. In this study, stakeholder theory is used because it is relevant for evaluating the impact of FIU's operations on various parties, such as the community, employees, government, and the environment, and ensuring that the institution's activities support sustainability goals.

Triple Bottom Line (TBL) Concept
The Triple Bottom Line (TBL) concept, introduced by John Elkington in 1997, evaluates organizational performance based on three main aspects: economic (*profit*), social (*people*), and environmental (*planet*). The concept emphasizes that organizations should pay attention to social and environmental impacts, in addition to financial returns. The application of TBL in the public sector enables institutions such as the FIU to achieve a balance between economic, social, and environmental dimensions, and ensure that their policies and operations support sustainability in a holistic manner. As such, FIUs can play an important role in achieving the SDGs through policies that are oriented towards positive impacts on the economy, society and the environment.

Adoption of Sustainable Development Goals (SDGs) in Indonesia
Indonesia plays an active role in formulating and implementing the SDGs which are

integrated into the National Medium-Term Development Plan (RPJMN) 2015-2019 and 2020-2024, in line with Nawacita as the President's Vision and Mission. A total of 124 SDGs targets have been harmonized with the RPJMN 2020-2024, demonstrating Indonesia's commitment to achieving the 2030 Agenda globally while supporting Indonesia's Vision 2045. Through Presidential Regulation No. 18/2020, RPJMN 2020-2024 mainstreamed the SDGs in national development. The collaboration between Nawacita, the seven agendas of RPJMN, and SDGs involves various stakeholders, from central to village governments, as well as non-government actors in planning and monitoring programs that support SDGs.

This commitment is strengthened through Presidential Regulations Number 59 of 2017 and Number 111 of 2022, which direct the preparation of the SDGs Roadmap 2017-2030, the National Action Plan (NAP), and reports to the UN through the *Voluntary National Review* (VNR). At the local level, provinces and villages develop Regional Action Plans (RAD) and implement Village SDGs by adjusting programs according to the needs of local communities. As part of the monitoring, Bappenas has published Indonesia's SDG Indicator Metadata which includes 302 indicators in four main pillars: Social, Economic, Environmental, and Legal and Governance. This metadata serves as a guideline in planning, implementing, and monitoring the achievement of SDGs in Indonesia. With this commitment, Indonesia seeks to achieve inclusive and competitive sustainable development by 2030.

3. Methodology

This research uses a qualitative approach and takes the form of a *single case study* focusing on FIU Indonesia, to evaluate the implementation of sustainability practices in supporting the SDGs. FIU Indonesia was chosen as the object of research because it has a strategic role in supporting the achievement of SDGs, which has become a global agenda to direct all institutions, including financial intelligence institutions, to contribute to more inclusive and sustainable development. FIU Indonesia has a great responsibility in maintaining the stability and integrity of the national financial system, which is an important element in economic sustainability. Although FIU Indonesia has not yet compiled a sustainability report, its strategic initiatives demonstrate a commitment to the principles of the SDGs.

Data collection in this study was conducted through two sources, namely primary data and secondary data. Primary data was obtained through semi-structured interviews, which aimed to gain insight into how FIU Indonesia's strategy was formulated, the implementation of the strategy in the organization's programs or activities, sustainability aspects considered in the formulation and implementation of the strategy, employee perceptions of the strategy, and the alignment of the strategy with SDGs. The questionnaire also referred to SDG targets and indicators to analyze the alignment or contribution of the organization's activities/programs in supporting SDG goals, results achieved, and challenges faced in the process. Interviews were conducted with 10 interviewees from 7 (seven) work units in FIU Indonesia. The

interviewees were selected because they have an important role in the preparation of the organization's strategic plan and are involved in the implementation of activities/programs relevant to SDGs. Secondary data comes from official documents such as the 2020-2024 National Medium-Term Development Plan (RPJMN) document, the 2020-2024 Strategic Plan, the Bureaucratic Reform Action Plan, and the 2020-2023 Annual Report, 2020-2023 Performance Report, media information, government regulations obtained through *document review*, and other documents needed in this research.

4. Empirical Findings/Result

Sustainability Initiatives at FIU Indonesia

RPJMN 2020-2024 is a strategic guide for Ministries/Institutions and Local Governments in preparing development plans that are aligned with the national vision and mission and support the achievement of SDGs. As part of the RPJMN, the FIU Indonesia 2020-2024 Strategic Plan is designed to support its duties and functions, especially in the prevention and eradication of Money Laundering (ML) and terrorism financing (TPPT). The focus of this Renstra is directed at increasing the utilization of FIU Indonesia's main products to support law enforcement, *good governance*, and protection of the financial system from illegal fund flows. The synergy between Nawacita, the seven development agendas in the RPJMN, and the SDGs can be seen in Figure 1 below:

Figure 1: Synergy between Nawac, RPJMN 2020-2024, and TBP/SDGs
Source: Ministry of National Development Planning/Bappenas document (2021) and FIU Indonesia Strategic Plan 2020-2024

Based on FIU Indonesia's 2020-2024 Strategic Plan, this institution plays an active role in supporting the seven Development Agendas in the 2020-2024 RPJMN, with an emphasis on two main agendas. The first agenda is to strengthen economic resilience for quality and equitable growth. Within this framework, FIU Indonesia ensures that illegal funds do not enter the national financial system, maintains the stability and integrity of the financial sector, and prevents Money Laundering

Crimes (ML) that have the potential to damage the Indonesian economy. The second agenda is to support political stability, law, defense, security, and public service transformation. To support this agenda, FIU Indonesia carries out various strategic efforts, including encouraging Indonesia's membership in FATF to increase international compliance, facilitating asset recovery through a "*follow the money*" approach, and combating transnational crimes such as terrorism and human trafficking. In addition, FIU Indonesia plays a role in ensuring the integrity of the electoral process through campaign finance monitoring, as well as supporting bureaucratic reform by providing financial transaction information of public officials, which aims to increase transparency and accountability of the state apparatus.

In line with the seven Development Agendas, FIU Indonesia's contributions are also aligned with several priorities of the Sustainable Development Goals (SDGs). In the context of the First and Seventh Development Agendas, FIU Indonesia focuses on SDGs 8 (Decent Work and Economic Growth), SDGs 16 (Peace, Justice, and Resilient Institutions), and SDGs 17 (Partnerships for the Goals). In addition, the Annexes to Presidential Regulations No. 59 of 2017 and No. 111 of 2022 indicate that SDGs priorities relevant to the institution also include SDGs 10 (Reducing Inequality), SDGs 16, and SDGs 17, with targets until 2024. Furthermore, the results of observations and document reviews related to the duties and functions of FIU Indonesia, as well as interviews with resource persons, indicate the contribution of this institution to other SDGs, including SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 6 (Clean Water and Sanitation), SDG 14 (Marine Ecosystems), and SDG 15 (Land Ecosystems).

5. Discussion

Alignment of FIU Indonesia's Strategic Plan with SDGs and RPJMN 2020-2024
Analysis of FIU Indonesia's 2020-2024 Strategic Plan (Renstra) shows that there is alignment with the direction of RPJMN 2020-2024 policies, especially in supporting National Priorities covering Political Stability, Law, Security, and Public Service Transformation. However, the contribution of FIU Indonesia in the context of RPJMN appears to be indirect, considering that this institution functions as a supporting Ministry / Agency (K / L). In contrast, the achievements of national development programs are more dominantly handled by the main K/L. In the Technocratic RPJMN 2020-2024, the prevention and eradication of Money Laundering (ML) and Financing of Terrorism (TPPT) programs have not been listed as a top priority in the national development indicators. Nonetheless, FIU Indonesia's Strategic Plan reflects attention to sustainability through the targets that have been set. However, the direct relationship between FIU Indonesia's organizational strategy and the Sustainable Development Goals (SDGs) has not been explicitly defined. The main focus of the strategies in the Strategic Plan is more directed at achieving the internal vision and mission of the institution, so the linkage with the achievement of SDGs requires further attention to be integrated in a more

comprehensive sustainability framework.

Alignment of FIU Indonesia's Work Program in Support of Relevant SDGs/Targets

FIU Indonesia's work program shows a significant contribution in supporting various SDGs targets through financial transaction analysis and cross-sectoral collaboration. In the Economic Pillar, FIU Indonesia plays a role in supporting SDGs 8, especially target 8.7 related to efforts to prevent and eradicate forced labor, slavery, sale of human beings, use of child labor, namely through the submission of Analysis Results (HA) of financial transactions related to trafficking in persons to law enforcement agencies (APH), and contributes to target 8.8 related to ensuring the protection of labor rights, through the preparation of internal policies to protect labor and implementing a *Business Continuity Management System* (BCMS). However, out of the 75 HAs submitted during the 2020-2023 period, only 41.33% were followed up by APH and without the application of money laundering articles that could provide a deterrent effect. Furthermore, alignment with SDGs 10 is reflected in the contribution of FIU Indonesia in Indonesia's membership in international forums such as FATF, APG, and Egmont Group, which strengthen the role of developing countries in global economic governance.

FIU Indonesia's 2023 Performance Report noted significant achievements with 43% of Indonesia's recommendations accepted in international forums exceeding the 40% target, as a result of active contributions in strengthening national and international cooperation for the prevention of ML and TPPT. In SDGs 17, specifically targets 17.1 and 17.17, FIU Indonesia supports the strengthening of state revenue through financial transaction analysis that can support increased state revenue as well as cross-sector collaboration through *Public-Private Partnership* (PPP) schemes in Handling *Business Email Compromise* (BEC) *Cases*, Prevention of *Investment Fraud*, and Supervision of the 2024 Elections and Regional Elections. In the period January 2020 to 2022, the realization of state revenue from the results of analysis and examination of FIU Indonesia submitted to Directorate General of Taxes (DGT) reached Rp7.04 trillion, including Rp3.2 trillion from the Voluntary Disclosure Program (PPS), a significant increase compared to Rp4.8 trillion in the previous period, while in 2023 the contribution of FIU Indonesia's financial intelligence added Rp2.96 trillion.

Under the Social Pillar, FIU Indonesia supports SDGs 4 by ensuring access to inclusive training at the Indonesia Financial Intelligence Institute (IFII) by reducing the gender gap and ensuring equal access to education for vulnerable groups. Based on data from the IFII, there is an increasing trend of female trainees over the period 2019 to 2021, indicating the increasingly significant involvement of women in IFII-related trainings, as Figure 2 shows the distribution of trainees by gender. In addition, FIU Indonesia supports SDGs 5 through internal policies that support gender equality and increased representation of women in strategic decision-making.
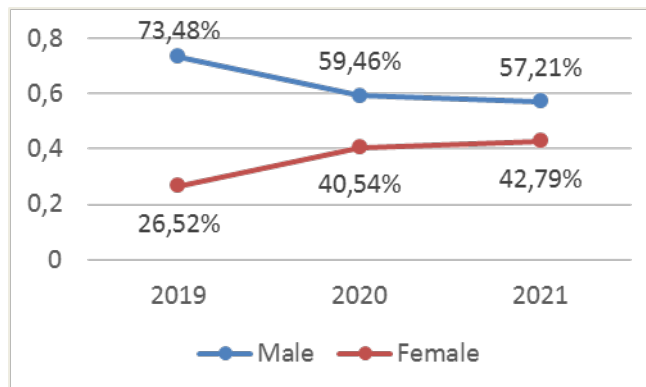
**Figure 2: Trend in the Proportion of Training Participants at the APUPPT
Training Center By Gender from 2019 to 2021**
Source: FIU Indonesia Data

In the Environmental Pillar, FIU Indonesia contributes to SDGs 6 by encouraging efficient use of water and energy. Support for SDGs 14, especially target 14.4, is carried out through the prevention and eradication of criminal acts in the marine sector. During 2020-2023, FIU Indonesia submitted 6 HAs related to ML in the marine sector and developed a *Strategic Risk Assessment* (SRA) to map ML risks, modus operandi, and perpetrator profiles, and provide strategic guidance for investigators and other stakeholders. Of the 6 HAs related to ML in the marine sector that have been submitted to law enforcement agencies, only 50% of HAs have been followed up, and the focus is more on the crime of origin than ML, partly due to the limitations of investigators and changes in regulations. In relation to SDGs 15, specifically target 15.7, FIU Indonesia submitted 73 analysis results of money laundering crimes originating from environmental, forestry and illegal *wildlife* trade crimes during 2020-2023. Follow-up on the results of the analysis by law enforcement agencies is quite good, with several cases using the TPPU article. In addition, FIU Indonesia has also compiled a Sectoral Risk Assessment of Forestry Crimes and formed a *Green Financial Crime* Strategic Analyst Team to explore the risks of environmental crimes and provide mitigation recommendations.

In the Law and Governance Pillar, FIU Indonesia supports SDGs 16, specifically targets 16.2, 16.4, and 16.5, through the submission of 16 analysis results related to ML with criminal offenses originating from child sexual exploitation and child trafficking to law enforcement agencies, analyzing cross-border financial transactions related to crimes such as human trafficking, narcotics, terrorism financing, and tax evasion, as well as submitting 1,195 analysis results related to ML with criminal offenses originating from corruption during the 2020-2023 period. Although the number of submissions of analysis results related to these criminal offenses is quite large, the follow-up by law enforcement agencies is still not optimal, especially regarding the follow-up handling of ML cases. To strengthen efforts to prevent and eradicate ML, FIU Indonesia has provided strategic

recommendations to strengthen corruption eradication, such as the proposed Asset Forfeiture Law and Cash Monitoring Policy. For SDGs target 16.6, FIU Indonesia has also created an effective, accountable, and transparent institution through accountable financial reporting with 17 consecutive years of Unqualified Opinion (WTP) from BPK, achievement of an excellent Performance Accountability System (SAKIP), implementation of the Bureaucratic Reform roadmap with increasing scores, and excellent Public Satisfaction Survey results.

In addition, its contribution to SDGs 16.7 and 16.10 involves inclusive decision-making and public information disclosure. FIU Indonesia actively presents annual reports, money laundering-related publications, as well as guidance and educational materials available to the public through its official website and other communication channels. In addition, FIU Indonesia strengthens international cooperation in accordance with target 16.8 through active membership in regional, bilateral and multilateral global forums. FIU Indonesia also conducts international information exchange through the submission of 48 information requests to 23 International FIUs by 2023 to support cross-border crime investigations, as well as expanding international networks by signing *Memorandum of Understanding* (MoU) with 61 FIUs. Overall, FIU Indonesia's work program supports various SDGs agendas with varying effectiveness. Challenges in optimizing reporting and suspicious transaction detection are obstacles that need to be overcome through stronger synergies with financial service providers and law enforcement officials. Technology-based strategies, public education, and comprehensive regulations are expected to strengthen FIU Indonesia's contribution to sustainable development.

Draft FIU Indonesia Sustainability Map
The results of the analysis of the alignment of FIU Indonesia's work programs with the SDGs show how sustainability principles have been applied at this organization, while assessing the effectiveness of each program in supporting the national development agenda and the achievement of relevant SDG targets. Table 2 maps areas that have been implemented, areas that require improvement, and provides policy recommendations to strengthen sustainability practices at FIU Indonesia. This draft sustainability map is expected to serve as recommendations for formulating more focused and targeted policies, supporting the achievement of long-term sustainability goals in line with national and global priorities.

Table 2. Draft Sustainability Map of FIU Indonesia

Sustainable Development Goals (SDGs)		FIU Indonesia Contribution	Effectiveness	Recommendation
4 QUALITY EDUCATION	Quality Education (SDGs 4.5)	Increased participation of women and equal access to education for vulnerable groups in training, gender,	Effective	Expanding the scope of participants, including FSIs, law enforcement officers and the

Sustainable Development Goals (SDGs)		FIU Indonesia Contribution	Effectiveness	Recommendation
		and disability-friendly facilities.		outside community. Increase the number of digital-based trainings.
5 GENDER EQUALITY	Gender Equality (SDGs 5.1, 5.5)	SDGs 5.1: Non-discrimination policies SDGs 5.5: Increased role of women in strategic positions	Moderately Effective	Increase women's representation through affirmative policies and leadership training.
6 CLEAN WATER AND SANITATION	Clean Water and Sanitation (SDGs 6)	Resource efficiency by complying with DKI Government regulations to use PAM water, limiting electricity use to working hours, and starting the transition to renewable energy through the installation of solar panels for garden lights and gazebos, although not yet comprehensive.	Moderately Effective	Expanding the use of solar panels, installing automatic taps to save water, and running internal campaigns on water and energy saving.
8 DECENT WORK AND ECONOMIC GROWTH	Decent Work and Economic Growth (SDGs 8.7, 8.8)	SDG 8.7: Submission of 75 HAs related to financial transactions with ML/TF indications with crimes of origin of TPPO, migrant smuggling, and labor (2020-2023), but only 41.33% were followed up and have not yet applied the ML article. Join the TPPO Task Force and develop a ML Risk Assessment to assist case detection and handling. SDGs 8.8: Develop internal policies to	Less Effective (8.7), Effective (8.8)	Improve detection of TPPO through training for Reporting Parties, utilization of ML Risk Assessment, synergy in the Task Force, and cooperation with NGOs. Periodic evaluation of employee protection policies.

Sustainable Development Goals (SDGs)	FIU Indonesia Contribution	Effectiveness	Recommendation
	protect the workforce and implement the BCMS, with zero employee safety incidents during 2020-2024.		
10 REDUCED INEQUALITIES — Reduced Inequality (SDGs 10.6)	Active membership in FATF, Egmont Group, and APG.	Effective	Increase Indonesian FIU engagement in international forums and delegate training.
14 LIFE BELOW WATER — Marine Ecosystems (SDGs 14.4)	Analysis of financial transactions related to the marine and fisheries sector. During the 2020-2023 period, FIU Indonesia has submitted 6 HA submitted to APH, but only 50% have been followed up and focus more on criminal acts of origin than ML. In addition, FIU Indonesia is preparing a *Strategic Risk Assessment* (SRA) for an early warning system and coordination with relevant agencies.	Less Effective	Training for FSIs and investigators, and building an early warning system based on SRA results.
15 LIFE ON LAND — Terrestrial Ecosystems (SDGs 15.7)	Deliver 73 Analysis Results related to ML in the environment, forestry and illegal wildlife trade sectors (2020-2023). Cooperation with Ministry of Environment and Forestry (KLHK), Polri, and NGOs, and the use of the TPPU article in prosecuting environmental cases.	Moderately Effective	Improved FSI reporting with training on suspicious transaction detection related to environmental crimes. Multi-sectoral collaboration with KLHK, international agencies and NGOs to address

Sustainable Development Goals (SDGs)	FIU Indonesia Contribution	Effectiveness	Recommendation
	Conduct Sectoral Risk Assessments and establish a *Green Financial Crime* Strategic Analyst Team to identify environmental crime risks and provide mitigation recommendations.		cases holistically, covering financial, legal and conservation aspects.
16 PEACE, JUSTICE AND STRONG INSTITUTIONS — Peace, Justice, and Strong Institutions (SDGs 16.2, 16.4, 16.5, 16.6, 16.7, 16.8, and 16.10)	SDGs 16.2, 16.4, and 16.5: Delivering 16 ML analysis results related to child exploitation, analyzing cross-border transactions, such as human trafficking, narcotics, terrorism financing, and tax evasion, and delivering 1,195 ML analysis results related to corruption. Nevertheless, the follow-up of law enforcement agencies on ML cases is still not optimal. SDGs 16.6: Building accountable and transparent institutions, as evidenced by the WTP opinion for 17 consecutive years, the SAKIP performing very well, the increase in the Bureaucratic Reform score, and the excellent results of the Public Satisfaction Survey. FIU Indonesia supports SDGs 16.7	Less Effective (16.2), Moderately Effective (16.4, 16.5, 16.7), Effective (16.6, 16.8, 16.10)	Intensive training of FSIs for suspicious financial transaction detection, cooperation with FIUs of other countries, case building / joint investigations with APH, encouraging the strengthening of asset forfeiture regulations and and increasing the priority of ML. Improved performance efficiency, bureaucratic reform, and public services through administrative digitalization, periodic internal training, and affirmation of women in strategic positions. Strengthen international engagement by adding MoUs with strategic FIUs, staff technical training, and expanding

Sustainable Development Goals (SDGs)	FIU Indonesia Contribution	Effectiveness	Recommendation
	by ensuring inclusive, participatory and representative decision-making at all levels. SDGs 16.8: Strengthen international cooperation through active membership in global forums at regional, bilateral and multilateral levels. Exchange information through the submission of 48 information requests to 23 international FIUs (2023) to support cross-border crime investigations. SDGs 16.10: ensuring public access to information, including actively presenting annual reports, publications related to ML/TPPT, as well as guidance and educational materials through official websites and other communication channels.		membership in global financial governance forums. Improve call center services, promote the DUMAS complaint channel, and promote educational services such as DIGIPUS and AML CFT Journal through online campaigns and educational cooperation.
17 PARTNERSHIPS FOR THE GOALS Partnerships for the Goals (SDGs 17.1, 17.17)	SDGs 17.1: Identify potential leakages of state revenue in the tax, customs and excise sectors, helping to optimize revenue up to Rp8.2 trillion (2019), Rp1.6 trillion (2020), and contributing to the realization of revenue of Rp7.04 trillion	Effective	Collaboration in joint analysis for information sharing, monitoring follow-up of analysis results by DGT; expanding private sector involvement in PPP.

Sustainable Development Goals (SDGs)	FIU Indonesia Contribution	Effectiveness	Recommendation
	(2020-2022) and Rp2.96 trillion (2023). SDGs 17.17: Strengthen cross-sectoral cooperation through *Public Private Partnership* (PPP) to address *Business Email Compromise* (BEC) cases, prevention of investment fraud, and supervision of the 2024 general and regional elections.		

Based on Table 2 above, it shows that FIU Indonesia has contributed in supporting the National Development Agenda and SDGs with varying levels of effectiveness in each target. The strategic role of FIU Indonesia is most visible in supporting the seventh agenda, namely political stability, law, and public service transformation. Effective contributions include increasing women's participation and equal access to education for vulnerable groups in training, gender and disability-friendly facilities through the IFII (SDGs 4.5), protection of labor rights through the preparation of internal policies and BCMS (SDGs 8.8), global participation in international forums (SDGs 10.6 and 16.8), and facilitation of public information and APU-PPT literacy through official websites and other channels (SDGs 16.10). This aligns with the perspective that sustainability practices, when effectively implemented, contribute positively to financial and institutional performance (Alshehhi, Nobanee, & Khare, 2018).

SDGs 16.6 has also shown high effectiveness, with an unqualified opinion for 17 consecutive years and a consistently improving bureaucratic reform score. In SDGs 17.1, FIU Indonesia contributes to the optimization of state revenue through analysis that helps detect tax leaks, leveraging data-driven decision-making processes similar to advancements in big data analytics for financial intelligence (Gepp, Linnenluecke, O'Neill, & Smith, 2018). SDGs 17.17 shows the success of public-private collaboration in handling crimes such as BEC, investment fraud, and supervision of the 2024 General and Regional Election. The integration of AI and automation in regulatory decision-making could further enhance these efforts, as suggested by Bullock (2017), who highlights the role of AI in improving bureaucratic discretion and efficiency.

However, on moderately effective targets such as SDGs 5.1, 5.5, 6, and 15, FIU Indonesia needs to strengthen gender equality policies, efficient use of water and energy resources, and detection of financial transactions related to environmental crimes. In SDGs 16.4 and 16.5, it is necessary to improve regulations such as the Asset Forfeiture Law to support more optimal follow-up. Given the increasing reliance on financial intelligence and accounting data in regulatory compliance, it is essential to integrate advanced technological and analytical skills into institutional frameworks (Andiola, Masters, & Norman, 2020). In SDGs 16.7, FIU Indonesia ensures tiered decision-making that involves various parties and increases the representation of women in strategic positions, reinforcing the importance of corporate social responsibility initiatives in fostering institutional change and inclusivity (Aguilera, Rupp, Williams, & Ganapathi, 2007).

Some targets are less effective, such as SDGs 8.7 and 16.2, facing challenges in the detection and handling of human trafficking and child exploitation crimes, as well as crimes in the marine sector in SDG 14. Addressing these challenges requires a more robust integration of data analytics, regulatory frameworks, and international cooperation to enhance the effectiveness of FIU Indonesia's contributions.

6. Conclusions

This study evaluates the implementation of sustainability practices at FIU Indonesia in supporting the Sustainable Development Goals (SDGs) through an analysis of the alignment of FIU Indonesia's Strategic Plan (Renstra) and work programs with the RPJMN 2020-2024 and SDGs, and designing a sustainability map. The results of the analysis show that FIU Indonesia's Strategic Plan has been aligned with the RPJMN policy direction, especially in supporting political stability, law, security, and public service transformation. However, FIU Indonesia's contribution to RPJMN is indirect due to its role as a supporting Ministry/Institution (K/L), while the achievements of national development programs are mostly held by the main K/L. In the Technocratic RPJMN 2020-2024, the prevention and eradication of ML and TPPT programs have not become a top priority in national development indicators. In addition, although the FIU Indonesia Strategic Plan has considered sustainability aspects through the targets achieved, the direct link between the organization's strategy and the SDGs has not been explicitly seen. The focus of the Strategic Plan is more directed at achieving the internal vision and mission of the institution.

FIU Indonesia's work program shows significant alignment with various SDGs targets in accordance with its duties and functions, which include the pillars of economic, social, environmental, and legal and governance development. FIU Indonesia has successfully supported SDGs targets through inclusive training programs (SDGs 4.5), labor protection (SDGs 8.8), participation in global governance (SDGs 10.6, 16.8), access to public information (SDGs 16.10), increasing state revenue (SDGs 17.1), and cross-sectoral cooperation (SDGs 17.17). However, there are areas that require strengthening, such as resource efficiency

(SDGs 6), gender equality policies (SDGs 5.1, 5.5), identification/reporting of transactions related to environmental crimes and wildlife trafficking (SDGs 15), strengthening regulations to support optimal follow-up (SDGs 16.4 and SDGs 16.5) and representation of women in strategic positions (SDGs 16.7). Some targets, such as SDGs 8.7 (eradication of human trafficking), SDGs 16.2 (protection of children from exploitation), and SDGs 14 (protection of marine ecosystems), require special attention because the effectiveness of their implementation is still low.

This study recommends that ML/TPPT prevention and eradication programs be included in the RPJMN 2025-2029 as priority programs with more specific indicators to improve the effectiveness of the national AML/CFT regime. Indonesia's FIU also needs to strengthen synergies with relevant institutions through collaborative forums, optimize technology such as big data and artificial intelligence to detect suspicious transactions, and support strategic regulations such as the Asset Forfeiture Law to accelerate the recovery of criminal assets. In addition, the expansion of public education and media engagement is important to increase public literacy and encourage active participation in supporting the SDGs. These steps are expected to strengthen the contribution of Indonesia's FIU in maintaining the integrity of the financial system and supporting sustainable development more effectively.

This research has limitations, mainly because it only involves interviews with internal parties of the Indonesian FIU without involving external stakeholders, such as relevant law enforcement agancies, ministries, international agencies, financial service providers, or civil society organizations. This reduces the diversity of perspectives that could enrich the analysis of the implementation of sustainability practices. In addition, time constraints meant that the research could not be conducted longitudinally, so it was unable to provide a picture of changes in the implementation of sustainability in Indonesian FIUs over the long term. The resulting sustainability map is also based on historical data and policy recommendations without implementation trials or simulations, which have the potential to produce more concrete findings. For future research, it is suggested that the scope of interviews be expanded by involving external *stakeholders* to obtain a more comprehensive analysis. Future research could also add quantitative approaches, such as *stakeholder* perception surveys and collection of SDGs indicators, to provide concrete evidence of the effectiveness of FIU Indonesia's programs. Longitudinal studies should be considered to understand the dynamics of sustainability implementation over time, as well as piloting or simulating the implementation of recommended policies to produce more applicable findings and support effective policy formulation.

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