

DAFTAR PUSTAKA

- Akartuna, E. A., Johnson, S. D., & Thornton, A. (2022). Preventing the money laundering and terrorist financing risks of emerging technologies: An international policy Delphi study. *Technological Forecasting and Social Change*, 179. <https://doi.org/10.1016/j.techfore.2022.121632>
- Alam, M. M., Awawdeh, A. E., & Muhamad, A. I. Bin. (2021). Using e-wallet for business process development: challenges and prospects in Malaysia. *Business Process Management Journal*, 27(4), 1142–1162. <https://doi.org/10.1108/BPMJ-11-2020-0528>
- Aliti, A., Apostolova, M., Luma, A., Aliu, A., Fetaji, M., & Snopce, H. (2023). Ethereum Smart Contract Deployment for a Real Estate Management System (REMS) Implemented in Blockchain. *TEM Journal*, 12(3), 1383–1389. <https://doi.org/10.18421/TEM123-18>
- Andronie, M., Iatagan, M., Uță, C., Hurloiu, I., Dijmărescu, A., & Dijmărescu, I. (2023). Big data management algorithms in artificial Internet of Things-based fintech. In *Oeconomia Copernicana* (Vol. 14, Issue 3, pp. 769–793). Institute of Economic Research. <https://doi.org/10.24136/oc.2023.023>
- Anggono, A., & Riskiyadi, M. (2021). Cybercrime dan Cybersecurity pada Fintech: Sebuah Tinjauan Pustaka Sistematis Cybercrime and Cybersecurity at Fintech: A Systematic Literature Review. *Jurnal Manajemen Dan Organisasi (JMO)*, 12(3), 239–251.
- Aslam, F., Hunjra, A. I., Ftiti, Z., Louhichi, W., & Shams, T. (2022). Insurance fraud detection: Evidence from artificial intelligence and machine learning. *Research in International Business and Finance*, 62. <https://doi.org/10.1016/j.ribaf.2022.101744>
- Atta, A. A. B., Shehdeh, M., Othman, M. D., Ahmad, A. B., Hamdan, M., & Ali, B. J. A. (2024). Risk Management Compliance of Financial Technology Firms Operating in Jordan. *Journal of Logistics, Informatics and Service Science*, 11(2), 251–265. <https://doi.org/10.33168/JLISS.2024.0216>
- Ben Bouheni, F., Tewari, M., Sidaoui, M., & Hasnaoui, A. (2023). An econometric understanding of Fintech and operating performance. *Review of Accounting and Finance*, 22(3), 329–352. <https://doi.org/10.1108/RAF-10-2022-0290>
- Cakra Dewa, M. M., Yunia Kharisyami, P. W., Diva Navael, L., & Maulana, A. (2022). PERAN AKUNTAN DALAM MENGHADAPI DIGITALISASI EKONOMI MENJELANG ERA SOCIETY 5.0. *JAE (JURNAL AKUNTANSI DAN EKONOMI)*, 7(3), 56–67. <https://doi.org/10.29407/jae.v7i3.18492>

- Ferrari, M. V. (2022). The platformisation of digital payments: The fabrication of consumer interest in the EU FinTech agenda. *Computer Law and Security Review*, 45. <https://doi.org/10.1016/j.clsr.2022.105687>
- Hanafizadeh, P., & Amin, M. G. (2023). The transformative potential of banking service domains with the emergence of FinTechs. *Journal of Financial Services Marketing*, 28(3), 411–447. <https://doi.org/10.1057/s41264-022-00161-0>
- Hassan, S. W. U., Kiran, S., Gul, S., Khatatbeh, I. N., & Zainab, B. (2023). The perception of accountants/auditors on the role of corporate governance and information technology in fraud detection and prevention. *Journal of Financial Reporting and Accounting*. <https://doi.org/10.1108/JFRA-05-2023-0235>
- Irimia-Diéguez, A., Albort-Morant, G., Oliver-Alfonso, M. D., & Ullah, S. (2024). Predicting the intention to use Paytech services by Islamic banking users. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(1), 1–15. <https://doi.org/10.1108/IMEFM-07-2022-0298>
- Jain, R., Kumar, S., Sood, K., Grima, S., & Rupeika-Apoga, R. (2023). A Systematic Literature Review of the Risk Landscape in Fintech. In *Risks* (Vol. 11, Issue 2). MDPI. <https://doi.org/10.3390/risks11020036>
- Kayani, U. N. (2023). Exploring prospects of blockchain and fintech: using SLR approach. In *Journal of Science and Technology Policy Management*. Emerald Publishing. <https://doi.org/10.1108/JSTPM-01-2023-0005>
- Lee, J. (2020). Access to Finance for Artificial Intelligence Regulation in the Financial Services Industry. *European Business Organization Law Review*, 21(4), 731–757. <https://doi.org/10.1007/s40804-020-00200-0>
- Liswanty, I., Muda, I., & Kesuma, S. A. (2023). Systematic Literature Review Intention to Use E-Wallet. *International Journal of Social Service and Research*, 3(3), 650–655. <https://doi.org/10.46799/ijssr.v3i3.300>
- Mittal, P., Kaur, A., & Gupta, P. K. (2021). THE MEDIATING ROLE of BIG DATA to INFLUENCE PRACTITIONERS to USE FORENSIC ACCOUNTING for FRAUD DETECTION. *European Journal of Business Science and Technology*, 7(1), 47–58. <https://doi.org/10.11118/ejobsat.2021.009>
- Mohsen, S. E., Hamdan, A., & Shoaib, H. M. (2024). Digital transformation and integration of artificial intelligence in financial institutions. *Journal of Financial Reporting and Accounting*. <https://doi.org/10.1108/JFRA-09-2023-0544>

- Muchlis, M., Agustia, D., & Narsa, I. M. (2021). PENGARUH TEKNOLOGI BIG DATA TERHADAP NILAI PERUSAHAAN MELALUI KINERJA KEUANGAN PERUSAHAAN DI BURSA EFEK INDONESIA. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(2). <https://doi.org/10.24034/j25485024.y2021.v5.i2.4928>
- Mutia, Y. (2020). KONTROL TERHADAP KECURANGAN DALAM SISTEM AKUNTANSI BERBASIS KOMPUTER. *Jurnal Akuntansi & Investasi*, 1(1), 11–19.
- Nijjer, S., Sood, K., Grima, S., Rupeika-Apoga, R., & Varma, P. (2022). Thematic Analysis of Financial Technology (Fintech) Influence on the Banking Industry. *Risks*, 10, 186. <https://doi.org/10.3390/risks>
- Ningsih, I. W., Malik, D., Utomo, C. H., Aswan, & Fauziah, F. (2022). METODE SYSTEMATIC LITERATURE REVIEW UNTUK IDENTIFIKASI. *Jurnal Sistem Informasi Dan Manajemen*, 10(3).
- Okoli, C. (2015). A guide to conducting a standalone systematic literature review. *Communications of the Association for Information Systems*, 37(1), 879–910. <https://doi.org/10.17705/1cais.03743>
- Onibala, A. A., Rindengan, Y., & Lumenta, A. S. (2021). Analisis Penerapan Model UTAUT 2 (UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY 2) Terhadap E-Kinerja Pada Pemerintah Provinsi Sulawesi Utara.
- Orchad, T., & Tasiemski, L. (2023). The rise of Generative AI and possible effects on the economy. *Economics and Business Review*, 9 (2), 9–26. <https://doi.org/10.18559/ebr.2023.2>
- Osei-Assibey Bonsu, M., Wang, Y., & Guo, Y. (2023). Does fintech lead to better accounting practices? Empirical evidence. *Accounting Research Journal*, 36(2–3), 129–147. <https://doi.org/10.1108/ARJ-07-2022-0178>
- Papanagnou, C., Seiler, A., Spanaki, K., Papadopoulos, T., & Bourlakis, M. (2022). Data-driven digital transformation for emergency situations: The case of the UK retail sector. *International Journal of Production Economics*, 250. <https://doi.org/10.1016/j.ijpe.2022.108628>
- Rachmawati, N., & Akutansi, S. I. (2024). MANAJEMEN RISIKO DALAM PENERAPAN SISTEM INFORMASI AKUNTANSI PADA INDUSTRI FINANSIAL. In *Ilmudata.org* (Vol. 4, Issue 2).
- Rajan, N., George, A., Saravanan, S. V., Kavitha, J., & Gopalakrishnan, C. S. (2022). An Analysis on Customer Perception towards Fintech Adoption.

Journal of Logistics, Informatics and Service Science, 9(3), 146–158.
<https://doi.org/10.33168/LISS.2022.0311>

Rajawat, A. S., Goyal, S. B., Kumar, M., & Singh, T. P. (2024). An AI-Enabled Blockchain Algorithm: A Novel Approach to Counteract Blockchain Network Security Attacks. *EAI Endorsed Transactions on Internet of Things*, 10. <https://doi.org/10.4108/eetiot.5484>

Sarker, S., Henningsson, S., Jensen, T., & Hedman, J. (2021). Use Of Blockchain As A Resource For Combating Corruption In Global Shipping: An Interpretive Case Study. *Journal of Management Information Systems*, 38(2), 338–373. <https://doi.org/10.1080/07421222.2021.1912919>

Sewpersadh, N. S. (2023). Disruptive business value models in the digital era. In *Journal of Innovation and Entrepreneurship* (Vol. 12, Issue 1). Springer Science and Business Media Deutschland GmbH. <https://doi.org/10.1186/s13731-022-00252-1>

Suryono, R. R., Budi, I., & Purwandari, B. (2020a). Challenges and trends of financial technology (Fintech): A systematic literature review. In *Information (Switzerland)* (Vol. 11, Issue 12, pp. 1–20). MDPI AG. <https://doi.org/10.3390/info11120590>

Suryono, R. R., Budi, I., & Purwandari, B. (2020b). Challenges and trends of financial technology (Fintech): A systematic literature review. In *Information (Switzerland)* (Vol. 11, Issue 12, pp. 1–20). MDPI AG. <https://doi.org/10.3390/info11120590>

Triandini, E., Jayanatha, S., Indrawan, A., Putra, G. W., Iswara, B., Studi, P., Informasi, S., Bali, S., Raya, J., & No, P. (2019). Metode Systematic Literature Review untuk Identifikasi Platform dan Metode Pengembangan Sistem Informasi di Indonesia. In *Indonesian Journal of Information Systems (IJIS)* (Vol. 1, Issue 2). <https://www.google.com>

Wei, L., Deng, Y., Huang, J., Han, C., & Jing, Z. (2022). Identification and Analysis of Financial Technology Risk Factors Based on Textual Risk Disclosures. *Journal of Theoretical and Applied Electronic Commerce Research*, 17(2), 590–612. <https://doi.org/10.3390/jtaer17020031>

Xu, J., & Li, W. (2023). Study on the impact of digital economy on innovation output based on dynamic panel data model. *European Journal of Innovation Management*. <https://doi.org/10.1108/EJIM-03-2023-0193>

Yuan, J., Jiang, S., & Dela Cruz, B. M. J. (2023). Toward the digital economy: Mobile payment affecting sustainable consumption behavior. *Innovative Marketing*, 19(1), 220–232. [https://doi.org/10.21511/im.19\(1\).2023.19](https://doi.org/10.21511/im.19(1).2023.19)

- Zarco, C., Giráldez-Cru, J., Cordon, O., & Liébana-Cabanillas, F. (2024). A comprehensive view of biometric payment in retailing: A complete study from user to expert. *Journal of Retailing and Consumer Services*, 79. <https://doi.org/10.1016/j.jretconser.2024.103789>
- Zhao, J. (2023). Study on the Role of Big Data Technology in Promoting the Transformation of Financial Accounting in the Digital Economy Era. *Applied Mathematics and Nonlinear Sciences*. <https://doi.org/10.2478/amns.2023.2.01120>

