

DAFTAR PUSTAKA

- Ahen, F. (2022). International mega-corruption Inc.: the structural violence against sustainable development. *Critical Perspectives on International Business*, 18(2), 178–200. <https://doi.org/10.1108/cpoib-04-2018-0035>
- Ahmed, S. A. (2017). Practical application of *anti-money laundering* requirements in Bangladesh an insight into the disparity between *anti-money laundering* methods and their effectiveness based on resources and infrastructure. *Journal of Money laundering Control*, 20(4), 428–450. <https://doi.org/10.1108/JMLC-09-2016-0042>
- Albashrawi, M., & Kardan, A. A. (2020). Detecting money laundering in the banking sector using *deep learning* techniques. *International Journal of Computational Intelligence Systems*, 13(1), 1476-1485.
- Albrecht, C., Duffin, K. M., Hawkins, S., & Morales Rocha, V. M. (2019). The use of cryptocurrencies in the money laundering process. *Journal of Money Laundering Control*, 22(2), 210-216. <https://doi.org/10.1108/JMLC-12-2017-0074>
- Alexandre, C., & Balsa, J. (2015). A multiagent based approach to *money laundering* detection and prevention. *ICAART 2015 - 7th International Conference on Agents and Artificial intelligence, Proceedings, 1*, 230–235. <https://doi.org/10.5220/0005281102300235>
- Alkhalili, M., Qutut, M. H., & Almasalha, F. (2021). Investigation of Applying *Machine learning* for Watch-List Filtering in *Anti-money laundering*. *IEEE Access*, 9, 18481–18496. <https://doi.org/10.1109/ACCESS.2021.3052313>
- Alloghani, M., Al-Jumeily, D., Mustafina, J., Hussain, A., & Aljaaf, A. J. (2020). A systematic review on supervised and unsupervised *machine learning* algorithms for data science. *Supervised and unsupervised learning for data science*, 3-21. https://doi.org/10.1007/978-3-030-22475-2_1
- Alotibi, J., Almutanni, B., Alsubait, T., Alhakami, H., & Baz, A. (2022). *Money laundering* Detection using *Machine learning* and *Deep learning*. *International Journal of Advanced Computer Science and Applications*, 13(10), 732–738. <https://doi.org/10.14569/IJACSA.2022.0131087>
- Alshantti, A., & Rasheed, A. (2021). Self-Organising Map Based Framework for Investigating Accounts Suspected of Money Laundering. *Frontiers in Artificial Intelligence*, 4, 761925. <https://doi.org/10.3389/frai.2021.761925>
- Alsuwailam, A. A. S., & Saudagar, A. K. J. (2020). *Anti-money laundering* systems: a systematic literature review. *Journal of Money laundering Control*, 23(4), 833–848. <https://doi.org/10.1108/JMLC-02-2020-0018>
- Ashtiani, M. N., & Raahmei, B. (2023). News-based intelligent prediction of financial markets using text mining and *machine learning*: A systematic literature review. *Expert Systems with Applications*, 119509.

- AUSTRAC. (2011). *Money laundering in Australia* 2011. <https://www.austrac.gov.au/business/how-comply-guidance-and-resources/guidance-resources/money-laundering-australia-2011>
- Bishop, C. M., & Nasrabadi, N. M. (2006). *Pattern recognition and machine learning* (Vol. 4, No. 4, p. 738). New York: Springer.
- Bjelajac, Z., & Bajac, M. B. (2022). Blockchain technology and money laundering. *Law Theory & Prac.*, 39, 21.
- Booth, A., Sutton, A., & Papaioannou, D. (2016). *Systematic approaches to a successful literature review*. Sage.
- Canhoto, A. (2021). Leveraging *machine learning* in the global fight against *money laundering* and terrorism financing: an affordances perspective. *Journal of Business Research*, 131, 441–452.
- Chitimira, H., & Munedzi, S. (2023). Overview international best practices on customer due diligence and related *anti-money laundering* measures. *Journal of Money Laundering Control*, 26(7), 53–62. <https://doi.org/10.1108/JMLC-07-2022-0102>
- Chitimira, H., & Ncube, P. (2021). The regulation and use of artificial intelligence and 5g technology to combat cybercrime and financial crime in south african banks. *Potchefstroom Electronic Law Journal*, 24. Scopus. <https://doi.org/10.17159/1727-3781/2021/V24I0A10742>
- Clarke, A. E. (2021). Is there a commendable regime for combatting *money laundering* in international business transactions? *Journal of Money Laundering Control*, 24(1), 163–176. <https://doi.org/10.1108/JMLC-05-2020-0057>
- Cooley, A. and Sharman, J. (2015). Blurring the line between licit and illicit: transnational corruption networks in Central Asia and beyond. *Central Asian Survey*, 34(1), 11–28. <https://doi.org/10.1080/02634937.2015.1010799>
- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. Thousand Oaks, CA: Sage Publications.
- Creswell, J. W., & Creswell, J. D. (2017). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (4th ed.). Thousand Oaks, CA: Sage Publications.
- Deutsche Bundesbank. (n.d.). Policy Discussion Paper: The Use of Artificial Intelligence and *Machine learning* in the Financial Sector. 2020.
- Eldawlatly, A., Alshehri, H., Alqahtani, A., Ahmad, A., Al-Dammas, F., & Marzouk, A. (2018). Appearance of Population, Intervention, Comparison, and Outcome as research question in the title of articles of three different anesthesia journals: A pilot study. *Saudi Journal of Anaesthesia*, 12(2), 283–286. https://doi.org/10.4103/sja.SJA_767_17

- FATF. (2019). *International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation*. <https://www.fatf-gafi.org/publications/fatfrecommendations/documents/fatf-recommendations.html>
- FATF. (2020). *Money Laundering Techniques and Methods*. <https://www.fatf-gafi.org/publications/methodsandtrends/documents/moneylaundering.html>
- FATF. (2020). Outcomes FATF Plenary, 20-21 October 2022. FATF. <https://www.fatf-gafi.org/en/publications/Fatfgeneral/Outcomes-fatf-plenary-october-2022.html>
- FATF. (2022). The FATF Recommendations. FATF. <https://www.fatf-gafi.org/en/publications/Fatfrecommendations/Fatf-recommendations.html>.
- FinCEN. (2023). FinCEN Combats Ransomware. <https://www.fincen.gov/fincen-combats-ransomware>.
- FINTRAC. (2023). *Financial Transactions and Reports Analysis Centre of Canada*. <https://fintrac-canafe.canada.ca/intro-eng>.
- Gaviyau, W., & Sibindi, A. B. (2023). *Anti-money laundering and customer due diligence: Empirical evidence from South Africa*. *Journal of Money Laundering Control*, 26(7), 224–238. <https://doi.org/10.1108/JMLC-06-2023-0103>
- Gough, D., Oliver, S., & Thomas, J. (2017). *An introduction to systematic reviews*. Sage.
- Gupta, A., Dwivedi, D. N., Shah, J., & Jain, A. (2022). Data quality issues leading to sub optimal *machine learning* for money laundering models. *Journal of Money Laundering Control*, 25(3), 551–555. Scopus. <https://doi.org/10.1108/JMLC-05-2021-0049>
- Han, J., Huang, Y., Liu, S., & Towey, K. (2020). *Artificial intelligence for anti-money laundering: a review and extension*. *Digital Finance*, 2(3–4), 211–239. <https://doi.org/10.1007/s42521-020-00023-1>
- Hinton, G. E., & Salakhutdinov, R. R. (2006). Reducing the Dimensionality of Data with Neural Networks. *Science*, 313(5786), 504–507.
- Hu, C., Li, R., Li, C., Miao, H., Yang, Z., & Zhang, T. (2022, September). Big Data Analysis for *Anti-money laundering: A Case of Open Source Greenplum Application*. In *International Conference on Web Information Systems and Applications* (pp. 638-645). Cham: Springer International Publishing.
- Isolauri, E. A., & Ameer, I. (2022). *Money laundering as a transnational business phenomenon: a systematic review and future agenda*. *Critical Perspectives on International Business*, 19(3), 426–468. <https://doi.org/10.1108/cpoib-10-2021-0088>

- Jamil, A. B., Johari, R. J., Zarefar, A., & Yudi, M. M. (2023). An analysis of suspicious transaction reporting decisions in Malaysia's money services business. *Edelweiss Applied Science and Technology*, 8(1), 24–32. <https://doi.org/10.55214/25768484.v8i1.413>
- Kafteranis, D., & Turksen, U. (2022). Art of Money Laundering with Non-Fungible Tokens: A myth or reality?. *European Law Enforcement Research Bulletin*, 22(6), 23-31.
- Kanamori, S., Abe, T., Ito, T., Emura, K., Wang, L., Yamamoto, S., Phong, L. T., Abe, K., Kim, S., Nojima, R., Ozawa, S., & Moriai, S. (2022). Privacy-Preserving Federated Learning for Detecting Fraudulent Financial Transactions in Japanese Banks. *Journal of Information Processing*, 30, 789–795. Scopus. <https://doi.org/10.2197/ipsjjip.30.789>
- Kannan, R., Reddiar, Y., Ramakrishnan, K., Eastaff, M. S., & Ramesh, S. (2022). *Job characteristics of a Malaysian bank's anti-money laundering system and its employees' job satisfaction [version 2; peer review: 2 approved, 1 not approved]*.
- Ketenci, U. G., Kurt, T., Onal, S., Erbil, C., Akturkoglu, S., & Ilhan, H. S. (2021). A Time-Frequency Based Suspicious Activity Detection for *Anti-money laundering*. *IEEE Access*, 9, 59957–59967. <https://doi.org/10.1109/ACCESS.2021.3072114>
- Kitchenham, B. A., & Charters, S. (2007). Guidelines for performing Systematic Literature Reviews in Software Engineering. *Technical Report EBSE 2007-001. Keele University and Durham University Joint Report*.
- Labanca, D., Primerano, L., Markland-Montgomery, M., Polino, M., Carminati, M., & Zanero, S. (2022). Amaretto: An Active Learning Framework for Money Laundering Detection. *IEEE Access*, 10, 41720–41739. Scopus. <https://doi.org/10.1109/ACCESS.2022.3167699>
- Lawrencia, C., & Ce, W. (2019, August). Fraud detection decision support system for Indonesian financial institution. In 2019 *International Conference on Information Management and Technology (ICIMTech)* (Vol. 1, pp. 389-394). IEEE.
- Leite, G. S., Albuquerque, A. B., & Pinheiro, P. R. (2019). Application of technological solutions in the fight against *money laundering*-A systematic literature review. *Applied Sciences (Switzerland)*, 9(22). <https://doi.org/10.3390/app9224800>
- MacLure, M. (2005). Clarity bordering on stupidity: Where's the quality in systematic review? *Journal of Education Policy*, 20(4), 393-416.
- Malik, E. F., Khaw, K. W., Belaton, B., Wong, W. P., & Chew, X. (2022). Credit Card Fraud Detection Using a New Hybrid *Machine learning* Architecture. *Mathematics*, 10(9), 1480. <https://doi.org/10.3390/math10091480>

- Moher, D., Liberati, A., Tetzlaff, J., & Altman, D. G. (2009). Preferred reporting items for systematic reviews and meta-analyses: the PRISMA statement. *PLoS Medicine*, 6(7), e1000097.
- Mukherjee, A., Singh, S., & Gaurav, K. (2019). Financial fraud detection using *machine learning* techniques: A systematic literature review. *Journal of Information Security and Applications*, 50, 1–25.
- Nicholls, J., Kuppa, A., & Le-Khac, N.-A. (2021). Financial Cybercrime: A Comprehensive Survey of *Deep learning* Approaches to Tackle the Evolving Financial Crime Landscape. *IEEE Access*, 9, 163965–163986. <https://doi.org/10.1109/ACCESS.2021.3134076>
- Okoli, C. (2015). A guide to conducting a standalone systematic literature review. *Communications of the Association for Information Systems*, 37, 879-910.
- Petticrew, M., & Roberts, H. (2006). *Systematic reviews in the social sciences: A practical guide*. Blackwell Publishing.
- Rogers, E. M. (2003). *Diffusion of Innovations* (5th ed.). New York: Free Press.
- Ruiz, E. P., & Angelis, J. (2022). Combating *money laundering* with *machine learning* – applicability of supervised-learning algorithms at *cryptocurrency* exchanges. *Journal of Money laundering Control*, 25(4), 766–778. <https://doi.org/10.1108/JMLC-09-2021-0106>
- Salehi, A., Ghazanfari, M., & Fathian, M. (2017). Data mining techniques for *money laundering*. *International Journal of Applied Engineering Research*, 12(20), 10084–10094. <https://doi.org/10.5120/ijca2016910953>
- Savage, D., Wang, Q., Chou, P., Zhang, X., & Yu, X. (2016). *Detection of money laundering groups using supervised learning in networks*. <http://arxiv.org/abs/1608.00708>
- Sekgoka, C. P., Yadavalli, V. S. S., & Adetunji, O. (2022). Privacy-preserving data mining of cross-border financial flows. *Cogent Engineering*, 9(1), 2046680. <https://doi.org/10.1080/23311916.2022.2046680>
- Shahbazi, Z., & Byun, Y. C. (2022). *Machine learning*-Based Analysis of *Cryptocurrency* Market Financial Risk Management. *IEEE Access*, 10, 37848–37856. <https://doi.org/10.1109/ACCESS.2022.3162858>
- Shaikh, A. K., Al-Shamli, M., & Nazir, A. (2021). Designing a relational model to identify relationships between suspicious customers in *anti-money laundering* (AML) using social network analysis (SNA). *Journal of Big Data*, 8(1), 20. <https://doi.org/10.1186/s40537-021-00411-3>
- Singh, C., & Lin, W. (2020). Can *artificial intelligence*, RegTech and CharityTech provide effective solutions for *anti-money laundering* and counter-terror financing initiatives in charitable fundraising. *Journal of Money laundering Control*, 24(3), 464–482. <https://doi.org/10.1108/JMLC-09-2020-0100>

- Soltani, R., Nguyen, U.T., Yang, Y., Faghani, M., Yagoub, A. and An, A. (2016). A new algorithm for *money laundering* detection based on structural similarity. *2016 IEEE 7th Annual Ubiquitous Computing, Electronics and Mobile Communication Conference (UEMCON)*, 1–7.
- Sudjianto, A., Nair, S., Yuan, M., Zhang, A., Kern, D., & Cela-Diaz, F. (2010). Statistical methods for fighting financial crimes. *Technometrics*, 52(1), 5-19.
- Suresh, C., Reddy, K. T., & Sweta, N. (2016). A Hybrid Approach for Detecting Suspicious Accounts in *Money laundering* Using Data Mining Techniques. *International Journal of Information Technology and Computer Science*, 8(5), 37–43. <https://doi.org/10.5815/ijitcs.2016.05.04>
- Syed Mustapha Nazri, S.N.F., Zolkaflil, S. and Omar, N. (2019). Mitigating financial leakages through effective *money laundering* investigation. *Managerial Auditing Journal*, 34(2), 189–207.
- Teichmann, F., & Falker, M. C. (2020). Money laundering through cryptocurrencies. In *Artificial Intelligence: Anthropogenic Nature vs. Social Origin* (pp. 500-511). Springer International Publishing.
- Thomé, A. M. T., Scavarda, L. F., & Scavarda, A. J. (2016). Conducting systematic literature review in operations management. *Production Planning & Control*, 27(5), 408-420.
- Tranfield, D., Denyer, D., & Smart, P. (2003). Towards a methodology for developing evidence-informed management knowledge by means of systematic review. *British Journal of Management*, 14(3), 207-222.
- Xu, H., Li, Y., Wu, J., & Wang, S. (2021). Anti-Money Laundering Aided by Text Mining and Convolutional Neural Network. *IEEE Access*, 9, 34243-34255.
- Zhang, Y., & Trubey, P. (2019). *Machine learning* and Sampling Scheme: An Empirical Study of *Money laundering* Detection. *Computational Economics*, 54(3), 1043–1063. <https://doi.org/10.1007/s10614-018-9864-z>