

DAFTAR PUSTAKA

- Abdulhakeem, S. A., & Hu, Q. (2021). Powered by Blockchain Technology, DeFi (Decentralized Finance) Strives to Increase Financial Inclusion of the Unbanked by Reshaping the World Financial System. *Modern Economy*, 12(1), 1–16.
<https://doi.org/10.4236/me.2021.121001>
- Akram, W. (2018). BLOCKCHAIN TECHNOLOGY : CHALLENGES AND FUTURE PROSPECTS Available Online at www.ijarcs.info BLOCKCHAIN TECHNOLOGY : CHALLENGES AND FUTURE PROSPECTS. *International Journal of Advanced Research in Computer Science*, 8(September 2017), 6–9.
- Alsmairat, M. A. K. (2023). Big data analytics capabilities, SC innovation, customer readiness, and digital SC performance: the mediation role of SC resilience. *International Journal of Advanced Operations Management*, 15(1), 82–97.
<https://doi.org/https://doi.org/10.1504/IJAOM.2023.129525>
- Arikunto, S. (2012). *Prosedur Penelitian Suatu Pendekatan Praktek*.
- Arjun, R., & Suprabha, K. R. (2020). Innovation and challenges of blockchain in banking: A scientometric view. *International Journal of Interactive Multimedia and Artificial Intelligence*, 6(3), 7–14. <https://doi.org/10.9781/ijimai.2020.03.004>
- Bahanan, M., & Wahyudi, M. (2023). ANALISIS PENGARUH PENGGUNAAN TEKNOLOGI BLOCKCHAIN DALAM TRANSAKSI KEUANGAN PADA PERBANKAN SYARIAH. *Jurnal Ekonomi Syariah*, 2(1), 43–54.
- Bai, Y., Liu, Y., & Yeo, W. M. (2022). Supply chain finance: What are the challenges in the adoption of blockchain technology? *Journal of Digital Economy*, 1(3), 153–165.
<https://doi.org/10.1016/j.jdec.2022.12.002>
- Bao, T. G., & Phan, D. M. (2022). Blockchain applications in business and financial activities

- in Vietnam. *International Research Journal of Management, IT and Social Sciences*, 9(6), 766–776. <https://doi.org/10.21744/irjmis.v9n6.2187>
- Chang, V., Baudier, P., Zhang, H., Xu, Q., Zhang, J., & Arami, M. (2020). How Blockchain can impact financial services – The overview, challenges and recommendations from expert interviewees. *Technological Forecasting and Social Change*, 158(May), 120166. <https://doi.org/10.1016/j.techfore.2020.120166>
- Dewi, R., & Mangkona, S. (2022). Opportunities and Challenges of Utilizing Blockchain Technology in Marketing Management: A Case Study on the Financial Industry: A UTAUT Theory Approach. *International Journal of Artificial Intelligence Research*, ISSN(1), 2022. <http://ijair.id>
- Garg, P., Gupta, B., Chauhan, A. K., Sivarajah, U., Gupta, S., & Modgil, S. (2021). Measuring the perceived benefits of implementing blockchain technology in the banking sector. *Technological Forecasting and Social Change*, 163(October 2020), 120407. <https://doi.org/10.1016/j.techfore.2020.120407>
- Guo, Y., & Liang, C. (2016). Blockchain application and outlook in the banking industry. *Financial Innovation*, 2(1). <https://doi.org/10.1186/s40854-016-0034-9>
- Gyimah, K. N., Asiedu, E., & Antwi, F. (2023). Adoption of blockchain technology in the banking sector of Ghana: Opportunities and challenges. *African Journal of Business Management*, 17(2), 32–42. <https://doi.org/10.5897/ajbm2022.9428>
- Haddaway, N. R., Page, M. J., Pritchard, C. C., & McGuinness, L. A. (2022). PRISMA2020: An R package and Shiny app for producing PRISMA 2020-compliant flow diagrams, with interactivity for optimised digital transparency and Open Synthesis. *Campbell Systematic Reviews*, 18(2). <https://doi.org/10.1002/cl2.1230>
- Hasan, M. M., Yajuan, L., & Mahmud, A. (2020). Regional Development of China's Inclusive Finance Through Financial Technology. *SAGE Open*, 10(1).

<https://doi.org/10.1177/2158244019901252>

Hassani, H., Huang, X., & Silva, E. (2018). Banking with blockchain-ed big data. *Journal of Management Analytics*, 5(4), 256–275. <https://doi.org/10.1080/23270012.2018.1528900>

Ibrahim, O. H. (2023). Blockchain; Possible Application in Banking Sector A Systematic Review of Opportunities And Challenges. *Journal of University of Duhok*, 26(2), 1393–1407. <https://doi.org/10.26682/hjuod.2023.26.2.79>

Ihsan, R. (2022). Peluang dan tantangan penggunaan blockchain technology pada perbankan Syariah di Indonesia. *Jurnal Ekonomi Dan Bisnis*, 11(3), 1037–1049.

Javaid, M., Haleem, A., Singh, R. P., Suman, R., & Khan, S. (2022). A review of Blockchain Technology applications for financial services. *BenchCouncil Transactions on Benchmarks, Standards and Evaluations*, 2(3), 100073. <https://doi.org/10.1016/j.tbench.2022.100073>

Judijanto, L., & Gamaliel, F. (2024). Analyzing the Impact of Blockchain Technology on Transaction Security with a Bibliometric Perspective. *The Eastasouth Journal of Information System and Computer Science*, 1(03), 136–146. <https://doi.org/10.58812/esiscs.v1i03.242>

Leka (Moçka), B., Leka, D., & Malaj, A. (2023). Enhancing Banking Systems Through Blockchain Technology: a Currency Situation Study. *Agora International Journal of Economical Sciences*, 17(2), 105–109. <https://doi.org/10.15837/aijes.v17i2.6447>

Li, Z., Barenji, A. V., & Huang, G. Q. (2018). Toward a blockchain cloud manufacturing system as a peer to peer distributed network platform. *Robotics and Computer-Integrated Manufacturing*, 54(January), 133–144. <https://doi.org/10.1016/j.rcim.2018.05.011>

Mafike, S. S., & Mawela, T. (2022). Blockchain Design and Implementation Techniques, Considerations and Challenges in the Banking Sector: A Systematic Literature Review.

- Acta Informatica Pragensia*, 11(3), 396–422. <https://doi.org/10.18267/j.aip.200>
- Mariyah, Pawoko, S., Naibaho, K., Asyraf, F. M., & Nurbaini. (2019). *Literasi Informasi*.
- Mbaidin, H. O., Alsmairat, M. A. K., & Al-Adaileh, R. (2023). Blockchain adoption for sustainable development in developing countries: Challenges and opportunities in the banking sector. *International Journal of Information Management Data Insights*, 3(2), 100199. <https://doi.org/10.1016/j.jjime.2023.100199>
- Osmani, M., El-Haddadeh, R., Hindi, N., Janssen, M., & Weerakkody, V. (2021). Blockchain for next generation services in banking and finance: cost, benefit, risk and opportunity analysis. *Journal of Enterprise Information Management*, 34(3), 884–899. <https://doi.org/10.1108/JEIM-02-2020-0044>
- Pakenaite, S., & Taujanskaite, K. (2019). Investigation of the Blockchain's Influence on Traditional Banking: Challenges and Opportunities. *European Scientific Journal ESJ*, 15(10), 1–15. <https://doi.org/10.19044/esj.2019.v15n10p1>
- Pereira, J., Tavalaei, M. M., & Ozalp, H. (2019). Blockchain-based platforms: Decentralized infrastructures and its boundary conditions. *Technological Forecasting and Social Change*, 146, 94–102. <https://doi.org/10.1016/j.techfore.2019.04.030>
- Rahmaesya, N. (2022). *Perkembangan Blockchain dari Masa ke Masa*.
- Ramchandra, M. V., Kumar, K., Sarkar, A., Mukherjee, S. K., & Agarwal, K. (2022). Assessment of the impact of blockchain technology in the banking industry. *Materials Today: Proceedings*, 56, 2221–2226. <https://doi.org/10.1016/j.matpr.2021.11.554>
- Saheb, T., & Mamaghani, F. H. (2021). Exploring the barriers and organizational values of blockchain adoption in the banking industry. *Journal of High Technology Management Research*, 32(2), 100417. <https://doi.org/10.1016/j.hitech.2021.100417>
- Shamseer, L., Moher, D., Clarke, M., Ghersi, D., Liberati, A., Petticrew, M., Shekelle, P., Stewart, L. A., Altman, D. G., Booth, A., Chan, A. W., Chang, S., Clifford, T.,

- Dickersin, K., Egger, M., Gøtzsche, P. C., Grimshaw, J. M., Groves, T., Helfand, M., ... Whitlock, E. (2015). Preferred reporting items for systematic review and meta-analysis protocols (prisma-p) 2015: Elaboration and explanation. *BMJ (Online)*, 349(January), 1–25. <https://doi.org/10.1136/bmj.g7647>
- Shorman, A. Al, Sabri, K. E., Abushariah, M. A. M., & Qaimari, M. (2020). Blockchain for banking systems: Opportunities and challenges. *Journal of Theoretical and Applied Information Technology*, 98(23), 3703–3717.
- Silaban, M. A. S. (2023). Penerapan teknologi blockchain dalam meningkatkan efisiensi sistem informasi komputer. *Jawara Sistem Informasi*, 3(6), 1–20.
- Snyder, H. (2019). Literature review as a research methodology: An overview and guidelines. *Journal of Business Research*, 104, 333–339. <https://doi.org/https://doi.org/10.1016/j.jbusres.2019.07.039>
- V, T. (2023). Blockchain Technology in Banking - Applications, Challenges, and Security Issues. *International Journal of Advance and Applied Research*, 4(10), 39–48.
- Vernekar, P., P, A., Chowdhury, A. K., & S, B. (2022). Implementation of Blockchain in the Banking Sector. *International Journal of Scientific Research in Science, Engineering and Technology*, 4099, 261–265. <https://doi.org/10.32628/ijrsrset229637>
- Vukovljak, B. (2023). Blockchain as an Instrument for Improving Banking Processes. *Naše Gospodarstvo/Our Economy*, 69(1), 43–55. <https://doi.org/10.2478/ngoe-2023-0005>
- Wati, A. C. P., & Yazid, M. (2023). Blockchain Technology in Financial Transactions under Sharia Banking Practice. *EkBis: Jurnal Ekonomi Dan Bisnis*, 7(2), 81–91. <https://doi.org/10.14421/ekbis.2023.7.2.2049>