DAFTAR PUSTAKA

Altaee, M. M. S., & Alanezi, M. (2021). Enhancing cloud computing security by paillier homomorphic encryption. *International Journal of Electrical and Computer Engineering*, *11*(2), 1771–1779. https://doi.org/10.11591/ijece.v11i2.pp1771-1779

Angelou, N. (2024). *node seal*. *2024*. https://github.com/s0l0ist/node-seal

Annur, C. M. (2023). *[1] Ada 366 Anggota Asosiasi Fintech di Indonesia hingga 2022, Begini Trennya*. https://databoks.katadata.co.id/datapublish/2023/08/01/ada-366-anggota-asosiasi-fintech-di-indonesia-hingga-2022-begini-trennya

Azhari, M., Perwitosari, J., & Ali, F. (2022). Implementasi Pengamanan Data pada Dokumen Menggunakan Algoritma Kriptografi Advanced Encryption Standard (AES). *Jurnal Pendidikan Sains Dan Komputer*, *2*(1), 2809–476. https://doi.org/10.47709/jpsk.v2i1.1390

BANK INDONESIA. (2017). *Peraturan Bank Indonesia*.

Calder, A., & Watkins, S. (2020). *IT Governance, An International Guide to Data Security and ISO27001/ISO270002*.

Chethana, G., & Padmaja, K. V. (2021). A novel secure biomedical data aggregation using fully homomorphic encryption in WSN. *Indonesian Journal of Electrical Engineering and Computer Science*, *24*(1), 428–443. https://doi.org/10.11591/ijeecs.v24.i1.pp428-443

de Los Reyes, E. M., Sison, A. M., & Medina, R. P. (2019). File encryption based on reduced-round AES with revised round keys and key schedule. *Indonesian Journal of Electrical Engineering and Computer Science*, *16*(2), 897–905. https://doi.org/10.11591/ijeecs.v16.i2.pp897-905

Devi, L., & Thangamuthu. (2021). Cyber Security - Data Privacy and Data Security. *Cyber Security*, *2021*, 15–20.

Dworkin, M. J. (2023). *Advanced Encryption Standard (AES)*. https://doi.org/10.6028/NIST.FIPS.197-upd1

Fatima, S., Rehman, T., Fatima, M., Khan, S., & Ali, M. A. (2022). Comparative Analysis of Aes and Rsa Algorithms for Data Security in Cloud Computing †. *Engineering Proceedings*, *20*(1). https://doi.org/10.3390/engproc2022020014

Gamido, H. V. (2020). Implementation of a bit permutation-based advanced encryption standard for securing text and image files. *Indonesian Journal of Electrical Engineering and Computer Science*, *19*(3), 1596–1601. https://doi.org/10.11591/ijeecs.v19.i3.pp1596-1601

Ganeshan, R., Giri, K., Reddy, K., Manikanta, A. V. S., & Sai Lasya, P. V. (2020). AES Algorithm For Advanced Security In Online Banking. *International Journal of Scientific & Technology Research* , *9*(Issue 04, April 2020). www.ijstr.org

Golovko, G., & Tolochyn, M. (2022). *Practical Application of the Aes Encryption Method*. *Control, Navigation and Communication Systems*, *4*(2022).

Gururaj, K. S., & Thippeswamy, K. (2023). Performance analysis of cryptography algorithms for implementation of secured cloud based online voting system. *Bulletin of Electrical Engineering and Informatics*, *12*(5), 3067–3074. https://doi.org/10.11591/eei.v12i5.4224

Hidayat, T., & Mahardiko, R. (2020). A Systematic Literature Review Method On AES Algorithm for Data Sharing Encryption On Cloud Computing. *International Journal of Artificial Intelligence Research*, *4*(1). https://doi.org/10.29099/ijair.v4i1.154

Hidayat, T., & Mahardiko, R. (2021). Data Encryption Algorithm AES by Using Blockchain Technology: A Review. *Baca: Jurnal Dokumentasi dan Informasi*, *42*(1), 19. https://doi.org/10.14203/j.baca.v42i1.643

Iliashenko, I., & Zucca, V. (2021). Faster homomorphic comparison operations for BGV and BFV. *Pro-ceedings on Privacy Enhancing Technologies*. *3*. https://doi.org/10.2478/popets-2021-0046ï

Job, U. (2023). *Encrypt and Decrypt Data in Node.js using aes-256-cbc*. *2023*. https://dev.to/jobizil/encrypt-and-decrypt-data-in-nodejs-using-aes-256-cbc-2l6d

Kiesel, R., Lakatsch, M., Mann, A., Lossie, K., Sohnius, F., & Schmitt, R. H. (2023). Potential of Homomorphic Encryption for Cloud Computing Use Cases in Manufacturing. *Journal of Cybersecurity and Privacy*, *3*(1), 44–60. https://doi.org/10.3390/jcp3010004

Kim, T., Oh, Y., & Kim, H. (2020). Efficient Privacy-Preserving Fingerprint-Based Authentication System Using Fully Homomorphic Encryption. *Security and Communication Networks*, *2020*. https://doi.org/10.1155/2020/4195852

Krishnegowda, P., & Boregowda, A. M. (2023). Efficient matrix key homomorphic encryption of medical images. *Indonesian Journal of Electrical Engineering and Computer Science*, *31*(1), 406–416. https://doi.org/10.11591/ijeecs.v31.i1.pp406-416

Li, B., & Micciancio, D. (2021). *On the Security of Homomorphic Encryption on Approximate Numbers *.

Marginingsih, R. (2021). Financial Technology (Fintech) Dalam Inklusi Keuangan Nasional di Masa Pandemi Covid-19. *Jurnal Akuntansi Dan Keuangan*, *8*(1). http://ejournal.bsi.ac.id/ejurnal/index.php/moneter56

Marsiani, E. S., Setiadi, I., & Cahyo, A. (2021). IMPLEMENTASI SISTEM KEAMANAN AES 256-BIT GCM GUNA MENGAMANKAN DATA PRIBADI. In *Jurnal Rekayasa Komputasi Terapan)* (Vol. 01).

Nabil, M., Khalaf, A. A. M., & Hassan, S. M. (2020). Design and implementation of pipelined and parallel AES encryption systems using FPGA. *Indonesian Journal of Electrical Engineering and Computer Science*, *20*(1), 287–299. https://doi.org/10.11591/ijeecs.v20.i1.pp287-299

Nurdin, by, Hutomi Marischa Elveny, M., & Syah, R. (2021). *Implementation of the BFS Algorithm and Web Scraping Techniques*.

Nurdin, by, Ratnadewi, R., & Dian R, N. K. (2022). *Sms Encryption Application Using 3Des (Triple Data Encryption Standard) Algorithm Based on Android*.

OWASP. (2021). *A02:2021 – Cryptographic Failures*. https://owasp.org/Top10/A02_2021-Cryptographic_Failures/

Putu, I., Eka Pratama, A., Made, I., & Raharja, S. (2023). *Node.js Performance Benchmarking and Analysis at Virtualbox, Docker, and Podman Environment Using Node-Bench Method*. www.joiv.org/index.php/joiv

Pyrkova, A. Y., Temirbekova, Z. E., & Erlanovna, T. Z. (2020a). Compare encryption performance across devices to ensure the security of the IOT. *Indonesian Journal of Electrical Engineering and Computer Science*, *20*(2), 894–902. https://doi.org/10.11591/ijeecs.v20.i2.pp

Pyrkova, A. Y., Temirbekova, Z. E., & Erlanovna, T. Z. (2020b). Compare encryption performance across devices to ensure the security of the IOT. *Indonesian Journal of Electrical Engineering and Computer Science*, *20*(2), 894–902. https://doi.org/10.11591/ijeecs.v20.i2.pp

Ramtri, G., & Patel, C. (2020, February 1). Secure Banking Transactions Using RSA and Two Fish Algorithms. *International Conference on Emerging Trends in Information Technology and Engineering, Ic-ETITE 2020*. https://doi.org/10.1109/ic-ETITE47903.2020.236

Rashid, M. N., Abed, L. H., & Awad, W. K. (2022). Financial information security using hybrid encryption technique on multi-cloud architecture. *Bulletin of Electrical Engineering and Informatics*, *11*(6), 3450–3461. https://doi.org/10.11591/eei.v11i6.3967

Reis, D., Takeshita, J., Jung, T., Niemier, M., & Hu, X. S. (2020). *Computing-in-Memory for Performance and Energy Efficient Homomorphic Encryption*. https://doi.org/10.1109/TVLSI.2020.3017595

Salih, A. I., Alabaichi, A., & Tuama, A. Y. (2020). Enhancing advance encryption standard security based on dual dynamic XOR table and mixcolumns transformation. *Indonesian Journal of Electrical Engineering and Computer Science*, *19*(3), 1574–1581. https://doi.org/10.11591/ijeecs.v19.i3.pp

Suhaili Sahibul Muna, Nurdin, N., & Taufiq, T. (2023). Comparative Analysis of State Universities on Website Performance in Aceh Using the PIECES Method. *Journal of Informatics and Telecommunication Engineering*, *7*(1), 71–83. https://doi.org/10.31289/jite.v7i1.9167

Thakur, N., & Sharma, V. (2023). Enhancing Fintech Security - A Comparative Analysis of Advanced Security Algorithms. *Proceedings of the 2nd International Conference on Edge Computing and Applications, ICECAA 2023*, 230–235. https://doi.org/10.1109/ICECAA58104.2023.10212129

Wahyuningsih, U., Tahir, M., Dwi Putri Andreani, A., Firdausi, A., Indri Wijayaningrum, A., Nasihuddin, M., & Nurrohmah Zulkarnain, A. (2023). Analisis Proses Enkripsi Algoritma Kriptografi Modern Advanced Encryption Standard (AES). *Adijaya Jurnal Multidisiplin*, *01*(2023), 380–387. https://e-journal.naureendigition.com/index.php/mj

Yanwei Gong, X. C., Jelena Mišić, V. B. M. J. W., & Haoran Zhu. (2024). *Practical solutions in fully homomorphic encryption a survey analyzing existing acceleration methods*. *2024*.

Zaineldeen, S., & Ate, A. (2020). Improve the security of transfer data file on the cloud by executing hybrid encryption algorithms. *Indonesian Journal of Electrical Engineering and Computer Science*, *20*(1), 521–527. https://doi.org/10.11591/ijeecs.v20.i1.pp521-527