## REFERENCE

- NVIDIA. 2023. "Financial Institutions Embracing AI Technologies: Survey Insights."
  Retrieved from NVIDIA AI Solutions for Financial Services:
  <a href="https://developer.nvidia.com/ai-financial-services">https://developer.nvidia.com/ai-financial-services</a>.
- 2. McKinsey & Company. 2023. "Generative AI in Banking: Driving Efficiency and Personalization." Retrieved from McKinsey Insights: <a href="https://www.mckinsey.com">https://www.mckinsey.com</a>.
- 3. Albert, Mends. 2023. "AI-Based Financial Management Systems: Case Study of Predictive Insights." YouTube: <a href="https://www.youtube.com/watch?v=gvUsUpDlav4">https://www.youtube.com/watch?v=gvUsUpDlav4</a>.
- 4. Mint. 2023. "Budget and Personal Finance Management." Intuit Mint. Retrieved from <a href="https://mint.intuit.com">https://mint.intuit.com</a>.
- 5. FinTech Magazine. 2023. "Top FinTech Trends for 2024: AI-Driven Personalization." Retrieved from FinTech Magazine: <a href="https://www.fintechmagazine.com">https://www.fintechmagazine.com</a>.
- 6. Daily Telegraph. 2023. "How AI Tools Enabled Dhruv Sharma to Buy His First Home: Financial Risk Analysis." Retrieved from The Daily Telegraph: <a href="https://www.dailytelegraph.com">https://www.dailytelegraph.com</a>.
- 7. OJK (Otoritas Jasa Keuangan). 2024. "2024 Financial Literacy Survey: Indonesia's Financial Literacy Index." Retrieved from OJK: <a href="https://www.ojk.go.id">https://www.ojk.go.id</a>.
- 8. Oliver Wyman. 2024. "Generative AI in Indonesian Financial Services: Opportunities and Trends." Retrieved from Oliver Wyman: <a href="https://www.oliverwyman.com">https://www.oliverwyman.com</a>.
- 9. IBM Newsroom. 2024. "AI Adoption in Indonesia's Financial Sector." Retrieved from IBM: <a href="https://newsroom.ibm.com">https://newsroom.ibm.com</a>.
- 10. McKinsey & Company. 2024. "Generative AI in Banking: Driving Efficiency and Personalization." Retrieved from McKinsey Insights: <a href="https://www.mckinsey.com">https://www.mckinsey.com</a>.
- 11. FinTech Magazine. 2024. "Top FinTech Trends for 2024: AI-Driven Personalization." Retrieved from FinTech Magazine: <a href="https://www.fintechmagazine.com">https://www.fintechmagazine.com</a>.
- 12. SMBC Indonesia. 2022. "Financial Empowerment Program Overview." Retrieved from SMBC Indonesia: <a href="https://www.smbc.co.id">https://www.smbc.co.id</a>.
- 13. Indonesian Institute of Sciences (LIPI). 2024. "Financial Stress and Mental Health in Indonesia: A Report." Retrieved from LIPI: <a href="https://www.lipi.go.id">https://www.lipi.go.id</a>.
- 14. Daily Telegraph. 2023. "How AI Tools Enabled Dhruv Sharma to Buy His First Home: Financial Risk Analysis." Retrieved from The Daily Telegraph: <a href="https://www.dailytelegraph.com">https://www.dailytelegraph.com</a>.

- 15. Kokkinaki, A. & Fernandes, K. J. (2021). "Artificial Intelligence in Finance: Applications, Impact, and Challenges." Journal of Financial Transformation, 43(3), 1-13.
- 16. Binns, W. & Soltys, A. (2021). "Personalized Financial Planning Using AI-Driven Models." Journal of Financial Planning, 34(2), 82-91.
- 17. Dastin, J. (2023). "Generative AI and the Future of Financial Planning: How It Will Change the Banking Landscape." McKinsey Insights, retrieved from: <a href="https://www.mckinsey.com">https://www.mckinsey.com</a>.
- 18. Binns, M. (2022). "AI-Driven Financial Services: The Evolution of Digital Banking and Customer Experience." Journal of Digital Banking, 7(4), 23-35.
- 19. Sullivan, J., & Garrett, R. (2024). "Improving Financial Literacy with AI-Based Tools." International Journal of Financial Education, 5(1), 50-67.
- 20. Chung, K., & Zhang, L. (2023). "Operational Efficiency and AI in the Financial Sector." Financial Services Review, 12(2), 102-118.
- 21. Agarwal, A., & Kapoor, S. (2023). "AI in Digital Banking: Transforming Customer Service and Personalization." Journal of Financial Technology, 15(2), 123-140.
- 22. garwal, A., & Kapoor, S. (2023). "AI in Digital Banking: Transforming Customer Service and Personalization." *Journal of Financial Technology*, *15*(2), 123-140.
- 23. Cheng, X., & Yao, Z. (2022). "Deep Learning for Financial Forecasting and Risk Management." *Financial Engineering Review*, 18(1), 45-60.
- 24. Huang, Y., & Li, X. (2021). "AI-Driven Personal Financial Planning: Opportunities and Challenges." *International Journal of Banking Technology*, 7(3), 78-91.
- 25. IBM. (2023). "The Role of Artificial Intelligence in Transforming Financial Services." *IBM Global Insights*. Retrieved from <a href="https://www.ibm.com/ai-financial-services">https://www.ibm.com/ai-financial-services</a>.
- 26. Pillai, M., & Sharma, R. (2023). "Personalized Finance: Leveraging AI to Help Users Reach Their Financial Goals." *Journal of Digital Finance*, *12*(4), 175-193.
- 27. Zhou, J., & Li, Y. (2024). "AI-Driven Behavioral Analytics for Digital Banking: A Case Study." *Journal of Banking and Financial Technology*, 6(1), 23-35.
- 28. National Digital Bank. (2023). "Improving Financial Literacy with AI-Based Tools." *National Digital Banking Report*, *9*(2), 56-71.
- 29. Singh, H., & Patel, R. (2022). "Enhancing User Experience in AI-Driven Financial Applications." *Journal of Digital Banking*, *14*(2), 142-158.
- 30. Wang, X., & Zhang, Q. (2024). "AI in Risk Assessment and Management in Digital Banking." *Journal of Risk Management in Banking*, 13(1), 85-102.