

DAFTAR PUSTAKA

- Alajarmeh, N. (2022). The extent of mobile accessibility coverage in WCAG 2.1: sufficiency of success criteria and appropriateness of relevant conformance levels pertaining to accessibility problems encountered by users who are visually impaired. *Universal Access in the Information Society*, 21(2), 507–532. <https://doi.org/10.1007/s10209-020-00785-w>
- Al-Saqqa, S., Sawalha, S., & Abdelnabi, H. (2020). Agile software development: Methodologies and trends. *International Journal of Interactive Mobile Technologies*, 14(11), 246–270. <https://doi.org/10.3991/ijim.v14i11.13269>
- Baham, C., & Hirschheim, R. (2022). Issues, challenges, and a proposed theoretical core of agile software development research. *Information Systems Journal*, 32(1), 103–129. <https://doi.org/10.1111/isj.12336>
- Bank Indonesia. (2017). *Peraturan Bank Indonesia No.19/12/PBI/2017 tentang Penyelenggaraan Teknologi Finansial*. https://www.bi.go.id/id/publikasi/peraturan/Pages/pbi_191217.aspx
- Bayu, D. (2021). *Jumlah Fintech di Indonesia Terus Meningkatkan hingga 2021*. <https://dataindonesia.id/digital/detail/jumlah-fintech-di-indonesia-terus-meningkat-hingga-2021>
- Beck, K. (1999). *Embracing Change with Extreme Programming*.
- Boukhary, S., & Colmenares, E. (2019). A clean approach to flutter development through the flutter clean architecture package. *Proceedings - 6th Annual Conference on Computational Science and Computational Intelligence, CSCSI 2019*, 1115–1120. <https://doi.org/10.1109/CSCSI49370.2019.00211>
- Doglio, F. (2018). REST API Development with Node.js. Dalam *REST API Development with Node.js*. Apress. <https://doi.org/10.1007/978-1-4842-3715-1>

- Duy, T. B. (2017). *Reactive Programming and Clean Architecture in Android Development*.
- Dwipayana, M., & Mogi, I. K. (2019). *Pengembangan Back End Aplikasi Keluhan Pelanggan PDAM Tirta Amertha Jati Kabupaten Jembrana Made Nanda Dwipayana a1*. 7(4), 2654–5101.
- Hevner, A., & Chatterjee, S. (2010). *Design Research in Information Systems* (Vol. 22). Springer US. <https://doi.org/10.1007/978-1-4419-5653-8>
- Hotman Tobing, E. H., Tinggi Ilmu Ekonomi Jayakarta, S., & Fintech Dan Regulasi Pemerintah Abstrak, E. (2020). FINTECH ERA AND GOVERNMENT REGULATION. Dalam *Jurnal Manajemen dan Bisnis Jayakarta* (Vol. 1, Issue 2).
- Ilmu, J., & Sosial, K. (2019). PENYANDANG DISABILITAS DI INDONESIA: PERKEMBANGAN ISTILAH DAN DEFINISI. *JURNAL ILMU KESEJAHTERAAN SOSIAL*, 20, 127–142.
- Leong, K. (2018). FinTech (Financial Technology): What is It and How to Use Technologies to Create Business Value in Fintech Way? *International Journal of Innovation, Management and Technology*, 74–78. <https://doi.org/10.18178/ijimt.2018.9.2.791>
- Martinelli, I. (2021). *Menilik Financial Technology dalam Bidang Perbankan*. <https://researchgate.ac.id>,
- Narayan, R. (2021). STUDY OF VARIOUS SOFTWARE DEVELOPMENT METHODOLOGIES. *EPRA International Journal of Multidisciplinary Research (IJMR)-Peer Reviewed Journal*. <https://doi.org/10.36713/epra2013>
- Rachmaniah, M., Krismanti, M. M., & Darissalam, M. I. (2020, September 16). Tokocabai marketplace application based on web using extreme programming method. *2020 International Conference on Computer Science*

and Its Application in Agriculture, ICOSICA 2020.
<https://doi.org/10.1109/ICOSICA49951.2020.9243214>

Siahaan, M., Harsana Jasa, C., Anderson, K., Rosiana, M. V., Lim, S., & Yudianto, W. (2020). Penerapan Artificial Intelligence (AI) Terhadap Seorang Penyandang Disabilitas Tunanetra. Dalam *Journal of Information System and Technology* (Vol. 01).
<https://doi.org/http://dx.doi.org/10.37253/joint.v1i2.4322>

Smith, R. O., Scherer, M. J., Cooper, R., Bell, D., Hobbs, D. A., Pettersson, C., Seymour, N., Borg, J., Johnson, M. J., Lane, J. P., Sujatha, S., Rao, P. V. M., Obiedat, Q. M., MacLachlan, M., & Bauer, S. (2018). Assistive technology products: a position paper from the first global research, innovation, and education on assistive technology (GREAT) summit. *Disability and Rehabilitation: Assistive Technology*, 13(5), 473–485.
<https://doi.org/10.1080/17483107.2018.1473895>

Soukaina, M., Badr, E., Abdelaziz, M., & Nawal, S. (2021). Towards a New Metamodel Approach of Scrum, XP and Ignite Methods. Dalam *IJACSA International Journal of Advanced Computer Science and Applications* (Vol. 12, Issue 12). www.ijacsa.thesai.org

Syaftiaan, B., Safira, N. F., & Rizky, F. (2021). *RANCANG BANGUN BACKEND APLIKASI JOBBIE: PENCARIAN DAN PENYEDIA JASA LAPANGAN KERJA*. 8(6), 12441.

Takagi, H., & Asakawa, C. (2017). New challenges in web accessibility. Dalam *Universal Access in the Information Society* (Vol. 16, Issue 1). Springer Verlag. <https://doi.org/10.1007/s10209-015-0436-x>

Tian, M. W., Wang, L., Yan, S. R., Tian, X. X., Liu, Z. Q., & Rodrigues, J. J. P. C. (2019). Research on Financial Technology Innovation and Application

Based on 5G Network. *IEEE Access*, 7, 138614–138623.
<https://doi.org/10.1109/ACCESS.2019.2936860>