

Smartfren Uangku

European Central Bank

Keuangan Digital Heru Khresna Reza, Melly Susanti, 2019-12-27 Industri keuangan menjadi salah satu sektor bisnis yang diregulasi ketat oleh pemerintah di hampir seluruh negara. Tujuannya yakni untuk memberikan perlindungan, baik untuk konsumen maupun ekosistem industrinya. Penegakan aturan ini juga mencakup layanan keuangan digital. Hal ini berimplikasi pada setiap proses perkembangan layanan keuangan digital harus selalu mengikuti koridor perundang-undangan yang berlaku. Buku Keuangan digital Edisi pertama ini memberikan pemahaman dan pengetahuan kepada pembaca mengenai Elektrik Banking dengan sub pembahasan yaitu; Preservasi Bank, Perbankan Elektronik (E-Banking), Jenis e-Banking, Sistem Informasi Perbankan, Keuntungan Dan Kerugian Menggunakan E-Banking, Ekses Tekhnologi Informasi (E-Banking) Terhadap Perbankan. Pada bab 2 tentang Zakat Uang Elektronik dengan sub pembahasan yaitu; Uang Elektronik Alat Tukar Kontemporer, Resiko Uang Elektronik, Hukum Muamalah Uang Elektronik, Prinsip-prinsip Syariah dalam Transaksi Uang Elektronik, Akad-akad Syariah Terkait Uang Elektronik, Zakat Uang Elektronik. Pada bab 3 tentang Regulaor Jasa Keuangan Atas Prinsip Prudential Banking dengan sub pembahasan yaitu; Arsitektur Perbankan Insonesia, Sistem Keuangan Inklusif, Layanan Fintech, Peer To Peer Lending, Kedudukan Regulator Perbankan, Kerahasiaan Data, Prinsip Pengenalan Nasabah Dan Anti Money Laundering, Regulator Perbankan Menjangkau Perlindungan Hukum Kreditur Dan Debitur Atas Penyelenggaraan Layanan Peer To Peer Lending Pada Aplikasi Financial Technology, Perlindungan Konsumen. Pada bab 4 tentang Perlindungan Data Pada Teknologi Finansial dengan sub pembahasan yaitu; Teknologi Keuangan, Sistem Pinjaman Peer-to-Peer, Sistem Gerbang Pembayaran Internet, Perlindungan Data dan Privasi. Pada bab 5 tentang Pembayaran Menggunakan Fintech Pada Pelaku Umkm dengan sub pembahasan yaitu; Transaksi Pembayaran, Financial Technology (Fintech), Fintech Sebagai Sarana Transaksi Pembayaran Elektronik, Usaha Mikro Kecil Dan Menengah, Penerapan Transaksi Pembayaran Menggunakan Fintech Pada UMKM, Adaptive Structuration Theory, Faktor Pendukung Dan Penghambat Penggunaan Fintech Bagi UMKM, Studi Pada Penerapan Fintech. Pada bab 6 tentang Pembayaran Kredit Bank Menggunakan Algoritma Naive Bayes dengan sub pembahasan yaitu; Pendahuluan, Kredit, Risiko Kredit, Data Mining, Naive Bayes, Forward Selection, Confusion Matrix, Regresi Linier. Pada bab 7 tentang Layanan dan Teori Digital Banking dengan sub pembahasan yaitu; Mobile Payment, Teori Difusi Inovasi dan Penerimaan Teknologi, Teori Technology Acceptance Model, Theory of Planned Behavior. Diharapkan setelah membaca buku ini kita dapat memperoleh pemahaman yang cukup komprehensif mengenai berbagai

aspek dibidang keuangan digital. Buku ini bersumber dari hasil penelitian-penelitian terdahulu yang disusun sesuai dengan bidang ilmu Keuangan Digital. Buku ini termasuk kedalam golongan buku Referensi, dimana buku ini dapat digunakan bagi dosen dan mahasiswa didalam melakukan Riset dibidang Keuangan Pemerintah Daerah yang berkelanjutan

Panduan praktis merencanakan keuangan untuk investasi di pasar modal, pasar uang & valas DidinFatihudin,2018-04-17 Buku ini disusun sengaja untuk memenuhi keinginan‘investor pemula’ dalam investasi jangka pendek-panjang di pasar uang dan pasar modal. Juga sebagai supplement bagi mahasiswa yang mengambil mata kuliah manajemen keuangan, pasar modal dan manajemen investasi-portofolio. Dalam buku ini mencoba menjelaskan semua produk investasi terutama di aset keuangan (financial assets) dari mulai definisi investasi, tujuan investasi, risiko investasi, analisis teknikal-fundamental dalam investasi. Mulai dari saham, obligasi, reksadana, SUN, sukuk, SBI, SBR, emas, dinar, dirham, deposito, dana pensiun. Pokoknya mulai dari konsep, produk, hingga perusahaan pialang, metode penentuan suku bunga oleh Perbankan, konsep time value of money (konvensional) hingga economic value of time (syariah). Lengkap ada di buku ini.

Digital Business Valuation Dr. Edi Witjara ST., MH., CMA,2019-03-02 Buku “Digital Business Valuation” membahas variabel-variabel penting yang menentukan valuasi bisnis perusahaan digital. Masalah ini menjadi menarik karena ada beberapa startup Indonesia yang dalam waktu kurang dari 10 tahun sudah memiliki valuasi bisnis lebih dari Rp14 triliun. Padahal perusahaan-perusahaan konvensional harus berjibaku hingga berpuluh-puluh tahun, itu pun untuk mencapai Rp1 triliun. Apa yang menyebabkan perusahaan startup digital itu cepat berkembang? Penulis buku ini melakukan penelitian yang mendalam soal peran Lingkungan Industri dan Aset Perusahaan digital terhadap Kemitraan Bisnis dan Inovasi Strategis yang mendorong naiknya Valuasi Bisnis perusahaan digital. Banyak yang menganggap aset perusahaan digital (termasuk startup) tidak begitu dominan saat perusahaan tersebut menjajaki kemitraan dengan perusahaan besar (investor), misalnya saat membutuhkan pendanaan. Ternyata, temuan penulis menunjukkan Aset Perusahaan merupakan aspek yang berperan lebih dominan dibandingkan Lingkungan Industri dalam mengembangkan Kemitraan Bisnis dan Inovasi Strategis. Apa yang bisa dilakukan perusahaan digital kelas startup agar bisa diperhitungkan investor? Aset apa yang harus diperhitungkan? Buku ini menjawabnya dengan sejumlah tips. Perkembangan industri digital sendiri begitu mencengangkan dalam dua dekade terakhir. Teknologi digital telah mengubah banyak hal. Tetapi perkembangan Teknologi Informasi dan Komunikasi (TIK) atau Information and Communications Technologies (ICT) telah membawa era digital

mencapai puncaknya pada saat ini. Keadaan itu telah mendorong revolusi di berbagai bidang. Di bidang bisnis, ICT secara fundamental telah mengubah pola perusahaan dalam mengelola bisnisnya untuk meningkatkan keuntungan mereka secara masif. Untuk selanjutnya hal ini menciptakan lanskap industri yang makin kompetitif dan penuh dengan ketidakpastian. Karena dominannya peran ICT, tantangan terbesar kalangan bisnis adalah bagaimana menyiasati perkembangan ICT agar bisa memanfaatkannya seoptimal mungkin. Saat ini sulit menemukan perusahaan yang tidak tersentuh ICT sehingga ICT makin lama makin menjadi ekosistem yang makin luas. Juga bisa dikatakan, konsumen dari berbagai jenis bisnis hampir sepenuhnya menjadi bagian dari ekosistem ICT. Dengan demikian bisa dibayangkan bagaimana besarnya perputaran bisnis di ekosistem ICT. Oleh karena itu selain bisnis yang tidak terhindarkan untuk memanfaatkan ICT, menjadi pelaku bisnis di bidang ICT (baik langsung maupun tidak langsung) merupakan hal yang makin menggiurkan. Menurut Martin J. Fransman, ekonom dari University of Edinburg, Skotlandia, dalam buku *The New ICT Ecosystem: Implications for Policy and Regulation*, ekosistem ICT dapat dibedakan menjadi tiga lapis (layer) elemen. Lapis pertama adalah Equipment Provision yang diisi oleh perusahaan-perusahaan penyedia perangkat teknologi seperti Alcatel-Lucent, NEC dan Siemens. Lapis kedua adalah Network Operation yang didominasi oleh operator telekomunikasi seperti AT&T, France Telecom, dan Deutsche Telecom di mana teknologi yang digunakannya meliputi telefoni, televisi (TV), dan internet. Sedangkan lapis ketiga adalah Internet Access, Navigation, Content Provision, dan Social Media seperti aplikasi Google dan Facebook. Di dalam keterikatan itu terdapat hubungan simbiosis (symbiotic relationship) dari elemen yang ada dalam ekosistem ICT tersebut. Simbiosis ini setidaknya meliputi empat dimensi yaitu Financial Flow (arus jual-beli), Material Flow (arus barang), Information Flow (arus informasi), dan Input flow into Innovation Process (input untuk perbaikan/inovasi). Interaksi antar-elemen (dalam hal ini arus uang, arus barang, dan arus informasi) dapat menghasilkan lessons learned yang memicu perbaikan lebih lanjut dari keterhubungan elemen-elemen tersebut yang pada gilirannya memicu munculnya inovasi-inovasi baru. Dalam kaitan ini ekosistem ICT mengandung unsur kemitraan, inovasi, investasi, dan lingkungan bisnis di mana hubungan simbiosis terjadi di antara elemen tersebut. Tentu saja muara dari semua itu adalah final consumer. Final consumer (masyarakat) ini tidak hanya berinteraksi dengan lapis (layer) ketiga untuk menjadi user dalam ekosistem ICT karena pada dasarnya masyarakat juga menjadi user untuk masing-masing lapis (layer) tersebut. Sebagai user lapis pertama, masyarakat membeli handset seluler, telepon rumah, komputer, dan sebagainya. Sebagai user lapis kedua, masyarakat menjadi pelanggan jaringan telekomunikasi dan internet (network

operator). Sedangkan sebagai user lapis ketiga menjadi pengguna layanan yang ditawarkan industri yang bergerak di bidang over the top (OTT) seperti Facebook, Google, dan sebagainya, yang jumlahnya makin beragam. Dengan makin terdigitalisasinya masyarakat global membuat penerimaan mereka terhadap inovasi-inovasi baru di bidang ICT menjadi makin tinggi. Industri berbasis Internet makin berkembang. Tentu saja ini menjadi peluang untuk mengembangkan inovasi seluas-luasnya dengan pendekatan yang beragam. Di satu sisi inovasi dimaksudkan untuk meningkatkan efektivitas dan efisiensi kerja, kenyamanan pengguna, dan sejenisnya, di sisi lain masih banyak masalah sosial yang membutuhkan inovasi-inovasi disruktif untuk mengatasinya. Bahkan, karena teknologi digital bisa memenuhi tuntutan dari hal kecil hingga yang besar, permasalahan sederhana pun bisa menjadi objek inovasi yang menantang. Implikasinya, semua pihak bisa berperan melahirkan inovasi berbasis digital yang membuat ruang bagi para startup begitu besar. Yang harus diperhatikan adalah, ide sederhana jika diterapkan untuk masyarakat dalam jumlah besar pada akhirnya melahirkan bisnis besar. Berkembangnya startup seperti Go-Jek, Tokopedia, Bukalapak, dan Traveloka yang kini sudah menjadi startup Unicorn, menunjukkan bahwa ide sederhana mereka dalam membantu menyelesaikan permasalahan umum di masyarakat, bisa menjadi bisnis yang menggiurkan. Tentu saja tidak hanya mereka yang bisa meraih keberhasilan itu, startup lain pun bisa mengikut jejaknya. Probelmnya adalah, faktor apa yang bisa mempengaruhi kesuksesan tersebut. Melalui Witjara Digital Business Valuation Model yang diperoleh dari hasil penelitiannya, penulis buku ini menemukan sejumlah variabel yang perlu diperhatikan kalangan bisnis digital dalam mengembangkan bisnisnya agar valuasi bisnis yang diharapkan bisa tercapai. Selain itu, model ini juga sudah diuji secara akademik yang mengantarkan penulis menjadi doktor bidang Ilmu Manajemen Bisnis dari Universitas Padjadjaran, Bandung, pada bulan Maret 2018, dengan predikat cum laude. Buku ini menampilkan saripati dari disertasinya ditambah update perkembangan teknologi digital dan penerapannya, serta tips untuk mengembangkan bisnis digital. Karena itu buku ini menjadi referensi yang berharga.

Electronic Payment Heru Kreshna Reza, 2017-12-22 Inovasi pembayaran elektronis dengan menggunakan kartu telah berkembang menjadi bentuk yang lebih praktis. Saat ini di Indonesia sedang berkembang suatu instrumen pembayaran yang dikenal dengan uang elektronik. Penggunaan elektik payment ini tetap dengan kartu kredit dan kartu ATM/Debit yaitu ditujukan untuk pembayaran. Uang elektronik didefinisikan sebagai alat pembayaran dalam bentuk elektronik dimana nilai uangnya disimpan dalam media elektronik tertentu. Penggunaanya harus menyetorkan uangnya terlebih dahulu kepada penerbit dan disimpan dalam media elektronik sebelum menggunakannya untuk keperluan

bertransaksi. Ketika digunakan, nilai uang elektronik yang tersimpan dalam media elektronik akan berkurang sebesar nilai transaksi dan setelahnya dapat mengisi kembali (top-up). Media elektronik untuk menyimpan nilai uang elektronik dapat berupa chip atau server. Penggunaan uang elektronik ini sebagai alat pembayaran yang inovatif dan praktis diharapkan dapat membantu kelancaran pembayaran kegiatan ekonomi yang bersifat massal, cepat dan mikro. Buku Elektronik Payment Edisi Pertama ini memberikan pemahaman dan pengetahuan kepada pembaca mengenai jenis-jenis dan fungsi serta sistimatis kerja daripada elektronik payment yang disertai dengan studi kasus penggunaan elektornik payment. Diharapkan setelah membaca buku ini kita dapat memperoleh pemahaman yang cukup komprehensif mengenai berbagai aspek dibidang keuangan digital. Buku Elektronik Payment Edisi Pertama ini bersumber dari hasil penelitian-penelitian terdahulu yang disusun sesuai dengan bidang ilmu Keuangan Digital. Buku ini termasuk kedalam golongan buku Referensi, dimana buku ini dapat digunakan bagi dosen dan mahasiswa didalam melakukan Riset dibidang Keuangan Pemerintah Daerah yang berkelanjutan. Perkembangan uang elektronik diharapkan dapat digunakan sebagai alternatif alat pembayaran non tunai yang dapat menjangkau masyarakat yang selama ini belum mempunyai akses kepada sistem perbankan

Report on Electronic Money European Central Bank,1998 Informe en el que se exponen las medidas que deben adoptarse respecto al dinero electronico con el fin de no dificultar la direccion de la politica monetaria, mantener la estabilidad de los mercados financieros y de los sistemas de pagos. Define el dinero electronico, clarifica las diferencias con otros medios de pago y hace una exposicion de la experiencia en este terreno desde la publicacion del Informe del IME 1994. A continuacion, enumera los temas normativos que afectan al desarrollo del dinero electronico, analiza sus implicaciones para la politica monetaria y expone los requisitos minimos para que la politica monetaria sea efectiva. Para terminar, trata entre otros temas la cuestion del estatus del emisor del dinero electronico y el problema de la vigilancia de los sistemas de pagos y la supervision prudencial. (pgp).

Box Rooms Laurie Bolger,2016-07-04 Debut poetry collection from Laurie Bolger, former young London Laureate and popular performer and host at London's Bang Said The Gun poetry-theatre night.

100 koperasi besar Indonesia Irsyad Muchtar,Muhammad Taufiq,2013

Linux Essentials Adidas Wilson, Linux is the only endpoint OS that is growing globally. As one person put it, Linux is the Nikola Tesla of information technology. This OS is used in a myriad of devices including smartphones, digital video recorders, televisions, airline entertainment systems,

digital signage, automobile control systems, switches, routers, the desktop, among many others. The Microsoft Windows vs Linux OS debate will not end anytime soon. However, it is very clear that Linux is winning. If you have a hard time believing this, consider the influence of Linux on Android and UNIX-based Apple devices. The only reason Windows is still common is because of its influence on many core applications. This is about to change, and Linux is, without a doubt, the future. Microsoft has been the king of End User Computing (EUC) for about 30 years. Nonetheless, there are factors such as security concerns that are pushing EUC to the data center. Due to this, there is a desire to reduce the costs and risks that are required to maintain Windows on the edge. Linux OS offers the perfect solution for this. Linux is layered and lightweight which enables it to perform very well across many types of devices. It also offers high speed and responsiveness. Because Linux has so many inherent advantages, it is preferred for endpoint applications.

Driving Digital Transformation: Lessons from Building the First ASEAN Digital Bank Dr. Dennis Khoo, 2021-09-10 Traditional banks are facing unprecedented disruption from challenger banks today. So why aren't more of them launching challenger banks of their own? Well, two high-profile examples – JP Morgan's Finn and RBS's Bo – were launched with much fanfare, but both shuttered after less than a year. In light of this, the success of TMRW digital bank by UOB, launched in Thailand in 2019 and Indonesia in 2020, is astonishing. Dr Dennis Khoo, who created TMRW, shares with us the thinking behind the design of this revolutionary undertaking. At every step of the way, he and his team went against established paradigms and bucked conventional wisdom to build ASEAN's first digital bank. Filled with visionary analysis and on-the-ground guidance, *Driving Digital Transformation* demonstrates how this success can be replicated across all industries. For any leader or organisation starting on a major digital initiative, this book is a must-read. "What makes this playbook particularly valuable is that it is written by Dennis Khoo, one of the sharpest minds in the industry." – Mary Huen, CEO, Standard Chartered Hong Kong

Accounting Concepts of Profit Stephen Gilman, 1939

Strategic Brand Management Kevin Lane Keller, 2003 Written by today's leading authority in brand management and incorporating the latest industry thinking and developments, this exploration of brands, brand equity, and strategic brand management combines a comprehensive theoretical foundation with numerous techniques and practical insights for making better day-to-day and long-term brand decisions-- and thus improving the long-term profitability of specific brand strategies. Finely focused on how-to and why throughout, it provides specific tactical guidelines for planning, building,

measuring, and managing brand equity. It includes numerous examples on virtually every topic and over 100 Branding Briefs that identify successful and unsuccessful brands and explain why they have been so. For industry professionals from brand managers to chief marketing officers.

Unfunding Terror Jimmy Gurulé, 2010-01-01 Jimmy Gurulé knows how to bankrupt terrorists like few others do. As Undersecretary of the Treasury for Enforcement, he spearheaded the fight against al-Qaeda's global bank accounts, helping to earn the highest grade awarded on the 9/11 Commissioners report card. As an author, he performs once again. Unfunding Terror provides policymakers and laymen alike a clear roadmap on how to keep terrorists out of the global financial system. Timothy J. Roemer, Center for National Policy, former US Congressman and member of the National Commission on Terrorist Attacks Upon the United States (9/11 Commission) Jimmy Gurulé has given us a superbly comprehensive and well-written assessment of why, regarding terrorism, Deep Throat's principle is bang on: follow the money. R. James Woolsey, venture partner, VantagePoint, and former Director of Central Intelligence, US A detailed study by a true scholar-practitioner, Unfunding Terror explains the legal response to terror finance in language accessible to both the expert and layman. Required reading. Matthew Levitt, Director, Stein Program on Counterterrorism and Intelligence, The Washington Institute for Near East Policy and former Deputy Assistant Secretary of the Treasury for Intelligence and Analysis, US Professor Gurulé is comprehensive: he describes the problem (terrorist funding by those in the free world), analyzes the legal responses (make it a crime, freeze terrorist assets, impose regulations on financial institutions), critiques the administration's and international community's efforts to unfund terrorists (political rhetoric, not in fact backed up with effective strategies or implementation), and outlines concrete legal and administrative remedies. Would that they to whom the recommendations are addressed act on them quickly. Too much is at stake to let terrorists, who condemn the West as corrupt, get their funding to attack the US and its allies from the West itself. That would be a form of social suicide. G. Robert Blakey, Notre Dame Law School, US The September 11, 2001 terrorist attacks that claimed the lives of 2,973 innocent civilians required as much as \$500,000 to stage. At the time, al Qaeda was operating on an annual budget of between \$30 and \$50 million. However, despite the obvious fact that terrorists need money to terrorize, preventing the financing of terrorism was not a priority for the United States or the international community prior to 9/11. Jimmy Gurulé, former Under Secretary for Enforcement in the US Department of the Treasury, provides the first book-length, comprehensive analysis of the legal regime that evolved following the terrorist attacks. The book begins with a discussion of how shutting down the pipelines of funding is as

important as dismantling the terrorist cells themselves. Next, the book covers the various means and methods used by terrorist groups to raise money, and examines how money is transferred globally to finance their lethal activities. The principal components of the legal strategy to disrupt the financing of terrorism are then discussed and evaluated. Unfortunately, the author concludes that the legal regime has met with mixed results, and finds that the sense of urgency to deprive terrorists of funding that existed following 9/11 has since dissipated. As a result, international efforts to freeze terrorist assets have dramatically declined. Moreover, the US Department of Justice has suffered several embarrassing and disappointing legal defeats in prosecuting major terrorist financiers. The author provides numerous recommendations to Congress, the Executive Branch, and the UN Security Council for strengthening the legal regime to deny terrorists the money needed to wage global jihad, acquire weapons of mass destruction, and launch another terrorist attack on the scale of 9/11. *Unfunding Terror* fills an important gap in the literature and will be essential reading for counter-terrorism experts, law enforcement and national se

Natural Capital and Human Economic Survival, Second Edition Thomas Prugh, Herman Daly, Robert Goodland, John H Cumberland, Richard B Norgaard, 1999-05-20 Most people love nature and consider themselves environmentalists, but nature isn't just pretty and lovable, it is indispensable to our survival and economic activity. That is the most compelling reason for environmental protection. The conventional economic wisdom views land (natural capital) as a small part of the economy, along with capital, labor, technology and so on. The authors argue that this is backwards: that the economy nests within the environment (land) and not the other way around. The authors give a brief history of the origins of conventional economic wisdom and critique it from a the standpoint of ecological economics. They explain what natural capital -our life support system - is and does, and describe the severe strains that have been put on it. They conclude with some policy options, such as green taxes and suggestions for personal action that would conserve natural capital and thus make conserve resources for present and future generations. *Natural Capital and Human Economic Survival* is written for environmentalists, environmental studies majors and anyone concerned about the flaws of mainstream economics - how it has led us into unsustainable ways of living - and who would like to learn about alternatives that are more sustainable.

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