INDEX

Abstracts world cloud analysis, 217–218
Academic studies, 69
Access to finance, 237
Accuracy, 141
Adjusted market inefficiency magnitude (AMIM), 30
ADMutate, 147
Adoptive market hypothesis (AMH), 29
  of constituent cryptocurrency, 38
  data, 32
  descriptive statistics, 34–40
  econometric model, 32–34
  policy implications, 40–41
  review of literature, 30–32
Adversary Learned Inference (ALI), 299
Akaike Information criteria (AIC), 34, 252
Alert correlation, 148–149
Alpha2, 147
Amazon DeepLens, 296
Anomaly-based detection systems, 133, 141
Anomaly-based IDS (AIDS), 148
Anti-money laundering, 157
Anticipated crime, 206
Apache Struts, 141
Arab spring, 168–169
Arbitration mechanism, 193
Artificial intelligence (AI), 46, 68, 86, 192–193, 237, 263
  challenges of cyber security, 47
  data challenges, 49
  definition, 110
  dimensions, 263
  intervention in education–policy implications and challenges, 269–275
  ISM MICMAC analysis, 276–281
  key barriers and sources, 48
  lack of awareness, 49
  lack of budget, 48
  lack of IT infrastructure, 48
  limitations in incorporating, 276
  literature review, 47–50
  low AI adoption, 49
  low regulations, 49–50
  managerial implications, 60–61
  non-supportive environment, 49
  personalisation and improved learning outcomes, 265–269
  research methodology, 50–59
  resistance to learning, 47
  results, 59–61
  talent shortage, 48
  technologies, 86
  theoretical and practical implications, 60
  underwhelming performance, 50
  unproven technology, 49
  Working Group, 193
Artificial Intelligence in Education (AIEd), 265
Artificial Neural Network(ing) (ANN), 68, 298
Assault, 138
Augmented Dickey-Fuller Fisher Chi-Square test (ADF test), 35, 252
Author's co-citation analysis, 224
Autoencoder model, 141
Automatic Portmanteau test (AP test), 29, 33
Automatic Variance Ratio (AVR), 29
Automation, 105
Autonomous barriers, 58
Average Variance Extracted (AVE), 161

Baby boomers, 48
Back-end system, 291
Banking digitalisation, legal framework for, 112–113
Banking industry, 114
Banks, 102
  account in digital banks, 118
  allow opening digital bank account at home, 118
  profile to open, 118
  verify digital bank account, 118–119
Barriers, 47
Bayesian information criteria (BIC), 252
BERT, 81
Best New Digital Bank Vietnam 2021, 124
Bibliographic coupling, 211
Bibliographic pair, 211
Bibliometric analysis, 195, 210
Bibliometric method, 194
Bibliometric review, 194
Bibliometrics-based publications, 210
Bibliometrix algorithm, 210
Biblioshiny, 210
Bidirectional causality, 254
Bidirectional LSTMs, 298–299
Big Data, 193, 263
BiGAN, 299
Bitcoin, 28–30, 41
  Cash, 28, 31
  cointegration, 31
Blockchain
  blockchain-based system, 193
  technology, 29
Bonsai tree algorithm, 299
Booking. com, 68–69
BoostML tool, 120, 122
Branch management, 107
Branch-centric, product-focused archetype, 106
Bribery, 157
Broadcasting model, 87
BTC-USD series, 30
Budget
  budget/fiscal transparency, 173
  institutions, 171
  lack of, 48
Budget Hotels (BH), 70
  findings and implications, 78–81
  online reviews, 71
  TripAdvisor, 71–78
Business
  executives, 236–237
  partners, 194
Business model (BM), 2–3, 6–7
  business activities, 8
  common themes in business models, 9–11
  evolution, 11–12
  firm performance and, 15
  IIRC's business model, 13–14
  inputs, 7–8
  in IR, 7
  outcomes, 8
  outputs, 8
  structure, 12
  value creation through BM, 7–9

Cake, 115
Capitals, 6
  in business model, 12
  categorisation and description, 6
Central government primary balance (PBLC), 180
Channels, 105–106
Chatbots, 192
Chi-square test, 95
Citation analysis, 211
Citizen-focused, contingency-value approach, 174
Claims handling, 192
Classification approach, 158
Clet, 147
Client care, 192
Cluster analysis of publications, 217
  abstracts' world cloud and treemap analysis, 217–218

authors and documents clustering by coupling, 218–221
Co-citation, 211
author's co-citation analysis, 224
intellectual structure using, 224
journal co-citation analysis, 227
papers co-citation analysis, 226
Co-word, 211
Code. org, 268
Coefficient of institutional quality, 177–178
Cointegration, 29
of Bitcoin, 31
Commercial banks, 111
Comparative analysis model, 87
Compliance, 157
unit, 158–159
Computational linguistics, 69
Computer Assisted Learning (CAL), 266
Computer vision, 292–293
Connectivity, 105
framework, 91
Consumer decision path, 109
Consumer-adopted technology, 105
Convolutional neural networks (CNNs), 290, 298
Corporate reporting, 2–3
CountDown, 147
Coupling, authors and documents clustering by, 218–221
Crime, 157
crime-economic model, 206
Critical flow model, 87
Cross-impact matrix, 58
Cryptoassets, 31
Cryptocurrency, 28, 130
market, 29
Culture, 157
Customer data understanding, 107–108
Customer experience, 106–107
Cuttle Fish algorithm, 141, 146–147
Cyberattacks, 130, 133–134, 138–139
Cybercrime, 47
Cybersecurity, 131
challenges of, 47

Data collection strategy, 143
Data extraction process, 9
Data mining, 69, 265
Data Mining in Education (EDM), 265
Data-Driven Decision Making (DDDM), 266
Decisioning, 105
Decisions, 105
tree, 264
Deep learning (DL), 46, 72–74, 264, 292–293, 297–298 (*see also* Machine learning (ML))
model, 141–142
Deep neural network, 74
DeepSense, 294
DEMATEL method, 277
Dependent barriers, 59
Descending gradient technique, 300
Descriptive analysis, 211
author impact, 214–216
cluster analysis of publications, 217–221
conceptual structure, 222–224
countries' prosperity, 214
growth of papers, 211
intellectual structure using co-citation analysis, 224–227
most referenced papers, 214
social structure based on analysis of authors, countries and institutions collaboration networks, 227–228
source's importance, 211–214
trend topics and three plots field, 216–217
Diagraph development, 55
Dickey and Fuller test, 33
Digital bank, 114

Digital banking, 102
AI definition, 110
archetypes, 106
close digital bank account, 120
customer, 108–110
customer segment, 109–110
development target for 2030 in Vietnam, 114–115
digitising bank operating processes for, 108
elements, 105
factors supporting development of, 110–113
fees, 120
five pillars of digital banking development in Vietnam, 113–114
general situation, 115–120
habits of using banking services, 111–112
implication, 125
infrastructure for development, 111
legal framework for banking digitalisation, 112–113
literature review, 104–110
multichannel managing, 106–108
population structure, 111
positioning, 105–106
services, 119–120
usage, 119–120
Digital government, 170
Digital middle services, 109
Digital services, 169
Digital showcases, center for, 107
Digital SMEs, 110
Digital technologies, 108–109
Digital transformation, 102, 112
journeys of Vietnamese commercial banks with AI and big data appliances, 120–124
Digitallocker, 90
Digitally proficient services, 109
Digitisation, 86
Disparity, 157
Dogecoin, 29, 40–41
Domestic financial development (DFD), 178, 180
Duqu virus, 138

E-advocacy model, 88
Early harvest program, 90
Econometric model, 32–34
Economic performance, 205
Economic sustainable development, 234
Economic theory, 69
Ecosystem business models, 11
Edge computing devices, 291–292
Edge devices, 290
Education, 267
Education Management Information System (EMIS), 266
Educational assessment or evaluation, 262
Educational institutions, 268
Educator-facing AI tools, 264
Electronic governance (E-gov), 86, 169, 180
benefits of study, 88
conceptual framework, 88–89
data analysis and interpretation, 91–95
findings, 95
framework, 90
hypothesis, 88
hypothesis testing, 95–97
index, 178
literature review, 89–90
models, 87–88
opportunities for E-governance mechanism, 90–91
public governance implications of AI deployment in government, 88
recommendations, 185–186
research methodology, 175–179
results, 179–185
review of literature, 169–175
as SMART Governance, 87

t-test, 95
theoretical and empirical review, 170–175
Electronic government (e-government), 156, 170
conceptual framework, 158–160
data analysis, 161–162
formulation of hypothesis, 160
mediation effect, 163
research methodology, 160–161
review of literature, 158–160
structural model assessment, 162
theoretical framework, 158
Electronic Know Your Customer (eKYC), 123
Electronic tax scheme, 159
Elsevier, 143
End SARS protest, 168–169
End-to-end process digitisation, 108
Engle and Granger method, 34
Ensemble fuzzy approach, 147
Entertainment devices, 295
Environmental, social, and governance (ESG), 4
Environmental sustainable development, 234
EOS, 28, 31
Error Correction Method (ECM), 36
ESCORICS, 143
Ethereum, 28, 31, 41
Ethereum, 29
EU Code Week, 268
Exchange rate movement, 172
Exfiltration, 137

False alarm rate, 141
FD4 algorithm approach, 31
Feasible generalized least squares estimation (FGLS estimation), 179
Feed-forward neural network (FNN), 70–71, 74–75, 81
Final-reachability-matrix (FRM), 52
conical form, 55
development, 55
Financial capital, 12
Financial criminals, 157
Financial inclusion, 234
existing literature, 235–237
linking financial inclusion to sustainable development through sustainability, 237–238
to sustainable development, 238–239
theories, 237
Financial institutions, 239
reputation for probity, 205
Financial loss, 130
Financial performance, 3, 205–206
Fintech companies, 111
Firm performance, 15
Fiscal governance, 172
Fiscal performance (FP), 168, 180, 185
index, 190
recommendations, 185–186
research methodology, 175–179
results, 179–185
review of literature, 169–175
theoretical and empirical review, 170–175
Fiscal transparency, 168, 170
Fixed effects, 179
Fuzzy Ensemble Association (EFA), 141
Fuzzy Logic, 68

GDP per capita (GDPPC), 180
GDPC coefficient, 177
Gen X, 48
Gender analysis, 246
Gender disparity, 246
Gender inequalities, 245
bibliometric analysis of literature, 247–249
data and methodology, 249–253
empirical results, 253–255
literature review, 245–249
Generalised panel method of moments (GMM), 174

Generation Y, 48, 110
Generative adversarial network (GAN), 298–299
Genetic Algorithm, 68
Gephi, 210
Global Card for Mobile Communication (GSM), 104
Global Sustainable Competitiveness Index (GSCI), 249
Google Map, 68
Google Scholar, 143
Governance
  mechanism, 87–89
  systems, 2
Government initiatives for E-governance in India, 90
Granger representation theorem, 34
Gross domestic product (GDP), 158
Gross government investment (GGI), 178, 180

Hannan–Quinn information criteria (HQIC), 252
Hinge loss function, 300
Horizontal privilege escalation, 136
Hospitality industry, 71
Host-based IDS, 133
Hudson Yards smart city development, 295
Human capital, 12, 245
Hybrid detection systems, 133
Hybrid intrusion detection system (HIDS), 148
Hybrid-based IDS, 133
Hyper ledger fabric, 194
Hyperledger Fabric & Ethereum, 193

IEEE, 143
Illegal trade, 29
Im, Pesaran and Shin W-Stat (IPS), 252
Image captioning, 46
Incremental learning algorithm, 292
Independent barriers, 59
Information and communication technology (ICTs), 173
Information technology, 170
Initial-reachability-matrix (IRM), 54–55
Innovation, 105, 236
  model, 157
Innovation and Technology Task Force (EX Task Force), 193
Institutional quality (INS), 180
Insurance
  data analysis, 195–200
  firms, 192
  literature retrieval and selection, 195
  premiums, 194
  research methodology, 194–195
  research objective, 194
  review of literature, 193–194
  Title-Abs-Key, 195
Insurers, 192
Integrated access devices, 290
Integrated reporting (IR), 2–4
  business model in, 6–9
  capitals in business model, 12
  categorisation and description of capitals, 6
  common themes in business models, 9–11
  evolution of business model concept, 11–12
  findings, 9
  firm performance and business model, 15
  IIRC framework, 4–6
  literature, 20–26
  quality of business model IR disclosures, 14–15
  research methodology, 9
  value creation, 15
Intelligent automation technologies, 192
Intelligent virtual reality (IVR), 263
Interactive service model, 88

International Integrated Reporting Council (IIRC), 2, 4
  business model, 13–14
  content elements, 4–6
  framework, 4
  guiding principles, 4
International Labour Organization (ILO), 246
International Monetary Fund (IMF), 28, 158, 169, 204
Internet of Things (IoT), 290, 294–295
Interoperability standards, 91
Interpretative-structural-modelling (ISM), 50–52
  construction of ISM model, 55–58
  MICMAC analysis, 276–281
Intrusion Action Based Correlation Framework (IACF), 142, 149
Intrusion Detection Systems (IDS), 130–134
  for detecting malicious traffic, 147–148
  host-based, network-based and hybrid-based, 132
  intrusion alerts predict future attack strategies, 148–149
  passive and active, 132
  trained for zero-day attacks, 149
  against zero-day attacks, 144–147
Intrusion identification accuracy using edge computing, 297
IT infrastructure, lack of, 48

Jarque-Bera test, 35
Johansen cointegration test, 36, 39
Johansen method, 34
Johansen test, 32
Journal co-citation analysis, 227
JumpCallAdditive, 147

K-nearest neighbour algorithm (K-NN), 298–299
Kaizen strategy, 70
Keyword co-occurrence analysis, 222–224
Khan Academy, 268
Kitchen appliances, 295

Lag debt stock, 172
LDA, 81
Learner-facing AI tools, 264
Learning, 264, 268
Learning analytics (LA), 265, 272
Least Developed Countries (LDCs), 175
Leviathan theory, 171
Levin, Lin, and Chu test (LLC), 252
Leximancer, 210
Lifelong learning, 268
Linkage barriers, 59
Litecoin, 28, 29–31, 41
Lonely Planet, 68
Long short-term memory (LSTM), 298

Machine learning (ML), 46, 68–69, 71, 264, 290
  algorithms, 297–300
  applications, 292–295
  benefits of online reviews and analysis using, 72–74
  in edge computing devices, 291–292
  intrusion identification accuracy using edge computing, 297
  ML-based appliances, 295–297
Malaysian banking institutions, 159
Management, 244
Market efficiency, 29
Market experts, 28
Massive Open Online Courses (MOOCs), 268
Matriced -Impacts-croises-multiplication-applique-classment (MICMAC), 58
  autonomous barriers, 58
  dependent barriers, 59
  independent barriers, 59
  linkage barriers, 59
Maximum Eigenvalue statistic, 34

MCA, structure of conceptual map of thematic areas using, 222
Mean average precision (MAP), 298
Mediation effect, 163
Military Commercial Joint Stock Bank (MB), 115, 122–123
Mobile banking, 104
Modernisation concept, 157
Monero, 29, 41
Money laundering (ML), 156–157, 204–205
  activities, 29
  data and methodology, 210–211
  descriptive analysis, 211–228
  essential papers on subject of research, 207–209
  literature review, 206–207
Money Laundering Control Act of 1986, 157
Money Laundering Reporting Officers (MLROs), 159
Multi-layered approach, 142
Multichannel and customer-centric archetype, 106
Multilayer feed-forward (MLF), 75
Multiple criterion decision-making (MCDM), 276
My.gov. in, 90

Nam A Commercial Join Stock Bank (Nam A Bank), 124
Narcotics, 29
Natural Language Processing (NLP), 74, 268, 293
Network analysis, 210
Network detection systems, 144
Network functions, 294
Network-based IDS, 133
Non-cash payments, 112
  programs and policies, 102
Non-governmental organisations (NGOs), 4
Null hypothesis, 34

OCB OMNI, 115
Occupy Wall Street movements, 168–169
Offerings, 105–106
ONEBANK digital ecosystem, 124
Online banking, 104
Online hospitality platforms, 68
Online public services, 169
Online reviews, 71
Organisations, 2, 236
  adoption, 47
  business strategy, 3
  performance, 69
  profile, 3
  value creation process, 3
Organization for Economic Cooperation and Development (OECD), 204

Panel estimation technique, 179
Panel Vector Autoregressive model (PVAR), 252–253
Papers co-citation analysis, 226
Pearson correlation test, 95
Performance Improvement Theory (PI), 69–70
Pex, 147
Phased-guard, 142
Philips-Perron Fisher Chi-Square test (PP test), 252
Pooled OLS, 179
Population growth (POP growth), 178, 180
Positive Theory of Government Deficit, 170
Poverty reduction, 235
Power Ministry, 86
Power Transformed Joint Variance ratio, 29
Prediction of intrusion, 148
Predictive algorithms, 273
Price appreciation, 30
Price volatility, 28–29
Principal component analysis (PCA), 177, 190
Principal-agent theory, 171, 176
Privilege escalation, 136
Productivity, 267–268

ProFuzzer, 141
ProtoNN, 299
Psychological theory, 69
Public debt, 170–171
Public external debt stock (EXDEBT), 180
Public governance, 175
Public sector management, 172
Python software, 81

Quality of business model IR disclosures, 14–15
Quantitative analysis, 249
Questionnaire development, 52
  conical form of FRM, 55
  construction of ISM model, 55–58
  development of FRM, 55
  diagraph development, 55
  IRM, 54–55
  MICMAC analysis, 58–59
  reachability matrix partition, 55
  SSIM, 52

R software, 81
Radio Frequency Identification (RFID), 291
RAID, 143
Random effects, 179
Reachability matrix partition, 55
Recurrent neural network (RNN), 298–299
Reinforcement Learning, 298
Resistance to learning, 47
Resource-rich country (RES), 178, 180
Resources, 6
Retail investor, 28
Ripple, 28, 31
Risk management, 157
Runtime verification techniques, 141

S&P500 index series, 30–31
Safety devices, 296
Sankey diagram, 216
Schooling, 268
Schumpeterian innovation, 15
Scopus database, 195
Search strategy, 143
Secure delivery frameworks, 91
Self-directed and digital-centric archetype, 106
Sentiment analysis (SA), 70–71
  of Indian BHs, 70
  using Natural Language Processing, 74
7/7 Digital banks, 118–119
Short Message Service (SMS), 104
Short-term causality, 34
Signature-based detection systems, 48, 133
Signature-based IDS (SIDS), 147
Simple, moral, accountable, responsive, transparent, E-governance (SMART governance), 87
Simulations, 253
Single LSTM, 298
Single-layered training function, 75
Small and medium-sized businesses (SMBs), 107
Small and medium-sized enterprises (SMEs), 110
Smart City, 294
Smart glasses, 296
Smart wearables, 296–297
Smartphones, operating systems on, 119
Social dimension, 239
Social sustainable development, 234
Sound fiscal policy, 168
Springer, 143
Stakeholders, 2, 4
Statistical methods, 70
Stellar, 29, 40–41
Structural model assessment, 162
Structural-Self-Interaction-Matrix (SSIM), 52–53, 278
Study exclusion strategy, 143
Study inclusion strategy, 143
Supervised Learning, 298
Support Vector Machine (SVM), 141, 300

Sustainability, 234, 245–246
  linking financial inclusion to sustainable development through sustainability, 237–238
  literature, 236–237
Sustainable competitiveness, 245
Sustainable development, 234, 246 (*see also* Questionnaire development)
  financial inclusion to, 238–239
  linking financial inclusion to sustainable development through sustainability, 237–238
  studies on, 235–236
Sustainable development goals, 235, 246
Swarm Intelligence System, 68
System-call Sequence-to-Sequence model, 142
System-facing AI tools, 264
Systematic method, 262
Systems theory, 69

Talent shortage, 48
Tarang, 90
Task Force, 193
Tax smoothing model, 170
Technology amalgamation, 262
Technology integration, 262–263
Terrorism, 29
Text-based reviews, 69
Theft/fraud recognition, 192
Tien Phong Commercial Joint Stock Bank (TP Bank), 120–122
Timo Plus, 115, 119
Tnex, 115
Tourism industry, 68
TP Live-Bank, 115, 119
Trace statistic, 34
Traditional sustainability, 4
Transparency, 157
Treasury bill rate, 172
Tree main theories, 69
Tree-based ML algorithms, 299–300
Treemap analysis, 217–218
TripAdvisor, 68–69, 71
  benefits of online reviews and analysis using machine learning, 72–74
  data analysis, 76–78
  FNN, 74–75
  previous studies, 73
  web scraping, 75–76

Unbanked adults, 239
Underwriting, 192
Unsupervised Learning, 298
User reviews, 69
User-generated content (UGC), 68

Valance, 72
Value chain, 3
Value creation process, 2–3, 15
Value generation process, 2
Value network, 15
Variance Ratio test, 33
VCB DigiBank, 115
Vector Autoregressive model (VAR model), 172
Vector error correction model model (VECM model), 31, 34, 39
Vertical privilege escalation, 136
Video synthesis, 46
VideoEdge, 296
Vietnam, 102, 111
  digital banking development target for 2030 in, 114–115
  five pillars of digital banking development in, 113–114
  general situation of digital banking development in, 115–120
Vietnam Prosperity Joint Stock Commercial Bank (VPBank), 123–124
  NEO, 123
Vietnamese commercial banks, 102–103
Vigil system, 296
Virtual agents, 263
Voice imitation, 46
VOS viewer method, 194–195, 210

Wald test, 29
  for testing short-run causality, 40
Walker Gravity Model, 157
Weak governance, 178
Web 2.0 technology, 68
Web crawler, 71
Web crawling, 69
Web of Science, 210, 247
Web scraping, 69, 75
  data collection, 75
  data preprocessing, 76
Web services, 292
Web-ICT, 173
Working Group (WG), 193
World Bank, 28

Zero-day attacks, 130, 140
  IDS trained for, 149
  intrusion detection systems against, 144–147
Zero-day vulnerabilities, 130
  intrusion detection systems, 131–134
  materials and methods, 143–144
  results, 144–149
  review, 140–143
  taxonomy of attacks, 134–138