DAFTAR PUSTAKA

Abuduweili, A., Li, X., Shi, H., Xu, C.-Z., & Dou, D. (2021). Adaptive consistency regularization for semisupervised transfer learning. *Proc. of IEEE/CVF Conference on Computer Vision and Pattern Recognition*, 6923–6932.

Al Olaimat, M. L. (2020). A learning-based data augmentation for network anomaly detection. 1-10.

Alarfaj, F. K., Malik, I., Khan, H. U., Almusallam, N., Ramzan, M., & & Ahmed, M. (2022). Credit card fraud detection using state-of-the-art machine learning and deep learning algorithms. *IEEE Access, 10*, 39700-39715.

Albuquerque Filho, J. E., Brandão, L. C., Fernandes, B. J., & & Maciel, A. M. (2022). A review of neural networks for anomaly detection. . *IEEE Access*.

Alcover-Couso, R., SanMiguel, J., & Escudero-Viñolo, M. (2023). On exploring weakly supervised domain adaptation strategies for semantic segmentation using synthetic data. *Multimed Tools Appl*.

Alqahtani, H., Kavakli-Thorne, M., & Kumar, G. (2021). Applications of Generative Adversarial Networks (GANs): An Updated Review. *Arch. Comput. Methods Eng*, 28, 525–552.

Asghar, N., Mou, L., Selby, K. A., Pantasdo, K. D., Poupart, P., & and Jiang, X. (2020). Progressive memory banks for incremental domain adaptation. *In Proc. of International Conference on Learning Representations*.

Asha, R. B., & KR, S. K. (2021). Credit card fraud detection using artificial neural network. *Global Transitions Proceedings, ,* (pp. 2(1), 35-41).

B. Juba and H. S. Le. (2019). Precision-recall versus accuracy and the role of large data sets. *n Proc. AAAI Conf. Artif. Intell. vol. 33, no. 1*, 4039–4048.

Benchaji, I., Douzi, S., & El Ouahidi, B. (2019). Using genetic algorithm to improve classification of imbalanced datasets for credit card fraud detection. *In Smart Data and Computational Intelligence: Proceedings of the International Conference on Advanced Information Technology, Services and Systems (AIT2S-18)*, 220–229.

Burks, R., Islam, K., Lu, Y., & Li, J. (2019). Data Augmentation with Generative Models for Improved Malware Detection: A Comparative Study. *In*

Proceedings of the 2019 IEEE 10th Annual Ubiquitous Computing, Electronics & Mobile Communication Conference (UEMCON), (pp. 0660–0665). New York, NY, USA.

C. Drummond, R. C. (2003). C4. 5, class imbalance, and cost sensitivity: why under-sampling beats over-sampling. *Workshop on learning from imbalanced datasets II, vol. 11*, 1-8.

Cai, Z., Wang, X., Zhou, M., Xu, J., & Jing, L. (2019). Supervised class distribution learning for GANs-based im-balanced classification. *In Proceedings of the IEEE International Conference on Data Mining (ICDM)*, (pp. 41–50). Beijing, China.

Carcillo, F. L. (2021). Combining unsupervised and supervised learning in credit card fraud detection. . *Information sciences, 557*, 317-331.

Cherif, A., Badhib, A., Ammar, H., Alshehri, S., Kalkatawi, M., & Imine, A. (2022). Credit card fraud detection in the era of disruptive technologies: A systematic review. . *Journal of King Saud University-Computer and Information Sciences.*

Cordón, I. G. (2018). Imbalance: Oversampling algorithms for imbalanced classification in R. . *Knowledge-Based Systems*, 329-341.

Diansah, H., Usman., & Monita, Y. (2022). Kebijakan Hukum Pidana terhadap Tindak Pidana Carding. *Pampas: Journal of Criminal*, Vol. 3, No. 1, hlm 17.

Ding, K., Zhou, Q., Tong, H., & Liu, H. (2021). Few-shot network anomaly detection via cross-network meta-learning. *Proc. Web Conf*, (pp. 2448–2456). Ljubljana,Slovenia.

Ding, Y., Wei, K., Jianxin, F., Bo, P., & Anna, Y. (2023). Credit card fraud detection based on improved Variational Autoencoder Generative Adversarial Network. *IEEE Access*.

Esenogho, E., Mienye, I. D., Swart, T. G., Aruleba, K., & Obaido, G. (2022). A neural network ensemble with feature engineering for improved credit card fraud detection. . *IEEE Access, vol. 10*, pp. 16400-16407.

Fajardo, V. A., Findlay, D., Jaiswal, C., Yin, X., Houmanfar, R., Xie, H., & Emerson, D. B. (2021). On Oversampling imbalanced data with deep

conditional generative models. . *Expert Systems with Applications*, 169, 114463.

Fiore, U., Santis, A. D., Perla, F., Zanetti, P., & Palmieri, F. (2019). Using generative adversarial networks for improving classification effectiveness. *Inf. Sci., vol. 479*, 448–455.

Goodfellow, I., Pouget-Abadie, J., Mirza, M., Xu, B., Warde-Farley, D., Ozair, S., . . . Bengio, Y. (2014). Generative Adversarial Nets (Advances in Neural Information Processing Systems). *Red Hook.* New York, NY, USA.

Hilal, W., Gadsden, S. A., & Yawney, J. (2022). Financial fraud: a review of anomaly detection techniques and recent advances. *Expert systems With applications*, 193.

Hinterstoisser, S., Pauly, O., Heibel, H., Marek, M., & Bokeloh, M. (2019). An annotation saved is an annotation earned: using fully synthetic training for object instance detection. *In: Proc IEEE Conf Comput Vis Pattern Recognit (CVF).*

Hoffman, J., Tzeng, E., Park, T., Zhu, J.-Y., Isola, P., Saenko, K., . . . and Darrell, T. (2018). Cycada: Cycleconsistent adversarial domain adaptation. *In Proc. of International Conference on Machine Learning*, 1989–1998.

Hu, X., Huang, Y., Li, B., & Lu, T. (2023). Inclusive FinTech Lending via Contrastive Learning and Domain Adaptation. *arXiv preprint*, 2305.05827.

Hwang, J., & Kim, K. (2020). An Efficient Domain-Adaptation Method using GAN for Fraud Detection. *Int. J. Adv. Comput. Sci. Appl.*, 11, 94–103.

Itoo, F. M. (2021). Comparison and analysis of logistic regression, Naïve Bayes and KNN machine learning algorithms for credit card fraud detection. *International Journal of Information Technology, 13, 1503-1511.*

Jain, S., Seth, G., Paruthi, A., Soni, U., & Kumar, G. (2022). Synthetic data augmentation for surface defect detection and classi-fication using deep learning. *J. Intell. Manuf.*, 33, 1007–1020.

Keuangan, O. J. (accessed September 15, 2022. https://www.ojk.go.id.). *POJK No. 13/POJK.03/2019.*

Kingma, D., & Welling, M. (2014). Auto-Encoding Variational Bayes. *arXiv 2014,* , 1312.6114.

Kingma, D., & Welling, M. (2019). An Introduction to Variational Autoencoders. *Found. Trends R Mach. Learn*, 12, 307–392.

Krawczyk, B. (2016). Learning from imbalanced data: Open challenges and future directions. *Progress in Artificial Intelligence, vol. 5.*

Langevin, A. C. (2021). Synthetic data augmentation of imbalanced datasets with generative adversarial networks under varying distributional assumptions: A case study in credit card fraud detection. . *J. Oper. Res. Soc*, 1-28.

Liu, Z., Miao, Z., Pan, X., Zhan, X., Lin, D., Yu, S. X., & Gong, B. (2020). Open compound domain adaptation. *Proc. of IEEE/CVF Conference on Computer Vision and Pattern Recognition*, 12406–12415.

Makki, S. A. (2019). Makki, S., Assaghir, Z., Taher, Y., Haque, R., Hacid, M. S., & Zeineddine, H. (2019). An experimental study with imbalanced classification approaches for credit card fraud detection. IEEE Access, 7, 93010-93022.

Meng, Z., Xie, Y., & Sun, J. (2023). Detecting Credit Card Fraud by Generative Adversarial Networks and Multi-head Attention Neural Networks. *IAENG International Journal of Computer Science,* , 50(2).

Moreno-Barea, F. J. (2020). Improving classification accuracy using data augmentation on small data sets. *Expert Systems with Applications*, 161, 113696.

N. Boutaher, A. E. (2020). A Review of Credit Card Fraud Detection Using Machine Learning Techniques. *2020 5th International Conference on Cloud Computing and Artificial Intelligence: Technologies and Applications (CloudTech)*, 1-5.

Nazeer, I., Prasad, K., Bahadur, P., Bapat, V., & MJ, K. (2023). Synchronization of AI and Deep Learning for Credit Card Fraud Detection. *International Journal of Intelligent Systems and Applications in Engineering*, 11(5s), 52-59.

Nazeriha, E. (2023). Credit Card Transaction Fraud Detection Using Neural Network Classifiers.

OJK. (Diakses Agustus 2023). *MENGENAL KEJAHATAN CARDING DAN ANTISIPASINYA*. https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/20556.

Pan, Z., Yu, W., Yi, X., Khan, A., Yuan, F., & Zheng, Y. (2019). Recent Progress on Generative Adversarial Networks (GANs): A Survey. *IEEE Access*, 7, 36322–36333.

Park, S., Kim, S., & Cha, M. (2022). Knowledge sharing via domain adaptation in customs fraud detection. *In Proceedings of the AAAI Conference on Artificial Intelligence* , (pp. Vol. 36, No. 11, pp. 12062-12070).

Patil, T. (2021). Credit Card Fraud Detection Using Conditional Tabular Generative Adversarial Networks (CT-GAN) and Supervised Machine Learning Techniques. *Doctoral dissertation, Dublin, National College of Ireland*.

Reddy, P. V., Vivek, Y., Pranay, G., & Ravi, V. (2023). Chaotic Variational Auto encoder-based Adversarial Machine Learning. . *arXiv preprint* , 2302.12959.

Sanober, S., Alam, I., Pande, S., Arslan, F., Rane, K., Singh, B., . . . Shabaz, M. (2021). An enhanced secure deep learning algorithm for fraud detection in wireless communication. *Wirel. Commun. Mob. Comput*.

Sasaki, Y. (2007). The truth of the F-measure. *Teach Tutor Mater,vol. 1, no. 5,*, 1-5.

Sayed, G., Soliman, M., & Hassanien, A. (2021). A novel melanoma prediction model for imbalanced data using opti-mized SqueezeNet by bald eagle search optimization. *Comput. Biol. Med*, 136.

Shahzadi, S., Shahzad, U., Emam, W., Tashkandy, Y., & Iftikhar, S. (2023). Fraud Detection by Using Deep Learning in Mining the Information Technology for Artificial and Business Intelligence.

Singhal, P., Walambe, R., Ramanna, S., & Kotecha, K. (2023). Domain Adaptation: Challenges, Methods, Datasets, and Applications. *IEEE Access*.

Strelcenia E, P. S. (2023). A Survey on GAN Techniques for Data Augmentation
    to Address the Imbalanced Data Issues in Credit Card Fraud Detection. .
    Machine Learning and Knowledge Extraction. 2023;, 304-329.

Sun, J., Wang, K., & Lin, Y. (2021). Image Colorization Based on VAE-GAN and
    the Mixture Density Model. *Journal of Physics: Conference Series (Vol.*
    2026, No. 1). IOP Publishing., 012033.

Sun, R., Zhu, X., Wu, C., Huang, C., Shi, J., & Ma, L. (2019). Not all areas are
    equal: transfer learning for semantic segmentation via hierarchical region
    selection. *In: Proc IEEE conf comput vis pattern recognit (CVPR).*

Tamtama, A. S. (2022). Increasing Accuracy of The Random Forest Algorithm
    Using PCA and Resampling Techniques with Data Augmentation for
    Fraud Detection of Credit Card Transaction . *Journal of Advances in*
    Information Systems and Technology.

Thota, M., & Leontidis, G. (2021). Contrastive domain adaptation. *In Proc. of*
    IEEE/CVF Conference on Computer Vision and Pattern Recognition,
    2209–2218.

Tingfei, H., Guangquan, C., & Kuihua, H. (2020). Using variational auto
    encoding in credit card fraud detection. . *IEEE Access*, 8, 149841-149853.

Torkzadehmahani, R., Kairouz, P., & Paten, B. (2019). Dp-cgan: Differentially
    private synthetic data and label generation. *In Proceedings of the*
    IEEE/CVF Conference on Computer Vision and Pattern Recognition
    Workshops, (pp. 1-7). Long Beach, CA, USA.

Wang, Z., Dai, Z., Poczos, B., & and Carbonell, J. (2019). Characterizing and
    avoiding negative transfer. *Proc. of IEEE/CVF Conference on Computer*
    Vision and Pattern Recognition, 11293–11302.

Wu, J., Plataniotis, K., Liu, L., Amjadian, E., & Lawryshyn, Y. (2023).
    Interpretation for Variational Autoencoder Used to Generate Financial
    Synthetic Tabular Data. *Algorithms*, 16(2), 121.

Zhang, Y., David, P., Foroosh, H., & Gong, B. (2020). A curriculum domain
    adaptation approach to the semantic segmentation of urban scenes. . *Proc*
    IEEE Trans Pattern Anal Mach Intell , (pp. 42:1823–1841).

Zhu, Y., Xi, D., Song, B., Zhuang, F., Chen, S., Gu, X., & He, Q. (2020). Modeling users' behavior sequences with hierarchical explainable network for cross-domain fraud detection. *In Proceedings of The Web Conference 2020*, (pp. 928-938).