# 3rd International Academic Conference on Blockchain, Information Technology and Smart Finance (ICBIS 2024)

Held online

Kuala Lumpur, Malaysia and Online
23 - 25 February 2024

**Additional copies of this publication are available from:**

Curran Associates, Inc.
57 Morehouse Lane
Red Hook, NY 12571 USA
Phone:  845-758-0400
Fax:     845-758-2633
Email:   curran@proceedings.com
Web:     www.proceedings.com

# TABLE OF CONTENTS

**Author Index**