

## A Multi-Agency Approach to Combating Transnational Crime and Money Laundering

Ferry Yuli Mulyani\*, Yusuf M. Said, Magister Hukum STIH IBLAM

Sekolah Tinggi Teologi Tenggara, Indonesia

Email: Fe.yuli1980@gmail.com, theoyusuf63@gmail.com, prodi.s2@iblam.ac.id

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**Abstract**

The rapid development of globalization, digital technology, and international financial systems has significantly increased the complexity of transnational crimes, particularly money laundering and human trafficking. Advances in fintech, cryptocurrencies, and cross-border digital transactions have enabled criminal organizations to conceal illicit financial flows more effectively, creating substantial challenges for traditional law enforcement systems. This study aims to analyze the urgency and effectiveness of a multi-agency approach in combating transnational crime and money laundering in Indonesia. The research employed a qualitative descriptive-analytical method through a literature study approach, utilizing primary and secondary data derived from regulations, official reports, academic journals, policy documents, and international publications related to anti-money laundering systems and transnational crime prevention. The findings reveal that conventional and sectoral law enforcement approaches are no longer sufficient to address modern transnational crimes due to fragmented institutional coordination, limited data integration, and technological disparities among agencies. The study demonstrates that collaboration among financial intelligence agencies, law enforcement institutions, financial authorities, international organizations, and private sector actors is essential in establishing an integrated and adaptive monitoring system. Furthermore, the involvement of financial institutions and digital service providers plays a strategic role in detecting suspicious transactions and preventing illegal financial flows. In conclusion, the multi-agency approach represents a crucial strategy for strengthening Indonesia's anti-money laundering framework and enhancing national resilience against increasingly sophisticated transnational crimes.

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### INTRODUCTION

The development of globalization in the 21st century has brought major changes in the economic, technological, and human mobility systems in various countries (Gümüş, 2022; Guo, 2024; Harahap et al., 2023; Novikova, 2025; Voronkova et al., 2023). International economic integration, advances in digital technology, and easy access to the global financial system create an increasingly open space for cross-border interaction (Ahmed, 2024; Aslam & Khan, 2022; Audi, 2025; Mamadiyarov & Karshiev, 2024; Otunba et al., 2024; Wójcik et al., 2022). However, behind this progress have emerged various forms of transnational crime that have developed in a complex and organized manner, especially money laundering and human trafficking. Transnational crimes are no longer carried out conventionally, but utilize digital technology, electronic transactions, cryptocurrencies, and international networks that are difficult for law enforcement officials to track. According to Unger and Busuioc (2007), the

development of modern financial instruments provides a great opportunity for criminals to hide the origin of illegal funds through various money laundering schemes. On the other hand, Shelley (2010) explained that trafficking in persons develops through the use of social media, international migration, and weak cross-border supervision, thereby expanding the space for exploitation of victims. This condition shows that globalization not only has a positive impact on economic growth, but also magnifies the threat of transnational crime that can disrupt social, economic, and national security stability.

The occurrence of transnational crime and money laundering is influenced by various interrelated factors (Kamal, 2026; Kramer et al., 2024). One of the main factors is the advancement of information technology and digital financial systems that allow transactions to be carried out quickly, anonymously, and across jurisdictions. The use of fintech, crypto assets, and digital payment services makes it easier for perpetrators to disguise the proceeds of criminal acts so that they are difficult to track by law enforcement officials (Unger & Busuioc, 2007). In addition, weak coordination between law enforcement agencies and differences in regulations between countries are loopholes that are exploited by international criminal organizations. Economic factors are also triggers for the increase in human trafficking, especially poverty, unemployment, and low levels of public education which cause individuals to be vulnerable to exploitation by trafficking networks (Naim & Ghosh, 2016). Not only that, the openness of international migration flows and the development of communication technology have also accelerated the mobility of perpetrators and victims of transnational crimes. Sheptycki (2004) stated that traditional law enforcement systems often experience limitations in dealing with modern criminal organizations due to the lack of information integration between institutions. Thus, technological developments, weak coordination, economic factors, and globalization are the dominant factors that encourage the development of transnational crime and money laundering in various countries, including Indonesia.

These various factors have a serious impact on people's lives and the stability of the country. Money laundering not only serves as a mechanism to hide the proceeds of crime, but also becomes the main means for criminal organizations to maintain their operations. Money laundering proceeds can be reused to fund narcotics trafficking, human trafficking, corruption, cybercrime, and funding organized criminal groups (Levi & Reuter, 2006). The economic impact caused includes the disruption of financial system stability, the decline in public trust in financial institutions, and the increase in investment risks in a country. Meanwhile, trafficking in persons has enormous social and humanitarian impacts, such as human rights violations, labor exploitation, sexual violence, and psychological trauma to victims (Shelley, 2010). In addition, weak supervision of illegal funds flows can worsen a country's image in the eyes of the international community and hinder global economic cooperation. The FATF (2023) emphasized that a country's failure to build an effective anti-money laundering system can increase the risk of the country's entry into the category of high-risk countries in the international financial system. Therefore, the impact of transnational crime is not only national, but also affects global security and stability at large.

Money laundering as a form of transnational crime has complex characteristics because it involves various stages and cross-jurisdictions. In general, money laundering is carried out through three main stages, namely placement, layering, and integration. The placement stage is carried out by inserting the proceeds of crime into the formal financial system, then the layering

stage is carried out by moving the funds through various transactions to disguise their origins, while the integration stage aims to return the funds to the perpetrator in a form that appears legal (Levi & Reuter, 2006). In the Indonesian context, the role of the Financial Transaction Reporting and Analysis Center (PPATK) is very important in detecting suspicious transactions and linking them to the original criminal act. In addition, the multi-agency approach is an important strategy in integrating cooperation between PPATK, the National Police, the Financial Services Authority (OJK), Bank Indonesia, as well as international institutions such as Interpol and the United Nations Office on Drugs and Crime (UNODC). According to the FATF (2023), the effectiveness of anti-money laundering regimes is highly dependent on the state's ability to build cross-sector coordination, exchange of financial intelligence data, and supervision of financial institutions and digital service providers. Thus, the prevention of money laundering cannot be done only through a criminal law approach, but requires integrated institutional synergy.

This research has novelty or novelty compared to previous research because it focuses on the discussion on the multi-agency approach as the main strategy in countering transnational crime and money laundering in the digital era. Previous research has generally only discussed money laundering from the perspective of criminal law or the effectiveness of anti-money laundering regulations alone. Meanwhile, this study places cross-institutional, cross-sectoral, and cross-country collaboration as the main elements in creating a law enforcement system that is adaptive to modern crime developments. In addition, this study also examines the involvement of the private sector, especially financial institutions and digital service providers, as part of the mechanism for the prevention and early detection of suspicious transactions. Another novelty lies in the analysis of the relationship between money laundering and other transnational crimes such as human trafficking which are interconnected through the flow of illegal funds (UNODC, 2018). With this approach, this study provides a more comprehensive perspective on the importance of synergy between institutions in dealing with the dynamics of global crime that continues to develop.

The urgency of this research lies in the increasing threat of transnational crime that takes advantage of technological advances and weak coordination between institutions. Indonesia, as a developing country with a financial system that continues to experience digitalization, faces high risks of money laundering and human trafficking practices. On the other hand, law enforcement still faces various challenges, such as bureaucratic fragmentation, limited data integration, and differences in technological capacity between institutions. If not seriously addressed, these conditions can hinder the effectiveness of crime eradication and increase economic and social losses for the community. The FATF (2023) emphasizes that multi-agency coordination is one of the main indicators in building an effective and sustainable anti-money laundering system. Therefore, research on the multi-agency approach is important to provide an understanding of collaborative strategies that can strengthen national law enforcement systems in dealing with transnational crime.

Based on this description, this study aims to analyze the urgency of a multi-agency approach in tackling transnational crime and money laundering in Indonesia. In addition, this study aims to identify the factors that affect the effectiveness of inter-agency cooperation in preventing and eradicating money laundering, as well as analyzing the role of financial intelligence agencies, law enforcement officials, and the private sector in building an integrated

surveillance system. This research also aims to examine the challenges of implementing a multi-agency approach in the context of national and international cooperation so that it can provide strategic recommendations for strengthening anti-money laundering policies in Indonesia.

This research is expected to provide benefits both theoretically and practically. Theoretically, this research is expected to enrich the study of legal science, especially in the field of international criminal law and financial law related to transnational crime and money laundering through a multi-agency approach. In addition, this research can also be an academic reference for future research that discusses cross-agency cooperation in the eradication of modern crime. Practically, this research is expected to provide input for the government, law enforcement officials, PPATK, OJK, and financial institutions in improving the effectiveness of coordination, information exchange, and supervision of suspicious financial transactions. Thus, the results of this research are expected to be able to support the creation of a more integrated, responsive, and adaptive law enforcement system in dealing with the development of transnational crime in the era of globalization.

## **METHOD**

This study used a qualitative research method with a descriptive-analytical approach that focuses on the study of multi-agency approaches in combating transnational crime and money laundering in Indonesia. The qualitative approach was chosen because this study aims to understand the phenomenon of transnational crime in depth through an analysis of regulations, policies, and coordination patterns between institutions involved in the anti-money laundering system. Descriptive research is used to systematically describe how the cooperation mechanism between law enforcement agencies, financial intelligence agencies, the private sector, and international institutions in dealing with the development of transnational crime in the era of globalization. This research was conducted by examining various aspects related to the effectiveness of cross-sector coordination, information system integration, supervision of suspicious financial transactions, and the challenges of implementing a multi-agency approach in law enforcement in Indonesia. The research location was carried out in a non-field manner through library research by examining various scientific sources, national and international regulations, academic journals, international institution reports, and policy documents related to money laundering and transnational crimes. This research was carried out during the process of preparing the final project in the current academic year by adjusting the development of global issues regarding money laundering, human trafficking, and the international financial supervision system. The research focus is directed at the relationship between the development of digital technology, the global financial system, and the importance of inter-institutional synergy in creating a law enforcement system that is more effective and adaptive to modern crime developments.

The data sources in this study consist of primary data and secondary data. Primary data is obtained through various regulations and official documents related to the fight against money laundering and transnational crimes, such as the provisions of the Financial Action Task Force (FATF), the policies of the Financial Transaction Reporting and Analysis Center (PPATK), and regulations on the anti-money laundering system in Indonesia. Meanwhile, secondary data was obtained through literature studies in the form of scientific books, academic journals, research articles, United Nations Office on Drugs and Crime (UNODC) reports, and

various scientific publications relevant to this research. The research population includes the entire literature and documents that discuss multi-agency approaches, law enforcement against transnational crime, and money laundering prevention systems. The research sample was selected purposively based on the relevance of the material to the research focus, especially literature that discusses inter-agency cooperation, financial intelligence, private sector supervision, and international coordination in the eradication of money laundering crimes. The research instruments used were in the form of literature study documents, data analysis sheets, and reference recording techniques used to identify the relationship between research variables, namely the multi-agency approach as an independent variable and the effectiveness of transnational crime prevention and money laundering as a dependent variable. This research also uses document analysis techniques to examine the content of policies, institutional coordination patterns, and data exchange mechanisms and financial intelligence applied in national and international law enforcement systems. Thus, this study not only examines the normative aspects of the law, but also analyzes the implementation of policies conceptually in dealing with the ever-evolving challenges of transnational crime.

The data collection technique in this study is carried out through documentation methods and literature studies by collecting various references that are relevant to the research topic. The data that has been obtained is then analyzed using qualitative descriptive analysis techniques to understand the relationship between the multi-agency approach and the effectiveness of transnational crime countermeasures. The analysis process is carried out through several stages, namely data reduction, data classification, data interpretation, and conclusion drawn. At the data reduction stage, the researcher selected various sources that were directly related to the issue of money laundering, human trafficking, and cross-institutional cooperation. Furthermore, the data is classified based on research focuses, such as the role of financial intelligence agencies, law enforcement, private sector involvement, and international cooperation in anti-money laundering systems. The interpretation stage is carried out by examining the relationship between the development of globalization, digital technology, and law enforcement challenges against transnational crime. In this process, the researcher also analyzes how the multi-agency approach can be a strategic solution in overcoming bureaucratic fragmentation, limited data integration, and weak coordination between institutions. The analysis was conducted comprehensively to produce a deep understanding of the effectiveness of synergy between institutions in detecting, preventing, and eradicating money laundering crimes. The results of the analysis were then systematically compiled to provide an overview of the importance of collaboration between the government, law enforcement officials, financial institutions, and international organizations in building a responsive and adaptive supervisory system. Through this research strategy, this research is expected to be able to provide conceptual solutions to the problems of transnational crime and money laundering through strengthening cross-sector coordination and the development of an integrated law enforcement system in Indonesia.

## **RESULTS AND DISCUSSIONS**

The development of the global world marked by the acceleration of digital technology, international economic integration, and easier human mobility has resulted in a space of cross-border interaction that no longer knows territorial. This phenomenon has given birth to a new dimension of crime that takes advantage of the complexity of globalization, especially in the

financial sector and trafficking in persons. The fast-moving flow of financial transactions, the use of fintech, and the rise of digital payment instruments create opportunities for money laundering crimes to disguise the origin of illegal funds (Unger & Busuioc, 2007). On the other hand, human trafficking networks take advantage of the ease of transportation, social media, and international migration routes, making their operating patterns increasingly transnational and difficult to be tracked by law enforcement officials (Shelley, 2010).

The dynamics of globalization and regulatory innovation then reinforce the adage that "crime is the shadow of criminalization", that is, crime will always follow the development of society and the law. Every time the state tightens financial sector regulations, criminals develop new, more covert methods of money laundering; When the state facilitates the movement of people, trafficking syndicates use these routes as a space for exploitation (Naim & Ghosh, 2016). Thus, transnational crime demands a progressive, adaptive, and collaborative response of financial intelligence, law enforcement, and cross-border cooperation so that the state is not always one step behind the perpetrators who continue to innovate in the shadow of globalization.

Transnational crime in the 21st century is evolving in speed and complexity far beyond the capabilities of traditional law enforcement approaches. Economic globalization, advances in financial technology, and increasingly free human mobility have created new operating spaces for various forms of transnational crimes, especially money laundering and trafficking. The nature of crime that crosses jurisdictions, exploits regulatory loopholes, and moves through decentralized networks makes it difficult to eradicate with just one single institution. This is where the multi-agency approach, namely cross-institutional, cross-country, and cross-sector collaboration, becomes a strategic need. This approach emphasizes that the effectiveness of modern crime eradication depends on the ability of government institutions to share information, consolidate capacity, and form integrated responses (Sheptycki, 2004).

In the Indonesian context, a multi-agency approach is very important given the complexity of financial flows and the vulnerability of transit countries to transnational crimes. Institutions such as PPATK, the National Police, and financial sector authorities need to work in a common data and supervision ecosystem. This is in line with global trends developed by the FATF and UNODC, which emphasize that money laundering and organized crime are not only a matter of criminal law, but also a matter of financial governance and economic stability (FATF, 2023). Therefore, the success of prevention is not only determined by the ability of investigators, but also the integration of financial reporting systems, know-your customer mechanisms, and supervision of suspicious activities by financial institutions.

### **The Urgency of a Multi-Agency Approach in Transnational Crime**

Transnational crimes such as drug trafficking, human trafficking, cybercrime, and money laundering are generally operated by cross-border networks that are flexible and adaptive. The nature of this network often leaves law enforcement officials one step behind, as criminal organizations utilize various jurisdictions, crypto technologies, and shell companies to evade detection (Naim & Ghosh, 2016). In a context like this, a single approach does not allow the state to close all the loopholes that perpetrators exploit. In other words, modern crime has always kept up with the development of regulations and technology, as reflected in the adage

"crime is the shadow of criminalization." When regulations are tightened, actors look for new innovations to avoid them (Unger & Busuioc, 2007).

The multi-agency approach provides the ability to overcome information asymmetry between different agencies. Transnational crime often involves cross-sector data: travel data, identity data, financial transaction data, corporate data, and communication technology. Cross-agency collaboration allows for real-time data integration so that risk detection can be carried out faster. In the case of money laundering, for example, the synergy between PPATK and the banking industry can result in early detection of unnatural transaction patterns that lead to criminal acts of origin such as narcotics trafficking or human trafficking. On the other hand, coordination with the National Police ensures that the financial information can be followed up in a legitimate and effective investigation process.

### **The Role of Financial Intelligence and Law Enforcement Agencies**

In the global anti-money laundering regime, the Financial Intelligence Unit (FIU) is the spearhead of the collection and analysis of financial transaction data. In Indonesia, this function is carried out by PPATK, which is responsible for processing Suspicious Transaction Reports (STR) and processing them into financial intelligence for law enforcement. Through a multi-agency approach, the financial intelligence can be directed to law enforcement agencies to uncover the origin of the crime and trace the assets proceeds of crime. This collaboration is strengthened through various international guidelines, including the FATF recommendations, which encourage countries to establish sustainable strategic and operational coordination mechanisms.

Not only that, international institutions such as Interpol and UNODC also provide a platform for cross-border data exchange, especially related to the identity of perpetrators, modus operandi, and international fund flows. This data exchange is very important because money laundering often uses countries with loose regulations as a transit location for funds. Without multi-agency mechanisms and international cooperation, countries will have difficulty tracing hidden assets through the global financial system (Levi & Reuter, 2006).

### **Collaboration with the Private Sector**

The multi-agency approach involves not only government agencies, but also the private sector, especially financial institutions. Banks, digital payment companies, and crypto asset service providers are the gatekeepers who hold the earliest data related to potential money laundering. Their role is important in reporting cash transactions, monitoring suspicious transactions, and applying the principles of Customer Due Diligence (CDD). Without the involvement of the private sector, law enforcement officials would not have access to relevant transaction data (Unger & Busuioc, 2007). Therefore, the multi-agency approach demands a harmonization of compliance standards and a risk-based reporting system between the government and the financial industry.

In Indonesia, this private sector integration is strengthened through the supervision of Bank Indonesia, OJK, and cross-agency coordination with PPATK. The financial industry also plays an important role in identifying the link between money laundering and other transnational crimes such as human trafficking. UNODC research shows that human trafficking syndicates use financial services to store the proceeds of exploitation, pay recruiters, and

facilitate movement between countries (UNODC, 2018). Therefore, early detection through monitoring high-risk transactions can break the chain of financing such crimes.

### **Challenges of Implementing a Multi-Agency Approach**

Although important, the implementation of a multi-agency approach is not free from challenges. First, many institutions are reluctant to share data for reasons of sectoral authority, confidentiality, or regulatory constraints. This bureaucratic fragmentation is a serious obstacle in building an integrated response. Second, the technological capacity between institutions is often not commensurate, so the integration of information systems is slow. Third, international coordination still faces obstacles in regulatory gaps, diplomatic relations, and differences in legal evidentiary standards.

In addition, collaboration with the private sector also faces challenges, such as high compliance costs, resistance from small business actors, and the risk of over-reporting that burdens financial intelligence systems. However, these challenges can be overcome through regulatory harmonization, improving human resource competence, and developing inter-agency interoperability systems. The role of institutions such as the FATF in providing global peer review through mutual evaluation mechanisms has proven to be able to encourage countries to strengthen multi-agency coordination systemically.

The multi-agency approach is the main foundation in countering transnational crime and money laundering in the era of globalization. The success of the eradication of transnational crime depends not only on the capabilities of law enforcement officials, but also on the effectiveness of cross-agency synergy, private sector support, and international cooperation. By integrating the capacities of financial intelligence agencies, the police, financial authorities, international institutions, and the financial services industry, the state can build a system that is responsive, adaptive, and oriented towards national resilience.

This approach is not only a technical strategy, but also a representation of a new paradigm of law enforcement that sees modern crime as a complex phenomenon that requires thorough collaboration.

### **CONCLUSION**

This research aims to analyze the urgency of a multi-agency approach in combating transnational crime and money laundering in Indonesia in the midst of the development of globalization, digital technology, and an increasingly complex international financial system. Based on the results of the study, it can be concluded that the sectoral and conventional approach to law enforcement is no longer able to deal with the characteristics of fast-moving, adaptive, and organized transnational crime. Crimes such as money laundering and human trafficking are thriving by taking advantage of regulatory loopholes, weak coordination between institutions, and advances in financial technology that allow illegal flows of funds to move across jurisdictions in a difficult way to track. Therefore, a multi-agency approach is an important strategy in building a more integrative law enforcement system through collaboration between PPATK, law enforcement officials, financial authorities, international institutions, and the private sector. The main findings of the study show that the effectiveness of eradicating money laundering is greatly influenced by the ability of institutions to conduct information exchange, data integration, and integrated supervision of financial transactions. This research

also shows that the involvement of the private sector, especially financial institutions and digital service providers, has a strategic role in detecting suspicious transactions and cutting off the flow of funds from transnational crimes. The contribution of this research to the study of law and public policy lies in strengthening the perspective that modern crime management does not only depend on the repressive aspects of criminal law, but also requires a cross-sectoral and cross-border collaborative approach. However, this study still has limitations because it uses a literature study approach without field research so that it has not been empirically described the technical implementation of coordination between institutions. Therefore, further research is recommended to conduct empirical research on the effectiveness of inter-institutional cooperation, integration of financial supervision technology, and evaluation of the implementation of anti-money laundering policies in Indonesia in order to produce more applicable and comprehensive recommendations.

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