

INFORMATION TECHNOLOGY AND BANKING INDUSTRY: THE CASE OF INDONESIAN DUAL BANKING SYSTEM IN THE FOURTH INDUSTRIAL REVOLUTION

Dissertation
Presented as Partial Fulfilment for the Requirement
to obtain the Doctoral Degree
in Islamic Economy and Halal Industry



Submitted by
Raef Abdullah Altamimi
18/438189/SMU/01247

To
THE GRADUATE SCHOOL
UNIVERSITAS GADJAH MADA
YOGYAKARTA
2022