UNIVERSITAS GADJAH MADA
**INFORMATION TECHNOLOGY AND BANKING INDUSTRY: THE CASE OF INDONESIAN DUAL BANKING SYSTEM IN THE FOURTH INDUSTRIAL REVOLUTION**
Altamimi, Raeef, Prof. Dr. Mamduh M. Hanafi, M.B.A.; Nofie Iman Vidya Kemal, S.E., M.Sc., Ph.D.
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