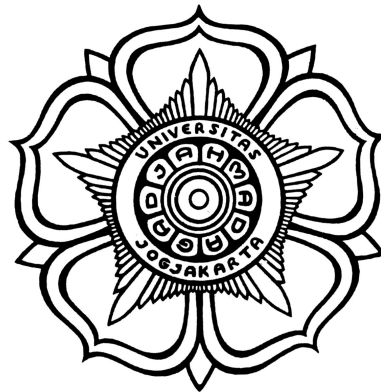


**IMPACT OF DIGITAL TRANSFORMATION TOWARDS
BANK EFFICIENCY (AN EMPIRICAL STUDY IN BANKING
COMPANIES LISTED ON INDONESIA STOCK EXCHANGE)**

Undergraduate Thesis

Submitted as a requirement to obtain the degree of Bachelor of Economics

**Bachelor Thesis Supervisor:
Indra Wijaya Kusuma, Prof., Ph.D., MBA.**



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