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GADJAH MADA

**RURAL BANKS' INTENTION TO ADOPT M-BANKING IN THE SPECIAL REGION OF YOGYAKARTA**

Joshua Yudantio Utomo, Prof. Amin Wibowo, Ph. D

Universitas Gadjah Mada, 2022 | Diunduh dari <http://etd.repository.ugm.ac.id/>

# **RURAL BANKS' INTENTION TO ADOPT M-BANKING IN THE SPECIAL REGION OF YOGYAKARTA**

Thesis

As a partial fulfillment to achieve a Master Degree

Study Program in Master of Business Administration



Submitted by

**Joshua Yudantio Utomo**

19/452492/PEK/25444

to

**FACULTY OF ECONOMICS AND BUSINESS**

**UNIVERSITAS GADJAH MADA**

**2022**



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## **SURAT KETERANGAN**

**No: 2286/UN1/FEB.1/AKM/DI/2023**

Wakil Dekan Bidang Akademik dan Kemahasiswaan Fakultas Ekonomika dan Bisnis  
Universitas Gadjah Mada menerangkan bahwa mahasiswa di bawah ini.

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Judul Karya Akhir: RURAL BANKS' INTENTION TO ADOPT M-BANKING IN  
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Tanggal Ujian: 12 Desember 2022  
Pembimbing: Wakhid Slamet Ciptono, MBA, MPM, Ph.D.  
Penguji:

telah mendapatkan persetujuan dari para pembimbing dan penguji tesis sehingga  
dinyatakan telah menyelesaikan revisi final pada tanggal 12 Desember 2022.

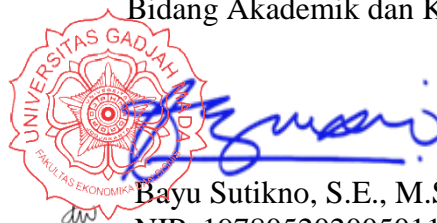
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## AUTHORIZATION

# RURAL BANKS' INTENTION TO ADOPT M-BANKING IN THE SPECIAL REGION OF YOGYAKARTA

Submitted by  
**Joshua Yudiantio Utomo**  
19/452492/PEK/25444

has been defended before the Board of Examiners  
on December 12, 2022  
and has been declared to fulfill all requirements

**Yogyakarta, December 12, 2022**

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## STATEMENT OF AUTHENTICITY OF WRITTEN THESIS

I, the undersigned, state that this written thesis entitled:

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and presented for examination on December 12, 2022, is my own work.

I hereby solemnly state that this thesis does not contain, in whole or in part, the work of any other person, in the form of plagiarized or copied phrases or symbols showing the ideas or thoughts of another writer presented as if they were my own; nor does it contain, in part or in whole, writing that I have copied, plagiarized or taken from the writing of another person without recognizing the original author.

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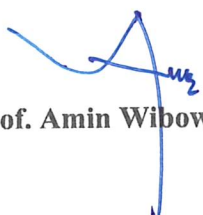
Yogyakarta, December 12, 2022

Signed



**Joshua Yudiantio Utomo**

Witnessed



**Prof. Amin Wibowo, Ph.D.**

## THESIS SUMMARY

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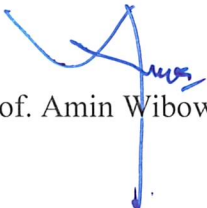
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Approved by  
Thesis Supervisor



Prof. Amin Wibowo, Ph.D.

## RINGKASAN TESIS

# NIAT UNTUK MENGADOPSI M-BANKING PADA BANK PERKREDITAN RAKYAT DI DAERAH ISTIMEWA YOGYAKARTA



Diajukan oleh:  
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FAKULTAS EKONOMIKA DAN BISNIS  
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2022



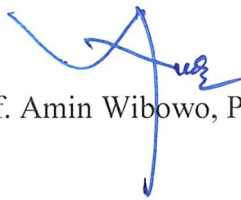
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