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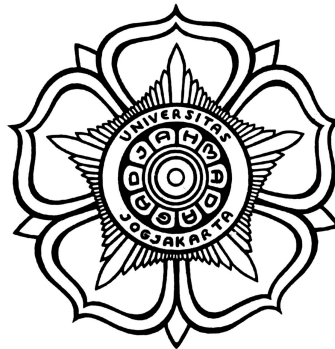
**Analysis of Factors Affecting Customer's Adoption of BNI Mobile Banking Application**  
Emil Saleh Lubis, Prof. Jogiyanto Hartono M., M.B.A., CMA., Ph.D.  
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**ANALYSIS OF FACTORS AFFECTING CUSTOMER'S  
ADOPTION OF BNI MOBILE BANKING  
APPLICATION**

**THESIS**

As a partial fulfillment to achieve a Master Degree

Study Program in Master of Management



Submitted by:

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**To**

**FACULTY OF ECONOMICS AND BUSINESS**

**UNIVERSITAS GADJAH MADA**

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