

**DANCING WITH DOUBLE DISRUPTION :
COMPARATIVE STUDIES OF INDONESIAN
AND MALAYSIAN ISLAMIC (SHARIA)
BANKING DEVELOPMENT IN THE
DISRUPTIVE INNOVATION ERA**

Thesis
To partially fulfill the Requirements
Reaching Strata-1 Degree



Arranged by.
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INTERNATIONAL RELATIONS (IPIREL)
FACULTY OF SOCIAL AND POLITICAL SCIENCE
UNIVERSITY OF MUHAMMADIYAH YOGYAKARTA
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STATEMENT OF AUTHENTICITY

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With this letter I declare that this thesis have written is truly my own work, and that there is no work has been submitted for a bachelor's degree at any university. To the best of my knowledge, there are also no works or opinions that have been written and published by other people, except those that are written referred to in this manuscript and mentioned in the bibliography or reference. Furthermore, if in the future it is proven that there is duplication and there are other parties who feel aggrieved and demand, then I will be responsible and accept all the consequences.

Yogyakarta, November 6th 2021

Statement Maker



M. Dewandha Alexandro Gibrael

NIM. 20180510265

MOTTO

إِنَّ مَعَ الْعُسْرِ يُسْرًا

Verily, after hardship there is relief (Surah Al-Insyirah: 6)

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا

Allah does not burden a person except according to his ability
(Surah Al-Baqarah: 286)

قَالَ إِنَّمَا أَشْكُوا بَنِي وَحْزَنِي إِلَى اللَّهِ وَأَعْلَمُ مِنَ اللَّهِ مَا لَا

تَعْلَمُونَ

and do not despair of the mercy of Allah. Verily, no one
despairs of the mercy of Allah, except a people who disbelieve
(Surah Yusuf: 87)

"Sometimes you'll find something you should be doing when
you're doing something you shouldn't be doing." - Oprah
Winfrey.

"The purpose of education is to teach us how to think rather
than think what other people think" -Bill Beattie.

"It's good to celebrate success, but it's more important to learn
from failure." -Bill Gates.

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In writing this thesis, the author realizes that the results of this work are still not perfect, both from the way it is written, the use of grammar and in the presentation of the research data. This is because the author is still in the learning stage and wants to explore knowledge in making good and correct scientific papers. So with this, the author will accept criticism and support and encouragement so that the thesis can be said to have met the criteria of perfection in writing. In addition, the author also realizes that there are many colleagues who provide assistance, encouragement, motivation and enthusiasm for the author. so that the author is confident and more active in solving all the initial obstacles before conducting research until finally the author can complete this manuscript so that it becomes a book of scientific work that is worthy of being tested for truth and reality.

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Authory

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