

**THE INTENTION OF RELIGIOUS LEADERS TO USE
MOBILE BANKING BANK SYARIAH INDONESIA SERVICES:
THE CASE OF BANTEN**

UNDERGRADUATE THESIS PROGRAM



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DECLARATION

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Yogyakarta, ^{25 OF}..... August 2024



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MOTTO

“Janganlah kamu lemah dan lengah untuk terus menjalaninya. Janganlah sekali-kali engkau angkat jadi pegawaimu mereka yang tidak peduli dengan agama, yang tidak menjauhi dosa besar dan yang tenggelam dalam dosa.”

(Muhammad Al-Fatih)

“It doesn't matter where you come from, what you have or don't have... All you need to have is faith in God, an undying passion for what you do and what you choose to do in this life, and a relentless drive and the will to do whatever it takes to be successful in whatever you put your mind to..”

(Stephen Curry)

DEDICATION

The author would like to express his gratitude to Allah SWT, who has given health, grace, and guidance so that the author can still complete this thesis as one of the requirements for obtaining a graduate degree. Even though it is far from perfect, the author is proud to have reached this point, where this thesis can finally be completed.

The author dedicates this thesis or final project to:

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This thesis was prepared as one of the requirements for obtaining a bachelor's degree and the author's final responsibility as a student majoring in Management, Faculty of Economics and Business, Muhammadiyah University, Yogyakarta. While preparing this thesis, the author realizes shortcomings and errors. Therefore, the author humbly expects and accepts suggestions and criticism from various parties to be used as input and evaluation material to improve and perfect this thesis.

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Yogyakarta, 23th..September 2024

A handwritten signature in black ink, appearing to be 'Rafi Julio', written in a cursive style.

Penulis,
Rafi Julio

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