

**FINTECH REVOLUTION: ANALYSIS OF FACTORS
AFFECTING INDIVIDUALS IN USING FINTECH IN
INDONESIA**

(A Case Study of The Global Findex 2017)

***FINTECH REVOLUTION: ANALISIS FAKTOR YANG MEMPENGARUHI
INDIVIDU DALAM PENGGUNAAN FINTECH DI INDONESIA***

(Studi Kasus The Global Findex 2017)

UNDERGRADUATE THESIS



Written By :

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**INTERNATIONAL PROGRAM FOR ISLAMIC ECONOMICS AND
FINANCE (IPIEF)**

FACULTY OF ECONOMICS AND BUSINESS

UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

2021

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This Undergraduate Thesis has been Revised and Validated Before the Examination Committee of the International Program for Islamic Economics and Finance (IPIEF), Department of Economics, Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta



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DECLARATION

Name : Mochamad Rizki

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I declare that this undergraduate thesis entitled **"FINTECH REVOLUTION: ANALYSIS OF FACTORS AFFECTING INDIVIDUALS IN USING FINTECH IN INDONESIA (A Case Study of Global Findex 2017)"** does not consist of any content that ever proposed for any degree in other universities, and ideas of any research and publication of others, in exception all quotes and ideas which are purposely taken are considered as the the research references and listed in the reference list. Therefore, if any violation of intellectual rights found in this research. I agree to accept any relevant academic consequences.

Yogyakarta, 12 september 2021



Mochamad Rizki

MOTTO

“If you are grateful, I will surely increase you (in favor)”

Q. S. Ibrahim: 7

“So remember Me; I will remember you”

Q. S. Al-Baqoroh: 152

“I measure success by how many people love me”.

Warren Buffet

“Bila tak sanggup melangkah, berteriaklah. Panggil, katakan, tuliskan. Sebab ketika kau tak sanggup melakukan apa-apa lagi, hatimu harus terus berdoa. Pikiranmu harus terus berputar. Kau tak boleh berhenti.”

Fahd Pahdepie

DEDICATION

I dedicate this thesis to.....

To myself, a proud person

My beloved dad 'Mr. Hana Harmaen' and My beloved mom "Mrs. Rosidah"

My little brother Farhan Ma'ruf

My kindness sister The Dila, Denia, dan Debi who always accompany my family

My big family H. Karna Suwarna

My supervisor, Mrs. Dyah Titis Kusuma Wardani and Mrs. Dr. Dessy Rahmawati

And my friends and comrades in arms.

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Yogyakarta, 7 September 2021

A handwritten signature in black ink, appearing to read 'Mochamad Rizki', with a horizontal line extending to the right.

Mochamad Rizki

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