

**The Disruption of Fintech On Rural Bank: An Empirical Study On Rural
Banks in Indonesia**

A THESIS

Presented as Partial Fulfilment of the Requirements
to Obtain the Bachelor Degree in Management Department

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YOGYAKARTA

2019

DECLARATION OF AUTHENTICITY

Herein I declare the originality of the thesis, I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, January 14, 2019

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A BACHELOR DEGREE THESIS

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ACKNOWLEDGEMENT



Assalamu 'alaikum warahmatullahi wabarakatuh,

Alhamdulillah rabbil 'alamin. All praises be to Allah S.W.T that finally I have finished my thesis entitled " The Disruption of Fintech On Rural Bank: An Empirical Study On Rural Banks in Indonesia " Shalawat and Salam are always being giving to our beloved prophet Muhammad saw, who guided ummah from the darkness to the lightness.

I realized that this research would not successfully finish without any supports and love from Allah S.W.T, Prophet Muhammad SAW, and people around me. In this section, I would like to say a lot of thanks to:

1. Allah S.W.T, who always guided me mentally and physically in every way. I am feeling so blessed every day and also Prophet Muhammad S.A.W who teaches me how to be strong and keep my iman in high level.
2. Prophet Muhammad SAW who teaches me how to be strong and keep the high level of iman in every situation and also thanks for always become my role model in my whole life.
3. My best lecturer ever Mr. Arif Singapurwoko, S.E., M.B.A as my content advisor who keeps giving valuable advices and revisions. Thank you for your patience and kindness. May Allah gives you barakah in Dunya and Akhirat. Additionally, Ata Muftihah, S.S., S.Pd. as my language advisor. Thanks a lot for your patience and advises.
4. Mr Anjar Priyono, S.E., M.Si., Ph.D., as the Head of Management Department, International Program UII.
5. Mr Fathul Wahid, S.T., M.Sc., Ph.D as rector Universitas Islam Indonesia

6. My Beloved Mother and Father, no word which can describe all my best feeling to have you Mama, Papa. Thanks for the time that you give to me, from my childhood until now. Especially in hard situation that I face in my college life. Both of you always become my supporter wherever I am down and also become my good advisor in everything for my whole life. And My family Tante rahma, Om edi, Om ponco, and my love cousins Rizki and Aji. Thanks for the support and prayers that you always give. Especially, for my cousins I hope you are successful for everything.
7. Thanks to Lukman Ari Widodo. Thank you for always give me the support and huge motivation. Thanks to always make me happy and give positive vibes when I'm facing any problems. The patience, love and kindness that you give with full of sincerity. To become a perfect person is really hard but you can open my mind that all the things I can do is worth for the future, and so I can be brave and work harder to my future. Thanks for all of the support, hope you can always be my forever supporter till *Jannah*. Aamiin
8. Thanks to my uni families. Management IP 2015, thanks for being a great support system. You are all doing great. Do not ever forget what we have been through all this time.
9. IP Family: *Pak Ahmad, Mbak Alfi, Mas Kandri, Pak Kus, Pak Erwan*, and all of IP family who always give me support and help.
10. All my lecturers. Thank you for teaching me and giving the valuable learning and knowledge. Not only for dunya but also for akhirat.
11. Thanks for my friend during internship program in Bank Indonesia. Thank you for giving support during the internship and understanding me even though we just met.
12. To the all the people who can't I describe one by one. Thank you for all the support and pray that you always give to me. May Allah give the barokah for all of you.

May Allah SWT always provide protection and reward for the good that has been done.

The researcher realizes that in writing this thesis is far from perfect words, therefore the researcher needs criticism, suggestions and recommendation to be used as a reference for the future. The researcher hopes that this thesis will be useful and give benefits for all of us.

Wassalaamu 'alaikum warahmatullahi wabarakatuh

Yogyakarta, January 14, 2019

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