

**THE INFLUENCE OF FINTECH 4.0
UTILIZATION, DEVELOPMENT AND
QUALITY TOWARDS FINANCIAL
PERFORMANCE OF BANKS LISTED IN IDX
(PERIOD OF 2015-2024)**



BACHELOR'S THESIS

Proposed as one of the requirements to complete the International Bachelor Program (S1) at the Undergraduate Program of the Faculty of Economics and Business, Diponegoro University

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**UNDERGRADUATE PROGRAM OF ACCOUNTING
FACULTY OF ECONOMICS AND BUSINESS**

DIPONEGORO UNIVERSITY

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