

PREFACE

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In the name of Allah the most merciful and gracious, I would like to say thank you because he has given an opportunity for the author to finish the thesis. I also want to convey shalawat and salam to the last messenger of God, Muhammad Prophet.

This undergraduate thesis entitled “The Effect of User Awareness, User Knowledge, Perceived Trust, Perceived Risk on Intention to Use Gopay” is to fulfill the requirements of Undergraduate in Department of Business administration, School of Communication and Business Telkom University Bandung, West Java.

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