## **PREFACE**

Alhamdulillah, praise be to Allah SWT who has given us the ease to be able to complete this thesis proposal in accordance with the time specified. Without the blessing and mercy of Allah SWT. It is impossible to complete this thesis entitled "The Influence of Digital Divide on The Use of Mobile Banking Applications in Balikpapan". Well and on time. This thesis proposal cannot be completed without the effort and co-operation of external parties. Through this opportunity, the writer would like to show gratitude for:

- 1. Mr. Refi Rifaldi Windya Giri, ST., M.B.A as advisor who has been willing to guide the author in completing the mini thesis.
- 2. Mrs. Puspita Wulansari, SP., MM, Ph.D as the guardian lecturer and academic supervisor who has guided and is willing to give advice to the author.
- 3. Both parents, Mr. Wawan Ardi Setyantoro and Mrs. Ridhayani, always provide support, prayer, advice, and encouragement to the author during the preparation of the mini thesis.
- 4. Mrs. Tri Widarmanti, S.M.B., M.M. and Mr. Dr. Teguh Widodo, S.E., S.T., M.M as the first and second examiner in this research.
- 5. To Ashfa, Hilda, Nafisa, Tiara, and Rahajeng as author's friends in Telkom University who always provide support to the author since the first day.
- 6. Lastly, I would like to express my sincere gratitude to Kausa Gymnastiar Arrajab as the author's closest friend who gave me the encouragement I needed throughout this process.