

VALIDATION SHEET

THE INFLUENCE OF DIGITAL DIVIDE ON THE USE OF MOBILE BANKING APPLICATIONS IN BALIKPAPAN

Submitted as one of the requirements of obtaining a bachelor's degree of
International ICT Business

Arranged by:

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Advisor 1,

A handwritten signature in blue ink, appearing to read 'Refi Rifaldi Windya Giri'.

(Refi Rifaldi Windya Giri, ST., MBA.)

**INTERNATIONAL ICT BUSINESS
FACULTY OF ECONOMIC AND BUSINESS**

TELKOM UNIVERSITY

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