

## DAFTAR GAMBAR

|                                                             |    |
|-------------------------------------------------------------|----|
| Gambar 1.1 Persebaran <i>Fintech</i> Tahun 2018 – 2024..... | 17 |
| Gambar 2.1 Kerangka Penelitian.....                         | 47 |
| Gambar 3.1 Tahapan Penelitian.....                          | 53 |
| Gambar 4.3 Residual Diagnostic FEM.....                     | 73 |