

PREFACE

Praise and gratitude to Allah SWT, because of His blessings and guidance, the author can complete the preparation of the final project entitled "**RESEARCHSHIP REPORT The Effect of the Emergence of Fintech on the Financial Performance of the Banking Sector: A Case Study Using ROA, LDR, and CAR Ratios**" as one of the requirements for obtaining a Bachelor of Business Administration Degree in the S1 Business Administration Study Program.

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The author realizes that this final project is far from perfection, both in writing techniques, language structure, and scientific perception. For that reason, the author is looking forward to constructive suggestions and criticisms for future improvements. The author also hopes that this final project can be useful, especially for the author himself, and generally for Telkom University students.

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Arief Hidayat