

Adverse selection and moral hazard: The evidence on business lending of micro and small enterprises in banyumas and purbalingga working areas

Publication Name	International Journal of Business and Management Science
Quartile	4
Creator	Arifin A.
Page	135-146
Issn	18376614
Volume	10
Cover Date	2020-01-01
Cover Display Date	2020
Doi	
Citedby Count	1
Aggregation Type	Journal
Url	https://www.scopus.com/record/display.uri?eid=2-s2.0-85103103130&origin=resultslist&sort=plf-f
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