Optimalization of Legal Protection For Laku Pandai (Branches Banking) As a Micro Business Empowerment Effort by OJK in The Central Region

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Abstract	
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Journal Name Authentica 4 (2), 158-168, 2022	
Publish Year	2022
Citation	(not set)
Url	https://scholar.google.com/scholar?q=+intitle:"Optimalization of Legal Protection For Laku Pandai (Branches Banking) As a Micro Business Empowerment Effort by OJK in The Central Region"
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