## The Influence of Mobile Money Adoption and Usage and Digital Consumer Protection on Financial Inclusion in Indonesia

Title	The Influence of Mobile Money Adoption and Usage and Digital Consumer Protection on Financial Inclusion in Indonesia
Abstract	
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Journal Name	The 3rd Tarumanagara International Conference on the Applications of Social …, 2022
Publish Year	2022
Citation	(not set)
Url	https://scholar.google.com/scholar?q=+intitle:"The Influence of Mobile Money Adoption and Usage and Digital Consumer Protection on Financial Inclusion in Indonesia"
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