USER EXPERIENCE AND BEHAVIORAL INTENTION TO USE E-COMMERCE: A STUDY OF DIGITAL LITERACY AS A MODERATING VARIABLE

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Abstract	
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Journal Name	Journal of Governance and Regulation/Volume 13 (1), 2024
Publish Year	2024
Citation	(not set)
Url	https://scholar.google.com/scholar?q=+intitle:"USER EXPERIENCE AND BEHAVIORAL INTENTION TO USE E-COMMERCE: A STUDY OF DIGITAL LITERACY AS A MODERATING VARIABLE"
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