## <u>USER EXPERIENCE AND BEHAVIORAL INTENTION TO USE E-COMMERCE: A STUDY OF DIGITAL LITERACY AS A MODERATING VARIABLE</u>

Author	Ir DADANG ISKANDAR, S.T, M.Eng
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"
Citation	(not set)
Publish Year	2024
Journal Name	Journal of Governance and Regulation/Volume 13 (1), 2024
Authors	A Krisnaresanti, A Dinanti, D Iskandar
Abstract	
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