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3 Financial Inclusion Insight (2017), INDONESIA – Wave 3 Report FII Tracker Survey (2016), FII/InterMedia, Washington, D.C., Http://finclusion.org/uploads/file/reports/Indonesia%20Wave%203%20 Report_11-July-2017.pdf. 4 Askar, MW; Media Wahyudi, A; Ouattara, B And Y Zhang, "Financial Literacy And Poverty Reduction: The Case Jan 2th, 2024

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(InterMedia Uganda FII Tracker Surveys Wave 2, June-July, 2014). A Mobile Money Survey Found That Only 9% Of Households Saved With An M-money Account Despite 64% Of Households Having Access To Mobile Phones Services Including MMS. This Shows Inadequate Strategies And Significant Gaps In Exploiting MMS Opportunities Feb 6th, 2024

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