

2025  
The 80<sup>th</sup>  
AJI Frontier Seminar

Presentation



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June 10th, 2025, Tuesday  
**13:30-14:30**



Registration

<http://tinyurl.com/27mdmpwy>



# Mobile Money Adoption, Financial Literacy, and Informal Enterprises Performance: Empirical Evidence from Bangladesh, Cambodia, India, Indonesia, and Iraq

This presentation examines the impact of mobile money (MM) adoption on informal enterprise performance in Bangladesh, Cambodia, India, Indonesia, and Iraq (BCIII), focusing on the moderating role of financial literacy. While MM is seen as a promising solution to financial exclusion, existing research often overlooks how users' financial literacy could moderate the importance of MM, especially in enterprise settings.