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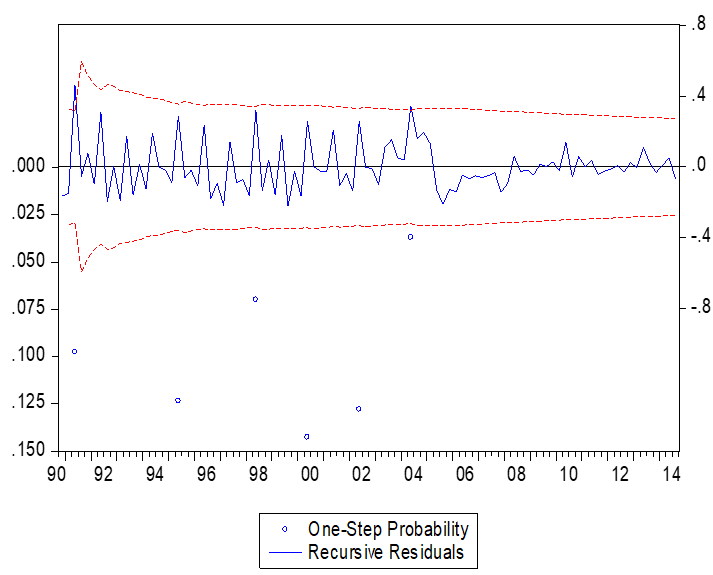
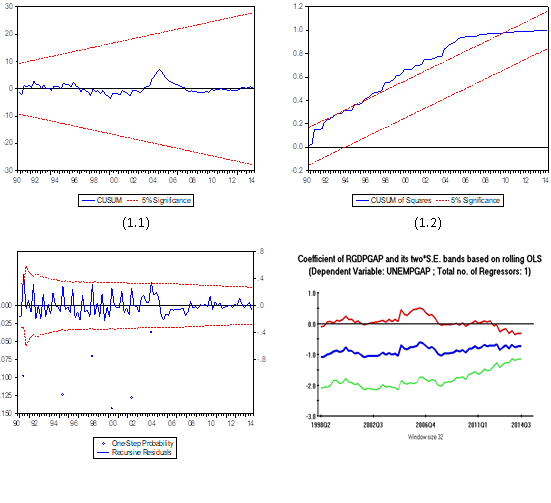
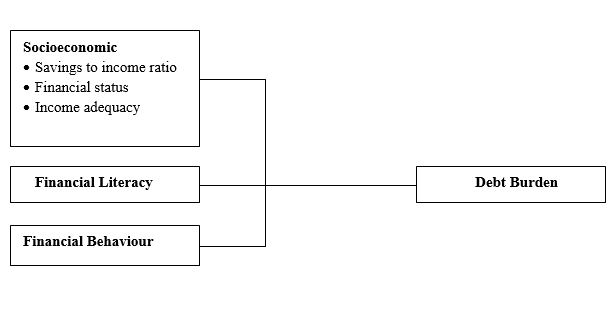


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**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

Figure 2. (left) this framework is a non-editable diagram, appears blurry and hence, is unacceptable;   
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*Chapters in book*

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Anggraini, F., & Purnama, A. I. (2024). ICT and Entrepreneurial Orientation as Drivers of SME Performance: Insights from Padang Pariaman Regency, Indonesia. *Journal of International Business, Economics and Entrepreneurship*, *9*(2), 75–91. <https://doi.org/10.24191//jibe.v9i2.2417>

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Dusuki, A. W. & Dar, H. (2007). Stakeholder's perceptions of corporate social responsibility of Islamic banks: Evidence from Malaysian economy*.* In M. Iqbal, S. S. Ali & D. Muljawan (Eds.), *Proceedings of the 6th International Conference on Islamic Economics and Finance* (pp. 249-277). Jeddah, Saudi Arabia: Islamic Development Bank.

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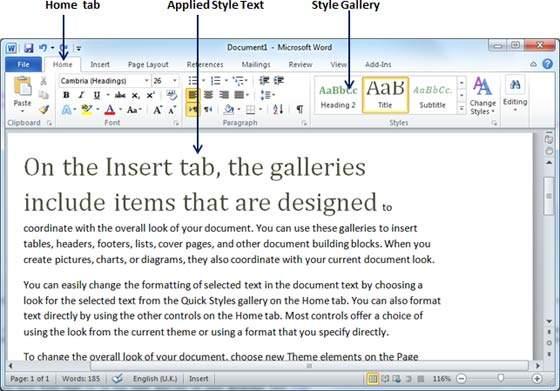
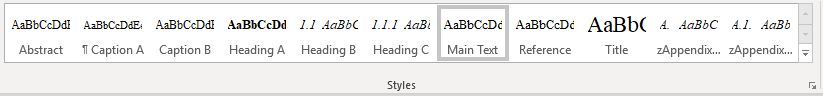
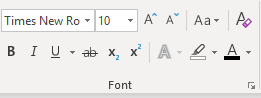
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