## **THESIS**

## THE EFFECT OF MOBILE MONEY ADOPTION, MOBILE MONEY USAGE ON FINANCIAL INCLUSION, DIGITAL CONSUMER PROTECTION AS A MEDIATING VARIABLE IN PARAPAT SUMATRA UTARA

Written as a partial fulfillment of the academic requirements to obtain the degree of Sarjana Manajemen

By:

NAME : RAKA ABRAHAM SIMATUPANG

**ID NUMBER: 01011200183** 



STUDY PROGRAM OF MANAGEMENT FACULTY OF ECONOMICS AND BUSINESS UNIVERSITAS PELITA HARAPAN JAKARTA 2024