



University of Merdeka Malang
Jl. Terusan Raya Dieng no. 62-64
Malang, East Java 65146
Phone +62 341 568395



The Impact of Financing Decision and Financial Inclusion on Human Development Index (Case Study in Indonesia)

Grahita Chandrarin
Anwar Sanusi
Elfiatur Roikhah
Dani Yuniawan