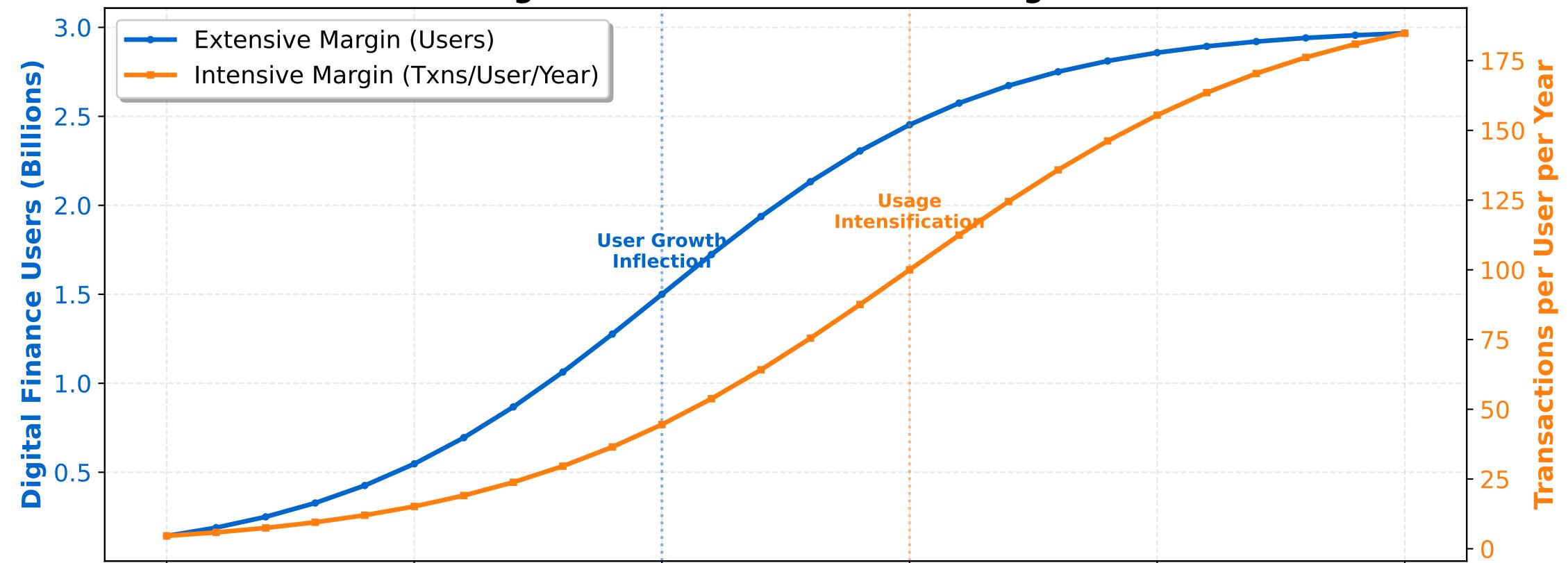


Digital Finance Growth: Two Margins



Total Volume Decomposition

