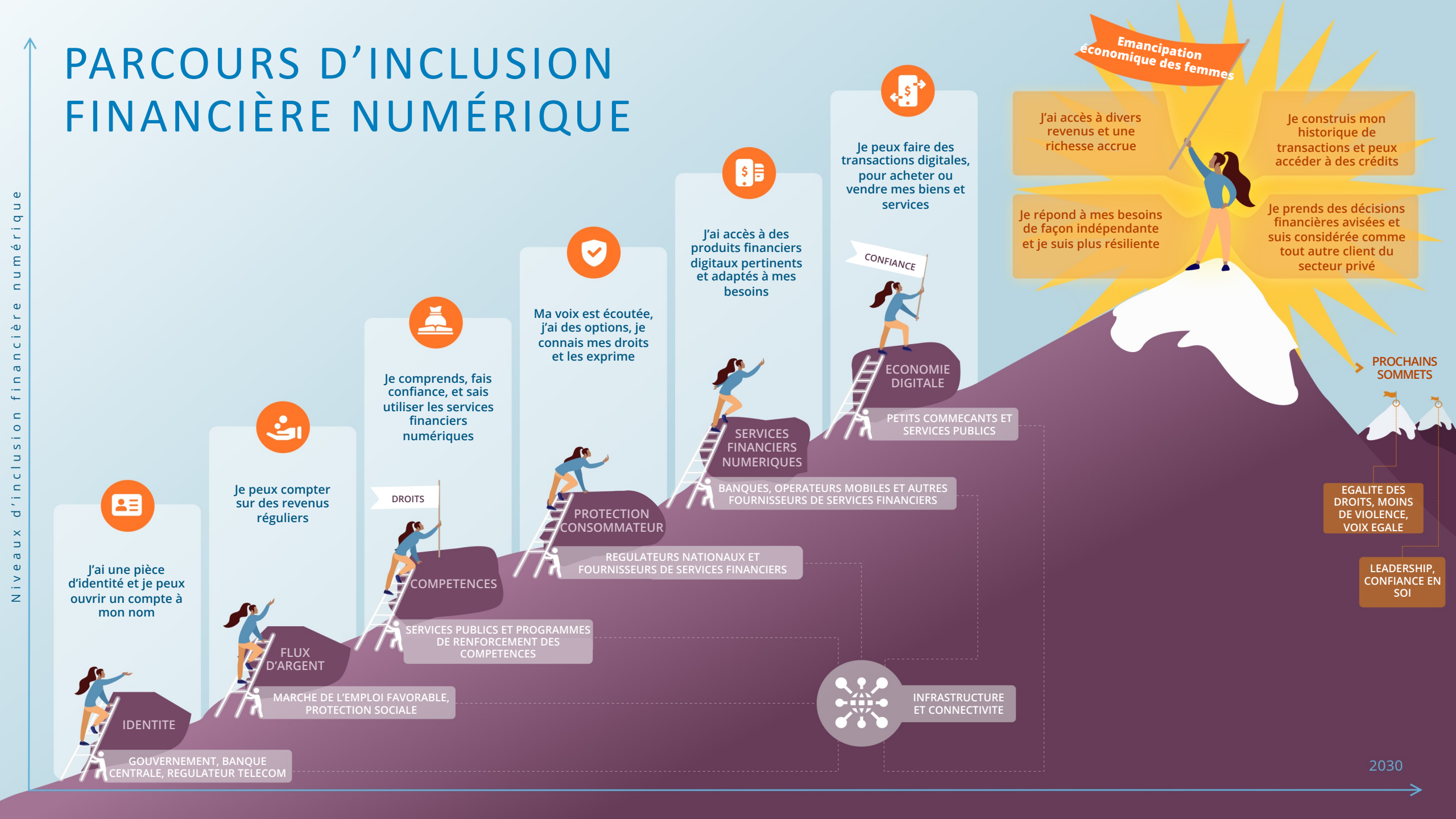PARCOURS D'INCLUSION FINANCIÈRE NUMÉRIQUE