

AGREEMENT

I the undersigned:

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Hereby make an official statement that:

- The article that I send to Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) the University of Merdeka Malang is original writing, not copy/plagiarize someone else, and has not been published.
- Willing to obey all the rules about writing article in Journal of Finance and Banking University of Merdeka Malang.
- Willing to revise if it is needed for the evaluation result of Reviewer team and send it back soon in a certain/decided time.

That is the statement I make without any pressure, deceit, and slip.

Palembang, October 17th 2019

Author,



Sendhy Saputra, SE., Ak.