Willing to fill the statement below**:**

## A G R E E M E N T

I the undersigned:

1. Name (complete with the title) : Samuel Tabot Enow
2. Occupation : Research Associate
3. Institute : VEGA School, South Africa

Office address : 444 Jan Smuts Ave, Bordeaux, Randburg, 2194, South Africa

1. Telephone and Fax :
2. Home address : 51399 Burscheid. Germany
3. Telephone/mobile phone : +27784951886 (whatsapp only)

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.

City, Date/Month/Year Author,

Burscheid, 08/03/2023

Dr Samuel Tabot Enow

(Complete name and title)

## CONSENT TO PUBLISH

##### Title: Dr

**Author(s) full name(s):** Samuel Tabot Enow

**Corresponding Author’s name, address, affiliation and e-mail:**

Samuel Tabot Enow

444 Jan Smuts Ave, Bordeaux, Randburg, 2194, South Africa

Research associate, The IIE Vega school

enowtabot@gmail.com

When the Author is more than one person the expression “Author” as used in this agreement will apply collectively unless otherwise indicated.

##### Rights Granted

Author hereby grants and assigns to the exclusive, sole, permanent, world-wide, transferable, sub- licensable and unlimited right to reproduce, publish, distribute, transmit, make available or otherwise communicate to the public, translate, publicly perform, archive, store, lease or lend and sell the Contribution or parts thereof individually or together with other works in any language, in all revisions and versions (including soft cover, book club and collected editions, anthologies, advance printing, reprints or print to order, microfilm editions, audiograms and videograms), in all forms and media of expression including in electronic form (including offline and online use, push or pull technologies, use in databases and networks for display, print and storing on any and all stationary or portable end user devices, e.g. text readers, audio, video or interactive devices, and for use in multimedia or interactive versions as well as for the display or transmission of the Contribution or parts thereof in data networks or search engines), in whole, in part or in summarized form, in each case as now known or developed in the future, including the right to grant further time-limited or permanent rights. For purposes of use in electronic form, Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team may adjust the Contribution to the respective form of use and include links or otherwise combine it with other works. For the avoidance of doubt, Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team has the right to permit others to use individual illustrations and may use the Contribution for advertising purposes.

The copyright of the Contribution will be held in the name of Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team may take, either in its name or in that of the copyright holder, any necessary steps to protect these rights against infringement by third parties. It will have the copyright notice inserted into all editions of the Contribution according to the provisions of the Universal Copyright Convention (UCC) and dutifully take care of all formalities in this connection in the name of the copyright holder.

##### Rights retained by Author

Author retains, in addition to uses permitted by law, the right to communicate the content of the Contribution to other scientists, to share the Contribution with them in manuscript form, to perform or present the Contribution or to use the content for non-commercial internal and educational purposes provided the Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team publication is mentioned as the original source of publication in any printed or electronic materials.

Author retains the right to republish the Contribution in any collection consisting solely of Author’s own works without charge and subject only to notifying Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team in writing prior to such publication of the intent to do so and to ensuring that the publication by Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team is properly credited and that the relevant copyright notice is repeated verbatim.

##### Warranties

Author warrants that the Contribution is original except for such excerpts from copyrighted works (including illustrations, tables, animations and text quotations) as may be included with the permission of the copyright holder thereof, in which case(s) Author is required to obtain written permission to the extent necessary and to indicate the precise source.

Author warrants that Author is entitled to grant the rights in accordance with Clause 1 “Rights Granted”, that Author has not assigned such rights to third parties, that the Contribution has not heretofore been published in whole or in part, that the Contribution contains no libelous statements and does not infringe on any copyright, trademark, patent, statutory right or proprietary right of others, including rights obtained through licenses; and that Author will indemnify Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team against any costs, expenses or damages for which Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team may become liable as a result of any breach of this warranty.

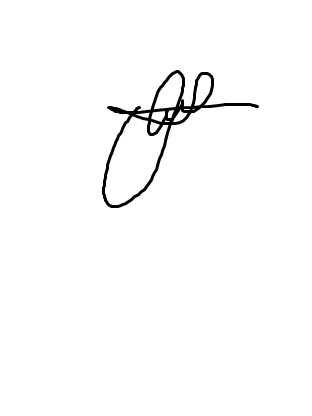
##### Delivery of Contribution and Publication

Author agrees to deliver a manuscript of the Contribution to the responsible Editor on a date to be agreed upon created according to guidelines provided by Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team upon signature.

Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team will undertake the reproduction and distribution of the Contribution and Work at its own expense and risk.

Corresponding Author signs for and accepts responsibility for releasing this material on behalf of any and all Co-Authors.

##### Signature of Corresponding Author: Date: 08/03/2023



………………………………………………

Please send this form to Jurnal Keuangan dan Perbankan (Journal of Finance and Banking) Editorial Team via email : [jkp@unmer.ac.id](mailto:jkp@unmer.ac.id)