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Hafidh Khoerul Fata <hafidhkf@lecturer.undip.ac.id>

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Dear ADSA Journal Editor,

We would like to submit an original research article titled "Banking loan dynamics with dividen payments" to the ADSA journal for consideration.

We confirm that neither the paper nor any of its contents are currently being reviewed or published in another journal.

We have no conflicts of interest to state, and all authors have accepted the work and agree with its submission to ADSA.

Please send all correspondence about this manuscript to: hafidhkf@lecturer.undip.ac.id

Thank you for taking the time to read this manuscript.

Sincerely,

Hafidh Khoerul Fata (corresponding author), Faculty of Science and Mathematics, Universitas Diponegoro, Indonesia

Paper Accepted for ADSA Paper Code: 73845

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