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STATEMENT LETTER

The undersigned is the corresponding author of the manuscript

Full Name

: Abdul Azis Safii

Affiliation

: Sekolah Tinggi Ilmu Ekonomi Cendekia Bojonegoro

F-mail

: azis.asli@gmail.com

Title of the Manuscript

; Financial Technology Adoption On MSMEs Sustainability: The

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Author(s) Name

: 1. Abdul Azis Safii

2. Latifah Anom

3. Murtini

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