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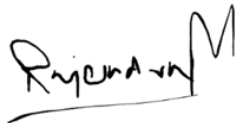
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## CERTIFICATE OF PUBLICATION

This is to certify paper titled **“STUDY EXAMINES THE PUBLIC BANKING SECTOR WITH A FOCUS ON THE PRACTICES OF DIGITAL LENDING AND THE ROLE OF MANAGERS WITHIN THIS CONTEXT”** submitted by Authors, **Liza Azizah, Jonny Levar and Wilhelmus Hary Susilo\*** has been published for **September-October 2024, Volume 6, Issue 5** online publication under ISSN 2582-2292.

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