



# International Journal of Business and Management Invention

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## CERTIFICATE

It is certify that the paper entitled by "The Effect of Agency Conflicts on Dividend Policy and Profitability as Moderation Variables in the Idx-Listed Banking Business Sector" has been published in International Journal of Business and Management Invention (IJBMI).

**Your article has been published with following details:**

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Journal Name: International Journal of Business and Management Invention (IJBMI)

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