**Statement Of Originality**

With this letter we declare that:

1. I am authorized by my co‐authors to enter into these arrangements.

2. I warrant, on behalf of myself and my co‐authors, that:

* the document is original, has not been formally published in any other journal, is not under consideration by any other journal and does not infringe any existing copyright or any other third party rights;
* the document does not contain plagiarism as a whole or in parts, and is not currently being submitted/ processed in other journals;
* I am/we are the sole author(s) of the article and have full authority to enter into this agreement and in granting rights to the Publisher that are not in breach of any other obligation;
* the document contains nothing that is unlawful, libelous, or which would, if published, constitute a breach of contract or of confidence or of commitment given to secrecy;
* I/we have taken due care to ensure the integrity of the article. To my/our − and currently accepted scientific − knowledge all statements contained in it purporting to be facts are true and any formula or instruction contained in the article will not, if followed accurately, cause any injury, illness or damage to the user.

3. I agree to the Creative Commons Attribution License
 (<http://creativecommons.org/licenses/by/4.0/>).

Title of the article

*“Determinan Minat Penggunaan E-payment Syariah Dimoderasi Literasi Keuangan Syariah”*

Author(s)

Ike Dwi Agustina & Feri Dwi Riyanto

Author’s signature



(Ike Dwi Agustina)

Date: 15 May 2023