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23rd June 2020.

Dear **Adam Camubar**

We are delighted to submit an original research article entitled “Deciphering the complex liaison between financial development interaction with institutional quality and economic growth; the African perspective”.

by Easmond Baah Nketia, and Yusheng Kong. This paper is been submitted for consideration and publication in Journal Etikonomi.

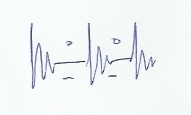
The study adopted thirty different interactions generated from financial development indicators and institutional quality indicators. After going through the robust tests, the study used the Augmented mean group estimation technique to estimate the model. It was discovered that, Gross savings/GDP and broad money/GDP positively influenced growth. Conversely, government effectiveness, regulatory quality, and control of corruption if interacted with FD indicators, it mostly reduces economic growth.

We are convinced that, this study is in line with the publications of Journal Etikonomi. We also decided on your journal since it has become a household name for financial and economic decision makers around the world.

We confirm that this manuscript has not been published elsewhere and is not under consideration by another journal. All authors have approved the manuscript and agree with its submission to Journal Etikonomi.

Thank you for your consideration

Sincerely,



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