

Date, Country

Dear Editor,

We would like to submit our manuscript entitled "Manuscript Title" to the Journal of Banks and Financial Institutions (JBFI) of Generate Digital Publishing (GDP).

We confirm that our manuscripts are exclusively submitted to JBFI and have not been previously published elsewhere and are not under consideration by any other journal.

Please briefly describe the contents of your manuscript, just the aims and results of the research.

Thanks in advance.

Best regards,

Signature

Name
Author