

39th International System Dynamics Conference

July 25-30, 2021



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05 August 2021

Taufiq Hidayat
taufiq.hidayat@ibs.ac.id

Dear Taufiq,

The 2021 International System Dynamics Conference Program Committee would like to thank you for your presentation at this year's conference. Your presentation "*The Effect of COVID-19 to Credit Risk and Bankruptcy Risk of State-Owned Bank in Indonesia: A System Dynamics Model*" was an important aspect of our program.

Regards,

A handwritten signature in blue ink that reads "Ignacio".

Ignacio Martinez-Moyano
Conference Organizing and Program Chair

A handwritten signature in black ink that reads "Rebecca".

Rebecca Niles
Executive Director

