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Dear.

I Gede Satya Putra Wibawa, Kadek Agus Sudiarawan

Thank you for submitting your best article to be published on **Jurnal Media Akademik (JMA)** with the title:

**"MEKANISME PENYELESAIAN SENGKETA WANPRESTASI ATAS
GAGAL BAYAR PINJAMAN ONLINE "**

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Jurnal Media Akademik (JMA)** edition **Volume 3 Number 1 Januari 2025**.

Thus we submit this letter of information to be used as it should be, we express our gratitude.

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Sidoarjo, 26 January 2025

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admin@mediaakademik.com