

JOURNAL ARTICLE PUBLICATION STATEMENT

Letter Of Accepted (LoA)

Number : 478/JMA/Vol3/No3/2025

Dear.

Victoria Beatrice Angelica, Ketut Suardita

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

**"SISTEM PENAGIHAN DEBITUR GAGAL BAYAR PINJAMAN
ONLINE MELALUI EMERGENCY CONTACT, APAKAH SAH DIMATA
HUKUM? "**

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 3 Maret 2025**.

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

No Reg : LOA20250308173835



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LOA20250308173835

Sidoarjo, 08 March 2025

Editor In Chief



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Publisher :

PT. Media Akademik Publisher

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