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Dear.

Kadek Keyna Kamita Semarabawa, Made Cinthya Puspita Shara

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

"AKIBAT HUKUM TERHADAP PERJANJIAN KREDIT MELALUI LAYANAN PINJAMAN PENDANAAN BERSAMA BERBASIS TEKNOLOGI INFORMASI DI INDONESIA"

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 9 September 2025**.

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

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Sidoarjo, 19 September 2025
Editor In Chief



The authenticity of the LOA can be checked by scanning the QR code on the side!

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Muhammad Rifqi Nur Wachid Adi Pratama, C.PS., C.WS

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085727200074

admin@mediaakademik.com