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**Letter Of Accepted (LoA)**

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Dear.

**I Wayan Acello Modja**

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

**"PERLINDUNGAN HUKUM KEPADA NASABAH PADA AKTIVITAS  
TRANSAKSI DI APLIKASI 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 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, 26 September 2025

Editor In Chief



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**Muhammad Rifqi Nur Wachid Adi  
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