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Letter Of Accepted (LoA)

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Dear.

I Ketut Evaokta Arsa Wijaya, I Gusti Ngurah Dharma Laksana

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

"ANALISIS PERLINDUNGAN HUKUM BAGI DEBITUR YANG MENGALAMI KENDALA KREDIT AKIBAT PENCATATAN DALAM SLIK OTORITAS JASA KEUANGAN (OJK)"

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 12 Desember 2025**.

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

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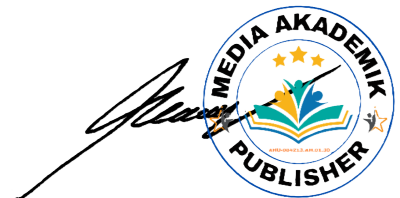
Sidoarjo, 05 December 2025

Editor In Chief



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

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