

JOURNAL ARTICLE PUBLICATION STATEMENT

Letter Of Accepted (LoA)

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Dear.

Jhonson, Mukhtaruddin

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

"PAYLATER SYARIAH DI ERA DIGITAL: INOVASI FINANSIAL ATAU POTENSI KAMUFLASE RIBA"

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 4 Number 4 April 2026**.

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

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Sidoarjo, 13 April 2026

Editor In Chief



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