

JOURNAL ARTICLE PUBLICATION STATEMENT

Letter of Acceptance (LoA)

Number : /LOA/Escalate/865/Vol4/No4/2026

Dear.

Aulia Hanifah, Melati Dewi Asri , Caesar Octoviandy Purba, Pepi Zulvia

Thank you for submitting your best article to be published on **Escalate: Economics and Business Journal** with the title:

**"Role of Fear of Missing Out in Shopee PayLater Usage Behavior:
Perceived Financial Literacy Moderation"**

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Escalate: Economics and Business Journal** edition **Volume 4 Number 4 September 2026**.

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

No Reg : LOA20260914080106

Palembang, 14 September
2026

Editor In Chief



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

LOA20260914080106



Muhammad Rizky, M.Ed.

Publisher :

Indo Scholars

Kota Palembang, Sumatera Selatan

+62 812-7488-7803

admin@indoscholarcenter.com