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Letter of Acceptance (LoA)

Number : /LOA/Escalate/912/Vol4/No4/2026

Dear.
Luthfi Hanafi Saefulloh, Edon Ramdani

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

"The Impact of Operating Expenses to Operating Income (BOPO), Non-Performing Loans (NPL), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) on Return on Assets (ROA) of Bank CIMB Niaga (2015–2024 Period)"

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 November 2026**.

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

No Reg : LOA20261006014039

Palembang, 06 October 2026
Editor In Chief

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

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Muhammad Rizky, M.Ed.

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