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Letter of Acceptance (LoA)

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Dear.
Jeremia Aurelio Uskuluan, I Komang Arthana, Ayuvera Rifani Ray

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

"The Influence of Character, Capacity, Capital, Condition, and Collateral on the Bad Debt Risk at the Koperasi Sivitas Akademika (KOSIKA) “Citra Akademika” Kupang"

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 5 Number 1 February 2027**.

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

No Reg : LOA20261102152030

Palembang, 02 November 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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