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Letter of Acceptance (LoA)

Number : /LOA/Al Urwah/1013/Vol3/No3/2026

Dear.
Adi Pratama Hamidi, Mutawali

Thank you for submitting your best article to be published on **Al Urwah : Sharia Economics Journal** with the title:

"The Effect of Profit-Sharing Income and the Financing to Deposit Ratio (FDR) on Return on Assets (ROA) at Sharia Commercial Banks in Indonesia for the Period 2020-2024"

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Al Urwah : Sharia Economics Journal** edition **Volume 3 Number 3 December 2026**.

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

No Reg : LOA20261111122359

Palembang, 11 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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Abdi Fadhlan

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