
JOURNAL ARTICLE PUBLICATION STATEMENT

Letter Of Accepted (LoA)

Number : 230/J-SIME/Vol2/No1/2025

Dear.

Rizky Bagus Zulmi, Umi Widyastuti, Terrylina Arvinta Monoarfa

Thank you for submitting your best article to be published on **Jurnal Semesta Ilmu Manajemen dan Ekonomi** with the title:

"Model Kausalitas Intention to Use Blu by BCA: Perceived Risk, Digital Financial Literacy, dan Attitude Toward Using "

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Jurnal Semesta Ilmu Manajemen dan Ekonomi** edition **Volume 2 Number 1**

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

No Reg : LOA20250724195436

Palembang, 24 July 2025

Editor In Chief



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LOA20250724195436



Muhammad Zulkarnain, S.E., M.Si.

Publisher :

Lembaga Penelitian dan Pengembangan Pustaka Cendekia

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