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Dear.

Yuni Dwi Utami, Usran Masahere, Asep

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

"Pengaruh Non-Performing Loan (NPL) Dan Capital Adequacy Ratio (CAR) Terhadap Return On Asset (ROA) Pada Bank Konvensional Badan Usaha Milik Negara (BUMN) Periode 2017-2024"

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 1 Number 3**

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

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