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Dear.

Wahdan saidurroihan,Asa zahrani ,Ratu setia dwijayanti,Lina marlina

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

"Penundaan Serah Terima Rupiah dalam Transaksi Valuta Asing: Telaah Hukum Islam, Gharar, dan Riba Nasi'ah"

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

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