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Dear.

Natasya Qutratu Ain Kirani, Egis Yani Pramularso, Hardani

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

"Pengaruh Risiko Kredit dan Efisiensi Operasional Terhadap Profitabilitas Bank BUMN Yang Terdaftar di Otoritas Jasa Keuangan (OJK) di Indonesia Periode 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 **Jurnal Semesta Ilmu Manajemen dan Ekonomi** edition **Volume 2 Number 2**

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

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