

JOURNAL ARTICLE PUBLICATION STATEMENT

Letter Of Accepted (LoA)

Number : 1371/Escalate/Vol4/No1/2026

Dear.

Elen Karlina, Rika Lidyah

Thank you for submitting your best article to be published on **Escalate : Economics and Business Journal** with the title:

**"Pengaruh Peer-to-Peer Lending terhadap Kredit Bank Umum
Konvensional di Sumatera Selatan (2024–2025)"**

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Escalate : Economics and Business Journal** edition **Volume 4 Number 1**

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

No Reg : LOA20251215193440

Palembang, 15 December 2025

Editor In Chief



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the LOA can be
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Prof. Dr. Nur Afifah., SE., M.Si

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