
JOURNAL ARTICLE PUBLICATION STATEMENT

Letter Of Accepted (LoA)

Number : 1406/J-SIME/Vol12/No3/2026

Dear.

Ilham Nur Sidik, Setyo Ferry Wibowo, Adnan Kasofi

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

"Analisis Persepsi Risiko Pengguna Aplikasi Allo Bank di DKI Jakarta"

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 3**

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

No Reg : LOA20251218170638

Palembang, 18 December 2025
Editor In Chief



The authenticity of
the LOA can be
checked by scanning
the QR code on the
side!

LOA20251218170638




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

Publisher :

Lembaga Penelitian dan Pengembangan Pustaka Cendekia

Jl. Sei Sahang, NO. 5296, Kec. IB 1, Kel. Lorok Pakjo, Kota Palembang
0895404313613 / 081274887803
admin@jurnalpustakacendekia.com