

**JOURNAL ARTICLE PUBLICATION STATEMENT**

**Letter Of Accepted (LoA)**

Number : 2148/Al Urwah/Vol4/No1/2026

Dear.

**Antika Yuni Arsita, Shofiah Nur Hikmah, Dwi Liza Salsabila, Katon Adin Novaga, Baidhowi**

Thank you for submitting your best article to be published on **Al Urwah : Sharia Economics Journal** with the title:

**"ANALISIS HUKUM EKONOMI SYARIAH TERHADAP MODEL  
KREDIT KONSUMTIF DIGITAL: POTENSI RIBA DALAM BUY NOW  
PAY LATER"**

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Al Urwah : Sharia Economics 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 : LOA20260410212814**

Palembang, 10 April 2026  
Editor In Chief



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the LOA can be  
checked by scanning  
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Abdi Fadhlhan

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