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Dear.

Windy Elsyria Theovany Aritonang, Ida Masriani, Ahmad Nur Budi Utama

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

"Analisis Minat Penggunaan Fitur Buy Now Pay Later (Shopee PayLater) di Kalangan Mahasiswa S1 Universitas Jambi Ditinjau Dari Financial Literacy dan Financial Self-Efficacy"

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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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Palembang, 02 June 2026

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0895404313613 / 081274887803

admin@jurnalpustakacendekia.com