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## JOURNAL ARTICLE PUBLICATION STATEMENT

## *Letter Of Accepted (LoA)*

Number : 832/JSH/Vol5/No3/2026

Dear.
**Berkat Kasih Gulo *)**

Thank you for submitting your best article to be published on **Jurnal Smart Hukum (JSH)** with the title:

## "Consumer Complaint Handling in Digital Credit Services: A Juridical–Empirical Study of Kredivo-Related Complaints at OJK's North Sumatra Regional Office "

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Jurnal Smart Hukum (JSH)** edition **Volume 5 Number 3 November 2026**.

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

**No Reg : LOA20261022233857**

Padangsidimpuan, 22 October 2026
Editor In Chief

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

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Bincar Nasution


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