PT INOVASI PRATAMA INTERNASIONAL

Jurnal Smart Hukum (JSH)

HP : +6285664135209 ; E-Mail : info@ipinternasional.com ; E-ISSN : 2961-841X

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!

LOA20261022233857

Bincar Nasution

Publisher :

PT Inovasi Pratama Internasional

Cempaka Street 25, Ujung Padang, Padangsidimpuan, 22725, North Sumatra, Indonesia
+6285664135209
info@ipinternasional.com