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**INTERNATIONAL JOURNAL OF ECONOMICS,  
MANAGEMENT AND ACCOUNTING (IJEMA)**

TERAKREDITASI SINTA • E-ISSN: 2988-7615

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*LETTER OF ACCEPTANCE (LOA)*

ID LoA: 386/IJEMA/Vol4/No1/2026

Dear Author(s):

**Ikhsan Kamil , Budi Sadarman , Alia Tri Utami , Muhammad Najmi Dhaifullah , Muhamad Dzikry Raynan , Sintia Anggraeni**

Thank you for submitting your research paper to **International Journal of Economics, Management and Accounting (IJEMA)**. We are pleased to inform you that your manuscript entitled:

***"The Influence of Financial Literacy and Digital Literacy on the Performance of Muhammadiyah-Owned MSMEs in Bandung City"***

Based on the peer-review reports and editorial team decisions, your article has been officially **ACCEPTED** for publication in **International Journal of Economics, Management and Accounting (IJEMA)**, scheduled for **Volume 4 No. 1 (2026)**.

Please check and monitor the status of your article after publication via our official journal portal using the article link: <https://ij.lafadzpublishing.com/index.php/IJEMA/article/view/386>

This official acceptance letter can be used for administrative purposes. Thank you for your valuable contribution.

**No. Reg:** LOA20260802124330



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PUBLISHED BY

**Lafadz Jaya Publisher** • Jl. Melati VIII No.2 BTN Rembiga, Kec. Selaparang, Kota Mataram  
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# CERTIFICATE OF PUBLICATION

INTERNATIONAL JOURNAL OF ECONOMICS, MANAGEMENT AND ACCOUNTING (IJEMA)  
E-ISSN: 2988-7615

*This certificate is proudly awarded to:*

**Ikhsan Kamil , Budi Sadarman , Alia Tri Utami ,  
Muhammad Najmi Dhaifullah , Muhamad Dzikry Raynan ,  
Sintia Anggraeni**

In recognition of the publication of the research paper titled:

***"The Influence of Financial Literacy and Digital Literacy on the Performance of Muhammadiyah-Owned MSMEs in Bandung City"***

**Journal:** International Journal of Economics,  
Management and Accounting (IJEMA)

**Registration No:** LOA20260802124330

**Publication Edition:** Volume 4 No. 1 (2026)

**Certificate ID:** CERT/386/IJEMA/2026



VERIFIED



Managing Editor

**Usman Jayadi**

International Journal of Economics,  
Management and Accounting (IJEMA)