



Letter of Acceptance (LoA)

ID LoA: 2360/TP/Vol/5/Issue/3-/April/2026

Date : 02 September 2026

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Dear Author (s):

Witrofoledy Saladin, Marhanum Che Mohd Salleh, Ahmad Khaliq Thank you for
sending your best article to be published on **CASHFLOW**
entitled:

" Comparative Analysis of Default Amount Calculation in Islamic and Conventional Banking "

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED**
to be published on **CASHFLOW** on **Vol 5 Issue 3 - April 2026**.

The article will be published no later than **05 September 2026**. Please check your article after publication via
our journal's official website: <https://ojs.transpublika.com/index.php/CASHFLOW>

(Note: The title may change after review and editing.)

Thus, we convey this certificate to be used properly, we say Thank You.

No Reg : LOA7CECMYI7HO7Y4X

Editor In Chief

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