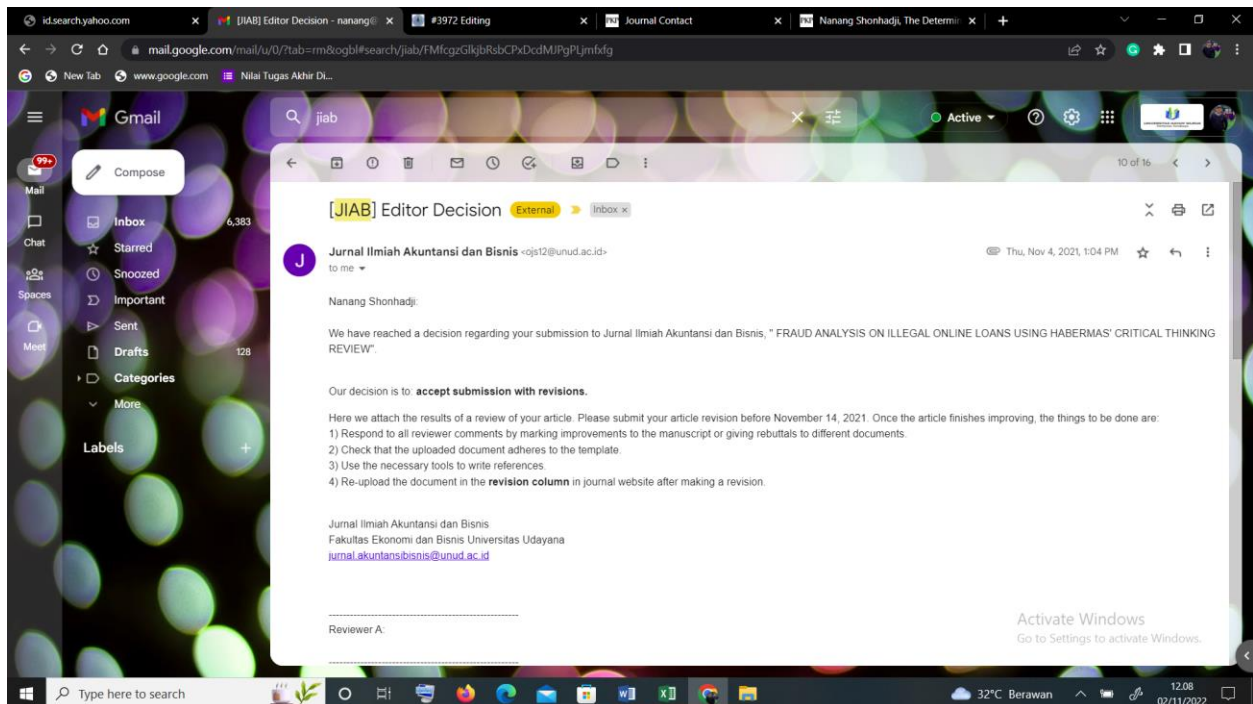
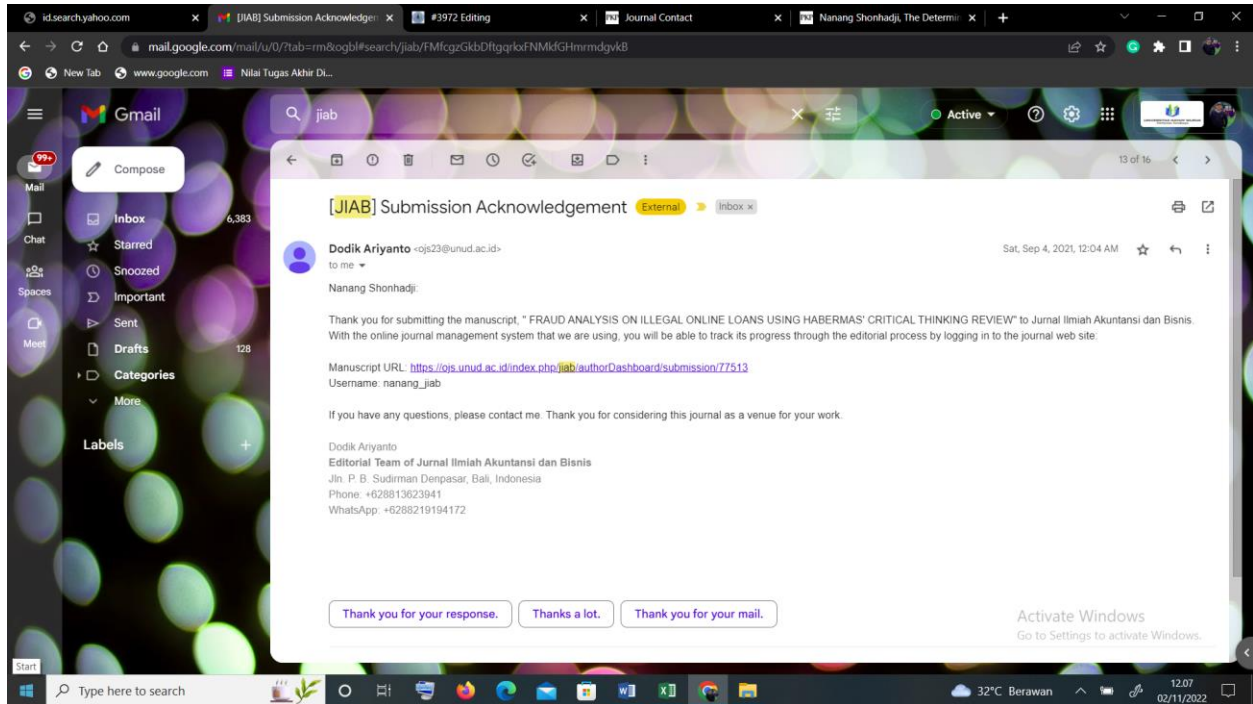
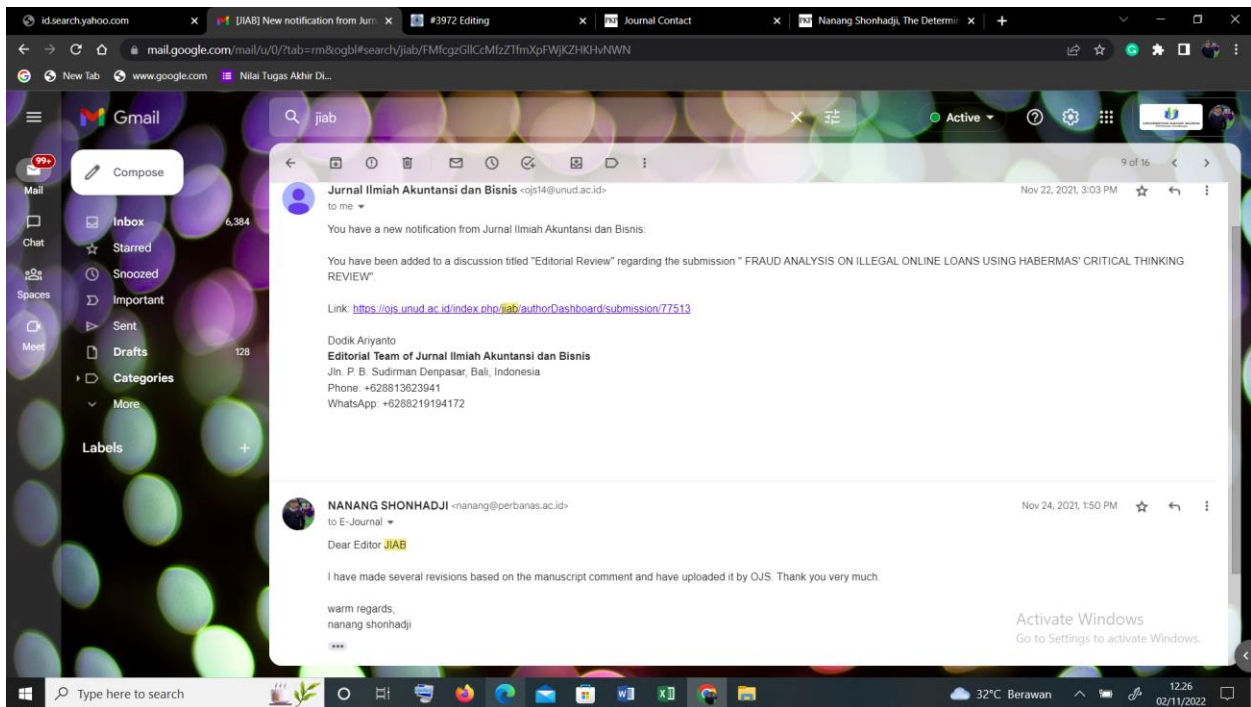
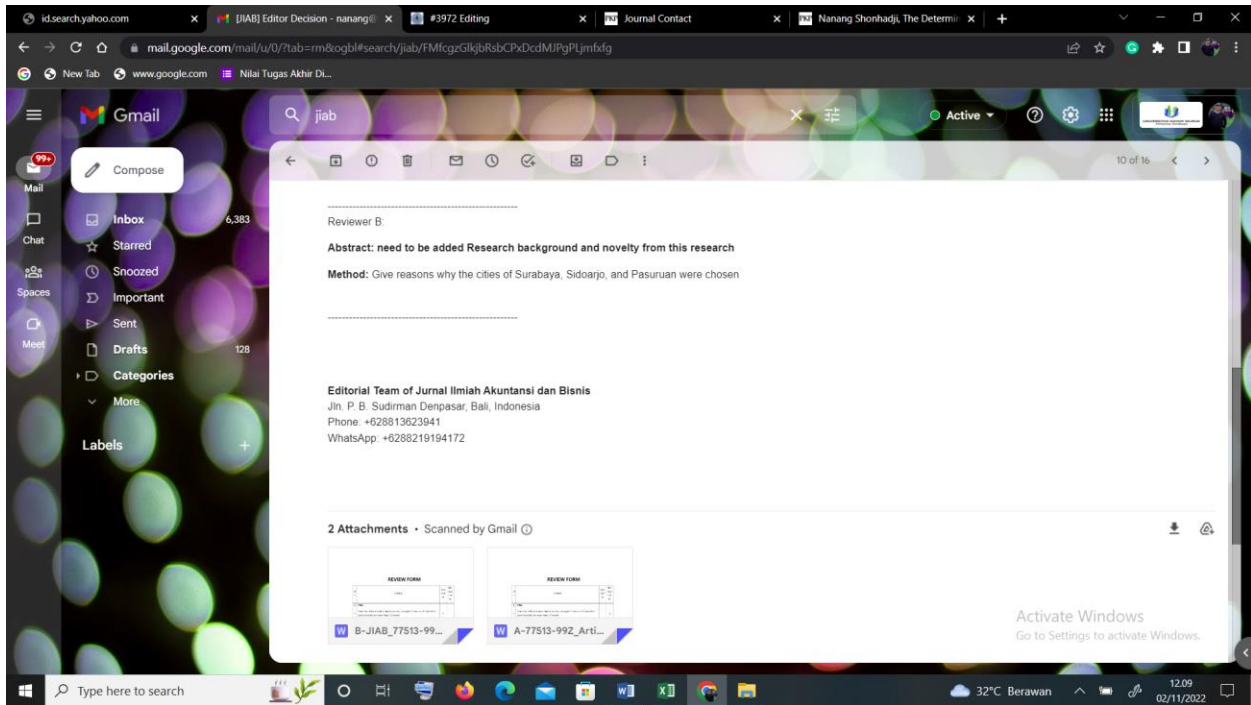


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Submission accepted.

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### [JIAB] Editor Decision

2021-11-04 06:11 AM

Nanang Shonhadji:

We have reached a decision regarding your submission to Jurnal Ilmiah Akuntansi dan Bisnis, " FRAUD ANALYSIS ON ILLEGAL ONLINE LOANS USING HABERMAS' CRITICAL THINKING REVIEW".

Our decision is to: **accept submission with revisions.**

Here we attach the results of a review of your article. Please submit your article revision before November 14, 2021. Once the article finishes improving, the things to be done are:

- 1) Respond to all reviewer comments by marking improvements to the manuscript or giving rebuttals to different documents.
- 2) Check that the uploaded document adheres to the template.
- 3) Use the necessary tools to write references.
- 4) Re-upload the document in the **revision column** in journal website after making a revision.

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### [JIAB] Editor Decision

2022-01-22 06:24 AM

Nanang Shonhadji:

The editing of your submission, " Fraud Analysis on Illegal Online Lending Using Habermas' Theory of the Public Sphere," is complete. We are now sending it to production.

Submission URL: <https://ojs.unud.ac.id/index.php/jiab/authorDashboard/submission/77513>

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Reviewer A:

Reviewer B:

**Abstract: need to be added Research background and novelty from this research**

**Method:** Give reasons why the cities of Surabaya, Sidoarjo, and Pasuruan were chosen

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