



JOURNAL ARTICLE PUBLICATION STATEMENT

*Letter Of Accepted (LoA)*

Number : 205/JSI/Vol2/No3/2025

Dear.

**Prihatini Ade Mayvita, Laila Refiana Said, Muhammad Riza Firdaus, Ahmad Rifani, Purboyo**

Thank you for submitting your best article to be published on **Journal of Scientific Insights** with the title:

**"When Urgency Meets Identity: A Systematic Review on the Role of FoMO, Self-Congruence, and Digital Credit in PayLater Adoption"**

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Journal of Scientific Insights** edition **Volume 2 Number 3 Juni 2025**.

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

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the LOA can be  
checked by scanning  
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side!

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Kendari, 19 May 2025  
Editor In Chief

**La Ode Agus Salim**

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