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LETTER OF ACCEPTANCE (LOA)

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Dear Author(s):

Seftin Artirani, Fajriani Azis, Warka Syachbrani

Thank you for submitting your research paper to **Economics and Business Journal (ECBIS)**. We are pleased to inform you that your manuscript entitled:

"The Effect of Employee Integrity and Frugal Living on Anti-Fraud Behavior at PT Bank Sulselbar"

Based on the peer-review reports and editorial team decisions, your article has been officially **ACCEPTED** for publication in **Economics and Business Journal (ECBIS)**, scheduled for **Volume 4 No. 6 (2026)**.

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CERTIFICATE OF PUBLICATION

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This certificate is proudly awarded to:

Seftin Artirani, Fajriani Azis, Warka Syachbrani

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