**August 11, 2020**

**Editor in Chief Jurnal Ilmiah Ekonomi Islam (JIEI)**

**STIE AAS Surakarta**

**Dear Editor JIEI,**

I wish to submit an original research article entitled “Efektivitas Inklusi Keuangan Syariah dalam Meningkatkan Pemberdayaan UMKM (Studi Pada BMT Dasa Tambakboyo)” for consideration by Jurnal Ilmiah Ekonomi Islam (JIEI) STIE AAS Surakarta. I confirm that this work is original and has not been published elsewhere, nor is it currently under consideration for publication elsewhere.

In this paper, show that islamic financial inclusion have an influence in increasing the empowerment of MSMEs. We believe that this manuscript is appropriate for publication by JIEI because Islamic financial inclusion, financial literacy and social capital provide good synergy for MSMEs. MSMEs have many facilities to financial access from BMT. The development and empowerment of MSMEs can improve their standard of living and economy.

We have no conflicts of interest to disclose. Thank you for your consideration of this manuscript.

Sincerely,

Novia Yusfiyanti Laili

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