

Jakarta, March 22<sup>nd</sup>, 2019

Dear Mr. Al Arif (Editor-in-Chief of Signifikan Journal)  
Editorial Office of Signifikan Journal, Faculty of Economic and Business, Syarif  
Hidayatullah State Islamic University Jakarta.  
Address: Jl Ir. H. Juanda No. 95, Ciputat, South Tangerang, Banten, Indonesia, 15412

This letter is in regards to our interest in applying for the **Article Publication on Signifikan Journal**. Through the reasons listed below, we believe this article can be beneficial to the readers of Signifikan Journal.

This article is in accordance with focus and scope of Signifkan Journal which examines regarding macroeconomics issues entitled **Islamic Bank Financing and Its Effects on Indonesia's Economic Growth: A Panel Data from 33 Provinces in Indonesia**. This issue is extremely interesting topic to examine deeply for providing the explanation how far the role of Islamic banking contributing on Indonesia's economic growth. Based on the findings concluded that the Islamic bank financing is not significant influencing on Indonesia's economic growth because the portion of financing channeled by Islamic banking is not maximum. This findings also can be recommendation for Islamic banking industries to increase their financing not only focusing on consumptive financing but also productive financing using mechanism of profit and loss sharing contracts.

We hope that this article could be considered to publish on Signifikan Journal. As your consideration we say thank you very much.

Sincerely,  
Muhammad Anif Afandi  
Muhammad Amin  
(Master Students in Islamic and Middle East Studies (Islamic Economics and Finance), School of Strategic and Global, Universitas Indonesia)