



LETTER OF ACCEPTANCE
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Editor-in-Chief of FINANSIA : Journal of Sharia Accounting and Banking Faculty of Islamic Economics and Business State Islamic University of Jurai Siwo Lampung, ISSN Print: 2621-4636 ISSN Online 2621-4644 hereby declares that:

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The journal manuscript on behalf of the author above entitled "The Effect of Qardh Financing on Business Stability and Sustainability of MSMEs Financial Inclusion: Study on Members of BMT Maslahah Surabaya Capem Pabean," will be published in FINANSIA: Journal of Sharia Accounting and Banking Volume 9 Number 1 of 2026.

Thus this certificate is made to be used properly.

Editor in Chief
FINANSIA : Journal of
Sharia Accounting and
Banking



AGUS ALIMUDDIN