



**ICoSI 2019**  
**The 3rd International Conference on Sustainability and Innovation**  
**Universitas Muhammadiyah Yogyakarta, 30-31 July 2019**  
**Website: <http://icosi.umy.ac.id>**  
**Email: [icosi@umy.ac.id](mailto:icosi@umy.ac.id)**

---

Date: 15 Januari 2020

Jurnal Ekonomi dan Studi Pembangunan  
Universitas Muhammadiyah Yogyakarta,  
Western Ringroad, Bantul, 55183, Indonesia.

Dear Editors,

I am Iman Permana, the chair of The Third International Conference on Sustainable Innovation (ICoSI) Universitas Muhammadiyah Yogyakarta ([icosi.umy.ac.id](http://icosi.umy.ac.id)), would like to recommend the paper under the following details to be published in the Jurnal Ekonomi dan Studi Pembangunan.

Title : THE EFFECT OF EXTERNAL AND INTERNAL FACTORS ON  
FINANCIAL PERFORMANCE OF ISLAMIC BANKING  
Author(s) : Mochammad Fahlevi  
Corresponding author: Mochammad Fahlevi  
Email address : [fahlevi@stie-kusumanegara.ac.id](mailto:fahlevi@stie-kusumanegara.ac.id)

The paper had been presented at the ICoSI and after thorough review, the Scientific Committee has approved that the paper is qualified to be published in the Jurnal Ekonomi dan Studi Pembangunan. Please find attached herewith the review result of the paper. Please note the acceptance for publication is subject to the Journal's review. For further correspondence, please contact the corresponding author's email address.

Best regards,

dr. Iman Permana, M.Kes., Ph.D  
ICoSI 2019 Chairperson