

COVER LETTER

Wednesday, 10th January 2018

To: Board of Editors
Journal of ETIKONOMI
UIN Jakarta

Dear Editors,

At this moment, we are pleased to submit our manuscript entitled: “Critical Factors that Determine Credit Approval to Micro, Small, and Medium Enterprises (MSME) in Bekasi”, for consideration as an original article. This study is an exploratory kind, trying to reveal a pattern that can determine credit approval to MSME in Bekasi City in the year 2013 and later. We found that among six independent variables (Owner’s Capital, Company Establishment, Collateral Value, Credit Amount, Owner’s Age, and Good Relationship with the Bank), all of them simultaneously affect Credit Approval, as what some previous studies conclude. But partially, only Owner’s Capital and Good Relationship with the Bank have significant effects on the dependent variable in this study.

This manuscript has not been previously published and is not under consideration in the same or substantially similar form in any other peer-reviewed media.

All authors listed in this manuscript have contributed sufficiently to the project to be included as authors, and all those who are qualified to be authors are listed in the author byline. To the best of our knowledge, there is no conflict of interest, financial, or other matter that exists during the writing and publication of this paper.

Sincerely,

Halim Putera Siswanto, SE. MM.
Tarumanagara University – Faculty of Economics
Management Department
halims@fe.untar.ac.id
halimputera@yahoo.com
0855-1010-117

Dr. Ir. Agus Zainul Arifin, MM.
Tarumanagara University – Faculty of Economics
Management Department
agusz@fe.untar.ac.id
0813-8000-7874