

## Index of syariah financial inclusion in Indonesia / Azwar Iskandar

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Abstrak

**ABSTRACT**

This paper calculates and analyzes the Index of Syariah Financial Inclusion (ISFI) covering three dimensions; the accessibility, the availability and the usage of Islamic banking services. Using the annual data in province level in Indonesia during the period of 2010-2015, this paper found that the Index of Syarial Financial Inclusion is generally low and Bangka Belitung is the most financially inclusive province of Indonesia. Furthermore, the results show that the Index of Syariah Financial Inclusion is positively correlated with the Human Development Index. This conclusion suggests the promotion of Syariah Financial Inclusion to be a policy priority in Indonesia to achieve the central goals of inclusive growth, welfare and economic development.