JISEL

Journal of Islamic Economic Laws VII(1) pp-pp (YYYY)
Received Month Year / Revised Month Year / Accepted Month Year

UNIVERSITAS MUHAMMADIYAH SURAKARTA

P-ISSN: 2655-9609; E-ISSN: 2655-9617
https://journals2.ums.ac.id/index.php/jisel/index

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Abstract. The abstract should stand alone, meaning there is no citation. The abstract should concisely inform the reader of the manuscript's purpose, methods, findings, and value. The abstract should be relatively nontechnical yet precise enough for an informed reader to understand the manuscript's contribution. The manuscript's title, but neither the author's name nor other identification designations, should appear on the abstract page. An abstract consists of no more than 250 words.

Keywords: We would like to encourage you to list your keywords in this section maximum of 5 keywords.

***Corresponding Author**

INTRODUCTION

What is the purpose of the study? Why are you conducting the study? The main section of an article should start with an introductory section that provides more details about the paper's purposes, motivation, research methods, and findings. The introduction should be relatively nontechnical yet precise enough for an informed reader to understand the manuscript's contribution.

LITERATURE REVIEW

The literature review represents the theoretical core of an article. In this section, we will discuss the purpose of a literature review. We will also consider finding appropriate literature to base a literature review on and how this information should be managed. Finally, we will answer four questions that first-time researchers often battle with when compiling a literature review. These questions are: which aspects should I include in a literature review?; how should I go about synthesizing information in a literature review?; how should I structure a literature Review? what writing style should I use when compiling a literature review?

The purpose of a literature review is to "look again" (re + view) at what other researchers have done regarding a specific topic (Leedy & Ormrod 2005:70). A literature review is a means to an end, namely to provide background to and serve as motivation for the objectives and hypotheses that guide your research (Perry et al. 2003:660)

A good literature review does not merely summarise relevant previous research. In the literature review, the researcher critically evaluates, re-organizes, and synthesizes the work of others (Leedy & Ormrod, 2005:84). In a sense, compiling a literature review is like making a smoothie or fruit shake: The end product is a condensed mix that differs totally in appearance from the individual ingredients used as inputs. The key to a successful literature review lies in your ability to "digest" information from different sources, critically evaluate it and resent your conclusions in a concise, logical, and reader-friendly" manner.

First-time researchers often naively believe everything they read or are scared to criticize the work of others. However, academic research is all about critical inquiry! It is, therefore, imperative that you critically evaluate the material that you read. Do you agree with the arguments and conclusions of other researchers? If you disagree, why? Can you identify contradictory arguments or findings? How could one explain these contradictions? Do previous studies apply to all contexts, or are the findings context-specific? What are the criticisms against the conceptual models or measurement approaches discussed in the literature? Which limitations should be considered when interpreting the results of previous research?

You must carefully read the most recent available literature to identify specific gaps, inconsistencies, and controversies that may form the basis of your research. Always show that you have considered an issue from several angles and are aware of the arguments for and against a specific point of view. For example, many researchers in services marketing use the SERVQUAL measurement scale without considering existing criticisms against it.

To compile a proper literature review, one has to overcome three specific challenges: finding appropriate literature on a specific topic, managing the information, and presenting a logical, synthesized, and reader-friendly review of the current knowledge relating to a specific topic. Consider the following search strategies: Blackwell Synergy, Proquest Data Basis; EBSCOhost (Business Source Premier and Business Source Premier); Emerald; Taylor and Francis; Infotrac, Wiley Interscience; and others open access journals using Google Scholar.

METHOD

The methods section describes the steps followed in the execution of the study and also provides a brief justification for the research methods used (Perry et al., 2003:661). It should contain enough detail to enable the reader to evaluate the appropriateness of your methods and the reliability and validity of your findings. Furthermore, the information should enable experienced researchers to replicate your study (American Psychological Association, 2001:17).

The methodology section typically has the following sub-sections:

- Sampling (description of the target population, research context, and units of analysis; sampling; and respondent profile)
- Data collection
- Measures (Alternatively: Measurement)

RESULTS

The results section summarizes the data collected for the study in descriptive statistics and reports the results of relevant inferential statistical analysis (e.g., hypothesis tests) conducted on the data. You need to report the results in sufficient detail so that the reader can see which statistical analyses were conducted and why and to justify your conclusions. Mention all relevant results, including those at odds with the stated hypotheses (American Psychology Association 2001: 20). There is no fixed recipe for presenting the findings of a study. Therefore, we will consider general guidelines and then focus on options for reporting descriptive statistics and hypothesis test results.

Reporting Research Results

You should present your findings as concisely as possible and provide enough detail to adequately justify your conclusions and enable the reader to understand precisely what you did in data analysis and why.

Statistical methods (e.g., repeated measures ANOVA, two-or-one–way ANOVA, multiple regression analysis, and factor analysis) in nontechnical terms. Figures and Tables (detached from the main manuscript) often allow one to present findings clearly and concisely.

Example: Insert Table 1 Here

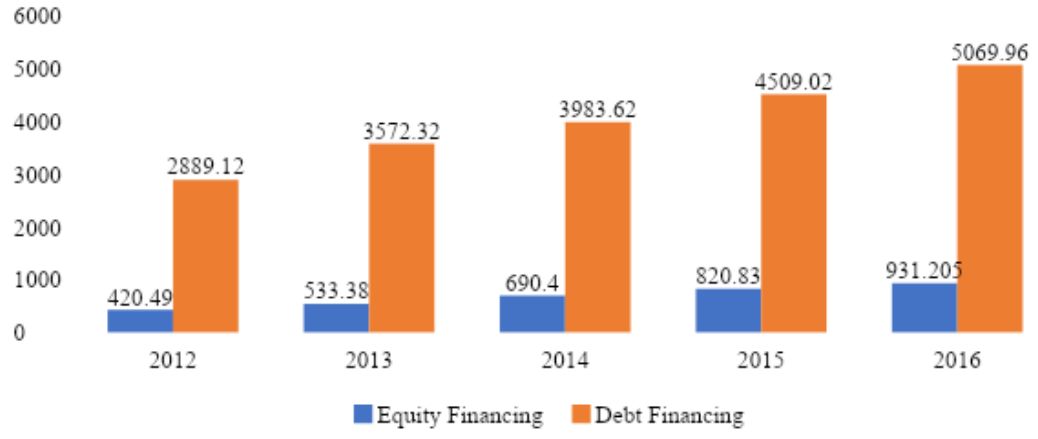
Table 1. Factors affecting respondents' income and business profits after financing

Variable	Income			Advantage		
	Coefficient	Probability		Coefficient	Probability	
Workforce	0.139	0.007	***	0.159	0.002	***
Amount of financing	0.003	0.051	*	0.002	0.071	*
Profit rate	- 0.047	0.000	***	- 0.008	0.079	*
Dummy gender	0.342	0.012	**	0.355	0.009	***
Dummy Education	0.399	0.005	***	0.359	0.011	**
C	15.146	0.000		1.315	0.023	
R-squared	0.681			0.352		
Prob (F-Statistics)	0.000			0.000		

Description: *) significant at a real rate of 10%
**) significant at a real rate of 5%
***) significant at a real rate of 1%

Insert Figure 1 Here

Figure 1. Composition of BPRS financing for 2012-2017



Sumber: Statistik Perbankan Syariah, 2017 (diolah)

DISCUSSION

In many ways, it is the most critical section of an article (Feldman, 2004:4). Because it is the last thing a reader sees, it can significantly impact the reader's perceptions of the article and the research conducted (Summers, 2001:411).

Different authors take different approaches when writing the discussion section. According to Feldman (2004:5), Perry et al. 2003: 658), and Summers 2001: 411412), the discussion section should:

- Restate the study's primary purpose
- Reaffirm the importance of the study by restating its main contributions
- Summarize the results concerning each stated research objective or hypothesis without introducing new material
- Relate the findings to the literature and the results reported by other researches
- Provide possible explanations for unexpected or non-significant findings
- Discuss the managerial implications of the study
- Highlight the main limitations of the study that could influence its internal and external validity
- Discuss insightful (i.e., non-obvious) directions or opportunities for future research on the topic

The discussion section should not merely restate the findings reported in the result section or report additional findings that have not been discussed earlier in the article. The focus should instead be on highlighting the broader implications of the study's findings and relating these back to previous research. Make sure that the conclusions you reach follow logically from and are substantiated by the evidence presented in your study (Varadarajan 1996: 5).

CONCLUSION

In this section, the author presents brief conclusions from the research results with suggestions for advanced researchers or general readers. A conclusion may review the main points of the paper, do not replicate the abstract as the conclusion.

Not only does the author write down the significant flaws and limitations of the study, which can reduce the validity of the writing, thus raising questions from the readers (whether or in What way), the limits in his studies may have affected the results and conclusions. Limitations require critical judgment and interpretation of their impact. The author should provide the answer to the question: is this a problem with error, method, validity, and or otherwise?

Writing an academic article is a challenging but very fulfilling endeavor. Hopefully, the guidelines presented here will enable you to write your first academic article relatively quickly. Students, however, often underestimate the time required to produce a "polished" first effort. You cannot write a proper research article on the weekend or even in a week. It is, therefore, imperative to allow yourself enough time –at least three to four weeks—to work on the successive draft.

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For instances of multiple articles with the same authors and years of publication, please check the APA publication manual or Academic Writer. If you have the DOI for the journal article, you should include it in the reference. Otherwise, it is not necessary.

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