

Title (not more than 12 words)

First author^{1*}, Second Authors²

¹ Affiliation of First Author

² Affiliation of Second Author

Email: ¹First author email; ²Second authors email

^{*)}Corresponding Author

<i>JEL Classification:</i>	<u>Abstract</u>
D80	Research Originality: Explain the novelty of this study
E58	
F31	Research Objectives: Explain the research objectives
<i>Received: 23 February 2024</i>	Research Method: Explain the data and tools of analysis.
<i>Revised: 05 May 2024</i>	Empirical Results: Explain the main findings of this research
<i>Accepted: 09 May 2024</i>	
<i>Available online: September 2024</i>	Implications: Explain the implications of this research.
<i>Published regularly: September 2024</i>	Keywords: Explain the key concept of this study. Keywords consist of 4 – 6 words and are prohibited from using abbreviations.

How to Cite:

Last name, Initial of first name. & Last name, Initial of first name. (Year). Manuscript title. *Etikonomi*, 23(2), xx – xx. <https://doi.org/10.15408/etk.v23i2.37788>.

INTRODUCTION (Garamond 12 with 1.15 spacing)

The introduction should briefly situate the study in a broad context and explain its importance. It should define the purpose of the work and its significance, including specific hypotheses being tested. The current state of the research field should be reviewed carefully and key publications cited. The introduction provides a brief background on the research, the research gap, the state of the art, and the objective(s). It should be written efficiently and supported by references. It should be written without numbers and/or pointers. The introduction is no more than three pages.

METHODS (Garamond 12 with 1.15 spacing)

This section describes the analysis tools, the data, and their sources. They should be described with sufficient detail to allow others to replicate and build on published results. New methods and protocols should be described in detail, while well-established methods can be briefly described and appropriately cited. Methods section no more than three pages.

RESULTS AND DISCUSSION (Garamond 12 with 1.15 spacing)

This section explains the results of the study. Data should be presented in Tables or Figures when feasible. There should be no duplication of data in Tables and Figures. The discussion should be consistent, interpret the results clearly and concisely, and explain their significance, supported by suitable literature. The discussion should demonstrate the relevance of the results to the field of investigation and/or the hypotheses.

CONCLUSION

This section concludes and provides policy implications, if any, of the study. The conclusion is no more than two paragraphs.

REFERENCES

Double-check that references are in the correct format. Only those papers that are being referenced are to be included in the references section. Sources not being referenced in the text must be omitted. This section lists only the papers, books, or other types of publications referred to in the manuscript. References should be limited to the most recent 10 years, with at least 80% from peer-reviewed journals (especially internationally recognized ones). References should be listed alphabetically by the author(s) last name(s) and the year of publication. This journal uses APA 7th edition style. We strongly recommend that authors use reference management software such as Mendeley or Zotero

to prepare citations and the reference list.

Citation in text.

This journal use bodynote for the citations style. Please ensure that every reference cited in the text is also present in the reference list (and vice versa).

Table style:

Table 1. The Growth of Third-Party Fund, Financing, and Assets (Billion rupiah)

	2019	2020	2021	2022	2023	2024*
Fundraising	52.271	76.036	115.415	147.512	174.018	186.608
Financing	46.886	68.181	102.655	147.505	179.284	187.886
Asset	66.090	97.519	145.467	195.018	229.557	244.197

Source: Islamic banking statistics, Financial Service Authority

Example:

- Alfar, A. J. K., Kumpamool, C., Nguyen, D. T. K., & Ahmed, R. (2023). The Determinants of Issuing Central Bank Digital Currencies. *Research in International Business and Finance*, 64, 101884. <https://doi.org/10.1016/j.ribaf.2023.101884>.
- Bank of England. (2020). Central Bank Digital Currency Opportunities, Challenges and Design. *Bank of England Discussion Paper March 2020*.
- Brunnermeier, M., & Landau, J-P. (2022). *The Digital Euro: Policy Implications and Perspectives*. Luxembourg: European Parliament.
- Chiu, J., Davoodalhosseini, M., Jiang, J., & Zhu, Y. (2019). Bank Market Power and Central Bank Digital Currency: Theory and Quantitative Assessment. *Journal of Politicak Economy*, 131(5), 1213-1248. <https://doi.org/10.1086/722517>.
- Chu, Y., Lee, J., Kim, S., Kim, H., Yoon, Y., & Chung, H. (2022). Review of Offline Payment Function of CBDC Considering Security Requirements. *Applied Sciences*, 12(9), 4488. <https://doi.org/10.3390/app12094488>.
- Kumar, P., Dasari, Y., Jain, A., & Sinha, A. (2017). Digital Nations - Smart Cities, Innovation & Sustainability. *Proceeding of the 16th IFIP WG 6.11 Conference on e-Business, e-Services, and e-Society, 13E 2017*.
- Lianto, J., & Suryaputra, R. (2012). 'The Impact of Redenomination in Indonesia from Indonesian Citizens' Perspective. *Procedia -Social and Behavioral Sciences*, 40, 1–6. <https://doi.org/10.1016/j.sbspro.2012.03.153>.
- Lütkepohl, H. (2005). *New Introduction to Multiple Time Series Analysis*. Berlin: Springer.
- Meaning, J., Dyson, B., Barker, J., & Clayton, E. (2018). Broadening Narrow Money: Monetary Policy with a Central Bank Digital Currency. *Bank of England Working Paper No. 724*.