

TITLE OF PAPER, CONTAIN ABOUT 15 WORDS, REPRESENTING THE RESEARCH (BALTICA 12, BOLD, LINE SPACING 1, SPACING AFTER 6 PT)



First Author¹, Second Author², and Third Author³
(Baltica 10, Line spacing 1)

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Abstrak (Baltica 10, Bold, Line Spacing 1, Spacing before 6 pt, Spacing after 2 pt)

Tuliskan di sini abstrak makalah anda dalam satu paragraf berkisar antara 150-200 kata. Abstrak harus berisi: (1) pertanyaan utama dan latar belakang masalah yang dibahas; (2) kebaruan penelitian; (3) bagaimana pertanyaan dibahas dalam makalah atau metodologi; dan (4) hasil utama diskusi. Hal-hal penting lain yang dibahas dalam makalah ini yang secara signifikan berkontribusi pada hasil akhir penelitian dapat dicatat di sini, tetapi anda harus mempertimbangkan penulisannya dalam ruang abstrak yang terbatas. Abstrak ditulis dalam dua bahasa; Bahasa Inggris dan Bahasa Indonesia, pengetikan abstrak dilakukan dengan spasi 1 front 10 jenis huruf Baltica dengan margin yang lebih sempit dari margin kanan dan kiri teks utama. Kata kunci perlu dicantumkan untuk menggambarkan ranah masalah yang diteliti dan istilah-istilah pokok yang mendasari pelaksanaan penelitian. Kata-kata kunci dapat berupa kata tunggal atau gabungan kata. Jumlah kata-kata kunci 3-5 kata.

Abstract (Baltica 10, Bold, Line Spacing 1, Spacing before 6 pt, Spacing after 2 pt)

Write down here your paper's abstract in one paragraph consisting of 150-200 words. Abstract should contain: (1) What is the latest knowledge on this issue? (2) What did you want to find out? (3) How did you go about finding it? What kind of method you implemented? (4) the main result of the discussion. Other important matters discussed in the paper that significantly contribute to the final result of the research may be noted here, but you have to consider, however, the limited space of the abstract. The abstract is not a part of the text and should be complete it self with no mathematical expression. The abstract is written in two languages; English and Bahasa Indonesia, typing uses line spacing 1 or single, font size 10, font Baltica with the margins narrower than the right and left margins of the main text. The keywords need to be included to reflect the problem context of the research and the main terms that underlie the implementation of the research. The keywords can be one word or compound words. The number of keywords is 3-5 words.

Introduction (Baltica 12, Bold, Line Spacing 1.15)

The introduction should provide a clear statement about the problem and enough background information. The introduction consist of research background, concept for problem solving, design research or method and also research objective that briefly stated at the end of paragraph. Template for this article is written in MS Word, then saved in doc. Format. Tis template can be downloaded at <https://www.ejournal.uinbukittinggi.ac.id/index.php/ekonomikasyariah>, and this template help the author to write accurately, especially for publishing in Ekonomika Syariah: Journal of Islamic Studies. This article using Baltica 11, regular, line spacing 1.15, spacing before 0 pt, spacing after 0 pt. the first paragraph must be indented by pressing the tab inside and the



article should be between 6000-8000 words in length (including tables, references, figure captions).

For the following paragraph, start here.

Literature Review (*Baltica 12, Bold, Line Spacing 1.15*)

The literature review should discuss the past theoretical and empirical previous studies which become the basis of current studies. The authors are encouraged to review recent articles and from reputable journal, where applicable, model and hypotheses development should be developed and presented clearly. Literature reviews must be written in paragraphs and avoid writing in the form of "points or numbering or bullets". If you are using Word, use either the Microsoft Equation Editor or the MathType add-on (<http://www.mathtype.com>) for equations in your paper (Insert | Object | Create New | Microsoft Equation or MathType Equation).

Method (*Baltica 12, Bold, Line Spacing 1.15*)

This section contains information about the research design, data sources, data collection methods, sampling techniques and data analysis methods. Its written without using bullet points, all sections are written in paragraph format. n the method section, authors are recommended to cite a source who assisted in the selection of the method. Authors are expected to describe how results will be measured, tested, and evaluated.

Results and Discussions (*Baltica 12, Bold, Line Spacing 1.15*)

Results

The results section and the following discussion section allow the most flexibility in terms of organization and content. Results should be presented in a logical sequence, clear, and concise. In general, the pure, unbiased results should be presented first without interpretation. These results should present the data or the results after applying the techniques outlined in the methods section. The results are simply results; they do not draw conclusions. In the results section, the author must write down the research results in logical sequences, according to the research flow. The study results are presented in the form of narrative/textual, tables, or images in the form of graphs or diagrams. Avoid displaying raw data.

For the following paragraph, start here.

Discussions

The discussion section is where the article interprets the results to reach its major conclusions. This is also where the author's opinion enters the picture. The discussion is where the argument is made. Common features of the discussion section include: (1) Provide an accurate assessment of the insights gained from the study. (2) The author needs to compare results with other studies. (3) Effectively contextualize the results within the existing body of knowledge. (4) Acknowledge any limitations or constraints encountered during the research (limitations of study or threats to validity). (5) Offer specific and well-justified recommendations for fellow researchers. Compare your work to other work reported in the literature. In the discussion a clear presentation of the application of the research findings for business practice must be emphasized.

For the following paragraph, start here.

Conclusion

In the conclusion section, The authors should explicitly write down the manuscript's contribution based on the results to answer the research questions. The conclusion contains a summary of what is learned from the results obtained, what needs to be improved in further study. Other common features of the conclusions are the benefits and applications of the research, limitations, and the recommendations based on the results obtained. Policy implications or theoretical implications can be added if necessary.

Author Contributions

This section must be stated in accordance with the expertise and contribution of each author. Here's an example:

[First Author]: Conceptualization, Formal analysis, Methodology, Writing - Original Draft

[Second Author]: Supervision, Resource, Investigation, Writing – review & editing

[Third Author]: Investigation, Resources, Data Curation, Software

Acknowledgments

You may recognize other people who contributed to the article or data contained in the article, but at a level of effort that does not justify their inclusion as authors. – this statement is optional; you may delete this part.

Tables, Figures, Graphs, and Equations

Tables, figures and graphs can be used to clarify the presentation of research results in writing. Provide an introduction before the table is presented and the author must comment on or explain the table and graph. Place the table title above the table, while the figure caption is below it. Write the table specifically, for example Table 1, table name, (font size 11, bold) while the table column with font size 10.

Tabel 1. Table Format		
Heading of table	Heading of Column Table	
	Subheading of Column Table	Subheading of Column Table
Content	Content of table	Content of table

Source: *National Survey of Financial Literacy and Inclusion, OJK, 2024*

All photographs, schemas, graphs and diagrams are to be referred to as figures. Line drawings should be good quality scans or true electronic output. Low-quality scans are not acceptable. Figures must be embedded into the text and not supplied separately. In MS word input the figures must be properly coded. Lettering and symbols should be clearly defined either in the caption or in a legend provided as part of the figure. Figures should be placed as close as possible to the first reference to them in the paper. The allowed figure forms are picture, vector, and graphic.

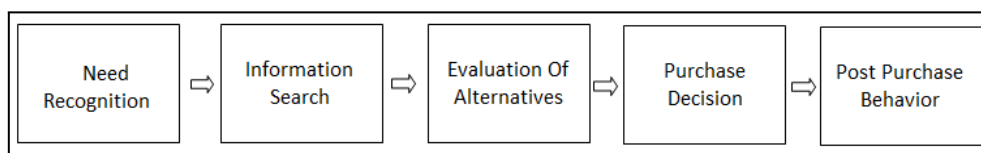


Figure 1. Buyer Decision Process



Figure 1. The Importance of Business Management

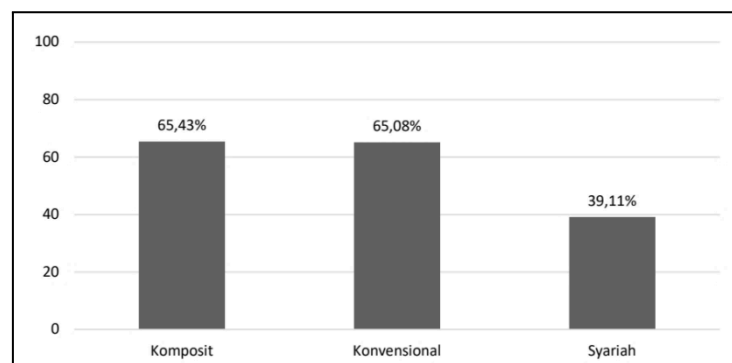


Figure 1. Financial Literacy Index, 2023

Source: National Survey of Financial Literacy and Inclusion, OJK, 2024

Equations and formulas should be typed in Mathtype or any Equation Editor, and numbered consecutively with Arabic numerals in parenthesis on the right hand side of the page (if referred to explicitly in the text). They should also be separated from the surrounding text by one space.

Citations and References

We suggest there should be at least 30 primary references within the manuscript. Make sure you use the Mendeley feature in Microsoft Word for handling citations in manuscripts, with American Psychological Association 7th Edition as Reference style in Mendeley. Please include DOI information if applicable. References are made according to the articles/books cited in the body of the article. To show the quality of scientific articles, sources from scientific journals must be 80% of the cited sources. The font size for references is Baltica 11 with a top margin of 0 inches and a bottom margin of 1.75 inches, line spacing of 1, spacing before 6 pt, and spacing after 6 pt. The settings for writing books and journals in the Mendeley application system are automatic, so the author only needs to tidy up the input process in the reference manager. Here's an example reference:

Books

Puteri, Hesi Eka, and Baginda Parsaulian. 2023. *Dasar Dasar Operasional Perbankan Syariah*. 1st ed. Yogyakarta: Pustaka Egaliter.

Izmuddin, I., & Awaluddin, M. D. (2022). Sharia Stock Index in the Capital Market (Investment Analysis on the Indonesia Stock Exchange). BuatBuku.com.

Schiffman, L., O'Cass, A., Paladino, A., & Carlson, J. (2013). Consumer behavior. Pearson Higher Education AU.

Journal

Puteri, H. E., Parsaulian, B., & Azman, H. A. (2022). Potential demand for Islamic banking: examining the Islamic consumer behavior as driving factor. *International Journal of Social Economics*, 49(7), 1071–1085. <https://doi.org/10.1108/IJSE-10-2021-0614>

Suhartanto, D., Gan, C., Sarah, I. S., & Setiawan, S. (2020). Loyalty towards Islamic banking: service quality, emotional or religious driven? *Journal of Islamic Marketing*, 11(1), 66–80. <https://doi.org/10.1108/JIMA-01-2018-0007>

Asyari, A., Susanto, P., Hoque, M. E., Widianita, R., Alam, M. K., & Mamun, A. Al. (2024). Food waste behavioral intention in Islamic universities: the role of religiosity and pro-social behavior. *International Journal of Ethics and Systems*. <https://doi.org/10.1108/IJOES-10-2023-0231>

Generic Source

Otoritas Jasa Keuangan (OJK), & Badan Pusat Statistik (BPS), (2024). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK)*.

Central Bank of Indonesia. (2022). *Laporan Tahunan Bank Indonesia 2021*. Bank Indonesia.

Transliteration and Writing Arabic

Transliteration Guidelines refer to (SKB) of the Minister of Religion and the Minister of Education and Culture of the Republic of Indonesia. Number: 158 of 1987 and Number: 0543b/U/1987. Specifically for the article (Al) does not follow the sound of the letter directly following it. The article is written separately from the word following it and connected with a horizontal line (-). For example: Al-Qur'an, Al-Syams. While for writing (Sentences) or hadith or quotations in Arabic, it is written in the format as above with 16pt Traditional Arabic Font and Spacing 1.