

Title: Jurnal Ekonosia

(The title of the article should be clear (not ambiguous) and identifying the content. The title's format uses Times New Roman 16 Bold, Centered Alignment, and must be Capitalized Each Word. It is one space with 0pt spacing (before) and 12pt spacing (after).

Author^{1*}, Author²

(Without honorary name or degree and should be written in full name)

The affiliation is written in full name (not abbreviation) and complete address just as the example below:

^{1,2} Study Program, Faculty, University, Indonesia.

Abstract

The abstract is written in English. The abstract should be in one paragraph with no more than 250 words containing: background, purpose, method, result, and conclusion. It uses Times New Roman 11, single space, and italic.

Keywords: *It is a maximum of 5 keywords in English with apparent meaning. The keywords are separated by a semicolon (;).*

Article Info

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1. Introduction

The introduction presents the conceptual background of the study and situates it within the current scientific discourse. Authors are required to summarize relevant prior studies through a state of the art review to illustrate the existing developments in the field. This section must explicitly identify the research gap left by previous works, which becomes the basis for demonstrating the novelty and contribution of the present research. The aims, significance, and academic value of the study should also be clearly stated. The text in this section must use Times New Roman, 12-point font, single spacing (1.0).

2. Methodology

This section outlines the research design employed in the study, including the population, sample, and the procedures used for data collection and analysis. Authors should provide a clear



and concise methodological description that enables the study to be replicated. All text in this section must be formatted using Times New Roman, 12-point font, with single spacing (1.0). For conceptual or literature-based articles, a detailed methodological explanation is not necessary; authors may proceed directly to the Literature Review and then to the Results and Discussion.

3. Results And Discussion

The *Results* section presents the findings of the study based on the data analyzed. Authors should describe the results clearly and systematically using a descriptive narrative. This section must be formatted in Times New Roman, 12-point font, single spacing (1.0). The use of tables and figures is allowed up to a maximum of three (3) items, and all visual elements must be displayed in black and white.

The *Discussion* section interprets the research findings by linking them to relevant theories, empirical evidence, and previous studies. Authors are expected to compare the results with existing literature, highlight agreements or discrepancies, and provide logical arguments that explain the implications of the findings. Critical analysis and insightful commentary should be included to demonstrate the contribution and significance of the study within the field.

The utilization of sub-chapter in discussion corresponds to the needs of discussion.

For instance:

Sub Chapter 1 (Times New Roman 12, bold)

Sub Sub Chapter 1

Sub Sub Chapter 2

Sub Chapter 2 (Times New Roman 12, bold)

Sub Sub Chapter 1

Sub Sub Chapter 2

Sub Chapter 3 (Times New Roman 12, bold)

Sub Sub Chapter 1

Sub Sub Chapter 2

Tables and figures must be placed within the manuscript as close as possible to the paragraphs in which they are cited. All visual components should be prepared in a print-ready format that remains sharp when printed using a high-quality laser printer. Figures will be reproduced in black and white; therefore, authors must ensure that they are easily interpreted without the use of color.

Tables and figures may extend across both columns when required. Captions must be written in Times New Roman, 11-point font, centered. Tables and figures are numbered consecutively in separate series. Captions for tables are placed above the table, while captions for figures are positioned below the respective figure.

The content inside tables must use Times New Roman, 10-point font. If a table includes a data source, the source should be written directly below the table in Times New Roman, 10-point italic. Tables originating from primary data should not include captions.

Figure

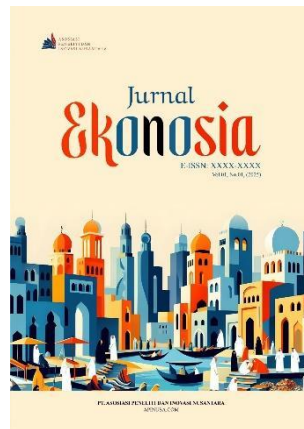


Figure 1. Cover

Tables

Table 1. The Growth of Islamic Banks and Conventional Banks Number Year 2013 – 2017

Description	Aspect	Aspect	Aspect	Aspect	Aspect
XXXXX					
XXXXX					
XXXXX					

Source: xxxxx

Mathematical Formula

Mathematical formulas should be numbered and clearly presented using Microsoft Equation:

$$f(x) = a_0 + \sum_{n=1}^{\infty} \left(a_n + b_n \sin \sin \frac{n\pi x}{L} \right) \quad (1)$$

4. Conclusion

The conclusion presents a concise summary of the study's key findings and explains how these results answer the research objectives or address the formulated hypotheses. This section should highlight the essential insights obtained from the analysis and discussion, written descriptively rather than in numerical form. The suggestion subsection provides recommendations derived from the study's findings, particularly those that may guide future research directions, practical applications, or policy implications. Suggestions should reflect the potential development of ideas that emerge from the current research.

Acknowledgements

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References

Every text source should be listed in reference, and the references are included in the body of the text. All sources appearing in the reference list must be ordered alphabetically by surname. It should contain reference literature from primary resources (e.g., the scientific journal with DOI), and at least 80% of them are published in the last 5 (five) years. Each of the articles should have at least 20 references. It is suggested to use a reference manager (e.g., Mendeley, Zotero, RefWorks, Endnote, etc.) to write the text and citation. The format of writing the references uses APA 7th edition (American Psychological Association). All citations must be hyperlinked with references. For help, see this video <https://youtu.be/p9YRwyQdWWI>

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