
Islamic Business and Management Journal (IBMJ)**manuscript template**

(Write the Title in Bold and upper case Letter. Ideally, the title should contain 15 to 25 words with the Palatino Linotype fonts)

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Abstract← 11pt, Palatino Linotype

Abstracts are written in 10 pt Palatino Linotype and 1 space. Abstracts in English must accompany manuscript articles. The abstract is written in the IMRAD (Introduction, Method, Results, and Discussion) format in a concise, clear, intact, independent, and complete manner describing the essence of the contents of the entire paper. Abstracts are written with a limit of 100-250 words. The abstract should provide information to the reader on the main topic of the article and the findings of your research. Use the right diction so that it can effectively describe the results of your research.

Keywords: *keywords, keywords, keywords.*

Use 3-5 keywords separated by semicolons (;). Use keywords that reflect the idea of your article.

1. Introduction← 11pt, Palatino Linotype

The introduction contains the background of writing the article which contains 1) **academic anxiety**, 2) **facts** or statistical data, 3) **literature review** / relevant previous studies by explaining reviews and differences from previous research, 4) **gap/novelty** of the research study from previous research, 5) research **objectives/problem** formulation/research questions studied to solve existing academic anxiety, and 6) **reasons for the importance** of the research studied. Manuscript is written in 10 pt font size (Palatino Linotype), 1 line spacing; does not add spaces before and/or after paragraphs. The manuscript should contain between 5500 and 6000 characters, starting from the introduction to the conclusion. Non-English words are italicized and Arabic words are transliterated.

2. Literature Review← 11pt, Palatino Linotype

Previous related research should be listed in this section. This section can also be combined with the introduction. Here the author should discuss the research problem to be solved. The author discusses the research gaps that will be reviewed.

3. Research Methods← 11pt, Palatino Linotype

Every article that comes from research results must include research methods. Research methods are a series of technical steps that researchers take in their research. It is no longer discussing the definition of a method. In the research method, it is necessary to include the approach taken, the type of research, data sources, data collection methods, and data validity checking techniques. The method used must be accompanied by references. The research method is formulated briefly and clearly.

4. Result and Discussion← 11pt, Palatino Linotype

First Discussion← 11pt, Palatino Linotype

The discussion explains the results of research supported by basic concepts in the form of theories, norms, rules, or legal basis obtained from various sources that have relevance to the research studied. The sources included in the basic concepts can be international journal articles, books, government reports, Web sites, and others that are up-to-date (last 10 years). Research results should be written clearly and concisely. Results should summarize research findings rather than detailed data. It is recommended to provide a review of the differences between your results or findings and previous research. The discussion is the most important part of your article. This is where you get a chance to explore your data. It usually starts with a summary of the research findings and then discusses them with relevant theories or references. The theories or references used must be accompanied by a clear reference source. *Bullets* and *numbering* are not allowed in the subheadings or *body text*. If there is numbering in the sentence or in the discussion, it is written directly in the paragraph using numbers in brackets, for example There are several legal bases that form the basis for thinking and determining the concept of Islamic economic law, including (1) al-Qur'an; (2) Hadith and sunnah; (3) Ijma'; (4) etc.

Second Discussion← 11pt, Palatino Linotype

Research results should be written clearly and concisely. The results should summarize the research findings rather than detailed data. It is recommended to provide a *review* of the differences between your results or findings and previous research. Discussion is the most important part of your article. This is where you get a chance to explore your data. It usually starts with a summary of the research findings and then discusses them with relevant theories or references. The theories or references used must be accompanied by clear reference sources and the theory/library review becomes an integral part of the Results and Discussion sub-chapter. The bibliography uses a bodynote with the Mendeley application using the American Psychological Association (APA). (Sugiyono, 2018).

Tables and graphs, if any, are numbered consecutively with the table title and number placed above the table. For example:

Factor Credit Score for 2024 (Example)			
Factor	Ratio		
	2022	2023	2024
gement (NPM)	77,75	76,75	77,76
ng (ROA)	63,01	65,34	64,45
al (CAR)	11,35	11,65	11,45

Source: Secondary Data, processed (2014)

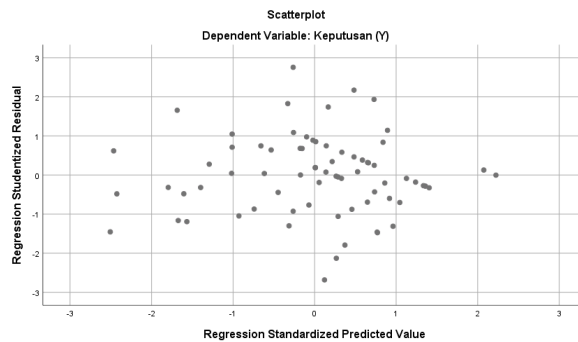


Figure 1. *Heteroscedasticity test results*

5. Conclusion

The conclusion contains a description that must answer the problems posed and answer the research objectives. Provide a clear and concise conclusion. Do not repeat the Abstract or simply describe the research results. Provide a clear explanation of possible applications and/or suggestions related to research findings.

6. Bibliography

The bibliography is written in alphabetical order and uses the **American Psychological Association (APA)** style for citation techniques and creating bibliographies. Researchers must use the **Mendeley** application. Minimum **15** references are journals published in the last 5 years and at least include 1 reference from IBMJ. All statements and/or research results that are not from the author must be stated as the source (referring to the applicable citation rules). Bibliography at least 50% of the references are primary sources/reference and references are sorted alphabetically from a-z

Example of a Reference Using Mendeley with APA 7th Style:

a. Book

- Omar, A., Abduh, M., & Sukmana, R. (2013). *Fundamentals of Islamic money and capital markets* (1st edition). Wiley.
- Kaban, R. F., Hadiyati, P., & Rahmawati, O. (2019). The effect of financial ratios to profitability bank BUKU 3 listed on Indonesia Stock Exchange. *Business Innovation and Development in Emerging Economies*. CRC Press.
- Higgs, J., McAllister, L., & Sefton, A. (2012). Communication in the health sciences. In J. Higgs, R. Ajjawi, L. McAllister, F. Trede, & S. Loftus (Eds.), *Communicating in the health sciences* (3rd ed., pp. 4-14). Oxford University Press.

b. Journal Article

- Jahja, A. S., Sri Ramalu, S., & Razimi, M. S. A. (2021). Generic qualitative research in management studies. *JRAK (Jurnal Riset Akuntansi Dan Bisnis)*, 7(1), 1-13. <https://doi.org/10.38204/jrak.v7i1.523>
- Lawrence, S., Hazlett, R., & Hightower, P. (2010). Understanding and acting on the growing childhood and adolescent weight crisis: A role for social work. *Health & Social Work*, 35(2), 147-53. <https://doi.org/10.1093/hsw/35.2.147>

c. Proceeding or conference

- Hadiyati, P., Indrawan, G. W., Iqbal, M., & Madihah, S. (2018). Analysis management of cash waqf an innovative instrument for economic development (a case study in Indonesian waqf deposit). *ASEAN/Asian Academic Society International Conference Proceeding Series*, 688–694. <http://aasic.org/proc/aasic/article/view/420>

Murray, D. B., Beckmann, M., & Kitano, H. (2006). Regulation of yeast oscillatory dynamics. *Proceedings of the National Academy of Sciences of the United States of America*, 104(7), 2241-2246. <https://doi.org/10.1073/pnas.0606677104>

d. Website

Athletics New Zealand. (n.d.). Form a new club. <http://www.athletics.org.nz/Clubs/Starting-a-New-Club>

Monaghan, E. (2019, December 10). 5 reasons modern slavery at sea is still possible in 2019. Greenpeace. <https://bit.ly/2PIXjqc>

MSNBC. (2020, January 7). Julián Castro endorses Elizabeth Warren [Video]. YouTube. <https://www.youtube.com/watch?v=Uk2Tzc8H5po>