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Pioneering Islamic Fintech Startup Based on Deep Learning
[Times New Roman, Bold, 16 ft, Justify]

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ARTICLE INFORMATION	ABSTRACT
<i>Section</i> Research Results Articles	The abstract is written briefly, clearly, and concisely. Write briefly about the phenomenon or issue being raised. After that, write the next abstract components which include the research objectives, research methods, research results and conclusions. The abstract is written in one paragraph, the length of the abstract ranges from 100 - 135 words. Avoid references and the use of uncommon abbreviations. Times New Roman 12 font, with a line spacing of one (1) space.
<i>History of Article</i> Submitted: Accepted: Available online:	
<i>Keywords</i> Please write relevant keywords here [Times New Roman, 10 ft, Justify]	

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INTRODUCTION [Subtitle level 1, Times New Roman, 12ft, justified, bold, UPPERCASE]

The article is written with a line density of 1.0 spacing, Times New Roman 12 font. The total number of article pages is between 11 and 25 pages. The first paragraph of each sub-chapter does not need to be indented. The second paragraph and so on of each sub-chapter must be indented. The introduction should contain a narrative of business motivation, relevant supporting data and the main purpose of establishing the business.

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BUSINESS PROFILE AND DEVELOPMENT MODEL

Business Profile [Subtitle level 2, Times New Roman, 12 pt, Justified, Bold, Capitalize Each Word]

Write an explanation regarding the profile of the business you have established, including the business field, location, vision and mission, organizational structure, number of employees, and other aspects that can describe the entire business entity as a whole.

Business Model [Subtitle level 2, Times New Roman, 12 pt, Justified, Bold, Capitalize Each Word]

Explain in detail how the business model is executed. The point of this section is to explain how and with what strategy the products produced by your company will be distributed to end users so that they can ultimately generate profits. What do you do to support this process from a marketing aspect, a production aspect, a financial aspect, and perhaps other aspects?

If figures or tables are required, make sure they are written in the following format:

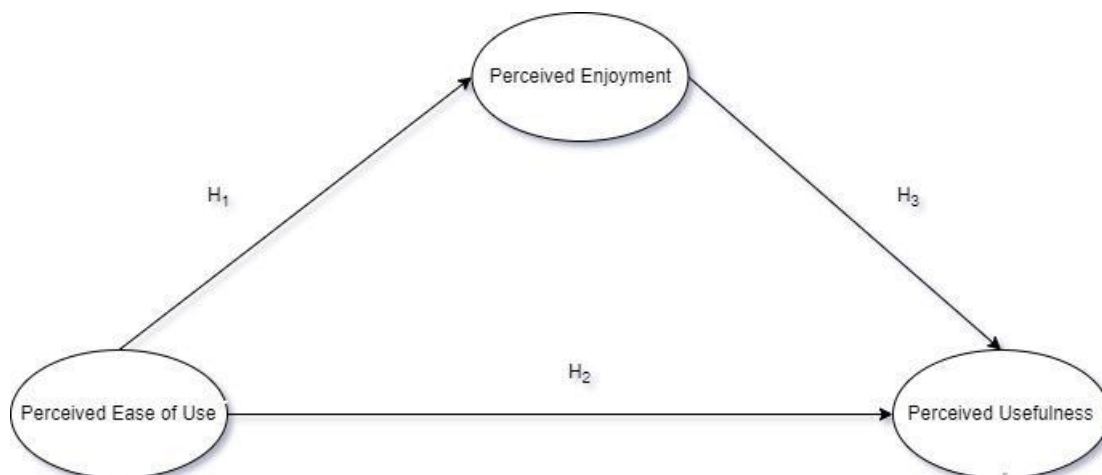


Figure 1. Research Framework

Source: Processed by Author (2025)

BUSINESS EXECUTION

This section contains a business implementation map that covers how the business implementation that we have done so far. This section should explain the business or managerial problems that you may encounter in running your company. These problems may be caused by functional aspects or other related aspects. Also tell about your strategy and approach to solving this problem, the theoretical concepts you use to solve it, and the results of solving this problem. When identifying the theoretical concepts used to solve this problem, be sure to provide relevant theories of the concept, including relevant literature (theoretical discussion of the theoretical concepts used can be a separate sub-section).

In this section, you also need to report an overview of the financial condition and development of the business you are running. How much is the value of the business you are currently running and how is that value increased over time. You can write this section into sub-sections (if necessary) as in the previous section. If a table is needed, make sure the table is written in the following format:

Table 1. Descriptive Analysis of Demographic Variables

Demographic Variables	N	%
<i>Gender</i>		
Male	43	28,67
Female	107	71,33
<i>Domicile</i>		
Sumatra	12	8
Java	78	52
Bali and Nusa Tenggara	35	23,3
Borneo	10	6,67
Celebes	5	3,33
Maluku	5	3,33
Papua	5	3,33
<i>Application Usage Time</i>		
< 1 Year	59	39,33
1 s/d 5 Year	78	52
> 5 Year	13	8,67

Source: Processed Primary Data (2025)

(Table borders are created only on headings. When the table is long and appears on different pages, the heading is repeated on the next page. The method in MS Word is to use the “repeat header row” feature).

Discussion

In this section, the author is expected to convey arguments logically, critically, and structured. The main focus is to explain how the business is run or executed, as well as to describe the strategies, challenges, and dynamics that occur in the field. The explanation must be closely linked to relevant literature, both in the form of established theories and findings from previous research. The goal is to show that business implementation does not stand alone, but is rooted and developed within the existing scientific framework.

In addition, the discussion should not only be descriptive, but also be able to provide an in-depth analysis of the observed phenomena. The author is encouraged to evaluate

whether the business practices carried out are in line with the concepts in the literature, and to identify gaps, uniqueness, or new contributions that can enrich academic and practical understanding. Thus, the discussion becomes an important bridge between business reality and its scientific basis.

CONCLUSION

This section contains a final summary of the business process that you have carried out. Briefly explain how your company closes the gap between supply and demand identified in the introduction. How it has developed and how the managerial problems faced are approached and solved using a scientific management approach.


In the final section, provide your suggestions for the future business development process and also your suggestions regarding the possibility of developing an experience-based model or theory related to specific aspects of business management. For example, in the implementation of the business, you also find that certain theoretical propositions do not work well, you can also provide views on adjustments that may be needed (theoretical implications). Like other sections, this section can be written into several sub-sections, if necessary.

REFERENCE


References and citations in this article follow Harvard's Cite Them Right style or other Harvard styles. Make sure every source cited in the text is listed in the reference list, and vice versa, all references in the list must be cited in the article. To facilitate this process, authors are advised to use software such as Mendeley Desktop, EndNote, Grammarly, or similar applications.

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As an additional option, authors can also utilize web-based reference generators such as:

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to reduce errors in writing citations and bibliographies. Citation Example → (Kotler dan Keller, 2012; F. Hair Jr *et al.*, 2014; Cepeda-Carrion, Cegarra-Navarro dan Cillo, 2019; Osma *et al.*, 2021; Purwanto dan Sudargini, 2021; Adebayo dan Butcher, 2022; Shaid, 2022; Im, Chung dan Qin, 2023; Ma dan Li, 2023)

Example of Bibliography:

- Adebayo, A.D. dan Butcher, J. (2022) "Community Empowerment in Nigeria's Tourism Industry: An Analysis of Stakeholders' Perceptions," *Tourism Planning & Development*, hal. 1–21. Tersedia pada: <https://doi.org/10.1080/21568316.2022.2127865>.
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- Shaid, N.J. (2022) *Pengertian Strategi Pemasaran dan Contoh-contohnya*, *KOMPAS.com*. Tersedia pada: <https://money.kompas.com/read/2022/08/05/223655626/pengertian-strategi-pemasaran-dan-contoh-contohnya?page=all> (Diakses: 10 Oktober 2022).

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3. ...