

The Title of Article Should Be no More Than 12 Words, Calibri Light, Align Right, Font 16, Bold

Abstract

An abstract not exceeding 260 words, in one paragraph, and with no references, should appear on the top of the first page, after the title of the paper and the names of the authors in a section titled "Abstract" (without section number). The word "Abstract" must be Calibri Light, Bold, and 12 pt and the abstract itself also be Calibri Light, space 1 and 10 pt. The abstract should at least include the purpose of the study, the design/ methodology/ approach, and main results or findings. It should be a summary of the paper and not an introduction. Because the abstract may be used in abstracting and indexing databases, it should be self-contained (i.e., no numerical references) and substantive in nature. If applicable, the abstract could also contain other results or findings, implications, and the novelty of the study.

Keywords: It is must be maximum of 5 keywords.

JEL Classification : fill in this section based on the JEL Codes by American Economic Association (max 5 words)

Type of paper: Research Paper/Literature Review/Systematic Review/General View/etc.

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I. Introduction

This section contains the research problem and background, the research gap, objective, the organization of the study, and contribution (the research benefit from theoretical and practical), research result and implication (Practical advice based on research result). The research result and implication in the introduction section are an only suggestion (not mandatory).

The numbering of section and sub-section is following on this template. All margins should be 3 cm with A4 for size of paper with all 1.15 spacing and always add space after paragraph. Sizes and styles of page setup shown in this below.

The section consists of background of the study. The content of manuscript must be contained Introduction, Literature Review, Methodology, Results & Analysis, and Conclusion & Recommendation.

The section consists of research gap, novelty of the study and the contributions of the study (theoretical or practical contribution)

II. Literature Review

Theory (change into the theory name that used in this study)

This section consists of theory that support the research based on original papers or authoritative international text books.

Previous Research and Hypotheses Development

This sub-chapter describes relevant, comprehensive and updated past studies (Scopus/WoS), related to the topic, as well as summarizes the past studies of what seems to be consensus, settled, and what remains a puzzle that support the research.

Conceptual Framework (optional)

This section consists of illustration and description of the conceptual framework to answer the research questions.

III. Methodology

Methodology consists of data, model development and method used. The paper can be either quantitative or qualitative. However, if the paper is quantitative, equations may appear in line with the text, if they are simple, short, and not of major importance; e.g., $a = b/c$. Important equations appear on their own line. Principal equations are numbered, with the equation number placed within parentheses and right justified. Authors are strongly encouraged to use

MS Word Equation Editor or Math Type to create both in-text and display equations. Equations are considered to be part of a sentence and should be punctuated accordingly.

To set the style, type Equation in the style box. But this style only set the tab stop position. To put the equation on the right place just press tab button one time. And to type the equation number, press tab button once again from the right side of the equation.

$$x^2 + y^2 = z^2 \tag{1}$$

Data

This section consists of explanation about the data used in this study and why, with respect to the requirement of the method(s) used.

Model Development

This section consists of explanation of the proposed models, its main references, its modification, etc. The hypotheses, if any, will be explained in this section.

Method

This section consists of explanation of the method(s) used, and why it is (they are) used. Why not other methods. Refer to the original references of the inventor of the method first, then refer to others, such as journals and/or international textbook.

IV. Results and Discussions

Results

This section consists of presentation of all the results in tables, graphs, etc. and the description of those numbers and figures.

The example of table and figure also shown in this below.

Table 1. Page Setup and Fonts

Chapters	Font Size	Font Style	Font Type
Article title	16 pt		Calibri Light
Author names	12 pt		Calibri Light
Author affiliations and email	10 pt	Italic	Calibri Light
Abstract title	10 pt	Bold	Calibri Light
Abstract	10 pt		Calibri Light
Keywords and JEL Classification title	10 pt	Bold	Calibri Light
Keywords and JEL Contain	10 pt		Calibri Light
Heading 1 (section)	14 pt	Bold	Bell MT
Heading 2 (subsection headings)	12 pt	Bold	Bell MT
Heading 3 (sub-subsection headings)	11 pt		Calibri Light

Body text	11 pt		Calibri Light
Table caption	11 pt		Calibri Light
Table content	10 pt		Calibri Light
Figure caption	11 pt		Calibri Light

Source: Author



Figure 1. Example of Figure: IJIEF Logo

Source: Author

The authors must show a clear table and images. If you want to display a chart, then all information such as Title chart, Axis title, Legend, Data labels, Data table, Plot area, etc. must be clear and understandable. Each table, image, and graph must be given an appropriate explanation and numbering in accordance with the template.

Discussions

This section consists of critical discussion on the findings, explanation of the novelty of the results of the study, justifications of the results, and discussions how do the results differ or equate to other related studies.

V. Conclusion and Recommendation

Conclusion

This section consists of explanation of the findings of the research questions. And, if any, the explanations of other findings.

Recommendation

This section consists of recommendations for practitioner, regulator and academician, based on the findings of this study.

Author Contributions

Conceptualization, X.X. and Y.Y.; Methodology, X.X.; Investigation, X.X.; Analysis, X.X.; Original draft preparation, X.X.; Review and editing, X.X.; Visualization, X.X.; Supervision, X.X. (Delete if not applicable); Project administration, X.X. (Delete if not applicable); Funding acquisition, Y.Y. (Delete if not applicable).

Acknowledgement

In this section, you can acknowledge any support given which is not covered by the author contribution or funding sections. This may include administrative and technical support, or donations in kind (e.g., materials used for experiments).

Conflicts of Interest

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.

References

Please refer to "A Guide to APA Referencing Style: 6th Edition format

https://www.phdfood2019.it/wp-content/uploads/2019/05/APA_Guide_2017.pdf

When using APA 6th edition format, follow the author-date method of in text citation. Short alphabetically. **Reference styles used American Psychological Association (APA) using Mendeley or other standard reference software.**

If you are referring to an idea from another work but NOT directly quoting the material, or making reference to an entire book, article or other work, you only have to make reference to the author and year of publication and not the page number in your in-text reference. All sources that are cited in the text must appear in the reference list at the end of the paper.

1. Short quotations. If you are directly quoting from a work, you will need to include the author, year of publication, and the page number for the reference (preceded by "p."). Introduce the quotation with a signal phrase that includes the author's last name followed by the date of publication in parentheses. According to Jones (1998, p.199), "Students often had difficulty using APA style, especially when it was their first time".
2. Long quotations. Place direct quotations that are 40 words, or longer, in a free-standing block of typewritten lines, and omit quotation marks. Start the quotation on a new line, indented 1/2 inch from the left margin, i.e., in the same place you would begin a new paragraph. Type the entire quotation on the new margin, and indent the first line of any subsequent paragraph within the quotation 1/2 inch from the new margin. Maintain double-spacing throughout. The parenthetical citation should come after the closing punctuation mark.
3. Summary or paraphrase. If you are paraphrasing an idea from another work, you only have to make reference to the author and year of
4. publication in your in-text reference, but APA guidelines encourage you to also provide the page number (although it is not required. According to Jones (1998), APA style is a difficult citation format for first-time learners. APA style is a difficult citation format for first-time learners (Jones, 1998, p. 199).
5. References. The References section lists books, articles, and reports that are cited in the paper.

Examples:

(a) Books

Chapra, M. U. (2010). *Islamic perspective on poverty alleviation*. Jeddah: Islamic Research and Training Institute.

Islamic Research and Training Institute & Thomson Reuters. (2014). *Islamic social finance report 2014*. Jeddah: Author.

Romer, D. (2006). *Advanced macroeconomics* (3rd ed.). New York: MC Graw-Hill.

(b) Journal Article

Iqbal, Z., & Mirakhor, A. (2012). Financial inclusion: Islamic finance perspective. *Journal of Islamic Business and Management*, 2(1), 35-64.

(c) Chapters in edited books

Evans, T. (1997). Democratization and human rights, In A. McGrew (Ed.), *The transformation of democracy?* (pp. 122-148). Cambridge: Polity Press.

(d) Conference Paper/Proceeding

Cizakca, M. (2004, March). *Cash waqf as alternative to NBFIs bank*. Paper presented at The International Seminar on Nonbank Financial Institutions: Islamic Alternatives, Kuala Lumpur.

(e) Research Report

Firdaus, M., Beik, I. S., Irawan, T. & Juanda, B. (2012). *Economic estimation and determinations of zakat potential in Indonesia* (Working Paper Series WP 1433-07). Jeddah: IRTI.

Wimanda, R. E. (2010). *Inflation and monetary policy rules: evidence from Indonesia* (Doctoral Thesis). Loughborough University.

(f) Newspaper

Cowan, R. (2001, October 23). Adams asks IRA to disarm. *The Guardian*, p. 1.

(g) Website material

Asian Development Bank Institute. (2014). Financial inclusion in Asia: Country survey. Tokyo: Author. Retrieved December 4, 2015, from <http://www.adb.org/sites/default/files/publication/159308/adb-financial-inclusion-asia.pdf>