



THE TITLE OF ARTICLE SHOULD BE NO MORE THAN 12 WORDS, PALATINO LINOTYPE, ALIGN CENTER, BOLD, FONT 12, UPPERCASE, 1,15 SPACE, WITH 0 PT AFTER

First Author¹ and Second Author²

¹Institution/University, Country; ²Institution/University, Country

ABSTRACT

The abstract should consist of a single paragraph containing 100-200 words (in English). 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. (Palatino, italic, font 9.5, 1.15 space)

Keywords: *Economics, Monetary, Banking* (3-5 words)

JEL Classification: G18, G21, G28 (max 5 words)

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I. INTRODUCTION (Heading 1) (font 10, Space 1.15 with 6 pt after)

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This chapter describes the problem and background or the motivation of the study; the research gap; objective; and the organization of the study. Motivations should be supported by Scopus/WoS references and/or data from its authoritative sources.

II. LITERATURE REVIEW AND HYPOTHESIS

This chapter describes theoretical grounds that support the research based on original papers or authoritative international text books, as well as relevant, comprehensive and updated past studies (Scopus/WoS), related to the topic, including summary of the past studies of what seems to be consensus, settled, and what remains a puzzle.

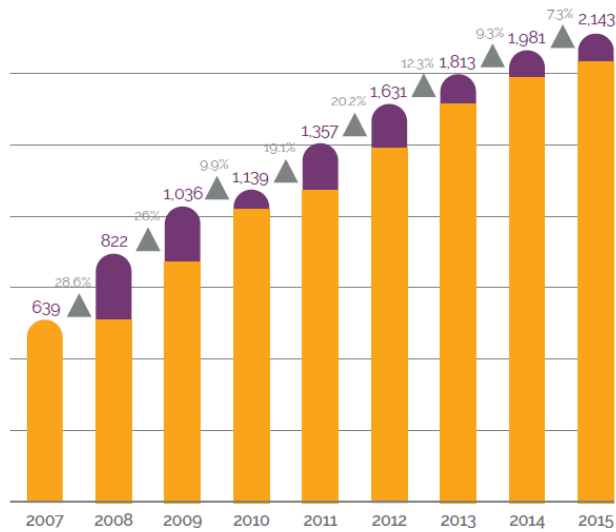
Figures and Tables should be numbered in the order. Figures and Tables are numbered in the order. All figures and tables parts must be labeled 1, 2 etc.. The table example is as follows:

Table 1. (Palatino Linotype, font 10, 1.15 space)
Page Setup and Fonts

Chapters	Font Size	Pt After	Font Style	Font Type
Article title	12 pt	0		Palatino Linotype
Author names	10 pt	0		Palatino Linotype
Author affiliations and email	8 pt	0		Palatino Linotype
Abstract title	11 pt	6	Bold	Palatino Linotype
Abstract body text	10 pt	6		Palatino Linotype
JEL Classification title	10 pt	0	Bold	Palatino Linotype
Keywords	10 pt	0	Bold	Palatino Linotype
Heading 1	10 pt	6	Bold	Palatino Linotype
Heading 2 (subsection headings)	10 pt	0	Bold	Palatino Linotype
Heading 3 (sub-subsection headings)	10 pt	0	Bold	Palatino Linotype
Body text	10 pt	0		Palatino Linotype
Last Paragraph of body text	10 pt	6		Palatino Linotype
Table/Figure caption	10 pt	0		Palatino Linotype
Table/Figure title	10 pt	6		Palatino Linotype
Table/Figure content	10 pt	0		Palatino Linotype

Source: GIFR, 2017 (Palatino Linotype font 7, single space)

Figures and Tables should be numbered in the order. Figures and Tables are numbered in the order. All figures and tables parts must be labeled 1, 2 etc.. The figure example is as follows:



Source: GIFR, 2017 (Palatino Linotype font 7, single space)

Figure 1. (Palatino Lino, font 10)
Size and Growth of Islamic Banking and Finance between 2007-2015 (in billion USD)

III. METHODOLOGY

Methodology consists of data, model development and method used, including the scientific reasons why they are selected. 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.

$$x^2 + y^2 = z^2 \quad (1)$$

IV. RESULTS AND ANALYSIS

This chapter consists of the presentation of all the results in tables, graphs, etc. and the description of those numbers and figures; of one or more test to check the

robustness of the results, to ensure that the results are robust and meaningful; and the critical discussion on the findings, explanation of the novelty of the results of the study, justifications of the results, and discussions on how do the results differ or equate to other related studies.

V. CONCLUSION AND RECOMMENDATION

This chapter consists of explanation of the findings of the research questions. And, if any, the explanations of other findings, as well as real and feasible recommendations for practitioner and regulator, and for further research based on the limitation of this study.

REFERENCES

The References section lists books, articles, and reports that are cited in the paper.

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. Reference styles used American Psychological Association (APA):

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

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

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: IRT

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/adbi-financial-inclusion-asia.pdf>