

Title Of The Manuscript ← 16pt, Capitalize Each Word, Bold, Calibri)

First Author; Second Author [← 12pt, Calibri]

Institution/affiliation [← 11pt Font, Calibri]

Article History

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Research paper/Review paper

Abstract

[← 12pt, Bold]

The abstract should be no more than 300 words.

All submissions must include a structured abstract.

These four sub-headings and their accompanying explanations must always be included:

Introduction [← 14pt, Bold, Calibri]

The introduction should outline the aims of your paper, as well as describe why the topic is important and what it contributes to the body of knowledge. It establishes the scope, context, and significance of the research being conducted by summarizing current understanding and background information about the topic, stating the purpose of the work in the form of the research problem supported by a hypothesis or a set of questions, explaining briefly the methodological approach used to examine the research problem, highlighting the potential outcomes your study can reveal, and outlining the remaining structure and organization of the paper. [← 12pt]

Literature Review [← 14pt, Bold, Calibri]

Literature review provides an analysis and generalization of relevant works (papers, monographs, reports, theses, etc.), which describe the essence of the problem and/or give an understanding on the previous efforts to solve it. The Literature Review should comply with the aim of the research ("fitness for purpose") and represent the results of critical analysis of the analytical base for testing the research hypothesis. Literature review must not be limited only by works, which were published in the country where the author lives and works (the problem should be studied globally). Particularly it concerns the authors from non-English speaking countries (they are recommended to thoroughly analyze the works published in English).

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Hypotheses [Subheading ← 12pt, Bold, Calibri]

A literature review provides a description, summary, and critical evaluation of these works in relation to the research problem being investigated. Literature reviews are designed to provide an overview of sources you have explored while researching a particular topic and to demonstrate to your readers how your research fits within a larger field of study.

Research Methods [← 14pt, Bold, Calibri]

The research methods section describes the main stages and procedures of the research to investigate a research problem and the rationale for the application of specific procedures or techniques used to identify, select, process, and analyze information applied to understand the main problem of the research. In detail, research methods must be explaining the methods used, the influences that determined your approach, and why you chose samples, etc. This section must focus to answers about collected or generated data, and the process to analyze data with the relevant analytical tools. The writing should be direct and precise and always written in the past tense.

Tabel 1. Summary of Operational Variables

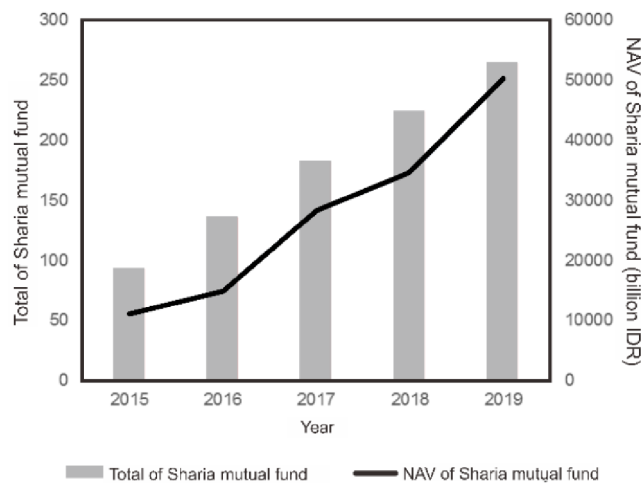
Type of Variable	Name	Variable Definition	Hypothesis (Expected Sign)	Source of Data
Dependent	Bank Z score	Logarithm natural of bank z score . Bank z score : $((\text{return on asset}/\text{equity to asset ratio})/\text{sd return on asset})$	$\text{Lnbzs}_{i,t-1}$ and $\text{Lnbzs}_{i,t-2}$ has positive influence (+)	Quarterly Published Financial Reports from the Financial Services Authority

Source: (Data processing)

Tabel 2. Descriptive Statistics

Conventional Banks Only				
Variabel	Mean	Std.Dev	Min	Max
Bank z-score	10.537	15.198	-124.716	191.984
CFGrowth	13.021	1.814	7.448	18.304
ROA	1.788	1.535	-7.470	8.380
BS	81.600e+03	193.242e+06	394793	1296.898e+06
CAR	25.065	13.966	10.520	145.810
NIM	5.333	2.110	0.030	18.020
ETA	0.157	0.086	0.001	0.890
BOPO	83.718	14.959	30.170	180.620
LLP	1.6119	1.449	0.000	9.090

Source: (Data processing)

Figure 1. Growth in Sharia Mutual Funds Amount and NAV in Indonesia

Source: (Otoritas Jasa Keuangan, 2019)

Results and Discussion[← 14pt, Bold, Calibri]

The result and discussion section are the main part of the author's contribution to the research by providing a report in the form of an explanation the findings of the research based upon the methodology you applied to gather information. The results section should state the findings of the research arranged in a logical sequence without bias or interpretation. A section describing results is particularly necessary if your paper includes data generated from your own research. The purpose of the discussion is to interpret and describe the significance findings of the research considering what was already known about the research problem being investigated and to explain any new understanding or insights that emerged as a result of the research process to answer of the problem. The discussion will always connect to the introduction by way of the research questions or hypotheses you posed and the literature you reviewed.

Conclusion [← 14pt, Bold, Calibri]

The conclusion should summarize the main state of the findings at the point of writing and consider the next steps. This section also the synthesis key points of the result and, if applicable recommend new areas for future research. [← 12 pt]

Acknowledgements (if needed) [← 12pt, Bold, Calibri]

The Acknowledgement section should specify the individuals or institutions, who have also contributed to the article but are not its authors (the relevant scientific programs, grants, scholarships, contracts are indicated, the persons or organizations, which helped an author in conducting the research, namely, access to information, organization of the survey, interview, etc.). [← 12 pt]

References [← 14pt, Bold]

References List: For CIMAIE Proceedings, authors are expected to adhere to the guidelines of APA (American Psychological Association). Please ensure that every reference cited in the text is also present in the reference list (and vice versa). References should be arranged first alphabetically and then further sorted chronologically if necessary. More than one reference from the same author(s) in the same year must be identified by the letters 'a', 'b', 'c', etc., placed after the year of publication. [← 12 pt]

Web References: As a minimum, the full URL should be given and the date when the reference was last accessed. Any further information, if known (DOI, author names, dates, reference to a source publication, etc.), should also be given. For example, [← 12 pt,]

Duckworth, A. L., Quirk, A., Gallop, R., Hoyle, R. H., Kelly, D. R., & Matthews, M. D. (2019). Cognitive and noncognitive predictors of success. *Proceedings of the National Academy of Sciences, USA*, 116(47), 23499-23504. <https://doi.org/10.1073/pnas.1910510116>.

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