

**THE TITLE OF THE ARTICLE SHOULD BE WRITTEN IN SIMPLE FORM,
CONCISE, AND INFORMATIVE IN PHRASE OR CLAUSE FORMAT**

[Book Antiqua (BA), 12pt, Uppercase, Bold, Center, Max 18 words]

Authors name (Authors name^{1*}, Authors name²)

[Without academic title, Capitals-lowercase, Bold, BA, 12pt, Center]

¹Authors Affiliation, ²Authors Affiliation

**[The affiliation (Full name University, and country) should be written below the
name in BA, 10pt, Center]**

*Corresponding author: emailaddress@email.adress.ac.id

[BA, 10pt, Center]

Abstract

[BA, 12pt, Bold, Center, Italic]

A single paragraph of about 250 words maximum. For research articles, abstracts should give a pertinent overview of the work. We strongly encourage authors to use the following style of structured abstracts, but without headings: (1) Background: Place the question addressed in a broad context and highlight the purpose of the study; (2) Purpose of the Study: Identify the purpose and objective of the study; (3) Methods: Describe briefly the main methods or theoretical framework applied; (4) Results: Summarize the article's main findings; and (5) Conclusions: Indicate the main conclusions or interpretations.

[BA, 12pt, Justify, Line Spacing 1,0, in English]

Keywords: keyword 1; keyword 2; keyword 3 (List three to five pertinent keywords specific to the article; yet reasonably common within the subject discipline; use lower case except for names) [BA, 12pt, Italic, Justify, in English]

Abstrak

[BA, 12pt, Bold, Center, Italic]

Berisi tentang latar belakang penelitian, rumusan masalah, metode analisis yang digunakan penulis naskah, dan kesimpulan. Metode analisis yang digunakan penulis naskah, dan kesimpulannya. Abstrak ditulis dalam bahasa Indonesia dan bahasa Inggris dengan jumlah kata maksimal 250 kata.

[BA, 12pt, Justify, Line Spacing 1,0, in Bahasa]

Kata kunci: kata kunci 1; kata kunci 2; kata kunci 3 (Cantumkan tiga hingga lima kata kunci terkait yang khusus untuk artikel; namun cukup umum dalam disiplin subjek; gunakan huruf kecil kecuali nama) [BA, 12pt, Italic, Justify, in Bahasa]

A. Introduction [BA, 12pt, Bold]

This section is to introduce your paper include background of the study, issues to be solved, and reviews of related findings which consist of 700 – 1200 words (1.5 – 2.7 pages) written in *Word (doc/docx)* with the font Book Antiqua 12 point *Line Spacing Exactly 18 pt* with paper size A4, should be written **without** heading. The introduction should include key references to appropriate work. It states the significant contribution of the research. The introduction should consist of the background of the study, research contexts, literary review, and research objective (at the end of the introduction). **The introduction should explicitly state the research gap and show the scientific merit or novelty of the research.** All introductions should be presented in the form of paragraphs, not pointers. [BA, 12pt, Line Spacing 1,5, Justify]

B. Research Method [BA, 12pt, Bold]

This subtitle must consist of a brief description about the methods of the research; including research design, sources of the research (population/sample/ participants of the research, instrument used, techniques of collecting the data, and data analysis) without subtitle, which consist of 1 – 2 paragraphs (150 – 300 words or 0.5 – 1 page). It is written in the font Book Antiqua 12 with *Line Spacing Exactly 18 pt*.

C. Research Findings and Discussion¹ [BA, 12pt, Bold]

This section will describe about findings of the research, then complete with discussion. It must consist elaborated between 1500 – 4500 words (4 – 8

¹ Pada bagian pembahasan tidak perlu dituliskan kata “pembahasan” langsung ditulis sub judulnya

pages). Research Findings is the explanation about the result of the research based on analysis of the data whether it is in qualitative or quantitative approaches.

The First Sub Topic (Finding 1)

The author(s) should make sub-topic by bold type and capitalizing each words. The findings is the description of the result, and it can be completed with chart(s), graphic(s), diagram(s), or table(s). The example of chart/figure and the name can be seen below:

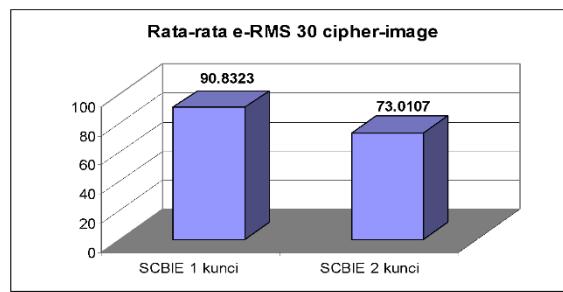


Figure 1: The Comparative Result e_{rms}

The table must be written such example below:

Table 1. The Comparative of Experimental and Control Group

Pre-Test	Post-Test	Group
68	75	Experimental
72	75	Control

The name of the table must be above the table, the column is not given the lines on the middle, left, and right sides; the content of the table should be in the middle. If the table is more than one page, the author(s) must write the head in the next page of the table.

The Second Sub Topic (Finding 2)

The findings should summarize (scientific) findings rather than providing data in great detail. Please highlight the differences between your results or findings and the previous publications by other researchers. This section should be explained in several subsections with a detailed explanation of the findings.

The Third Sub Topic (Discussion)

This sub topic describes about the relationship of your findings to theory and another research findings. It is not for repeating the research findings or the theory, but to elaborate the result with. The author(s) must show the novelty of this study compared to the others.

D. Conclusion

This section is in the format of paragraph which consists of 1 - 2 paragraphs (300 - 500 words or 0.5 - 1 page only). It should indicate the findings clearly. It also explains about the advantages and disadvantages of your findings, and the possibility to develop the research.

E. Acknowledgement

If it is needed, you must say in this sub discussed about the involvement of other parties or institutions or other institutions in the research conducted, just written in 2 - 5 sentences only.

REFERENCES [BA, 12pt, Bold, Center]

Every source cited in the body of the article should appear in the References, and all sources appearing in the References should be cited in the body of the article. The references should be more up-to-date (published in the last 5-10 years). The primary sources cited in your paper are in the forms of journal articles, proceedings, research reports including theses and dissertations that can be accessed online (show the DOI address/URL). Citations from online

journal articles should be at least 80% of the total references cited. The References should be presented alphabetically and chronologically and be set to 12-pt Book Antiqua font, justified, with single line spacing and hanging indent. Check each reference against the original source (author name, volume, issue, year, DOI number). Please use the Reference Manager Application (MENDELEY) to manage the references for your paper. Use other published articles in the same journal as models

Terms of Citation and Reference

The citations and references should follow the style of the *Al-Jami'ah - Journal of Islamic Studies*.

In-Text Citations

Author: 1 person

Hamid Fahmy Zarkasyi states

In this verse, Allah swt. explains that the Islamic people are *ummatan wasatan*.¹

¹ Hamid Fahmy Zarkasyi, "Appraising the Moderation Indonesian Muslims with Special Reference to Muhammadiyah and Nahdlatul Ulama," *Addin* 12, no. 1 (2018): 1-30, <https://doi.org/10.21043/addin.v12i1.4179>.

Authors: 2 people

Valbon Gjini and Lucian Koprencka suggest

There is a direct negative, statistically significant relationship between GDP growth and the level of NPLs.²

² Valbon Gjini and Lucian Koprencka, "Relationship Between Economic Factors and Non-Performing Loans- the Case of Albania," *European Journal of Economics and Business Studies* 10, no. 1 (2018): 253, <https://doi.org/10.26417/ejes.v10i1.p253-261>.

Authors: 3 people more

Rokhmat Subagiyo et al. state

Banking plays an important role for the.....³

³ Rokhmat Subagiyo et al., "Islamic Bank Customer Loyalty: An Analysis of Griffin's Theory and Relevant Research," *ULUL ALBAB Jurnal Studi Islam* 23, no. 1 (2022): 42-69, <https://doi.org/10.18860/ua.v23i1.15892>.

SAMPLE OF REFERENCES

Journal Article with DOI:

Gjini, Valbon, and Lucian Koprencka. "Relationship Between Economic Factors and Non-Performing Loans- the Case of Albania." *European Journal of Economics and Business Studies* 10, no. 1 (2018): 253. <https://doi.org/10.26417/ejes.v10i1.p253-261>.

Hakim, Luqman. "Implementasi Licensi Wajib TRIPs Agreement Dalam Produk Farmasi Di Negara Swedia" 4, no. 1 (2023): 28-58.

Hidayat, Dharma Try Kusuma. "Implementasi Penanaman Nilai Sosial Dalam Membangun Karakter Siswa Kelas V Sekolah Dasar Melalui Pembelajaran IPS." Universitas Negeri Semarang, 2020.

Subagiyo, Rokhmat, Binti Mutafarida, Binti Nur Asiyah, Jusuf Bachtiar, and Fauzan Fauzan. "Islamic Bank Customer Loyalty: An Analysis of Griffin's Theory and Relevant Research." *ULUL ALBAB Jurnal Studi Islam* 23, no. 1 (2022): 42-69. <https://doi.org/10.18860/ua.v23i1.15892>.

Zarkasyi, Hamid Fahmy. "Appraising the Moderation Indonesian Muslims with Special Reference to Muhammadiyah and Nahdlatul Ulama." *Addin* 12, no. 1 (2018): 1-30. <https://doi.org/10.21043/addin.v12i1.4179>.