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The title must be concise, informative, and reflect the main issue, object, and contribution of the study. Avoid overly general titles such as "The Effect of X on Y" unless the title clearly indicates the novelty or research context, and should not exceed 20 words.

(Times New Roman, 14 pt, bold, centered, capitalize each major word, single spacing)

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Abstract

The abstract must be written in English as a single paragraph of 100–250 words. It should concisely present the research background, objective, method, main findings, conclusion, and theoretical and/or practical implications. The main findings should be stated specifically and should not merely restate the research objective. Avoid citations, abbreviations, equations, tables, and references in the abstract. ***Format:*** *Times New Roman, 12 pt, italic, justified, single spacing.*

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**Corresponding Author*

Keywords: *keyword 1, keyword 2, keyword 3, keyword 4 Keywords (consist of 3–5 words or phrases and must be arranged alphabetically. Keywords should represent the main concepts of the article and should not merely repeat the title.*

INTRODUCTION (Times New Roman, 12 pt, bold, uppercase, left aligned)

The introduction should explain why the study is important from theoretical and practical perspectives. The Introduction must be written without numbering and should clearly present the research background supported by recent and primary references, the state of the art, scientific research gap, novelty, research contribution, and research objective. The research gap should not be based solely on differences in research location or object but should demonstrate a theoretically, empirically, methodologically, or contextually significant gap. The novelty of the study must be explicitly stated by demonstrating its distinction from and added value to previous studies. **(Times New Roman, 12 pt, justified, single spacing, first-line indent)**

LITERATURE REVIEW (Times New Roman, 12 pt, bold, uppercase, left aligned)

The Literature Review must be written without numbering and should present relevant theories and previous studies as the foundation for developing the research framework. It should not merely provide conceptual definitions or summaries of previous studies but must demonstrate critical synthesis, relationships among concepts, scholarly debates, and the position of the present study within the existing literature. Each subsection should be supported by sufficient and recent primary references. Where applicable, hypothesis development must be supported by clear theoretical arguments and relevant empirical evidence. (**Times New Roman, 12 pt, justified, single spacing, first-line indent).**

METHOD (Times New Roman, 12 pt, bold, uppercase, left aligned)

The Method section must be presented concisely and systematically and should avoid general textbook-style definitions of research methods. At a minimum, this section should explain the research design and approach, data sources and period, population and sample or research participants, sampling or participant selection techniques, research instruments and data collection procedures, variable definitions and measurements where applicable, data analysis techniques, and procedures for assessing validity, reliability, or trustworthiness. For qualitative studies, the processes of data analysis, theme or category development, data saturation, and strategies for ensuring trustworthiness must be transparently explained. Ethical considerations should be reported where relevant **(Times New Roman, 12 pt, justified, single spacing, first-line indent).**

RESULTS AND DISCUSSION (Times New Roman, 12 pt, bold, uppercase, left aligned)
RESULTS (Times New Roman, 12 pt, bold, uppercase, left aligned)

The Results section must present the research findings systematically, clearly, and objectively in accordance with the research objectives, research questions, or hypotheses. Statistical values should be interpreted rather than merely reported. The findings should be supported by relevant empirical evidence, such as statistical results, tables, figures, or qualitative data. Tables, figures, statistical outputs, and interview quotations should only be included when they directly support the findings and should not be unnecessarily repeated in the narrative. This

section should emphasize the main findings of the study rather than provide general theoretical explanations **(Times New Roman, 12 pt, justified, single spacing, first-line indent).**

DISCUSSION (Times New Roman, 12 pt, bold, uppercase, left aligned)

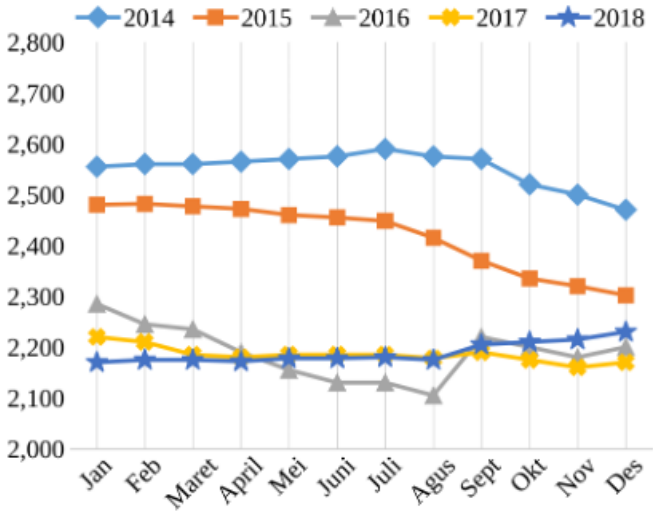
The Discussion section must provide a critical and in-depth interpretation of the research findings rather than merely repeat the results, tables, statistical outputs, or interview quotations presented in the Results section. The discussion should explain the meaning of the findings, the underlying reasons or mechanisms, and the relevant contextual factors. The findings must be critically compared with relevant theories and previous studies, including explanations for similarities, differences, contradictory results, or unexpected findings. This section must explicitly demonstrate the theoretical and empirical contributions of the study and elaborate on its practical and/or policy implications.

For studies in Islamic economics and business, Islamic or Sharia perspectives must be substantively integrated into the interpretation and discussion of the findings. Such perspectives should not be limited to the Introduction or Literature Review but must serve as an analytical framework for explaining empirical findings and their contribution to the development of Islamic economics and business literature. The use of Islamic concepts, principles, or terminology must be directly relevant to the findings and should not be merely normative, symbolic, or supplementary **(Times New Roman, 12 pt, justified, single spacing, first-line indent)**.

TABLES AND FIGURES

Tables and figures must be placed close to the relevant discussion. Each table and figure must be numbered consecutively and accompanied by a clear title and source. **Tables and figures must be referred to in the text** before they appear.

Figure 1 (Times New Roman, 10 pt, centered, above/under the picture)
Number of Islamic Commercial Bank (BUS) and Islamic Business Unit (UUS) Offices 2014–2018



Source: SPS OJK 2014-2018

Tables must be placed close to the relevant discussion and numbered consecutively. **Tables presenting statistical output must be reformatted to conform to the journal's style and should not be inserted as direct copies from statistical software**. **Each table must be referred to in the text before it appears**. Table titles must be written in Times New Roman, 10 pt, centered, and placed above the table. Table contents must use Times New Roman, 10 pt, with single spacing. Source notes must be written in Times New Roman, 10 pt, centered, and placed below the table.

Table 1
Granger Causality Analysis Results

Null Hypothesis (H0)	Obs	Prob.
MSME Financing does not Granger-cause the Number of Islamic Commercial Bank (BUS) and Islamic Business Unit (UUS) Offices.	46	0.0978
The Number of Islamic Commercial Bank (BUS) and Islamic Business Unit (UUS) Offices does not Granger-cause MSME Financing	46	0.0039

Source: Data Processed (2019)

CONCLUSION (Times New Roman, 12 pt, bold, uppercase, left aligned)

The Conclusion section must concisely present the main conclusions, theoretical and/or practical implications, research limitations, and directions for future research. The conclusion should directly address the research objectives and emphasize the main findings without repeating the entire Results and Discussion section. The conclusion should not include statistical values or citations. Implications must be formulated specifically based on the research findings. Research limitations should be objectively acknowledged and used as a basis for proposing meaningful directions for future studies **(Times New Roman, 12 pt, justified, single spacing, first-line indent)**.

FUNDING STATEMENT (Times New Roman, 12 pt, bold, uppercase, left aligned)

Authors must disclose all sources of financial support for the research and/or the preparation of the article, including the name of the funding agency, grant or contract number, and the role of the funder (if any) in the study design, data collection, analysis, interpretation, writing of the manuscript, or the decision to publish. If the research received no specific funding, authors must state this explicitly. Because Al-Tijary applies double-anonymized peer review, replace the funder name and grant number with [removed for review] in the submitted version

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Example (no conflict): *The author(s) declare no conflict of interest.*

Example (with conflict): *[Author name] is employed by [institution/company] that was the object of this study. This relationship did not influence the research design, data analysis, or interpretation of the findings.*

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Citations and references must follow the American Psychological Association **(APA) 7th edition style** and must be managed **using reference management software** such as **Mendeley or Zotero**. Each manuscript must include at least **30 references**. At least **80%** of the references must be derived from **peer-reviewed journal articles**, with a predominance of publications from the last five years, except for relevant primary sources, foundational theories, or seminal works. References should prioritize primary sources and reputable national and international journal articles relevant to the state of the art. The use of undergraduate theses, master's theses, dissertations, institutional repositories, blogs, and other non-scholarly sources should be limited. Every source listed in the References must be cited in the text, and every in-text citation must appear in the References. Authors are required to cite at least three (3) relevant articles previously published in Al-Tijary: Jurnal Ekonomi dan Bisnis Islam, provided they are directly related to the manuscript's topic.

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