

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

**First Author/Name (without academic degree) Second Author/Name* (without academic degree)* (Times New Roman 12pt),
Email : Author^{1.2.3.4.5}**



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Correspondence*

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 a 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 the 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. If applicable, the abstract could also contain other results or findings, implications, and the novelty of the study.

Keywords: It must be a maximum of 5 keywords.

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Introduction (section)

This section contains the research problem and background, the research gap, objective, the organization of the study, 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 only suggestions (not mandatory).

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

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The authors must show a clear table and images. If you want to display a chart, then all information such as Tittle 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 by the template.

Literature Review

Background Theory

This section consists of theories that support the research based on original papers or authoritative international textbooks.

Previous Studies

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

Conceptual Framework (optional)

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

Methodology

The 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 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 in the right place just press the tab button one time. And to type the equation number, press the tab button once again from the right side of the equation.

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

Data

This section consists of an explanation of the data used in this study and why concerning the requirement of the method(s) used.

Model Development

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

Method

This section consists of an 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 textbooks.

Results and Analysis

Results

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

Robustness Test

This section consists of one or more tests to check the robustness of the results and to ensure that the results are robust and meaningful.

Analysis

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

Conclusion and Recommendation

Conclusion

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

Recommendation

This section consists of recommendations for practitioners, regulators, and academicians, based on the findings of this study.

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 refer 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.

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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.
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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 an 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/adbi-financial-inclusion-asia.pdf>