

**Write a title between 6 to 16 words, straightforward,  
Informative and Describes the Entire Content of the Writing,  
Cambria Font, Size 16, Bold, Centered**

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<b>Article Info</b>	<b>Abstract</b>
<p><b>Article History</b> Submitted 28-08-2024 Revised 25-12-2024 Accepted 02-01-2025 Published 07-01-2025</p> <hr/> <p><b>Keywords:</b> Micro Finance; Sustainability; Marketing</p> <hr/> <p>Juliana, J., Putri, F. F., Wulandari, N. S., Saripudin, U., &amp; Marlina, R. (2022). Muslim tourist perceived value on revisit intention to Bandung city with customer satisfaction as intervening variables. <i>Journal of Islamic Marketing</i>, 13(1), 161-176.</p> <hr/> <p><b>Correspondence:</b></p>	<p><b>Purpose</b> – The purpose of the study must be stated in abstract. Ideally in one sentence, the primary objectives should be clear. This section also contains scope of the study or the reasons why the paper was conducted.</p> <p><b>Methodology</b> - An abstract of a scientific work may include specific models or approaches used in the larger study. Other abstracts may describe the types of evidence used in the research. The methodology used in the paper should be presented clearly.</p> <p><b>Findings</b> - The abstract must be written in English. The abstract should be in one paragraph with no more than 250 words. It uses Times New Roman 10, single space, and italic. The abstract should contain purpose, methodology, findings, novelty, research limitation, research implication, keywords, and paper type.</p> <p><b>Implication</b> -Write down the implications of the research, which can be theoretical or practical implications.</p> <p><b>Keywords:</b> It is a maximum of 6 keywords in English with apparent meaning. The keywords are separated by a semicolon (;). For example, Islamic bank; profit sharing; cusstomer satisfaction.</p>

## 1. INTRODUCTION

The introduction contains research background, brief description of literature review from previous research (State of the art) to show the limitation of previous research, the expected goals, the renewal of research. Unlike research report, the literature review should be in the form of previous studies (state of the art) to show the renewal of the scientific article.

The second paragraph of each section should be written using **first line indent (1 cm)**. The font style and size are times new roman and 12 respectively. The introduction looks slightly different depending on whether your paper presents the results of original empirical research or constructs an argument by engaging with a variety of sources.

It is expected that author(s) will submit carefully written and proofread material. Spelling and grammatical errors, as well as language usage problems, are not acceptable in the final submission. There is no strict limitation to the number of pages, but it is suggested that the paper length should be between **6000-8000** words include reference.

Papers should clearly describe the background of the subject, the authors work, including the methods used, and concluding discussion on the importance of the work. Papers are to be prepared in **English (British or American)**. Technical terms should be explained. Acronyms should be written out at their first appearance.

Please note the following details: this template is an **A4 format with margins 2,54 cm for top, bottom, left right**. All text paragraphs should be **single spaced**. **Double spacing should only be used before and after headings and subheadings** as shown in this example. Position and style of headings and subheadings should follow this example. No spaces should be placed between paragraphs. Please do not change any of the above-mentioned page, paragraph, and font settings. No spaces should be placed between paragraphs.

## 2. LITERATURE REVIEW

The literature review contains descriptions of theories, findings and other research materials obtained from the reference materials used as the basis of the research.

A literature review is an analysis and evaluation of the available literature in your given subject or chosen topic area. It documents the state of the art with respect to the subject or topic you are writing about.

## 3. METHODOLOGY

It contains the research design, population, sample, data collection and analysis techniques, in Times New Roman 12. There is no need to present research methods for conceptual articles/literature studies, only Literature Reviews, results, and discussion immediately after the introduction.

Why is a research methodology so important? A research methodology provides research legitimacy and scientifically sound findings. It also presents a detailed plan that helps to keep researchers on track, making the process smooth, effective, and manageable.

## 4. RESULTS AND DISCUSSION

### 1. Results

The results describe the main findings of the research. The author compiles, analyzes, evaluates and interprets and compares the latest findings with the findings of existing research. Avoid repetition of sentences from the introduction, methods and results. The number of discussion paragraphs should be longer than the introduction. The consistency of the article from the title to the discussion must be considered. Weaknesses of the research and suggestions for further research development are described in this section.

The result of the article contains the data analysis written descriptively using Times New Roman 12. Tables and figures in each article is three (3) at most, B&W, not colorful.

Discussion presents each of the findings compared to relevant theories or previous studies, actual facts, comments, and reasonable analysis from researchers.

## 2. Discussion

The discussion is described to answer the research results/data comprehensively in accordance with the objectives. The discussion aims to interpret the research results in accordance with theory and previous research results.

### 4.1. Fonts

Papers should use 12-point Times New Roman font. It is recommended that text in figures is not smaller than 10-point font size.

### 4.2. Tables and Figures

Tables and figures should be incorporated in the text as close to the reference as possible and should be in a form suitable for publication when printed with a good quality laser printer. Figures will be printed in black and white and should be readily interpreted without the use of color. Tables and figures may extend across both columns. Captions should be Times New Roman 11-point, centered. Tables and pictures should be sequentially numbered in separate series. Captions for tables should be above the table. Captions for figures should be below the figure. Tables contains primary source should not be captioned.

Figure captions and table headings should be sufficient to explain the figure or table without needing to refer to the text. Figures and tables not cited in the text should not be presented. Styles Heading Table and Caption Figure are available in this template for tables and figures. The following is the example:

Table 1. Comparison of Target and Actualization of Inflation in Indonesia

<i>Year</i>	<i>Inflation Target</i>	<i>Actual Inflation (%<sub>yoy</sub>)</i>
2001	4% - 6%	12,55
2002	9% - 10%	10.03
2003	9,0 ± 1%	5,06
2004	5,5 ± 1%	6,40
2005	6,0 ± 1%	17,11
2006	8,0 ± 1%	6,60
2007	6,0 ± 1%	6,59
2008	5,0 ± 1%	11,06
2009	4,5 ± 1%	2,78
2010	5,0 ± 1%	6,69
2011	5,0 ± 1%	3,79
2012	4,5 ± 1%	4,30
2013	4,5 ± 1%	8,38
2014	4,5 ± 1%	8,36
2015	4,0 ± 1%	3,35
2016	4,0 ± 1%	3,02
2017	4,0 ± 1%	3,61
2018	3,5 ± 1%	3,13
2019	3,5 ± 1%	2,72
2020	3,0 ± 1%	1,68
2021	3,0 ± 1%	Not yet actualized

Source: Indonesia Banking Statistics (2001-2021)

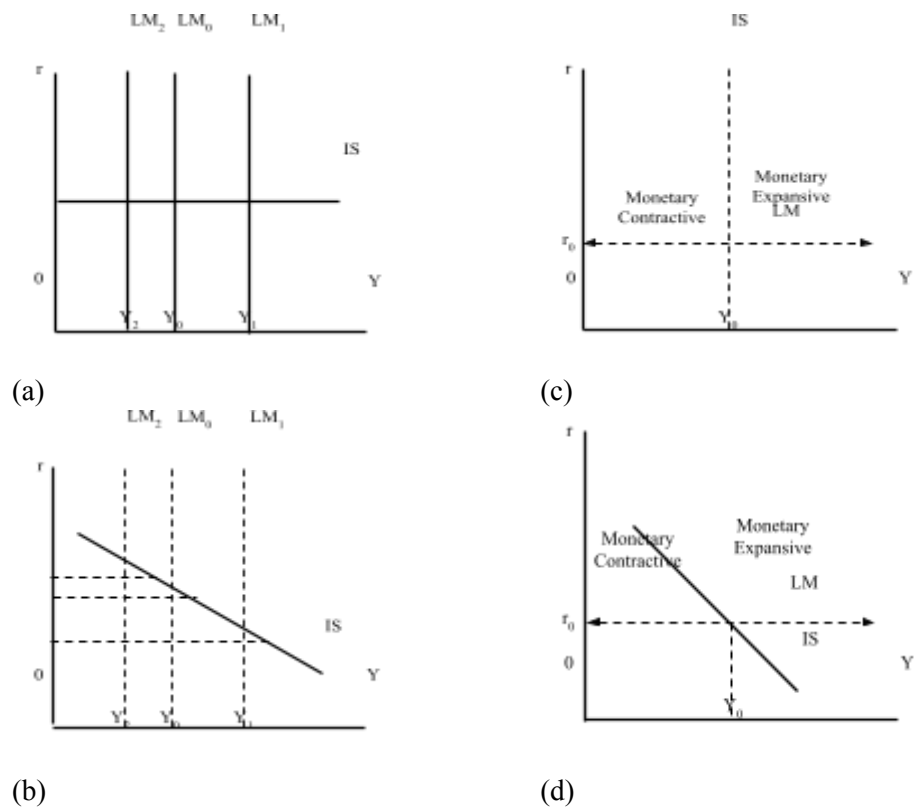


Figure 1. Monetary Policy Effectiveness IS-LM Approach  
Source: Bank Indonesia (2012)

### Mathematical Formula

Mathematical formulas should be numbered and clearly presented using Microsoft Equation:

$$f(x) = a_0 + \sum_{n=1}^{\infty} \left( a_n + b_n \sin \sin \frac{n\pi x}{L} \right) \quad (1)$$

## 5. CONCLUSION

It contains a conclusion and suggestion. The conclusion briefly illustrates the results that address the hypotheses and research purposes or findings. The summary of the research and discussion relevant to the findings, presented descriptively, not numeric. Suggestion provides things expected to conduct related to further ideas the research has proposed.

### Author contribution statement

CRedit (Contributor Roles Taxonomy) was introduced with the intention of recognizing individual author contributions, reducing authorship disputes and facilitating collaboration.

### **Acknowledgements**

These people who need to be mentioned in the Acknowledgments section are those who have assisted in the research process and the preparation of the article. Most academic papers have people who have helped in some way in the preparation of the written version or the research itself. It can be from sponsoring institutions, donor agencies, other researchers, or even family, friends or colleagues who have helped in the preparation.

### **REFERENCES**

Every text source should be listed in reference, and the references are included in the body of the text. All sources appearing in the reference list must be ordered alphabetically by surname. It should contain reference literature from primary resources (e.g., the scientific journal with DOI), and at least 80% of them are published in the last 10 (ten) years. Each of the articles should have at least 40 references. It is suggested to use a reference manager (e.g., Mendeley, Zotero, RefWorks, Endnote, etc.) to write the text and citation. The format of writing the references uses **APA style (American Psychological Association)**. **All citations must be hyperlinked with references.**

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