

TITLE IJIBEC : ISLAMIC JOURNAL OF ISLAMIC BUSINESS AND ECONOMIC

(The title of the article should be clear (not ambiguous) and identifying the content. The format of the title uses Calibri 14 Bold, Centerd Alignment, and must be UPPER CASE IN FIRST WORD. It is one space with Opt spacing (before) and 12 pt spacing (after).

First Author ^{1*}, Second Author ², and Last Author ³

(Without honorary name or degree and should be written in full name)

¹ First Affiliation

² Second Affiliation

The affiliation is written in full name (not abbreviation) and complete address just as the example below:

Departement Islamic Economics, Faculty of Islamic Business and Economics, IAIN Pekalongan
Jalan Pahlawan Rowolaku Kajen 51161
ijibec@iainpekalongan.ac.id

WhatsApp number for coordination purposes : 0856-xxxx-xxxx

Article Info

Article History:

Received :

Accepted :

Published :

Abstract

The abstract is written in both Indonesia and English. It should contain the primary issues of study, the purpose of study (e.g., research or service), the method or approach, and the result of study. The abstract should be in one paragraph with no more than 200 words containing: background, purpose, method, result, and conclusion. It uses Calibri 10, single space, and italic.

Keywords:

It is maximum 5 keywords in English with very clear meaning. The keywords are separated by semicolon (;).

JEL:,

JEL Classification: Maximum of 3 JEL codes. See the following webpage to choose the appropriate classification codes:

http://www.aeaweb.org/journal/jel_class_system.html

1. Introduction

Papers should be submitted in English as doc or pdf file attachments. Each paper should be single-spaced with wide margins, on one side only of the paper, preferably of A4 size, with pages in numbered sequence. The font used for the main body should be 12 pt Calibri and for the bodynotes 10 pt Times New Roman or the closest font available. Footnotes should be numbered consecutively and placed within the text. Please leave one line empty before and after every section.

In introduction clearly explain the nature of the problem, previous work, purpose, and contribution of the paper. Ensure that your paper has been fully proofread before submitting it for publishing.

In Introduction, Authors should state the objectives of the work at the end of introduction section. Before the objective, Authors should provide an adequate background, and very short literature survey in order to record the existing solutions/method, to show which is the best of previous researches, to show the main limitation of the previous researches, to show what do you hope to achieve (to solve the limitation), and to show the

scientific merit or novelties of the paper. Avoid a detailed literature survey or a summary of the results. Do not describe literature survey as author by author, but should be presented as group per method or topic reviewed which refers to some literatures.

Example of novelty statement or the gap analysis statement in the end of Introduction section (after state of the art of previous research survey): “..... (short summary of background)..... A few researchers focused on There have been limited studies concerned on Therefore, this research intends to The objectives of this research are”.

2. Method

It contains research design, population, sample, techniques of data collection and analysis, in Calibri 12.

It does not need to present any research method for conceptual article/ literature study, it is only result and discussion right after introduction.

3. Result and Discussion

The result of the article contains the data analysis written descriptively using Calibri 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.

The utilization of sub-chapter in discussion corresponds to the needs of discussion. For instance:

Sub Chapter 1 (Calibri 12, bold)

Sub Sub Chapter 1

Sub Sub Chapter 2

Sub Chapter 2 (Calibri 12, bold)

Sub Sub Chapter 1

Sub Sub Chapter 2

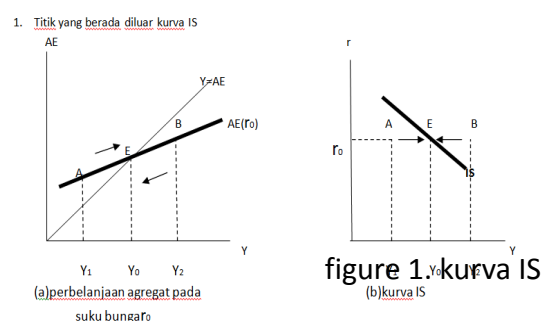
Sub Chapter 3 (Calibri 12, bold)

Sub Sub Chapter 1

Sub Sub Chapter 2

Figure

Figures should be numbered consecutively (e.g., Figure 1, etc.). The caption should be center justified and placed under the figure.



Tables

Tables should be arranged consecutively (e.g., Table 1, etc.). The caption should be (center justified) and placed above, as like the following example.

Table 1. The Growth of Islamic Banks and Conventional Banks Number Year 2013 – 2017

Group of Banks	2013	2014	2015	2016	2017
Islamic Banks	11	12	12	13	13
Conventional Banks	120	119	118	116	115
Islamic Business Units	23	22	22	21	21
Islamic Rural Banks	163	163	163	166	167

Source: Indonesia Banking Statistics 2013-2017, processed

Mathematical Formula

Mathematical formulas should be numbered and clearly presented using microsoft

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

4. Conclusion

It contains conclusion and suggestion. Conclusion briefly illustrates the results that address the hypotheses and/or research purposes or findings. It is 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.

Acknowledgment

Recognize those who helped in the research, especially funding supporter of your research. Include individuals who have assisted you in your study: Advisors, Financial supporters, or may other supporter i.e. Proofreaders, Typists, and Suppliers who may have given materials.

References

Citations and references must strictly follow APA (American Psychological Association) style. References should relate only to the content that is cited within the text of the manuscript. Consulting the APA style manual (<http://www.apastyle.org/pubmanual.html>) is highly recommended for compiling manuscript submissions.

References should appear as

Book with one author:

Author, A. A. (2017). *Title of work*. Location/City, State: Publisher.

Book with two authors:

Author, A. A., & Author, B. B. (2017). *Title of work*. Location/City, State: Publisher.

Book with more than two authors:

Author, A. A., Author, B. B., & Author, C. C. (2017). *Title of work*. Location/City, State: Publisher.

Journal article:

Ruchba, S. M., & Suhada, F. (2015). The impact of regional autonomy and monetary crisis on economic growth in Yogyakarta. *Economic Journal of Emerging Markets*, 7 (3), 60-68.

A publication in press:

Kuncoro, H. (in press). Does the sustainable fiscal policy foster its credibility? *Economic Journal of Emerging Markets*.

Edited book:

Gregoriou, G. N. (Ed.). (2009). *Emerging Markets: Performance, Analysis and Innovation*. Florida, USA: CRC Press.

Chapter in an edited book:

Courant, P. N., Gramlich, E. M., & Rubinfeld, D. L. (1979). The stimulative effects of intergovernmental grants: or why money sticks where it hits. In P. Mieszkowski, & W. H. Oakland (Ed.), *Fiscal Federalism and Grants-in-Aid* (pp. 5-21). Washington, DC: The Urban Institute.

Website:

Prasetyo, P. E., Sudarma, K., & Sulaha, A.S. (2014). Economic policy impact on competitiveness and efficiency of textile industry in central java. *Economic Journal of Emerging Markets*, 6 (2), 85-95. Retrieved August 23, 2016, from <http://journal.uui.ac.id/index.php/JEP/issue/view/417>

Unpublished doctoral dissertation or master's thesis: Mosquera, C. M. R. (2009). *Essays on Economic Growth, Financial Integration and Exchange Rates*. Unpublished doctoral dissertation, University of Pittsburgh, Pennsylvania.

Published proceedings:

Altinbas, H., & Biskin, O.T. (2015). Selecting macroeconomic influencers on stock markets by using feature selection algorithms. In E. Hromada (Ed.), *IISES 3rd and 4th Economics and Finance Conference: Vol. 30. Procedia Economics and Finance* (pp. 22-29). London: International Institute of Social and Economic Sciences.

A presented paper:

Lagos, Ricardo. (2009, October). *Asset Prices, Liquidity, and Monetary Policy in an Exchange Economy*. Paper presented at the Annual Economic Policy Conference of the FRB of St. Louis: "Debt, Financial Markets and Monetary Policy", Federal Reserve Bank of St. Louis, US.