

Article title

The title should be a brief formulation of the content, and be compact and clear; it can be creative in order to attract readers; be in bold, with the first word capitalized
[Arial black font, 16pt, center]

Author's name [Calibri font, bold, 10pt]

Author's institution/affiliation [Tahoma font, 9pt, center]

Author's email [Tahoma font, 9pt, center]

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Abstract

The abstract should be written in English and Indonesian, in one single-spaced paragraph. It should be clear, concise, and descriptive, and consist of five (5) elements: (1) background; (2) purpose; (3) methodology; (4) results/findings; and (5) implications/contribution (Calibri font, 10pt, justified)

Keywords: mention only specific concepts [word or phrase], crucial to the appropriate indexing of the papers, separated by semicolons (;), 3-5 concepts (Calibri font, 10pt)

Introduction

[Arial black, 11pt, bold, left]

The introduction should outline the background of the research and explain why the topic is important and its contribution to the body of knowledge. Describe previous studies related to your research topic and the gaps in your research. Also, state the hypothesis (if using a quantitative method) and the purpose of your research [justified, Arial, 11pt, spacing 1.15]

Literature review

[Arial black, 11pt, bold, left]

Literature review should consist of theories or framework used in explaining the studies and/or the assumptions or hypotheses, and should both guide and support understanding and answers to the research question/s. In the literature review, it is also necessary to explain the variables involved in the study [justified, Arial, 11pt, spacing 1.15]

Research methods

[Arial black, 11pt, bold, left]

The research methods describes the stages and procedures for investigating a research problem and the reasons for applying specific techniques to identify, select, process, and analyze the information applied to understand the main research problem. In detail, the research method must explain the type and research approach used, the resources used, the data collection techniques, and how the data is analyzed. Describe the population and sample (if you use them), how the sample was determined, etc. [justified, Arial, 11pt, spacing 1.15]

Results and discussion

[Arial black, 11pt, bold, left]

This section describes the results of the study. Results summarize (scientific) findings rather than providing data in great detail. Explain the differences between your results or findings and those of other researchers. Discussions should explore the significance of work results, not repeat them. The discussion is the most important part of your article. Here you get the opportunity to sell your data. Create a discussion based on the results, but don't repeat the results. The things that are important in the discussion section are: findings related to questions, research objectives, or hypotheses (what); the scientific interpretation of any results or findings you present is supported by the appropriate literature (why); consistency with what other researchers have found or discrepancies you have found (what else) [justified, Arial, 11pt, spacing 1.15]

Figure and table

[Arial black, 10pt, bold, left]

Procedures for presenting figure and table: (a) each figure/table must be accompanied by a figure/table number, and referred to in the text by mentioning the figure/table and its number; (b) the table title/caption is placed above the table, while the image title/caption is placed below the image; (c) table should not be truncated on other pages. If it is forced to be cut on another page, it must be given a continuation identity and given a table heading row; (d) vertical lines in table do not need to be displayed, while horizontal lines in tables are only displayed in table headings and closings; (e) it is recommended to place images and tables at the bottom of the text field on all pages,

while the text is at the top of the text field, to ensure clarity of text flow [Calibri, 9pt, single]

The following are examples of how to display data in the form of tables.

Tabel 1. Descriptive Statistics [Calibri, 10pt, center]

Islamic Banks				
Variabel	Mean	Std.Dev	Min	Max
Bank z-score	14.271	24.971	-2.516	181.297
CFGrowth	12.576	1.198	9.194	15.280
ROA	1.268	3.263	-8.090	12.730
CAR	20.265	6.634	10.160	40.920
NIM	7.505	8.752	0.860	37.180
ETA	0.141	0.060	0.032	0.342
BOPO	94.536	16.539	60.400	217.400
LLP	2.672	2.446	0.460	13.990

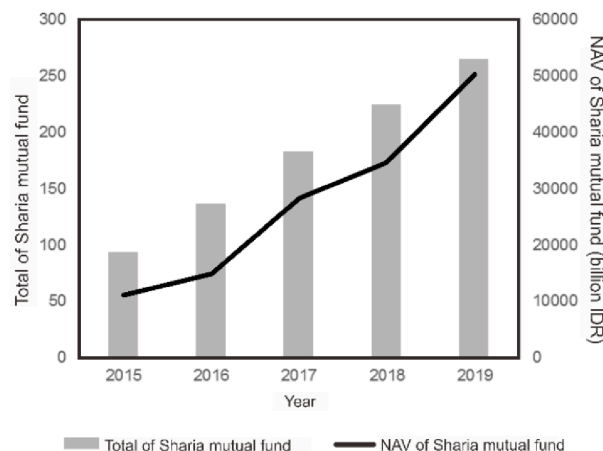


Figure 1. Growth in Sharia Mutual Funds Amount and NAV in Indonesia

Equation

[Arial black, 10pt, bold, left]

Equation should be numbered serially within parentheses as shown in Equation (1). Equation should be prepared using MS Equation Editor (not in image format). There are no detailed calculations in the results and discussion, but only in the form of the final results, which are stated in tables or text.

$$\beta \in R \sum_{i=1}^n (y_i - \mu(x_i, \beta))^2 \quad (1)$$

$$\rho_{\tau} = \{\tau * x \text{ if } x \geq 0 \text{ } (\tau - 1) * x \text{ if } x < 0 \}$$

(2)

$$\beta \in \tau \sum_{i=1}^n \rho_{\tau}(y_i - \mu(x_i, \beta)) \quad (3)$$

Conclusion

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Conclusion describes reflections of hypothesis and purpose of the research. Conclusion is not repeating result and discussion, but rather able to present the summary of the result as what is expected in the purpose or hypotheses. The author is also encouraged to write suggestions for the future research [justified, Arial, 11pt, spacing 1.15]

References

[Arial black, 11pt., bold, left]

The reference list contains full details of all the references cited in the text of the article. It is recommended that they should be from the last 10 years and listed in alphabetical order following the American Psychological Association referencing style (6th Edition).

All the listed references must be cited in the text and all text citations listed in the reference list. A DOI for each reference must be provided if available. Author must use reference manager programs such as Mendeley or Zotero.

Example

book

Antonio, M. S. (2001). *Bank Syariah: Dari Teori ke Praktik*. Jakarta: Gema Insani Press.

book chapters

Kahf, M. (2014). Riba in Islamic economics and finance. In M. K. Hassan & M. K. Lewis (Eds.), *Handbook on Islam and Economic Life* (pp. 132–152). United Kingdom: Edward Elgar Publishing.

paper in a journal

- Biancone, P. Pietro, & Radwan, M. (2019). Social Finance and Financing Social Enterprises: An Islamic Finance Prospective. *European Journal of Islamic Finance*, 0(0), 1–7. <https://doi.org/10.13135/2421-2172/3176>
- Diether, K. B., Malloy, C. J., & Scherbina, A. (2002). Differences of Opinion and the Cross Section of Stock Returns. *The Journal of Finance*, 57(5), 2113–2141. Retrieved from <https://www.jstor.org/stable/3094506>

website

- Baznas. (2020). BAZNAS: Zakat Masyarakat yang Tak Tercatat Rp 61,25 Triliun. Retrieved February 6, 2021, from https://baznas.go.id/Press_Release/baca/BAZNAS:_Zakat_Masyarak at_yang_Tak_Tercatat_Rp_61,25_Triliun/680

newspaper/ magazine

- Muhammad, H. (2022, January 18). Potensi Zakat Masih Sangat Besar, Ini Terobosan dan Inovasi Baznas pada 2022. *Republika.Co.Id*. Retrieved from <https://www.republika.co.id/berita/r5w8od380/potensi-zakat-masih-sang at-besar-ini-terobosan-dan-inovasi-baznas-pada-2022>

thesis

- Demuth, F. (2016). An Islamic Economy based on Rizq: A Grounded Study on Islamic Economics and Finance through an Everyday Understanding of Muslim Civil Society Representatives in Germany. *Doctoral Thesis*, Durham University United Kingdom. Retrieved from <http://etheses.dur.ac.uk/11913/>

report

- Rice, J. (1986). Poligon: A System for Parallel Problem Solving, *Technical Report*, KSL-86-19, Dept. of Computer Science, Stanford University

Arabic word should be transliterated according to The International Journal of Middle East Studies (IJMES) transliteration system:

<https://www.cambridge.org/core/services/aop-file-manager/file/57d83390f6ea5a022234b400/TransChart.pdf>

Article content

Articles should be written in American English. While no maximum length for manuscripts is prescribed, authors are encouraged to write concisely and clearly. As a guide, regular articles

Author's name

should be between 4,000 - 8,000 words in length, including text, all tables and figures, and notes.

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