



The Title Should be Concise, Informative and Clear, Allowed to Include a Subtitle

(Center, Bold, Book Antiqua 11, No more than 17 words)

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Abstract

Abstracts should provide a clear and pertinent overview of the manuscript, enabling readers to understand the scope and contribution of the study. The abstract must contain 150–200 words and be written in a logical and precise manner, without subheadings. Authors are strongly encouraged to follow this structure: first, present the research issue or topic, emphasizing its importance and the gap addressed; second, state the aim of the study or the formulated hypothesis; third, briefly describe the research methods applied; fourth, summarize the main results or findings; and finally, highlight the key points from the discussion that lead to the major conclusions or interpretations. The abstract must objectively represent the article, avoid claims not supported by the main text, and not exaggerate the conclusions. Formatting requirements: the abstract should be written in italics, single-spaced, font size 10, using Book Antiqua. Keywords should immediately follow the abstract. Authors are required to provide 3–5 specific keywords, derived from the article's scope and translated into concrete research variables or thematic focuses (see the example). Avoid abbreviations, general words, or plural terms (such as "and", "of"). Each keyword should be separated by a semicolon (";"). The title, abstract, and author information must all appear on the first page of the manuscript.

Keywords: Inclusive Education; Decentralization; Social Inequality; Financial Technology; Cultural Construction.

Abstrak

Abstrak harus memberikan gambaran yang jelas dan relevan tentang naskah, sehingga pembaca dapat memahami ruang lingkup dan kontribusi penelitian. Abstrak harus berisi 150–200 kata dan ditulis dengan cara yang logis dan tepat, tanpa subjudul. Penulis sangat dianjurkan untuk mengikuti struktur berikut: pertama, paparkan masalah penelitian atau topik, dengan menekankan pentingnya dan celah yang diatasi; kedua, nyatakan tujuan penelitian atau hipotesis yang diajukan; ketiga, gambarkan secara singkat metode penelitian yang digunakan; keempat, ringkas hasil utama atau temuan; dan terakhir, soroti poin-poin kunci dari pembahasan yang mengarah pada kesimpulan atau interpretasi utama. Abstrak harus secara objektif mewakili artikel, menghindari klaim yang tidak didukung oleh teks utama, dan tidak melebihi-lebihkan kesimpulan. Persyaratan format: abstrak harus ditulis dengan huruf miring, spasi tunggal, ukuran font 10,5, menggunakan font Book Antiqua. Kata kunci harus langsung mengikuti abstrak. Penulis diharuskan menyediakan 3–5 kata kunci spesifik, yang diambil dari ruang lingkup artikel dan diterjemahkan menjadi variabel penelitian konkret atau fokus tematik (lihat contoh). Hindari singkatan, kata umum, atau istilah jamak (seperti "dan", "dari"). Setiap kata kunci harus dipisahkan dengan tanda titik koma (";"). Judul, abstrak, dan informasi penulis harus muncul di halaman pertama naskah.

Kata Kunci: Pendidikan Inklusif; Desentralisasi; Ketidaksetaraan Sosial; Teknologi Keuangan; Konstruksi Budaya.

A. INTRODUCTION

The manuscript should be written in English, **between 4000-7000 words** (include text, notes, and all tables and figures) but not including references and appendices intended for publication. All the contents of the manuscript are written using the font Book Antiqua, size 11, and spacing 1. **Note: al-Musthofa: Journal of Islamic Education and Thought no longer accepts manuscripts based on bibliometric research, COVID-19-related topics, or pure**



literature reviews (studies that rely solely on literature without primary or secondary data). This policy is intended to ensure that all published manuscripts demonstrate substantial academic contributions, clear novelty, and strong relevance to the journal's focus and scope. Authors are therefore strongly advised to align their topics and research designs with these requirements prior to submission.

In writing the Introduction section, authors are expected to clearly and convincingly articulate the main problem, **grounded in both scientific and socially relevant significance. The issue raised must be relevant to contemporary academic developments and reflect academic urgency within the selected field of study.** The problem should not only be identified but also positioned appropriately within the broader landscape of research.

One of the most critical aspects to be conveyed is the research gap. Authors are required to explicitly explain what has not been addressed by previous studies, whether in terms of theory, context, methodology, or approach. This presentation of the research gap serves as the foundation for asserting the novelty of the study. Novelty must be clearly stated and scientifically justified, rather than being a mere normative claim.

It is important to note that in the al-Musthofa, the Introduction section must not contain separate subheadings such as "Literature Review" or other sub structured headings. All elements of literature—including conceptual definitions, theoretical frameworks, previous research findings, and gap analysis—must be integrated into a cohesive, reflective, and argumentative narrative. The Introduction should demonstrate a logical and structured flow of thought, thereby forming a unified argumentative framework, rather than a fragmented one. Theories or concepts must be selected based on their relevance and analytical utility, not merely as decorative citations. The writing should also reflect an interdisciplinary or multidisciplinary approach, in line with the character of **al-Musthofa: Journal of Islamic Education and Thought**, and should utilize academically credible and up-to-date sources (ideally published within the last 5–10 years).

Above all, the Introduction must be able to explain the phenomenon being studied, clearly convey the direction and focus of the research within a coherent narrative, demonstrate the academic contribution offered, and establish the urgency and novelty of the study convincingly, both in local and global contexts. *"A good introduction contextualizes the research in both the local and global scholarly discourse"* (Elsevier, 2023). Furthermore, **while research questions may be stated, they must be embedded within the narrative flow, not listed as bullet points.** Authors should also clearly articulate the main objective of the study and position their research within the broader academic discourse.

The introduction section should not exceed 20% of the total manuscript length.

B. METHOD

This section should **not exceed 10% of the manuscript**, to be written **briefly, concisely, and clearly**, but adequately **to allow others to replicate** and build on the published results. **These are not theories. The Methods section should be written in a coherent narrative form, without bullet points or additional subheadings.** It should be concise while still providing sufficient detail, maintaining a clear structure and flow of information to ensure that readers can understand and replicate the research procedures under similar conditions. **Furthermore, authors are expected to demonstrate that the chosen approach aligns with the interdisciplinary or multidisciplinary orientation of the al-Musthofa: Journal of Islamic Education and Thought.**

The Methods section should begin with a clear and coherent outline of the research design, specifying whether it is qualitative, quantitative, or mixed methods, and providing a rationale for its suitability in addressing the research questions. This should be followed by a detailed description of the research subject or object and the context in which the study was conducted, along with a logical justification for these choices. The next part should present a clear account of the techniques and procedures used to collect and analyze data, including the instruments employed and the stages of implementation. The process of data analysis must be described step by step, with reference to relevant theories or concepts that provide an academic foundation for interpretation.

Furthermore, authors must ensure that any research involving human or animal participants has been approved by an appropriate ethics committee and includes informed consent (Elsevier, 2023). **It is important to note** that simply providing the ethical approval number is not sufficient. The ethical statement must be written in a concise, narrative form, seamlessly integrated into the flow of the Methods section, and not presented as bullet points or under separate subheadings, in accordance with the writing style of **al-Musthofa: Journal of Islamic Education and Thought**, as illustrated in the example below.

Suggested example: *"This study was approved by the Research Ethics Committee of [Name of Institution], with approval number [approval code]. All participants provided written informed consent prior to data collection, and their identities were protected under strict confidentiality principles".*

If the research did not involve human or animal subjects, authors are still encouraged to state this explicitly, for example: *"This study did not involve human or animal participants and therefore did not require ethical approval. However, all data were collected in accordance with institutional ethical standards".*

C. RESULTS AND DISCUSSION

The results section is presented before the discussion section, with each standing as a separate subheading. **The results and discussion together should comprise no less than 60% of the entire body of the manuscript.** Before presenting the findings and discussion, authors are expected to provide a brief introduction that outlines the overall structure of this section. This introductory paragraph may include a description of the types of data analyzed, the analytical approach employed, and how the presentation of findings and their discussion will be organized. This is intended to provide readers with an initial understanding of the logical flow of this section, ensuring that the results and discussion are perceived as an integrated whole rather than as disjointed parts.

1. Results

The Results section must present the research findings in a clear, structured manner that reflects an appropriate level of analysis, consistent with the approach and data collection techniques previously outlined in the Methods section. **Every result presented must derive directly from the data collected—whether through observation, interviews, questionnaires, documentation, or other instruments relevant to the research design.** The presentation of results should be objective and systematic, without incorporating theoretical interpretation or conceptual analysis, which should be addressed specifically in the Discussion section. Authors must respect the boundary of the Results section as a space for presenting data and factual findings, not for expressing opinions or scholarly arguments.



The results must be written in a coherent, flowing narrative, with a logical structure that aligns with the type of data and the methodological approach employed. In **qualitative research**, findings may be presented through narrative descriptions, direct quotes from participants, or thematic summaries that illustrate emerging social patterns or meanings from field data. In **quantitative research**, results may include descriptive and inferential statistics, such as frequencies, means, standard deviations, t-tests, ANOVA, regression analyses, and others, depending on the instruments and analytical design used. For **mixed-methods research**, authors should present both qualitative and quantitative findings in a balanced and non-overlapping manner while maintaining a logical and proportionate narrative flow.

Data presented in tables, charts, or figures must be accompanied by sufficient narrative explanation, enabling readers to understand the meaning and relevance of the data without having to guess or interpret independently. Authors should avoid copying the entire content of tables into the narrative. Instead, they should highlight key points from the data, such as trends, comparisons, or significant findings that support the research objectives.

All data presented in the Results section must be directly related to the research questions and should exclude any information that will not be analyzed in the Discussion. In qualitative research, direct quotes from participants must be chosen carefully to represent the diversity and essence of the findings. Such quotes should be presented ethically by protecting participants' identities (e.g., using initials or codes instead of full names) and by ensuring that the excerpts genuinely illustrate the themes being discussed. When presenting interview quotations, authors should not allow them to stand alone. Each quotation must be introduced with a contextual sentence and followed by a brief explanation to highlight its relevance to the research theme. This explanation is descriptive rather than analytical, ensuring that readers understand the quotation's place within the flow of the results. Deeper interpretation should be reserved for the Discussion section, where quotations serve as living, contextual data integrated into the researcher's broader narrative. **For example:**

The findings show that supervisors view the internalization of values as extending beyond formal classroom instruction. One supervisor explained this perspective by stating: *"The internalization of religious values in learning is not only carried out through courses but also through extracurricular activities of a spiritual and social nature"* (Interview with TB, August 12, 2024).

This statement highlights that the process of value internalization is perceived as more effective when supported by practical and collective activities, not merely by theoretical teaching. Students also stressed that social engagement is the best way to experience values like togetherness. One student reflected:

"In my opinion, the value of togetherness taught on campus is not only conveyed through lectures or classroom discussions, but it becomes much more meaningful when we are involved in collective activities. Such as preparing campus events as a team, the sense of unity and cooperation becomes very real. I feel that togetherness is not just an abstract concept but something that shapes our character and strengthens the bond among us as students" (Interview with NS, September 3, 2024).

The structure of the Results section may include sub-sections if necessary, especially when findings are organized into major categories or thematic groups. However, the presentation should maintain narrative continuity and avoid fragmenting the data into disjointed pieces. Coherence between sections is crucial to preserve the logical flow of the writing and to guide readers toward the discussion. As this section serves as the

argumentative foundation for theoretical analysis in the following part of the article, authors must write the Results section carefully, accurately, and comprehensively to provide readers with a complete understanding of the empirical evidence obtained in the study.

From a technical standpoint, the presentation of tables and figures must follow established scientific conventions. Tables should not contain vertical lines, and horizontal lines should only be used at the top and bottom of the table. Font sizes in tables may be adjusted for efficiency, provided they remain legible. Figures and tables should not be redundantly repeated in the narrative; only the key points contained within them need to be discussed. All figures, graphs, and tables must be numbered, given informative titles, and explicitly referred to in the main text using consistent formatting, such as in "Table 1," "Figure 1," or "Graph 1."

Table 1. Recommended length of each section in the manuscript

No	Section	Length (%)	Note
1.	Introduction	20	Maximum, include Title and Abstract
2.	Method	10	Maximum
3.	Result and Discussion	60	Maximum, customized
5.	Conclusion (include References)	10	Maximum

You can also include a figure in the body of the script. Schemes follow the same formatting. Format examples for Figure are as follow.

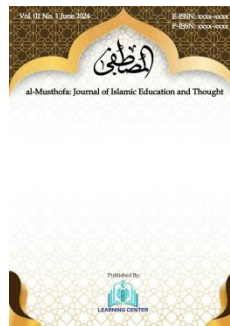


Figure 1. This is a figure. Schemes follow the same formatting

You may have to describe briefly with a clear narrative about the contents of the tables and figures. Ensure that figures and tables are accompanied by clear, explanatory narratives to support interpretation.

2. Discussion

The Discussion section is the core of a scientific manuscript, serving to develop an in-depth analysis of the research findings previously presented. Authors are expected to construct sharp and focused arguments that clearly articulate their stance on the issue under investigation. Each finding must be critically interpreted and logically connected to the theoretical or conceptual framework employed, ensuring that the discussion is structured, meaningful, and academically sound.

This section should be written in an analytical and systematic style, **reflecting a strong relationship between the data, research methods, theoretical foundation, and the**



contextual issues being studied. Repetition of data presentation must be avoided; the discussion is not a space for restating results but rather a platform for reflection, conceptual reasoning, and the strengthening of scholarly arguments. **Authors must avoid the practice of confirmation bias – (in Indonesia commonly referred to as *cocokology*) – the tendency to align findings with a large number of previous studies sequentially without meaningful analysis.** For instance, statements such as “These findings are consistent with Budi (2020), Ali (2021), and Sari (2022)” without explaining the relevance or theoretical contribution of such alignments represent weak argumentation. This practice not only weakens the discussion but also reflects a lack of clarity in articulating the scholarly contribution. Authors are encouraged to selectively cite one or two genuinely relevant studies as discussed and cited in the introduction, then review them reflectively and critically to strengthen the article's academic position.

Research findings should also be integrated into established theories or directed towards developing new theoretical insights or modifying existing frameworks. Therefore, the conceptual framework must be clearly articulated and used as a foundation for data interpretation, ensuring a coherent and argumentative flow throughout the discussion. **Authors are also expected to reaffirm the novelty** of their research in this section—not merely in the introduction. This emphasis aims to demonstrate the unique contribution of the findings to the advancement of knowledge, whether in the form of theoretical expansion, new approaches, or alternative understandings of the studied issue.

In addition, in the discussion section, authors must provide an in-depth explanation of the theoretical and practical implications of the research findings. In this section, authors should explain how the results reinforce, challenge, or expand existing theories and demonstrate their relevance within the context of policies, practices, and the discipline under study. All implications must be presented argumentatively to emphasize the academic and practical significance of the research.

Equally important, the discussion must clearly articulate the contribution and international relevance of the research findings, especially when the results relate to global issues or have potential applicability beyond the local context. This component must be substantively integrated into the discussion, not merely mentioned in passing. **Explaining how findings from a local context, or how these findings can contribute to international discourse** or enrich cross-cultural approaches is a mandatory requirement and a distinctive hallmark of scholarly articles published in this journal. Such claims must not be presented as mere opinion but should be supported with valid and up-to-date citations from reputable academic sources so that the argument is academically grounded and credible. The absence of such content will weaken the article's position within the global scholarly community and reduce its competitiveness for acceptance. To complete the discussion, authors are also expected to explicitly acknowledge the **limitations of the study**—whether methodological, contextual, or conceptual. These limitations are not weaknesses but rather a form of academic honesty and a reflection on the areas not yet covered by the study.

A strong discussion does not merely describe what was found but also explains why it matters, how it contributes to theory, practice, and the global community, and what can be done in the future. Reflective, critical, and internationally oriented writing is a key determinant of a manuscript's eligibility for publication in the **al-Musthofa: Journal of Islamic Education and Thought**.

D. CONCLUSION

The conclusion should provide a comprehensive yet concise synthesis of the research findings and the analysis presented in the discussion. Authors should not repeat data or introduce new results. Instead, **the authors must highlight the synthesis of arguments, the academic position, and the main contributions of the study in a clear and meaningful way.** This section should emphasize the scholarly contribution, whether in the form of theoretical reinforcement, the proposal of new perspectives, or relevant practical applications. Based on the limitations discussed in the discussion section, authors are required to suggest directions for **future research**. These should emerge logically and argumentatively, whether in the form of contextual expansion, exploration of new variables, or the application of different approaches.

Importantly, the conclusion is not an abstract and must not duplicate it; rather, it should serve as the final *take-home message* for readers, highlighting the main contribution, novelty, and broader significance of the study. **The conclusion should be concise and avoid redundancy with other sections, written in a coherent narrative paragraph, not in bullet points or lists. Ideally, this section should comprise approximately 10% of the total manuscript length and should be structured in a way that ties together the entire article into a cohesive and academically robust whole.**

Acknowledgment

If any, acknowledgment can be stated here. This section displays authors' appreciation to sponsors, fund donors, resource persons, or parties who have an important role in conducting research.

REFERENCES

The references or bibliography section is a crucial element that reflects the academic quality and scholarly strength of a manuscript. In the **al-Musthofa: Journal of Islamic Education and Thought**, the reference list is not included in the manuscript's total word count. Therefore, authors must manage the quantity and proportion of references in a balanced, efficient, and non-excessive manner. **The ideal number of references ranges between 30 and 60 sources**, depending on the complexity of the topic and the depth of analysis. **References must be current and relevant, with at least 60% derived from publications within the last 5-10 years, and 80% from nationally accredited journals or reputable international journals.** The remainder may consist of scholarly books, conference proceedings, policy reports, or credible institutional documents.

All citations and references must follow the APA 7th Edition style, and authors are required to use Mendeley or a similar citation management application to ensure consistency and formatting accuracy. Every source listed in the reference list must be cited within the manuscript, and conversely, every in-text citation must appear in the reference list. In-text citations should use parentheses, for example: (Tabrani, 2020) for a single author; (Badarch & Zanabar, 2017) for two authors; and (Tabrani, Walidin, & Idris, 2024) at first mention for three to five authors, followed by (Tabrani et al., 2024) in subsequent mentions. Author names can also be integrated into the narrative, such as "Tabrani (2020)" depending on sentence structure. When quoting directly or citing specific facts, page numbers must be included, e.g., (Badarch & Zanabar, 2017, p. 143). However, paraphrased or indirect citations are generally preferred over direct quotations to maintain a smooth analytical flow throughout the text.

Authors are required to ensure that all citations are valid and complete, and must include the DOI or URL for journal-based entries. Strategic placement of



references – particularly in the introduction and discussion sections – is highly encouraged to strengthen the theoretical foundation and clearly demonstrate the article's scholarly contribution. References should not merely serve as technical appendices but must function as argumentative foundations and connectors to the global body of scholarly literature.