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Title Written as Capitalize each other, 8-15 words, Times New Roman 14 pt, Bold. The title should be short and reflect the important concepts of the article

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### **ARTICLE INFO**

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Behavior,
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Family, Socio-religious
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### **ABSTRACT**

Abstract must be written in English with 12 pt Times New Roman font, single spacing, italic, justify, which consists of max 250 words, objectives which contain: the aim of the study, the method if carrying out specific research without description, the findings/novelty of the main writing (research results).

### A. Introduction

The introduction should be clear and provide the issue to be discussed in the manuscript. Before the objective, authors should provide an adequate background, and very short literature survey in order to record the existing solutions, to show which is the best of previous researches, gap analysis to show the scientific merit or novelties of the paper and purpose of the research. At the end of the paragraph, the

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author/s should end with a comment on the significance concerning identification of the issue and objective of the research.

#### B. Method

The method is optional for original research articles. This method is written in descriptive and should provide a statement regarding the methodology of the research. This method as much as possible to give an idea to the reader through the methods used. This Method are optional, only for original research articles.

### C. Finding and Discussion

This section is the most important section of your article. The analysis or results of the research should be clear and concise. The results should summarize (scientific) findings rather than providing data in great detail. Please highlight differences between your results or findings and the previous publications by other researchers.

Sub-heading of the discussion

Following main headings should be provided in the manuscript while preparing. The separation between main headings, sub-headings and sub-sub headings should be numbered in the manuscript with following example:

Sub-heading of the discussion

Tables and Figures are presented center and cited in the manuscript. The figures should be clearly readable and at least have a resolution of 300 DPI (Dots Per Inch) for good printing quality. Table made with the open model (without the vertical lines) as shown below:

Table 1. Online Loans that are Still Active on The Playstore an Website

Platform	Developer	Url Playstore/Url App
DK	DK	<b>✓</b>
DT	CL	<b>✓</b>
RT	KSP DSY	<b>✓</b>
KDC	MU/ KSP MAP	<b>✓</b>
RK	EW	<b>✓</b>

1. Layanan Pembiayaan Berbasis Teknologi Informasi Berdasarkan Prinsip Syariah merupakan kesepakatan perdata antara Pendana dengan Penerima Pembiayaan, sehingga segala risiko yang timbul dari kesepakatan tersebut ditanggung sepenuhnya oleh masing-masing pihak.

2. Risiko Pembiayaan atau gagal bayar sepenuhnya tanggungjawab oleh Pendana. Tidak ada lembaga atau otoritas negara yang bertanggung jawab atas risiko gagal bayar ini.

3. Penyelenggara dengan persetujuan dari masing-masing Pengguna (Pendana dan/atau Penerima Pembiayaan) mengakses, memperoleh, menyimpan, mengelola dan/atau menggunakan data pribadi Pengguna ("Pemanfaatan Data") pada atau di dalam benda, perangkat elektronik (tiermasuk smartphone atau telepon seluler), perangkat keras (hardware) maupun lunak (software), dokumen elektronik, apilikasi atau sistem elektronik milik Pengguna atau yang dikusasi Pengguna, dengan memberitahukan tujuan, batasan dan mekanisme Pemanfaatan Data tersebut kepada Pengguna yang bersangkutan sebelum memperoleh persetujuan yang dimaksud.

4. Pendana yang belum memiliki pengetahuan dan pengalaman terhadap layanan Pembiayaan ini, disarankan agar tidak menggunakan layanan Pembiayaan ini.

5. Penerima Pembiayaan wajib mempertimbangkan tingkat bagi hasil / marjin / ujrah serta biaya-biaya lainnya sesual dengan kemampuan dalam melunasi pembiayaan.

6. Setiap kecurangan tercatat secara digital di dunia maya dan dapat diketahui oleh masyarakat luas di media sosial.

7. Pengguna harus membaca dan memahami informasi ini sebelum membuat keputusan menjadi Pendana atau Penerima Pembiayaan.

8. Pemerintah yaitu dalam hal ini Otoritas Jasa Keuangan, itidak bertanggung lawab atas setiap pelanggaran atau ketidakpatuhan oleh Pengguna, baik Pendana maupun Penerima Pembiayaan daki karena kesengajaan atau kelalaian Pengguna) terhadap ketentuan peraturan perundangan maupun kesep perikatan antara Penyelenggara dengan Pendana dan/atau Penerima Pembiayaan.

Figure 2. Standard Disclaimer

Source: An online loan website that has OJK's Permission

#### D. Conclusion

Conclusion contains a description that should answer the objectives of research. Provide a clear and concise conclusion. Do not repeat the Abstract or simply describe the results of the research. Give a clear explanation regarding the possible application and/or suggestions related to the research findings.

Limitation of the study or recommendation for the future research is compulsory.

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#### GENERAL RULES OF WRITING

## The manuscripts

The manuscript should be an original research paper which sufficiently contributes novelty to issues of Islamic law and social institutions as well as transdisciplinary Islamic studies. Authors are requested to submit their papers electronically by using the Al-'Adl online submission procedure. The corresponding author should also provide a statement that the manuscript is not concurrently being under consideration for publication elsewhere. The Editors will ignore submissions that do not follow these procedures.

## Structure of the manuscripts

- 1. Title. Title Written as Capitalize each other, 8 15 words, Times New Roman 14 pt, Bold. The title should be short and reflect the important concepts of the article
- 2. Author's names and institutions. The author's names should be accompanied by the author's department, faculty, institutions, country and email addresses, without any academic title.
- 3. Abstract, keywords, and MRBM classification numbers. Abstract must be written in English with 12 pt Times New Roman font, single spacing, italic, justify, which consists of 250 words, objectives which contain: Key questions or problems to be discussed / answered; Topic background; and/or the importance of the issue being written, the method if carrying out specific research without description, the findings/novelty of the main writing (research results). Keywords: Consists of 3 5 words and/or phrasa and it is should consist important consepts of the manuscript, without mentioning the name of the Institution and rules, location. The order can be adjusted according to taste (alphabet, or adjusted specifically to the public)
- 4. Introduction. Introduction is written using the font Times New Roman with size 12, justify, the first paragraph is indented 1 cm, the sentence writing between paragraphs without additional space before and after (no before and after space). The introduction should be clear and provide the issue to be discussed in the manuscript. Before the objective, authors should provide an adequate background, and very short literature survey in order to record the existing solutions, to show which is the best of previous researches, gap analysis to show the scientific merit or novelties of the paper and purpose of the research. At the end of the paragraph, the author/s should end with a comment on the significance concerning identification of the issue and objective of the research.

- 5. Methods. Describe the type / nature of research which includes research objectives, research approaches, and coverage / size of data. Describe data collection techniques which include data sources, data collection instruments, data collection procedures, location and time of data collection. Describe data analysis methods. (Optional)
- 6. Finding and Discussion. This section is the most important section of your article. The analysis or results of the research should be clear and concise. The results should summarize (scientific) findings rather than providing data in great detail. Please highlight differences between your results or findings and the previous publications by other researchers.
- 7. Conclusion. Conclusion contains a description that should answer the objectives of research. Provide a clear and concise conclusion. Do not repeat the Abstract or simply describe the results of the research. Give a clear explanation regarding the possible application and/or suggestions related to the research findings. Limitation of the study or recommendation for the future research is compulsory.
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- 8. If the direct quotation of a phrase, a paragraph, or the formulation of the article there is a section be removed, please identify the part that is omitted by ellipsis inserted in square brackets "[...]."
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- 10. Abbreviated name of legislation submitted to the style of each Author, for used consistently. The form of the suggested example is the Law Number 40 Year 2007 on Limited Liability Companies". For the writing of the next later shortened to the Limited Liability Company ACT (not written in full again).
- 11. When the author or editor of sources that are referenced amounted to more than 1 (one), embed the name of the first person followed by "et al."
- 12. Academic degrees are not written in the bibliography and footnotes.
- 13. Article in the law is not written in the footnote.
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## Example:

Yaqub, Andi, Iswandi, dan Jabal Nur. "Reconstruction of the Sakīnah Family Criteria During the Covid-19 Period", *Jurnal al-Ahkam*, Vol. 31, No. 1, 2021.

15. References should be those of the last ten years publication (>80%), except for key references (80%). Referring to any textbook should be minimized (<20%).

#### **Tables and Figures**

Tables and figures should be presented as follows:

- 1. The name of tables and figures should follow a numbering system (Arabic numbering system). The title of the tables and figures are placed at the top.
- 2. The tables and figures should provide the source of information, if any, at the bottom.
- 3. Any table should contain only heading and contents. The table contains row lines only without column lines. Note(s) and source(s) should be included underneath the table where appropriate.
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Taking into account the results of the peer-reviewing process, the decision as to the acceptability of each manuscript for publication will be notified to the author(s) through the website system in the following alternative conclusions:

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- 3. Accepted with major revision, or
- 4. Rejected.