



# J-HES

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**Manuscript Title (Times New Roman 14 pt, bold; single-spaced; spacing before 0 pt and after 12 pt; Capitalize Each Word; 10–15 words).**

**Author 1, Author 2, Author 3** (*Write authors' names in full without titles; assign each author a superscript number based on their affiliation; use Times New Roman, 12 pt, bold; single-spaced; spacing before 0 pt and after 8 pt.*)

<sup>1</sup>Author Affiliation | Author 1's email (affiliation name written in full, without abbreviations). Only the first author's email is included in the manuscript; other authors' emails are provided only during the registration process.)

<sup>2</sup> Author Affiliation

<sup>3</sup> Author Affiliation

### ***Abstract***

The abstract is written in two languages—English and Indonesian—each as a single paragraph without citations and without endnotes/footnotes. The abstract must include: (1) the main problem; (2) the research objective; (3) the research method; (4) the principal findings; and (5) a brief conclusion. The heading “Abstract” (English) is written in Times New Roman, Bold, Capitalize Each Word, single-spaced, with spacing before 0 pt and after 6 pt. The abstract body is written in Times New Roman, single-spaced, with spacing before 0 pt and after 6 pt; the word count should follow the length resulting from the translation of the Indonesian abstract.

**Keywords:** Minimum of three and maximum of five keywords, in Times New Roman 11 pt, single-spaced, with spacing before 0 pt and after 12 pt. Separate each keyword with a semicolon (;) and list them in alphabetical order..

*English Manuscript Title - Times New Roman 12 pt, bold italic; single-spaced; spacing before 0 pt and after 36 pt; Capitalize Each Word.*

**Abstract**

The abstract is written in two languages—English and Indonesian—each as a single paragraph without literature citations and without in-text notes/footnotes. The word “Abstrak” (Indonesian) is set in Times New Roman, bold, Capitalize Each Word, single-spaced, with spacing before 6 pt and after 6 pt. The abstract body is written in Times New Roman, single-spaced, with spacing before 0 pt and after 6 pt, and must be between 150 and 250 words.

**Keywords:** A minimum of three and a maximum of five keywords, in Times New Roman 11 pt, single-spaced, with spacing before 0 pt and after 0 pt. Separate each keyword with a semicolon (;) and list them in alphabetical order. Keywords may be single words or phrases.

**INTRODUCTION**

This section should explain the background of the problem to be addressed, the research objectives, and the theoretical foundation underpinning the article. Prior relevant studies must also be presented here. Source citations should use in-text notes (bodynote/innote) format.

Formatting for INTRODUCTION: Times New Roman 12 pt, UPPERCASE bold; single-spaced; spacing before 0 pt and after 8 pt. Body text: Times New Roman 12 pt; 1.15 line spacing; spacing before 0 pt and after 0 pt.

**RESEARCH METHODS**

Write the methods as a continuous paragraph (do not use numbering). Describe the research design used (method, data types, data sources, data collection techniques, data analysis techniques, variables, and variable measurement). It is essential to include a flowchart of the research procedure.

Formatting for RESEARCH METHODS: Times New Roman 12 pt,

UPPERCASE bold; single-spaced; spacing before 16 pt and after 8 pt.

Body text: Times New Roman 12 pt; 1.15 line spacing; spacing before 0 pt and after 0 pt.

**RESULTS AND DISCUSSION**

Present and discuss the research findings clearly and comprehensively with reference to the study objectives. The Results may be supported by concise tables and clear illustrations (charts, figures, or photographs). The Discussion should not only interpret the findings but also explain their meaning and practical value in relation to the problem being addressed. Organize the Results and Discussion into several subheadings and, if necessary, sub-subheadings aligned with the research objectives.

Formatting for RESULTS AND DISCUSSION: Times New Roman 12 pt, UPPERCASE bold; single-spaced; spacing before 16 pt and after 8 pt.

Body text: Times New Roman 12 pt;

1.15 line spacing; spacing before 0 pt and after 0 p

**Subheadings for Results and Discussion**

Use Times New Roman 12 pt, bold; Capitalize Each Word (except the word “hubung”); spacing before 12 pt and after 6 pt. The explanatory text under each subheading is in Times New Roman 12 pt, single-spaced, with spacing before 0 pt and after 0 pt.

***Sub-subheadings under Results and Discussion***

Use Times New Roman 12 pt, bold; Capitalize Each Word (except the word “hubung”); spacing before 12 pt and after 6 pt. The explanatory text under each sub-subheading is in Times New Roman 12 pt, single-spaced, with spacing before 0 pt and after 0 pt.

**Tables and Figures**

Place tables and figures on their own line and center them. Ensure they are easily readable (use adequate font size

for tables and sufficient image resolution). Figure captions are placed below the figure; table titles are placed above the table. Number each item (e.g., Figure 1, Figure 2; Table 1, Table 2).

Captions/titles: Times New Roman 11 pt, bold; Capitalize Each Word (except the word “hubung”); spacing before 6 pt and after 6 pt.

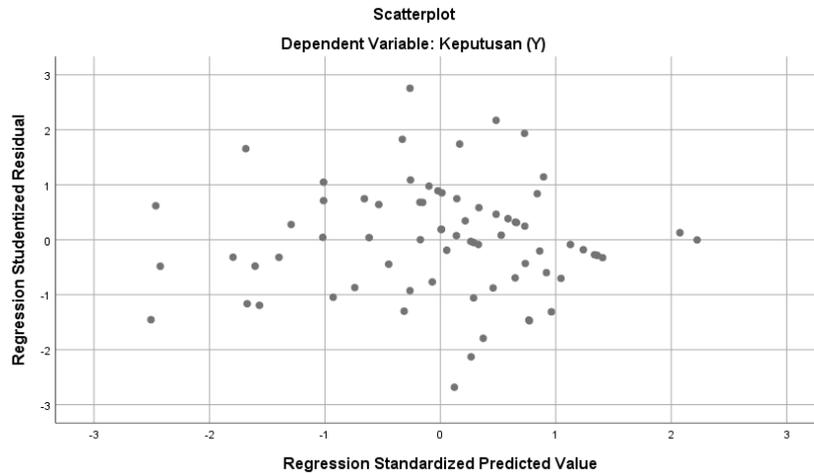
Table content: Times New Roman 11 pt, single-spaced; sentence case, except names of institutions/agencies, etc., which use Capitalize Each Word; spacing before 0 pt and after 0 pt.

Explanatory text referring to tables and figures within the Results and Discussion is written in Times New Roman 12 pt, single-spaced, with spacing before 0 pt and after 0 pt.

The formatting of tables and figures can be seen in the following example:

**Table 1: Islamic Bank Branch Network** (Times New Roman 11 pt, bold; Capitalize Each Word).:

No.	Indicator	2016	2017	2018
1	Islamic Commercial Banks (BUS)	254.184	288.027	316.691
	- Total Assets	1.854	1.825	1.875
	- Number of Branch Offices			
2	Sharia Business Units (UUS)	102.320	136.154	160.636
	- Total Assets	322	344	345
	- Number of Branch Offices			
	<b>Total Assets of BUS and UUS</b>	<b>272.343</b>	<b>296.262</b>	<b>477.327</b>
	<b>Total Branch Offices of BUS and UUS</b>	<b>2.483</b>	<b>2.301</b>	<b>2.229</b>



**Figure 1: Heteroskedasticity Test Results — Scatterplot (Times New Roman 11 pt, bold; Capitalize Each Word).**

## CONCLUSION

Formatting for CONCLUSION (heading): Times New Roman 12 pt, UPPERCASE bold; single-spaced; spacing before 16 pt and after 8 pt. Write the conclusion in full paragraphs rather than numbered lists. It should

synthesize the overall findings and answer the research objectives in relation to the research problem.

Body text: Times New Roman 12 pt, bold; 1.15 line spacing; spacing before 0 pt and after 0 pt..

## REFERENCES

Use a reference manager (e.g., Mendeley). Cite at least 25 sources; at least 80% must be primary sources and published within the last five (5) years. Do not cite unpublished materials such as practical guides, except Research Reports, Theses, and Dissertations (undergraduate theses/skripsi are not allowed). Web sources are permitted only if they are electronic journals, genome databases, or patents; sources like Wikipedia or Blogspot are not allowed. Self-citations are limited to a maximum of 20% of total citations.

Heading formatting for REFERENCES: Times New Roman 12 pt, UPPERCASE bold; single-spaced; spacing before 16 pt and after 8 pt.

Entry formatting: Arrange alphabetically by author's surname; Times New Roman 12 pt; line spacing: Exactly; spacing before 0 pt and after 6 pt.

APA style examples (7th ed.):

- Al-Qur'an Kemenag Online. 2024. *Qur'an Dan Terjemahan*. <https://quran.kemenag.go.id/>.
- Arikunto, Suharsimi. 2019. *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: Rineka Cipta.

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