



Title should be Concise and Indicate the Novelty of the Research: Not Exceeding 16 words

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ABSTRACT

The abstract should be clear and informative in one paragraph (between 150 and 250 words). Use Cambria font in size 10-pt with single spacing. It should succinctly describe your entire paper which contains **the introduction indicating the research gap, purpose, methodology, findings, conclusion and research implication/contribution**. It should tell the prospective readers what you did and highlight the key findings. Avoid using technical jargon and uncommon abbreviations. The abstract must appear on the top of the first page after the title, author(s) name and affiliation, and email address of **corresponding author** (who will handle correspondence at all stages of refereeing and publication, also post-publication; this responsibility includes answering any future queries about Methodology and Materials) of the paper. Keywords are the labels of your manuscript and critical to correct indexing and searching. They should be well selected and closely related to the topic to facilitate readers' search and should represent the content of your article. Use only abbreviations that are firmly established in the field. There must be 3-5 keywords (phrases). Each phrase in Keywords should be separated by a semicolon (;).

ARTICLE INFO

Keywords:

Management; islamic banking; financial

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Introduction (12 pt)

It is how you have to present your Introduction. The article structure contains (a) **Title**; (b) **Author(s) name, affiliation, and email address of corresponding author**; (c) **Abstract**; (d) **Keywords**; (e) **Introduction**; (f) **Method**; (g) **Results**; (h) **Discussion**; (i) **Conclusion**; (j) **Acknowledgements**; (k) **Funding**; (l) **References**; and (m) **Appendices (if any)**. Therefore, the article should clearly describe the background of the

subject, the author's work, including the method used, results, and concluding discussion on the importance of the work.

Manuscripts should be typed in MS Word doc. format; using 11-pt Cambria font; space 1,5, left, right, top, and bottom margins are 3 cm; single-spaced on A4-sized paper; length: between 4,000 and 7,500 words (including tables and references). It is expected that the author will submit carefully written and proofread material.

Use **Reference Management Software** such as **Mendeley** (<https://www.mendeley.com>), etc. for citations and references by following the style of the American Psychological Association (APA) 7th Edition. Careful checking for spelling and grammatical errors should be performed. It is suggested to use *Grammar Checker Software Grammarly* (<http://app.grammarly.com>).

The introduction should clearly state **the purpose of the paper**. It includes **a review of related literature and research purpose** in essay style. The introduction should include key references to appropriate work. It states the significant contribution of the research. All introductions should be presented in the forms of paragraphs, not pointers, and with the proportion of 15-20% of the whole article length.

At the end of the introduction, **author should explicitly state the research gaps and show the novelty of the research**. Author should also write the research questions or research objectives and the research contributions. Here is the examples of the gaps analysis statement at the end of Introduction section: “..... *(short summary of background)* *(put here state of the art or overview of previous researches similar to this research)*..... A few researchers focused on There have been limited studies concerned on Therefore, this research intends to The objectives of this research are

or

“..... *(short summary of background)* *(put here state of the art or overview of previous researches similar to this research)* A few researchers focused on There is no researcher concerned on Therefore, this research focuses on This research is aimed to

Literatures Review (12 Pt)

Author should provide the literatures review or in order to record the existing solutions/method, to show which is the best of previous studies, to show the main limitation of the previous studies, 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 review or a summary of the results. Do not describe literatures review as author by author but it should be presented as group of articles per method or topic reviewed which refers to some literatures.

Hypotheses Development (12 pt) – If Any

If your research article is quantitative and should have hypotheses development, you have to present in this section. **The hypotheses development should clarify the works of previous studies before stating your hypotheses statements.** State clearly the hypotheses statements and take you position either positive or negative if you examine the relationship among variables.

Methods (12 pt)

The research method describes the design of activities, scope or object, main materials and tools, site, techniques of collecting data, operational definitions of research variables, and techniques of analyzing data. (Cambria, 11)

Results

This section deals with the research findings. The findings obtained from the research have to be supported by sufficient data. The research results and the discovery must be the answers, or the research hypothesis stated previously in the introduction part. **The findings section consists of a description of the results of the data analysis to answer the research question(s). The findings should summarize (scientific) findings rather than providing data in great detail. Each table, figure, or interview data should be accompanied by a paragraph explaining and describing the table, figure, or interview data. Don't make your table, figure, or interview data stand alone without description and interpretation. See how figure, table, and interview data are presented.**

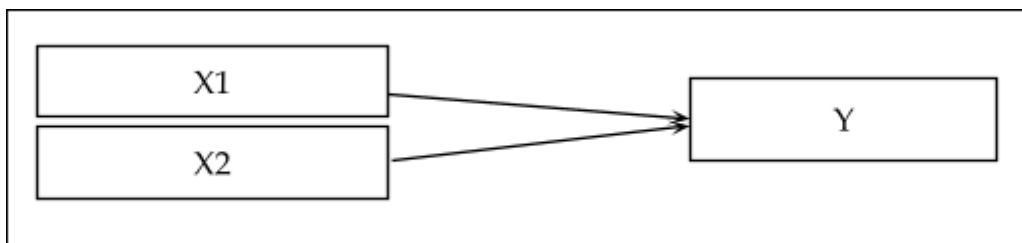
Table 1. Title of the table (for all table component use 11pt)

No.	Column number 1	Column number 2	Column number 3	Column number 4	Column number 5
1.	Abcde1	0.xxx	0.xxx1	0.xxx2	0.xxx3
2.	Abcde2	0.yyy	0. yyy 1	0. yyy 2	0. yyy3
3.	Abcde3	0.zzz	0.zzz1	0.zzz2	0.zzz3

4. Abcde4 0.bbb 0.bbb1 0.bbb2 0.bbb3

(Source: Source name, 2023)

Picture 1. Title of the pictures



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For formulas, they are written in cambria 11-pt and not pictures

$$n = \frac{N}{1+N(e)^2}$$

For interview data, they are written in *italic*, in Cambria 11-pt.

*"In my opinion, the growth of economic sustainability in Indonesia

"* (Code of the data).

Discussion

This section deals with the discussion of the research findings. In the Discussion section, the author should present it with a detailed explanation in several subsections (it depends on the needs). The discussion should explore the significance of the results of the work, not repeat them. In the discussion, it is the most important section of your article. Here you get the chance to sell your data. Make the discussion corresponding to the results, but do not reiterate the results. Often should begin with a summary of the main scientific findings. The meanings of the findings should be shown from current theories and references of the area addressed.

In the discussion section, you are comparing and contrasting the findings of the current research with those from the previous research or the supporting theories. There should be a similarity and contrast analysis. The following components should be covered in discussion: (a) How do your results relate to the original question or objectives outlined in the Introduction section? What is your finding of research? (what/how)? (b) Do you provide interpretation scientifically for each of your results or findings presented (why)? This scientific interpretation must be supported by valid analysis and characterization

(why)? (c) Are your results consistent with what other investigators have reported (what else)? Or are there any differences?

At the end of the Discussion section, there should be a closing statement of the discussion.

Conclusion 12 pt

This section deals with conclusion. Your conclusion should be written in a paragraph following the guideline below. Begin your conclusion with **the primary objectives or aims of your research**. Then, follow the objectives with stating **the research method** you use. Afterwards, **present the main results of your research** concisely. Following the results, **acknowledge the limitations of your study** and **provide practical suggestions for future researchers** accordingly.

References 12 pt

This section deals with references. Every source cited in the body of the article should appear in the list of References, and all sources appearing in the list of References should be cited in the body of the article. The references should be more up-to-date (published in the last 5-10 years). The primary sources cited in your paper are in the forms of journal articles, proceedings, research reports including theses and dissertations that can be accessed online (show the permalink/DOI). **There should be at least 75% of the total references cited should be taken from journal articles (primary sources)**. Check each reference against the source (author name, volume, issue, year, permalink/DOI). Use other published articles in the same journal as models.

For citations and references by following the style of the American Psychological Association (APA) 7th Edition. The References should be presented alphabetically and chronologically and be set to 11-pt Cambria font, justified, with 1 spacing and hanging indent as on the following examples:

Abduh, M., Brahim, S., & Omar, M. A. (2012). A study on finance-growth nexus in dual financial system countries: Evidence from Bahrain. *World Applied Sciences Journal*, 20(8), 1166–1174. <https://doi.org/10.5829/idosi.wasj.2012.20.08.2027>

Abu-Bader, S., & Abu-Qarn, A. S. (2008). Financial development and economic growth: The Egyptian experience. *Journal of Policy Modeling*, 30(5), 887–898. <https://doi.org/10.1016/j.jpolmod.2007.02.001>

Ajmi, H., Kassim, S., Aziz, H. A., & Mansour, W. (2019). A Literature Review of Financial

Contracting Theory from the Islamic and Conventional Overviews: Contributions, Gaps, and Perspectives. *JKAU: Islamic Econ*, 32, 25–42. <https://doi.org/10.4197/Islec.32-2.2>

Al Arif, M. N. R. (2018). Does the spin-off policy can accelerate the deposit funds in the Indonesian Islamic banking industry? *Journal of Business and Retail Management Research*, 13(1), 171–178. <https://doi.org/10.24052/JBRMR/V13IS01/ART-17>

Gabbett, T., Jenkins, D., & Abernethy, B. (2010). Physical collisions and injury during professional rugby league skills training. *Journal of Science and Medicine in Sport*, 13(6), 578-583. doi:10.1016/j.jsams.2010.03.007

Karlan, D. S., & Zinman, J. (2012). Listrandomization for sensitive behavior: An application for measuring use of loan proceeds. *Journal of Development Economics*, 98(1), 71-75.