

A Title Should be The Fewest Possible Words that Accurately Describe the Content of The Paper (Cambria 12 pt, Justify, Bold)

First Author * | Second Author | Third Author (Cambria 11 pt, Justify, Bold)

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ARTICLE INFORMATION	ABSTRACT
Article history Received Revised Accepted	<i>The abstract should not exceed 250 words. Please minimize the use of abbreviations and do not cite references in the abstract. The abstract must include the following separate sections:</i> Introduction: the context of the study Objectives: the objective of the study Methods: how the study was performed and statistical tests used (past tense) Results: the main findings (past tense) Conclusions: summary and potential implications <i>Cambria, 9 pt, italic, Justify</i>
Keywords Keywords must contain at least three to ten keywords representing the main content of the article	
Kata Kunci Kata kunci harus mengandung setidaknya tiga hingga sepuluh kata kunci yang mewakili konten utama artikel	<i>Abstrak tidak boleh melebihi 250 kata. Harap minimalkan penggunaan singkatan dan jangan mengutip referensi dalam abstrak. Abstrak harus menyertakan bagian-bagian terpisah berikut:</i> Pendahuluan: konteks penelitian Tujuan: tujuan penelitian Metode: bagaimana penelitian dilakukan dan uji statistik yang digunakan Hasil: temuan utama (bentuk lampau) Kesimpulan: ringkasan dan implikasi potensial <i>Cambria, 9 pt, italic, Justify</i>

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1. Introduction (Cambria Bold 12 pt)

The main text format consists of a flat left-right column on A4 paper (quarto). The margin text from the **left, right and bottom are 2.5 cm, top is 3 cm**. The manuscript is written in Microsoft Word, single space, font **Cambria 11 pt justify and maximum 10 pages**. The introduction describes the background of the problem being resolved, issues related to the problem being resolved, research reviews that have been done before by other researchers that are relevant to the research being carried out. The introductory section mainly contains (1) research problems, (2) problem-solving insights and plans; (3) formulation of research objectives; (4) a summary of theoretical studies related to the problem under study. This section sometimes contains expectations about the results and benefits of research.

The introduction section of your research paper should include the following: General introduction, Problem definition, Literature review, Gaps in the literature,

Problems solution, Study motivation, Aims & objectives, and Significance and advantages of your work.

2. Methods (Cambria Bold 12 pt)

Font Cambria 11 point, Justify, space 1. Basically, this section describes how the research was conducted. The primary materials of this section are (1) research design, (2) population and sample (research target); (3) data collection techniques and instrument development; (4) and data analysis techniques. For research using tools and materials, it is necessary to write down the specifications of the tools and materials.

The next paragraph uses a 1 cm hanging indent. Tool specifications describe the sophistication of the tools used while material specifications describe the types of materials used. For qualitative research such as classroom action research, ethnography, phenomenology, case studies, and others, it is necessary to add the presence of researchers, research subjects, informants who help along with ways to explore research data, location, and length of research and a description of the checking. The validity of the research results. It is best to avoid organizing the writing into "sub-headings" in this section. However, if it cannot be avoided, the method of paper can be seen in the "Results and Discussion" section.

3. Results and Discussion (Cambria Bold 12 pt)

The results should include findings of the study, including, if appropriate, results of statistical analysis, which must be included either in the text or as tables and figures.

This section should discuss the implications of the findings in the context of existing research and highlight the limitations of the study.

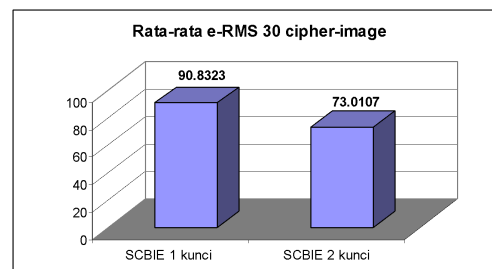


Figure 2 Title (Font Cambria 11 pt, Center, space 1)

Table 1 Table title (Cambria font 11pt, Center, space 1)

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Horizontal line table type, table font Cambria 10 point, Center, space 1

3.1 Sub Section 1 (Cambria Bold 12 pt)

Xxxx

3.2 Sub Section 2 (Cambria Bold 12 pt)

Yyyy

4. Conclusion (Cambria Bold 12 pt)

This section should state clearly the main conclusions and provide an explanation of the importance and relevance of the study reported.

The conclusion section of your research paper should include the following: Overall summary and Further research.

Ethics approval and consent to participate (Cambria Bold 12 pt)

Manuscripts reporting studies involving human participants, human data, or human tissue must:

- o Include a statement on ethics approval and consent (even where the need for approval was waived)
- o Include the name of the ethics committee that is approved the study and the committee's reference number if appropriate

Acknowledgments (Cambria Bold 12 pt)

There is no standard way to write acknowledgments. This section allows you to thank all the people who helped you with the project. You can take either formal.

References (Cambria Bold 12 pt)

The primary references are international journals and proceedings. References are written in the American Psychological Association **7th Edition** (APA) style. The minimum references used in the article were 25, which 80% of them from international journals and 20% from books or local journals (Citing 3-5 articles from Journal of Cendekia Abditama University). The references should be no more than 10 (ten) years, organizing the citation and reference list must use Mendeley's Reference manager. Please use a consistent format for references - see examples below (Cambria 11 pt, space 1):

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- Ben Jedidia, K., & Guerbouj, M. (2021). Effects of zakat on economic growth in selected Islamic countries. *International Journal of Development Issues*, 20(4). <https://doi.org/10.1108/IJDI-05-2020-0100>
- Danlami, M. R., Abduh, M., & Abdul Razak, L. (2022). CAMELS, risk-sharing financing, institutional quality and stability of Islamic banks: Evidence from 6 OIC countries. *Journal of Islamic Accounting and Business Research*, 13(8), 1155–1175. <https://doi.org/10.1108/JIABR-08-2021-0227>
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- Saeed, M., Bacha, O. I., & Mirakhor, A. (2021). Yield spread determinants of sukuk and conventional bonds. *Economic Modelling*. <https://doi.org/10.1016/j.econmod.2021.105664>
- Smaoui, H., Hassan, M. K., & Mimouni, K. (2020). The impact of sukuk on insolvency risk. *Applied Economics*. <https://doi.org/10.1080/00036846.2019.1646406>

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