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Abstract: Each article presents an Abstract consist of $\pm$ 200 words presented in English). The abstract contains a introduction summary (research problems), research methods (how to solve research problems), results (research findings) and discussion (implications of research findings) aims to provide a brief explanation to the reader before reading the full article. Abstract has at least four keywords to make it easier to index the article.

Keywords : separated by comma (,), up to five words, NO use of "and", "of", "for" etc. between words

INTRODUCTION [← 11pt, Bold]

It should be one page containing the background, brief review of previous literature, research gap, urgency, and novelty of the study. The research objectives are stated explicitly in the introduction. [← 11pt]

Citations in the text should follow the referencing style used by the American Psychological Association. You are referred to the Publication Manual of the American Psychological Association, Sixth (6th) or Seventh (7th) Edition, ISBN 978-1-4338-0561-5. Please ensure that every reference cited in the text is also present in the reference list (and vice versa). Any references cited in the abstract must be given full. Unpublished results and personal communications are not recommended in the reference list, but may be mentioned in the text. If these references are included in the reference list, they should follow the standard reference style of the journal.

All citations in the text should refer to:

Single Author: the author's last name (without initials, unless there is ambiguity) and the year of publication; for example, Tumewang (2020) supports CIMA conferences are supported by many researchers (Nurdany, 2019; Muamar, 2020).

Two Authors: list all authors' last names with "and" in the text or "&" in parentheses separating the two authors and the year of publication; More than Two authors, use the first authors followed by et al. and the year of publication.

Groups of references should be listed first alphabetically, then chronologically. For example, Putriani and Prastowo (2019) suggest, or Majid and Ulina (2020) have shown that ...'

When citing a list of references in the text, put the list in alphabetical order and separate authors by semicolons; for example, several studies (Putriani & Prastowo, 2019; Majid & Ulina, 2020) support this conclusion.

THEORETICAL FRAMEWORK AND HYPOTHESES [← 11pt, Bold]

It describes the previous related studies as the primary sources. The usage of secondary sources of references should not dominate the total references. Quotation should be maximally one paragraph and/ or the gist of the quoted sources. It describes the previously related studies as the primary sources. The usage of secondary sources of references should not dominate the total references (Hansen et al., 2008). [← 11pt]

RESEARCH METHODS [← 11pt, Bold]

It contains the research procedures, sampling and data collection techniques, variable measurement, and data analysis methods which are presented briefly and concisely. [← 11pt]

ARTICLE SETTING

The font to be used for the Abstract and Main Body of the Paper should be Arial Narrow 11-point font. The page size should be A4 formatting, 2.5cm margins should be used on all sides (left, right, top, bottom). Endnotes, Headers or Footers should not be used.

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 names of the tables and figures are on the top and bottom parts of the tables, respectively. 2) The tables and figures should provide the source of information, if any, at the bottom part of both; and 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.

All Tables, Figures (charts, diagrams and line drawings) and Plates (photographic images) should be included as part of the manuscript. Providing clear captions for all tables, figures and plates. Tables/figures should be NO more than a single page each in portrait (Avoid vertical rules). If the data is too large for a single table, please consider another way of presenting your data. The font to be used in a Table/Figure is 11pt Arial Narrow (minimum 9pt). There is NO bold and italic text included in the table content. Cells in tables and figures should NOT be coloured. In case you need to draw attention to a particular datum then use only a shade of grey.

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Be sparing in the use of tables and ensure that the data presented in tables do not duplicate results described elsewhere in the article.

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- Supply clear captions for all tables, figures and plates. Captions for tables must be placed above the table. Captions are in 11pt Arial Narrow.
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- There is NO bold and italic text included in the table content. All border lines are straightened.
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Tabel 1. Summary of Operational Variables

Type of Variable	Name	Variable Definition	Hypothesis (Expected Sign)	Source of Data
Dependent	Bank Z score	Logarithm natural of bank z score . Bank z score : ((return on asset/equity to asset ratio)/sd return on asset)	Lnbzs _{i,t-1} and Lnbzs _{i,t-2} has positive influence (+)	Quarterly Published Financial Reports from the Financial Services Authority
Independent	Bank's specific variables			
	Credit and Financing Growth	Growth of total credit and financing ((difference between totalCF _t – total CF _{t-1})/total CF _{t-1}) (%)	CFGrowth (-)	
	Bank Size	Logarithm natural of total asset	LnBSize (-)	
	Return on Asset	Profit before tax/Average Total Asset (%)	ROA (+)	
	Capital Adequacy Ratio	Minimum Capital Requirements (%)	CAR (+)	Quarterly Published Financial Reports from the Financial Services Authority
	Net Interest Margin or Net Return	Differences between interest income minus interest costs (%)	NIM/NR (-)	
	Capitalization	Total Equity/Total Asset (%)	ETA (+)	
	Efficiency	Operational costs/operational income (%)	BOPO (-)	
	Loan Loss Provision	(Loan loss provision of financial asset / Total asset)	LLP (-)	
	Macroeconomics variables			
	Economic Growth	GDP growth rate (%)	GDPG (+)	
	Exchange rate	Rupiah Exchange Rate against US Dollar (Rp)	ER (-)	Bank Indonesia
	Interest rate	Interest rate (%)	IR (-)	
	Inflation rate	Inflation rate (%)	Inf (-)	BPS
	Financial Inclusion	Bank Branches/100.000 adult population in Indonesia	FI (+)	Bank Indonesia

Source: (Data processing)

Tabel 2. Descriptive Statistics

Conventional Banks Only				
Variabel	Mean	Std.Dev	Min	Max
Bank z-score	10.537	15.198	-124.716	191.984
CFGrowth	13.021	1.814	7.448	18.304
ROA	1.788	1.535	-7.470	8.380
BS	81.600e+03	193.242e+06	394793	1296.898e+06
CAR	25.065	13.966	10.520	145.810
NIM	5.333	2.110	0.030	18.020

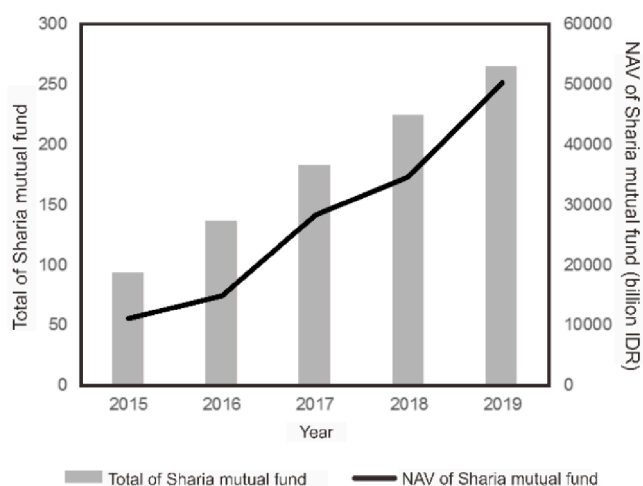
Islamic Banks Only

Variabel	Mean	Std.Dev	Min	Max
Bank z-score	14.271	24.971	-2.516	181.297

CFGrowth	12.576	1.198	9.194	15.280
ROA	1.268	3.263	-8.090	12.730
BS	22.500e+03	25.621e+06	1206294	101.118e+06
CAR	20.265	6.634	10.160	40.920
NIM	7.505	8.752	0.860	37.180

Source: (Data processing)

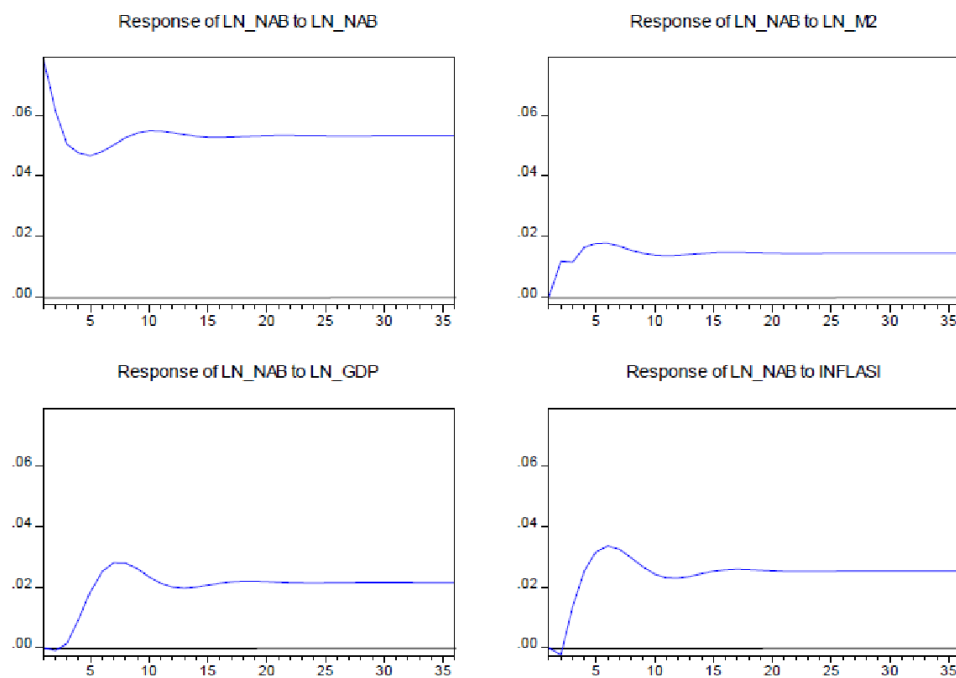
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Source: (Otoritas Jasa Keuangan, 2019)

Figure 1. Growth in Sharia Mutual Funds Amount and NAV in Indonesia

Response to Cholesky One S.D. (d.f. adjusted) Innovations



Source: Data processing

Figure 2. Result of Impulse Response Function (IRF)

RESULTS AND DISCUSSION [← 11pt, Bold]

The result and discussion section are the main part of the author's contribution to the research by providing a report in the form of an explanation the findings of the research based upon the methodology you applied to gather information. The results section should state the findings of the research arranged in a logical sequence without bias or interpretation. A section describing results is particularly necessary if your paper includes data generated from your own research. The purpose of the discussion is to interpret and describe the significance findings of the research considering what was already known about the research problem being investigated and to explain any new understanding or insights that emerged as a result of the research process to answer of the problem. The discussion will always connect to the introduction by way of the research questions or hypotheses you posed and the literature you reviewed. [← 11pt]

CONCLUSION [← 11pt, Bold]

The conclusion should summarize the main state of the findings at the point of writing and consider the next steps. This section also the synthesis key points of the result and, if applicable recommend new areas for future research. Author can add implications and research limitation. [← 11 pt]

ACKNOWLEDGEMENTS (if any) [← 11pt, Bold]

The Acknowledgement section should specify the individuals or institutions, who have also contributed to the article but are not its authors (the relevant scientific programs, grants, scholarships, contracts are indicated, the persons or organizations, which helped an author in conducting the research, namely, access to information, organization of the survey, interview, etc.). [← 11 pt]

REFERENCES [← 11pt, Bold]**Important Instruction! Checklist of Reference**

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2. Citation and Reference Style Guides: Authors are expected to adhere to the guidelines of APA 6th or 7th edition (American Psychological Association). Please provide full information of publications complying with the APA citation and reference styles. Please ensure that every reference cited in the text is also present in the reference list (and vice versa). If the reference checker (software) finds more than THREE unmatched citations/references, then the manuscript will be automatically rejected by the Desk Editor without further review.
3. Minimum 80% of main reference in a form journal, maximum 20% of main reference in a form of theoretical concept, while maximally 10% from the internet by focusing on the source credibility.
4. Number of minimum references is fifteen main references.
5. The references should be published recently not more than ten years maximally.

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Web References: As a minimum, the full URL should be given and the date when the reference was last accessed. Any further information, if known (DOI, author names, dates, reference to a source publication, etc.), should also be given. For example, [← 11 pt]

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