Title
(Font 14, Montserrat, Bold)

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Abstract

Montserrat 8) *Abstract written a maximum of 250 words* and a minimum of 150 words *using good and correct English language with the font Montserrat 9 italic. Abstract content consists of research objectives, research methods, and research results. The purpose of research is described as a sentence formulation that reveals something that will be obtained after the research is carried out. The purpose of the research must be achieved because it is the answer to the proposed research problem. In research methods, the type of research is outlined, samples or informants and methods used during the research. The last sentence in the abstract is the result of research obtained after analyzing the data.*

Keywords. *Abstract, Abstract, Abstract, Abstract, Abstract*

INTRODUCTION (heading 1, **Montserrat 11**)

Manuscripts are written with a line density of **1 *space,* the letter Montserrat 10. Excerpts of the interview were written Montserrat 9.** The introduction should contain (in order) the general background, the state *of the art* as the basis for the scientific novelty statement of the article, the scientific novelty statement, and the research problem.

At the end of the introduction, the purpose of the study of the article should be written. In the format of scientific articles, there is no literature review as in the research report, but it is manifested in the form of a review of the previous literature (*state of the art*) to show the scientific novelty of the article

METHOD (heading 1, **Montserrat 11**)

Manuscripts are written with a line density of **1 *space,* the letter Montserrat 10. Excerpts of the interview were written Montserrat 9.** In this section, the type of research needs to be elaborated and analyzed the data used. The location of the study, sample or information is deciphered. The description of research methods depends on the types of research used, qualitative, quantitative, mixed, experimental, and others

RESULTS AND DISCUSSION (heading 1, **Montserrat 11**)

Subtitle (heading 2, **Montserrat 10**)

Click Heading 1, for section headings, Headings 2 for subsection headings. The format of the results of research and discussion is not separated, considering that the number of pages available to authors is limited. Manuscripts are written with a line density of **1 *space*, the letter Montserrat 10. Excerpt of the interview was written Montserrat 9 (spacing after 6)**

ٱلَّذِينَ يَأۡكُلُونَ ٱلرِّبَوٰاْ لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ ٱلَّذِي يَتَخَبَّطُهُ ٱلشَّيۡطَٰنُ مِنَ ٱلۡمَسِّۚ ذَٰلِكَ بِأَنَّهُمۡ قَالُوٓاْ إِنَّمَا ٱلۡبَيۡعُ مِثۡلُ ٱلرِّبَوٰاْۗ وَأَحَلَّ ٱللَّهُ ٱلۡبَيۡعَ وَحَرَّمَ ٱلرِّبَوٰاْۚ فَمَن جَآءَهُۥ مَوۡعِظَةٞ مِّن رَّبِّهِۦ فَٱنتَهَىٰ فَلَهُۥ مَا سَلَفَ وَأَمۡرُهُۥٓ إِلَى ٱللَّهِۖ وَمَنۡ عَادَ فَأُوْلَٰٓئِكَ أَصۡحَٰبُ ٱلنَّارِۖ هُمۡ فِيهَا خَٰلِدُونَ

Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.

The results and discussions contain the results of research findings and their discussion scientifically. Write down *the scientific* findings obtained from the results of research that has been carried out but must be supported by adequate data.

Images and Tables
All images must be placed in the middle and numbered in order.



Picture **1.** Image title (size 9)

All tables should be placed in the middle and numbered in order.

Table 1. See the table below for an example (size 9)

No.	Value
1	5
2	10
3	20
4	30

CONCLUSION (heading 1, **Montserrat 11**)

Manuscripts are written with a line density of **1 *space,* the letter Montserrat 10. Excerpts of the interview were written Montserrat 9.** The conclusion describes the answer to the purpose of the study or the scientific findings obtained. Conclusions do not contain a iteration of the results and discussion, but rather a summary of the findings as expected in the objectives or hypothesis.

In conclusion, suggestions are included. Suggestions describe the things to be done related to the next idea of the study. Obstacles or problems that can affect the results of the study are also presented in this section

ACKNOWLEDGEMENT (heading 1, *optional*, **Montserrat 11**)

A thank you is mainly addressed to research funders or donors (research grants). This description can also be revealed for researchers to receive *an award* in a *call for paper*. Suggestions during the award are part of the author's appreciation

REFERENCES (heading 1, **Montserrat 11**)

All references referenced in the text of the article must be listed in the references section. Where the source comes from the primary (scientific journals and amounts to a minimum of 80% of the entire bibliography) published in the last 10 (ten) years. Each article contains at least 10 (ten) reference bibliography. A bibliography should use a reference management application program for example: Mendeley, EndNote, or Zotero, or others.

The writing format used in the paper is in accordance with *the format of APA 7th* (*American Psychological Associatio*n). Citations use APA e.g. Abbas (2017).

Abbas, A. (2017). Earnings fraud and financial stability. *Asia Pacific Fraud Journal*, *2*(1), 117-134**. (spacing after 6)**