

**PENGARUH TOTAL ASET DAN DANA PIHAK KETIGA
TERHADAP PEMBIAYAAN PADA BANK MUAMALAT
INDONESIA TAHUN 2020 SAMPAI DENGAN 2021
(Bold 1 Spasi Times New Roman 14 pt Judul Bahasa Inggris)**

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Abstract

Abstracts displayed in ENGLISH or Indonesian, a total of 150-250 words and given a minimum of 3 and maximum 5 keywords. Abstracts contain important matters related to the article, including background, research methods, results and discussion, and conclusions.

Keywords: Setiap kata/frase dipisahkan oleh tanda koma (,) (**Bahasa Inggris**)

(*) Corresponding Author: Name, email address, cellphone number where you can be contacted

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INTRODUCTION

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This template should be used as a guide for the format and/or layout for writing articles to be published in Islamic Business Management Studies. Authors must follow all the rules of writing, both in terms of typeface, size, layout, number of words, systematics, and writing references. The author must also ensure that the article follows the Indonesian Enhanced Spelling (EYD), uses the right vocabulary, and follows good and correct scientific rules.

The body of the article including the bibliography is written in one column like in this template. Each new paragraph should be indented **into one tab (1.27 cm)**. Articles submitted must be in Microsoft Word format, with A4 paper size, top and left margins of 4 cm, right and bottom margins of 3 cm, and single spacing between lines. The font used in the body of the article is **(Times New Roman 11 pt.)**

Writing punctuation marks (period, comma, colon, semicolon, brackets, quotation marks, question mark, exclamation point, slash, etc.) is not preceded by a space and followed by a space, except for the use of a period or comma in decimal markers. Examples of the use of this section can be seen in the entire contents of this template.

The main introductory section contains reasons for conducting research supported by a literature review (theoretical). The introduction section is expected to include as many quotes from scientific journals (preferably from reputable international journals).

To make it easier for writers, technically writers can use this template in full. The author can adjust the entire contents of the writing with this template (overwritten) section by section, so that overall it is hoped that the submitted articles are in accordance with the expected guidelines. It's best to delete as needed, to avoid errors in other parts.

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RESEARCH METHODS

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The methods section must be able to explain the research methods used, including the implementation procedures. Research tools, materials, media or instruments must be

explained well. If there are statistical formulas used as part of the research method, it is best not to write formulas that are generally accepted.

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RESULT AND DISCUSSION

Result

This section describes the research results in detail, including displaying calculation results, needs analysis results, and so on. The results of this study can also be displayed in the form of tables or figures, provided that tables or figures should not be too long, too large, and too many. Authors should use variations in the presentation of tables or figures, and each table or figure presented must be referred to (not rewritten) in the text. It is better not to include tables of results of SPSS data processing into articles (authors are required to re-summarize and create separate tables according to the format requested in this template).

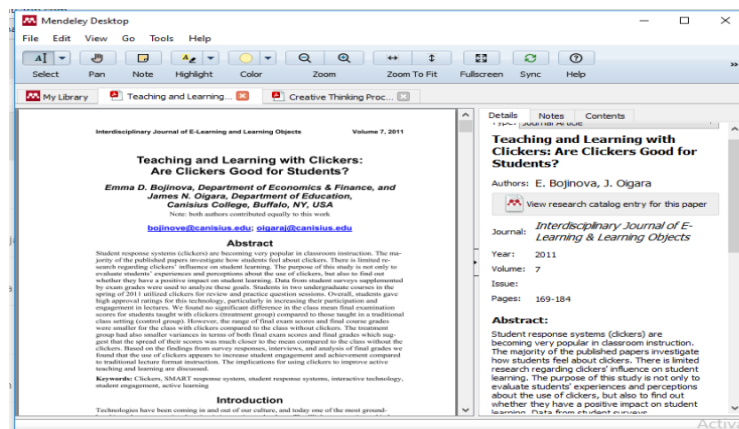
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Tabel 1.
Hasil Statistik Deskriptif

No.	Ukuran Deskriptif	Nilai
1	Modus	6,56
2	Median	6,78
3	Mean	6,85
4	Simpangan Baku	1,2
5	Varians	1,44

Sumber : (MPI) – miring / italic di bagian sisi kiri

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Sumber : (MPI) – miring / italic dan ditengah

Gambar 1.

Tampilan Standar Mendeley

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Discussion

Discussion of research results is a form of scholarly researchers. For this reason, the writer is expected to be able to disclose in detail and depth the things that become the findings in his research. In this section, the author must refer to previous research results that have been published in scientific journals (especially reputable international journals). Authors are also advised to refer to research results that have been published in the Islamic and Education Management Journal.

Here are some examples of writing references in the body of the article. It can be written like this (Vhalery, 2020), or there are two authors, so it's written like this (Vhalery

& Karlina, 2020). If there are 4 or more authors, then it is written like this (Vhalery et al, 2015). Then, the name can also be written outside the brackets, such as Leonard (2013), according to the statement being written. Writing references DO NOT NEED to include pages from cited reference sources. It should be noted that all mention of the name is following the last name of each author cited.

It is hoped that the discussion section can provide new contributions and color to the development of science, especially in the field according to the article written. For this reason, authors are expected to really pay special attention to ensuring that the discussion written is an important part of the overall content of the article, which can improve scientific quality.

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CONCLUSION

The conclusion is the conclusion of the research results that have been carried out and is the answer to the problem formulation. Conclusions are aligned with the problem formulation and research objectives. If there is more than one conclusion, it is written using numbering numbers and not using bullets. In this concluding section, prospects for development of research results and further applications can also be added which are prospects for subsequent studies.

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SUGGESTIONS

REFERENCES

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All references cited in the body of the article must be written in the bibliography section and written in 1 space alphabetically, and using international language standards (English) even if the text cited is in Indonesian. The following is an example of writing a bibliography:

Note: *Tidak perlu dipisahkan referensi berbentuk buku, jurnal, dan lain sebagainya.*

Buku:

- Freudenthal, H. (1991). *Revising Mathematics Education*. Dordrecht: Kluwer Academic Publishers.
- Madya, S. (2011). *Teori dan Praktik Penelitian Tindakan (Action Research)*. Bandung: Alfabeta.

Tesis, Disertasi, Laporan Penelitian:

- Prahmana, R.C.I. (2012). *Pendesainan Pembelajaran Operasi Bilangan Menggunakan Permainan Tradisional Tepuk Bergambar untuk Siswa Kelas III Sekolah Dasar (SD)*. Unpublished Thesis. Palembang: Sriwijaya University.
- Zulkardi. (2002). *Developing A Learning Environment on Realistic Mathematics Education for Indonesian Student Teachers*. Published Dissertation. Enschede: University of Twente.

Book Section:

- Fajriyah & Supardi. (2015). Penerapan strategi pembelajaran metakognitif terhadap hasil belajar matematika. In Leonard (Editor). *EduResearch: Raise The Standard*, Vol. 1, 1-24. Jakarta: Unindra Press.

Artikel dalam Jurnal:

- Leksono, A. W., & Vhalery, R. (2019). Pengaruh Self-Knowledge Dan Self-Deception Terhadap Pengelolaan Uang Saku. *Research and Development Journal of Education*, 6(1), 28-40.
- Vhalery, R., Leksono, A. W., & Irvan, M. (2019). Pengaruh Literasi Keuangan, Usia, dan Bimbingan Orang Tua terhadap Pengelolaan Uang Saku Mahasiswa UNINDRA. *Jurnal Pendidikan Ekonomi*, 12(1), 10-17.

Prosiding Seminar:

- Adriana, I. (2016). Pengaruh efikasi diri dan kemandirian belajar terhadap kemampuan pemecahan masalah matematika. *Prosiding Diskusi Panel Nasional Pendidikan Matematika*, 539-548. Jakarta: Program Studi Pendidikan Matematika, Universitas Indraprasta PGRI.
- Astuti, D.P., Leonard, L., Bhakti, Y. B., & Astuti, I. A. D. (2019). Developing Adobe Flash-based mathematics learning media for 7th-grade students of junior high school. *Journal of Physics: Conf. Series* **1188** 012098. <http://dx.doi.org/10.1088/1742-6596/1188/1/012098>