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The Title Should Accurately and Concisely Describe the Content of the Paper and Be Written in English (CAMBRIA 14, Capitalize Each Word, BOLD, CENTER)

Author Name1*, Author Name2, Author Name3, Author Name4, Author Name5

1,2 Author affiliations, country

3,4,5 Author affiliations, country

Corresponding e-mail: xxx@gmail.com

ARTICLE INFO	ABSTRACT
Keywords: First keyword Second keyword Third keyword Fourth keyword Fifth keyword (Cambria 9; minimum 3 and maximum 5 keywords; arrange alphabetically) Article History Received: Month XX, 20xx Revised: Month XX, 20xx Accepted: Month XX, 20xx	The abstract should be no more than 250 words and provide a concise, factual summary of the context or problem, objective, method or implementation approach, principal results or outcomes, and main conclusion or contribution relevant to Journal of Islamic Economics, Banking and Finance. Avoid citations, tables, figures, undefined abbreviations, and overly general statements. Define any essential abbreviation at first use. (Cambria 9) <i>This is an open access article under the CC BY-SA license</i>
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INTRODUCTION

Manuscripts should be prepared on A4 paper using Cambria, with 11-point main text, justified alignment, consistent paragraph spacing, and figures/tables sized to remain readable. Recommended structure: Introduction, Method, Results and Discussion, Conclusion, Acknowledgment (if any), and References. Use APA 7th Edition consistently unless the editorial office specifies otherwise.

Manuscripts submitted to MIZANFIN should address a clearly formulated issue in Islamic economics, Islamic finance, Sharia banking, Islamic capital markets, zakat, infaq, sadaqah, waqf, halal industry, Sharia fintech, Islamic financial risk management, or related fields. The Introduction should establish the economic and institutional context, review relevant scholarly literature, identify the gap, and explain the contribution to theory, practice, policy, or Sharia-compliant financial development.

When the study evaluates an Islamic contract, product, institution, or financial practice, authors should distinguish empirical findings from normative or jurisprudential interpretation and identify the relevant Sharia principles, contractual structure, or regulatory framework used in the analysis.

METHOD

Describe the research design, institutional or market setting, sample/data source, variables or themes, instruments, collection procedures, and analysis. Quantitative finance studies should explain model specification and diagnostics; qualitative studies should describe participant/source selection and analytical credibility. Studies assessing Sharia compliance should state the analytical criteria, contract/akad examined, and documentary or expert sources used, without presenting unsupported religious or legal conclusions.

Example of an Islamic Economics and Finance Study Workflow

Replace the stages and labels with the actual procedure used in the manuscript.



Figure 1. Illustrative workflow for Journal of Islamic Economics, Banking and Finance (replace with the actual manuscript procedure).

A flowchart may be used when it improves clarity. Explain each stage in the text, keep the sequence consistent with the method section, and ensure that labels reflect the actual procedures rather than generic placeholders.

Figures and Tables

Figures and tables must be directly relevant to the manuscript, numbered sequentially, and cited in the text before or near their appearance. Do not present identical data in both a table and a figure. Table titles are placed above the table; figure captions are placed below the figure. Use complete labels and readable units, and cite or obtain permission for adapted material when required.

Table 1. Example of a Sharia finance analysis table (Center, Cambria 10/11)

No	Component	Description / Basis
1	Financial construct	Operational definition and measurement
2	Akad / product	Contract or product examined
3	Sharia criterion	Principle or documented criterion used in analysis
4	Data source	Institutional, financial, survey, interview, or document source
5	Analysis	Statistical, financial, thematic, or compliance analysis

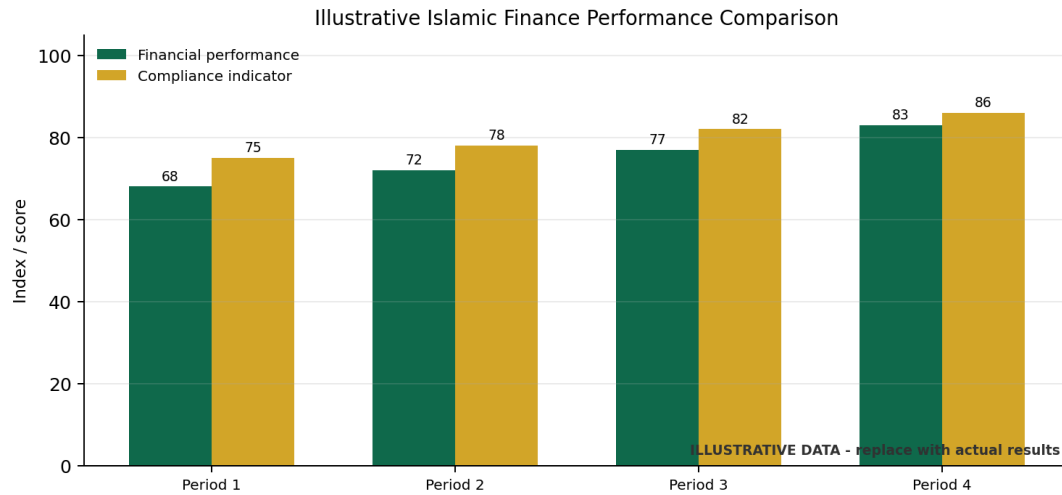


Figure 2. Example of a results/outcomes visualization using illustrative data (replace with actual manuscript results).

Islamic Finance Terms and Contract Terminology

Define Arabic or Sharia-finance terminology at first use and apply transliteration consistently. Clearly identify the contract or akad, financial product, institution, and analytical criterion discussed. Do not use normative labels such as compliant or non-compliant without explaining the documented basis used in the study.

Financial Measures and Sharia Analysis

Report financial ratios, risk measures, performance indicators, or statistical estimates with clear formulas and units where applicable. When integrating financial and Sharia analysis, explain the analytical sequence so readers can distinguish empirical measurement from interpretive assessment.

Writing Conventions

Use consistent terminology, heading levels, capitalization, abbreviations, and decimal formatting. Foreign-language or technical terms not absorbed into English should be italicized when appropriate. Report units, scales, categories, and symbols so readers can interpret tables and figures without ambiguity.

RESULTS AND DISCUSSION

Present financial, institutional, behavioral, or qualitative findings systematically. The discussion should connect results to Islamic economics or finance theory, prior evidence, institutional practice, and the stated Sharia or regulatory framework where relevant. Discuss practical implications for Islamic financial institutions, customers, regulators, zakat/waqf managers, halal industry actors, or fintech providers without extending conclusions beyond the evidence.

CONCLUSION

Summarize the main contribution to Islamic economics, banking, or finance and state the implications supported by the findings. If Sharia implications are discussed, keep them tied to the criteria and sources actually used in the study. State limitations and priorities for further empirical or institutional research.

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Acknowledge funding bodies, Islamic financial institutions, zakat/waqf organizations, Sharia experts, data providers, or other contributors who do not meet authorship criteria.

REFERENCES

Reference Guidelines for MIZANFIN: Journal of Islamic Economics, Banking and Finance

Use APA 7th edition consistently. Prioritize peer-reviewed scholarship and authoritative institutional, regulatory, or Sharia sources that are directly relevant to the manuscript. Clearly identify official documents, standards, fatwas, or regulations when they are part of the study basis, and include DOI or stable publication information when available.

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