

ABOUT AUTHORS

Dety Nurfadilah is a lecturer in Faculty of Economics, Universitas Krisnadwipayana. Her research interests are Corporate Finance, Corporate Governance, Bank Performance, Risk Management, Islamic Banking and Finance.

Sudarmawan Samidi is a lecturer Sekolah Tinggi Manajemen IPMI. He also works in the National Islamic Finance Committee (KNKS)

Siti Ulviatul Arofah is a member of Department of Management, Faculty of Economics and Business, The University of Jember. Her research interests are in Financial Economics, Mathematical Economics, and Business Economics.

Novi Puspitasari is a faculty member of Universitas Jember.

Lilik Farida is a faculty member of Faculty of Economics and Business, Universitas Jember

Yaser Taufik Syamlan is a member of Tazkia Islamic University College. He is a head of Islamic microfinance department. His

research interest are Islamic Banking and Financial Technology.

Abdurrahman Misno BP is a member of Institut Agama Islam Syahid. His research interests are in economics and anthropology

Henik Hari Astuti is affiliated with Islamic Economic & Finance department, University of Trisakti.

Yuswar Z. Basri is a faculty member of Univesity of Trisakti.

Hendri Tanjung is a Head of Islamics Economics Departement, Ibn Khaldun University, Indonesia. His research interest are Islamic Management, Islamic Economics, Islamic Finance, and Islamic Banking.

Mayangsari Edastami is a member of University of Trisakti.

Miyasto is a member of Diponegoro University

Akhmad Affandi Mahfudz is a Director of Zahir Syariah Indonesia. He was lead consultant for government of Indonesia's project to prepare Master Plan of Islamic Economy 2019-2024.

COPYRIGHT TRANSFER AGREEMENT

Copyright of the article shall be assigned to TIFBR (Tazkia Islamic Finance and Business Review) as publisher of this journal. Copyright encompasses exclusive rights to reproduce and deliver the article in all forms and media, including reprints, photographs, microfilms and any other similar reproductions, as well as translations. The reproduction of any part of this journal, its storage in databases and its transmission by any forms or media, such as electronic, electrostatic and mechanical copies, photocopies, recordings, magnetic media, etc., will be allowed only with a written permission from TIFBR.

TIFBR Editors and International Advisory Editorial Board make every effort to ensure that no wrong or misleading data, opinions or statements be published in the journal.

In any way, the contents of the articles and advertisements published in TIFBR are sole and exclusive responsibility of their respective authors and advertisers.

TIFBR
(TAZKIA ISLAMIC FINANCE AND BUSINESS REVIEW)
NOTES FOR CONTRIBUTORS

TIFBR (Tazkia Islamic Finance and Business Review) is a peer-reviewed journal published by the Institute for Research and Community Empowerment (IRCE), Tazkia University College of Islamic Economics in Collaboration with Association of Islamic Economics Lecturers. The journal is a semi-annual journal issued in June and December. The aim of the journal is to disseminate Islamic economics, finance and business researches done by researches both from Indonesia and overseas. The editor receives manuscripts that have not been sent to other journals for publication. Notes for Contributors are presented at the end part of this journal. Correspondences about the papers that will be published, subscription information, and others can be addressed directly to our Editorial Office at: Institute for Research and Community Empowerment (IRCE), Tazkia University College of Islamic Economics, Jl. Ir. H. Djuanda No.78, Sentul City, Bogor 16810, Phone: +62-21-87962291-93, Fax: +62-21-87962294, E-mail: journal-tifbr@tazkia.ac.id or lppm@tazkia.ac.id

A paper submitted for publications must conform to the following guidelines:

1. Articles must be original work of the author (individuals, groups or institutions) that do not infringe copyright. Article submitted have never been published and is not being sent to other journal at the same time. The copyright in the article is accepted, still be right author.
2. Each article is approved for publication by the editorial board; the material will be honored in accordance with applicable policies.
3. The front page should consist of the article title, author name, and institution where the writer is coming from.
4. Titles must be as brief as possible, within the limits of clarity. In general, titles should not exceed twenty words.
5. Each article must be accompanied by abstraction, which is written in Indonesian and English. Abstract must be structured with the subtitle, starting with Objective, Methods, Results, Conclusions, and Keywords. Abstract is not more than 250 words (use the word count - the computer program), and does not contain abbreviations or acronyms that are not standard. The abstract should be informative.

6. Paper must be 1.5 spaced with Times New Roman; font size of 11 and paper size A4 and on one side of the paper only, length should be minimum 15 and maximum 30 pages.
7. Qur'anic citations should be fully referenced; followed by the name and number of the surah, and number of verse(s), i.e. "....." (Al-Baqarah [2]: 275).
8. CHAPTER articles are written with the preparation consistently as follows:
 - **Introduction**
 - Introduction of research report briefly outlines the core justification (justification) why the research needs to be done.
 - Introduction of research in the journal reports should be brief. Usually the required information outlined in the Introduction enough in 5 or 6 paragraphs, and overall no more than 1-2 pages.
 - The first section (paragraphs 1-2) provides background research (justification of why the research needs to be done, what is known, what needs to be added and the supporting data).
 - The second section (paragraph 3-4/ 4-5) of the introduction should be supported by relevant and strong literatures, but need not be described in detail.
 - The last section (paragraphs 5-6) contains a hypothesis or research purposes.
 - **Methodology**
 - In the case the research used quantitative, the methodology contains some information, including:
 1. Research design
 2. Place and time
 3. Population and sample
 4. Detailed information about how the study was conducted
 5. Definitions are important variables
 6. Means of collection and data management
 7. Computer programs used
 - In case the research used qualitative approach, the methodology contains below:

1. State the method (content analysis, descriptive analysis)
2. State the citation (Al Qur'an, Hadith, and Book)

- **Results and Discussion**

- Result is the most important thing in research report. The results are written to a logical sequence according to research.
- For quantitative research, the result should be begun with presentation of research result by chart, tables, and output from data processing. Table is made with an open table system.
- Pages, tables and figures should be numbered consecutively series.
- For qualitative research, the result could be in line with the research purposes. Supported by main literature or previous thoughts.
- Discussion should support the result and could be vary depends on the researcher. The discussion can be begun with the major finding in the research and followed by a comprehensive finding.

- **Conclusion**

- Conclusion answer the purposes of the research, stated in introduction.
- It must be stated by paragraph and not by number.

9. Pages, tables and figures should be numbered consecutively series.

10. References prepared by following rules:

a) Publication of the book:

Author, Initials., (Year). *Title of the book*. Edition. (Only include this if not the first edition). Place of publication (must be atown or city, not a country): Publisher.

Ex:

Enders, W., (2004). *Applied Econometric Time Series*. Second edition. New York: John Wiley & Son.

b) Articles in journals:

Author, Initials., (Year). Title of article. *Full title of journal*, Volume number (Issue/Part Number), Page number(s).

Ex:

Rangazas, P., (2000). Schooling and Economic Growth: A King-Rebelo Experiment with Human Capital. *Journal of Monetary Economics*, 46 (2), pp. 397-416

c) Article in a book edited others:

For books which are edited give the editor (s) surname and initials, followed by **ed.** or **eds.**

Author, Initials., ed., (Year). Title of book. Edition. Place: Publisher.

Ex:

Silverman, D.F. and Propp, K.K. eds., (1990). *The active interview*. Beverly Hills, CA: Sage.

Daryono. ed., (2005). *Concept of Fiscal Decentralization and Worldwide Overview*. Surakarta: Muhammadiyah University Press.

d) Working papers and Conference report

Author (s)., (Year). Full Title. In: Followed by editor name or organization, *Working Paper Number (or Full title of conference)*. Place of Publication: Publisher

Ex:

Kremer, M. and Chen, D., (2000). Income Distribution Dynamics with Endogenous Fertility. In: National Bureau of Economic Research, *Working Paper No.7530*. Cambridge: MA.

e) Unpublished work

You may occasionally have access to a document before it is published and may therefore not be able to provide full detail.

Ex:

Knowles, J., (1999). *Parental Decision Can Explain U.S. Income Inequality?*. Mimeo: University of Pennsylvania.

f) Article from Web site and other electronic forms:

Author or corporate author, (Year). Title of document. [Type of medium] Place: Producer: Publisher. Available at: include web site address/URL.

Ex:

Summers, R. and Heston, A., (1997). Penn World Table, Version 5.6. [http:// pwtecon.unpenn.edu/](http://pwtecon.unpenn.edu/).

g) Articles in newspapers, magazines and similar periodicals:
Authors, Initials., (Year). Title of Article. *Full titel of magazine/newspaper*,
day and month before page numbers and column line.

Ex:

Begley, S., (1993). Killed by Kindness. *Newsweek*, 12 April. p. 50-56.

h) Personal Communication

Where you refer to a more informal personal communication, e.g. letter, email, phone call or conversation, provide as much detail as possible and note the nature of the communication.

Permission should be sought before these sources are quoted, and a copy retained for reference.

Ex:

Tanjung, H., (2013). *Kajian Pengembangan Lembaga Mikro Syariah*. [Conversation] (Personal communication, 2 November 2013).

11. Footnote cannot be used as a reference. Footnote should be used only for information broadening that may distract reading continuity if included in a text. Footnote should be typed single-spaced and numerically numbered with an Arabic superscript numeric. Footnote should be placed at the end of the text.

12. The manuscript must be accompanied by the author biography, complete with address, phone, and an e-mail that can be contacted. It is recommended to write the biographical data in the form of CV (curriculum vitae) complete.

13. Guideline for Online Submission:

Author should first register as Author and/or is offered as Reviewer through the following address: <http://tifbr-tazkia.org/index.php/TIFBR/user/register>

Author should fulfil the form as detail as possible where the star marked form must be entered. After all form textbox was filled, Author clicks on "Register" button to proceed the registration. Therefore, Author is brought to online author submission interface where Author should click on "New Submission". In the Start a New Submission section, click on "'Click Here': to go to step one of the five-step submission process". The following are five steps in online submission process:

Step 1 - Starting the Submission: Select the appropriate section of journal, i.e. Original Research Articles, Review Article, or Short Communication. Thus, author must check-mark on the submission checklists.

Step 2 - Uploading the Submission: To upload a manuscript to this journal, click Browse on the Upload submission file item and choose the manuscript document file to be submitted, then click Upload button.

Step 3 - Entering Submission's Metadata: In this step, detail authors metadata should be entered including marked corresponding author. After that, manuscript title and abstract must be uploaded by copying the text and paste in the textbox including keywords.

Step 4 - Uploading Supplementary Files: Supplementary file should be uploaded including Covering/Submission Letter, and Signed Copyright Transfer Agreement Form. Therefore, click on Browse button, choose the files, and then click on Upload button.

Step 5 - Confirming the Submission: Author should final check the uploaded manuscript documents in this step. To submit the manuscript to Al-Iqtishad journal, click Finish Submission button after the documents is true. The corresponding author or the principal contact will receive an acknowledgement by email and will be able to view the submission's progress through the editorial process by logging in to the journal web address site.

After this submission, Authors who submit the manuscript will get a confirmation email about the submission. Therefore, Authors are able to track their submission status at anytime by logging in to the online submission interface. The submission tracking includes status of manuscript review and editorial process.

14. All correspondences should be sent to Editorial Board of the Tazkia Islamic Finance and Business Review (TIFBR), Jl. Ir. H. Djuanda No.78, Sentul City, Bogor 16810, Indonesia.

E-mail: journal-tifbr@tazkia.ac.id/lppm@tazkia.ac.id