

## ABOUT AUTHORS

**Abdul Razak Abdul Hadi** is the lecture from University of Kuala Lumpur, Malaysia. He also as a researcher on Islamic economics and finance studies.

**Any Setianingrum** is doctoral student of Islamic Economics Department at University of Airlangga. She also as a researcher on Islamic economics and finance studies.

**Burhanuddin Yusuf** is the lecture at Syarif Hidayatullah State Islamic University Jakarta. He completedly his doctoral degree at State University of Jakarta (UNJ). Also as a researcher on Islamic Economics and Finance studies.

**Chandra Warsito** is the lecture of IAIN Purwokerto. He also as a researcher on Islamic economics and finance studies.

**Erika Amelia** is the lecture of Syarif Hidayatullah State Islamic University Jakarta. She completedly her master degree at University of Indonesia.

**Kurniasih** finished her bachelor degree ats Syarif Hidayatullah State Islamic University Jakarta. Now she as a researcher on Islamic economics and finance studies.

**Mahmud** is a Lecturer at the STIA Al Karimiyyah Sumenep. Expertise in Islamic Education studies.

**Muniaty Aisyah** is the lecture at Syarif Hidayatullah State Islamic University Jakarta. Shee completedly her doctoral degree at University of Trisakti. Now she as a Head of Management Department at Syarif Hidayatullah State Islamic University Jakarta

**Nurul Huda** is a lecture at Faculty of Economic University of Yarsi. Finished his master degree at University of Indonesia, and Doctoral degree at University of Airlangga. Now he as a Head of Master of Management Department University of Yarsi. Also as a researcher on Islamic economics and finance studies.

**Rachmad Hidayat** is a lecturer at the Industrial Engineering Department, University of Trunojoyo Madura.

**Rizky Andriati** finished the bachelor degree at Jakarta State University (UNJ) and master degree at Middle Eastern and Islamic Studies from University of Indonesia. Also as a reporter on Islamic Economics and Finance.

**Rizqon Halal Syah Aji**, is the lecture at Syarif Hidayatullah State Islamic University Jakarta. He completedly his bachelor degree at Islamic University of Asy-Syafiyah, and master degree at University of Indonesia. Now he as a Head of Computation Laboratorium at Faculty Economics and Business Syarif Hidayatullah State Islamic University Jakarta.

**Sabarudin Akhmad** is a lecture at the Industrial Engineering Department at University of Trunojoyo. He also as a researcher on industrial engineering studies.

**Tulus Suryanto** is the lecture of IAIN Raden Intan Lampung Indonesia. He also as a researcher on Islamic economics and finance studies.

## ARTICLES AND AUTHORS

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| No | Name   | Title   | Note  |
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| 1  | Titi Dewi<br>Warninda & M.<br>Nadrattuzaman<br>Hosen | Mapping and Correlation<br>Analysis of Efficiency and<br>Profitability: The Case of<br>Islamic Rural Bank                                       | Lecture of Syarif<br>Hidayatullah State Islamic<br>University Jakarta. Also<br>as a researcher on Islamic<br>Economics and Finance<br>Studies |
| 2  | Euis Amalia &<br>Mahmudah Atiqah                     | Evaluating The Models<br>of Sharia Microfinance<br>in Indonesia: Analytical<br>Network Process<br>Approach                                      | Lecture of Syarif<br>Hidayatullah State Islamic<br>University Jakarta. Also<br>as a researcher on Islamic<br>Economics and Finance<br>Studies |
| 3  | Hardius Usman  | The Role of Religious<br>Norm on Selecting the<br>Islamic Bank  | Lecture of Middle East and<br>Islamic Studies Department<br>at University of Indonesia.   |
| 4  | Suryani &<br>Hendryadi                               | A Developing Model of<br>Relationship Between<br>Service Quality, Customer<br>Satisfaction, Loyalty, and<br>Word of Mouth in Islamic<br>Banking | Lecture of STAIN<br>Malikussaleh and Lecture<br>of At-Thahiriyah Islamic<br>University Jakarta  |
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| 6  | Indah Mulia Sari,<br>Hendro Wibowo,<br>& Edy Suprpto | Factors That Influenced<br>People to Become Islamic<br>Bank Customer: a Study<br>on Kancana Villagers   | Lecture of SEBI Islamic<br>Business School. Also as<br>a researcher on Islamic<br>Economics and Finance<br>Studies                            |
| 7  | Irfan Syauqi Beik<br>& Laily Dwi<br>Arsyianti        | Construction of CIBEST<br>Model As Measurement<br>of Poverty and Welfare<br>Indices From Islamic<br>Perspective                                 | Lectures of Agricultural<br>Institute Bogor (IPB). Also<br>as a researcher at CIBEST  |

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| 8  | M. Sabri Haron,<br>Riki Rahman &<br>Bayu T Possumah | The Assesment of<br>Inclusiveness Principle of<br>Malaysian New Economic<br>Model: Maqashid<br>Syar'iyah Perspective | Lecturer at Pusat Citra<br>Universiti, Universiti<br>Kebangsaan Malaysia<br>(UKM). Also researcher<br>on Islamic Economics and<br>Finance Studies |
| 9  | Abdul Hamid   | The Impact of Spin-off<br>Policy To The Profitability<br>on Indonesian Islamic<br>Banking Industry                   | Lecture of Syarif<br>Hidayatullah State Islamic<br>University Jakarta.  |
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| 2  | Rachmad Hidayat,<br>Sabarudin<br>Akhdad,<br>Machmud | Effects of Service Quality,<br>Customer Trust, and<br>Customer Religious<br>Commitment on<br>Customer Satisfaction and<br>Loyalty of Islamic Banks<br>in East Java | Lecture of Industrial<br>Engineering Department<br>University of Trunojoyo.<br>Lecture of Islamic Education<br>Department, STI Al-<br>Karimiyah |
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| 7  | Chandra Warsito             | The Image of Financial Institution as Islamic Bank in Mediation Service Quality and Customer Satisfaction on Customer Loyalty in Purwokerto | Lecture at IAIN Purwokerto. Researcher on Islamic Economics and Finance Studies  |
| 8  | Erika Amelia                | Financial Ratio and Its Influence to Profitability in Islamic Banks   | Lecture of Syarif Hidayatullah State Islamic University Jakarta. Also as a researcher on Islamic Banking studies               |
| 9  | Burhanuddin Yusuf           | Human Resources Development of Sharia Banking: Phenomenological Approach  | Lecture of Syarif Hidayatullah State Islamic University Jakarta. Also as a researcher on Islamic Economics and Finance Studies |
| 10 | Any Setianingrum            | Application of Pattern of Islamic State Revenue Policy to Improve The Ability of Indonesia's Fiscal   | Doctoral student at Islamic Economics Department at University of Airlangga  |

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# AL-IQTISHAD

*Journal of Islamic Economics*

## GUIDANCE FOR WRITING IN Journal of Al-Iqtishad

1. The manuscripts represent academic research in Islamic economics and Finance discipline.
2. Upon the publication of the manuscript, the author should provide a letter states that the manuscripts have never been, or under consideration to be, published in other journal publications.
3. Structure of the manuscripts
  - a. **Title.** The title should be short, clear, and informative, but does not exceed 9 words.
  - b. **Author's names and institutions.** The author's names should be accompanied by the author's institutions and email addresses, without any academic titles and/or job title.
  - c. **Abstract and keywords.** The abstract should be less than 150 words. The key words should be 2 to 5 phrases.
  - d. **Introduction.** This section explains the backround of the study, and aims of the manuscripts. It should be written without numbers and/or pointers.
  - e. **Literature Review.** This section explains the theoretical framework that used on this research, a review on the previous research in the area.
  - f. **Methods.** This section describes the tools of analysis along with the data and their sources.
  - g. **Discussion.** This section explains the results of the study.
  - h. **Conclusions.** This section concludes and provides policy implications, if any, of the study.
  - i. **References.** This section lists only the papers, books, or other types of publications referred in the manuscript.
4. The authors should provide an index of subject, namely the specific terms in the manuscript. The authors should also provide the index of authors, namely the key authors of papers referred in the manuscript. Please write the family name followed by the given name.
5. Estimation result from a software package is not allowed to be directly presented in the paper. They should be presented in equations with the appropriate estimation results.
6. Table format should contains only heading and contents. Please provide the top and bottom lines, along with the line(s) that separate the heading and the contents. Example:

**Table 1. The Growth of Third Party Fund, Financing and Asset (Billion rupiah)**

|                    | 2009   | 2010   | 2011    | 2012    | 2013    | 2014*   |
|--------------------|--------|--------|---------|---------|---------|---------|
| <b>Fundraising</b> | 52.271 | 76.036 | 115.415 | 147.512 | 174.018 | 186.608 |
| <b>Financing</b>   | 46.886 | 68.181 | 102.655 | 147.505 | 179.284 | 187.886 |

Asset 66.090 97.519 145.467 195.018 229.557 244.197

Source: Islamic banking statistics, Bank of Indonesia

7. Acknowledgment, if any, should be written as the foot-note of the manuscript's title.
8. The manuscript is prepared in a quarto paper, single-sided, and double-space format. A new paragraph should start 5 characters from the left margin, using 12-size, times-new-romans font type.
9. The manuscript is written in proper English, either British or American English, but not the combination of both, except for special editions.
10. The manuscript should be in no less than 25 pages long.
11. The top and bottom margins are 1 inch.
12. The title is written using capital letters of 14 font size, centre position.
13. Sub titles are written using capital letters, started from the left margin.
14. Sub of sub titles are written using capital letters only at the beginning of each word except for connecting words. They should be started from the left margin.
15. References should be those of the last ten years publication, unless they are key references.
16. Citation in the text body should be written using the family name and years of publication. Example:
  - a. Hill (2001) suggests that the objective of depreciation ....
  - b. According to Kotter (1867), intra industry trade can be ...
  - c. Wagner (in McCain, 1982) states that ...
  - d. The definition of flypaper effect is ... (Wagner, 1976).
17. Tables and figures should be presented as follows:
  - a. 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.
  - b. The tables and figures should provide the source of information, if any, at the bottom part of both.
18. References should be written in alphabetical order, without any number. They should be written using the following criteria:
  - a. For books, the format should follow the following example:  
Al Arif, M. N. R. 2010. *Dasar-dasar Pemasaran Bank Syariah*. Bandung: Alfabeta.
  - b. For papers that are part of a book, the format should follow the following example:  
Bahl, R. 2000. *How to Design a Fiscal Decentralization*. in Sahid, Y. (eds.), *Local Dynamics in an Era of Globalization*, 25-26, London: Oxford University Press.
  - c. For journal/magazine papers, the format should follow the following example:  
Al Arif, M. N. R. 2012. *Efek Multiplier Wakaf Uang dan Pengaruhnya Terhadap Program Pengentasan Kemiskinan*. Jurnal Asy-Syir'ah Fakultas Syariah UIN Sunan Kalijaga Yogyakarta, Vol. 46, No. 1, Januari 2012, hlm. 10 – 12.
  - d. For internet references, the format should follow the following example:  
Kharlie, Ahmad Tholabi. 2006. "Formalisasi Syariah Islam, Mengapa Tidak?", <http://www.ahmadtholabi.wordpress.com>, accessed on 17 Maret 2014
  - e. For magazine, the format should follow the following example:  
Asa, Syu'bah. 2004 "Pengantin Darah", dalam *Tempo*, No. 30/XXX111/20, 20 September 2004

19. Transliteration guidance (from Arabic to latin)

| Consonant |          |         |
|-----------|----------|---------|
| (ا) = a   | (ز) = z  | (ق) = q |
| (ب) = b   | (س) = s  | (ك) = k |
| (ت) = t   | (ش) = sy | (ج) = l |
| (ث) = ts  | (ص) = sh | (م) = m |
| (ح) = j   | (ض) = dh | (ن) = n |
| (خ) = h   | (ط) = th | (و) = w |
| (ك) = kh  | (ظ) = zh | (ه) = h |
| (د) = d   | (ع) = ‘  | (ء) = ’ |
| (ذ) = dz  | (غ) = gh | (ي) = y |
| (ر) = r   | (ف) = f  | (ة) = t |

| Short Vocal | Long Vocal |
|-------------|------------|
| _____ = a   | (اَ) = â   |
| _____ = i   | (اِ) = î   |
| _____ = u   | (اُ) = û   |

| Diftong    | Pembauran        |
|------------|------------------|
| (اُو) = aw | (اَل) = al       |
| (اِى) = ay | (اَلشِى) = al-sy |
|            | (اَلو) = wa al-  |

20. The manuscript in microsoft word should be sent to [editor.iqtishad@yahoo.com](mailto:editor.iqtishad@yahoo.com)
21. A brief CV that records full name, academic title, institution, telephone, fax and mobile number should accompany the manuscript.
22. The decision of the manuscript are:
  - a. Accepted without revision, or
  - b. Accepted with minor revision, or
  - c. Accepted with major revision, or
  - d. Rejected.
23. Upon the publication of the manuscript in the journal, the author will receive a publication proof number and 3 off-prints.