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ARTICLES & AUTHORS

Vol. 9 (1) January 2017

No	Name	Title	Note
1	Teguh Budiman, Farida Titik Kristanti, Wardhana	Islamic Capital Listed in Financial Market: Risk, Governance, Earning, and Capital	Lecturer and Researcher at Faculty of Economics and Business Universitas Padjajaran.
2	Dimas Bagus Wiranatakusuma, Jarita Duasa	Building an Early Warning Towards The Resilience of Islamic Banking in Indonesia	Lecturer of Universitas Muhammadiyah Yogyakarta, and Lecturer at International Islamic University of Malaysia.
3	Yee Loon Mun, Hasanuddin Mohd Thas Thaker	Asset Liability Management of Conventional and Islamic Banks in Malaysia	Lecturer and Researcher of HELP University.
4	Ismawati Haribowo	The Indonesian Islamic Bank's Spin-off: A Study in Regional Development Banks	Lecture of State Islamic University Syarif Hidayatullah Jakarta. Also as a researcher on Islamic Accounting Studies
5	Uun Sunarsih, Ferdiansyah	Determinants of The Islamic Social Reporting Disclosure	Lecture of School of Economics of Indonesia (STEI). Also as a researcher on Accounting Studies
6	Estu Widarwati, Nur Choirul Afif, Muhamad Zazim	Strategic Approach for Optimizing of Zakah Institution Performance: Customer Relationship Management	Lecturer of STIE Sutaatmadja Subang, Jenderal Soedirman University, and Al-Mu'min Islamic College.
7	Aldrin Herwany, Erie Febrian, Imam Buchari	Greece Financial Crises and Sukuk Markets: Experience From Gulf Countries	Lecturer of Universitas Padjajaran and University College of Bahrain.
8	Nurul Hilmiyah, Bayu Taufiq Possumah, Muhammad Hakimi Mohd Shafai	Tawhidic Based Economic System: A Preliminary Conception	Doctoral student at Universiti Kebangsaan Malaysia, Lecturer at Tazkia University College of Islamic Economics, and Lecturer of Universiti Kebangsaan Malaysia

9	Muniaty Aisyah	Consumer Demand on Halal Cosmetics and Personal Care Products in Indonesia	Lecture of State Islamic University Syarif Hidayatullah Jakarta. Also as a researcher on marketing management Studies
10	Ahmad Hudaifah, Shochrul Rohmatul Ajija	A Comparative Study in Poverty Alleviation Between Moslem and Non Moslem Populated Countries	Lecture of Lecturer at Universitas Semen Indonesia and Airlangga University.

Vol. 9 (2), July 2017

No	Name	Title	Note
1	Abdulla Hamzah Al Hadrami, Sutan Emir Hidayat, Mohamed Isa Al-Sharbiti	The Important Selection Criteria in Choosing Islamic Banks: A Survey in Bahrai	Lecturer of University College of Bahrain. Also as a researcher in Islamic finance studies
2	Hamdan Yuafi, Anton Bawono	Islamic Banking Existence and Domestic Credit: Study at Seven Countries	Lecture of IAIN Salatiga. Also as a researcher on Islamic Economics and Finance Studies
3	Kharisya Ayu Effendi	Risk of Debt-Based Financing in Indonesian Islamic Banking	Lecture of Universitas Widyatama. Also as a researcher on Islamic Economics and Finance Studies
4	Sofyan Baehaqi, Idqan Fahmi, Irfan Syauqi Beik	Determining Factors of Deposit Level of Islamic Banks in Indonesia	Lecturer at Bogor Agricultural University. Also as a researcher in Islamic Banking studies
5	Ahmad Rodoni, M. Arskal Salim, Euis Amalia, Rezki Syahri Rakhmadi	Comparing Efficiency and Productivity in Islamic Banking: Case Study in Indonesia, Malaysia, and Pakistan	Lecture of State Islamic University (UIN) Syarif Hidayatullah Jakarta. Also as a researcher on Islamic Finance Studies
6	Rose Abdullah, Abdurrahman Raden Aji Haqqi	Zakat for Asnaf Al-Gharimun in Brunei Darussalam: Concepts and Practice	Lecturer and researcher at Universiti Islam Sultan Sharif Ali Brunei Darussalam

7	M Ashraf Al Haq, Norazlina Binti Abd Wahab	Effective Zakat Distribution: Highlighting Few Issues and Gaps in Kedah, Malaysia	Lecturer and researcher at Universiti Utara Malaysia.
8	Desmadi Saharuddin, Ali Rama	Currency System and It's Impact on Economic Stability	Lecturer at UIN Syarif Hidayatullah Jakarta. Researcher on Islamic Economics Studies
9	Ruhadi, Muhammad Umar Kai	Bankruptcy Model Analysis: Comparative Studies Between Sharia and Non Sharia Manufacturing Companies	Lecturer of Politeknik Negeri Bandung. Also as a researcher on Economics and Finance Studies
10	Ma'ruf Amin	Fatwa and The Development of Islamic Financial Industry: A Lesson From Indonesia	Lecture of State Islamic University (UIN) Maulana Malik Ibrahim Malang. Also as a chairman of Indonesian Ulema Council

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AUTHORS INDEX

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Abdurrahman Raden Aji Haqqi
Ahmad Hudaifah
Ahmad Rodoni
Aldrin Herwany
Ali Rama
Anton Bawono
Bayu Taufiq Possumah
Desmadi Saharuddin
Dimas Bagus Wiranatakusuma
Erie Febrian
Estu Widarwati
Euis Amalia
Farida Titik Kristanti
Ferdiansyah
Hamdan Yuafi
Idqan Fahmi
Imam Buchari
Irfan Syauqi Beik
Ismawati Haribowo
Jarita Duasa
Kharisya Ayu Effendi
Hasanuddin Mohd
M Ashraf Al Haq
M. Arskal Salim
Ma'ruf Amin
Mohamed Isa Al-Sharbiti
Muhammad Zazim
Muhammad Hakimi Mohd Shafiai
Muhammad Umar Mai
Muniaty Aisyah
Norazlina Binti Abd Wahab
Nur Choirul Afif
Nurul Hilmiyah
Rose Abdullah
Ruhadi
Scochrul Rohmatul Ajija
Sofyan Baehaqi
Sutan Emir Hidayat
Teguh Budiman
Uun Sunarsih
Yee Loon Mun
Wardhana

SUBJECT INDEX

Accounting based
Al-gharimum
ARIMA
Asset liability management
Banking crisis
Bankruptcy model
Capital
Company size
Comparative study
Consumers purchase behavior
Conventional banks
Cosmetics
Currency system
Customer loyalty
Customers
Customer relationship management
Data envelopment analysis
Debt-based financing
Deposit level
Descriptive
Domestic credit
Early warning system
Earning
Economic stability
Effective distribution
Efficiency
Extracting signal approach
Fatwa
Financing risk management
Governance
Greece financial crises
Gulf countries
Halal
Islamic banks
Islamic banking
Islamic economics
Islamic social reporting
Literature review
Malmquist
Mainstream economics
Market risk
Moslem countries
Non-moslem countries
Non-sharia companies
Panel regression
Personal care products
Poverty
Productivity
Profitability
Qualitative
Regional development bank
Resilience of Islamic banking
Risk
Selection criteria
Sharia companies
Sharia financial industry
Spin-off
Sukuk
Sukuk markets
Sustainable balanced scorecard
Tawhid
Theory of planned behavior
Ulema
Vector auto-regression
Zakah
Zakah management
Zakah institution performance
Zakah system

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 - e. **Literature Review.** This section explains the theoretical framework that used on this research, a review on the previous research in the area.
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6. Table format should contain 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*
Fundraising	52.271	76.036	115.415	147.512	174.018	186.608
Financing	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.
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10. The manuscript should be in no less than 25 pages long.
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19. Transliteration guidance (from Arabic to latin)

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

Short Vocal	Long Vocal
— / — = a	(اَ) = â
— / — = i	(اِ) = î
— / — = u	(اُ) = û

Diftong	Pembauran
(أو) = aw	(ال) = al
(أي) = ay	(الش) = al-sy
	(وال) = wa al-

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