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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.
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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.
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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
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 - d. The definition of flypaper effect is ... (Wagner, 1976).
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| 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 | (الـش) = al-sy |
| | (وال) = wa al- |

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