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ARTICLES & AUTHORS

Vol. 10 (1) January 2018

No	Name	Title	Note
1	Rahmatina Awaliyah Kasri, Niken Iwani S Putri	Fundraising Strategies to Optimize Zakah Potential in Indonesia: An Exploratory Qualitative Study	Lecturer and Researcher at Faculty of Economics and Business Universitas Indonesia.
2	Siti Fatimah Zahra, Ascarya, Nurul Huda	Stability Measurement of Dual Banking System in Indonesia: Markov Switching Approach	Researcher of STEI Tazkia, researcher from Bank of Indonesia, and Lecturer at Universitas Yarsi
3	Sutan Emir Hidayat, Ali Khaled Al Khalifa	Shariah Governance Practices at Islamic Banks in Bahrain From Islamic Bankers' Perspective	Lecturer and Researcher of University College of Bahrain.
4	Muhammad Rizky Prima Sakti, Hassanudin bin Mohd Thas Thaker, Abdul Qoyum, Ibnu Qizam	The Concept and Practice of Macprudential Policy in Indonesia: Islamic and Conventional	Ph.D students from Universiti Teknologi Malaysia, Lecturer from Help University, and Lecturer from UIN Sunan Kalijaga Yogyakarta
5	Mohammad Nazim Uddin, Monir Ahmmed	Islamic Banking and Green Banking for Sustainable Development: Evidence From Bangladesh	Lecture of International Islamic University Chittagong, Bangladesh. Also as a researcher on Islamic economics Studies
6	Jamshaid Anwar Chattha, Syed Musa Alhabshi	Lowly or Negative Benchmark Rates Bandwagon: Any Risk Implications for Islamic Banks	Economist from Central Bank of Kuwait, and Lecturer at International Islamic University of Malaysia.
7	Farhan Ahmed, Abdul Rafay, Afzal Ahmed	Dividend Payout Policy of Conventional Banking and Islamic Banking in Pakistan	Lecturer at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST) Pakistan

8	Ahsan Israr, Fahad Ahmed Qureshi, Mubeen Butt	Selection Criteria of Public for Account Opening: A Case Study of Islamic Banks in Pakistan	Lecturer at CAPS, Arizona State University, USA; and lecturer from Minhaj University, Pakistan
9	Yoghi Citra Pratama, Abdul Aziz	Macroeconomic Variables, International Islamic Indices, and The Return Volatility in Jakarta Islamic Index	Lecture of State Islamic University Syarif Hidayatullah Jakarta. Also as a researcher on Islamic economics Studies
10	Raditya Sukmana	Determinants of Credit and Financing Risk: Evidence of Dual Banking System in Indonesia	Lecture of Lecturer at Airlangga University.
11	Jaenal Effendi	Islamic Insurance: A Potential Niche Market of Indonesia	Lecturer at Bogor Agricultural University. Also as a researcher on Islamic economics studies.
12	Murniati Mukhlisin, Muhammad Syafi Antonio	Meta Analysis on Direction of Accounting Standards for Islamic Financial Institution: Case Studies in United Kingdom and Indonesia	Lecturer at STEI Tazkia. Also as a researcher on Islamic economics studies.

Vol. 10 (2), July 2018

No	Name	Title	Note
1	R. Robiyanto	Testing of The Gold's Role as a Safe Heaven and Hedge for Sharia Stocks in Indonesia	Lecturer of Satya Wacana Christian University. Also as a researcher of finance studies
2	M Shabri Abd Majid	Who Co-Moves The Islamic Stock Market of Indonesia? The US, The UK, or Japan	Lecturer of Syiah Kuala University. Also as a researcher on Islamic Economics and Finance Studies
3	Widad Metadjer, Hadjer Boulila	Causal Relationship Between Islamic Bonds, Oil and Precious Metals: Evidence from Asia Pacific	Researcher from University of Djilali Liabes, Algeria; and also a PhD student from University of Abou Bekr Belkaid, Algeria.

4	Lita Wulandari, Hermanto Siregar, Hendri Tanjung	Spin off Feasibility Study of Sharia Financing Unit: Study in Adira Finance	Lecturer and researcher at Bogor Agricultural University, and lecturer at University of Ibnu Khaldun.
5	Egi Arvian Firmansyah, Ardi Gunardi	A New Paradigm in Islamic Housing: Non-Bank Islamic Mortgage	Lecturer of Universitas Padjadjaran, and lecturer of Universitas Pasundan.
6	Farisah Amanda, Bayu Taufiq Possumah, Achmad Firdaus	Consumerism in Personal Finance: An Islamic Wealth Management Approach	Lecturer and researcher at STEI Tazkia, and lecturer from Universiti Malaysia Trengganu.
7	Tanveer Abrar, Farhan Ahmed, Muhammad Kashif	Financial Stability of Islamic versus Conventional Banks in Pakistan	Lecturer at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST) Pakistan
8	Muniaty Aisyah	Islamic Bank Service Quality and Its Impact on Indonesian Customers' Satisfaction and Loyalty	Lecturer at UIN Syarif Hidayatullah Jakarta. Researcher on Islamic Economics Studies
9	Imran Umer Chhapra, Afzal Ahmed, Raja Rehan, Farasat Hussain	Consumer's Preference and Awareness: Comparative Analysis Between Conventional and Islamic Ijarah Auto Financing in Pakistan	Lecturer at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST) Pakistan
10	Ahmad Rodoni, Bahrul Yaman	Asymetric Information and Non-Performing Financing: Study in The Indonesian Islamic Banking Industry	Lecturer at UIN Syarif Hidayatullah Jakarta. Researcher on management Studies
11	Kartika Andiani, Didin Hafidhuddin, Irfan Syaqui Beik, Khalifah M Ali	Strategy of BAZNAS and Laku Pandai For Collecting and Distributing Zakah in Indonesia	Lecturer at Bogor Agricultural University. Also as a researcher on Islamic economics studies.
12	Dian Masyita	Lesson Learned of Zakah Management from Different Era and Countries	Lecturer of Universitas Padjadjaran. Also as a researcher on Islamic finance studies

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AUTHORS INDEX

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Afzal Ahmed

Ahmad Rodoni

Ardi Gunardi

Bahrul Yaman

Bayu Taufiq Possumah

Dian Masyita

Didin Hafidhuddin

Egi Arvian Firmansyah

Farasat Hussain

Farhan Ahmed

Farisah Amanda

Hadjer Boulila

Hendri Tanjung

Hermanto Siregar

Imran Umer Chhapra

Irfan Syauqi Beik

Kartika Andiani

Khalifah M Ali

Lita Wulandari

M. Shabri Abd Majid

Muhammad Kashif

Muniaty Aisyah

Raja Rehan

R. Robiyanto

Tanveer Abrar

Widad Metadjer

SUBJECT INDEX

AAOIFI governance standards
Accounting standards
Account opening
Adverse selection
Analytical network process
ARIMA
Asymmetric information
Banking stability
Benchmark rates
Causal relation
Co-movements
Collection
Consumerism
Consumer preference
Conventional banks
Conventional auto financing
Customer loyalty
Customer satisfaction
Decentralization
Disbursement
Diversification benefits
Dividend payout policy
Dual banking system
Feasibility study
Financial planning
Financial stability
Fundraising strategy
Gold
Green banking
Hedging
Ibnu Khaldun
Integration
International Islamic indices
Islamic banks
Islamic banking
Islamic bonds
Islamic charities
Islamic financial institutions
Islamic ijarah auto financing
Islamic mortgage
Islamic insurance
Islamic service quality
Islamic stock market
Islamic voluntary sector
Islamic wealth management
Jakarta Islamic index
Localization
Macroeconomic
Macroprudential
Markov switching method
Meta analysis
Moral hazard
Multivariate causality
Murabaha
Negative rates
Niche markets
Oil prices
Personal finance
Precious metal
Public preference
Quantile regression

AL-IQTISHAD

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 - g. **Discussion.** This section explains the results of the study.
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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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 - 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).
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- 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	(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	(ا) = â
— / — = i	(ي) = î
— / — = u	(و) = û

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

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