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The Recent Development of Islamic Economic Studies in Indonesia

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Abstract

This study outlines the recent development of Islamic economics in Indonesia. The data has been gathered from articles on Islamic economics published in the select national accredited journals in Indonesia from 2004 – 2017, consisting of 184 articles. This study has applied the field method chart as suggested by Hesford. We have classified these articles based on the field of research, the research topic, and its method. This study finds that there is an increase number of articles on Islamic economics in Indonesia published on national-accredited journals. These selected articles mostly discussed such topics relating to the banking issues.

Keywords: *Islamic economics, bibliography, analytical method, literature studies, survey method.*

Introduction

The history of Islamic economics began when Islam came for the first time to Indonesia through trade channel by some merchants from Persia, Gujarat, Yemen, China and some other countries. Meanwhile, the development of Islamic economics in modern era in Indonesia has been

recognized since the establishment of Bank Muallamat in 1992. In turn, it came various laws supporting the economic system, such as Law No 7 of 1992 on banking as amended on Law no 10 of 1998. Subsequently, several laws have emerged as a form of government support for the progress of Islamic economics in Indonesia. The economic crisis in Indonesia in early 1997 had a major impact on banking institutions that ended with liquidation in several banks. However, this financial tsunami did not work on Islamic banks. Islamic banks has been still standing strong and even growing rapidly. The rapid development of Islamic economics must be addressed carefully and thoroughly. The researchers in Indonesia attempt to give new ideas on the Islamic economics in Indonesia. The results of those thoughts are various and published on scientific journals in Indonesia.

This study continues such previous study as Hesford et al (2007) and Suprianto and Setiawan (2017) that investigate the recent development of management accounting and earnings management, respectively. We focus on development of Islamic economics in Indonesian context. Indonesia has been the largest Muslim population in the world with a socio-cultural society inspired by Islamic values and the fifth country with the world's strongest economy. This study has gathered 184 articles on Islamic economics in nine accredited journals in Indonesia for 14 years (from 2004 to 2017) applying two approaches: *charting the field* and *analyzing the community*. These two approaches have been used to outline the development of Islamic economics in Indonesia from various aspects. This research attests the development of Islamic economics in Indonesia and promotes a perspective for further research.

Research Method

This research has employed method by Hesford et al (2007), namely charting the field. Using this approach, we attempt to select some research

articles on Islamic economics published in nine journals: *Indonesian Accounting & Auditing Journal* (JAAI), *Indonesian Accounting & Financing Journal* (JAKI), *Multi Paradigm Accounting Journal* (JAMAL), *Financing and Banking Journal* (JKP), *Iqtishadia, Economic and Development of Indonesia Journal* (JEPI), *Journal of Economics, Business and Accountancy of Ventura*, *Signifikan* and *Al Iqtishad*. In turn, it has been grouped based on its topic, and its method. These journals has been selected in accordance to the criteria: these journals have been accredited in 2017, and it can be accessed online. We select systematically all articles published in each journal, related to Islamic economics in Indonesia.

Result and Discussion

We select the 14-year period between 2004 to 2017 since during this period, the development on Islamic economics in Indonesia undergoes a lot of progress as can be seen on table 1. The selection process generates 184 articles. We record bibliographic data of the article which consists of journal name, the year of publication, the page, the name of the researcher, institutional affiliation at the time of publication, as well as the reference list of each article. Since offline articles are not available, we do not insert them for the selection. On the table 2, the sample description can be seen in a whole form (from 2004 to 2017). There is one journal which dominates the research on Islamic economics, that is *Al-Iqtishad*, by 37,5%; meanwhile JKP by 25%, *Iqtishadia* by 11,9%, JAAI by 6,5%, *Signifikan* by 4,9%, *Ventura* by 4,4%, JAKI by 3,8%, JAMAL by 3,8% and the lowest is JEPI by 2,2%. In sum, there are only four articles related to Islamic Economics.

Based on table 2, there has been an increasing number of articles published in accredited journals in Indonesia, as can be seen from two period of observation groups; the first period lies between 2004 to 2010

and period 2 range between 2011 to 2017. The result shows an increase from 31 articles to 153 articles, or around 400%.

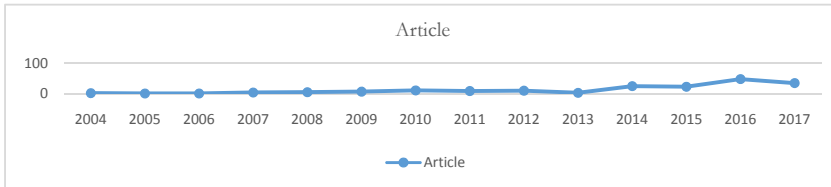


Table 1. Islamic Economics Research Development

Table 2. Sample Statistic

Journal Name	2004 to 2017	2004 to 2010	2011 to 2017
	Article (percentage)	Article (percentage)	Article (percentage)
JAAI	12 (6,5%)	7	5
JAKI	7 (3,8%)	3	4
AL-IQTISHAD	69 (37,5%)	0	70
JAMAL	7 (3,8%)	1	6
JKP	46 (25%)	16	30
JEPI	4 (2,2%)	4	0
Ventura	8 (4,4%)	0	8
IQTISHADIA	22 (11,9%)	0	22
Signifikan	9 (4,9%)	0	9
Total	184	31	153

The article classification on Islamic economics has been grouped into 5 fields: banking, insurance, capital market, *zakat* (payment made annually under Islamic law on certain kinds of property and used for charitable), *infaq* (spending wealth for a certain purpose as guided by Islam), and *sadaqa* (a gift of property to indigent people). Based on table 3, we can see the research focus which have been conducted. Mostly the researches have mainly focused on banking (52,7%), followed by other

fields (25,5%) such as capital market (14,1%), *zakat, infaq, sadaqa* (4,3%) and insurance (3,3%). The research opportunity outside of banking field has still widely opened, especially the research in the field of insurance may be developed since there are only six articles in the 14-year observation.

Table 3. Article Classification Based on Field Focus

Field Focus	2004 to 2017	2004 to 2010	2011 to 2017
	Article (Percentage)	Article (Percentage)	Article (Percentage)
Banking	97 (52,7%)	19	78
Insurance	6 (3,3%)	0	6
Capital Market	26 (14,1%)	4	22
Zakat, Infaq, Sadaqa	8 (4,3%)	0	8
Other	47 (25,5%)	8	39
Total	184	31	153

From the table 4, it shows that such articles on Islamic economics have focused on product disclosure, system/ regulation and so forth. It displays that there are still numerous topics related to Islamic economics which has been rarely examined. Table 4.1 demonstrates that on banking field research, the topic has mainly discussed on the disclosure by 46 articles (47,4%), which has been seen from the increase number of research articles from period of 2004-2010. There are only 19 articles which later upsurge in the next period to 78 articles. However, there are many other topics outside of banking field which can be examined, for instance, topic related to the banking system/regulation.

Table 4.2 depicts that the topics on insurance is still very limited. Over the last 6 years, there were only six articles in which, 50% of the number of the research on insurance field has focused on disclosure topics. Table 4.3 illustrates that the field of capital market has focused on the disclosure topic. It can be seen from 12 articles (46,2%) of the total 26

articles related to the capital market. In other words, it invites such other topics to discuss in this field. From table 4.4, discussion topic on *zakat*, *infaq* and *sadaqa* mostly examines related to their products. It is shown around 50% which are related to the topics and related issues.

Table 4.5 indicates that there are many research opportunities outside of the fields studied above. Meanwhile the next table 4.5 displays the topic discussed by other fields which has prioritized on disclosure as much as 38,3%, followed by other topics of 34%, system/regulation of 14,9%, and product of 12,8%. From the classification, it is apparent that most of articles of Islamic economics research in Indonesia in various fields have emphasized on the disclosure topic, which later followed by topics related to product and system/regulation. Thus, there are many topics related to Islamic economics in various fields which are very likely to further study.

Table 4.1 Banking Field

Topic	2004 to 2017	2004 to 2010	2011 to 2017
	Article (percentage)	Article (percentage)	Article (percentage)
Disclosure	46 (47,4%)	5	41
Product	12 (12,4%)	5	7
System/Regulation	9 (9,3%)	2	7
others	30 (30,9%)	7	23
Total	97	19	78

Table 4.2 Insurance Field

Topic	2004 to 2017	2004 to 2010	2011 to 2017
	Article (percentage)	Article (percentage)	Article (percentage)
Disclosure	3 (50%)	-	3
Product	2 (33,3%)	-	2

System/Regulation	1 (16,7%)	-	1
Others	-	-	-
Total	6	-	6

Table 4.3 Capital Market Field

Topic	2004 to 2017	2004 to 2010	2011 to 2017
	Article (percentage)	Article (percentage)	Article (percentage)
Disclosure	12 (46,2%)	1	11
Product	10 (38,5%)	2	8
System/Regulation	1 (3,8%)	1	-
Others	3 (11,5%)	-	3
Total	26	4	22

Table 4.4 Zakat, Infaq, Sodaqa Field

Topic	2004 to 2017	2004 to 2010	2011 to 2017
	Article (percentage)	Article (percentage)	Article (percentage)
Disclosure	2 (25%)	-	2
Product	4 (50%)	-	4
System/Regulation	-	-	-
others	2 (25%)	-	2
Total	8	-	8

Table 4.5 Other Fields

Topic	2004 to 2017	2004 to 2010	2011 to 2017
	Article (percentage)	Article (percentage)	Article (percentage)
Disclosure	18 (38,3%)	2	16
Product	6 (12,8%)	4	2
System/Regulation	7 (14,9%)	2	5
Others	16 (34%)	-	16
Total	47	8	39

Based on research method applied by such researchers, it can be classified based on three research methods: survey method, analytical method, and literature review method. Furthermore, as shown table 5, it shows that for 14 years, the research method used in Indonesia is analytical method, by around 58,2% (107 articles). Meanwhile the number of article using literature review method is by around 30,4% (56 articles), and that of using survey is by around 11,4% (21 articles). Table 5 also shows on the first period, the analysis strategy has been dominated by literature review research method, by 46,7% (14 articles); analytical method by 43,33% (13 articles); and survey by 10% (3 articles). In the second period, analytical research articles have significantly increased by 600% (from 13 to 94 articles). Meanwhile, articles-based survey has surged by 500% (3 to 18 articles) and articles-based literature review has the same trend by 200% (from 14 to 42 articles). To sum, the most dominant research method has been the analytical method.

Table 6 expresses the journal characteristics compared to the research method. Analytical research method has been employed in all journals, except that in JAMAL. Moreover, literature review method has been utilized in all journals, except in JEPI. The journal articles on Islamic economics which have employed survey are limited and published in such journals as *Signifikan* (1 article), JAAI (2 articles), JKP (5 articles), *Iqtishadia* (5 articles), and *Al-Iqtishad* (8 articles). Meanwhile, the journal articles which have applied analytical method, literature review and survey are varied published in *Al-Iqtishad* by 43% (46 of 107 articles), 28% (15 of 56 articles) and 38,1% (8 of 21 articles), respectively.

Table 5. Article Classification Based on Research Method

Topic	2004 to 2017	2004 to 2010	2011 to 2017
	Article (percentage)	Article (percentage)	Article (percentage)
Analytical	107 (58,2%)	13 (43,3%)	94 (61%)
Review	56 (30,4%)	14 (46,7%)	42 (27,3%)
Survey	21 (11,4%)	3 (10%)	18 (11,7%)
Total	184	30	154

Table 6. Journal Classification Based on Research Method

Journal Name	Research Method		
	Analitycal (percentage)	Review (percentage)	Survey (percentage)
JAAI	6 (5,6%)	4 (7,1%)	2 (9,5%)
JAKI	3 (2,8%)	4 (7,1%)	-
AL-IQTISHAD	46 (43%)	15 (26,8%)	8 (38,1%)
JAMAL	-	7 (12,5%)	-
JKP	26 (24,3%)	15 (26,8%)	5 (23,8%)
JEPI	4 (3,7%)	-	-
Ventura	7 (6,6%)	1 (1,8 %)	-
IQTISHADIA	8 (7,4%)	9 (16,1%)	5 (23,8%)
Signifikan	7 (6,6%)	1 (1,8%)	1 (4,8%)
Total	107	56	21

Conclusion

In this study, we have analyzed 184 articles on Islamic economics which have been published in nine accredited journals in Indonesia from 2004 to 2017. Mostly the research articles on Islamic economics in Indonesia have generally been published in *Al-Iqtishad*. Meanwhile the common topics explored in the nine journals is the issue related to banking (52,7%), with 97 articles. In addition, the most topics on disclosure of banking reaches at 46 articles. Topics on insurance is still limited, only six

articles along with the topic of disclosure of 3 articles, product of 2 articles and system/regulation of 1 article.

The research method of the selected articles are by applying analytical methods of 58,2% (107 articles), literature review of 30,4% (56 articles) and survey of 11,4% (21 articles). The vast scope of Islamic economics invokes less detailed discussion. It is expected to deepen its discussion scope, for instance, in the field of insurance which has widely opened more debate. The further research may put their topics on insurance, or *zakat*, *infaq* or *sadaqa* since those are still rarely discussed in Indonesia. In addition, for the near future research, it is also expected to use more survey methods in the analysis of Islamic economic challenges.

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Appendix

Appendix 1. List of Sample Articles

No	Journal	Titles	Researchers
1	JAAI	Evaluasi Non Performing Loan (NPL) Pinjaman Qardhul Hasan (Studi Kasus Di BNI Syariah Cabang Yogyakarta)	Adnan & Furywardhana (2006)
2	JAAI	Persepsi User Dan Preparer Laporan Keuangan Terhadap Pelaporan Sosial Perbankan Islam Di Malaysia	Muhammad (2010)
3	JAAI	Studi Evaluatif Terhadap Laporan Perbankan Syariah	Muhammad (2009)
4	JAAI	Would The Objectives And Characteristics Of Islamic Accounting For Islamic Business Organizations Meet The Islamic Socio-Economic Objectives?	Yaya (2004)
5	JAAI	Voluntary Disclosure In Indonesia: Comparison Of Shariah And Non-Shariah Compliant Companies	Nugraheni (2011)
6	JAAI	Pengukuran Tanggung Jawab Sosial Perusahaan Perbankan Syariah Di Indonesia	Trisnawati (2012)
7	JAAI	Good Corporate Governance Dan Kinerja Maqasid Syariah Bank Syariah Di Indonesia	Kholid & Bachtiar (2015)
8	JAAI	Perumusan Konsep Entitas Akuntansi Islam	Isgiyarta (2009)
9	JAAI	Islamic Corporate Social Responsibility Disclosure, Reputasi, Dan Kinerja Keuangan: Studi Pada Bank Syariah Di Indonesia	Arifin & Wardani (2016)
10	JAAI	Analisis Pengaruh Etika Kerja Islam Terhadap Sikap Karyawan Bagian Akuntansi Dalam Perubahan Organisasi (Studi Kasus Pada Bank Umum Non Syariah Di Wilayah Eks Karesidenan Banyumas Jawa Tengah)	Dewi & Bawono (2008)
11	JAAI	Describing The Undescribed (The Odd Revenue Sharing Of PSAK No. 59)	Prabowo (2004)
12	JAAI	Menggali Nilai, Makna, Dan Manfaat Perkembangan Sejarah Pemikiran Akuntansi Syariah Di Indonesia	Sawarjuwono <i>Et Al</i> (2011)
13	JAKI	Model Proporsi Tabarru' Dan Ujrah Pada Bisnis Asuransi Umum Syariah Di Indonesia	Puspitasari (2012)

14	JAKI	Menggagas Pembiayaan Pembangunan Infrastruktur Di Indonesia Melalui Obligasi Syariah	Seto (2005)
15	JAKI	Determinan Proporsi Dana Tabarru' Pada Lembaga Keuangan Asuransi Umum Syariah	Puspitasari (2016)
16	JAKI	Kualitas Laba Dan Corporate Governance: Benarkah Kualitas Laba Bank Syariah Lebih Rendah Dari Bank Konvensional?	Laela (2012)
17	JAKI	Rekonstruksi Teknologi Integralistik Akuntansi Syari'ah: Shariate Value Added Statement	Mulawarman <i>Et Al</i> (2007)
18	JAKI	Menggagas Neraca Syari'ah Berbasis Maal: Kontekstualisasi "Kekayaan Altruistik Islami"	Mulawarman (2007)
19	JAKI	Dynamic Strategic-Fit Dan Kinerja: Studi Pada Perbankan Syariah	Laela (2014)
20	JAMAL	The Concept Of Social Responsibility Disclosures For Islamic Banks Based On Shari'ah Enterprise Theory	Meutia (2010)
21	JAMAL	An Analysis Of The Islamic And Conventional Banking Profitability In Palestine	Abusharheh (2011)
22	JAMAL	Memaknai Disclosure Laporan Sumber Dan Penggunaan Dana Kebajikan (Qardhul Hasan) Bank Syariah	Ali (2012)
23	JAMAL	Hermeneutika Laba Dalam Perspektif Islam	Ekasari (2014)
24	JAMAL	Hermeneutika Romantik Schleiermacher Mengenai Laba Dalam Muqaddimah Ibnu Khaldun	Farhan (2016)
25	JAMAL	Penerapan Internet Financial Reporting Untuk Meningkatkan Akuntabilitas Organisasi Pengelola Zakat	Rini (2016)
26	JAMAL	Implementasi Good Corporate Governance Pada Kinerja Bank Syariah	Siswanti (2016)
27	JKP	Perbankan Syariah: Antara Idealisme Dan Oportunisme Studi Kasus Pada Perbankan Syariah Di Indonesia	Sutrisno (2015)
28	JKP	Tipe Pemisahan Dan Pengaruhnya Terhadap Laba Pada Bank Umum Syariah Hasil Pemisahan	Al Arif & Haribowo (2016)

29	JKP	Perbandingan Kinerja Reksadana Syariah Dan Reksadana Konvensional (Pada Reksadana Saham Dan Reksadana Pendapatan Tetap Yang Terdaftar Di BEI Periode 2010-2014)	Qomariah <i>Et Al</i> (2016)
30	JKP	Perbankan Syariah Dan Pengangguran: Suatu Aplikasi Empiris Teori Search And Matching Model	Ridho (2013)
31	JKP	Analisis Pengungkapan Tata Kelola Bank Syariah Di Indonesia	Adiono & Sholihin (2014)
32	JKP	Keterkaitan Kebijakan Pemisahan Terhadap Tingkat Efisiensi Pada Industri Perbankan Syariah Di Indonesia	Al Arif (2015)
33	JKP	Perilaku Dan Kepuasan Pelanggan Bank Muamalat Indonesia Cabang Surabaya Dengan Menggunakan Analisis Regresi Logistik	Suparto (2008)
34	JKP	Peran Perbankan Syariah Dalam Mendorong Agro Investasi	Sanrego & Rusydiana (2009)
35	JKP	Kinerja Reksadana Syariah Tahun 2009 Di Indonesia	Hasbi (2010)
36	JKP	Problem And Perspective Of Islamic Monetary Policy In Indonesia	Marsuki (2010)
37	JKP	Pengukuran Efisiensi Perbankan Syariah Berbasis Manajemen Risiko	Prasetya & Dienttara (2011)
38	JKP	Corporate Governance Terhadap Peringkat Sukuk Korporasi Di Indonesia	Endri (2011)
39	JKP	Pembiayaan Prinsip Bagi Hasil, Prinsip Jual Beli Dan Prinsip Sewa Terhadap Falah Laba	Prasetyo (2011)
40	JKP	Peran Intermediasi Sosial Perbankan Syariah: Inisiasi Pelayanan Keuangan Bagi Masyarakat Miskin	Antonio & Nugraha (2012)
41	JKP	Kinerja Keuangan Bank Dan Stabilitas Makroekonomi Terhadap Profitabilitas Bank Syariah Di Indonesia	Mukhlis (2012)
42	JKP	Permasalahan Pengembangan Sukuk Korporasi Di Indonesia Menggunakan Metode Analytical Network Process (ANP)	Endri (2009)
43	JKP	Cost Of Capital Pada Bank Syariah Mandiri Periode 2004-2008	Setyawan & Atahau (2010)
44	JKP	Tingkat Suku Bunga Bank Konvensional Dan Komitmen Nasabah Menabung Di Bank Syariah	Yahya (2012)

45	JKP	Sosialisasi Dan Persepsi Bank Syariah (Kajian Kebijakan Enkulturasi Nilai-Nilai Bank Syariah Dalam Masyarakat)	Sadhana (2012)
46	JKP	Determinan Return Saham Syariah Dengan Risiko Sistematis Sebagai Variabel Mediasi	Firmansyah (2016)
47	JKP	Model Inovasi Sistem Pemasaran Perbankan Syariah Berbasis Floating Market Untuk Penciptaan Daya Saing (Model Of Islamic Banking Marketing Innovation Systems Based On Floating Market For Creation Competitiveness)	Tobing Et Al. (2016)
48	JKP	Menyibak Agency Problem Pada Kontrak Mudharabah Dan Alternatif Solusi	Maharani (2008)
49	JKP	Kepribadian Merek Dan Ikatan Emosional Merek Terhadap Loyalitas Merek Tabungan Bank Umum Syariah	Wahyuni (2015)
50	JKP	Early Warning System Dan Pertumbuhan Pendapatan Kontribusi Pada Perusahaan Asuransi Jiwa Syariah Di Indonesia	Oktaviani (2015)
51	JKP	Perbandingan Kualitas Layanan Bank Syariah Dan Bank Konvensional (Pendekatan Model PBZ)	Cholihq & Misbach (2016)
52	JKP	Sistem Peringatan Dini Sebagai Pendukung Kinerja Perusahaan Asuransi Syariah	Hasbi & Suryawardani (2013)
53	JKP	Pelaksanaan Pembiayaan Dana Talangan Haji Pada Perbankan Syariah	Susana & Kartika (2013)
54	JKP	Efisiensi Pasar Modal Syariah Indonesia Sebelum Dan Sesudah Krisis Finansial Global 2008	Khajar (2012)
55	JKP	Pelaksanaan Dan Sistem Bagi Hasil Pembiayaan Al-Mudharabah Pada Bank Syariah	Susana & Prasetyanti (2011)
56	JKP	Kaitan Kondisi Makroekonomi Dengan Non Performing Financing Berdasarkan Sektor Ekonomi Pada Perbankan Syariah Di Indonesia	Nuryartono Et Al. (2016)
57	JKP	Dampak Penetrasi Bank Asing Terhadap Kinerja Keuangan Bank Islam Di Indonesia	Adawiyah (2015)
58	JKP	Praktek Quran-Based Human Resource Management Di Perbankan Syariah Berdasarkan Karakteristik Biografis	Asnawi Et Al. (2011)

59	JKP	Analisis Dan Evaluasi Mekanisme Pelaksanaan Pembiayaan Al-Musyarakah Pada Bank Syariah	Susana (2009)
60	JKP	Menelusik Makna Pembiayaan Qardhul Hasan Dan Implementasinya Pada Perbankan Syariah Di Indonesia	Falikhhatun <i>Et Al</i> (2016)
61	JKP	Kesepakatan Kelembagaan Kontrak Mudharabah Dalam Kerangka Teori Keagenan	Manzilati (2011)
62	JKP	Keunggulan Sistem Keuangan Berbasis Bagi Hasil Dan Implikasinya Pada Distribusi Pendapatan	Sugema <i>Et Al</i> (2009)
63	JKP	Pengujian Pecking Order Theory Pada Emiten Syariah Di Bursa Efek Jakarta	Setyawan & Laksito (2008)
64	JKP	Relationship Marketing Dan Loyalitas Nasabah : Studi Pada Nasabah BRI Syariah Malang	Asnawi & Musowir (2010)
65	JKP	Daya Tarik Pasar Modal Islami: Studi Di Bursa Efek Indonesia	Arifin (2014)
66	JKP	Measuring Efficiency As Intermediation Approach Between Conventional And Sharia Banks In Indonesia	Al-Farisi & Hendrawan (2010)
67	JKP	Karakteristik Individu Dan Lingkungan Kerja Terhadap Prestasi Kerja Karyawan Bank Syariah	Susana (2009)
68	JKP	The Objective Of Islamic Bank: A Case Study In Surakarta Region	Wijaya (2014)
69	JKP	Monetary Policy Shocks And Islamic Banks Deposits In Indonesian Dual Banking System After The Financial Crisis	Affandi & Tamanni (2010)
70	JKP	Perbankan Syariah Di Indonesia Dan Peran Perguruan Tinggi Dalam Rangka Akselerasi	Amalia (2010)
71	JKP	Pembiayaan Syariah Pada Usaha Mikro, Kecil, Dan Menengah Sektor Agribisnis Dengan Pola Kemitraan	Sutawi (2008)
72	JKP	Pengukuran Kesehatan Bank Syariah Dengan Sharia Compliance And Performance	Sutrisno (2017)
73	JEPI	Pengukuran Kinerja Efisiensi Perbankan Syariah : Analisis Empiris 15 Bank Syariah Di Indonesia 2005-2007	Endri (2010)

74	JEPI	Perbandingan Profitabilitas Industri Perbankan Syariah Dan Industri Perbankan Konvensional Menggunakan Metode Struktur Kinerja Dan Perilaku	Amalia & Nasution (2007)
75	JEPI	Profit Sharing Dan Moral Hazard Dalam Penyaluran Dana Pihak Ketiga Bank Umum Syariah Di Indonesia	Nasution & Wiliasih (2007)
76	JEPI	Analisis Persaingan Bank Syariah Indonesia : Aplikasi Model Panzar-Rosse	Kasri & Iman (2010)
77	Ventura	Determinants Of Customers In Selecting Sharia Banking System For Saving In East Java - Indonesia	Mariyono (2012)
78	Ventura	The Effect Of Audit Committee Role And Sharia Supervisory Board Role On Financial Reporting Quality At Islamic Banks In Indonesia	Rini (2014)
79	Ventura	Analysis Of Donor's Trust And Relationship Commitment In Lembaga Amil Zakat In Indonesia	Handriana (2016)
80	Ventura	Determining The Optimum Portfolio Of Shariah Stocks Using An Approach Of Shariah Compliant Asset Pricing Model (SCAPM)	Husein & Hasanah (2016)
81	Ventura	Profit Efficiency Of Shariah Banks In Indonesia And The Determining Factors: Using Stochastic Frontier Analysis Method	Wahyuni & Pujiharto (2016)
82	Ventura	The Islamic Capital Market Response To The Real Earnings Management	Yuliana & Alim (2017)
83	Ventura	State Sukuk Potential In Reducing Indonesia Budget Deficit 2009 - 2015	Amaliah & Aspiranti (2017)
84	Ventura	Analysis Of Factors Affecting The Disclosure Of Islamic Social Reporting (An Empirical Study On The Sharia Securities List)	Nugraheni & Wijayanti (2017)
85	Iqtishadia	Pengaruh Biaya, Angsuran Dan Kualitas Pelayanan Terhadap Kepuasan Nasabah Pembiayaan BMT Di Kabupaten Kudus	Rokhman (2016)
86	Iqtishadia	Metode Spin-Off Dan Tingkat Profitabilitas : Studi Pada Bank Umum Syariah Hasil Spin-Off	Arif & Derwanti (2017)
87	Iqtishadia	Studi Eksplorasi Penerapan Etika Bisnis Pada Perbankan Syari'ah Di Indonesia	Rahayu (2017)

88	Iqtishadia	Studi Komparasi Kinerja Bank Perkreditan Rakyat (BPR) Syariah Dan Konvensional Di Sumatera Barat	Hamidi (2017)
89	Iqtishadia	Determinan Dana Pihak Ketiga Bank Syariah Di Indonesia: Model Vector Autoregressive	Harahap (2017)
90	Iqtishadia	Analisis Solutif Penyelesaian Pembiayaan Bermasalah Di Bank Syariah: Kajian Pada Produk Murabahah Di Bank Muamalat Indonesia Banda Aceh	Ibrahim & Rahmati (2017)
91	Iqtishadia	Pengaruh Kualitas Pelayanan B2B Perbankan Syari'ah Dan <i>Cultural Fit</i> Pada Kepuasan, Loyalitas, Dan Rekomendasi Positif	Rahayu (2016)
92	Iqtishadia	Pengaruh Belanja Pemerintah Dan Pembiayaan Bank Syariah Terhadap Pertumbuhan Ekonomi: Studi Kasus Data Panel Provinsi Di Indonesia	Ananto (2017)
93	Iqtishadia	Pengaruh Pembiayaan Murabahah, Musyarakah, Dan Biaya Transaksi Terhadap Profitabilitas Bank Pembiayaan Rakyat Syariah	Agza & Darwanto (2017)
94	Iqtishadia	The Impact Of Good Corporate Governance, Company Size Nn Corporate Social Responsibility Disclosure: Case Study Of Islamic Banking In Indonesia	Qoyum Et Al (2017)
95	Iqtishadia	Budaya Organisasi Islami Sebagai Upaya Meningkatkan Kinerja	Hakim (2016)
96	Iqtishadia	Analisis Faktor-Faktor Sustainability Lembaga Keuangan Mikro Syariah	Zubair (2016)
97	Iqtishadia	Penyelesaian Pembiayaan Murabahah Bermasalah Di Baitul Maal Wa Tamwil (BMT)	Shobirin (2016)
98	Iqtishadia	Fakta Empirik Tentang Etos Kerja Islam, Stres Kerja, Kepuasan Kerja, Dan Kinerja Akuntan Pada Industri Keuangan Islam Di Indonesia	Amilin (2016)
99	Iqtishadia	Peran Bank Indonesia, Dewan Syariah Nasional, Badan Wakaf Indonesia Dan Baznas Dalam Pengembangan Produk Hukum Ekonomi Islam Di Indonesia	Iswanto (2016)
100	Iqtishadia	Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF Di BMT Se-Kabupaten Demak)	Kasdi (2016)

101	Iqtishadia	Faktor-Faktor Yang Mempengaruhi Tingkat Profitabilitas Bank Pembiayaan Rakyat Syariah (BPRS) Di Aceh	Yusuf & Mahriana (2016)
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Appendix 2. List of Sample Articles (Continued)

102	Iqtishadia	Pergerakan Bersama Indeks Pasar Saham Syariah Dan Variabel Makro Ekonomi: Pendekatan Regime-Switching Regression	Wibowo (2017)
103	Iqtishadia	Aplikasi Model Bisnis Microfinance Syariah Terhadap Sektor UMKM Di Indonesia	Effendi Et Al. (2017)
104	Iqtishadia	Analisis Perbandingan Kinerja Reksa Dana Saham Syariah Dan Konvensional Periode 2012-2015	Huda Et Al (2017)
105	Iqtishadia	Exploring Strategies To Enhance Islamic Banking's Role To Raise Cash Waqf Funds	Khairunisa Et Al. (2017)
106	Iqtishadia	The Impact Of Macroeconomic On Nonperforming Loan: Comparison Study At Conventional And Islamic Banking	Kusmayadi Et Al. (2017)
107	Signifikan	Islamic Bond: An Alternative To Local Government Financing	Rahmayati (2016)
108	Signifikan	Islamic Stocks Index Performance: Comparative Studies Between Indonesia And Malaysia	Tulasmu & Trihariyanto (2016)
109	Signifikan	Islamic Group Lending And Financial Inclusion	Rusydiaana & Devi (2016)
110	Signifikan	Islamic Banking Efficiency: Comparative Studies Between Malaysia And Indonesia	Yulita & Rizal (2016)
111	Signifikan	Determinant Of The Poverty In The Moslem Countries: Ibn Khaldun Development Model	Putra & Indra (2016)
112	Signifikan	The Motivation Of Muzakki To Pay Zakah: Study At The Baitul Mal Aceh	Majid (2017)
113	Signifikan	Islamic Microfinance And Its Impact On Poverty Reduction In Bogor	Sabiti & Effendi (2017)
114	Signifikan	Liquidity And Capital Of Islamic Banks In Indonesia	Hosen & Muhari (2017)

115	Signifikan	Merger And Industrial Acceleration: Study At Indonesian Islamic Banking Industry	Miftah & Wibowo (2017)
116	Al-Iqtishad	Pengaruh Indeks Harga Saham Syariah Internasional Dan Variabel Makro Ekonomi Terhadap Jakarta Islamic Index	Beik & Fatmawati (2014)
117	Al-Iqtishad	Komparasi Efisiensi Teknis Bank Umum Konvensional (BUK) Dan Bank Umum Syariah (BUS) Di Indonesia Dengan Metode Data Envelopment Analysis (DEA)	Wahab Et Al. (2014)
118	Al-Iqtishad	Perbandingan Kinerja Instrumen Investasi Berbasis Syariah Dengan Konvensional Pada Pasar Modal Di Indonesia	Syafrida Et Al. (2014)
119	Al-Iqtishad	Volatility Of Jakarta Islamic Index	Tanjung (2014)
120	Al-Iqtishad	Prioritas Solusi Permasalahan Pengelolaan Zakat Dengan Metode AHP (Studi Di Banten Dan Kalimantan Selatan)	Huda Et Al (2014)
121	Al-Iqtishad	Analisis Faktor Kualitas Pelayanan Di Bank Syariah	Suryani (2014)
122	Al-Iqtishad	Kritik Ilmu Ekonomi Strukturalis Dan Islam Terhadap Ekonomi Neoklasikal	Risza (2014)
123	Al-Iqtishad	Analisis Stabilitas Dinar Emas Dan Dolar AS Dalam Denominasi Rupiah	Harahap (2014)
124	Al-Iqtishad	The Critical Aspect On Fair Value Accounting And Its Implication To Islamic Financial Institutions	Majid & Haliding (2014)
125	Al-Iqtishad	Faktor-Faktor Yang Mempengaruhi Persepsi Nazhir Terhadap Wakaf Uang	Dahlan (2014)
126	Al-Iqtishad	The Need For The Islamization Of Knowledge In Accounting	Majid & Haliding (2014)
127	Al-Iqtishad	Analisis Kesesuaian Konstitusi Ekonomi Indonesia Terhadap Ekonomi Islam	Rama & Makhilani (2014)
128	Al-Iqtishad	Pengaruh Rentabilitas, Efisiensi Dan Likuiditas Terhadap Kecukupan Modal Bank Umum Syariah	Fatimah (2014)
129	Al-Iqtishad	Pengaruh Dana Investasi Melalui Instrumen SUN Dan SBSN Terhadap Pertumbuhan Ekonomi Indonesia	Ryandini (2014)

130	Al-Iqtishad	Efektivitas Layanan Weekend Banking (Studi Bank Muamalat KCP Pondok Indah Mall)	Farhah (2014)
131	Al-Iqtishad	Pengelolaan Likuiditas Bank Syariah	Ichsan (2014)
132	Al-Iqtishad	Pengaruh Biaya Promosi Terhadap Peningkatan Jumlah Peserta Asuransi: Studi Di AJB Bumiputera 1912 Divisi Syariah	Salamudin (2014)
133	Al-Iqtishad	Etika Bisnis Islam: Konsep Dan Implementasi Pada Pelaku Usaha Kecil	Amalia (2014)
134	Al-Iqtishad	Peran Etika Qur'ani Terhadap Sistem Ekonomi Islam	Iswandi (2014)
135	Al-Iqtishad	Mapping And Correlation Analysis Of Efficiency And Profitability: The Case Of Islamic Rural Bank In Indonesia	Warninda & Hosen (2015)
136	Al-Iqtishad	Human Resources Development Of Sharia Banking: Phenomenological Approach	Yusuf (2015)
137	Al-Iqtishad	Financial Ratio And Its Influence To Profitability In Islamic Banks	Amelia (2015)
138	Al-Iqtishad	The Image Of Financial Institution As Islamic Bank In Mediation Service Quality And Customer Satisfaction On Customer Loyalty In Purwokerto	Warsito (2015)
139	Al-Iqtishad	The Influences Of Productive Zakah Mentoring To The Saving Behavior And The Prosperity Of Poor Housewife	Andriati & Huda (2015)
140	Al-Iqtishad	The Intellectual Capital Effect On Financial Performances At Islamic Insurance	Aji & Kurniasih (2015)
141	Al-Iqtishad	Peer Group Effects On Moslem Consumer's Decision To Purchase Halal-Labeled Cosmetics	Aisyah (2015)
142	Al-Iqtishad	Effects Of Service Quality, Customer Trust And Customer Religious Commitment On Customer Satisfaction And Loyalty Of Islamic Banks In East Java	Hidayat Et Al. (2015)
143	Al-Iqtishad	The Impact Of Financial Liberalization On Islamic Bank's Efficiency In Indonesia	Adawiyah (2015)
144	Al-Iqtishad	Measurement Of Shariah Stock Performance Using Risk Adjusted Performance	Yunan & Rahmasari (2015)

145	Al-Iqtishad	Construction Of Cibest Model As Measurement Of Poverty And Welfare Indices From Islamic Perspective	Beik & Arsyianti (2015)
146	Al-Iqtishad	Macroeconomic Variable And Its Influence On Performance Of Indonesian Islamic Banking	Pratama (2015)
147	Al-Iqtishad	A Developing Model Of Relationship Among Service Quality, Consumer Satisfaction, Loyalty And Word Of Mouth In Islamic Banking	Suryani & Hendryadi (2015)
148	Al-Iqtishad	The Role Of Religious Norms On Selecting The Islamic Bank	Usman (2015)
149	Al-Iqtishad	Evaluating The Models Of Sharia Microfinance In Indonesia: An Analytical Network Process (Anp) Approach	Amalia & Atiqah (2015)
150	Al-Iqtishad	Application Of Pattern Of Islamic State Revenue Policy To Improve The Ability Of Indonesia's Fiscal	Setianingrum (2015)
151	Al-Iqtishad	The Impact Of Spin-Off Policy To The Profitability On Indonesian Islamic Banking Industry	Hamid (2015)
152	Al-Iqtishad	The Short-Run And Long-Run Relationship In Indonesian Islamic Stock Returns	Madjid (2016)
153	Al-Iqtishad	Business Process Reengineering Of Funding On Indonesia's Islamic Banks	Widigdo Et Al. (2016)
154	Al-Iqtishad	Efficiency And Profitability On Indonesian Islamic Banking Industry	Hosen & Rahmawati (2016)
155	Al-Iqtishad	Islamic Work Ethics And Audit Opinions: Audit Professionalism And Dysfunctional Behavior As Intervening Variables	Suryanto (2016)
156	Al-Iqtishad	Dual Monetary System And Macroeconomic Performance In Indonesia	Herianingrum & Syapriatama (2016)
157	Al-Iqtishad	Islamic Business Ethics Implementation In Marketing Communication Of Hajj/Umroh Travel Agency "X" Surabaya	Prasetyo & Pratiwi (2016)
158	Al-Iqtishad	Risk Of Profit Loss Sharing Financing: The Case Of Indonesia	Ernawati (2016)

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162	Al-Iqtishad	Determinants Of Liquidity Risk In Indonesian Islamic And Conventional Banks	Sukmana & Suryaningtyas (2016)
163	Al-Iqtishad	The Efficiency Of Zakah Institutions Using Data Envelopment Analysis	Rusydiana & Al-Farisi (2016)
164	Al-Iqtishad	Shari'ah-Compliant E-Commerce Models And Consumer Trust	Ardiansyah Et Al. (2016)
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166	Al-Iqtishad	The Patronage Behaviour Of Islamic Bank's Customers: Empirical Studies In Aceh	Majid & Zulhanizar (2016)
167	Al-Iqtishad	Determinant Of The Corporate Environmental Disclosure: Study On Jakarta Islamic Index	Yulianti, Suzanawaty, Putri & Haribowo (2016)
168	Al-Iqtishad	Risk And Return: Bonds And Sukuk In Indonesia	Rodoni & Setiawan (2016)
169	Al-Iqtishad	Islamic Prayer, Spirituality, And Productivity: An Exploratory Conceptual Analysis	Al Haq Et Al. (2016)
170	Al-Iqtishad	Islamic Banks Service Innovation Quality: Conceptual Model	Khan (2016)
171	Al-Iqtishad	Consumers Demand On Halal Cosmetics And Personal Care Products In Indonesian	Aisyah (2017)
172	Al-Iqtishad	Tawhidic Based Economic System: A Preliminary Conception	Hilmiyah Et Al. (2017)
173	Al-Iqtishad	Determinants Of The Islamic Social Reporting Disclosure	Sunarsih & Ferdiansyah (2017)
174	Al-Iqtishad	Building An Early Warning Towards The Resilience Of Islamic Banking In Indonesia	Wiranatakusuma & Duasa (2017)

175	Al-Iqtishad	Strategic Approach For Optimizing Of Zakah Institution Performance: Customer Relationship Management	Widarwati Et Al/ (2017)
176	Al-Iqtishad	Islamic Bank Listed In Financial Market: Risk, Governance, Earning, And Capital	Budiman Et Al. (2017)
177	Al-Iqtishad	The Indonesian Islamic Bank's Spin-Off: A Study In Regional Development Banks	Haribowo (2017)
178	Al-Iqtishad	Bankruptcy Model Analysis: Comparative Studies Between Sharia And Non Sharia Manufacturing Companies	Ruhadi & Mai (2017)
179	Al-Iqtishad	Currency System And It's Impact On Economic Stability	Saharuddin & Rama (2017)
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181	Al-Iqtishad	Islamic Banking Existence And Domestic Credit: Study At Seven Countries	Yuafi & Bawono (2017)
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183	Al-Iqtishad	Determining Factors Of Deposit Level Of Islamic Bank In Indonesia	Baehaqie Et Al. (2017)
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8. Manuscript references are preferably derived from the up-to-date references.
9. The author's resume should be submitted separately, consisting of at least full name, institutional address, phone number, areas of studies, and recent publications (if any).
10. **Shirkah** use APA Style 6th edition (2010) as reference format writing. We suggest the use of a reference manager software such as Mendeley, Zotero, and Endnote at templating the citation style. APA Style to be used is as follows:

Book with single author

Swann, G. M. Peter. (2014). *The Economics of Innovation an Introduction*. Cheltenham & Northampton: Edward Elgar.

in-text citation: (Swann, 2014)

Articles in reference books

Alatas, S. F. (2006). Islam and the Science of Economics in Abu Rabi', I.M. *The Blackwell Companion to Contemporary Islamic Thought*. USA: Willey-Blackwell (pp. 587-606).

in text citation: (Alatas, 2006)

E-Book

Hackett, Rosalind (2007). "Religious Dimentions of War and Peace: Introduction." Dalam Gerrie ter Haar dan Yoshio Tsuruoka (Ed.), *Religion and Society: An Agenda for the 21st Century* (h. 3-6). Retrieved from <http://brill.nl>.

in text citation: (Hackett, 2006)

Master's thesis, from a commercial database

McNiel, D. S. (2006). Meaning through narrative: A personal narrative discussing growing up with an alcoholic mother (Master's thesis). Available from ProQuest Dissertations and Theses database. (UMI No. 1434728)

in text citation: (Mc Niel, 2006)

Doctoral dissertation, from an institutional database

Adams, R. J. (1973). Building a foundation for evaluation of instruction in higher education and continuing education (Doctoral dissertation). Retrieved from <http://www.ohiolink.edu/etd/>

in text citation: (Adams, 1973)

Doctoral dissertation, from the web

Bruckman, A. (1997). MOOSE Crossing: Construction, community, and learning in a networked virtual world for kids (Doctoral dissertation, Massachusetts Institute of Technology). Retrieved from <http://www-static.cc.gatech.edu/--asb/thesis/>

in text citation: (Bruckman, 1997)

Journal article with No DOI

Bourkhis, K., and Nabi, M. S. (2013). Islamic and conventional banks' soundness during the 2007-2008 financial crisis. *Journal Metrics*, 22(2), 68-77.

in-text citation: (Bourkhis & Nabi, 2013).

Journal article with DOI

Ichwan, M. (2012). The Local Politics Of Orthodoxy: The Majelis Ulama Indonesia in the Post-New Order Banten. *Journal Of Indonesian Islam*, 6(1), 166-194. doi:<http://dx.doi.org/10.15642/JIIS.2012.6.1.166-194>

In text citation : (Ichwan, 2012)

Abstract as citation

Hasan, N. (2012). Islamist Party, Electoral Politics And Da'wah Mobilization Among Youth : The Prosperous Justice Party (PKS) in Indonesia. *Journal of Indonesian Islam*, 6(1), 17-47. Abstract from <http://jiis.uinsby.ac.id/index.php/jiis/article/view/97>

in text citation : (Hasan, 2012)

Mass media article

Sahal, Akhmad (2014, March 2). Kiai Sahal dan Realisme Fikih. *Tempo Magazine*, p. 120.

in text citation : (Sahal, 2014)

Research report

Fisher, B. S., Cullen, F. T., & Turner, M. G. (2000). *The Sexual Victimization of College Women*. Research Report.

in text citation : (Fisher, Cullen, Turner, 2000)

Monograph

Routray, Bibhu Prasad (2013), *National Security Decision-Making in India* (RSIS Monograph No. 27). Singapura: Rajaratnam School of International Studies.

in text citation : (Routray, 2013)

Proceeding article

Sudibyakto, Hizbaron, D.R., & Jati, R (Ed.) (2009), *Proceeding International Seminar Disaster Theory, Research and Policy*. International seminar held by Sekolah Pascasarjana, Universitas Gajahmada, Yogyakarta, 8-9 Desember 2009.

in text citation : (sudibyakto and Jati, 2009)

Paper conference/seminar/symposium

Janutama, Herman Sinung (2011). "Kraton dan Hubungan Antar Agama." Paper presented in *Seminar Kraton dan Panatagama* held by Center for the Study of Islam and Social Transformation (CISForm), Yogyakarta, 17 November.

in text citation :(Janutama, 2011)

Online article in web

Shiva, (2006, February). *Bioethics: A Third World Issue*. *Native-web*. Diperoleh dari <http://www.nativeweb.org/pages/legal/shiva.html>

in text citation : (Shiva, 2006)

Online research report

Kessy, S. S. A., & Urio, F M. (2006). The contribution of microfinance institutions to poverty reduction in Tanzania (Research Report No. 06.3). Retrieved from Research on Poverty Alleviation website: http://www.re-poa.or.tz/documents_storage/Publications/Reports/06.3_Kessy_and_Urio.pcif

in text citation : (kessy and urion, 2006)

Holy book

Qur an, 2 (25)

In text citation : (Q. al-Baqarah 2:25).

Encyclopaedia

Graycar, Adam (1992). Social Welfare Policy. Dalam Mary Hawkesworth dan Maurice Kogan (Ed.), *Encyclopedia of Government and Politics* (Vol. 1). London: Routledge.

in text citation : (Graycar, 1992)

Interview

Sultan Hamengkubuwono X (interview, 2011, April 19)

in text citation : (Hamengkubuwono, 2011)

Documentary film

Steijlen, Fridus (2008). *A Day in the Life of Indonesia* [documentary film, 58 minutes]. Leiden: KITLV Press.

in text citation : (Steijlen, 2008)

