

*Journal of Islamic Finance*, Vol. XX No. X (2020) 0xx-0xx

 IIUM Institute of Islamic Banking and Finance

ISSN 2289-2117 (O) / 2289-2109 (P)

SAMPLE PAPER (TITLE)

First Middle Last (Author 1)a, First Middle Last (Author 2)b\*

First Middle Last (Author 3)c

*a,b* *Dept. Name of Organization (of Affiliation), Name of Organization (of Affiliation), City, Country*

c *Dept. Name of Organization (of Affiliation), Name of Organization (of Affiliation), City, Country*

*\*Corresponding author: single corresponding author email address*

 *(Received: Day Month Year; Accepted: Day Month Year; Published on-line: Day Month Year)*

**Abstract**

Use the styles provided in this document to write the abstract of your paper. Max abstract 250 words.

*Keywords*: Abc, Def, Ghi, Jkl, Mno (max 5 keywords)

© IIUM Press

# Introduction

Introduction is in this section (first paragraph). Adam *et al*. (2020) stated on the dynamic of research.

Continue with second paragraph. This is further supported by Smith and Jensen (2018).

1. **Literature Review**

2.1 Sample

Literature review begins here (Faruqi *et al*., 2016; Smith and Jensen, 2018; Lim and Mohd, 2019; Ahmad and Farooq, 2020).

 Literature review continued.

2.2 Sample 1

Literature review begins here.

 Literature review continued.

2.3 Sample 2

Literature review begins here.

 Literature review continued.

2.4 Sample 3

Literature review begins here.

 Literature review continued.

1. **Conceptual Framework**

Conceptual framework begins here.

 Conceptual framework continued.

****

Figure 1: Conceptual Framework

**4. Research Methodology**

Research methodology is discussed.

Research methodology is continued.

$A=πr^{2}$ (Equation 1)

Table 1: Descriptive Statistics

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Mean | Standard Deviation  | Max | Min |
| A | 1.0 | 0.5 | 2.0 | 0.7 |
| B | 1.1 | 0.6 | 2.2 | 0.8 |
| C | 1.2 | 0.7 | 2.3 | 0.9 |
| D | 1.3 | 0.8 | 2.4 | 1.0 |

# 5. Results and Discussion

Results are discussed.

 Results are as discussed.

# 6. Conclusion and Recommendation

Results are discussed.

 Results as discussed.

**Acknowledgement**

This research was funded by the Grant No. 123456/78.

**References**

Sonko, M. (2020). Customers’ perceptions on Islamic banking: A case study in the Gambia. *Journal of Islamic Finance*, *9*(1), 13–23.

Antova, I., & Tayachi, T. (2020). Managing crypto-pegged exchange rates risks in Islamic banks in the era of digitalization economy and tokenization. *Journal of Islamic Finance*, 9(1), 13–23.

Ginting, L.M., & Redzuan, N.H. (2020). A study on the influence of Islamic financial literacy in managing cash and debt among millennial in Indonesia. In Kassim, S., Anwar Othman, A.H., & Haron, R. (Eds.). *Handbook of research on Islamic social finance and economic recovery after a global health crisis* (pp. 1-20). Pennsylvania: IGI Global.

Oseni, U.A., Hassan M.K., & Hassan, R. (2019). *Emerging Issues in Islamic finance law and practice in Malaysia*. Bingley, UK: Emerald Publishing Limited.

Ismail, A.G., Zaenal, M.H., & Taufiq, U. (2016). Can Islamic philanthropy increase financial inclusion? (IRTI Working Paper 1437-02). Jeddah: Islamic Research and Training Institute.

Gold Banking – A Game Changer for Islamic Finance. (2020). Islamic Finance. Retrieved May 6, 2019, from https://www.islamicfinance.com/2020/08/gold-banking-game-changer-islamic-finance/