



**Journal Template of El Barka**

**Manuscript's title:**

Please, type your title of manuscript here, try to use maximum of 16 words  
The relationship between Islamic business ethics and customer retention:  
evidence from sharia bank in Ponorogo

**Research field** (please check one) :

|   |  |   |   |   |
|---|--|---|---|---|
| <input type="checkbox"/> Islamic Economics/ Economics   | <input type="checkbox"/> Islamic Accounting/ Accounting          | <input type="checkbox"/> Islamic Finance/ Finance | <input type="checkbox"/> Islamic Strategic/ Strategic | <input type="checkbox"/> Islamic Human Resource/ Human Resource |
| <input type="checkbox"/> Islamic Operations/ Operations | <input checked="" type="checkbox"/> Islamic Marketing/ Marketing | <input type="checkbox"/> Other: .....             |   |   |

**Checklist manuscript's format** (please check to confirm):

- Title should be concise and informative written in a maximum of 16 words
- Abstract consists of research's purpose, methods, finding, and contributions within 150 to 250 words
- Manuscript should consists of 3,000 to 7,000 words (exclude abstract, reference, and acknowledgement)
- Manuscript structure, table, figure, and reference have followed El Barka manuscript guideline
- Manuscript has been written in good academic Indonesia or English (at least 70% of references are journal articles)

**Letter to editor:** (This information will help editor to decide on pre-review process)

Please write in your own word: (1) Why should we consider your manuscript for our journal? (2) What is the novelty and contribution of your research? (3) Why do you think the readership would be interested in it?

.....  
 Firstly, this paper is discuss on Islamic business ethics which is related to Islamic marketing based on Rasulullah character as indicators. Moreover, the discussion of Islamic business ethics on sharia bank is still lack especially based on the Rasulullah character as indicators. ....  
 This paper is attempt to contribute in the gap mentioned before. Moreover, a quantitative method is employ to seek the relationship between the variables  
 .....  
 .....  
 .....  
 .....  
 .....

**Instructions.** Please complete this form with signatures included from all authors along with your submitted manuscript. The Editors will not process the submitted manuscript without this completed form included.

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Submitted Date:dd/mm/yyyy

\* Corresponding Author. The Corresponding Author is the person who is responsible for the manuscript as it moves through the journal's submission process. This person must be registered as an author who submits the article as all correspondence pertaining to the manuscript will be sent to him/her via the system.

**The title of article should be concise, informative in sentence case fewer than 16 words**

**First Author<sup>1\*</sup>, Second Author<sup>2</sup>, and Third Author<sup>3</sup>**

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<sup>2</sup> Institut Agama Islam Negeri Ponorogo, Indonesia

<sup>3</sup> Email Authors

**Abstract: Introduction/Main Objectives:** Describe the topic your paper examines. Provide a background to your paper and why is this topic interesting. Avoid unnecessary content. **Background Problems:** State the problem or economic/business phenomena studied in this paper and specify the research question(s) in one sentence. **Novelty:** Summarize the novelty of this paper. Briefly explain why no one else has adequately researched the question yet. **Research Methods:** Provide an outline of the research method(s) and data used in this paper. Explain how you went about doing this research. Again, avoid unnecessary content and do not make any speculation(s). **Finding/Results:** List the empirical finding(s) and write a discussion in one or two sentences. **Conclusion:** Provide conclusion(s) and implication(s) of your research. What conclusions did you get and what are the implication(s)? What is the main take-home message? **[Put here your Indonesian and English version of the Abstract]**

**Keywords:** keyword\_1, keyword\_2, keyword\_3, keyword\_4, keyword\_5

## **INTRODUCTION (PENDAHULUAN)**

**Your text is here, in 12pt font-size, Times New Roman style, 1.5 line-spacing; don't add space before and/or after paragraph.** What is the purpose of the study? Why are you conducting the study? The main section of the article should start with an introductory section, which provides more details about the paper's purpose, motivation, research methods and findings. The introduction should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript's contribution.

The "introduction" in the manuscript is important to demonstrate the motives of the research. It analyzes the empirical, theoretical and methodological issues in order to contribute to the extant literature. This introduction will be linked with the following parts, most noticeably the literature review.

Explaining the problem's formulation should cover the following points: (1) Problem recognition and its significance; (2) clear identification of the problem and the appropriate research questions; (3) coverage of problem's complexity; and (4) well-defined objectives.

## **LITERATURE REVIEW (TINJAUAN LITERATUR)**

Thus, the second part, "Literature Review" investigates the gap that will be exposed and solved. The flows of all the ideas are required to be clear, linked, well-crafted and well developed. It serves as the source of the research question and especially the base or the hypotheses that respond to the research objective. We advise using current and primary sources from trusted international references (top tier-journals).

## RESEARCH METHOD (METODE PENELITIAN)

The third part of the manuscript, “Research Method” is designed to describe the nature of the data. The method should be well elaborated and enhance the model, the approach to the analysis and the step taken. Equations should be numbered as we illustrate.

This section typically has the following sub-sections: Sampling (a description of the target population, the research context, and units of analysis; the sample; and respondents’ profiles); data collection; and measures (or alternatively, measurements).

The research methodology should cover the following points: Concise explanation of the research’s methodology is prevalent; reasons for choosing the particular methods are well described; the research’s design is accurate; the sample’s design is appropriate; the data collection processes are properly conducted; the data analysis methods are relevant and state of the art.

## RESULT AND DISCUSSION (HASIL DAN PEMBAHASAN)

The author needs to report the results in sufficient detail so that the reader can see which statistical analysis was conducted and why, and later to justify their conclusions.

The “Discussion and Analysis” part highlights the rationale behind the result answering the question “why the result is so?” It shows the theories and the evidence from the results. The part does not just explain the figures but also deals with this deep analysis to cope with the gap that it is trying to solve.

### 1. Table and Figure

Authors must provide high quality artwork for all illustrations. Poor resolution or definition is not acceptable. All tables and figures (graphs) should be included directly in the appropriate part of the article (not separated). Each table or figure should be numerically numbered separately (Table 1, Table 2; Figure 1, Figure 2) and fully titled, which refers to the contents of the table or figure. Underneath each table and figure, state the reliable source. Use only horizontal lines, 1.5 spaced

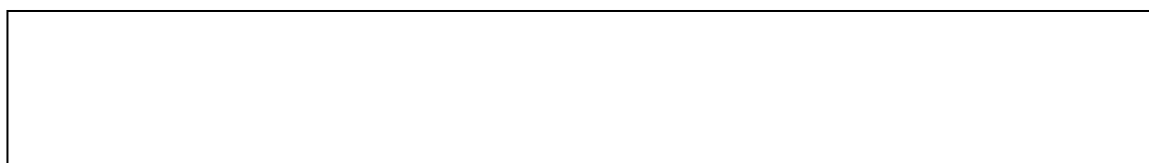
**Table 1.** Title of the table....

| Column 1 | Column 2 | Column 2 | Column 2 |
|----------|----------|----------|----------|
| Abcde1   | 0.xxx    | 0.xxx1   | 0.xxx2   |
| Abcde2   | 0.yyyy   | 0.yyyy1  | 0.yyyy2  |
| Abcde3   | 0.zzz    | 0.zzz1   | 0.zzz2   |
| Abcde4   | 0.aaa    | 0.aaa1   | 0.aaa2   |

Notes: ....

Source: .....

**Figure 1.** Title of the figure.....



Source: .....

## 2. Equation

Equations should be numerically numbered consecutively in parentheses with aligning right margin, and it can use either the same font (Times New Roman) or the formula font.

$$Y=\alpha+\beta X+\varepsilon$$

## CONCLUSION (KESIMPULAN)

In this section, the author presents brief conclusions from the results of the research with suggestions for advanced researchers or general readers. A conclusion may cover the main points of the paper, but do not replicate the abstract in the conclusion.

Authors should explain the empirical and theoretical benefits, the economic benefits, and the existence of any new findings. The author may present any major flaws and limitations of the study, which could reduce the validity of the writing, thus raising questions from the readers (whether, or in what way), the limits in the study may have affected the results and conclusions. Limitations require a critical judgment and interpretation of the impact of their research. The author should provide the answer to the question: Is this a problem caused by an error, or in the method selected, or the validity, or something else?

## REFERENCE (REFERENSI)

In this section, author (s) must list all the reference documents cited in the text. In writing the reference, the author(s) are recommended to use reference management tools, such as Mendeley. The citation and reference list should follow **the American Psychological Association (APA)** referencing style. Otherwise, please follow the format of the sample references and citations as shown in this guide.

Authors are encouraged to cite manuscripts mainly from primary source publications (journals) from the last ten years. In addition, authors should avoid excessively referencing their own work (self-citation).

A basic format to list the reference documents as follows:

1. The reference list is arranged in alphabetical order by the authors' last names
2. If there is more than one work by the same author, order them by publication date, oldest to newest.
3. If there is no author the title moves to that position and the entry is alphabetized by the first significant word, excluding words such as "A" or "The". If the title is long, it may be shortened when citing in text.
4. The first line of the reference list entry is left-hand justified, while all subsequent lines are consistently indented.
5. Use "&" instead of "and" when listing multiple authors of a source.
6. Capitalize only the first word of the title and of the subtitle, if there is one, plus any proper names – i. e. only those words that would normally be capitalized.
7. Italicize the title of the book, the title of the journal/serial and the title of the web document.

8. For any non-English articles, please write down the translation of the article in brackets [ ] after the original article's title. Note that the original article should be written in italics.
9. Do not create separate lists for each type of information source.

### **Some example of the reference list**

#### **Journal**

- Karlan, D. S., & Zinman, J. (2012). List randomization for sensitive behavior: An application for measuring use of loan proceeds. *Journal of Development Economics*, 98(1), 71-75.
- Gabbett, T., Jenkins, D., & Abernethy, B. (2010). Physical collisions and injury during professional rugby league skills training. *Journal of Science and Medicine in Sport*, 13(6), 578-583. doi:10.1016/j.jsams.2010.03.007

#### **Conference Paper/Proceeding**

- Williams, J., & Seary, K. (2010). Bridging the divide: Scaffolding the learning experiences of the mature age student. In J. Terrell (Ed.), *Making the links: Learning, teaching and high quality student outcomes*. Proceedings of the 9<sup>th</sup> Conference of the New Zealand Association of Bridging Educators (pp. 104-116). Wellington, New Zealand.
- MacColl, F., Ker, I., Huband, A., Veith, G., & Taylor, J. (2009, November 12-13). *Minimising pedestrian-cyclist conflict on paths*. Paper presented at the Seventh New Zealand Cycling Conference, New Plymouth, New Zealand. Retrieved from [http://cyclingconf.org.nz/system/files/NZCyclingConf09\\_2A\\_MacColl\\_PedCycleConflicts.pdf](http://cyclingconf.org.nz/system/files/NZCyclingConf09_2A_MacColl_PedCycleConflicts.pdf)

#### **Dissertation**

- Mann, D. L. (2010). *Vision and expertise for interceptive actions in sport* (Doctoral dissertation, The University of New South Wales, Sydney, Australia). Retrieved from <http://handle.unsw.edu.au/1959.4/44704>

#### **Books**

- Airey, D. (2010). *Logo design love: A guide to creating iconic brand identities*. Berkeley, CA: New Riders.
- Whitney, E., & Rolfes, S. (2011). *Understanding nutrition* (12<sup>th</sup> ed.). Australia: Wadsworth Cengage Learning.

#### **Book Chapter**

- Palmer, F. (2007). Treaty principles and Maori sport: Contemporary issues. In C. Collins & S. Jackson (Eds.), *Sport in Aotearoa/New Zealand society* (2<sup>nd</sup> ed., pp. 307-334). South Melbourne, Australia: Thomson.

#### **Newspaper**

- Matthews, L. (2011, November 23). Foodbanks urge public to give generously. *Manawatu Standard*, p. 4.
- Little blue penguins homeward bound. (2011, November 23). *Manawatu Standard*, p. 5.
- Rogers, C. (2011, November 26). Smartphone could replace wallets. *The Dominion Post*. Retrieved from <http://www.stuff.co.nz/technology/gadgets/6038621/Smartphone-could-replace-wallets>

#### **Act (statute/legislation)**

- Health and Safety in Employment Act 1992*. (2013, December 16). Retrieved from <http://www.legislation.govt.nz>

#### **Internet**

- Ministry of Health. (2014). *Ebola: Information for the public*. Retrieved from <http://www.health.govt.nz/your-health/conditions-and-treatments/diseases-and-illnesses/ebola-information-public>