

Guidelines for Authors

Aims and Scope

COMSATS Journal of Islamic Finance (CJIF) publishes articles that report empirical research, both quantitative and qualitative, that expands knowledge about Islamic Finance practices. Editors will consider manuscripts that make significant contributions to the literature in Islamic banking and finance related studies.

CJIF Welcomes Research in Relation to (but not limited to) the Following Areas:

- Fundamentals of Islamic Banking and Finance reflecting trends and opportunities
- Risk management in Islamic Finance, Corporate finance
- Financial planning in Islamic Financial Institutions
- Islamic Corporate governance
- Compliant Management styles and strategies in *Shariah*
- Labor and welfare economics
- Development *Zakat* and *awqaf* Institutions
- Historical Background of Islamic Banking and Finance
- Investment strategy under Islamic Finance
- Housing finance by Islamic Financial Institutions (IFIs)
- Customer relationship management and service quality (IFIs)
- Islamic Political economy
- Analysis of Islamic and conventional financial institutions
- Islamic capital markets
- Takaful and Risk Management
- Sukuk
- Any other related topics

Body and Structure of Article

It is important that the file be saved and sent in MS Word file. The text should be in single-column format. Keep the layout of the text as simple as possible. Most formatting codes will be removed and replaced on processing the article. To avoid unnecessary errors you are strongly advised to use the 'spell-check' and grammar-check' functions of your word processor. .

- Your article should be typed, double-spaced on standard-sized paper (8.5" x 11") with 1" margins on all sides. You should use a clear font that is highly readable. APA recommends using **12 pt.** Times New Roman font.
- Please note that submitted manuscripts must not exceed more than 10,000 words including all references, tables, and figures.

Submission checklist

The following list will be useful during the final checking of an article prior to sending it to the journal for review. Ensure that the following items are present:

- **Cover Letter (Optional)**
- **Title Page**
- **Anonymous Manuscript (with no author details)**

Authors are requested to submit their manuscripts to: editor.cjif@cuilahore.edu.pk

Essential Title Page Information

Author names and affiliations.

Please clearly indicate the given name(s) and family name(s) of each author and check that all names are accurately spelled. Present the authors' affiliation addresses (where the actual work was done) below the names. Indicate all affiliations with a lowercase superscript letter immediately after the author's name and in front of the appropriate address. Provide the full postal address of each affiliation, including the country name and, if available, the e-mail address of each author.

Corresponding author.

Clearly indicate who will handle correspondence at all stages of refereeing and publication, also post-publication. **Ensure that the e-mail address is given and that contact details are kept up to date by the corresponding author.**

Present/permanent address.

If an author has moved since the work described in the article was done, or was visiting at the time, a 'Present address' (or 'Permanent address') may be indicated as a footnote to that author's name. The address at which the author actually did the work must be retained as the main, affiliation address. Superscript Arabic numerals are used for such footnotes.

Anonymous Paper Sections

Your article should include **three** major sections: the **Abstract**, **Main Body**, and **References**. Make sure that your manuscript has been "spellchecked" and "grammar-checked"

Abstract

Beginning with the next line, write a concise summary of the key points of your research. (Do not indent.) Your abstract should contain at least your research topic, research questions, participants, methods, results, data analysis, and conclusions. You may also include possible implications of your research and future work you see connected with your findings. Your

abstract should be a single paragraph double-spaced. Your abstract should be between 150 and 250 words.

You may also want to list keywords from your paper in your abstract. To do this, indent as you would if you were starting a new paragraph, type *Keywords:* (italicized), and then list your keywords. Listing your keywords will help researchers find your work in databases.

Main Body

Body of the text should follow the APA Style in following context.

Introduction

State the objectives of the work and provide an adequate background, avoiding a detailed literature survey or a summary of the results.

Theoretical section

A Theory section should extend, not repeat, the background to the article already dealt with in the Introduction and lay the foundation for further work. It should cover all the relevant studies related to the topic of research.

Methodology section

Authors should clearly state the methodology: whether it is conceptual study or empirical in nature. It should provide sufficient detail to allow the work to be reproduced. Methods already published should be indicated by a reference: only relevant modifications should be described.

Results

Results should be clear and concise. All Tables and figures should be according to required format.

Discussion

This section should compare the results with previous studies and discuss their relevance with sound justification.

Conclusions

The main conclusions of the study may be presented in a short Conclusions section, which may stand alone or form a subsection of a Discussion or Results and Discussion section. It may also draw policy and managerial implications of the study.

Tables

Please submit tables as editable text and not as images. Tables should be placed in the next to the relevant text in the article. Number tables consecutively in accordance with their appearance in the text and place any table notes below the table body and ensure that the data presented in them do not duplicate results described elsewhere in the article.

- Use tables for the purpose of simplifying text. A table with 2 or fewer columns and rows should be presented in text format instead of a table.
- In text, refer to every table. e.g. As shown in Table 2, the OR (see Table 2). Tell the reader what to look for, but only mention the major points of the table.
- Number tables in the order they are first mentioned in text. Do not write “the table above” or “the table below.”
- Be consistent in the formatting and vocabulary of all tables when writing a paper.
- Double-space the entire table.
- Ensure that your table title is brief but explanatory.
- Italicize the table title. Do not italicize the table number.
- Standard abbreviations and symbols, such as % or *no.* may be used in headings without further explanation.
- Ensure each column has a heading
- Capitalize only the first letter of the first word of all headings. If a word is a proper noun, however, be sure to capitalize the first letter anyway.
- Notes are placed below the table.
- If the table is from another source, include a note below the table specifying whether it is from another source or adapted from another source.

e.g. “*Note.* From....” OR “*Note.* Adapted from...” OR “*Note.* The data in column 1 are from...”

Figures

- A figure is any type of illustration other than a table (chart, graph, photograph, or drawing).
- Use figures to complement information in text or to simplify text.
- Number figures in the order they are first mentioned in text. Do not write “the figure above” or “the figure below.”
- Figures should be large enough to read easily (between 8 point and 14 point font with sans serif typeface) and convey only essential information. The preferred typeface in figures is 12-pt Courier.
- Ensure that figures are simple, clear and consistent in presentation and vocabulary.
- Ensure data are plotted accurately and the grid scale is proportioned.
- Place labels close to the identified item.
- Axis labels on graphs should be parallel to their axes.
- Captions include the figure title and a brief, but descriptive, explanation of the figure.
- Double-space the caption and place it below the figure.
- The figure legend should be positioned within the borders of the figure.

References

APA citation basics

Please ensure that every reference cited in the text is also present in the reference list (and vice versa). Unpublished results and personal communications are not recommended in the reference

list, but may be mentioned in the text. If these references are included in the reference list they should also follow the APA style and should include a substitution of the publication date with either 'Unpublished results' or 'Personal communication'. Citation of a reference as 'in press' implies that the item has been accepted for publication.

When using APA format, follow the author-date method of in-text citation. This means that the author's last name and the year of publication for the source should appear in the text, for example, (Jones, 1998), and a complete reference should appear in the reference list at the end of the paper. Different Citations should be in the following context.

Citing an Author or Authors

A Work by Two Authors: Name both authors in the signal phrase or in the parentheses each time you cite the work. Use the word "and" between the authors' names within the text and use the ampersand in the parentheses

Book: One Author

Sample Citation:

Welch, K.E. (1999). *Electric rhetoric: Classical rhetoric, oralism, and a new literacy*. Cambridge: MIT Press.

Book: two or more Authors

Sample Citation:

Lunsford, A., & Ede, L. (1990). *Singular texts/plural authors: Perspectives on collaborative writing*. Carbondale: Southern Illinois University Press. Masters, W.H., Johnson, V.E., & Levin, R.J. (1974). *The pleasure bond: A new look at sexuality and commitment*. Boston: Little, Brown.

Electronic Book

Sample Citation:

Dickens, C. (1910). *A tale of two cities*. Retrieved from <http://books.google.com/books?id=Pm0AAAAAYAAJ>

Chapter in a Book

Sample Citation:

Wells, I.B. (1995). Lynch law in all its phases. In S.W. Logan (Ed.), *With pen and voice: A critical anthology of nineteenth-century African-American women* (pp. 80-90). Carbondale: Southern Illinois University Press.

Encyclopedias, Dictionaries, & Other Reference Works

Sample Citation:

Shally-Jensen, M., et al. (Eds.). (2004). *Encyclopedia Americana* (2004 ed., Vols. 30). Danbury: Scholastic Library Publishing.

Journal Article: Print

Sample Citation:

Haraway, D.J. (1994). A game of cat's cradle: Science studies, feminist theory, cultural studies. *Configurations*, 2, 59-71.

Journal Article: Multiple Authors

Sample Citation:

Richardson, J.R., Aldridge, A.E., & Endersby, I.D. (2007). Post settlement behavior of brachiopods on hard and soft substrates. *New Zealand Journal of Zoology*, 34(1), 43-49.

Magazine Article: Print

Sample Citation:

Swartz, M. (2002, May 6). An Enron yard sale. *New Yorker*, 78(10), 50-52.

Magazine Article: Multiple Authors

Sample Citation:

Burnsed, B., Gloeckler, G., Grover, R., Lawyue, M., Lowry, T., & Polek, D. (2008, October 13). The power 100. *Business Week*, (4103), 52-57.

Newspaper Article:

Sample Citation:

Lewin, T. (2005, May 15). SAT essay scores are in, but will they be used? *The New York Times*, p. A22.

Multiple Internet Site: Entire Site

Sample Citation:

Bird Studies Canada. (2005). *Avibase: The world bird database*. Retrieved from <http://www.bsc-eoc.org/avibase/avibase.jsp?pg=home&lang=EN>

E-books

Sample Citation

Nathanson, D. L. (n.d.). *Shame and pride: Affect, sex and the birth of self* [Kindle version]. New York, NY: W. W. Norton. Retrieved from Amazon.com

Conference papers & presentations

Sample Citation

Nguyen, C. A. (2012, August). *Humor and deception in advertising: When laughter may not be the best medicine*. Paper presented at the meeting of the American Psychological Association, Orlando, FL.

Ethical Policy of CJIF

If the work involves the use of human subjects, the author should ensure that the work described has been carried out in accordance with standard ethics acceptable globally in learned societies. Submission of an article implies that the work described has not been published previously. The publication of an article in a peer-reviewed journal is an essential building block in the development of a coherent and respected network of knowledge. It is a direct reflection of the quality of the work of the authors and the institutions that support them. Peer-reviewed articles support and embody the scientific method.

It is therefore important to agree upon standards of expected ethical behavior for all parties involved in the act of publishing: the author, the journal and the peer reviewer to uphold transparency, credibility, originality, honesty, legality, respect, fairness, trust and responsibility. All stakeholders pledge to avoid misconduct in academic research which implies (and is not limited to) fabrication, falsification, plagiarism or deception in proposing, carrying out or reporting results of research.

Plagiarism involves the unacknowledged use of someone else's work, usually in coursework, and passing it off as if it were one's own. This intentional malpractice is a conscious, pre-mediated form of cheating and is regarded as a particularly serious breach of the core values of academic integrity. Similarity index of papers should be less than 20%. If any single source has similarity index $\geq 5\%$ without citation then it needs to be revised.

Authors are expected to consider carefully the list and order of authors before submitting their manuscript and provide the definitive list of authors at the time of the original submission. Any addition, deletion or rearrangement of author names in the authorship list should be made only before the manuscript has been accepted and only if approved by the journal Editor. To request such a change, the Editor must receive the following from the corresponding author: (a) the reason for the change in author list and (b) written confirmation (e-mail, letter) from all authors

that they agree with the addition, removal or rearrangement this includes confirmation from the author being added or removed.

Evaluation Process

- ***Desk Rejection***

Manuscripts may be desk rejected (i.e. rejected without editorial review) for the following reasons:

- Manuscripts with excessive plagiarism
- Manuscripts submitted other than through email attachments will be desk rejected.
- Outside the scope of the journal
- Poorly written manuscripts who do not follow the journal required format
- Manuscripts that do not make significant contribution in the field of Islamic Finance

- ***Double-blind peer review***

Manuscripts that pass through initial screen are sent for peer review. This journal uses double-blind peer review, which means the identities of the authors are concealed from the reviewers, and vice versa. To facilitate this, please include the following separately: *Title page (with author details)*: This should include the title, authors' names and affiliations, and a complete address for the corresponding author including an e-mail address. *Blinded manuscript (no author details)*: The main body of the paper (including the references, figures, tables and any acknowledgements) should not include any identifying information, such as the authors' names or affiliations.

- ***Revising the Manuscript***

After double blind review manuscript is either rejected or sent to author for revision and changes suggested by the reviewers along with review form. If the author is not agree with the changes suggested by the reviewer, he will have to justify it. Author also has the right to defend the changes.

- ***After Acceptance***

All corresponding authors will be informed by email regarding the acceptance of paper.

, We will do everything possible to get your article published quickly and accurately.

- ***After Publishing***

Corresponding authors will receive an e-mail with a link to see the published abstract on website of CJIF. One copy of relevant volume/issue of CJIF will be dispatched to the corresponding author.

Authors Inquiries & Complaints

Authors can contact at the following address for their queries:

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