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EDITORIAL GREETINGS



The 5th volume and the 2nd issue is the last edition of Jurnal Ekonomi dan Bisnis Islam (JEBIS) in 2019. We would like to thank the authors who had input their manuscript to JEBIS, the reviewers who diligently giving their feedback on the articles, also the entire JEBIS team who have worked together to arrange the final articles. May we always have a high spirit in developing Islamic economic.

Since 2015, JEBIS has accepted original manuscripts in the field of Islamic economics, namely Islamic finance and capital market; Islamic banking; Islamic accounting and Islamic reporting; management of Islamic business, entrepreneurship, and tourism; Islamic risk management and sharia insurance; and Islamic financial institutional non-bank. For the next years, the discussion of Islamic economics might expand; and we would like to notice this spread in the future.

In this edition, the articles are released after going through a process of review and discussion. In total, seven articles are ready to be presented to our readers—academics, practitioners, even the general public. First, the determination of sharia governance on *baitul maal wa tamwil* (BMT) in Indonesia. Second, the influence of intellectual capital on return on assets (ROA) and return on equity (ROE) in sharia bank. Third, the analysis of microinsurance models for fishermen. Forth, the effect of beauty influencer, lifestyles, brand image, and halal labelization on halal cosmetical purchasing decisions. Fifth, the analysis of the disinterest of Muslim communities to use sharia pawnshop. Sixth, the evolution of Islamic social reporting. And seventh, the effect of macroeconomic variables in predicting Indonesian Sharia Stock Index (ISSI).

Finally, all articles that have been published are expected to help various parties in developing Islamic economics. In order to achieve that, we are waiting for your contribution. See you in the next edition!

Surabaya, 6th December 2019

Sylva Alif Rusmita,
Editorial Board Member