

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

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Abstract

What is the focus of this paper, and why is this topic of interest? What problem or phenomenon does this paper investigate, and what specific research question does it address? How does this paper present a novel perspective, and why has this question not been adequately researched before? What methods and data were used in this study, and how was the research conducted? What are the key findings and the main points of discussion? Finally, what conclusions can be drawn from this research, and what are the implications and main take-home message?

Keywords keyword_1 · keyword_2 · keyword_3 · keyword_4 ·
keyword_5

JEL Codes H25 · H26 · M14

1 INTRODUCTION

What is the aim of the study? Why is this research being undertaken? The main body of the article should begin with an introductory section

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that elaborates on the study's purpose, motivation, research methods, and findings. This introduction should be accessible and clear enough for an informed reader to grasp the manuscript's contribution, without being overly technical.

The introduction in the manuscript is crucial for showcasing the research's motivations. It examines the empirical, theoretical, and methodological issues to contribute to the existing literature. This section will connect to subsequent parts, especially the literature review.

Explaining the problem's formulation should address the following points: (1) recognition of the problem and its significance; (2) a clear identification of the problem and the relevant research questions; (3) an overview of the problem's complexity; and (4) well-defined objectives.

1.1 Heading and subheading

Avoid indenting the first paragraph of each section or subsection. The Introduction should not be a longer version of the abstract; do not repeat sentences in both sections. Limit your use of headings to no more than three levels.

2 LITERATURE REVIEW

The second part, "Literature Review," examines the gap that will be identified and addressed. The ideas should be clear, interconnected, well-crafted, and well-developed. This section provides the foundation for the research question and the hypotheses that address the research objective. It is recommended to use current and primary sources from reputable international references, such as top-tier journals.

3 METHOD, DATA, AND ANALYSIS

The third section of the manuscript, "Method, Data, and Analysis," aims to detail the nature of the data. The method should be thoroughly explained, enhancing the model, the analytical approach, and the steps taken. Number equations as illustrated.



This section typically includes the following subsections: Sampling (description of the target population, research context, units of analysis, sample, and respondents' profiles); Data Collection; and Measures (or alternatively, Measurements).

The research methodology should address the following points: provide a concise explanation of the methodology; clearly explain the reasons for choosing specific methods; ensure the research design is accurate; ensure the sample design is appropriate; properly conduct data collection processes; and use relevant and state-of-the-art data analysis methods.

4 RESULT AND DISCUSSION

The author must report the results in sufficient detail, allowing the reader to understand which statistical analyses were conducted and why, thereby justifying their conclusions.

The "Discussion and Analysis" section explains the rationale behind the results, addressing the question, "Why are the results as they are?" It presents the theories and evidence derived from the results. This section goes beyond merely explaining the figures, offering an in-depth analysis to address the identified gap.

Table and Figure

Authors must ensure all illustrations are of high quality. Low resolution or poor definition is unacceptable. All tables and figures (graphs) should be embedded directly within the relevant sections of the article, not placed separately. Each table or figure should be numbered consecutively (e.g., Table 1, Table 2; Figure 1, Figure 2) and fully titled to reflect its contents. A reliable source should be cited beneath each table and figure. Use only horizontal lines, spaced 1.5 apart.

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.aaaa	0.aaaa1	0.aaaa2

Notes:

Source:

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



Source:

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.

$$Y=\alpha+\beta X+\varepsilon \quad (1)$$

5 CONCLUSION

In this section, the author summarizes the research findings and offers suggestions for future researchers or general readers. While the conclusion can cover the main points of the paper, it should not simply repeat the abstract.

Authors should discuss the empirical and theoretical contributions, economic benefits, and any new findings. They should also address major flaws and limitations of the study that could affect its validity, prompting readers to question how these limitations may have influenced the results and conclusions. This requires a critical assessment and interpretation of the research impact. Authors should clarify whether the problem stems from an error, the chosen method,



validity issues, or other factors.

Acknowledgement (if any)

The author may acknowledge an individual or organization that provided assistance in various ways. Use the singular heading even when multiple acknowledgments are made.

6 REFERENCE

In this section, authors must compile a list of all the references cited in the text. It is recommended that authors use reference management tools like Mendeley to format citations and the reference list according to the American Psychological Association (APA) referencing style (7th edition). To ensure clarity:

1. Arrange the reference list alphabetically by authors' last names.
2. If multiple works are by the same author, order them chronologically, from oldest to newest.
3. If there is no author, alphabetize the entry by the first significant word of the title, excluding initial articles like "A" or "The". Long titles can be shortened in-text citations.
4. The first line of each reference entry should be left-aligned, with subsequent lines indented.
5. Use "&" instead of "and" when listing multiple authors of a source.
6. Capitalize only the first word of the title and any proper nouns.
7. Italicize the titles of books, journals/serials, and web documents.
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