

TITLE

Write the Title Briefly and Clearly (no more than 15 words is recommended). The title of the article should be concise, interesting, and describe the content of the article.

Abstract

Abstracts are written in English with one space. The abstract includes a description of the objectives, methods, and results of the study. Abstracts are written briefly, concise and written in one paragraph (about 250 words) which summarizes important research variables, objectives, and methods (for example: samples and analytical techniques used), and answers to research problems (results).

Keywords: (please fill the keywords, maximum 5 keywords)

JEL Classification: (please fill the JEL Classification based on keywords that you have chosen)

Introduction

This section contains the research background, research objectives, research contribution (the research benefit from theoretical and practical), research result and implication (Practical advice based on research result). The research result and implication in the introduction section are an only suggestion (not mandatory). Furthermore, the literature review must be included in the Introduction. Literature review not only summarize previous literatures but identifies the gaps in knowledge that the empirical study addresses. Please highlight the gaps in the Introduction section and mention how your study is going to address any/ some of the gaps. In addition, novelty and research contribution should be well-stated, or must appear in the sentence. (Calibri, 11, Align left, & Sentence case)

Examples of novelty statement or gap analysis statement in the end of introduction section (after state of the art of previous research survey):

- "... (short summary of background) ..."
- "A few researchers focused on..."
- "There have been limited studies concerned on...."
- "Therefore, this research intends to..."
- "The objectives of this research are..."
- "This study contributes to the literature by..."
- "This research gives new contribution for the previous literatures..."
- "To bridge the gap between..."
- "To fill in this knowledge gap, this study examines..."
- "The main contribution of this study is..."
- "This research introduces the idea that..."

Moreover, to show the research contribution, please also see the **example**:

(1) Estimating A Joint Probability of Default Index for Indonesian Banks: A Copula Approach

Zaäfri A. Husodo, Sigit S. Wibowo, M. Budi Prasetyo, Usman Arief, and Maulana Harris Muhajir

To bridge the gap between market mispricing and data disclosure, we use a non-linear approach to capture spillover risk between banks, indicating potential systemic risk. Using a copula approach, we

find that non-conventional joint multivariate distribution, i.e. non-normal distribution, is a typical underlying process in the banks' fundamental information as reflected in their financial reports. Our findings indicate that individual banks' process is complex as it is captured from the distribution fitting process. Such a complex distribution and non-linearity in the banks' financial data underlie our individual default probability estimates, which are then aggregated as a composite index. Our approach can also explain the interconnected issues within the Indonesian banking system, as stated by Aini and Koesrindartoto (2020).

(2) Does Social Capital Matter in Climate Change Adaptation? A Lesson from Agricultural Sector in Yogyakarta, Indonesia

Endah Saptutyningsih, Diswandi Diswandi, and Wanggi Jaung

"To fill in this knowledge gap, this study examines farmers' participation in the process of climate change adaptation and the extent to which social capital has an impact. We surveyed farmers in villages in Yogyakarta, Indonesia, where chances of pest attack were high (Saptutyningsih & Ma'ruf, 2016). Using a logistic regression model, we examined the impacts of social capital and sociodemographic factors on the farmers' willingness to pay for climate change mitigation in agricultural sector. This study contributes to the literature by identifying the role of social capital in the process of climate change adaptation."

Research Method

This section contains the research design, subject/ object/ research sample, operational definition, and measurement variable, collecting data technique/ instrument and data analysis also hypothesis testing. (Calibri, 11, justify, & Sentence case).

Result and Discussion

This section contains the data characteristic of subject/ object/ sample/ research respondent, data analysis result, testing instrument and hypothesis (if any), the answer of the research question, findings and findings interpretation. This section if possible, can be graphed for each research variable. Furthermore, the descriptive statistic value was presented (e.g.; Mean, SD, Maximum, Minimum) with its interpretation. At the end of the section showed the hypothesis research result and its discussion completely. (Calibri, 11, justify, & Sentence case).

Conclusion

In the Conclusion section, clearly, mention how your study advances the knowledge in the field. In addition, presented the research's implication, limitation and advice for future research. The implication is practical advice from result research. Research limitation includes all aspects that can be considered by researchers to refine future research. While the research advice is advised for the next research based on the limitation that cannot be done by a researcher in his research. (Calibri, 11, justify, & Sentence case)

Appendix (Optional)

This section is provided for the author to express his gratitude either for the research funders or the other parties who contribute to research realization.

AUTHOR CONTRIBUTIONS

Conceptualisation, X.X. and Y.Y.; Methodology, X.X.; Investigation, X.X.; Analysis, X.X.; Original draft preparation, X.X.; Review and editing, X.X.; Visualization, X.X.; Supervision, X.X. (Delete if not applicable); Project administration, X.X. (Delete if not applicable); Funding acquisition, Y.Y. (Delete if not applicable).

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CONFLICTS OF INTEREST

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.

References

The composition of the bibliography used consists of 80% of the primary reference sources (journals, proceedings) and a maximum of 20% secondary reference sources (textbooks) published in the last 10 years. It is recommended to use a library management application (Mendeley, Zotero, Endnote, Reference Manager). Please follow the APA style. It's recommended for the author. [Garamond, 11, Justify, & Capitalize Each Word].