



P-ISSN: 1978-2853
E-ISSN: 2302-8890

MATRIK: JURNAL MANAJEMEN, STRATEGI BISNIS, DAN KEWIRAUSAHAAN

Homepage: <https://ojs.unud.ac.id/index.php/imbk/index>

Vol. XX No. X, XXXXX (XXXX), XX-XX



ARTICLE TITLE

(Left alignment, Times New Roman 14 pt, maximum 15 words using Capitalize Every Word, bold)

Author ¹⁾, Author ²⁾,

^{1,2}Origin Author's Agency
Email: corresponding author



DOI : XXXXXX

ABSTRACT

Abstract in English (100-150 words), typed in Times New Roman 10 pt, single-spaced and justified. The abstract should consist of background problems (one sentence), research objectives, methodology, main findings, including new facts, and main conclusions.

Keyword: in the form of words or key phrases and separated by commas; (3 - 5 keywords)

INTRODUCTION *(there should be no sub-chapters or numbering)*

The introduction contains a description of the problem or reason for the research or a logical statement that leads to the hypothesis or main theme. Explain the description of the research topic and background, formulation of the research problem, objectives, benefits of the research, and scope of the problem, as well as a review of previous research. **The introduction should consist of:**

- 1) General background of the research (aim for a maximum of one paragraph)
- 2) *State-of-the-art or a brief review of other (previous) research literature to justify the novelty of the research in this article*
- 3) Reference literature in the state-of-the-art section of previous research must be current, relevant, and original (primary literature)
- 4) *Research or novelty gaps based on the state of the art (novelties should contain significant elements)*
- 5) for research articles, hypotheses (for quantitative research) or prepositions (for qualitative research) do not always have to be stated

Introduction Proportion 15-20% of the total length of the article.

METHODS *(there should be no sub-chapters or numbering)*

In the research method, the author explains the research location, sample design, measurement (such as research instruments adapted to the type of research), data

collection design, and data analysis techniques. The explanation of research methods is concise, clear and complete.

Method proportion 15-20% of the total length of the article.

RESULT AND DISCUSSION ((there should be no sub-chapters or numbering))

Results are presented systematically following the ' **research objectives**' or ' **hypothesis** ' and must be supported by good data processing and illustrations. Numerical narration in tables or illustrations is not necessary; every figure and table must be referred to in the text and vice versa. When referring to images or tables, do not use words that indicate location such as "above" or "below", for example: " **Based on Figure 1 above....** ", "... **presented in Table 1 ...**"; **Be sure to check for the following in the results and discussion:**

1. Is it reflected in the author's intelligence?
2. Is the author's argument logical?
3. How does the author relate it to other opinions or research results?
4. How to link the results obtained with the basic concepts and/or hypotheses?
5. Are there any implications of the research results, both theoretical and applied?
Are the author's interpretations useful?
6. Are there any limitations to the findings?
7. Is there any speculation? Excessive?

EXAMPLE OF WRITING A TABLE:

Table 1. Data Analysis

Number	Informant	Information
1.	Mr Hamid	Head village
2.	Mrs. Siti	Secretary village
3.	Mr Robi	Sub-District Head

Source: Explained, Year

IMAGE WRITING EXAMPLE:

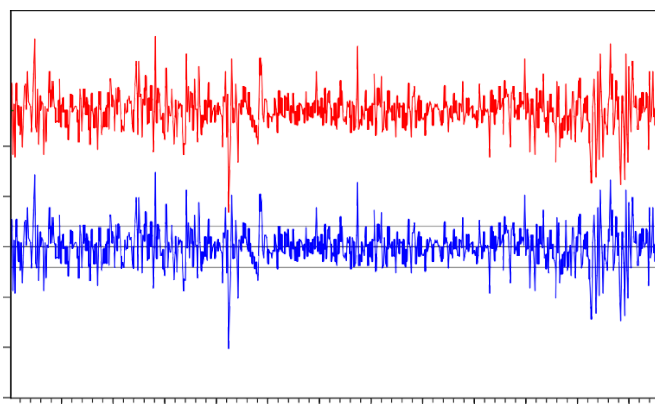


Figure 1 . Residual, Actual and Daily Market Fitted Return Period 1

Source: Results of data analysis using EVIEWS 9, years

Rules for writing tables and figures (maps and graphs), namely:

- Table titles are numbered sequentially with Arabic numerals placed in the middle, one space between the title and the table, and the font size title Table 11 pt.
- The table does not contain vertical lines, single spacing and a font size 10 pt.
- Image titles in 12pt font are numbered sequentially in Arabic numerals at the bottom left of the image. The Image Source is placed at the bottom left with one space and a 10pt font size.
- If the table or figure presented is taken or quoted from a particular source, then the source is written below the table or figure with a distance of 1 (one) space.
- Tables should be presented on *the same page*. If the table is more than one page and has to be interrupted, it can be continued on the next page but with further information and given the table title and column headings (header). Table).
- Writing data with decimal numbers uses commas (,)

Rules for writing symbols and formulas: In general, writing symbols or symbols should use the letters " *Symbol* " or use the symbol insertion facility in typing software (*word processor*). The units and abbreviations follow the rules commonly used in the discipline knowledge.

Writing equations uses the " *Equation* " insertion facility in typing software (*word processor*). Each equation written must be numbered sequentially using Arabic numerals. The equation number is written in brackets, placed to the right of the equation, and aligned with the right margin. An example of writing a formula is as follows:

$$Y = a + bx_1 + bx_2 + e \dots\dots\dots (1)$$

The rules for including library sources from quotations are carried out by writing: the author's last name, year of publication and page number. There are two types of writing methods, namely: (author, year) and author (year). Making quotations should not be too long. Even though it is written in words and sentences with changes, the meaning conveyed still refers to the essence of the literature without bias or ambiguity.

Example:

- 1) One quotation source with one author (Ferdinand, 2012: 129).
- 2) One source citation with two authors (Frucot and Shearon, 2011:25).
- 3) One source with more than two authors (Ariyani et al., 2010:12) or (Hotstede *et al* ., 1992:42).
- 4) Two sources of quotations with different authors (Ana, 2011:16; Agung, 2002: 21).
- 5) Two sources of quotation with the same author only need to write one name (Agung, 2012: 23, 2013:19), if the year of publication is the same (Agung, 2012a: 15, 2012b:26).
- 6) The source of the quote comes from a job institution. It is best to mention the acronym of the institution concerned, for example (IAI, 2011:10)
- 7) One journal citation source with two authors Widiartini and Yasa (2016) or (Widiartini and Yasa, 2016).

- 8) One journal citation source with more than two authors Cyan *et al.* (2016) or (Cyan *et al.*, 2016).

Proportion of Results and Discussion 40-60% of the article's total length.

CONCLUSIONS (*there can be no sub-chapters or numbering*)

Conclusions are outlined briefly to answer the research objectives or hypotheses in the article. Indication of research limitations. Suggestions for improvements related to research limitations. Recommendations for future research and policy change. Written critically, carefully, logically and honestly based on the facts obtained. **Avoid lists of conclusions in bullet/number form .**

REFERENCES

Authors are advised to use **Mendeley Reference Manager Software**, provided on the website page. The citation and reference styles used as a guide for writing citations and reference lists are *the American Psychological Association Style (APA Style)*. The number of references does not need to be many. The important thing is that they are of good quality (up-to-date and relevant). The reference list should include at least published 10 years ago.

Reference example using Mendeley with APA Style:

- Akbas, F., Markov, S., Subasi, M., & Weisbrod, E. (2018). Determinants and consequences of information processing delay: Evidence from the Thomson Reuters Institutional Brokers' Estimate System. *Journal of Financial Economics*, 127 (2), 366–388. <https://doi.org/10.1016/j.jfineco.2017.11.005>
- Brealey, R.A., Myers, S.C., & Allen, F. (2017). *Principles of Corporate Finance* (12th ed.). New York: McGraw-Hill Education.
- Choi, A.S., Lee, C.K., Tanaka, K., & Xu, H. (2018). Value spillovers from the Korean DMZ areas and social desirability. *Journal of Behavioral and Experimental Economics*, 75 (April), 95–104. <https://doi.org/10.1016/j.socec.2018.04.010>
- Choudhry, M. (2018). *An Introduction to Banking: Principles, Strategy and Risk Management* (2nd ed.). Chichester: John Wiley & Sons.
- Hsiao, Y. J., & Tsai, W. C. (2018). Financial literacy and participation in the derivatives markets. *Journal of Banking and Finance*, 88, 15–29. <https://doi.org/10.1016/j.jbankfin.2017.11.006>
- Hull, J. C. (2018a). *Options, Futures, and Other Derivatives* (9th ed.). Harlow: Wiley.

Hull, J. C. (2018b). *Risk Management and Financial Institutions* (5th ed.). Hoboken: Wiley. Jones, C. P., & Jensen, G. (2016). *Investment: Analysis and Management* (13th ed.). Hoboken: Wiley.

Kenton, W. (2018). Financial Literacy. Retrieved January 15, 2019, from <https://www.investopedia.com/terms/f/financial-literacy.asp>

Parise, G. (2018). Threat of entry and debt maturity: Evidence from airlines. *Journal of Financial Economics*, 127 (2), 226–247. <https://doi.org/10.1016/j.jfineco.2017.11.009>

The elements of reference writing must be complete, including:

JOURNAL: author's name, year, article title, journal name, volume, number, start page-end page (for journals),

BOOK: author's name, year of publication, book title, publisher's name, city of publication (for books), etc.

Submitted articles typed on Times New Roman 12 pt, single spaced 8000 words not including references, All manuscript must be written in Clear and grammatically correct English, with refer to the International Webster's Dictionary.