GENERATE

Journal of Banks and Financial Institutions

Vol 01 (1) 2024 p. 1-15

© Author name surname, Author name surname, Author name surname, Author name surname, 2023

Coresponding author:
…….

Received……..; Accepted….; Published…..

This is an Open Access article distributed under the terms of the Creative Commons Attribution 4.0 International license, which permits unrestricted reuse, distribution, and reproduction in any medium, provided the original work is properly cited.

Conflict of interest statement:
Author(s) reported no conflict of interest

DOI:
http://doi.org/xx.xxxx/gdp-jbfi.2024.1(1)

THE TITLE OF YOUR MANUSCRIPT
(NO MORE THAN 20 WORDS, TAHOMA 10 PT, BOLD, CENTER)

Author name surname[1], Author name surname[2]
(Tahoma 9 pt, bold, center)

[1,2] Institution, address
(Tahoma 8 pt, italic)

ABSTRACT (maximal 250 word)

Objective: Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

Research Design & Methods: Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

Findings: Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

Contributions: Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

Novelty: Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

Keywords: maximum 5 keywords, Tahoma 8 pt text.

JEL codes: xxx, xxx
Article type: research paper

INTRODUCTION (use style Heading 1, Thoma 9 pt, Bold)

In the introduction, starting from the research background, problems & scope of research, research phenomena, differences with previous research (novelty), and finally the purpose and contribution of the research (use style Paragraph body). Written in Tahoma 9 pt, line spacing single.

LITERATURE REVIEW (use style Heading 1, Thoma 9 pt, Bold)

Literature review contains theory in the development of research, state of the art and hypotheses. Written in Tahoma 10 pt, line spacing single.

Sub title (use style Heading 2, Tahoma 9 pt)

Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single.

METHODS (use style Heading 1, Thoma 9 pt, Bold)

This section describes the research planning and design. This section should explain the type of research, population and sample, research instruments, and data analysis methods. Written in Tahoma 9 pt, line spacing single.

RESULT (use style Heading 1, Thoma 9 pt, Bold)

Results should be clear and concise. Written in Tahoma 9 pt, line spacing single.

Table 1. Title (Tahoma 9 pt)

Name of category 8 pt	Name of category 9 pt
Text, Tahoma 8 pt	Text, Tahoma 8 pt
Text, Tahoma 8 pt	Text, Tahoma 8 pt
Text, Tahoma 8 pt	Text, Tahoma 8 pt
Text, Tahoma 8 pt	Text, Tahoma 8 pt

Source: xxxxxxxx (9 pt)

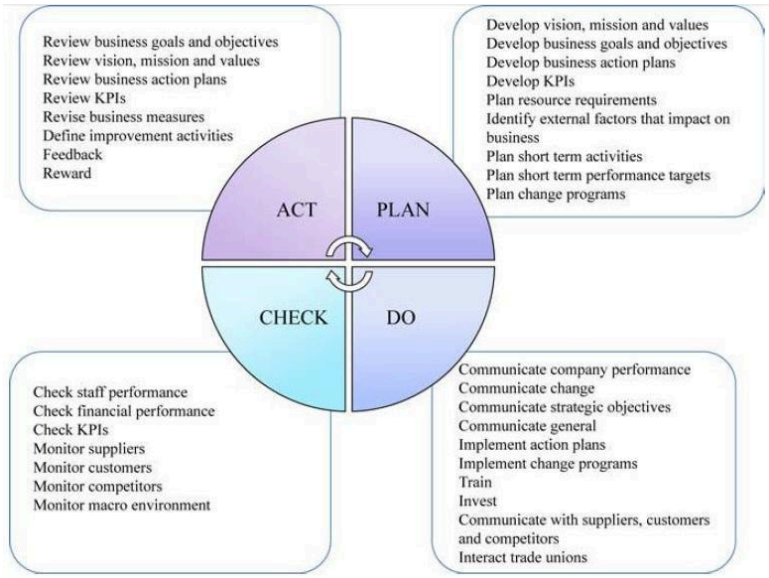

Figure 1. Generic SME managerial activities within the performance management process, (Ates et.al. 2013)

DISCUSSION (use style Heading 1, Thoma 9 pt, Bold)

The discussion section reveal a link between the research results obtained and the basic concepts and or hypotheses. Written in Tahoma 9 pt, line spacing single.

Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single.

CONCLUSION (use style Heading 1, Thoma 9 pt, Bold)

This section presents conclusion of paper, based on results and analysis described in previous section. This section can also present research implication, limitation, and recommendation (if needed). Written in Tahoma 9 pt, line spacing single

ACKNOWLEDGEMENT (if Needed, Thoma 9 pt, Bold)

Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt,

line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single. Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single, Tahoma 9 pt, line spacing single.

REFERENCES (use style Heading 1, Thoma 9 pt, Bold)

The Journal uses the Pensoft EndNote or Mendeley (surname and year of publication) short reference system for citations in the text with a detailed alphabetical list at the end of the paper. For formatting references use Tahoma 9 pt. The citation and references are referred to American Psychological Association (**APA**) style. We recommend using a reference application management such as EndNote or Mendeley.

Abor, J. Y., Agbloyora, E. K., & Kuipo, R. (2014). Bank Finance and Export Activities of Small and Medium Enterprises. *Review of Development Finance*, *4*(2), 97–103. https://doi.org/10.1016/j.rdf.2014.05.004

Achtziger, A., Hubert, M., Kenning, P., Raab, G., & Reisch, L. (2015). Debt Out Of Control: The Links Between Self-Control, Compulsive Buying, and Real Debts. *Journal of Economic Psychology*, *49*(8), 141–149. https://doi.org/10.1016/j.joep.2015.04.003

Bruderl, J., Preisendorfer, P., & Ziegler, R. (1992). Survival Chances of Newly Founded Business Organizations. *American Sociological Review*, *57*(2), 227–242. https://doi.org/10.2307/2096207

Hogarth, J. M., & Hilgert, M. A. (2002). Financial Knowledge, Experience, and Learning Preferences: Preliminary Results from a New Survey on Financial Literacy. *Proceedings of the American Council on Consumer Interests 2002 Annual Conference*, *48*, 1–7. https://doi.org/10.1054/arth.2001.23714

Lee, J., & Mueller, J. A. (2014). Student Loan Debt Literacy: A Comparison of First-Generation and Continuing-Generation College Students. *Journal of College Student Development*, *55*(7), 714–719. https://doi.org/10.1353/csd.2014.0074

Taft, M. K., Hosein, Z. Z., Mehrizi, S. M. T., & Roshan, A. (2013). The Relation between Financial Literacy, Financial Wellbeing and Financial Concerns. *International Journal of Business and Management*, *8*(10), 63–75. https://doi.org/10.5539/ijbm.v8n10p63

van Ooijen, R., & van Rooij, M. C. J. (2016). Mortgage Risks, Debt Literacy and Financial Advice. *Journal of Banking and Finance*, *72*(May), 201–217. https://doi.org/10.1016/j.jbankfin.2016.05.001

Appendix may be added if needed.