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Written in alphabetical order  
Between keywords separated by dots comma (;).*

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**Abstract**

Written in English, Times New Roman font 9, 1 space, 1 paragraph consists of from 150-200 words. Abstract No in the form of summary consisting of from a number of paragraphs. Abstract content covering objective research, data/ objects research, methods, results or conclusion.

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**WRITE DOWN THE INDONESIAN TITLE WITH THE PROVISIONS  
OF UPPERCASE, BOLD, TIMES NEW ROMAN, 14PT**

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**Abstrak**

**Keywords:**

*Consisting of over 3 to 5 words and/ or group of words.  
Written in alphabetical order  
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*Written in Indonesian, Times New Roman font 9, 1 spaced, 1 paragraph consisting of 150-200 words. Abstract is not a summary consisting of several paragraphs. The contents of the abstract include research objectives, data/objects of research, methods, results or conclusions.*

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Correspondence email address: \* Written email is the email of the corresponding author with editor



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## **INTRODUCTION**

Times New Roman 12, 1.15 spacing, writing sentence between paragraph with distance space (before and after space 6pt).

Contains background behind problem, urgency research, theory, objectives written research in form paragraph flow and avoid sub-sub inside introduction.

Contains description background behind problems and urgency research, description short (3 – 5 journals) above study previously published (literature review). in period time maximum 7 years final with the same topic and shows difference (state of the art). Author show advantages and disadvantages from study before, then show impact from writing writer in answer limitations said, (for solve limitations mentioned) which is formulated in objective study .

As Example : Another study conducted by (Koon et al., 2022) influential No significant to satisfaction Work whereas in the research (Jones, 2022) show that quality life Work proven own influence positive significant to satisfaction Work .

### **Development hypothesis based on Literature review of study previous.**

Following is example development hypothesis

#### **Influence Ability Management to Risk Default**

Dendawijaya (2020) stated finance to be one of causes of customer default in pay off credit. Research conducted by Arinta (2019) on the variable amount loan and term time return loan to risk fail pay show that Good amount loan and term time return loan proven influential positive No significant to risk fail pay . Zaleskiewicz, (2015) state that management finance proven influential positive No significant to credit traffic jam. Indarto et al., (2020). The condition of financial customers proven to be influential and positive and significant to performance loans. Research results Dwiyantri Arinta (2021) show that business characteristics that are variables business experience and turnover business influential to ability debtor in pay credit whereas characteristics individual that is variables amount liability family, level education, term time returns, and amounts loan (*ceiling*) no influential to ability debtor in pay credit.

From the description above can be done justification, that ability management, owned by the debtor will influence continuity of his efforts, so that matter the will influential to ability pay off his debt. Therefore, the proposed hypothesis sounds as follows:

H1. Increasingly tall ability owned by management debtor, risk fail pay the more low.

## **METHOD**

Times New Roman 12, 1.15 spacing, writing sentence between paragraph with distance space (before and after space 6pt).

Containing design research used (method, data type, data source, technique data collection, techniques data analysis, measurement variables) written in form paragraph flowing (not made numbering).

## RESULTS AND DISCUSSION

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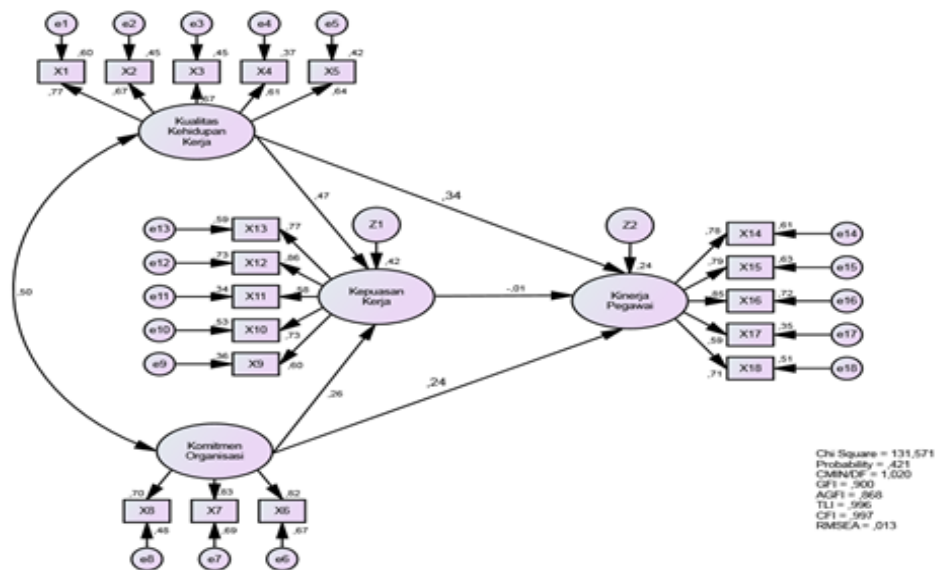
Containing results study empirical or study written theoretically with systematic, critical analysis, and informative. Use tables, images etc. only as supporting clarification discussion and limited only to truly substantial supporters, for example table results testing statistics, images results model testing etc. Discussion results are nature argumentative concerning relevance between results, theory, research past and facts empirical findings, as well as show novelty findings (*novelty*).

Every table written without vertical lines and equipped with source year research data processing. Images or charts are at least displayed in a clear way and can be read. Tables, figures and graphs placed on the part or lower with titles placed on top for table and placed below for images and graphics with left alignment. Avoid explanation tables and figures by using the words "Table above, image below, following table, etc." but mention table in a clear way using names like Table 1, Figure 2, etc. The words Table 1 and Figure 2 must be printed thick. The table is not only displayed but also explained Meaning the table. In one article, the maximum number of tables is 5, while the maximum number of images is 3.

**Table 1**  
***Goodness Of Fit Test Full Model***

<b><i>Goodness of Fit Index</i></b>	<b><i>Cut-off Value</i></b>	<b>Results</b>	<b>Model Evaluation</b>
Chi-Square ( df = 129)	Small (< 156,507)	131,571	Good
Probability	≥ 0.05	0.421	Good
RMSEA	≤ 0.08	0.013	Good
GFI	≥ 0.90	0.900	Good
AGFI	≥ 0.90	0.868	Marginal
CMIN/DF	≤ 2.00	1,020	Good
TLI	≥ 0.95	0.996	Good
CFI	≥ 0.95	0.997	Good

Source: Processed primary data, 2014 (Times New Roman 10)



**Figure 1**  
**AMOS Processing Output**  
 Source: Processed primary data, 2014 (Times New Roman 10)

**CONCLUSION**

Times New Roman 12, 1.15 spacing, writing sentence between paragraph with distance space (before and after space 6pt).

This section consists of conclusions, managerial implications and limitations in research. Conclusion should be answering goals and problems study Where the disclosure No in sentence statistics. Written in One paragraph that are viewed need, in form essay, not in numbering form.

**BIBLIOGRAPHY**

Bibliography arranged in a way alphabetically based on alphabetical order of author names.

Writing a bibliography using Mendeley with type reference *American Psychological Association 7th Edition* (APA 7th Edition). **Minimum number of references is 20 with 70% journal 7th year publication final composition. Please add at least two citation from an article published in JREB.**

Example:

Indarto, I., Santoso, D., & Prawihatmi, CY (2020). Strategic Entrepreneurship Model in Creative Economy Enterprises. *Journal of Economic and Business Research* , 13 (3), 223. <https://doi.org/10.26623/jreb.v13i3.3150>

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- Koon, L.M., Greiman, L., Schulz, J.A., Goddard, K.S., Nzuki, I.M., & Hall, J.P. (2022). Examining the effects of the COVID-19 pandemic on community engagement for people with mobility disabilities. *Disability and Health Journal* , 15 (1), 101212. <https://doi.org/10.1016/j.dhjo.2021.101212>
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