

Title (Maximum 12 Words and font Calibri (Body) 14pt, Bold)

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ARTICLE HISTORY

Received

Revised

Accepted

KEYWORDS

Provide 3–5 keywords, separated by semicolons, that reflect the core concepts of the study and do not repeat words from the title

ABSTRACT

The abstract should be written in English in a single, concise paragraph of 150–250 words. It must clearly summarize the background and purpose of the study, the research methodology, the main findings, and the key conclusions or implications. The abstract should be informative and self-contained, written in an academic tone, and use the past tense when describing methods and results. References, tables, figures, equations, and uncommon abbreviations should not be included. The text should be formatted using Calibri (Body) 10 pt, single-spaced, and justified.

INTRODUCTION

The introduction should be written in clear and academic English and provide a strong foundation for the study. It begins by presenting the research background, explaining the importance and relevance of the topic supported by recent and credible references. The introduction should then identify the research gap, limitations of previous studies, or unresolved issues that justify the need for the current research. Next, the research objectives and, where appropriate, the research questions or hypotheses should be clearly stated. The section should also highlight the novelty and contribution of the study to theory, practice, or policy. The introduction is written in several coherent paragraphs, uses the present tense for general statements and past tense for previous studies, and avoids detailed results or conclusions.

The Introduction section should be written using Calibri (Body) font, size 10 pt, with 1.15 line spacing and justified alignment. The length of the introduction should not exceed 1,000 words to maintain clarity and focus. An ideal word count ranges from 700 to 900 words, allowing sufficient space to present the research background, identify the research gap, state the research objectives, and explain the novelty and contribution of the study in a clear and well-structured manner.

METHODS

The Methods section should be written using Calibri (Body) font, size 10 pt, with 1.15 line spacing and justified alignment. This section should clearly describe the research design, data sources, population and sample or participants, instruments, procedures, and data analysis techniques to ensure the study can be replicated. The methods should be written in the past tense and organized in a logical and systematic manner. The length of the Methods section is recommended to be no more than 800 words, with an ideal range of 500–700 words, depending on the complexity of the research design.

Tables should be presented clearly and concisely to support the text. Each table must be numbered consecutively (e.g., *Table 1*, *Table 2*) and provided with a clear and descriptive title placed above the table. The table content should be written using Calibri (Body) font, size 10 pt, with 1.15 line spacing and justified alignment. Tables should be editable (not in image format) and use horizontal lines only where necessary. The



table title and contents must be self-explanatory, and all tables should be referred to in the text. If data are adapted from other sources, the source should be acknowledged below the table.

Table 1. Descriptive Statistics of Students' Learning Outcomes

Variable	N	Mean	Std. Deviation
Learning	60	78.45	6.32
Motivation	60	74.20	7.15
Financial Literacy	60	80.10	5.89
Academic Achievement	60	78.45	6.32

Sources: Authors' calculation (2025)

RESULTS AND DISCUSSION

Descriptive Statistics of Research Variables

The Results and Discussion section should be written using Calibri (Body) font, size 10 pt, with 1.15 line spacing and justified alignment. This section presents the research findings clearly and systematically, supported by tables or figures where appropriate. The results should be explained objectively, focusing on key patterns, relationships, or differences identified in the data, without repeating all numerical values already shown in tables or figures. The discussion should interpret the findings by relating them to the research objectives, comparing them with previous studies, and explaining their theoretical and practical implications. This section may be written as a combined section or separated into two subsections, depending on the journal policy. The recommended length is 1,500–2,000 words, with an ideal range of 1,200–1,800 words, to ensure sufficient depth of analysis and critical discussion.

The Figure should be used to visually present data, models, frameworks, or research processes in a clear and informative manner. Each figure must be numbered consecutively (e.g., Figure 1, Figure 2) and accompanied by a concise and descriptive caption placed below the figure. Figures should be centered and referenced in the text. All text within figures must be readable and consistent with the manuscript formatting. The caption should clearly explain the content of the figure without requiring readers to refer back to the main text. If a figure is adapted from another source, proper attribution must be provided in the caption.

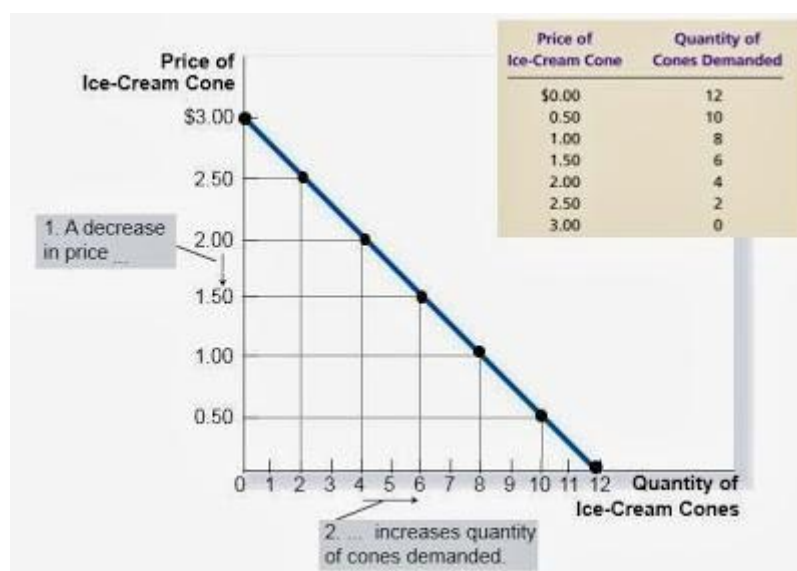


Figure 1. Demand Curve for Ice-Cream Cones

Source: Adapted from basic microeconomics theory (2018)

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CONCLUSION

The Conclusion section should be written in clear and concise academic English and summarize the main findings of the study without introducing new data or references. It should restate the research objectives and highlight how they have been achieved based on the results. The conclusion should emphasize the key theoretical and practical implications of the findings, particularly their contribution to the relevant field of study. Where appropriate, brief recommendations or directions for future research may be included. This section should be written in Calibri (Body) font, size 10 pt, with 1.15 line spacing and justified alignment, and should be limited to 300–500 words to maintain clarity and focus.

AUTHOR CONTRIBUTION

All authors contributed equally to this work. [Author A] was responsible for conceptualization, methodology, and writing – original draft. [Author B] contributed to data collection, formal analysis, and visualization. [Author C] contributed to writing – review & editing, and supervision. All authors have read and agreed to the published version of the manuscript.

Alternatively, authors may use the CRediT (Contributor Roles Taxonomy) format:

[Author A]: Conceptualization, Methodology, Writing – Original Draft Preparation. [Author B]: Data Curation, Formal Analysis, Visualization. [Author C]: Writing – Review & Editing, Supervision, Project Administration. All authors have read and agreed to the published version of the manuscript.

FUNDING STATEMENT

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If funded, use the following: This research was funded by [Name of Funding Agency], grant number [XXX]. 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.

DATA AVAILABILITY

The data that support the findings of this study are available upon reasonable request from the corresponding author. The data are not publicly available due to privacy and ethical restrictions.

If data are openly available: The data that support the findings of this study are openly available in [Repository Name, e.g., Zenodo / Figshare / OSF] at [URL or DOI], reference number [XXX]

ACKNOWLEDGMENT

The Acknowledgment section is written to express appreciation to individuals or institutions that provided support for the study but did not qualify for authorship. It may include acknowledgments for funding agencies, institutional support, reviewers, research assistants, or data providers. This section should be written concisely in one short paragraph, using Calibri (Body) font, size 10 pt, 1.15 line spacing, and justified alignment. Personal dedications and excessive details should be avoided. If the research was funded, the funding source and grant number (if any) should be clearly stated.

COMPETING INTEREST

The competing interest declares any potential conflicts of interest related to the research and ensures transparency and research integrity. This section should clearly state whether the authors have any financial, professional, or personal relationships that could influence the research outcomes. If no conflicts exist, a standard statement should be provided. The disclosure statement should be written concisely in one short paragraph, using Calibri (Body) font, size 10 pt, 1.15 line spacing, and justified alignment.

Example (No Conflict of Interest):

The authors declare that there is no conflict of interest regarding the publication of this article.

Example (With Conflict of Interest):

The authors disclose that this study was partially funded by [Name of Organization], which had no role in the study design, data collection, analysis, or interpretation of the results.

ETHICAL CLEREANCE

This study was approved by the Institutional Review Board (IRB) / Ethics Committee of [Name of Institution / University], with ethical approval number [XXX], dated [DD Month YYYY]. All research procedures were conducted in accordance with the ethical standards of the 1964 Declaration of Helsinki and its later amendments, or comparable ethical standards. Informed consent was obtained from all individual participants included in the study prior to their involvement.

If the study did not involve human participants or animal subjects: This study did not require ethical approval as it did not involve human participants, animal subjects, or the collection of sensitive/personal data. The research was conducted based on publicly available secondary data only.

AI STATEMENT

The authors declare that Artificial Intelligence (AI)-assisted tools were used during the preparation of this manuscript solely for the purposes of grammar checking, language editing, and proofreading. All AI-generated suggestions were carefully reviewed, edited, and verified by the authors. The AI tools were not used for data collection, data analysis, interpretation of results, or drawing scientific conclusions. The authors take full responsibility for the integrity, originality, and accuracy of the published work. The use of AI tools does not alter the authors' adherence to the journal's policies on sharing data and materials.

If AI tools were NOT used: The authors declare that no Artificial Intelligence (AI)-assisted tools were used in any part of the preparation, writing, or analysis of this manuscript.

REFERENCES

The References section must include a minimum of 35 scholarly sources, primarily drawn from peer-reviewed journal articles, recent academic books, and other credible scholarly publications that are relevant to the scope of the study. Authors are required to use Mendeley or other compatible reference management software to ensure consistency, accuracy, and efficiency in citation formatting.

All references must follow the APA 7th Edition citation style (unless otherwise specified by the journal) and be arranged alphabetically by the first author's surname. Each reference entry must contain complete bibliographic information, including author(s), year of publication, title, journal or publisher name, volume, issue, page range, and Digital Object Identifier (DOI) where available.

At least 70% of the references should consist of journal articles published within the last 5–10 years, preferably from reputable national or international journals. The inclusion of outdated sources should be limited and justified only when they represent foundational or seminal works.

All references listed must be cited within the manuscript, and every in-text citation must correspond to an entry in the reference list. References without proper citation in the text or citations not included in the reference list are not permitted.