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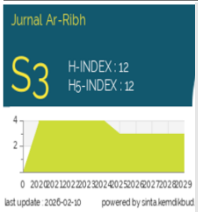

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journal homepage: https://journal.unismuh.ac.id/index.php/ar-ribh

Title Written in English Cambria Font in bold (Maximum 16 words, bold, font size 16)

Note: A good **title** should be concise, informative, and specific, clearly reflecting the main variables or focus of the study. It is recommended to keep the length between 8–16 words while avoiding unnecessary phrases such as “A Study of” or “A Study on”.. The title should include the main variables or phenomenon under study, and if relevant, the context such as location, sample, or field, but must avoid abbreviations or jargon.

Author[1] Fullname, Author[2] Fullname, Author[3] Fullname *(Cambria, font size 10, bold, tanpa singkatan nama)*
Name of Faculty, Name of University/Institution *(Cambria, font size 8, normal, tidak bold)*
Email: author1@abc.ac.id; author2@abc.ac.id; author3@abc.ac.id *(Cambria, font size 8, italic atau normal sesuai template, tidak bold)*

ARTICLE INFO

Keywords
Should consist of 3–5 phrases, avoiding repetition of words already in the title.
[*Cambria, font size 10*]

Received: xx Month 202x
Revised: xx Month 202x
Accepted: xx Month 202x [*Cambria, font size 10*]

ABSTRACT

Write the abstract in English as a single paragraph of no more than 250 words that succinctly and clearly summarizes the study. Begin with one or two sentences that establish the background, scope, and importance of the research topic, identifying the specific gap or problem addressed. Then state the main objective or research question clearly in one sentence. Next, outline the methodology in one or two sentences by specifying the research design (quantitative, qualitative, or mixed-method), the population and sampling technique, primary data sources and collection instruments, and the main analytical procedures employed such as multiple regression, structural equation modeling, or thematic analysis. After describing methods, report the principal results in one to three sentences, highlighting the most important quantitative values, effect sizes, or statistical significance levels, or the core qualitative themes identified, while avoiding raw tables or excessive numerical detail. Conclude with one or two sentences that summarize the study’s key contribution and its theoretical, practical, or policy implications. Use past tense for procedures and findings, and present tense for general statements and implications. Avoid citations, undefined acronyms, and excessive discipline-specific jargon; write in clear, active, academic English that a broad scholarly audience can understand. Ensure the paragraph is coherent and self-contained so readers can grasp the research aim, approach, primary findings, and contribution without consulting the full paper. [*Cambria, font size 10*]

1. Introduction [Cambria, 11 bold]

The Introduction, which typically constitutes 15–20% of the manuscript (approximately 600–900 words), should present a clear global and local context of the research problem. It must critically review relevant prior studies to identify gaps in the existing literature, articulate the research problem explicitly, and clearly state the research objectives and/or research questions. Furthermore, the Introduction should explain the theoretical and practical contributions of the study, demonstrating its significance for both academic advancement and real-world application. At least 80% of the references should be sourced from peer-reviewed journal articles. References should be within the last five years, with the exception of theory. [Cambria, 11, normal]

Global and local background of the problem: (This section explains the general context (global) and specific conditions (local)

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of the issue under study. Authors should demonstrate why the topic is scientifically important and relevant in a particular context (country, sector, or institution), with the support of up-to-date references.

Gaps in existing literature: (This section identifies limitations, gaps, or inconsistencies in previous research. Authors need to clearly indicate what has not been researched or has not been explained adequately, thereby providing academic justification for the research conducted).

Clear identification of the research problem: At this point, the author must formulate the research problem in a specific, focused and measurable manner, not in the form of a general statement. Research problems must arise logically from the background and research gaps that have been explained.

Explicit statement of objectives or research questions: This section conveys the research objectives and/or research questions directly and explicitly. The objectives must be aligned with the research problem and become the basis for methods, analysis and discussion of research results.

Theoretical and practical contributions of the study : This section explains theoretical contributions, namely how research enriches, tests, or develops existing theory, as well as practical contributions, namely the implications of research results for policy makers, practitioners, or related stakeholders. Authors are encouraged to clearly state the novelty of the study at the end of the Introduction. [Cambria, 11, normal].

2. Literature Review [Cambria, 11 bold]

The literature review or theoretical framework serves to establish the conceptual basis of the research, drawing from key theories and summarizing empirical findings from prior studies, while also leading to hypothesis development if the study is quantitative. This section should prioritize citing recent sources (published within the last 5 years), ideally from Scopus or ISI-indexed journals. [Cambria, 11, normal].

2.1 Conceptual and Theoretical Foundations

This section presents the key concepts and theoretical foundations relevant to the research topic as the analytical basis of the study. The discussion is not limited to definitional explanations but emphasizes the role of theories in explaining the phenomenon under investigation and the logical relationships among variables or concepts. Classical and well-established theories may be used to construct the theoretical foundation; however, their application and relevance must be supported by recent empirical evidence. Therefore, references in this section primarily rely on reputable international journals published within the last five years, except for seminal and foundational theories that remain conceptually relevant. [Cambria, 11, normal].

2.2 Review of Empirical Studies

This section critically reviews prior empirical studies that are thematically, methodologically, and contextually related to the current research. The literature is synthesized through a comparative and analytical approach to identify patterns, inconsistencies, and key findings across studies. Particular attention is given to recent empirical evidence drawn from reputable international journals published within the last five years, ensuring that the review reflects the most up-to-date developments in the field. Rather than merely summarizing previous research, this section highlights methodological limitations and contextual gaps that inform the direction of the present study. [Cambria, 11, normal].

2.3 Identification of the Research Gap

Based on the synthesis of theoretical perspectives and empirical findings, this section explicitly identifies the research gap that motivates the study. The research gap may

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arise from limitations in previous research contexts, insufficient integration of relevant theories, methodological shortcomings, or a lack of empirical evidence in specific sectors or regions. By clearly articulating the gap, this study demonstrates its originality and academic relevance. The identification of the research gap is grounded in recent scholarly discourse, predominantly supported by high-quality journal articles published within the last five years. [Cambria, 11, normal].

2.4 Development of the Conceptual Framework

This section reviews the main concepts and variables studied, including brief operational definitions and important empirical findings from previous research. The discussion should emphasize relationships between variables rather than terminological definitions. [Cambria, 11, normal].

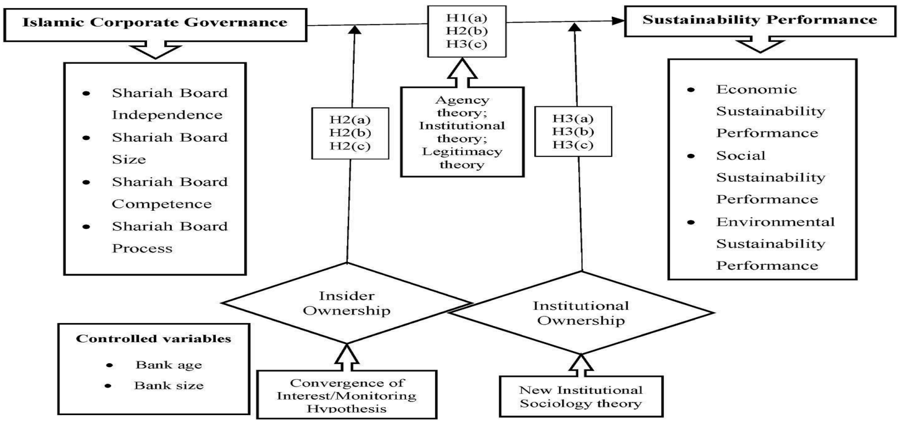

Fig. 1. Conceptual Framework of the study.

2.5 Hypotheses or Research Propositions

This section formulates the research hypotheses for quantitative studies or research propositions for qualitative studies based on the conceptual framework. The hypotheses or propositions are clearly stated, theoretically grounded, and empirically testable. Their formulation reflects the study's contribution to extending existing knowledge and addressing the identified research gap. Consistent with standards of reputable international journals, the development of hypotheses or propositions is supported primarily by recent scholarly articles published within the last five years, except where foundational theories are required to justify the underlying constructs. [Cambria, 11, normal].

3. *Research Methods* [Cambria, 11 bold]

The research methodology section explains how the study is designed and conducted to answer the research questions and achieve the research objectives. This section must be written clearly and systematically to ensure transparency, rigor, and replicability of the study. In reputable international journals, the methodology section is expected to demonstrate strong alignment between the research design, data collection procedures, and analytical techniques. It also emphasizes the use of valid and reliable instruments, ethical compliance, and analytical methods that are appropriate for addressing the identified research gap. A well-structured methodology allows reviewers and readers to assess the credibility of the findings and the contribution of the study to the existing literature. [Cambria 11, normal].

3.1 Research Design

This subsection describes the overall design and approach of the study, such as quantitative, qualitative, mixed methods, or systematic literature review. It explains the rationale for selecting the research design and its suitability for addressing the research questions. The research design is positioned as a strategic framework that guides data

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collection and analysis, ensuring methodological consistency and scientific rigor. [Cambria, 11, normal].

3.2 Research Context and Setting

This subsection outlines the context and setting in which the research is conducted, including the sector, organization, or geographical area. The justification for choosing the research context is provided to highlight its relevance and potential contribution to the literature. A clear description of the research setting enhances the contextual validity and allows readers to understand the scope and applicability of the findings. [Cambria, 11, normal].

3.3 Population and Sample / Research Participants

This subsection explains the target population and the sampling or participant selection process. It details the sampling technique, sample size, and criteria for participant inclusion. The justification of the sample ensures that the data collected are sufficient to represent the phenomenon under study and supports the reliability or credibility of the results. [Cambria, 11, normal].

3.4 Data Sources and Data Collection

This subsection describes the types of data used in the study and the procedures for collecting them. It explains whether the data are primary or secondary and outlines the instruments or techniques employed, such as surveys, interviews, or document analysis. A transparent data collection process is essential to minimize bias and enhance the accuracy of the findings. [Cambria, 11, normal].

3.5 Measurement of Variables and Research Instruments

This subsection explains how the key variables or concepts are operationalized and measured. It details the indicators, measurement scales, and sources of the instruments, emphasizing the use of indicators adapted from reputable journals, predominantly published within the last five years. This ensures construct validity and comparability with prior studies. [Cambria, 11, normal].

3.6 Data Analysis Techniques

This subsection describes the analytical methods used to process and interpret the data. It explains the choice of statistical or qualitative analysis techniques and the software tools applied. The data analysis procedures must be appropriate to the research design and capable of producing robust and interpretable results. [Cambria, 11, normal].

3.7 Validity, Reliability, and Trustworthiness

This subsection outlines the procedures used to ensure the quality of the research. In quantitative studies, this includes validity and reliability testing, while in qualitative studies it involves credibility, dependability, and confirmability. These procedures strengthen the robustness and trustworthiness of the research findings. [Cambria, 11, normal].

3.8 Ethical Considerations

This subsection addresses the ethical aspects of the research, including informed consent, confidentiality, and data protection. Compliance with ethical standards is essential in reputable international journals to safeguard participants and maintain academic integrity. [Cambria, 11, normal].

3.9 Research Procedure

This subsection presents the stages of the research process in a structured manner, from research planning to data analysis. A clear procedural description enhances methodological transparency and enables future replication of the study. [Cambria, 11, normal].

3.10 Methodological Limitations

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This subsection acknowledges the limitations inherent in the research design and methodology. Discussing these limitations transparently demonstrates methodological awareness and provides a balanced interpretation of the findings, as well as directions for future research. [Cambria, 11, normal].

4. Results and Discussion [Cambria, 11 bold]

This section reports and discusses the empirical findings of the study in a structured and transparent manner. The Results subsection focuses on presenting the outcomes of data analysis objectively, using tables, figures, and charts to clearly communicate significant findings without interpretation. In contrast, the Discussion subsection provides a critical interpretation of the results, linking them to existing theories and prior empirical studies, and explaining their theoretical and practical relevance. Together, these subsections demonstrate how the findings address the research questions, fill the identified research gap, and contribute to the current body of knowledge. This section emphasizes clarity, analytical rigor, and coherence between empirical evidence and scholarly discourse. [Cambria, 11, normal].

Table 1. IC Performance Categories of the Indonesian Banking Industry

Year	IC PERFORMANCE CATEGORY	
	Kamath Version	Mavridis Version
2004	Top Performers	Top Performers
2005	Common Performers	Top Performers
2006	Bad Performers	Common Performers

Source: Ulum (2026)

4.1 Research Results [Cambria, 11, bold].

Mandatory Elements to Be Included

1. Sample Description and Descriptive Statistics
   This part presents the characteristics of the research sample or units of analysis, including sample size and relevant demographic or organizational profiles. Descriptive statistics such as means, standard deviations, frequencies, and percentages are reported to provide an overview of the data.
2. Data Quality and Preliminary Analysis (if applicable)
   This subsection reports preliminary analyses conducted to assess data quality and suitability for further analysis, such as tests of normality, multicollinearity, reliability, or model fit, depending on the analytical method employed.
3. Main Analytical Results
   The core findings of the study are presented according to the selected analytical technique, such as regression analysis, SEM, PLS, or qualitative coding results. The results are displayed clearly using tables or figures, focusing on statistically or substantively significant outcomes.
4. Hypothesis Testing Results / Key Findings
   The results of hypothesis testing or the main empirical findings are reported in a logical and structured order. Each hypothesis or research question is addressed explicitly, without interpretation or comparison with previous studies.
5. Visual Presentation of Results
   Tables, figures, and charts are used selectively to enhance clarity and readability. Each visual element includes a clear title and is explicitly referenced in the text to guide the reader through the findings. [Cambria, 11, normal].

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4.2 Research Discussion [Cambria, 11, bold].

Mandatory Elements to Be Included

1. Interpretation of Key Findings
   This subsection explains the meaning of the main findings in relation to the research objectives and hypotheses. It clarifies how the results answer the research questions and whether they support or contradict the proposed hypotheses.
2. Comparison with Previous Studies
   The findings are compared critically with prior empirical studies from reputable journals. Similarities and differences are discussed to position the study within the existing literature and highlight its contribution.
3. Theoretical Contributions
   This part explains how the findings contribute to theory by confirming, extending, or challenging existing theoretical frameworks. The discussion should explicitly demonstrate the study's academic value.
4. Practical and Policy Implications
   The discussion outlines the practical implications of the findings for practitioners, managers, or policymakers. These implications must be realistic, evidence-based, and relevant to the research context.
5. Integration with the Research Gap
   This subsection explicitly demonstrates how the findings address the research gap identified in the literature review, reinforcing the originality and relevance of the study.
6. Acknowledgement of Study Limitations
   The discussion acknowledges limitations related to the scope, context, or interpretation of the findings, without repeating methodological limitations already explained in the methodology section. [Cambria, 11, normal].

5. Conclusion [Cambria, 11 bold]

The conclusion section synthesizes the main findings of the study and highlights their significance without introducing new data or analysis. This section demonstrates how the research objectives have been achieved, clarifies the study's contributions, and provides implications and directions for future research. A well-written conclusion reinforces the value of the study and ensures coherence between the research problem, results, and contributions. [Cambria, 11, normal].

5.1 Summary of Key Findings

This subsection concisely summarizes the main empirical findings of the study in relation to the research objectives and questions. The summary focuses on the most important results rather than restating detailed statistical outputs. The purpose is to remind readers of what the study has demonstrated based on the evidence presented. [Cambria, 11, normal].

5.2 Theoretical Contributions

This subsection explains the study's contributions to theory by clarifying how the findings extend, refine, or challenge existing theoretical frameworks. The emphasis is on the novelty of the research and its position within the broader academic literature, particularly in relation to the research gap identified earlier. [Cambria, 11, normal].

5.3 Practical and Policy Implications

This subsection discusses the practical implications of the findings for practitioners, managers, or policymakers. The implications should be actionable, realistic, and directly derived from the research results. This part demonstrates the real-world relevance of the study beyond academic discourse. [Cambria, 11, normal].

5.4 Limitations of the Study

This subsection acknowledges the limitations related to the scope, context, or

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generalizability of the findings. Unlike methodological limitations discussed in the methodology section, this part focuses on how the limitations affect the interpretation and applicability of the results. The discussion should be transparent and balanced. [Cambria, 11, normal].

5.5 Directions for Future Research

This subsection provides clear and logical suggestions for future research based on the identified limitations and unanswered questions. Recommendations may include exploring different contexts, applying alternative methodologies, or incorporating additional variables or theoretical perspectives. [Cambria, 11, normal].

6. References [Cambria, 11 bold]

References should follow the APA 7th edition or the specific journal's required style, with at least 80% drawn from peer-reviewed journal articles, preferably Scopus or ISI-indexed and published within the past decade. Authors are strongly encouraged to use reference management software such as Mendeley, Zotero, EndNote, or RefWorks. [Cambria, 11, normal].

Example:

1. Books:

Bardach, E. (2024). A Practical Guide for Policy Analysis: The Eightfold Path to More Effective Problem Solving. CQ Press, NY

2. Journal articles:

Fatmawati. (2025). Relationship Among Stakeholders for Solid Waste Management in Makassar. IOSR Journal of Humanities and Social Science Volume 21, Issue 5, Ver. 5 (May. 2025) PP 18-23.

Manuscript Writing Checklist

1. **Title**
   - Concise, informative, specific, and reflects main variables/focus of the study.
   - Length: 16 words (avoid "A Study on…")
   - Includes: main variables, context (location/sample/field), no abbreviations or jargon

2. **Abstract**
   - Length: 150–250 words, single paragraph
   - Background: why the study is important
   - Objective: purpose of the research
   - Methods: design, sample, tools, or analysis techniques
   - Results: key findings (with highlights if possible)
   - Conclusion: implications or contributions
   - Keywords: 3–5 words/phrases, avoid repeating title words
   - Avoid citing references in the abstract.

3. **Introduction**
   - Length: 600–900 words (15–20% of manuscript)
   - Background: global and local context of the problem
   - Literature gap: show missing aspects in previous studies
   - Problem statement: clear identification of the issue
   - Research objectives/questions stated explicitly
   - Contribution: theoretical and practical significance

4. **Literature Review / Theoretical Framework**
   - Length: 900–1200 words (20-25% of manuscript)
   - Provides conceptual basis and links to the research
   - Includes key theories relevant to the study
   - Summarizes empirical studies (past findings)

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- o Hypothesis development (if quantitative research)
- o Uses recent sources (last 5 years, Scopus/ISI preferred)

5. **Methodology**
   - o Length: 900 words (15% of manuscript)
   - o Research design (qualitative, quantitative, mixed)
   - o For **quantitative research**: validity test, reliability (Cronbach's Alpha), multicollinearity, normality.
   - o For **qualitative research**: trustworthiness (credibility, dependability, transferability, confirmability).
   - o Population and sample: who, where, how many
   - o Data collection: instruments, questionnaires, interviews, documents
   - o Data analysis: statistical tools, models, coding techniques
   - o Ethical considerations (if involving human subjects)

6. **Results and Discussion**

   Results
   - o Length: 900 words (20% of manuscript)
   - o Descriptive statistics: sample characteristics
   - o Analysis results: tables, figures, charts
   - o Findings: report significant results (without interpretation)
   - o Clear, logical sequence, avoid redundancy

   Discussion
   - o Length: 900 words (20% of manuscript)
   - o Interpret findings: meaning of results
   - o Compare with previous studies
   - o Theoretical contribution: new insights
   - o Practical implication: benefits for practitioners/policymakers
   - o Limitations of the study

7. **Conclusion**
   - o Length: 300-500 words (5–10% of the manuscript)
   - o Summarizes key findings
   - o States implications (theoretical & practical)
   - o Recommendations for future research
   - o Length: 1–2 paragraphs, no repetition from discussion

8. **References**
   - o APA 7th edition (or journal-specific style)
   - o At least 80% from journals, preferably Scopus/ISI indexed, last 5 years.