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ABSTRACT
The abstract is a summary of the manuscript as a whole with contents that include the following; (1) there is a brief background, (2) the formulation of the problem (3) the research objectives, (4) the method used, (5) a summary of the research results.

Abstract consists of a maximum of 250 words, written in English with Times New Roman font size 10 in one space.

Keywords: Written in Title Case, using semicolons (;), and with a maximum of 5 keywords.

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INTRODUCTION

The Introduction should provide a clear overview of the research context, the problem under investigation, the development of previous research, the research gap, the novelty, the research contribution, and the research objectives. This section should be written without subheadings and organized logically, progressing from the general issue to the specific research problem.

In the opening paragraphs, authors should explain the phenomenon, condition, or problem underlying the research. Statements concerning the phenomenon should preferably be supported by empirical data, official reports, survey findings, or credible scientific sources. The authors should then provide a selective and relevant literature review to explain the concepts, theories, and findings of previous studies that are directly related to the research topic.

The Introduction should explicitly identify the research gap. A research gap may arise from limitations in previous studies, inconsistent findings, underexplored contexts, variables or relationships that have received insufficient attention, methodological limitations, or emerging changes in phenomena that have not been adequately addressed by previous research. Authors should not merely state that a particular topic has "never been studied"; rather, they should provide a clear and logical argument regarding what remains unanswered and why addressing the issue is important.

After establishing the research gap, authors should clearly demonstrate the novelty and contribution of the study. Novelty may involve the development of a new model or conceptual framework, the application of a different theoretical perspective, investigation within an underexplored context or population, the use of an appropriate or innovative methodological approach, or the development of empirical findings that extend existing knowledge. The research contribution should be clearly articulated in terms of its implications for theoretical development, practice, policy, or decision-making.

The final part of the Introduction should state the research objectives clearly and specifically. The objectives must be consistent with the research problem, research gap, novelty, and methodology employed in the study. Where applicable, research questions or hypotheses may also be introduced at the end of the Introduction, depending on the characteristics and design of the study.

References cited in the Introduction must be relevant to the research topic and derived from credible academic sources. Authors are encouraged to prioritize reputable peer-reviewed journal articles and primary sources, particularly publications from the past 10 years. However, seminal or classical references may be used where they provide fundamental theoretical or conceptual foundations that remain relevant to the study. All sources cited in the text must be included in the reference list and managed consistently according to the citation style specified by the journal.

The Introduction should be written in coherent and well-connected paragraphs and should not use numbered lists or bullet points. Authors should avoid lengthy theoretical discussions, irrelevant definitions, and unnecessary repetition. Detailed descriptions of the research methodology, findings, and implications should not be included in the Introduction but presented in the appropriate sections of the manuscript.

The Introduction should be formatted using Times New Roman, 11-point font, with 1.15 line spacing, while the page layout and margins should follow the manuscript template provided by the journal. The language should be academic, objective, concise, clear, and accessible. Authors are

responsible for ensuring that all arguments presented in the Introduction are adequately supported by relevant and verifiable references.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The Literature Review and Hypothesis Development/Research Question section should provide a comprehensive and critical discussion of the theoretical foundations, relevant concepts, and findings from previous studies that support the development of the research model, hypotheses, or research questions. This section should demonstrate the authors' understanding of the existing literature and clearly establish the theoretical and empirical basis of the study.

The literature review should focus on relevant and closely related theories, concepts, and empirical studies. Authors should not merely summarize previous studies individually but should synthesize and critically evaluate the existing literature to identify patterns, similarities, differences, inconsistencies, and limitations. The discussion should establish a clear relationship between the theoretical perspective and the variables or constructs examined in the study.

The theoretical framework should be presented clearly and should explain why and how the variables or constructs are expected to be related. Authors should use appropriate theories to provide a logical foundation for the proposed relationships. The selected theory should be relevant to the research context and should contribute to explaining the phenomenon under investigation rather than being included merely as a theoretical reference.

For studies employing hypotheses, each hypothesis should be developed through a logical and evidence-based argument. Hypothesis development should begin with the relevant theoretical rationale, followed by evidence from previous empirical studies, and conclude with a clear explanation of the expected relationship between the variables. Authors should explain the direction and rationale of the proposed relationship rather than simply citing previous studies that report similar findings.

Each hypothesis should be stated clearly and specifically at the end of the corresponding discussion. Where appropriate, the development of hypotheses may consider direct effects, indirect or mediating effects, moderating effects, and other theoretically justified relationships. The proposed hypotheses should be consistent with the research objectives, theoretical framework, research model, and methodology.

For qualitative, exploratory, descriptive, or other studies that do not formulate statistical hypotheses, the section may instead present research questions. Research questions should be derived from the identified research gap, theoretical perspective, and objectives of the study. They should be specific, focused, researchable, and sufficiently open to allow the study to explore the phenomenon in depth.

The literature used in this section should primarily consist of reputable peer-reviewed journal articles, scholarly books, and other credible academic sources. Authors are encouraged to prioritize recent publications, particularly studies published within the past 10 years, while seminal studies may be retained when they provide essential theoretical or conceptual foundations. The literature review should demonstrate engagement with both recent developments and foundational perspectives relevant to the research topic.

Authors should ensure that the literature review is sufficiently current and represents the development of the relevant field. Where applicable, the review should incorporate studies from international and reputable national journals, particularly those indexed in recognized academic

databases. Authors should avoid excessive reliance on a single source, self-citation, non-academic websites, blogs, or other sources that do not provide a strong scholarly foundation.

The section should also establish a clear connection between the literature review, research gap, theoretical framework, and proposed hypotheses or research questions. The arguments presented should logically lead to the proposed research model and demonstrate how the study extends, challenges, or refines existing knowledge.

Where a conceptual or research framework is used, it should be presented clearly and consistently with the hypotheses or research questions. The framework should illustrate the proposed relationships among the variables or constructs and should be supported by the theoretical and empirical arguments presented in the literature review.

The Literature Review and Hypothesis Development/Research Question section should be written in a critical, analytical, coherent, and systematic manner. Authors should avoid presenting the literature as a collection of isolated summaries. Instead, the discussion should emphasize the synthesis of existing knowledge and explain how the present study is positioned within the broader academic literature.

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RESEARCH METHOD

The Research Method section should describe clearly and systematically the approach, research design, population and sample, sampling technique, data sources, data collection procedures, research instruments, operational definitions and measurement of variables or constructs, data analysis techniques, and research ethics, as relevant to the study. Authors should provide sufficient methodological information to enable readers to understand, evaluate, and, where possible, replicate the research. For quantitative studies, the method should explain the variables or constructs examined, their indicators and measurement scales, sample size and selection criteria, as well as the statistical techniques used to test the proposed relationships, hypotheses, or research model. For qualitative studies, the method should describe the research context, participants or informants, data collection procedures, analytical approach, and techniques used to ensure data credibility and validity. For studies using secondary data, authors should clearly state the data sources, observation period, sample selection criteria, and number of observations. Where applicable, authors should also report the software or analytical tools used in the research. The methodology should be consistent with the research objectives, theoretical framework, hypotheses or research questions, and should be presented in a transparent, objective, and reproducible manner. Studies involving human participants should also explain relevant ethical considerations, including informed consent, confidentiality, anonymity, and data protection. The Research Method section should be written using Times New Roman, 11-point font, with 1.15 line spacing, while the page layout and margins should follow the journal's manuscript template.

RESULTS AND DISCUSSION

Results

The Result section should present the research findings based on the data analysis procedures described in the Research Method section. The findings should be reported factually, objectively, and systematically, without excessive interpretation or discussion. For quantitative studies, the results may include descriptive statistics, instrument testing, model assessment, hypothesis testing, analysis of relationships among variables, and additional analyses, where relevant. For qualitative studies, the results may be presented in the form of themes, categories, patterns, or key findings identified through the data analysis process and may be supported by relevant quotations from participants or informants.

The research findings should directly address the research objectives, hypotheses, or research questions. Statistical values, significance levels, coefficients, effect sizes, confidence intervals, or other relevant analytical measures should be reported accurately and appropriately. Authors must not alter, omit, or manipulate data to produce or support particular findings. Findings that do not support the proposed hypotheses or initial expectations must also be reported objectively and transparently.

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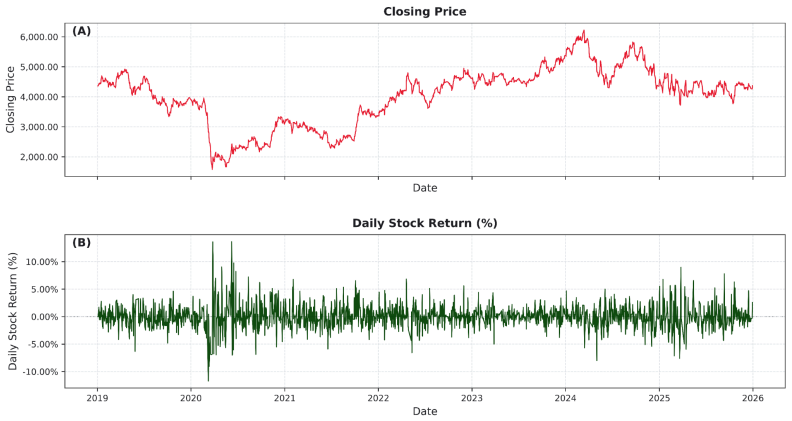


Figure 1. Closing-Price and Daily-Return Dynamics of PT Bank Negara Indonesia (Persero) 2019–2025
Source: Author's calculations from the cleaned BBNI.JK daily dataset.

Table 1. Annual Frequency and Percentage Distribution of Daily Closing-Price Movement Directions of PT Bank Negara Indonesia (Persero) Tbk (BBNI.JK), 2019–2025

Year	Increase		Decrease		Unchanged	
	f	%	f	%	f	%
2023	113	47.28	104	43.51	22	9.21
2024	104	43.88	112	47.26	21	8.86
2025	93	39.41	124	52.54	19	8.05

Source: author's calculations

Discussion

The Discussion section should interpret the research findings by relating them to the theoretical framework, previous studies, research gap, and research context. The discussion should not merely repeat the results but should explain the meaning of the findings, the reasons behind the results, and their consistency with or differences from previous studies. Each major finding should be discussed logically and supported by theoretical and empirical arguments.

The discussion should also demonstrate the theoretical and practical contributions of the study and explain how the findings address or extend the identified research gap. For studies involving multiple hypotheses or research questions, the discussion should be organized systematically so that each finding is clearly linked to its interpretation and implications.

The discussion should be critical, analytical, coherent, and evidence-based, and should not introduce new data or findings that were not presented in the Result section. Tables, figures, and graphs should be used selectively to support the interpretation of the findings and must be appropriately numbered, titled, and referred to in the text.

The Result and Discussion section should be written using Times New Roman, 11-point font, with 1.15 line spacing, while the page layout, margins, tables, and figures should follow the journal's manuscript template.

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ACKNOWLEDGMENT (optional)

The Acknowledgment section may be included to recognize individuals, institutions, funding agencies, research partners, or other parties who provided significant support to the research but do not meet the criteria for authorship. Authors should clearly state the source of funding, grant or project number where applicable, institutional support, and other relevant forms of assistance.

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CONCLUSION

The Conclusion section should provide a concise summary of the main research findings that directly address the research objectives, hypotheses, or research questions. The conclusion must be based on the findings presented in the study and should not introduce new data, arguments, or findings that have not been discussed in the previous sections.

Authors should highlight the main contributions of the study, both theoretical and practical, and present the key implications of the findings where relevant. The conclusion should be written concisely, clearly, and specifically, rather than merely repeating the discussion presented in the Result and Discussion section.

Where appropriate, the Conclusion may also include the limitations of the study and recommendations for future research. Recommendations should be based on the identified limitations or research findings and should provide clear directions for further research.

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