



**TITLE WRITTEN WITH CAPITAL LETTERS
FONT TIMES NEW ROMAN 14 THICK PRINT
(MAXIMUM 12 WORDS)**

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Abstract. *The abstract consists of not more than 200 words, describing the phenomenon being studied (one or two sentences, maximum 10 [ten] words), the purpose of study, research methodology, and general findings.*

Keywords: *provide 5 esensial/important keywords to easy find article*

Abstrak. *Penulisan abstrak sebaiknya memberikan deskripsi secara singkat mengenai konten/isi artikel sehingga pembaca mendapatkan gambaran yang jelas. Abstrak hendaknya dibuat tidak melebihi 200 kata, dan berisikan penjelasan fenomena (1 atau 2 kalimat, maksimal 10 kata), tujuan, sampel, metodologi, dan temuan penelitian secara umum (3-4 kalimat) dan simpulan.*

Katakunci: *Sediakan 5 kata kunci yang terpenting untuk memudahkan pencarian terhadap artikel*

1. Introduction (include research objective, theoretical framework, and hypothesis development if available)

This section describes three main components. First, it describes the phenomenon being studied. Secondly, the author explains the relationship between phenomenon and existing theories (at least one of the journals cited should be less than five years old); and finally describes the purpose of the study. Furthermore this section also contains previous theories, both from primary reference (grand theory) and journal articles (including at least one journal published in the last ten years). This section also discusses arguments on the relationship between the variables being studied and ends with the hypothesis depicting the relationships of the variables (there should be some argument for each hypothesis).

***For an exploratory study, this section should consist of previous theories underlying the Research Question. (Please provide strong argument(s) that reference variable(s) or explanation(s) as to why research will fill the gap from the literature.**

2. Literature Review (Tinjauan Pustaka)



A literature review is a survey of scholarly sources (such as books, journal articles, and theses) on a particular topic. It gives an overview of key findings, concepts and developments in relation to a research problem or question.

All tables should be numbered with Arabic numerals. Every table should have a caption. Headings should be placed above tables, left justified. Only horizontal lines should be used within a table, to distinguish the column headings from the body of the table, and immediately above and below the table. Tables must be embedded into the text and not supplied separately. Below is an example which the authors may find useful.

3. Research Methodology

This section consists of approaches taken by the author, whether qualitative or quantitative approach. This section also includes a sample description (respondent/case profile), sampling method, sampling size, error level, data collection method, variable operationalization, and analysis method.

4. Results and Discussion

This section consists of the results of validity and reliability tests and analysis of the results. Furthermore this section discusses the results of the current study and how they relate to the hypothesis presented. The discussion section also explains possible reasons for why a certain hypothesis is rejected or accepted and how they relate to previous research. Furthermore, the author should show how the current result supports or contradicts previous studies, limitation of the study, and implication of the study (both managerial and scientific implications). This section also discusses the recommendation(s) for future research based on the limitation of the study.

Table 1. Format

No		Jumlah
.	Status Kepemilikan Bank	
1	Bank Milik Pemerintah (BUMN/Persero)	4
2	Bank Milik Swasta Nasional (BUMS)	31
3	Bank Milik Asing (BUMA)	0
4	Bank Milik Campuran (BUMC)	1
	Jumlah	36

Sumber: Bursa Efek Indonesia (2015)

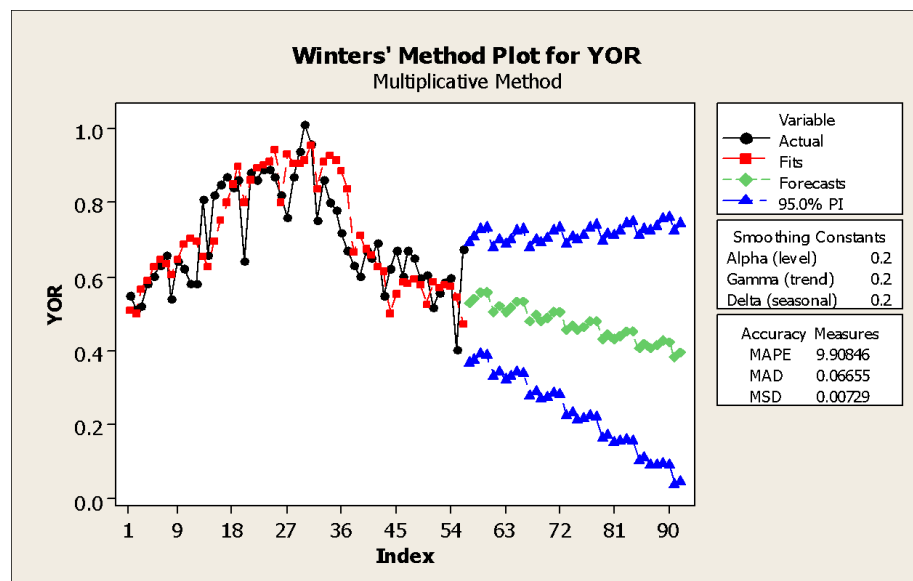


Figure 1. Sample figure

5. Conclusion

This section provides a brief explanation of the study and the impact of the study.

6. References

This section consists of all references used in the article. The number of references should be no less than 15 references, where the number of journal articles (includes at least one journal article published within the last ten years) should exceed the number of textbooks, and other types of references. Follow the author instructions in the APA style.

Example:

- Putro, U.S., Hermawan, P., Utomo, D.S., Nuraeni, S., & Ariyanto, K. (2013). Analyzing co-creation process in cluster industry using agent-based simulation case study: cluster industry batik solo. *Jurnal Manajemen Teknologi*, 12 (1), 102-114.
- Hermann, A., Xia, L., Monroe, K.B. & Huber F. (2007). The influence of price fairness on customer satisfaction: an empirical test in the context of automobile purchases. *Journal of Product & Brand Management*, 16(1), 49-58.
- Hwang, H., Ho, M. R., & Lee, J. (2010). Generalized structured component analysis with latent interactions. *Psychometrika*, 75(2), 228-242.
- Islam, Md. M., Islam, M. M., Azim, A. Y. M. A., Anwar, Md. R. & Uddin, Md. M. (2014). Customer perceptions in buying decision towards Bangladeshi local apparel products. *European Scientific Journal*, 10(7), 482-497.
- Jahanshahi, A. A., Gashi, M. A. H., Mirdamadi, S. A., Nawaser, K., & Khaksar, S. M. S. (2011). Study the effects of customer service and product quality on customer satisfaction and loyalty. *International Journal of Humanities and Social Science*, 1(7), 253-260.
- Kamaladevi, B. (2010). Customer experience management in retailing. *Business Intelligence Journal*, 13(1), 37-54.



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- Kotler, P. & Gary, A. (2007). *Principles of marketing*. Prentice-Hall International, Inc: New Jersey.
- Kusumadewi, K.A. & Ghozali, I. (2013). *Generalized structured component analysis (GSCA): model persamaan struktural berbasis komponen*. Semarang: Badan Penerbit UNDIP.
- Latiff, Z.A., Mohamed, Z.A., Rezai, G. & Kamaruzzaman. (2013). The impact of food labeling on purchasing behavior among non-muslim consumers in Klang Valley. *Australian Journal of Basic and Applied Sciences*, 7(1), 124-128.
- Malik, S.A., Jaswal, L.H., Malik, S.A. & Awan, T.M. (2013): Measuring service quality perceptions of the customers of restaurant in Pakistan. *International Journal for Quality Research*, 7(2), 187-200.