

## Title Written Short and Represents Research Variables with a Maximum Limit of 20 Words (Times New Roman 14)

Author Name<sup>1</sup> , Author Name<sup>2,\*</sup> and Times New Roman 12<sup>b</sup>

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ARTICLE INFORMATION	ABSTRACT
Received: Revised: Accepted: Published:	Abstract is written in one paragraph explaining in brief about research objective, problems (by mentioning researched variables), research methodology, samples and sampling method, and results/findings. in English. Maximal 250 word (Times New Roman 9)  <i>Keywords: (consist of 3-5 words).</i>
	<b>A B S T R A K</b>
DOI: xxx	Abstrak ditulis dalam satu paragraf yang menjelaskan secara singkat tentang tujuan penelitian, permasalahan (dengan menyebutkan variabel yang diteliti), metodologi penelitian, sampel dan metode pengambilan sampel, serta hasil/temuan. dalam bahasa Indonesia, Maksimal 250 kata. (Times New Roman 9).  Kata Kunci: (terdiri dari 3-5 kata).

### INTRODUCTION

At every beginning of the paragraph it has to be indented half-inch. Written in 1 space, 12pt Times New Roman, with no footnote required., in A4 paper format, without page number. Sentences are arranged in passive form, **without mentioning the name of the author**, as well as other pronouns, such as "we" or "I". Numbers ranging from 1 to 10 as a measure of quantity, have to be typed in narrative form (words), except for numbers of Tables and Exhibits. For example six days (not 6 days).

The introduction contains a state-of-the-art explaining the existence of research problems that need to be answered through research activities. This section explains the theories within the scope of the research, existing phenomena, as well as the gap between the theories and the facts. This section also outlines the theories explaining the relationship among researched variables, relevant research results, and hypotheses. The relationships between current and previous research, as well as contributions to modern science, are also explained. Finally, **this section is closed with the statement of problems/research objectives, and the novelty of the research.**

### THEORETICAL REVIEW

This section begins by outlining grand theory as the fundamental theory covering the research, and next by outlining the theory of each variable applied. This theoretical review will consist of the relationship among variables, relevant research, research framework, and research hypothesis built. All citations in Theoretical Review must-have reference sources (name, year), except the conclusion made by the author. All cited references have to be listed in Bibliography.

Other conditions that must be paid attention to by the author are topic and sub-topic are typed in, research instruments, data collection techniques, and data analysis.

**Title (e.g. Tools and Materials)** bold letters (12pt Times New Roman) and have no numbers. The table has to be numbered and the title has to be placed in the center position. Each table has to list its source below, except the source that comes from the author and/or statistical analysis software. Each table must contain a short explanation regarding the meaning of the numbers within.

## METHOD

**Title (e.g. Time and Place of research)**

This section consists of: time and place of research, type of research

**Sub-title (e.g. Tools)**

### Simple Annuity Equation

$$PV = P x (1 - (1 + r)^{-n})/r \dots\dots\dots (1)$$

## RESULT AND DISCUSSION

This chapter describes the results of all the steps described in the methods section. The content of the results explanation should be able to briefly and simply point out important points, correlations and trends that occur based on data, not expectations. Results can be presented in the form of figures, tables, diagrams, or writing. All figures, table, and diagrams should be explained in writing so that the reader can see what is important. It is important to note that raw data is not shown in the journal manuscript. To show figures and tables, it must be accompanied by a clear reference according to the table or figure, for example: The results of this study can be seen in Figure 1.



**Figure 1.** Results of the research

(**Table numbering is bold and the first sentence is capitalized, center,** caption and figures must be on one page, images are centered in one column of the page, image files are placed separately from the manuscript. The figure and description written using Times New Roman 10 pt fonts, with 1 space)

(**Table numbering bold and first letter capital, center,** table should not be broken, made in 1 space, information must be on one page, the table on 1 column pages, the table file is placed separately from the manuscript. The table and description written using Times New Roman 10 pt fonts, with 1 space.

**Table 3.** Financial ratio value period 2016 – 2022

NO	TAHUN	X2			
		ITO	WCTO	FATO	TATO
1	2016	23.94	-125.69	437.08	11.70
2	2017	31.64	24.08	176.14	7.86
3	2018	27.56	10.74	151.40	6.90
4	2019	22.69	12.31	147.09	5.24
5	2020	19.06	4.39	56.40	2.67
6	2021	95.86	2.56	61.54	1.85
7	2022	11.73	2.09	26.42	1.59

## CONCLUSION

The conclusion contains a summary that answers the research objectives and what needs to be studied further.

## REFERENCE

Bibliography is an important part of writing an article to avoid plagiarism, where all reading sources to build an article must be written. Writing and compiling a bibliography must be standard and consistent and use standard citation applications. The reference list style refers to the APA (American Psychological Association) format and uses reference applications such as Mendeley, Zotero, Reffwork, Endnote. At least 80% of the literature comes from primary references in the form of journals with a maximum of 10 years of references literature.

### Journal

The arrangement of the Bibliography for journals is written in the order: author's name, year of publication, journal name, journal volume, journal number, and pages for reference sources from journals. Example:

H Hadistia, & N Nurlinda. 2021. Pengaruh Inflasi Dan Suku Bunga Terhadap Harga Saham Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia. *CIVITAS: Jurnal Studi Manajemen* 3 (2): 129-135.

### Book

The preparation of the Bibliography for book is written in the order: author's name, year of publication, book title, publisher's name and place of publication. Basically the way to write the author's name and year of publication is the same as in journals. Example:

Aiken, G.R., D.M. Mc Knight, R.L. Wershaw & P. MacCarthy. 1985. *The Determinants Of Banking Crises In Developing And Developed Countries*. John Willey & Sons, New York.

### Skripsi, tesis atau disertasi Example:

Nely, F. 2020. Determinants of Islamic banking profitability. [Skripsi]. Fakultas Teknologi Pertanian IPB, Bogor.

Rorong, J.A. 2012. Bank concentration, competition, and crises: First results [**Disertasi**]. Program Doktor. Universitas Brawijaya, Malang.

**Note**

**All files to be uploaded must be saved as Microsoft Word files to make it easier for editors to revise them.**