

**Paper Title Between 10-15 Words, Bolded and Each Letter Capitalized
Except for Conjunctions (Cambria 13)**

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(Cambria 10)

Abstract

Written in italics using Cambria font size 10 and containing a maximum of 150-200 words. The abstract must briefly describe the problem, methods/models used, results, and conclusions of the research without including references. Maximum 1 page.

Keywords: list 5 keywords separated by semicolons

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----- Read the Writing Format Instructions on the Next Page Before Writing Your Article -----

Writing Format

Before you begin writing your paper, please note that the EJME Journal has a policy regarding font usage and other formats that are updated regularly, including:

- Language: English (for publication) and Indonesian (specifically for abstracts of submitted papers)
- Font: Cambria; size 11pt
- Spacing: Enterspaces; Table 1 Space
- Column Format: Single
- Margins: 2.54 cm Average
- Page: 15 pages maximum excluding references

To avoid and minimize formatting errors, this template can be edited for submission purposes by removing these formatting instructions.

INTRODUCTION (no numbering, chapters and subchapters **are bolded**, numbering is only for items)
This section contains statements from the current researcher regarding the topic being studied, a brief explanation of the methods and discussion patterns of the article, which includes an introduction, main review, research methods, results and discussion, as well as conclusions and suggestions.

LITERATURE REVIEW

This section contains a review of relevant literature and theories (describing preliminary studies) related to the research being conducted. Preliminary studies can be adjusted according to the number of variables and the focus of the research being conducted. The citation style used is **APA Style 7th edition**.

RESEARCH METHOD

The components of quantitative research methods must include the sub-sections of Research Type, Research Location and Time, Population and Sample, data collection techniques, and data analysis. Present this information concisely and clearly. Explain why the population and sample are important, and explain why you are using these data collection and analysis techniques. In qualitative research, the population and sample can be replaced with data sources and additional emphasis as an indication of the limitations of the research. Explain why your informants are important in your research. It would be better if you present your respondent information in tabular form.

RESULTS AND DISCUSSION

Results are presented systematically in accordance with the 'research objectives' or 'hypotheses' and must be supported by well-processed data and illustrations. Data analysis results, formulas, figures, and illustrations related to data processing/analysis results are presented in the results section with concise and clear explanations. The table identity and description are written in the middle, aligned with the table (Table 1), and the source is written at the bottom left of the table (Source:...). Figures, along with their identities and sources, are written below the figure, centered and aligned with the figure (Figure 1).

EXAMPLE OF TABLE WRITING:

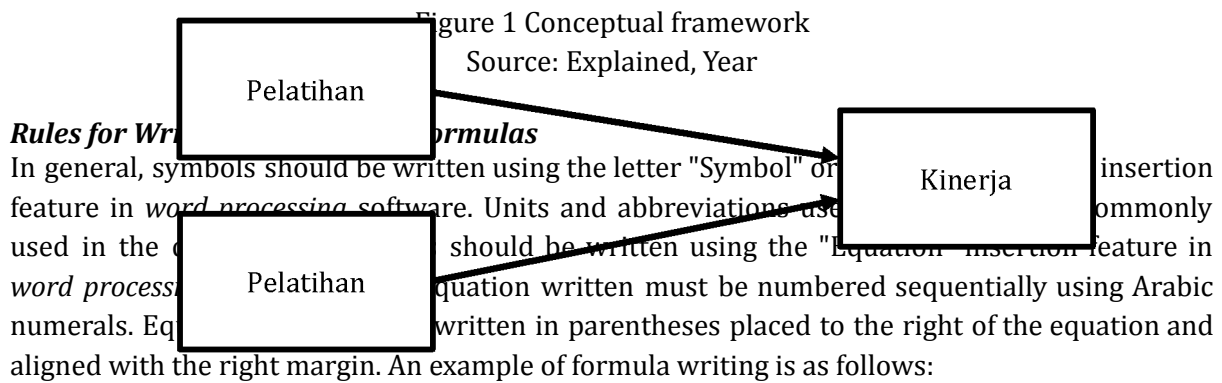
Table 1 Characteristics of Respondents Based on Gender

Number	Gender	Number
--------	--------	--------

1	Male	82
2	Female	31

Source: Explained, Year

EXAMPLE OF IMAGE WRITING:



$$Y=a+bx_1+bx_2+e \quad (1)$$

The rules for citing sources from quotations are as follows: write the author's last name, year of publication, and page number. There are two ways of writing this: (author, year) and author (year). Quotations should not be too long. Even if the wording or sentence structure is changed, the meaning conveyed should still refer to the essence of the source without bias or ambiguity.

Example:

1. One source citation with one author (Ferdinand, 2012: 129).
2. One citation source with two authors (Frucot and Shearon, 2011:25).
3. One source with more than two authors (Ariyani et al., 2010:12) or (Hotstede et al., 1992:42).
4. Two sources with different authors (Ana, 2011:16; Agung, 2002: 21).
5. Two citations with the same author can be written with only one name (Agung, 2012: 23, 2013:19), if the publication years are the same (Agung, 2012a:15, 2012b:26).
6. Quotations from the work of an institution should mention the acronym of the institution concerned, for example (IAI, 2011:10).
7. A single journal citation with two authors: Widiartini and Yasa (2016) or (Widiartini and Yasa, 2016).
8. A single journal citation with more than two authors: Cyan et al. (2016) or (Cyan et al., 2016).

CONCLUSION

The conclusion is briefly described to answer the purpose or hypothesis of the research in the article. Indication of research limitations. Suggestions for improvements related to research limitations. Recommendations for further research and policy changes. Written critically, carefully, logically, and honestly based on the facts obtained. Avoid listing conclusions in bullet points/numbers.

REFERENCES

Authors are advised to use the Mendeley citation application provided on the website. The citation and reference style used as a guideline for writing citations and reference lists is the American Psychological Association Style (APA Style). The number of references does not need to be large, but they must be of high quality (primary, up-to-date, relevant). At least 50% of the

reference list should be publications from the last 5 years.

Example of a reference using Mendeley with APA Style 7th edition .:

Akbas, F., Markov, S., Subasi, M., & Weisbrod, E. (2018). Determinants and consequences of information processing delay: Evidence from the Thomson Reuters Institutional Brokers' Estimate System. *Journal of Financial Economics*, 127(2), 366–388. <https://doi.org/10.1016/j.jfineco.2017.11.005>

Brealey, R. A., Myers, S. C., & Allen, F. (2017). *Principles of Corporate Finance* (12th ed.). New York: McGraw-Hill Education.

Choi, A. S., Lee, C. K., Tanaka, K., & Xu, H. (2018). Value spillovers from the Korean DMZ areas and social desirability. *Journal of Behavioral and Experimental Economics*, 75(April), 95–104. <https://doi.org/10.1016/j.socec.2018.04.010>

Choudhry, M. (2018). *An Introduction to Banking: Principles, Strategy and Risk Management* (2nd ed.). Chichester: John Wiley & Sons.

Hsiao, Y. J., & Tsai, W. C. (2018). Financial literacy and participation in the derivatives markets. *Journal of Banking and Finance*, 88, 15–29. <https://doi.org/10.1016/j.jbankfin.2017.11.006>
Hull, J. C. (2018a).

Kenton, W. (2018). Financial Literacy. Retrieved January 15, 2019, from <https://www.investopedia.com/terms/f/financial-literacy.asp>

Parise, G. (2018). Threat of entry and debt maturity: Evidence from airlines. *Journal of Financial Economics*, 127(2), 226–247. <https://doi.org/10.1016/j.jfineco.2017.11.009>

The elements of reference writing must be complete, including:

JOURNAL:

Author's Name, Year, Article Title, Journal Name, Volume, Number, Start Page-End Page, DOI (for journals),

BOOK:

Author's Name, Year Of Publication, Book Title, Publisher Name, City Of Publication (for books), and Others.