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Type the title of your paper, capitalize first letter, center and bold

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Abstract

The abstract should stand alone, meaning that there is no citation in the abstract. An abstract should be relatively non-mathematical, and concisely inform the reader of the research background, the manuscript's purpose, its research methods, its findings, and its contributions in 150-200 words. The abstract should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript's contribution. The manuscript's title, but neither the author's name nor other identification designations, should appear on the abstract page.

Keywords: Keyword_1; Keyword_2; Keyword_3; Keyword_4; Keyword_5 (alphabetical)

JEL Classification: D13, I31, J22*

* Authors should add 1- 3 JEL classification numbers. An information guide for the Journal of Economic Literature (JEL) can be found at <https://www.aeaweb.org/jel/guide/jel.php>

MAIN ARTICLE

1. Introduction

What is the purpose of the study? Why are you conducting the study? The main section of the article should start with an introductory section which provides more details about the paper's purpose, motivation, research methods, and findings. The introduction should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript's contribution.

The "introduction" in the manuscript is important to demonstrate the motives of the research. It analyzes the empirical, theoretical and methodological issues in order to contribute to the extant literature. This introduction will be linked with the following parts, most noticeably the literature review.

Explaining the problem formulation should cover the following points: (1) Problem recognition and its significance; (2) clear identification of the problem and the appropriate research questions; (3) coverage of problem's complexity; (4) novelty of the research, and (5) well-defined objectives.

2. Hypotheses Development

The second part, "Hypotheses Development" investigates the gap that will be exposed and solved. The flow of all the ideas is required to be clear, linked, well-crafted and well developed. It serves as the source of the research question and especially the base or the hypotheses that respond to the research objective. We advise using use current and primary sources from trusted international references (top tier-journals).

3. Method, Data, and Analysis

Subheading_Lv.1.

The third part of the manuscript, "Method, Data, and Analysis" is designed to describe the nature of the data. The method should be well elaborated and enhance the model, the approach to the analysis and the step taken. Equations should be numbered as we illustrate.

This section typically has the following sub-sections: Sampling (a description of the target population, the research context, and units of analysis; the sample; and respondents' profiles); data collection; and measures (or alternatively, measurements).

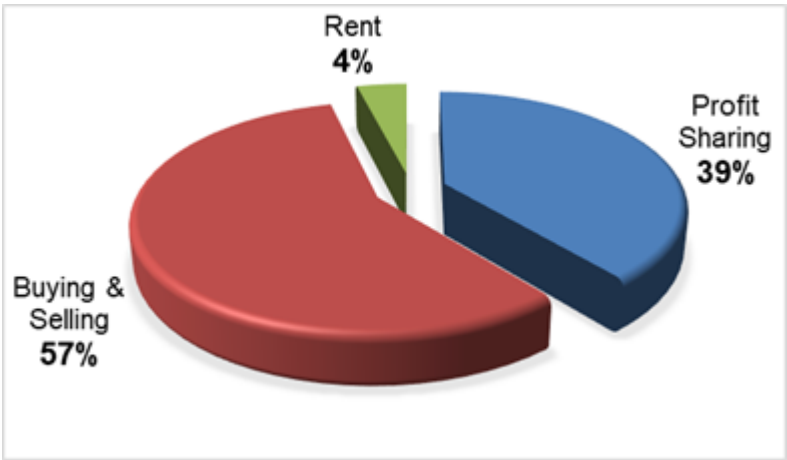


Figure n. Please write the sources

Subheading_Lv.1.

The research methodology should cover the following points: Concise explanation of the research methodology is prevalent; reasons for choosing the particular methods are well described; the research design is accurate; the sample’s design is appropriate; the data collection processes are properly conducted; the data analysis methods are relevant and state-of-the-art.

4. Results

The author needs to report the results in sufficient detail so that the reader can see which statistical analysis was conducted and why, and later to justify their conclusions.

5. Discussion

The “Discussion” part, highlights the rationale behind the result answering the question “why the result is so?” It shows the theories and the evidence from the results. The part does not just explain the figures but also deals with this deep analysis to cope with the gap that it is trying to solve. It is important to state the possibility of contribution result of the research for science development.

6. Conclusion, Limitations, and Suggestions

Conclusion

In this section, the author presents brief conclusions from the results of the research with suggestions for advanced researchers or general readers. A conclusion may cover the main points of the paper, but do not replicate the abstract in conclusion. Authors should explain the empirical and theoretical benefits, the economic benefits, and the existence of any new findings.

Limitation and suggestions

The author must present any major flaws and limitations of the study, which could reduce the validity of the writing, thus raising questions from the readers (whether, or in what way), the limits in the study may have affected the results and conclusions. Limitations require a critical judgment and interpretation of the impact of their research. Suggestions intended for further research.

7. Acknowledgment (If Any)

Author (s) may acknowledge a person or organization that helped him/her/them in many ways. Please use the singular heading even if you have many acknowledgments.

References

In this section, author (s) must list all the reference documents cited in the text. In writing the reference, the author(s) are recommended to use reference management tools, such as Mendeley. The citation and reference list should follow the American Psychological Association (APA) referencing style (6th edition).

When the cited items have DOIs, the authors should add DOI persistent links to the regular references the persistent links should be active. Format of persistent link: <https://doi.org/+DOI> (without “doi:”). Example of persistent link: <https://doi.org/10.1109/2.901164>.

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Cheryta, A., Moeljadi, M., & Indrawati, N. K. (2018). Leverage, asymmetric information, firm value, and cash holdings in Indonesia. *Jurnal Keuangan dan Perbankan*, 22(1), 83-93. <https://doi.org/10.26905/jkdp.v22i1.1334>

- Al-Thaqeb, S. (2018). Do international markets overreact? Event study: International market reaction to U.S. local news events. *Research in International Business and Finance*, 44, 369-385. <https://doi.org/10.1016/j.ribaf.2017.07.106>
- Fu, X., Lin, Y., & Molyneux, P. (2014). Bank competition and financial stability in Asia Pacific. *Journal of Banking & Finance*, 38, 64–77. <https://doi.org/10.1016/j.jbankfin.2013.09.012>

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