

TITLE, FONT GARAMOND 12; CAPITAL; SPACE 1.5; BOLD

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Abstract [font Garamond 12; single space; Bold]

Abstract is written in English maximum 250 words. **It briefly consists:** purpose of the study; methodology; result(s); and conclusion.

Keywords [font Garamond, 12; single space]: Provide maximum of 5 keywords. The keywords are the key concept of the article.

1. INTRODUCTION [font Garamond 12; 1.5 space; Bold]

The article can be written in English. The body (excluding abstract and references) is written with 4000-6000 words with Garamond, 12, 1.5 spacing. Citation is written by following the bodynotes in Harvard APA Style. Introduction should introduce the research topic, research problem, purpose(s) of the research, and the previous researches.

2. METHODOLOGY [font Garamond 12; 1.5 space; Bold]

This section describes the technique of analysis along with the data and data sources. The Methodology must clearly explain the data, variables, procedures, and tools of data analysis. We encourage the author to include the research model as follow:

$$IF_i = \beta_0 + \beta_1 SBIS_i + \beta_3 INF + \varepsilon_i \quad (1)$$

$$CL_i = \beta_0 + \beta_1 SBI_i + \beta_3 INF + \varepsilon_i \quad (2)$$

3. RESULT AND DISCUSSION [font Garamond 12; 1.15 spacing; Bold]

This section provides the result of the study along with the discussion. Results can be presented in tables and figures when needed. The result(s) has to be clearly discussed with relevant theory and suitable literature. Captions for table are written above the table with

sequenced numbering. Captions for image are placed below the picture with sequenced numbering too.

4. CONCLUSION [font Garamond 12; 1.5 spacing; Bold]

The conclusion has to be briefly presented. It presents lay out of the result, policy implications, weakness of the study, recommendation for future researches.

5. REFERENCES [font Garamond 12; 1.5 spacing; Harvard APA Style]

Presenting the bibliography should be written in Harvard Apa-Style. Papers that being referenced are papers that clearly referenced in those sections. References have to be listed alphabetically by the author's last name and the year of publication. We encourage authors to employ reference management software like Mendeley, etc.