



## **Title of Publication Manuscript**

(Short, and catchy; Center, capitalized at the beginning of each word, cambria 14 font, bold)

**First Author<sup>1\*</sup>, Second Author<sup>2</sup>, Third Author<sup>3</sup> (Cambria 12pt Bold)**

<sup>1</sup> *affiliation, City, Country (Cambria 12pt)*

<sup>2</sup> *affiliation, City, Country (Cambria 12pt)*

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### **Abstract (Cambria 12pt Bold)**

The abstract should be written in a single paragraph, approximately 200–250 words in length. It should not contain quotations, tables, figures, footnotes, or excessively detailed discussion. The language used should be academic, straightforward, and to the point. The abstract should accurately reflect the content of the article. Authors should not make claims that go beyond the research data and methods. For example, qualitative research or case studies should not use claims such as "proves an effect" unless the research design truly allows for causal evidence. (Cambria 12pt)

**Keywords:** *Mention key concepts, 3-5 words, written in italics.*



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## **1. Introduction (Cambria 14pt Bold)**

all written with space 1 and font 12 with cambria .The introduction contains (1) the background of the problem under study, (2) an exploration of the primary literature that discusses the same issue and shows the shortcomings of the existing literature so that new research is needed (3) indicates a problem ( gap) which is impressive on the topics and issues being researched, and (4) research objectives that indicate novelty and new contributions that will be contributed to the body of knowledge/science. (Cambria 12pt)

### **1.1 Subtitle (Cambria 12pt Bold)**



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## **1.2 Subtitle (Cambria 12pt Bold)**

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## **2. Literature Review (Cambria 14pt Bold)**

The literature review presents an analysis of scientific sources on a specific topic in the last ten years that correspond to the research topic. Present the issues and actual scientific debates critically in the research topic and determine the existing research's research position. Review literature can be arranged chronologically, thematically, methodologically, and or theoretically. (Cambria 12pt)

### **2.1. Subtitle (Cambria 12pt Bold)**

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## **3. Research Method (Cambria 14pt Bold)**

Research methods consist of: (1) research approach, (2) types of research data, (3) research data sources, (4) techniques for determining informants or respondents, (5) research instruments, (6) data collection techniques, (7) framework theory (framework) used, (8) data analysis techniques and (9) data credibility. (Cambria 12pt)

### **3.1. Subtitle (Cambria 12pt Bold)**

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## **4. Result (Cambria 14pt Bold)**

The results section presents a description of the research data. Writing source literature uses body notes in the format of the American Psychological Association (APA) Style. (Cambria 12pt)





The discussion section of research results contains research findings with existing literature or theories. Shows that research findings are novelty or new contributions to the body of knowledge/science. (Cambria 12pt)

## 5.1 Subtitle (Cambria 12pt Bold)

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## 5.2 Subtitle (Cambria 12pt Bold)

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## 6. Conclusion (Cambria 14pt Bold)

In the research conclusion section, the answers to the research problem's formulation must be explained clearly and concisely. It can also reveal the impact of the research results and the research limitations so that further researchers can carry it out. (Cambria 12pt)

## 7. Acknowledgment (Cambria 14pt Bold)

Acknowledgment may be included before references. This section may mention individuals, institutions, or funding bodies that contributed to the research but do not meet authorship criteria. (Cambria 12pt)

## References (Cambria 14pt Bold)

Bibliography following the **American Psychological Association (APA)** Style:

Apergis, N., Artikis, P., & Sorros, J. (2011). Asset pricing and foreign exchange risk. *Research in International Business and Finance*.  
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Kettell, B. (2012). Introduction to Islamic Banking and Finance. In *Introduction to Islamic Banking and Finance*. <https://doi.org/10.1002/9781118467299>