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Title of study (maximum 17 words including conjunctions)

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	Abstract Purpose: Write in simple words the objective(s)/aim(s) of this study. Research Methodology: Tell the place, name, brand, type of tools, methods, software, review, and survey that have been used to do the study/research. Results: Write the main results or findings from the research. Conclusions: Write the main conclusions from the research. Limitations: State a brief limitation of the study. Contributions: Explain how this study can contribute. To whom, what study area, discipline, etc.
	Keywords: keyword 1; keyword 2; keyword 3; (min. 3 keywords, max. 5 keywords and sort keywords alphabetically) How to Cite: Author name. (Year). Title of study. <i>Name of Journal</i> , Volume (Issue), Number page.
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Format heading and subheading:

Heading 1 (Times New Roman, 12 pt, Bold)

Subheading 1 (Times New Roman, 11 pt, bold & italic)

Subheading 2 (Times New Roman, 11 pt, italic, no bold)

Subheading 3 (Times New Roman, 11 pt, normal)

1. Introduction

Provide the background of the study concisely. In this section, the author/s should discuss the research problem in apparent sentences. Also, discuss the motivation of the study. Provide in-text references in **APA style** for all the facts that are presented here.

2. Literature Review and Hypothesis/es Development

Related work of previous researchers should be presented. Minimum 25 good and at least in the last 10 years works should be presented. This section can be merged with the introduction section as well. Here, the author(s) can discuss the research gap that this study is going to cover. Provide in-text citation in APA style, e.g. According to Harris (2020), lorem ipsum dolor sit amet, consectetur adipiscing elit. Harris (2020) said that lorem ipsum dolor sit amet, consectetur adipiscing elit. Lorem ipsum dolor sit amet, consectetur adipiscing elit. (Harris, 2001). For more detail guidelines of citation, please visit: <https://aut.ac.nz.libguides.com/APA6th/intextcitation>.

3. Methodology

Present the materials, methods, survey, questionnaire etc., used for the study. Author/s should explain whether this study is experimental, review study, or simulation-based or survey-based. Discuss software and hardware used during the study with their brand names. Mention all research conditions, assumptions, and theories followed. This section should be easy enough for any reader to repeat the study under similar conditions.

4. Results and Discussions

Provide logical and scientific analysis of the study's findings—present pieces of evidence to support your analysis by citing the work of earlier researchers or existing theories.

*Table conditions. Use only horizontal-outside borders, the title of the table is in the left, times new roman, 11 pt, align left, normal (without bold and italic). The table is placed in the center. Give the source of the table under the table.

Table 1. Descriptive Statistics

	Y	X1	X2	X3	Z
Mean	0.220741	4.035963	0.112262	0.142444	0.550050
Median	0.215524	3.391475	0.036723	0.139314	0.500000
Maximum	0.973402	12.64769	1.566924	0.594041	1.000000
Minimum	0.003966	0.005552	0.002110	0.012379	0.250000
Std. Dev.	0.160406	2.752930	0.286310	0.096244	0.128180
Skewness	2.217766	0.763867	4.115752	2.217761	1.326619
Kurtosis	9.671868	3.530138	18.95045	9.671844	5.958737
Jarque-Bera	256.7511	10.46006	1288.698	256.7495	63.17517
Probability	0.000000	0.005353	0.000000	0.000000	0.000000
Sum	21.19111	387.4525	10.77714	13.67466	52.80477
Sum Sq. Dev.	2.444353	719.9694	7.787482	0.879967	1.560852
Observations	96	96	96	96	96

Table 1 shows....etc.

*Formula conditions. All formulas must be written in Equation format or appropriate mathematical symbols to ensure readability and consistency. Each formula in Equation format must be numbered on the right side of the formula in parentheses.

$$A = \pi r^2 \quad (1)$$

$$x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a} \quad (2)$$

Formula 1 shows....etc.

*Figure conditions. The figure is placed in the center. The title and the source of the figure are placed in the center.

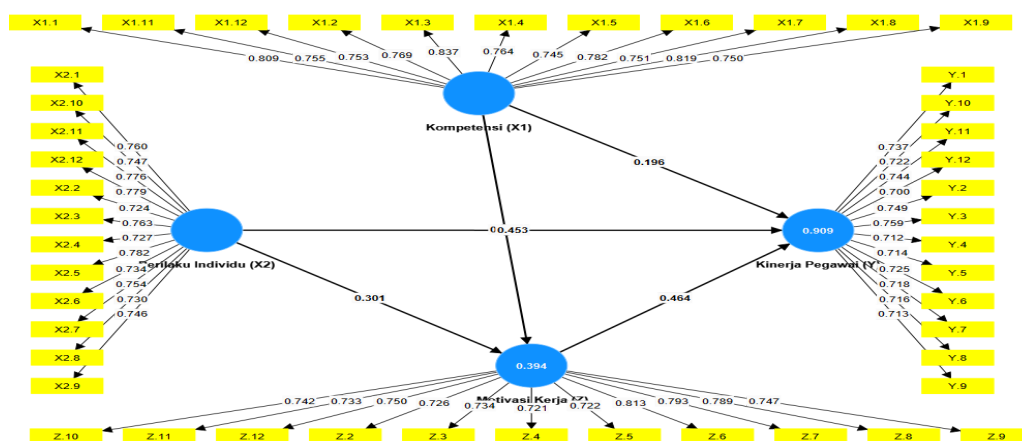


Figure 1. Outer Model

Figure 1 shows....etc.

5. Conclusions

Conclusion should consist of conclusions, suggestions, limitation and further studies.

5.1. Conclusion

The conclusion should be clearly structured and directly address how the study's objectives were achieved. It should summarize the key findings, reflect on their significance, and explain how they contribute to the broader understanding of the topic.

5.2. Research Limitations

Provide suggestions based on the study's results and limitations. These recommendations should focus on how to improve the topic of study or address issues that were not fully explored due to the study's limitations.

5.3 Suggestions and Directions for Future Research

This section provides suggestions for further research based on the findings of the study, such as expanding the sample, using new methods, or exploring factors that have not yet been studied. The goal is to deepen understanding of the topic discussed.

Acknowledgement

Author should present list of acknowledgements at the end. Any financial or nonfinancial support for the study should be acknowledged.

References

It is recommended to use EndNote as a reference tool.

- All references must use APA 6th edition style with reference management using mendeley or similar and have an active Digital Object Identifier (DOI) link.
- Attach at least 30 references and 85% is in the last 10 years (must be article not books).
- References used must be sourced from 80% international journals.
- The references should be sorted in ascending order.
- For more detail guideline for referencing, please visit:
<https://aut.ac.nz.libguides.com/APA6th/referencelist>

Example:

- Abdul-Halim, N., Vafaei-Zadeh, A., Hanifah, H., Teoh, A. P., & Nawaser, K. (2021). Understanding the determinants of e-wallet continuance usage intention in Malaysia. *Quality & Quantity*, 56(5), 3413–3439. <https://doi.org/10.1007/s11135-021-01276-7>
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