



The Journal of Management, Digital Business, and Entrepreneurship
 Homepage: <https://jurnal.glowscien.com/index.php/JMDBE/Index>
 Vol. xxx, Issue. xxx, month (year), page
 DOI Issue: (Filled in by editor)
 E-ISSN 3031-9064



Title

(Align left, Calibri 12pt, maximum of 15 words using Capitalize Each Word)

Author¹⁾, Author²⁾, Author³⁾

¹⁾ Origin of Author 1 Institution

²⁾ Origin of Author 2 Institution

³⁾ Origin of Author 3 Institution

email: corresponding author

phone: corresponding author

DOI Article: (Filled in by editor)

ARTICLE INFO

Article History: (Filled in by editor)

Submitted

Reviewed

Revision

Accepted

Publish

Keywords: (Filled in by

Author)

Keywords consist of 3 to. 5

phrases or words

Corresponding Author:

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ABSTRACT

Abstract in English or Bahasa (150-200 words), typed in Calibri 11 pt, single spaced, justify. The abstract should consist of the background of the problem (one sentence), research objectives, methodology, main findings, new facts, and conclusions. Foreign terms are italicized.

INTRODUCTION (no sub-chapters or numbering) *(align justify, Calibri 11pt)*

The introduction essentially contains a description of the problem, research rationale, or a logical statement that leads to the central hypothesis or theme. Outlining the description of the research topic and background, the formulation of the research problem, the objectives, benefits of the research, and the scope of the problem, as well as a review of previous research. The introduction should consist of:

1. General background of the research (at least one paragraph).
2. State of the art or a brief review of other similar (previous) research literature to justify the novelty of the research in this article.
3. Reference libraries in the state-of-the-art section of previous research must be current, relevant, and original (primary literature).

4. Gap analysis or statement of gaps or novelty based on state of the art (gap statements should contain two elements, namely in terms of whether the research is essential or not and what the uniqueness or novelty of this research compared to previous research);
5. The hypothesis (if any) is stated not always explicitly and does not need to be in the form of a question sentence.

Introduction proportion 15-20% of the total length of the article.

RESEARCH METHOD (no sub-chapters or numbering) *(align justify, Calibri 11pt)*

In research methods, all techniques/procedures are stated (state name if standard, or description if the procedure is new or modified). Write in full the research location, the number of respondents (if any), how to process the results of observations or interviews or questionnaires (if any), and how to measure performance benchmarks; The general method does not need to be written in detail, but it is enough to refer to the reference book.

The proportion of the method is 15-20% of the total length of the article.

RESULTS AND DISCUSSION (no sub-chapters or numbering) *(align justify, Calibri 11pt)*

The results are presented systematically according to the arrangement of 'research objectives' or 'hypotheses' and must be supported by processed data and good illustrations. Numerical narration in tables or illustrations is not required; each figure and table must be referred to in the text and vice versa; when referring to figures or tables, do not use words that indicate locations such as "above" or "below," for example: "Based on Figure 1 above....", "... presented in Table 1..."; Be sure to check the following in the results and discussion:

1. Does the writer's intelligence reflect?
2. Is the author's argument logical?
3. How does the author relate to other opinions or research results?
4. How do they relate to the results, primary concepts, or hypotheses?
5. Are there any implications of the research results, both theoretical and applied? Is the author's helpful interpretation?
6. Are there any limitations to the findings?
7. Is there excessive speculation?

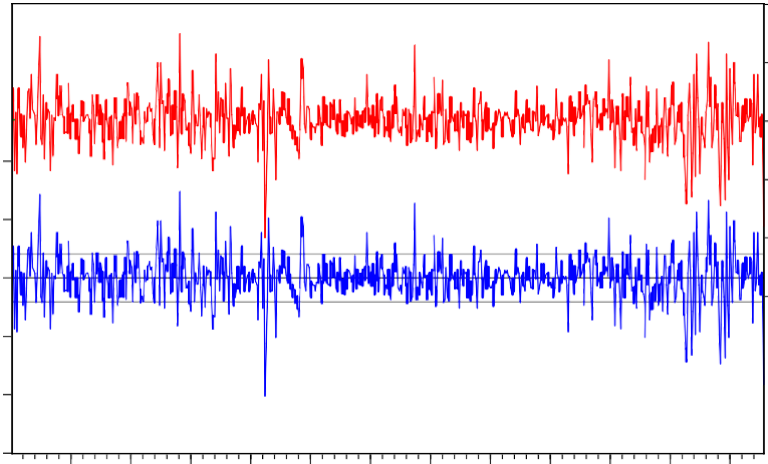
Sample of writing tables:

Table 1. Information

Numer	Information	Keterangan
1.	Mr. John	CEO of PT.Galaxy
2.	Mrs. Claudia	CEO of PT. Turbo
3.	Mr. George	CEO of PT.Easy One

Source: Described, Year

Sample of writing picture:



Picture 1. Residual, Actual, and Daily Market Fitted Return Period 1, January 2021-August 2022

Source: Results of data analysis using EViews 9

The rules for writing Tables and Figures (maps and graphs), namely:

- Table titles are numbered sequentially with Arabic numerals placed in the middle, one space between the title and the table, and the font size of the table title is 12pt.
- The table does not contain vertical lines or single spacing, and the font size is 10pt.
- Image titles with 12pt font size are numbered sequentially with Arabic numerals, placed at the bottom left of the Image. Image Source is placed at the bottom left with one spaced distance and 10pt font size.
- If the table or figure presented is taken or quoted from a particular source, then the source is written under the table or figure with a distance of 1 (one) space.
- Wherever possible, the table is presented on the same page. If the table is more than one page and has to be broken, it can be continued with the next page but given further information and the title Table and column headings (head of the table).
- Writing data with decimal numbers using a comma (,)

Rules for writing symbols and formulas: In general, writing symbols or symbols should use the letter "Symbol" or the symbol insertion facility in typing software (word processor). The units and abbreviations follow the rules commonly used in scientific disciplines.

Equation writing uses the "Equation" insertion facility in the typing software (word processor). Each written equation must be numbered sequentially using Arabic numerals. The equation number is written in brackets, placed to the right of the equation, and aligned with the right margin. An example of a writing formula is as follows:

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

Rules for inclusion of library sources from citations are made by writing: the author's last name, year of publication, and the page number. There are two ways of writing: (author, year)

and author (year). Making quotations should not be too long. Even though the report is in words or sentences with changes, the meaning conveyed still refers to the essence of the literature without bias and ambiguity.

Example:

- One citation source with one author (Ferdinand, 2012: 129).
- One citation source with two authors (Frucot and Shearon, 2011:25).
- One source with more than two authors (Ariyani et al., 2010:12) or (Hotstede et al., 1992:42).
- Two sources of citations with different authors (Ana, 2011:16; Agung, 2002: 21).
- Two sources of citations with the same author are enough to write one name (Agung, 2012: 23, 2013:19) if the year of publication is the same (Agung, 2012a:15, 2012b:26).
- The source of the quote that comes from the work of an institution should mention the acronym of the institution concerned, for example (IAI, 2011:10)
- One source of journal citations with two authors, Widiartini and Yasa (2016) or (Widiartini and Yasa, 2016).
- One source journal citation with more than two authors Cyan et al. (2016) or (Cyan et al., 2016).

The proportion of Results and Discussion is 25-35% of the article's total length.

CONCLUSION (no sub-chapters or numbering) *(align justify, Calibri 11pt)*

Conclusions are briefly described to answer the research objectives or hypotheses in the article. Indication of research limitations. Suggestions for improvement related to research limitations. Recommendations for future research and policy changes. Written critically, carefully, logically, and honestly based on the facts obtained. Avoid a list of conclusions in the form of bullets/numbers.

REFERENCE *(align justify, Calibri 11pt)*

The author is advised to use the Mendeley citation application that has been provided on the website page. The citation and reference style used as a guide for writing citations and reference lists is the American Psychological Association Style (APA Style). The number of references does not need to be many; the important thing is quality (primary, up-to-date, relevant); the reference list should be at least 50% in the form of libraries published in the last 10 years. Reference example using Mendeley with APA Style:

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>

	Name of Corresponding Author, Article Title... (3-5 words from the front)	
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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). *Options, Futures, and Other Derivatives* (9th ed.). Harlow: Wiley.

Hull, J. C. (2018b). *Risk Management and Financial Institutions* (5th ed.). Hoboken: Wiley. Jones, C. P., & Jensen, G. (2016). *Investment: Analysis and Management* (13th ed.). Hoboken: Wiley.

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 writing references must be complete, including:

JOURNAL: author's name, year, article title, journal name, volume, number, start and end pages (for journals),

BOOK: author's name, year of publication, the title of the book, name of publisher, city of bulletin (for books), and others.

Articles submitted are typed on A4 paper (21 x 29.7 cm) with sequential top/bottom/left/right margins: 2.5/2.5/3/2,5 cm, in one column using Calibri 11 pt, 1 spaced 7-15 pages apart excluding references