



(Article Title, Garamond, Size 14, Max. 15 words)

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Abstract

Abstract 150-200 words italicized in Garamond size 12, written in English. Abstracts should be clear, descriptive and should provide a brief description of the problem under study. The abstract includes the reasons for choosing the topic or the importance of the research topic, research methods and a summary of research results. The abstract should end with a comment about the importance of the research results or a brief conclusion. Abstract 150-200 words italicized in Garamond size 12, written in English. Abstracts should be clear, descriptive and should provide a brief description of the problem under study. The abstract includes the reasons for choosing the topic or the importance of the research topic, research methods and a summary of research results. The abstract should end with a comment about the importance of the research results or a brief conclusion. Abstract 150-200 words italicized in Garamond size 12, written in English. Abstracts should be clear, descriptive and should provide a brief description of the problem under study. The abstract includes the reasons for choosing the topic or the importance of the research topic, research methods and a summary of research results.

Keywords: keyword 3-4

Abstrak

Abstrak 150-200 kata miring dalam Garamond ukuran 12, ditulis dalam bahasa Inggris. Abstrak harus jelas, deskriptif dan harus memberikan deskripsi singkat tentang masalah yang sedang diteliti. Abstrak tersebut mencakup alasan pemilihan topik atau pentingnya topik penelitian, metode penelitian dan ringkasan hasil penelitian. Abstrak harus diakhiri dengan komentar tentang pentingnya hasil penelitian atau kesimpulan singkat. Abstrak 150-200 kata miring dalam Garamond ukuran 12, ditulis dalam bahasa Inggris. Abstrak harus jelas, deskriptif dan harus memberikan deskripsi singkat tentang masalah yang sedang diteliti. Abstrak tersebut mencakup alasan pemilihan topik atau pentingnya topik penelitian, metode penelitian dan ringkasan hasil penelitian. Abstrak harus diakhiri dengan komentar tentang pentingnya hasil penelitian atau kesimpulan singkat. Abstrak 150-200 kata miring dalam Garamond ukuran 12, ditulis dalam bahasa Inggris. Abstrak harus jelas, deskriptif dan harus memberikan deskripsi singkat tentang masalah yang sedang diteliti. Abstrak tersebut meliputi alasan pemilihan topik atau pentingnya topik penelitian, metode penelitian dan ringkasan hasil penelitian.

Keywords: kata kunci 3-4

A. Introduction

Here, provide adequate background to show the gap in the research. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent. Here, provide adequate background to show the gap in the research. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent. Here, provide adequate background to show the gap in the research. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent. Here, provide adequate background to show the gap in the research. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent (Xurramov, 2024).

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B. Literature Review

Provide an adequate review of the literature. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent. Provide an adequate review of the literature. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent. Provide an adequate review of the literature. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent. Provide an adequate review of the literature. The section headings are arranged by Alphabet, bold, and 12 pt Garamond, single spacing. Paragraphs shall be single-spaced with no indent (Febrianti et al., 2023).

A literature review represents the theoretical core of an article. The purpose of a literature review is to “look again” at what other researchers have done regarding a specific topic (Zakharova et al., 2023). A good literature review does not merely summarise relevant previous research. In the literature review, the researcher critically evaluates, re-organizes, and synthesizes the work of others (Sampe et al., 2024; Zakharova et al., 2023).

C. Method

The Method section describes in detail how the study was conducted. A complete description of the methods used enables the reader to evaluate the appropriateness of the method.

1. Research Design

State the research approach and research design used in the study

2. Participants of the Study

State the Participants used in the study.

3. Instruments

Describe what, how, and to whom the instruments were used in the study.

4. Data Analysis Techniques

Describe how the data was analyzed in the study.

D. Findings

In the result section, summarize the collected data and the analysis performed on those data relevant to the issue that is to follow. The result should be clear and concise. It should be written objectively and factually, and without expressing personal opinion. It includes numbers, tables, and figures (e.g., charts and graphs). Number tables and figures consecutively in accordance with their appearance in the text.

Table 1. An example of a table

An example of a heading	Column A (t)	Column B (T)
Add an entry	1	2
Add an entry	1	2
Add an entry	1	3

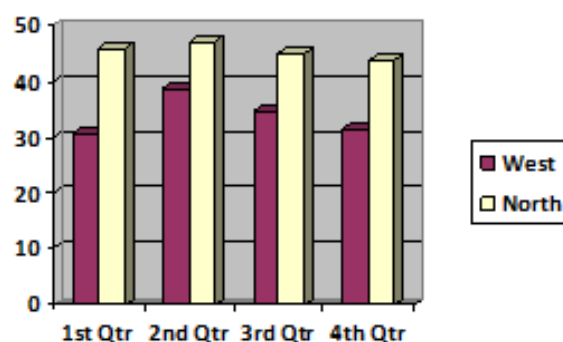


Figure 1. Title

E. Discussion

This section should explore the significance of the results of the study. A combined Findings and Discussion section is also appropriate. This section allows you to offer your interpretation and explain the meaning of your results. Emphasize any theoretical or practical consequences of the results (Ma & Lebe, 2024; Mutevere et al., 2024; Ramadhianti & Soegoto, 2024; Sitnikova, 2023).

The Discussion section should be a reasoned and justifiable commentary on the importance of your findings. This section states why the problem is important, what larger issues, and what propositions are confirmed or disconfirmed by the extrapolation of these findings to such overarching issues.

F. Conclusion

The main conclusions of the study should be presented in a short Conclusions section. Do not repeat earlier sections. The conclusion includes a summary of key findings, implications, research limitations, and suggestions for future research.

References

Articles are required to use reference management (Mendeley or Zotero) with style APA 7th edition. Unpublished reference is not suggested to be cited in the article. Books of the last 10 years. Journal articles, proceedings, web, etc., for the last 5 years.

Examples:

- Febrianti, H., Aulia, Y., Yolanda, S., & Yahya, Y. (2023). Education Financing in Realizing Quality Education. *International Journal of Educational Dynamics*, 5(2), Article 2. <https://doi.org/10.24036/ijeds.v5i2.426>
- Grugulis, I. (2024). 8: *Human capital theory*. <https://www.elgaronline.com/edcollchap/book/9781035308767/ch10.xml>
- Hasbiah, S., & Hasdiansa, I. W. (2024). Human Capital Theory as a Foundation for Investment Among the Young Generation. *Fundamental and Applied Management Journal*, 2(2), Article 2. <https://doi.org/10.61220/famj.v2i2.2248>
- Sampe, P. D., Sari, D. P., & Makulua, I. J. (2024). Family Influence on Student Mental Health and Academic Achievement in University Transition. *Jurnal Bimbingan Dan Konseling Terapan*, 8(2), Article 2. <https://doi.org/10.30598/jbkt.v8i2.2009>
- Sukatin, S., Rukmanah, S., Rosanti, R., & Karim, H. (2023). Manajemen Keuangan atau Pembiayaan Pendidikan. *Pedagogika: Jurnal Ilmu-Ilmu Kependidikan*, 3(2), Article 2. <https://doi.org/10.57251/ped.v3i2.1374>
- Xurramov, J. (2024). Financial Planning in Higher Educational Institutions: Experiences from International Practice. *Iqtisodiy Taraqqiyot va Tablil*, 2(10), Article 10. <https://doi.org/10.60078/2992-877X-2024-vol2-iss10-pp281-285>
- Zakharova, M. V., Nikulina, T. V., & Veretennikova, O. M. (2023). Social support for student youth at the university. *Научные результаты в социальной работе*, 2(2), Article 2. <https://doi.org/10.18413/2949-267X-2023-2-2-3>