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**TITLE, BOLD, CAPITAL, ARIAL 14PT**

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**NAME OF FIRST AUTHOR, BOLD, CAPITAL, LEFT, ARIAL 12PT**

Name of Institution, Left, Arial 11pt

*email, Italic, Left, Arial 11pt*

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**NAME OF SECOND AUTHOR, BOLD, CAPITAL, LEFT, ARIAL 12PT**

Name of Institution, Left, Arial 11pt

*email, Italic, Left, Arial 11pt*

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***Abstract (Arial, Bold, Italic 11pt, )***

*Each article must present an abstract paragraph at the beginning of the writing consisting of ± 250 words (presented in English and Indonesian). Abstraction contains a preliminary summary (what is the problem?), Method or material (how to do it?), Results (what are the findings?) And discussion (what does it mean?) Whose purpose is to give a brief explanation to the reader before reading the full article? Abstracts should be followed by at least four keywords to facilitate the indexing of articles.*

**Keywords:** keyword1, keyword2, keyword3, keyword4 (Arial, italic, 11pt)

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**Abstrak (Arial, Bold, 11pt)**

Setiap artikel harus menyajikan satu paragraf Abstrak pada awal tulisan yang terdiri ±250 kata (disajikan dalam bahasa Inggris dan Indonesia). Abstraksi memuat ringkasan pendahuluan (apa permasalahannya?), metode atau bahan (bagaimana melakukannya?), hasil (apa temuannya?) dan diskusi (apa maknanya?) yang tujuannya memberi penjelasan ringkas kepada pembaca sebelum membaca materi artikel secara lengkap. Abstrak sebaiknya diikuti dengan minimal empat kata kunci untuk memudahkan penyusunan indeks artikel.

**Kata Kunci:** kata kunci1, kata kunci2, kata kunci3, kata kunci4

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## **PENDAHULUAN (Bold, Left, Uppercase, Arial 11pt)**

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## **KAJIAN LITERATUR**

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## **METODE PENELITIAN**

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## **HASIL DAN PEMBAHASAN**

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## **KESIMPULAN, IMPLIKASI DAN SARAN**

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## **DAFTAR PUSTAKA**

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Guerry, N., & Wallmeier, M. (2017). Valuation of diversified banks: New evidence. Journal of Banking & Finance, 80, 203–214. <https://doi.org/10.1016/J.JBANKFIN.2017.04.004>

## **Format Page**

Size : A4

Orientation : Portrait

Margin : 2 cm (top, left, bottom, right)

Header from top : 0,5 cm

Footer from bottom : 0,5 cm

Line Spacing : single

## **SECTION HEADING**

**Subsection Heading**

**Sub Subsection Heading**

**Contoh Tabel**

**Tabel 1.**  
**Hasil Uji Statistik Deskriptif Model Regresi 1**

|           | TKB      | NPL      | LDR       | DIREKSI   | DKI      | ROA      | CAR      |
|-----------|----------|----------|-----------|-----------|----------|----------|----------|
| Mean      | 2.024691 | 2.523210 | 90.61420  | 4.296296  | 0.625062 | 2.548519 | 21.65160 |
| Median    | 2.000000 | 1.820000 | 91.89000  | 4.000000  | 0.600000 | 2.600000 | 21.39000 |
| Maximum   | 3.000000 | 7.970000 | 112.6100  | 7.000000  | 1.000000 | 4.370000 | 31.69000 |
| Minimum   | 2.000000 | 0.330000 | 63.34000  | 1.000000  | 0.330000 | 0.890000 | 13.79000 |
| Std. Dev. | 0.156150 | 1.872551 | 10.95222  | 1.155903  | 0.184310 | 0.715807 | 3.871136 |
| Skewness  | 6.125791 | 1.068342 | -0.458275 | -0.400033 | 0.570742 | 0.278029 | 0.491686 |
| Kurtosis  | 38.52532 | 3.550421 | 2.620414  | 3.880034  | 2.954995 | 3.097278 | 3.172368 |

Sumber: Data sekunder diolah penulis 2021