

THE [MAIN] TITLE OF THE PAPER, 12 PT FONT-SIZE, ALL IN BOLD

The title of the article should be clear (not ambiguous) and identify the content. The format of the title uses **Segoe UI 12 Bold**, Centered Alignment, and must be written in uppercase. The line spacing is 1, and the spacing before and after is 0 pt.

First Author^{1*}, Second Author², Third Author³, Fourth Author⁴, Fifth Author⁵, Sixth Author⁶

Without honorary name or degree and should be written in full name. Maximum 6 authors
^{1,2,3,4,5,6} Name of Study Program/Department, Name of University, Country (if each author's affiliation is different, list all affiliations)

ARTICLE INFO

Article history:

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Mention only specific concepts [word or phrase], Maximum of 5 keywords, truly conceptual words, and not too general ones. Written in alphabetical order, separated by semicolons “;”

DOI: xxxxxxxxx

ABSTRACT

The abstract must be written in English only, not using Indonesian, and in a single paragraph, using 150-250 words. It should not only contain an introduction or conclusion. The abstract must clearly include the research objectives, research methods, research results, and the implications/contributions of the research. Other important points of the research should be noted, but please be mindful of the word limit.
(Book Antiqua, 10pt, single spacing)

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Page xxx-xxx

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Starting in 2024, articles will be published in English with this new template, and the maximum plagiarism score allowed is 20%. Jurnal Finansha accepts both quantitative and qualitative articles. For quantitative articles, the page count should not exceed 20 pages (with a range of 15-20 pages). For qualitative articles, the page count should not exceed 15 pages (with a range of 10-15 pages). Please adhere to these page limits. Additionally, follow the template and author guidelines provided below:

1 Introduction (Segoe UI, font size-13 pt, before after 0)

In this introduction section, please use Garamond font with a size of 13, single spacing, and no additional space before or after paragraphs. Ensure the use of proper academic English. If there are borrowed words or if you need to include acronyms or abbreviations in non-English languages, please italicize them.

The introduction must clearly articulate your research phenomenon and your current research position among other studies. Discuss how your research relates to existing studies, with a particular focus on relevant scholarly articles. It is mandatory to use references from reputable international and national journals.

Clearly explain: (1) why your topic needs to be researched; (2) how previous research has addressed the topic and what gaps remain and describe the current state of the art; (3) if your research is novel, provide a well-supported rationale grounded in various theories; and (4) how your research will contribute to future scholarship.

The research methods and literature review should not be discussed here, as they will be covered in separate sections below.

Citations must be managed using Mendeley or Zotero software in APA Style 7th edition. Citations should reference recent articles (published within the last 10 years); include at least 10 articles from reputable international journals; a minimum of 5 reputable supporting books; and reputable national articles. It is mandatory to cite 2 articles from Jurnal Finansha.

2 Literature Review (Segoe UI, font size-13 pt, before after 0)

It should be written Garamond font with a size of 13, single spacing, and no additional space before or after paragraphs. The Literature Review contains a systematic description about result of research that has been carried out by previous researchers. This section also contains a theoretical studies consists of a summary of theories are taken from literature that support research, and contains explanation of the concepts and basic principles are needed for problem solving, literature Review and Hypothesis Development, contains previous literatures related to the research and explains the hypothesis development. In this section also, must be explain novelty from previous research.

In this section, the author must outline the conceptual framework (for both qualitative and quantitative research) and the research hypotheses (for quantitative research). In quantitative research, the relationships between variables may be presented using subheadings. Subheadings are permitted but should be written without numbering; simply write them in bold.

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3 Research Methods (Segoe UI, font size-13 pt, before after 0)

The research method must be clearly and appropriately conveyed and should include research design, population, sample, data collection method, variable operationalization, and data analysis method. It should be written in Garamond font, size 13, with single spacing.

For quantitative research, the data analysis method must clearly state which data analysis technique will be used and which software will be utilized. Validity and reliability tests for research using questionnaires are mandatory and must be included; however, the results should be presented in the results and discussion section, not here. In quantitative research, the required classical assumption tests are the normality test and multicollinearity test.

If your research is qualitative, we accept qualitative research with literature review and case study methods. Qualitative case study research uses a case study approach to explore economic and management practices within the selected organization. This design allows for an in-depth understanding of complex phenomena in a real-life context. Data is collected using semi-structured interviews, allowing for flexibility and depth in responses. Additionally, document analysis of relevant organizational reports, policy documents, and meeting minutes is conducted to triangulate the findings. The data analysis method must be clearly outlined.

On the other hand, literature review research uses a literature review method to analyze and synthesize findings from various sources relevant to the studied topic. Literature reviews provide a deep understanding of the current state of research, identify research gaps, and determine directions for future research. Literature searches are conducted in major academic databases such as Google Scholar, PubMed, Scopus, and JSTOR to find journal articles, books, dissertations, and conference reports relevant to the research topic. The data collection process, data analysis procedures, software used, and writing procedures must be clearly outlined.

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4 Results and Discussion (Segoe UI, font size-13 pt, before after 0)

It should be written Garamond font with a size of 13, single spacing, and no additional space before or after paragraphs. For qualitative research, the presentation of results and discussion should not be separated into two sections. Instead, they should be combined into a single section with appropriate subheadings. Authors must clearly elaborate on the findings and include references to previous research, the main theories utilized, and the implications of the research.

For quantitative research, this section is divided into two main subsections: Results and Discussion.

4.1. Result (Segoe UI, font size-13 pt, before after 0)

The Results section contains the findings from the statistical tests conducted. Present these results concisely without copying and pasting from the statistical software output. Create new, clear, and concise tables to minimize the number of tables. These tables should present the main data relevant to the research and be easily understandable to the readers. Use tables, figures, and charts as needed to enhance the clarity of your findings. Provide clear legends and titles for all tables and figures to ensure they are easily understood. Ensure that all tables, figures, and charts are accompanied by descriptive text explaining the key results. Focus on results that are directly relevant to the research questions or hypotheses.

It should be written Garamond font with a size of 13, single spacing, and no additional space before or after paragraphs

4.2. Discussion (Segoe UI, font size-13 pt, before after 0)

In the discussion section, build your argument progressively. Begin with the presentation of data, without repeating the earlier explanations; simply present data that address the hypotheses, followed by interpretation, comparison, and implications. Interpret the significance of your findings. Explain how your results answer the research questions or hypotheses posed in the introduction. Compare your findings with previous research. Discuss similarities, differences, and reasons for any discrepancies. Explain the theoretical and practical implications of your findings. Describe how these results can be applied or contribute to the broader field of study. It should be written Garamond font with a size of 13, single spacing, and no additional space before or after paragraphs

It is possible to add sections as needed. A section may consist of several sub-sections, typed in bold and numbered, like the following example:

4.2.1. Sub-Section as Part of its Parent Section

4.2.2. Sub-Section as Part of its Parent Section

4.2.3.

If you need to include any table, figure, image, or other illustration, please provide a high resolution picture file. We would greatly appreciate it if you could convert such illustrations into narrative form and refrain from including any images in your paper. However, authors are permitted to use figures to explain frameworks or other concepts.

Table 1. Construct Validity and Realibility

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Consumer Trust	0.977	0.977	0.980	0.846
E-commerce Optimization	0.974	0.974	0.977	0.844
Impulsive Buying	0.970	0.970	0.975	0.847

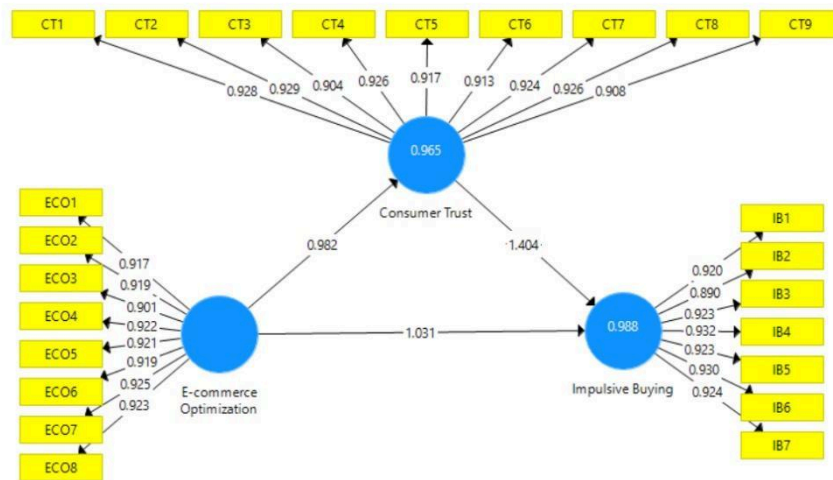


Figure 1. Partial Least Square

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5 Conclusion (Segoe UI, font size-13 pt, before after 0)

It should be written Garamond font with a size of 13, single spacing, and no additional space before or after paragraphs. This should be presented in a complete paragraph format without bullet points or subheadings.

This section contains your closing statement, succinctly answering the research questions and providing conclusions from your detailed discussion above. It should also include the implications and contributions of the research, both theoretical and practical. Additionally, emphasize the limitations of your study and offer suggestions for future research.

References (Segoe UI, font size-13 pt, before after 0)

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