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The title must be written specifically, effectively, and informatively, as measured by the clarity of the writing. It must not exceed 14 words written in Indonesian, so that once read, the meaning can be grasped comprehensively. 12pt, Arial, Bold, Capital Initial Words.

Full Name[1]*, Full Name[2], Full Name[1] 10 pt, Arial, Regular
[1]Author's Affiliation, [2]Author's Affiliation
Corresponding Author Email: 9 pt, Arial, Regular
*Corresponding Author

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Abstract
[Instruction: The abstract body below must be written in Calibri, 10pt, Italic. The total length should be between 200 and 250 words.]
Purpose: [State the primary goal of the paper. What are the research problems or questions this study aims to address?]
Design/methodology/approach: [Briefly describes how the research was conducted. Mention the research design, data collection methods, sample size, and analysis techniques.]
Findings: [Summarize the main results of the study. Focus on the findings that directly answer the research purpose.]
Research limitations/implications: [Identify the limitations of the study (eg, sample scope, region) and suggest directions for future research.]
Practical implications: [Explain the impact of the findings for practitioners, entrepreneurs, or policymakers.]
Social implications:[(Optional) Describe the wider impact on society or the environment.].
Originality/value: [State the novelty or value of the paper. What is the new contribution to the body of knowledge?].
Keywords: [Keyword 1; Keyword 2; Keyword 3; Keyword 4; Keyword 5] (Provide 3-5 keywords, separated by semicolons, sorted alphabetically).

INTRODUCTION

Contains the background of the problem, research motivation, theory, and research objectives, written in flowing paragraphs without subheadings, bullets, or numbering in the introduction. References are indicated by writing the author's surname and the year of publication, without page numbers.

The theoretical basis is presented in complete, concise sentences and is truly relevant to the purpose of writing scientific articles. For example, Febrian and Herwany (2009) found that the best forecasting volatility models for JKSE, KLSE, and IMS were GARCH (2,1), GARCH (3,1), and GARCH (1,1), respectively. International portfolio investors also

cannot benefit from diversification between these three equity markets, as they are cointegrated.

Table 1. Format

No.	Bank Ownership Status	Amount
1	State-Owned Bank (BUMN/Persero)	4
2	National Private Bank (BUMS)	31
3	Foreign-Owned Banks (BUMA)	0
4	Joint-Owned Bank (BUMC)	1
	Amount	36

Source: Indonesia Stock Exchange (2015)

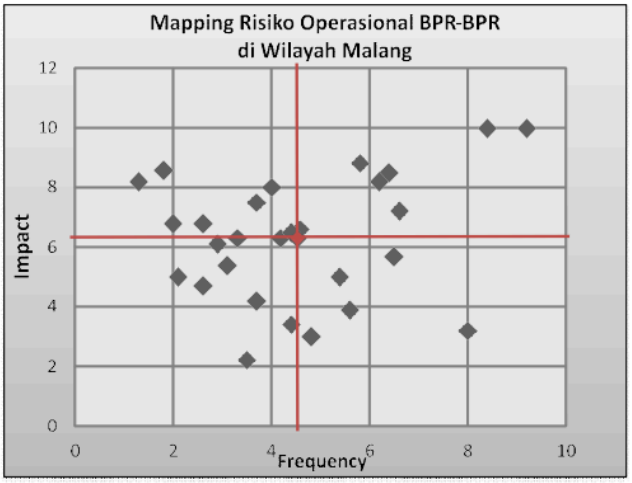


Figure 1. Format
Source: xxxxxx (2017)

The image format must be clearly visible and detailed. We recommend at least 400 DPI.

RESEARCH METHODS

This section contains the research design used (method, data type, data source, data collection technique, data analysis technique, variable measurement) written in flowing paragraph form (not bulleted or numbered).

RESULTS

Contains the results of empirical research or theoretical studies written systematically, critically analyzed, and informatively. The use of tables, figures, etc., is only to support and clarify the discussion and is limited to only truly substantial support, for example, tables of statistical test results, figures of model test results, etc. The tables presented are not statistically processed output, but rather informative summaries of the results. Figures and tables are placed consistently in the center of the page, with Tables numbered and titled at the top and Figures below. Each table or figure must be cited or provided with an explanation. Table explanations are not simply repetitions of the numbers in the table.

Table 2. Test Results

Variables	Coefficient	t	Probability
Constant	1,041	1,451	0.15600
Profitability	-0.470	-3,225	0.003*
Sales growth	0.423	2,312	0.027**
Company Size	-1,562	-0.421	0.676
Amount	: 76		
R	: 0.573		
R2	: 0.379		
R2 adj	: 0.271		
F Count	: 5,710		
Prob. F	: 0.003		

Note: * is significant at the 0.01 level and ** is significant at the 0.05 level

If possible, tables should be displayed in two columns. Required information in the table should not be missing.

Table 3. Analysis results

	Model 1	Model 2	Model 3
Constant	-0.096	-0.25	-0.31
NPL	0.600**	0.0580 **	0.062**
Size		1,139*	1,088*
CAR			0.054*
R	0.25	0.303	0.313
R Square	0.062	0.092	0.098
R Square Adj	0.057	0.082	0.083
F Count	12,129	9,178	6,250
F Probability	0,000	0,000	0.001

Information: ** significant level 0.001, * significant level 0.05

DISCUSSION

The Discussion section must present a robust, argumentative analysis that establishes the relevance of the findings by synthesizing them with existing theories, previous research, and empirical findings from the study. Authors are required to clearly demonstrate the novelty of their findings, highlighting how the research advances current understanding in economics and entrepreneurship, and providing distinct research implications that offer theoretical or practical insights. This section should go beyond mere description; it must interpret the results to construct a coherent argument that validates the study's contribution and aligns with the journal's scope.

CONCLUSION, LIMITATION, AND FUTURE RESEARCH

The conclusion section must summarize the study's main findings and their implications for the broader fields of economics and entrepreneurship, ensuring that all claims are strictly supported by the data presented and do

not extend into undue speculation. This section should also address research limitations and provide a venue to set the stage for future research directions, outlining outstanding questions and practical applications for the results. The text must be typed in Arial, 11 pt, with single line spacing and justified alignment; the first paragraph must have no indentation, while any subsequent paragraphs in this section must have a first-line indentation of 1 cm.

Acknowledgments:(Arial 11 pt, bold, alignment left, Indentation None, Spacing 6pt After and Before)

Keep acknowledgments brief, naming those who helped with your research, contributors, or suppliers who provided free materials. You should also disclose any financial or other substantive conflict of interest that could be seen to influence your results or interpretations.

Authors' Contributions: For articles with several authors should be used "conceptualization, XX and YY; methodology, XX; software, XX; validation, XX, YY and ZZ; formal analysis, XX; investigation, XX; writing—original draft preparation, XX; writing—review and editing, XX; visualization, XX; supervision, XX; project administration, XX; funding acquisition, YY All authors have read and agreed to the published version of the manuscript."

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Conflicts of Interest: The author declares no conflict of interest. For Conflicts of Interest, the default is: The authors declare no conflicts of interest. if you want to customize it is welcome

Declaration of use of generative AI and AI-assisted technologies:The authors declare that they have not used/ or used generative AI (a type of artificial intelligence technology that can produce various types of content including text, imagery, audio and synthetic data. Examples include ChatGPT, NovelAI, Jasper AI, Rytr AI, DALL-E, etc) and AI-assisted technologies in the writing process before submission, but only to improve the language and readability of their paper and with the appropriate disclosure.

Ethical Compliance: All procedures performed in this study involving human participants were in accordance with the ethical standards of the institutional research committee or comparable ethical standards. Related approval from the Research committee is attached to comply with ethical requirements.

REFERENCES (BIBLIOGRAPHY)

General Guidelines:

1. Style: References must follow the APA 7th Edition (American Psychological Association) style.
2. Tools: Authors are strongly recommended to use reference management software such as Mendeley, Zotero, or EndNote.
3. Composition: The reference list must contain at least 15 primary sources.
4. Recency: At least 80% of the references should be published within the last 10 years.
5. Sources: At least 80% of the references should come from primary sources (Journal Articles, Proceedings, or Research Reports), not textbooks or blogs.
6. DOI: If a publication has a DOI (Digital Object Identifier), it must be included as a clickable URL (eg,https://doi.org/...).

Please ensure your reference list includes the following types where applicable:

1. Journal Articles

*Format:*Author, AA, & Author, BB (Year). Title of the article. Name of the Periodical, volume(issue), page range.https://doi.org/xx.xxx/yyyy

- **One Author:**Suryana, Y. (2023). Entrepreneurial resilience in the post-pandemic era. Eco-Entrepreneur Journal, 8(1), 45–60.https://doi.org/10.21107/jee.v8i1.1234
- **Two Authors:**Kusuma, A., & Wijaya, D. (2022). Digital transformation in Indonesian SMEs: A critical review. Journal of Asian Finance, Economics and Business, 9(2), 112–125.
- **Three to Twenty Authors:**Nugroho, P., Hidayat, R., Siregar, M., & Pratama, A. (2021). The impact of microcredit on rural economic development. International Journal of Social Economics, 48(4), 560–578.https://doi.org/10.1108/IJSE-05-2020-0300
- **Article with Article Number (No Page Range):**Santoso, B. (2020). Green economy implementation. PLoS ONE, 15(6), Article e023456.https://doi.org/10.1371/journal.pone.023456

2. Books

*Format:*Author, AA (Year). Title of work: Capital letter also for subtitle (Edition). Publisher.

- **Authored Book:**Kotler, P., & Armstrong, G. (2018). Principles of marketing (17th ed.). Pearson Education.
- **Edited Book:**Smith, TED (Ed.). (2019). Global perspectives on entrepreneurship education. Routledge.
- **E-Book (with DOI):**Schumpeter, J. A. (2021). The theory of economic development. Transaction Publishers.https://doi.org/10.4324/97810030
- **Translated Book:**Piketty, T. (2014). Capital in the twenty-first century (A. Goldhammer, Trans.). Belknap Press. (Original work published 2013)

3. Book Section / Chapter (Chapter in a Book)

*Format:*Author, AA (Year). Title of chapter. In E. Editor (Ed.), Title of book (pp. page range). Publisher.

- **Chapter in an Edited Book:**Rahman, F. (2020). Islamic entrepreneurship: Values and business ethics. In AG Ismail (Ed.), Islamic economics and finance in Indonesia (pp. 88–105). Airlangga University Press.

4. Conference Proceedings (Proceedings)

*Format:*Author, AA (Year). Title of contribution. In E. Editor (Ed.), Title of proceedings (pp. page range). Publisher.https://doi.org/xx.xxx/yyyy

- **Published in a Book/Series:**Widodo, S. (2019). Strategies for BUMDes development. In MI Abdullah (Ed.), Proceedings of the 1st International Conference on Business and Banking (pp. 150–160). Atlantis Press.https://doi.org/10.2991/icbb.2019.23

5. Thesis & Dissertation (Thesis, Dissertation)

*Format:*Author, AA (Year). Title of thesis [Type of thesis, Name of Institution]. Archive Name. URLs

- **From a Repository:**Putri, LA (2021). The influence of digital marketing on sales performance in the creative industry [Master's thesis, Airlangga University]. Airlangga University Repository.http://repository.unair.ac.id/12345/
- **Unpublished:**Susanto, H. (2018). Analysis of MSME efficiency in East Java [Unpublished doctoral dissertation]. Brawijaya University.

6. Reports (Institutional/Government Reports)

*Format:*Name of Organization. (Year). Title of report. URLs

- **Government Agency:**Ministry of Cooperatives and SMEs. (2022). The development of micro enterprises in Indonesia: Annual report 2021.https://www.kemenkopukm.go.id/data
- **International Organization:**World Bank. (2020). Ease of doing business 2020. World Bank Publications.https://doi.org/10.1596/978-1-4648-1440-2

7. Working Papers

*Format:*Author, AA (Year). Title of paper (Working Paper No. xxx). Institution Name. URLs

- **Example:**Olken, B. A., & Pande, R. (2011). Corruption in developing countries (NBER Working Paper No. 17398). National Bureau of Economic Research.https://www.nber.org/papers/w17398

8. Web Pages (Website Articles)

*Format:*Author, AA (Year, Month Day). Title of work. Site Name. URLs

- **With Author:**Aditya, R. (2023, January 15). Startups in Indonesia shift focus to profitability. Tech in Asia.https://www.techinasia.com/startups-shift-focus
- **Group Author (No Date):**Bank Indonesia. (nd). Monetary policy framework.https://www.bi.go.id/en/moneter/

9. Newspaper & Magazine Articles

*Format:*Author, AA (Year, Month Day). Title of article. Title of Newspaper/Magazine. URLs

- **Newspaper:**Hermawan, A. (2022, December 10). Challenges for Indonesia's economy in 2023. Kompas, p. 5.
- **Online Magazine:**Setiawan, B. (2023, March). The rise of social entrepreneurship. Forbes Indonesia.https://forbesindonesia.com/rise-social-entrepreneurship
- **10. Laws and Statutes (Legislation - Indonesia)**

Note: APA 7 allows for local legal citation styles, but for international journals, a transliterated format is often used.

*Format:*Name of the Act/Law (Year). Title of the Law. URL (Optional)

- **Law:**Law of the Republic of Indonesia No. 20 of 2008. Micro, Small, and Medium Enterprises.https://peraturan.go.id/uu/20-2008
- **Presidential decree:**Presidential Regulation no. 98 of 2014. Licensing for Micro and Small Businesses.