

A Title should be the Fewest Possible Words that Accurately Describe the Content of the Paper (Cambria, Left, Bold, 18pt)

¹First Author, ²Second Author, ³Third Author (12 pt)

No. HP.

Email : ¹amrih.latifah@uad.ac.id, ²lukman@uii.ac.id, ³sulaiman@ump.ac.id
Universitas Ahmad Dahlan (11 pt); Universitas Islam Indonesia (11 pt); Universitas Muhammadiyah Purwokerto (11 pt)

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ABSTRACT (10PT)

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Keywords

Type your abstract here, include the general issue or why your research interesting or beneficial, scientific gap or objective of your research, materials and methods, key findings and implication of benefit. In abstract no longer than 250 words (10 pt).

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Introduction

[11 pt Cambria, Regular] papers should original research contributions. Papers must be submitted electronically via open journal systems and Register In website <https://jurnal.samodrailmu.org/index.php/jak/user/register> . The introduction should contain research questions, literature review, and research method.

Introduction and literature review seamlessly merged into one continuous section, but depend on researcher wheater to merge or not. In this section, build your argument why your research still important, The purpose of this section is to provide an overview of the background of the research, then gradually move into more specific problems and research problems (research gap). In the end of this section is to provide an overview of "HOW" such how you will solve the research gap.

Example Of Introduction, The 2008 global financial crisis has prompted a renewed interest in

banking regulation and supervision to safeguard global financial system. As a result, a number of reforms of the financial regulatory framework have been agreed internationally, most notably the Basel committee on banking supervision's reform package known as Basel III (Basel Committee on Banking Supervisions, 2010a, b). While there is growing empirical evidence documenting the relationship between bank regulation, supervision and stability, there is still limited evidence, on the effect of the regulatory environment on bank efficiency. Notably, there is, yet, no consensus on the theoretical benefits of more stringent regulation and supervision on bank efficiency and performance.

Indeed, on the one hand, the public interest view suggests that official supervisors have the capabilities to eliminate market failure by directly monitoring and regulating banks. By doing so, tight regulation and supervision reduce corruption in lending, improve the efficiency of capital allocation, encourage competition and hence boost the efficiency of banks (Beck et al, 2006). Conversely, the private interest view (Quintyn and Taylor, 2002) suggest that powerful regulation and supervision are likely to lead to corruption in lending which impedes banking efficiency. According to this view, politicians and government supervisors maximize their own welfare and may not have incentives to fix market failures. They will rather use the regulation and their privileged positions to channel credit to special interest group, such as politicians.

Method

The method section structure should: describe the materials used in the study, explain how the materials were prepared for the study, describe the research protocol, explain how measurements were made and what calculations were performed, and state which statistical tests were done to analyze the data.

Discussion

11 pt. Cambria, Bold] Chapter of Discussion in Paper

[11 pt Cambria, Regular, with spacing 1,5] Paper length is limited to 20 pages (including all figures, tables, bibliography and appendices). Authors should follow the format found in the *Optimum Template*. Papers should be in pages with a font size of 11 points using Cambria type for text, title, author information, and main section headings. Papers should be formatted for A4 paper. Top, bottom, and side left and Right margins should be 3 cm. followed by details of the methods, materials, procedures, and equipment used. Findings, discussion and conclusions should follow in that order. Appendices may be employed where appropriate. The APA Publication Manual should be consulted for details as needed.

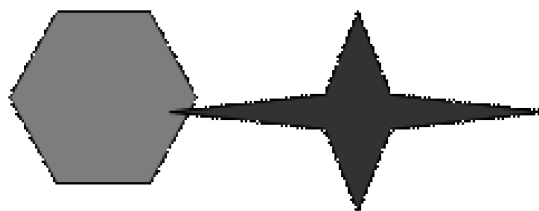
Table 1. Table captions should be placed above the table

Table	Header	Header 2	Header 3
Item 1	Aaa	Bbb	Ccc
Item 2	Ddd	Eee	Fff

[11 pt. Cambria Bold] Tables and Figures

Tables and figures should be incorporated in the text as close to the reference as possible and should be in a form suitable for publication when printed with a good quality laser printer. Figures will be printed in black and white and should be readily interpreted without the use of color. Tables and figures may extend across both columns (Rahman, 2016).

Captions should be Cambria 11-point, centered. Tables and pictures should be sequentially numbered in separate series. Captions for tables should be above the table. Captions for figures should be below the figure (Fauzi, 2017).



[Caption: Cambria. Centered, 11 pt]
Fig 1: Captions for figures should be below the figure

Conclusion [11 pt. Cambria Bold]

[11 pt Cambria, Regular, with spacing 1, 5 in 1-2 paragraph] example : Social welfare, especially in Indonesia always becomes an interesting topic to be discussed. It can be separated with the education. One of subject that has been taught in every level of education in Indonesia is English. It has an important role in increasing the social welfare in Indonesia. By having a good mastery in English, people will have more opportunity to get a better job than others. In consequence, it will improve their income and get an improvement in their social welfare.

References [11 pt CAMBRIA, All CAPS, CENTRE]

[11 pt. Cambria, 1 spacing] The main references are international journals, proceedings, and books. All references should be to the most pertinent and up-to-date sources. References are

written in **APA 6th - American Psychological Association 6th Edition style**. Please use a consistent format for references – see examples below:

Example

- Aziz, N. H. A. (2005). *Membentuk Akhlak Anak: Belajar dari Mukjizat Para Nabi*. Gema Insani Press.
- Ru'iyah, S. (2019). A Review of Research on Bullying Behavior in Indonesian Islamic Education Institution: Analysis of Ecological Theory. In 2019 Ahmad Dahlan International Conference Series on Education & Learning, Social Science & Humanities (ADICS-ELSSH 2019). Atlantis Press. doi: 10.2991/adics-elssh-19.2019.14.
- Schmoker, M. (2021). *Menjadi Guru Yang Efektif: Bagaimana Mencapai Pengembangan Baru Melalui Membaca dan Menulis*. Erlangga.
- Tasmara, T. (2006). *Spiritual Centered Leadership: Kepemimpinan Berbasis Spiritual*. Gema Insani Press.