

Manuscript Title (Cambria, 14, Bold)

Name of The Author¹ (Calibri, 12, Bold)

¹ Affiliation of Author (Cambria, 10).

Corresponding email of Author (Cambria, 10)

Abstract (Calibri, 10, Bold)

Abstract is written in to the point below, no more than 200 words. For the example: (Cambria, 8)

Purpose - a statement that explains what the researcher wants to achieve through the research being conducted.

Method - a systematic method or approach used to collect, analyze, and interpret data to achieve research objectives.

Result - a section that presents the main findings of the data that has been analyzed, either in the form of numbers (quantitative), narrative (qualitative), or a combination of both.

Implication - The consequences or impacts of the research results on theory, practice, policy, or further research. These implications explain why the research results are important and how they can be used in the real world or in the development of science.

Originality - Research novelty refers to new, unique, or original elements that differentiate your research from previous research.

Keywords: Write 3 – 5 keywords, each keyword should be separated by comma (Cambria, 8)

Introduction (Calibri, 12, Bold)

Describe the general context or background of the issue being researched. Identify problems or gaps in previous research that have not been answered or resolved. Explain the scientific and practical contributions of your research, and what sets it apart from another research. (Cambria, 11, Line and paragraph spacing 1,15)

Literature Review (Calibri, 12, Bold)

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 study 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. (Cambria, 11, Line and paragraph spacing 1,15)

Methods (Calibri, 12, Bold)

The research method describes the design of activities, scope or object, main materials and tools, site, techniques of collecting data, operational definitions of

research variables, and techniques of analysing data. (Cambria, 11, Line and paragraph spacing 1,15)

Results and Discussion (Calibri, 12, Bold)

This section describes the results of the study. The results of the study can be supplemented by tables, graphs (images), and/or charts. The discussion section describes the results of data processing, interprets the findings logically, associates with relevant reference sources. Contains specific or unique findings from research results. Possible follow-up activities can also be stated in this section. (Cambria, 11, Line and paragraph spacing 1,15)

The author is allowed to utilize a table to explain descriptive statistics test results or other. Example of table:

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean
Sharia Bank Office	24	181	235	198.38
MSMEs Financing	24	3776.67	7216.67	5081.0563
Non- MSMEs Financing	24	3627.82	14715.72	10342,6779
PDRB of Central Java Province	24	185855.70	254548.10	218725.3213
Valid N (listwise)	24			

Source: processed data (2025)

Conclusion (Calibri, 12, Bold)

The conclusion contains a summary of the research results and discussion. It is recommended to include the latest studies. Implications, limitations and suggestions can be presented in this section. (Cambria, 11, Line and paragraph spacing 1,15)

References (Calibri, 12, Bold)

The writing of script and citations are suggested to use reference applications (reference managers) such as Mendeley. References should be written in alphabetical order, without any number. The journal uses the APA Referencing Style, such as below: (Cambria, 11, Line and paragraph spacing 1,15)

Example:

- Anita Santri Caniago, Rafidah Rafidah, & Erwin Saputra Siregar. (2023). Faktor – Faktor Yang Mempengaruhi Generasi Z Dalam Keputusan Menggunakan Layanan E-Money Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Islam UIN Sulthan Thaha Saifuddin Jambi. *Jurnal Riset Manajemen Dan Akuntansi*, 3(3), 160–172. <https://doi.org/10.55606/jurima.v3i3.2458>
- Bagus Prasasta Sudiatmika, N., & Ayu Oka Martini, I. (2022). Faktor-Faktor Mempengaruhi Niat Pelaku UMKM Kota Denpasar Menggunakan QRIS. *JMM UNRAM - MASTER OF MANAGEMENT JOURNAL*, 11(3), 239–254. <https://doi.org/10.29303/jmm.v11i3.735>
- Hakim, M. L., & Ningsih, M. R. (2020). Financial Accessibility of Small and Medium Enterpraise (SMEs) in Surakarta City. *JIFA (Journal of Islamic Finance and*

Accounting), 3(1). <https://doi.org/10.22515/jifa.v3i1.2342>

Kengue Mayamou, P., & Michel, S. (2020). Mobile Money : décryptage d'une succes story africaine. *Management & Data Science*. <https://doi.org/10.36863/mds.a.14027>