

Title of Publication Manuscript

(Short, and catchy; Center, capitalized at the beginning of each word, cambria 14 font, bold)

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Abstract

abstract is written in one paragraph, 150-200 words, written in italics. Abstracts provide the essence of writing concisely and transparently. The abstract contains (1) research objectives (the primary problem understudy), (2) the research position of existing research, (3) research methods used to answer research problems, (4) the main results of the study that show a new contribution (novelty) towards the body of knowledge/science.

Keywords:

Mention key concepts, 3-5 words, written in italics.

1. Introduction

all written with space 1 and font 12 with cambria .The introduction contains (1) the background of the problem under study, (2) an exploration of the primary literature that discusses the same issue and shows the shortcomings of the existing literature so that new research is needed (3) indicates a problem (gap) which is impressive on the topics and issues being researched, and (4) research objectives that indicate novelty and new contributions that will be contributed to the body of knowledge/science.

2. Literature Review

The literature review presents an analysis of scientific sources on a specific topic in the last ten years that correspond to the research topic. Present the issues and actual scientific debates critically in the research topic and determine the existing research's research position. Review literature can be arranged chronologically, thematically, methodologically, and or theoretically.

3. Research Method

Research methods consist of: (1) research approach, (2) types of research data, (3) research data sources, (4) techniques for determining informants or respondents, (5) research instruments, (6) data collection techniques, (7) framework theory (framework) used, (8) data analysis techniques and (9) data credibility.

4. Result

The results section presents a description of the research data. Writing source literature uses body notes in the format of the American Psychological Association (APA) Style.

The numbering follows the pattern:

- 1. Introduction**
 - 1.1 Subtitle
 - 1.2 Subtitle
- 2. Literature Review**
 - 2.1 Subtitle
 - 2.2 Subtitle
- 3. Research Method**
 - 3.1 Subtitle
 - 3.2 Subtitle
- 4. Result**
- 5. Discussion**
- 6. Conclusion**

4.1 Tables and Figures

All tables and images that you enter in the document must be adjusted to the order of 1 column or the full size of one paper to make it easier for the reviewer to see the meaning of the image. The table must be given numbering and title name, for example, Table 1—the Title Name.. Examples of table formats are as follows:

Table 1. r Value

No.	Item	r value
1.	1a	0,8
2.	2a	0,7
3.	3a	0,75

As with tables, images must also be numbered, for example, Figure 1. Image Caption. The image number and caption are placed in the center of the image,

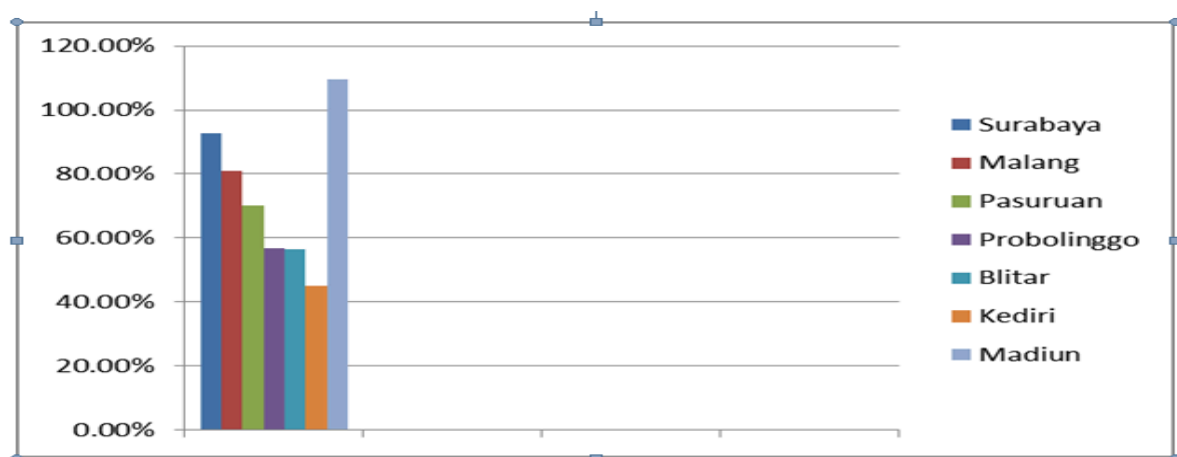


Figure 1 Graph of FDR in East Java – February 2021

5. Discussion

The discussion section of research results contains research findings with existing literature or theories. Shows that research findings are novelty or new contributions to the body of knowledge/science.

6. Conclusion

In the research conclusion section, the answers to the research problem's formulation must be explained clearly and concisely. It can also reveal the impact of the research results and the research limitations so that further researchers can carry it out.

References

Bibliography following the American Psychological Association (APA) Style:

- Apergis, N., Artikis, P., & Sorros, J. (2011). Asset pricing and foreign exchange risk. *Research in International Business and Finance*.
<https://doi.org/10.1016/j.ribaf.2011.02.005>
- Dusuki, A.W.& Abdullah. N. (2007). Why do Malaysian Customers Patronise Islamic Banks. *International Journal of Bank Marketing* 25 (3): 142-160.
- Kettell, B. (2012). Introduction to Islamic Banking and Finance. In *Introduction to Islamic Banking and Finance*. <https://doi.org/10.1002/9781118467299>