

**Only the first letter of the first word must be capitalized (Except proper names, regions, brands, and similar)**

Author's full name<sup>1\*</sup>, Author's full name<sup>2</sup>, and Author's full name<sup>3</sup>

<sup>1</sup>*Institutional affiliation and country of the first author. Do not enter job title, education level, or ranks; only institutions, departments, or laboratory.*

<sup>2</sup>*Institutional affiliation and country of the first author. Do not enter job title, education level, or ranks; only institutions, departments, or laboratory.*

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| <b>Article Info:</b><br>Keywords:<br>consist of 5 keywords and separates by coma           | <b>Abstract</b><br>Abstract should include the research topic or problem, purpose of the research, method of the research, results, and implication. In one paragraph between 150 – 200 word. Above the article, justify, italic. Written in English. Abstract should include the research topic or problem, purpose of the research, method of the research, results, and implication. In one paragraph between 150 – 200 word. Written in English. Abstract should include the research topic or problem, purpose of the research, method of the research, results, and implication. In one paragraph between 150 – 200 word. Written in English.   |
| <b>Artikel Info:</b><br>Kata kunci:<br>Terdiri dari 5 kata kunci dan dipisahkan tanda koma | <b>Abstrak</b><br>Abstrak harus mencakup topik atau masalah penelitian, tujuan penelitian, metode penelitian, hasil, dan implikasi. Dalam satu paragraf antara 150 - 200 kata. Ditulis dalam bahasa Indonesia. Abstrak harus mencakup topik atau masalah penelitian, tujuan penelitian, metode penelitian, hasil, dan implikasi. Dalam satu paragraf antara 150 - 200 kata. Ditulis dalam bahasa Indonesia. Abstrak harus mencakup topik atau masalah penelitian, tujuan penelitian, metode penelitian, hasil, dan implikasi. Dalam satu paragraf antara 150 - 200 kata. Ditulis dalam bahasa Indonesia. Abstrak harus mencakup topik atau masalah penelitian, tujuan penelitian, metode penelitian, hasil, dan implikasi. Dalam satu paragraf antara 150 - 200 kata. Ditulis dalam bahasa Indonesia. |

## 1. INTRODUCTION

The introduction should be typed using the Garamond font with a size of 11. The line spacing should be set to 1.15, with a before spacing of 0 and an after spacing of 12 pt. Any graphs or tables should be formatted in a single-column layout. Citations from books and articles should be managed using Mendeley software and follow the APA citation style. Journal citations must be from the last five years, while book citations should be from the last ten years. The introduction should be a minimum of one page and a maximum of two pages. It must include the background of the study, research objectives, problem formulation, and research aims, without subheadings (Berkman, 1994). The introduction should be a minimum of one page and a maximum of two pages. It must include the background of the study, research objectives, problem formulation, and research aims, without subheadings (Allen & Meyer, 1990).



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## **2. THEORETICAL REVIEW AND HYPOTHESIS**

The theoretical review and hypothesis section should be written in Garamond font, size 11. The line spacing should be set to 1.15, with a before spacing of 0 and an after spacing of 12 pt. Any graphs or tables should be formatted in a single-column layout. Citations from books and articles should be managed using Mendeley software and follow the APA citation style. Journal citations must be from the last five years, while book citations should be from the last ten years.

The theoretical review and hypothesis section contains theories related to the research. The hypothesis section discusses the relationships between variables, grounded in fundamental theories. The theoretical review and hypothesis should be based on 80% primary sources and 20% secondary sources (Berkman, 1994). The theoretical review and hypothesis section contains theories related to the research. The hypothesis section discusses the relationships between variables, grounded in fundamental theories. The theoretical review and hypothesis should be based on 80% primary sources and 20% secondary sources (Berkman, 1994).

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## **3. RESEARCH METHODOLOGY**

The research methodology should be written in Garamond font, size 11. The line spacing should be set to 1.15, with a before spacing of 0 and an after spacing of 12 pt. Any graphs or tables should be formatted in a single-column layout. Citations from books and articles should be managed using Mendeley software and follow the APA citation style. Journal citations must be from the last five years, while book citations should be from the last ten years. The research methodology section outlines the procedures for conducting the study. It should describe the research type, research sample (respondents, number of respondents, and sampling techniques), and data analysis tools. This section should be presented concisely and clearly, without numbering.

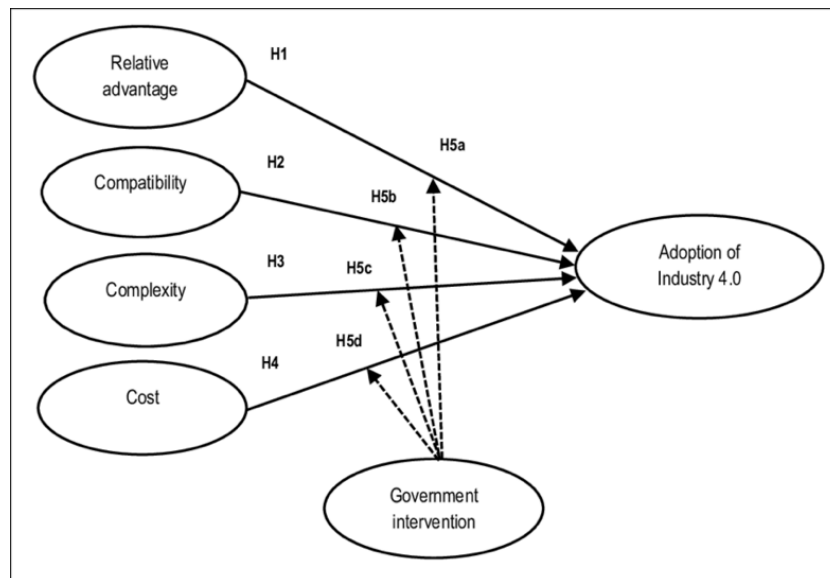
## **4. RESULTS AND DISCUSSION**

The results and discussion section should be written in Garamond font, size 11. The line spacing should be set to 1.15, with a before spacing of 0 and an after spacing of 12 pt. Any graphs or tables should be formatted in a single-column layout. Citations from books and articles should be managed using Mendeley software and follow the APA citation style. Journal citations must be from the last five years, while book citations should be from the last ten years. The results and discussion section presents the analysis of findings, relevant theories, and hypotheses (if applicable), based on the author's reasoning. Data analysis and discussion should be presented concisely and clearly, without being dominated by table presentations. Initial tables should not display raw outputs but should instead be processed and summarized concisely. Tables and figures should be presented consistently in the center of the page, with table titles positioned above and figure captions placed below. Tables should be formatted according to the example provided below.

**Table 1.** Capital Aspect Score 2015 - 2017

| Aspects/components                  | 2015 | 2016 | 2017 | Impact |
|-------------------------------------|------|------|------|--------|
| Capital Aspect                      |      |      |      | 15     |
| Equity to Total Asset Ratio         | 1,5  | 1,5  | 1,5  |        |
| Equity to Loans Given at Risk Ratio | 1,8  | 1,2  | 1,2  |        |
| Equity Adequacy Ratio               | 3    | 3    | 3    |        |
| Total Score of Capital Aspect       | 6,3  | 5,7  | 5,7  |        |

Bourassa (1999) emphasizes presenting an analysis of results, relevant theories, and hypotheses (if applicable) based on the author's reasoning. Data analysis and discussion should be presented concisely and clearly, without being dominated by table presentations. The tables presented should not display raw outputs but should instead be processed and summarized concisely. Tables and figures should be consistently centered, with table titles positioned above and figure captions placed below (Bowden & Fairley, 1996).



**Figure 1.** Conceptual Framework

## 5. CONCLUSION AND RECOMMENDATIONS

The conclusion and recommendations section should be written in Garamond font, size 11. The line spacing should be set to 1.15, with a before spacing of 0 and an after spacing of 12 pt. This section

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serves as the closing part of the article, reflecting the essence and reasoning of the research conducted by the author. The conclusion presents the summary of findings from data analysis and discussion, while the recommendations highlight the study's limitations and provide suggestions for future research.

## **6. REFERENCES**

The references section should be written in Garamond font, size 11. The line spacing should be set to 1.0, with a before spacing of 0 and an after spacing of 12 pt. The citation style used should follow APA Style. An example of the reference list format is provided below:

- Rumangkit, S., & Hadi, A. S. (2023). The Relationship between Digital Marketing Dimension and International Virtual Heritage Tourism in Indonesia: A Conceptual Model. *Journal of Digitainability, Realism & Mastery (DREAM)*, 2(01), 1-10.
- Liu, S. (2020). Global consumer virtual reality market size 2016-2023. Available at: <https://www.statista.com/statistics/528779/virtual-reality-market-size-worldwide/>, accessed June 2020.
- Wijayanti, E. F. K., & Prasetya, B. P. (2024). The Influence of Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), Return on Assets (ROA), and Loan To Deposit Ratio (LDR) on Financial Sustainability in Regionally Owned Enterprises (BUMD) Bank Pasar Kulon Progo for the 2018-2023 Period. *Journal Of Management Analytical and Solution (JoMAS)*, 4(3), 89-95.
- Schiffman L. G., Kanuk, L. L. & Wisenbut, J. (2009). *Consumer Behavior*, 10<sup>th</sup> ed. New Jersey: Pearson.