# Write the Title Briefly and Clearly

(no more than 20 words is recommended)

The title of the article should be concise and interesting and describe the content of the article.

## Author's Name, Email, Mobile phone number

- <sup>1</sup> Department, Faculty, University, full address, country
- <sup>2</sup> Department, Faculty, University, full address, country

DOI. https://doi.org/10.61656/sbamer.v2i2.241.

**ABSTRACT:** The abstract must be written in English, and for an article in Bahasa Indonesia, add an abstract in Bahasa Indonesia with a single space. The abstract must be written in brief, concise, and **around 250 words** that include:

**Purpose:** This section outlines the main goal or objective of the study. It explains why the research was conducted and what specific questions or problems the study aims to address.

**Method:** The method section details the approach and techniques used to conduct the research. This includes the research design (e.g., qualitative, quantitative, or mixed methods), data collection methods (e.g., surveys, interviews, experiments), and data analysis techniques.

**Findings:** The findings section presents the results of the study. It summarizes the data collected and highlights the key outcomes, trends, or patterns observed in the research. This section often includes statistical analyses, tables, and figures to support the findings.

**Implication:** The implication section discusses the significance of the findings. It explains the practical or theoretical importance of the results and how they can be applied in real-world scenarios or contribute to the existing body of knowledge. This section may also suggest areas for future research.

**Originality:** Originality refers to the uniqueness of the study. This section highlights what makes the research novel or different from previous studies. It emphasizes the new insights, perspectives, or approaches that the study brings to the field.

Keywords: six-word phrases, separated with a comma.

**ABSTRAK:** Abstrak harus ditulis dalam bahasa Inggris, dan untuk artikel dalam Bahasa Indonesia, tambahkan abstrak dalam Bahasa Indonesia dengan spasi satu. Abstrak harus ditulis singkat, padat, dan **sekitar 250 kata** yang terdiri dari:

**Tujuan:** Bagian ini menguraikan maksud atau tujuan utama penelitian. Ini menjelaskan mengapa penelitian dilakukan dan pertanyaan atau masalah spesifik apa yang ingin diatasi oleh penelitian tersebut.

**Metode:** Bagian metode merinci pendekatan dan teknik yang digunakan untuk melakukan penelitian. Ini mencakup desain penelitian (misalnya metode kualitatif, kuantitatif, atau campuran), metode pengumpulan data (misalnya survei, wawancara, eksperimen), dan teknik analisis data.

**Temuan:** Bagian temuan menyajikan hasil penelitian. Laporan ini merangkum data yang dikumpulkan dan menyoroti hasil, tren, atau pola utama yang diamati dalam penelitian. Bagian ini sering kali mencakup analisis statistik, tabel, dan gambar untuk mendukung temuan.

**Implikasi:** Bagian implikasi membahas pentingnya temuan. Bab ini menjelaskan pentingnya hasil secara praktis atau teoritis dan bagaimana hasil tersebut dapat diterapkan dalam skenario dunia nyata atau berkontribusi pada kumpulan pengetahuan yang ada. Bagian ini juga dapat menyarankan area untuk penelitian di masa depan.

**Orisinalitas:** Orisinalitas mengacu pada keunikan penelitian. Bagian ini menyoroti apa yang membuat penelitian ini baru atau berbeda dari penelitian sebelumnya. Hal ini menekankan wawasan, perspektif, atau pendekatan baru yang dibawa oleh penelitian ini ke lapangan.

Kata Kunci: enam kata/frasa, dipisahkan koma.

Article info: Received: date, moth, year; Revised: date, moth, year; Accepted: date, moth, year

#### Correspondence:

\*Authors' Name and Email

#### Recommended citation:

Authors' last name. (year). Title, Small Business Accounting Management and Entrepreneurship Review (SBAMER), xx (xx), pp xx-xx.



#### 1. PENDAHULUAN

#### ARTIKEL DITULIS DALAM BAHASA INDONESIA.

The introduction begins by providing background information on the research topic, including relevant theories, concepts, and previous studies. This helps to establish the context and importance of the study. The specific problem or issue that the research aims to address is then articulated, highlighting the gap in the existing literature or the practical challenge that the study seeks to solve. The research objectives are defined, outlining the main goals or aims of the study, which should be specific and measurable. Key research questions are presented, ensuring they are directly related to the research objectives and problem statement. The significance of the study is explained, detailing the potential contributions to the field and the practical, theoretical, or societal implications of the findings. Additionally, the scope and limitations of the study are provided to set realistic expectations for the reader. Lastly, a brief outline of the paper's structure is included, summarizing the main sections and guiding the reader through the content and flow of the argument. There are no subtitles or sub-section in the introduction. The introduction must be written in flowing paragraphs without numbers or bullet points.

#### 2. KAJIAN LITERATUR

# 2.1. Literature Review and Hypothesis Development (Quantitative) or Literature Review and Focus of Study (Qualitative)

This section contains the literature referred to in the research and hypothesis development. This section contains the theory and literature referenced and linked to writing. It is highly recommended that the literature referenced is published within **the last five years** in reputed international journals, accredited national journals, international symposiums, national symposiums, textbooks, and reputable daily publications.

For research with hypothesis testing, the hypothesis development is built on supporting theory, previous research, and logical argumentation. After the explanation is formulated, write your hypothesis in the following format:

H₁: Write the formulated hypothesis.

For qualitative research (without hypothesis testing), the literature review (theory and previous research and argumentation focused on research review) and research focus are presented in this section in guestion form as follows.

RF: Mention the problem that represents the research focus.

The research framework is a diagrammatic description of the relationship of variables in this research, as depicted in Figure 1.

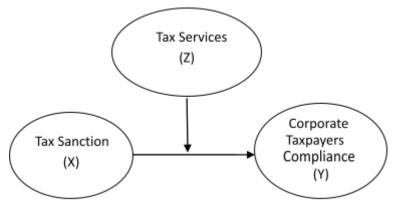


Figure 1. Research Framework

#### 3. METODE

## 3.1. Research Design

The research method section details the research design, which can be qualitative, quantitative, or mixed methods, and explains why it is appropriate for addressing the research question.

## 3.2. Sample dan Data Collection

Following the design, a description of the sample or participants is provided, including how they were selected, their characteristics, and the sample size. This is followed by a comprehensive description of the data collection methods, such as surveys, interviews, observations, or experiments, including the tools and procedures used. Additionally, the section should discuss any ethical considerations, such as informed consent and confidentiality, and how these were addressed.

## 3.3. Data analysis

The data analysis techniques employed to process and interpret the collected data, such as statistical analyses or thematic coding, are then explained. It is important to acknowledge the limitations of the chosen methods, discussing any potential biases or constraints that might affect the study's findings. Including these elements ensures that the research method section provides a clear and detailed roadmap of how the study was conducted, ensuring transparency and reproducibility.

#### 4. HASIL DAN PEMBAHASAN

The results and discussion section of a research article typically presents the findings and interprets their significance in relation to the research questions or hypotheses.

## 4.1. Results

This section begins by summarizing the key results, often using tables, figures, and statistical analyses to illustrate the data. The findings are then explained in detail, highlighting any patterns, trends, or notable observations.

# 4.2. Discussion

The discussion interprets the results, linking them back to the research objectives and existing literature. It explores the implications of the findings, addressing how they contribute to the field and what they mean for theory, practice, or future research. Additionally, this section often considers the limitations of the study, acknowledging any potential biases or constraints that may have influenced the results. Finally, the discussion may propose directions for future research, suggesting areas where further investigation is needed to build on the current study's findings.

# 5. SIMPULAN

The conclusion section of a research article succinctly **summarizes the key findings** and their significance, tying them back to the research objectives and questions.

# 5.1. Implications

This section also discusses the broader implications of the findings, addressing their potential impact on theory, practice, or policy. It highlights the main contributions of the study to the field, emphasizing the new insights or advancements made.

# 5.2. Limitations

It acknowledges any limitations of the study that may affect the generalizability or interpretation of the results, and suggests directions for future research to build upon the current work.

The conclusion provides **a final, reflective overview**, reinforcing the importance and relevance of the study's contributions to the academic community and beyond.

# Acknowledgement

This section allows the author to express his gratitude to the research funders or the other parties contributing to the research realization.

#### **Abbreviations**

Please list and define all abbreviations in the manuscript at first use.

#### **Authors' contribution**

This section should show the author's contributions to the manuscript. Use the initials to indicate the contribution of each author in this section. Example: "AAR analyzed and interpreted the data. ST performed a statistical data analysis and helped create the final manuscript."

#### **Authors' Information**

Full names and email addresses of all co-authors on your manuscript. Explain each author's information such as occupation, experience, research interest, qualification, and other information.

## **Conflict of Interest**

All financial and non-financial competing interests must be declared in this section. Please use the authors' initials to refer to each author's competing interests in this section. If you do not have any competing interests, please state, "The authors declare no competing interests" in this section.

## **Funding**

All sources of funding for the reported research need to be identified. The role of the funding agency in designing the study, collecting data, analyzing, interpreting, and writing the manuscript should be explained. If you do not receive any funding, please state, "This research received no external funding" in this section.

## Availability of data and materials

Research data and materials refer to the results of observations or experimentation that validate research findings. The data and materials should be easily accessed to facilitate reproducibility and reuse.

# **REFERENCES**

The sources referred to in the study have **at least 15 research articles**. The previous articles should be updated (**at least from 3-5 years ago**, except for a legend article). Please follow the APA style. It is recommended that the author write using citation software such as Mendeley, EndNote, Zotero, etc. Example:

- Aisjah, S. (2024). Intention to use buy-now-pay-later payment system among university students: a combination of financial parenting, financial self-efficacy, and social media intensity. *Cogent Social Sciences*, 10(1). https://doi.org/10.1080/23311886.2024.2306705
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- Tabachnick, B. G. & Fiddell, L. S. (2020), Experimental Designs Using Anova, California State University,
  Northridge.

  https://www.researchgate.net/profile/Barbara-Tabachnick/publication/259465542\_Experimental
  \_\_Designs\_Using\_ANOVA/links/5e6bb05f92851c6ba70085db/Experimental-Designs-Using-ANOVA.pdf
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- Zhang, Y., & Chatterjee, S. (2023). Financial Well-Being in the United States: The Roles of Financial Literacy and Financial Stress. *Sustainability (Switzerland)*, 15(5). <a href="https://doi.org/10.3390/su15054505">https://doi.org/10.3390/su15054505</a>

## TABLE, PICTURE, AND GRAPHIC

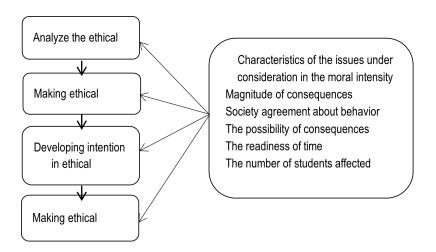
The table title is numbered and written at the top of the table with a bold font and left indent, accompanied by the source (if any).

**Table 3.** Experimental Design and Hypothesis 3a and 3b

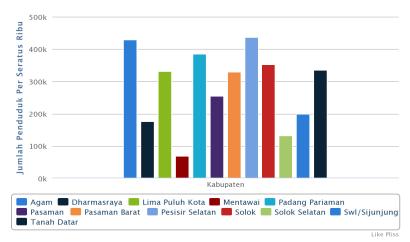
	Religious Character Education Factor	
Authority Head Factors	Not Following Religious Character Education	Following Religious Character Education
Authority Cheating	SEL 1	SEL 2
No Authority Cheating	SEL 3	SEL 4

Source: Data processed – Smart PLS (2024)

The figure title is numbered and written at the bottom of the figure with bold letters and a left indent, accompanied by the source (if any).



**Figure 1.** Ethical Decision-Making Process Source: Jones (1991) and Cohen and Bennie (2023)



**Figure 2.** The population of West Sumatra by District in 2023 Source: <a href="www.bps.go.id">www.bps.go.id</a>... (write the complete link)