

TYPE THE TITLE OF YOUR ARTICLES (Calisto MT, 14, Uppercase)

First author¹

Second Author^{2*} (Calisto MT11; 1.5 space)

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ABSTRACT

The abstract should focus on the study's objectives, research methods, findings, and conclusions. It should be a paragraph without citations, acronyms, software names, and statistical numbers. The abstract should not be in mathematical form, pose questions, or make conjectures. It should be between 200 and 250 words in length. (Calisto MT 11, 1 space, Italic)

Keywords: *one; two; three (consist of 3-5 words that describe important concepts or variables in the article, to facilitate the searching. Calisto MT 11, 1 spaces, italic)*

Article history: Submission date XX Accepted date XX

To cite: Sharma, S. K., Mangla, S. K., Luthra, S., & Al-Salti, Z. (2018). Mobile wallet inhibitors: Developing a comprehensive theory using an integrated model. *Journal of Retailing and Consumer Services*, 45, 52–63.
<https://doi.org/10.1016/j.jretconser.2018.08.008>

1. INTRODUCTION (Calisto MT 11, UPPERCASE, bold)

In the introduction, the author should explain the background of the phenomenon that caused this research to be carried out, the research gap found, the theory that will be used to close the gap, and the novelty of this study. After that, it is crucial to

emphasize the research objectives to be carried out, highlighting their necessity and relevance. (The first paragraph is written in justified format. The second paragraph and so on are written with the first sentence indented five spaces to the right, Calisto MT 11, spaces 1,5)

2. LITERATURE REVIEW (Calisto MT 11, UPPERCASE, bold)

This section contains theoretical underpinning and literature referenced pertaining to previous research that is related to the topic and also highlighted a research gap. It is highly recommended that the literature referenced is published no more than ten years. Also, it is suggested to prioritize the literature as the following order: reputable international journals, accredited national journals, national journals, international symposiums, national symposiums, and textbooks. (The first paragraph is written in justified format. The second paragraph and so on are written with the first sentence indented five spaces to the right, Calisto MT 11, spaces 1,5)

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

H1: write the formulated hypothesis. (Hypothesis symbol in bold)

3. METHOD (Calisto MT 11, UPPERCASE, bold)

The methodology section presents a research design consisting of the research methods used, data (both primary and secondary), data collection techniques, data analysis techniques, and the variables' measurement. All information is explained in paragraph form.

4. RESULTS AND DISCUSSION (Calisto MT 11, UPPERCASE, bold)

Results

In this section, the author must present the statistic descriptive and hypothesis testing results followed by the explanation.

Discussion

In the discussion section, the author must interpret the research results described in the results section. The author must be able to provide arguments regarding the results obtained according to the method used and demonstrate the novelty of the findings (if any). In addition, the author needs to compare and relate to previous studies and show his analytical skills regarding the results obtained.

5. CONCLUSION (Calisto MT 11, UPPERCASE, bold)

The conclusion should answer research questions, limitations, managerial implications, and theoretical implications. Theoretical implications, in addition to containing gaps to be filled, need to be supplemented with suggestions based on research limitations and rejected hypotheses. It should be a paragraph, not be expressed in statistical sentences, and without citations.

REFERENCES (Calisto MT 11, UPPERCASE, bold)

The paper should include at least 50 references, with 80% being within the last ten years. It is important to note that the majority of these references, 80%, should be primary sources derived from national and international research articles. Authors are advised to limit self-citation to a maximum of three articles. The bibliography should adhere to the 7th American Psychological Association (APA) style. When writing the manuscript, it is recommended to use reference Mendeley applications.

Example:

Citation:

- a. Scientific journals : (Kang, H.J., 2021)
- b. Books : (Hair et al., 2019)
- c. Report: (OJK, 2020)
- d. Webpage: (Inside Public Accounting, 2021)
- e. Conference: (K. Chen, Y. Zhou, F. Dai., 2015)

Kang, H. J. (2021). Comparative analysis of multicultural digital divide before and after covid-19. *Crisis and Emergency Management: Theory and Praxis*, 17(6), 37–54, <https://doi.org/10.14251/crisisonomy.2021.17.6.37>.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis* (8th ed.). Cengage Learning.

OJK. (2020). *Laporan tahunan 2019 Otoritas Jasa Keuangan: Kolaborasi membangun optimisme dan akselerasi pertumbuhan berkelanjutan*.

Inside Public Accounting. Survey: Employees Willing to Walk if Remote Work Means Less Compensation. 2021.

K. Chen, Y. Zhou, F. Dai. (2015). A LSTM-based method for stock returns prediction: A case study of China stock market. *Proceedings of the IEEE International Conference on Big Data, IEEE Big Data 2015 (2015)*, pp. 2823-2824

Example for table and figure:

Table 1. Hypothesis Testing (Calisto MT 11, Capitalize Each Word, bold)

Hypothesis	Estimate	p-value	Decision
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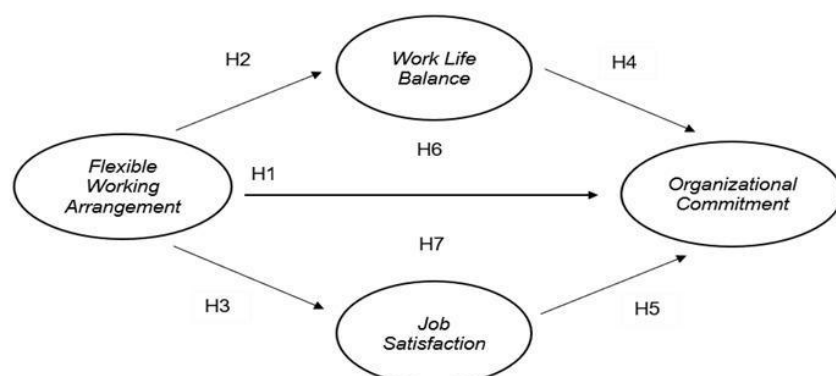


Figure 1. Research Frame Works (Calisto MT 11, Capitalize Each Word, bold)