IJMA (Indonesian Journal of Management and Accounting)
Volume 1 No. 1 | 2026
https://ejournal.almaata.ac.id/index.php/IJMA/index

Indonesian Journal of Management and Accounting - Cambria 20pt, Bold, Max 15 Words

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Article Info

Article History
Received : January 12th, 2022
Revised : February 14th, 2022
Accepted : March 3rd, 2022
Published : April 2nd, 2022

Article DOI:
10.14421/EkBis.2022.6.1.1555

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ABSTRACT

The abstract should consist of a single paragraph containing 180-250 words (in English). The abstract should at least include the **purpose of the study, the design/methodology/approach, and main results or findings.** Empirical contribution of knowledge is also needed to enrich the abstract. It should be a summary of the paper and not an introduction. Because the abstract may be used in abstracting and indexing databases, it should be self-contained (i.e., no numerical references) and substantive in nature. If applicable, the abstract could also contain other results or findings, implications, and the novelty of the study. **Use Cambria 11pt, regular, and 1.15pt space**. The study aims to analyse the effect of understanding accounting and gender on the level of financial literacy. The research uses a quantitative approach. The study showed that the level of financial literacy of postgraduate students of economic education courses at UNESA was 19.7% at the high level, 32.4% at the moderate level, and 47.9% at the low level.

Keywords: Financial literacy; accounting; gender; (3-5 Keywords)

JEL Classification: A15, B12, V6 (3 JEL Class)

INTRODUCTION (Cambria 12, Bold, UPPERCASE, 1,15pt Space)

The content use Cambria 12pt with 1,15pt space, Justify, and a Sentence case format. This section contains at least two important things that the author should state is clearly. These two important things are:

1. ***Background of the Study***: It contains the background and motivation of the study and research gap. The author should state it clearly.
2. ***Objective of the Study:*** It contains the objective of the study or research questions to be answered. Ended with organization of the paper from the Introduction to Conclusion.

LITERATURE REVIEW (Cambria 12pt, Bold, UPPERCASE, 1,15pt Space)

The content use Cambria 12pt with 1,15pt space, Justify, and a Sentence case format. This section contains at least three important things that the author should state is clearly. These three important things are:

1. ***Theoretical Background:*** It contains theoretical grounds that support the research
2. ***Previous Studies:*** It describes relevant, comprehensive, and updated past studies related to the topic, as well as summarizes the past studies of what seems to be consensus, settled, and what remains a puzzle.
3. ***Research Framework*** (optional): It describes and conceptualize the approach to answer the research questions in a visual framework.

Sub-Title Theoretical Background

The background theory consists of theoretical grounds that support the research. If the author needs to show a figure, place it in the center followed by the source and the title of the image. The ***image must be .png or .jpg with the highest resolution possible.*** Here is the example:

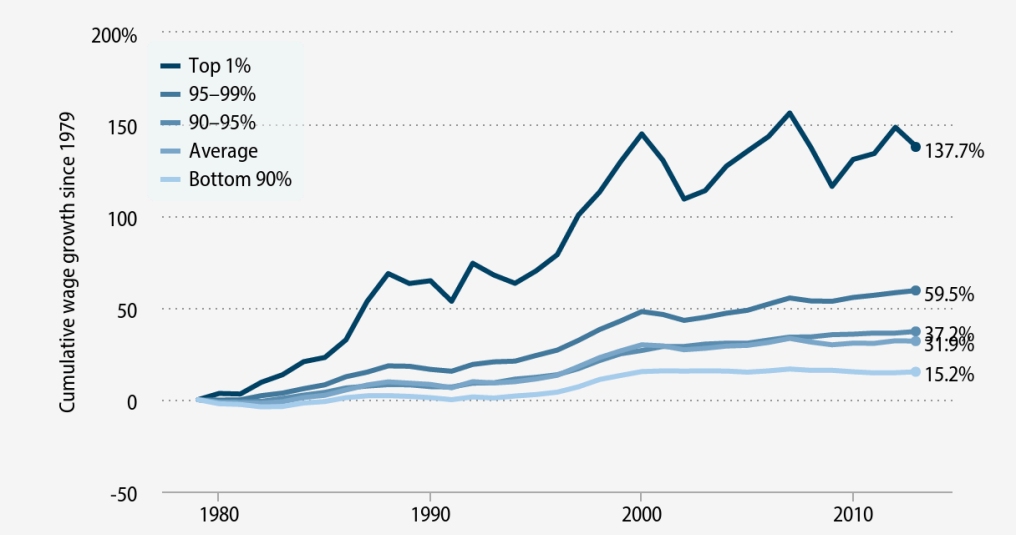


Figure 1

Cumulative Change in Real Annual Wages (Source, 2020)

Previous Study

There must be at least 15 to 25 articles from reputable journals as a reference of previous study. It describes relevant, comprehensive, and updated past studies related to the topic, as well as summarizes the past studies of what seems to be consensus, settled, and what remains a puzzle. The content use Cambria 12pt with 1,15pt space, Justify, and a Sentence case format

Research Framework

It describes and conceptualizes the approach to answer the research questions in a visual framework. Here is an example of the research framework that the author should optionally include in the paper.

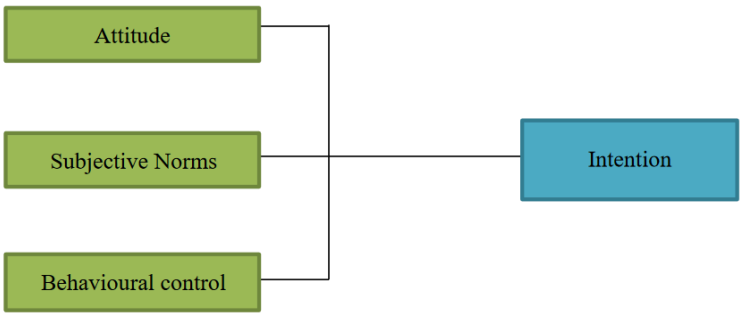


Figure 2

Research Framework (Source, 2022)

METHODOLOGY

The methodology consists of data, model development and the methods used. Articles can be quantitative or qualitative. However, if this article is quantitative and equation needed, the Authors are strongly encouraged to use **Insert Equation**, like this:

$$(x + a)^n = \sum_{k=0}^{n} \left(\frac{n}{k}\right) x^k a^{n-k}$$

The methodology section should consist of:

1. ***Data***: It describes the data used in the study according to the method used, and the reasons why.
2. ***Model Development***: It describes the proposed model scientifically, the theoretical based, how to construct, why, and references.
3. ***Method***: Describes the method selected, why it is used, how to use it, its requirements
4. ***Steps of Research (optional):*** It describes how to use the method to solve the problem, step by step.

RESULT AND DISCUSSION

It presents and describes results comprehensively according to standard presentations of the methods used. It contains critical analysis of the results, the meaning behind the numbers, how they differ or equate to other related studies, and the demonstration of the contribution of the present study. If the author needs to show the result in a table, use three lines format, 1 space, Cambria 10pt, and centered.

Table 1

Autocorrelation Test Result

Weight Statistics			
R-squared	0.930701	Mean dependent var	4464.985
Adjusted R-squared	0.902757	S.D. dependent var	5628.055
Prob (F-statistic)	0.000000	Durbin-Watson stat	2.381807
R-squared	0.920355	Mean dependent var	4514.813
Sum squared resid	5.84E+08	Durbin-Watson stat	2.457203

Source: Author Estimation (2022

CONCLUSION AND RECOMMENDATION

Concluding remarks of the study and recommendations to stakeholders. The **Conclusion** contains the main findings of the study, and additional findings if any. The **Recommendation** contains real and feasible recommendations for practitioner, regulator, and further research.

REFERENCES

List of references cited in the paper using standard **APA Style of Referencing** from **Mendeley/Zotero**. The author MUST comply with this rule to make it easy for the reference management.

Example:

Hasbi, M. Z. N., Munajat, M., & Qoyum, A. (2023). Human Development Index from the Islamic Perspective: Roles of Taxation, Zakah, and Health and Education Expenditures. *Jurnal Ekonomi Malaysia*, 57(1), –. http://dx.doi.org/10.17576/JEM-2023-5701-08

Yusfiarto, R., Setiawan, A., & Nugraha, S. S. (2020). Literacy and Intention to Pay Zakat. *International Journal of Zakat*, *5*(1), 15–27.