RAFGO

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**Research Article**
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# The Title Must Reflect The Issue And Focus On Economics And/Or Management (Font: Cambria, size 18)

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**Abstract** : **(Cambria, size 11 font Italic)** Abstract Maximum 250 words in English, printed in upright Cambria font, size 11. The abstract should be clear, descriptive, and provide a brief overview of the researched problem. It should include the rationale for selecting the topic or the significance of the research topic, the research methodology, and a summary of the results. The abstract should conclude with comments on the importance of the findings or a brief conclusion.

*enter 1x*

***Keywords*** : 3-6 words

**How to Cite:** First Author, Second Author, etc. (Year). A title should be the Fewest Possible Words that Accurately Describe the Content of the Paper. Review of Accounting, Finance and Governance, 1(1), 1–5. https://doi.org/10.XXXX/rafgo.v1i1.xx

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## 1. INTRODUCTION {Cambria, size 11, Bold}

The introduction should provide a clear and logical background of the study by explaining the research problem, supported by recent facts, empirical evidence, and relevant literature. Authors should demonstrate the importance of the topic, identify the existing research gap, and explain why the study is necessary. The introduction should also present the novelty or contribution of the research, state the research objectives, and briefly introduce the theoretical foundation that supports the study. The final paragraph should clearly describe the purpose of the study and its expected contribution to theory and practice.

Authors are encouraged to use recent references published within the last five years, especially from reputable international journals. A strong introduction should move logically from the general context to the specific research problem and avoid an excessive literature review or detailed discussion of the findings. {Cambria, Size 11; Alignment: Justified; First-line indent: 1.27 cm; Spacing: Before 0 pt; After 0 pt; Line spacing: 1}

*enter 1x*

### 1.1 Figures (Cambria, Size 11)

Figures should be placed as close as possible to the first citation in the text and numbered consecutively using Arabic numerals (e.g., Figure 1, Figure 2). The figure title should be placed below the figure, written in bold, and followed by a concise description using sentence case.

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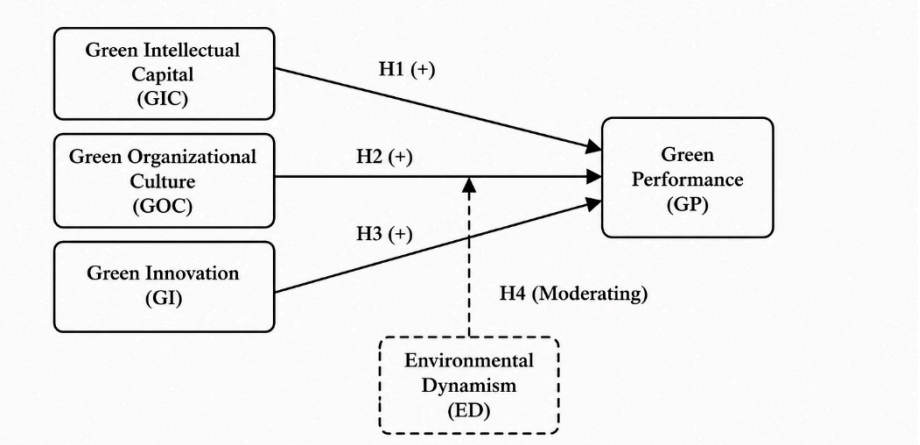



**Figure 1. Theoretical Framework {Cambria, size 10, Bold, Center}**
*Note: Solid arrows indicate direct effects; dashed line indicates moderating effect*

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## 2. RESEARCH METHODOLOGY {Cambria, size 11, Bold}

The methodology explains the research design, including the selection of respondents/target audience, materials and tools used, instrument design along with its performance and productivity, data collection techniques, and data analysis techniques. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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## 3. RESULTS {Cambria, size 11, Bold}

This section presents the research findings clearly and objectively. The results should answer the research questions or test the proposed hypotheses. Authors may use tables, figures, or other visual materials to present the findings. All tables and figures must be numbered consecutively, provided with clear titles, and referred to in the text. The results should be reported without extensive interpretation.

*enter 1x*

### 3.1 Tables (Cambria, size 11)

Tables should be created using Microsoft Word table format and placed as close as possible to the first reference in the text. Tables must be numbered consecutively using Arabic numerals (e.g., Table 1, Table 2). The table title should appear above the table and be written in bold, using sentence case. Avoid vertical lines; only horizontal lines at the top, below the header, and at the bottom of the table should be used. All tables must be editable (not images) and include the data source below the table when applicable. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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**Table 1. Descriptive Statistics of the Respondents (Cambria, size 10, Bold, Center)**

| Characteristics | Category | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Male | 68 | 58.6 |
| | Female | 48 | 41.4 |
| Age | < 30 years | 24 | 20.7 |
| | 30–39 years | 39 | 33.6 |
| | 40–49 years | 34 | 29.3 |
| | ≥ 50 years | 19 | 16.4 |

*Source: Processed Research Data (2026).*

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## 4. DISCUSSION {Cambria, size 11, Bold}

This section explains the meaning of the findings and discusses their importance. Authors should interpret the results by comparing them with previous studies and relevant theories. The discussion should highlight the contribution of the study, explain possible reasons for the findings, and describe

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their theoretical and practical implications. Avoid repeating the results; instead, focus on explaining what the findings mean and why they are important. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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## 5. CONCLUSION {Cambria, size 11, Bold}

The conclusion provides a concise summary of the research activities and discussions. The recommendations section offers recommendations based on the findings. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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## 6. CONFLICT OF INTEREST {Cambria, size 11, Bold}

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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## 7. AUTHOR CONTRIBUTIONS STATEMENT {Cambria, size 11, Bold}

Describe each author's specific contributions to the study using their initials. Example: Conceptualization, AA and BB; methodology, CC; formal analysis, DD; writing—original draft preparation, AA; writing—review and editing, BB and CC; supervision, DD. All authors have read and approved the final manuscript. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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## 8. ACKNOWLEDGEMENT GENERATIVE AI USAGE {Cambria, size 11, Bold}

Authors must review and verify AI-assisted content and remain fully responsible for the accuracy, originality, and integrity of the manuscript. Generative AI tools must not be listed as authors. If no generative AI was used, state this explicitly. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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## 9. ACKNOWLEDGEMENTS (OPTIONAL) {Cambria, size 11, Bold}

The author expresses gratitude to those who have provided both moral and material support for the implementation of this study. {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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## 10. REFERENCES {Cambria, size 11, Bold}

The references adhere to the latest APA standards, which, at present, is the 7th edition of APA. The writing of references and citations in this version can be learned from the following link: [APA 7th Edition Changes] (https://www.scribbr.com/apa-style/apa-seventh-edition-changes/). {Cambria, size 11, Spacing: before 0 pt; after 0 pt, Line spacing: 1}

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