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ABSTRACT

The abstract should be clear and informative in one paragrapl (between 150 and 250 words). Use Cambria font in size 10-pt witl single spacing. It should succinctly describe your entire paper whicl contains the introduction indicating the research gap, purpose methodology, findings, conclusion and research implication, contribution. It should tell the prospective readers what you did anc highlight the key findings. Avoid using technical jargon anc uncommon abbreviations. The abstract must appear on the top of th first page after the title, author(s) name and affiliation, and emai address author. Keywords are the labels of your manuscript anc critical to correct indexing and searching. They should be wel selected and closely related to the topic to facilitate readers' searcl and should represent the content of your article. Use only abbreviations that are firmly established in the field. There must b 3-5 keywords (phrases). Each phrase in Keywords should b separated by a commas (,).

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INTRODUCTION

At the end of the Introduction, the author must explicitly state the research gap and highlight the novelty of the study. The author should also formulate research questions or objectives to be addressed and specify the contributions the research aims to make. Here is an example of a gap analysis statement at the end of the Introduction:

"In a brief summary of the background, several prior studies have focused on ..... Some researchers have also conducted limited reviews on ..... However, no comprehensive research has addressed ..... Therefore, this study aims to

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..... The objectives of this research are .....".

Alternatively, if there is no existing research on the topic:

"In a brief overview of the background, several prior studies have focused on ..... However, to date, there has been no specific research addressing ..... Therefore, this study focuses on ..... This research aims to .....". Following this, in this section, the author should explain the research contributions to be made.

The heading is numbered 1, in bold Book Antiqua font, with a 1 cm spacing. The Introduction should be written between 1 to 1.5 pages or approximately 600-650 words. The overall length of the article should be between 5000 to 9000 words.

LITERATURE REVIEW

The author should conduct a literature review to document existing solutions/methods, demonstrating the best findings from prior research, highlighting the main limitations of previous studies, indicating the objectives (to address those limitations), and showcasing the scientific contributions or novelties of the paper. Detailed literature reviews or result summaries should be avoided. Instead of describing literature author by author, it should be presented as a group of articles per method or topic reviewed, referring to several relevant literatures on the written topic. The literature review should utilize recent publications, mostly sourced from journals in the relevant field. Citations from online sources should come from reputable sites, while citations from blogs and social media are not recommended.

Citations must be accurate and should not alter the ideas of the original source. Everything cited in the text must be listed in the references. Citations in the text should be in the form of footnotes, utilizing the American Psychological Association (APA) 7th Edition style with page numbers, and authors are encouraged to use Reference Management Software like Mendeley, EndNote, Zotero, or others. For instance, the definition of banking according to Hadi Ismanto is: "Banking is crucial in the development of a country." If the author's name is at the end, it should be written like this: "The definition of banking is an institution that manages finances (Author's Name)." If a citation is a direct quote, the page number must be provided, indented with five spaces. For example, regarding the fluctuation of exchange rates: "The value of the rupiah exchange rate is highly fluctuating. If the direction of exchange rate fluctuation is positive, the inflow of capital will increase, subsequently affecting the stock price index" (Author's Name, p. XXX).

The literature review should support the development of the theory, thereby enhancing the overall argument. If your research article is quantitative and requires hypothesis development, it should be presented in this section. The development of hypotheses should clarify the findings of previous research before stating your own hypotheses. Clearly state your hypotheses and take a clear position, whether positive or negative, when examining the relationship between variables.

Previous Research (subheading)

Subheadings are written in italics. Numbering follows the above heading using numbers.

RESEARCH METHOD

The research methodology outlines the design of activities, scope or object, materials, main tools, location, data collection techniques, operational definitions of research variables, and data analysis techniques. This section includes the research design, population and sample, development of research instruments, data collection techniques, and data analysis techniques, briefly summarized.

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RESULT AND DISCUSSION

This section contains a discussion of the research findings. In the Discussion section, the author should present it with detailed explanations in several subsections (depending on the needs). The discussion should explore the significance of the research results rather than merely repeating them. It is the most crucial part of your article, providing an opportunity to showcase and sell your data. The discussion should be tailored to the results but should not duplicate them. It often begins with a summary of the main scientific findings. The meaning of these findings should be demonstrated from relevant theories and the latest references in the field.

In the Discussion section, you compare and contrast the current study's findings with those of previous research or supporting theories. There should be an analysis of similarities and differences. The following components should be included in the discussion: (a) How do your research results relate to the initial questions or objectives outlined in the Introduction? What are your research findings? (what/how)? (b) Have you provided a scientific interpretation for each result or finding you present (why)? This scientific interpretation should be supported by valid analysis and characterization (why)? (c) Are the results consistent with what has been reported by other researchers (what else)? Or are there differences? At the end of the Discussion section, there should be a concluding statement.

Tables and Figures:

Tables and figures in the manuscript should be clearly visible. Data in tables and figures should be easily readable. Table titles are written above the table flush left. Figure titles are also written at the top flush left. Tables and figures are created in a single column, not two columns like the text. See the example below. Tables are also written with single spacing.

Table 1.<Title of the table>

Column 1	Column 2	Column 3	Column 4
Abcde1	0.xxx	0.xxx1	0.xxx2
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Abcde3	0.zzz	0.zzz1	0.zzz2
Abcde4	0.aaaa	0.aaaa1	0.aaaa2
Abcde5	0.aaaa	0.aaaa1	0.aaaa2

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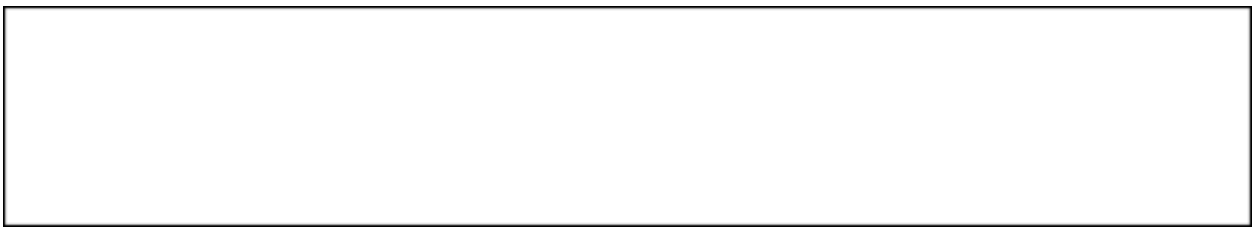


Figure 1.<Title of image or graphic>

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CONCLUSION

This section deals with the conclusion. Your conclusion should be written in a paragraph following the guidelines below. Start your conclusion with the main goal or objective of your research. Then, follow that objective by stating the research methods you used. After that, briefly present the main results of your research and their implications. After the results, state the limitations of your study and provide practical suggestions for future researchers.

ACKNOWLEDGMENTS (optional)

In this section, you can acknowledge any support given which is not covered by the author contribution or funding sections. This may include administrative and technical support, or donations in kind (e.g., materials used for experiments).

REFERENCES

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The word "Reference" is written in capital letters, Bold, Book Antiqua font with size 12pt with 1 (single) space and the alignment type used is left-right aligned (Justify). 2. All references use bodynote with the American Psychological Association (APA) 7th Edition style. It is mandatory for authors to use reference applications such as Mendeley, EndNote, Zotero, or others. For example:

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