



Title of Paper Should be Precise and Not More Than 14 Words (Arial Narrow: 16)

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¹First author affiliations, ²Second author affiliations, ³Third author affiliations

INFO ARTICLE

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ABSTRACT

The abstract for the full paper should not be more than 300 words. The major aspects of the entire paper are presented in a prescribed sequence that includes: 1) the overall purpose of the study and the research problem(s) you investigated; 2) the basic design of the study; 3) major findings or trends found as a result of your analysis; and 4) a brief summary of your interpretations and conclusions. *Typed in Arial Narrow (s 9), and spacing 1.15*

ABSTRAK

Gantikan teks ini dengan terjemahan bahasa Indonesia dari abstrak di atas. Jika artikel ini berbahasa Inggris, maka abstrak terjemahan abstrak dalam bahasa Indonesia dimiringkan. Sebaliknya, jika artikel asli berbahasa Indonesia, maka abstrak yang bahasa Inggris yang dimiringkan. Isi abstrak sekurang-kurangnya memuat latar belakang kajian, tujuan, metode kajian, dan hasil yang didapat. Keseluruhan huruf dalam abstrak tidak lebih dari 300 kata. Diketik dengan Arial Narrow (s 9) dengan spasi 1.15.

INTRODUCTION

The introduction should consist of background, research problem, objective, and hypothesis (if any). It provides the reader with critical information about the topic being studied, such as highlighting and expanding upon foundational studies conducted in the past, describing important historical events that inform why and in what ways the research problem exists, or defining key components of your study [concepts, people, places, and things]. The background information should indicate the root of the problem being studied, the appropriate context of the problem in relation to theory, research, and/or practice, its scope, and the extent to which previous studies have successfully investigated the problem, noting, in particular, where gaps exist that your study attempts to address.

The primary objective of the introduction is to guide the reader from a broad subject area towards a specific research field. It accomplishes this by providing a contextual framework for the conducted research, which involves summarizing the existing knowledge and background information related to the topic. Additionally, the introduction articulates the purpose of the study through the formulation of a hypothesis, question, or research problem. It briefly presents the rationale and methodological approach employed, while emphasizing the potential outcomes that the study may uncover. Finally, the introduction outlines the structure of the paper, providing an overview of its remaining sections.

A research problem refers to a statement concerning an area of concern, a condition that requires improvement, a

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difficulty that needs to be resolved, or a perplexing question found in scholarly literature, theory, or practice. It highlights the necessity for meaningful comprehension and intentional investigation. In certain social science disciplines, the research problem is typically formulated as a question. Importantly, a research problem does not provide instructions on how to accomplish something, propose a vague or broad proposition, or pose a value-based inquiry.

The purpose of a problem statement is to achieve the following:

1. Introduce the reader to the significance of the topic under study. This serves to orient the reader towards the importance of the study and the subsequent research questions or hypotheses.
2. Situate the problem within a specific context that defines the boundaries of the investigation.
3. Establish the framework for reporting the results and indicate the necessary requirements for conducting the study, while also explaining how the findings will communicate this information.

The typeface used is Arial Narrol, size 11 and spacing 1.15 cm

LITERATURE REVIEW

This section comprises two primary subsections: the literature review and the theoretical framework. The literature review entails a comprehensive examination of scholarly articles, books, and other pertinent sources related to a specific issue, research area, or theory. Its purpose is to offer a descriptive, summarizing, and critically evaluative account of these works. Through the literature review, researchers aim to provide readers with an overview of the sources explored during their research and to demonstrate the contribution of their own study to the wider field of knowledge. While a literature review may involve a simple summary of key sources, it typically employs an organizational structure that combines both summary and synthesis, often employing specific conceptual categories. Summary involves condensing essential information from the sources, while synthesis entails reorganizing or rearranging this information to inform the approach to investigating the research problem. The analytical aspects of a literature review may involve:

1. Offering a novel interpretation of existing material or integrating new interpretations with established ones.
2. Tracing the intellectual progression of the field, including significant debates.
3. Evaluating the sources, depending on the circumstances, and guiding readers toward the most pertinent or relevant ones.
4. Identifying gaps in the existing research on the specific problem, typically in the conclusion of the literature review.

On the other hand, theories are formulated to explain, predict, and comprehend phenomena and, in many cases, to challenge and expand existing knowledge, within the limitations of critical assumptions. The theoretical framework provides the structure that can support or uphold a theory in a research study. It introduces and describes the theory that explains the existence of the research problem under investigation. The theoretical framework comprises concepts, along with their definitions, and existing theories that are relevant to the specific study. It must demonstrate an understanding of theories and concepts that are pertinent to the research paper's topic and establish connections to broader fields of knowledge in the respective academic discipline.

Submitted papers are required to use a reference in the form of a body note using the APA Style 6th Edition, such as: Syahputra (2020) or (Nadilla, 2019).

METHODOLOGY

The methods section describes actions to be taken to investigate a research problem and the rationale for the application of specific procedures or techniques used to identify, select, process, and analyze information applied to understanding the problem, thereby, allowing the reader to critically evaluate a study's overall validity and reliability. The methodology section of a research paper answers two main questions: How was the data collected or generated? And how

was it analyzed? The writing should be direct and precise, and it should always be written in the past tense.

RESULT AND DISCUSSION

The results section is where you report the findings of your study based on the methodology [or methodologies] you applied to gather information. The results section should state the findings of the research arranged in a logical sequence without bias or interpretation. A section describing results is particularly necessary if your paper includes data generated from your own research.

Meanwhile, the discussion section interprets and describes the significance of your findings in light of what was already known about the research problem being investigated, and explains any new understandings or insights about the problem after you've taken the findings into consideration. The discussion will always connect to the introduction by way of the research questions or hypotheses you posed and the literature you reviewed, but it does not simply repeat or rearrange the introduction; the discussion should always explain how your study has moved the reader's understanding of the research problem forward from where you left them at the end of the introduction.

Section Headings

As shown in the literature review section, the section headings are in boldface capital and lowercase letters. Second level headings are typed as part of the succeeding paragraph (like the subsection heading of this paragraph).

Sub Headings 1

The sub section headings are in italic, lowercase letters, and not boldface capital. Second level headings are typed as part of the succeeding paragraph (like the subsection heading of this paragraph).

Figures

Figures (refer with: Figure 1, Figure 2, etc.) should also be presented as part of the text, leaving enough space so that the caption will not be confused with the text. The caption should be self-contained and placed below the figure. The source of the figure should be placed in brackets just below the caption.

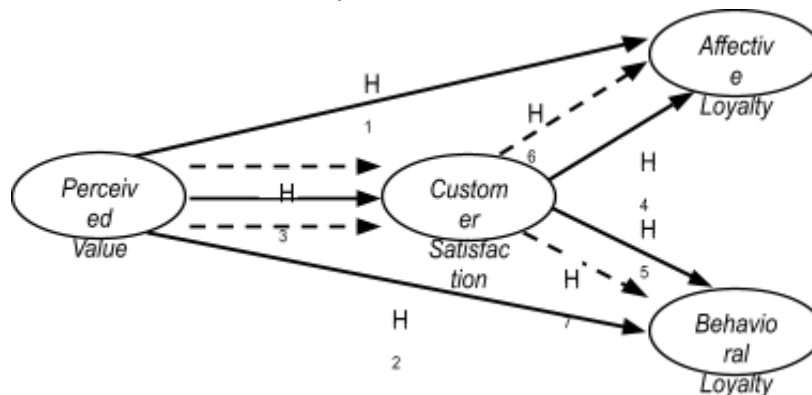


Figure 1. The Research Paradigm
(Source: Example.com)

Tables

Tabel 1. Lima Kartu Kredit terbaik Indonesia Beserta Manfaat yang Ditawarkan

No	Kartu Kredit	Manfaat
1	Kartu Kredit Bank Mega	Promo diskon besar untuk tiap kali transaksi di pusat perbelanjaan ternama seperti di Transmart, Carefour dan lain-lain
2	Kartu Kredit Bank Mandiri	Benefit shopping surprise di pusat perbelanjaan
3	Kartu Kredit BCA	Diskon besar mulai dari 10%-20% untuk berbagai kebutuhan

		belanja
4	Kartu Kredit Citibank	Diskon promo istimewa menarik dan nyaman berupa great discount sale hingga mencapai 70% pada tiap kali pembelian dilakukan di berbagai pusat belanja kenamaan
5	Kartu Kredit Bank BNI	Promo midyears sale yang bisa mencapai 80%

(Source: Bank Indonesia, 2022)

Equations

Below is an example equation created with the MS Office Equation Editor. To use this as a template, select the entire line, then use copy and paste to place the equation in the new location. Equation labels should be flush with the equation.

$$\frac{d[F_1]}{d\omega_2} = SAm_2 \cos \omega, \quad \frac{d[F_1]}{d\omega_3} = SAm_3 \cos \omega. \quad (1)$$

Citations

Citations follow the APA 6th style using body note format. Examples of citation are presented below in many different forms, namely 'one-author', 'two joint authors', etc. Please see the details below:

1. One author (Santayasa, 2007)
2. Two joint authors (Benzing & Christ, 1997)
3. Two separate authors (Musa, 2011; Pallant, 2010)
4. Two joint authors plus two separate authors (Dumper, 1999; Ibrahim & Kamri, 2013; Oliver, 2010)
5. This is the example of citation when the author's name such as Yusuf (2012) is placed in a sentence.

CONCLUSIONS

The conclusion is intended to help the reader understand why your research should matter to them after they have finished reading the paper. A conclusion is not merely a summary of the main topics covered or a re-statement of your research problem, but a synthesis of key points and, if applicable, where you recommend new areas for future research. For most essays, one well-developed paragraph is sufficient for a conclusion, although in some cases, a two or three paragraph conclusion may be required.

REFERENCES

All references will be typed in the same format as text, following the APA 6th style. Authors are encouraged to employ a reference software such as Mendeley, Zotero, Endnote, Reference Manager, etc. The reference should consist of 80% primary sources (i.e., journal articles) and be issued at least 10 years ago. Below are some examples of how it should be written:

- Anuwichanont, J., & Mechinda, P. (2009). The Impact of Perceived Value on Spa Loyalty and Its Moderating Effect of Destination Equity, *Journal of Business & Economics Research* 7(12), 75-90.
- Asy'ari, A. H. (2014). Pengaruh *Value* dan *Trust* Terhadap *Behavioral Loyalty* (Studi Pada Konsumen Sepeda Motor Honda di Banjarmasin), *Kindai*, 10(1), 1-12.
- Beerli, A., Martín, J., & Quintana, A. (2004). A model of customer loyalty in the retail banking market. *European Journal of Marketing*, 38, 253-275.
- Gremler, D., Brown, S., Bitner, M. J., & Parasuraman, A. (2001). *Customer loyalty and Satisfaction: What resonates in service context?* Unpublished results. Bowling Green State University.
- Giddens, N., & Hofmann, A. (2002), *Brand Loyalty*. (online) <http://www.extension.iastate.edu/agdm/wholefarm>. diakses 11

Februari 2005

Picon-Berjoyo, A., Ruiz-Moreno, C., & Castro, I. (2016). A mediating and multigroup analysis of customer loyalty. *European Management Journal* 12, 1-13.