**THE TITLE OF THE PAPER IN ENGLISH**

**First Author1, Second Author2**

1Affiliation, email address;

2 Affiliation, email address.

**Abstract**

Abstract concisely and factually contains the background, aims of research/study, method of analysis, the principal results of research/study, and major conclusions. Abstract consists of one paragraph, also contains neither pictures nor tables and should not exceed 250 words in one paragraph. An abstract is often presented separately from the article, so it must be able to stand alone.

**Keywords:** keyword1, keyword2, keyword3, keyword4, keyword5 (3-5 keywords)

**JEL Classification:** G33, C23, G41 (3-5 classifications)

**INTRODUCTION**

Introduction part includes the background study/research, the previous and currents data and facts, state of the art, research gap, and key reason why the study/research is done. Study/research objectives or research questions and how the author addressed the problem are presented in the form of narration that arranged systematically.

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**Introduction Sub-Section Headings (optional/if any)**

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**LITERATURE REVIEW**

Describe the literature review such as relevant theory, concept, and/or model as a reference to answer the research questions or to address the study/research objectives. Literature review should utilize the newest sources of reference, mainly in the form of scientific journals, dissertations, thesis, text books, and other relevant materials. Write the literature review’s results in the form of hypothesis for quantitative research or proposition/assumption for qualitative research if necessary.

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**RESEARCH METHOD**

Describe location and time of the study/research, types and sources of data, data collection technique, and method of analysis used in the study/research. If there are any equations used on the research, the format of the equations should be written with **Equation** tool available on Ms.Word with Cambria Math font at size 11 pt in an italic font, also completed with numbering on the right side, as the equation (1) and the equation (2). Please write the equation number on the body of the text like the previous example (do not write it “the equation as follows:” or something like that).

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**RESULTS AND DISCUSSION**

For quantitative research, explain the results based on method of analysis used in the research. Results and discussion section can be completed by graphs, tables, or pictures which support the research. For qualitative research, results and discussion systematics should refer to research objectives or questions in the introduction section. Both the Table 1 and Figure 1 are the template for the presented table and graph on the article Please write the table or figure number on the body of the text like the previous example (do not write it “the table as follows:” or something like that.

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**Table 1.** The Title of the Table Should Be Written in Normal Font (No Bold) Above The Table

| Column 1 | Column 2 | Column 3 | Column 4 | Column 5 |
| --- | --- | --- | --- | --- |
| Content 1 | Content 2 | Content 3 | Content 4 | Content 5 |
| Content 1 | Content 2 | Content 3 | Content 4 | Content 5 |

Source: Reference (2017).

Notes: If there are any additional notes outside the contents in the table.

Source: Reference (2017)

**Figure 1.** The Title of the Graph Should Be Written in Normal Font (No Bold) Below The Figure

Notes: If there are any additional notes outside the contents in the graphs/pictures.

**Results and Discussion Sub-Section Headings (optional/if any)**

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**CONCLUSION AND RECOMMENDATION**

Conclusion from the research should be written in the form of description paragraph which refers to research objectives or questions. Conclusion section should not be written in the form of bullet points or numbering, but it should be as a narration in paragraphs. Recommendation could be as a policy recommendation or description about the limitation of the study/research. Like conclusion, recommendation should not be written in the form of bullet points or numbering, but it should be as a narration in paragraphs. In the conclusion and recommendation, it is highly recommended to not using new subheadings.

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**ACKNOWLEDGMENTS**

Acknowledgments only for any parties contributed to the research or article in one paragraph, such as sponsor, lecturer, research team, and others. It is highly suggested that the author do not mention any parties related to their personal life such as God, family, friends, etc.

**REFERENCES**

References use **APA style** and arranged by alphabet. All of the citations in the article should be listed in the references, and vice versa, all of the references should be cited in the article. If there is any publication cited has the Digital Object Identifier (DOI), author is expected to write the DOI. To prevent citation error, it is highly recommended to use **reference manager software** like Mendeley, EndNote, RefWorks, and others.

Some examples of references with APA style:

* Article in a journal with 1 author

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* Article in a journal with 2 authors

King, R. G., & Levine, R. (1993). Finance and growth: Schumpeter might be right. *The Quarterly Journal of Economics*, *108*(August), 717–738. https://doi.org/10.2307/2118406

* Article in a journal with 3 or more authors

Hosmer, D. W., Jovanovic, B., & Lemeshow, S. (1989). Best subsets logistic regression. *Biometrics*, *45*(4), 1265–1270. https://doi.org/10.2307/2531779

* Book

Louviere, J. J., Hensher, D. A., & Swait, J. D. (2000). *Stated choice methods: analysis and applications*. Cambridge University Press.

* Working paper or peport

World Bank. (2017). Financial Inclusion. Retrieved from http://www.worldbank.org/en/topic/financialinclusion/overview

**Notes**: More information about the APA *style* can be found in:

[www.apastyle.org](http://www.apastyle.org),

<https://www.library.cornell.edu/sites/default/files/apa_2010.pdf>,

or <https://owl.english.purdue.edu/owl/resource/560/01/>.

**APPENDICES (Optional)**

If there is any appendix should be submitted with the article, it should be added after the references. Give number on the separated appendices section, for example:

**Appendix 1**

Title and content of the appendix

**Appendix 2**

Title and content of the appendix