**Journal Name • x (x), xx-xx • Month Year (filled by editor)**

Write the Title Briefly and Clearly

(No more than 15 words is recommended)

The title of the article should be concise, interesting, and describe the content of the article.

First Author Name\*, Second Author Name, Next Author Name

*Name of Author’s Affiliation, Address of Author’s Affiliation*

\*Corresponding Author’s e-mail

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**Abstract**

Abstract should include the research topic or problem (optional), purpose of the research, method of the research, results, and implication (optional). In one paragraph between 100 – 150 words. Above the article, justify, Bookman Old Style 9pt. Written in sound English. Abstract should not normally contain numbers from statistical test as well as reference and abbreviation. Abstract should include the research topic or problem (optional), purpose of the research, method of the research, results, and implication (optional). In one paragraph between 100 – 150 words. Above the article, justify, Bookman Old Style 9pt. Written in sound English. Abstract should not normally contain numbers from statistical test as well as reference and abbreviation.

**Keywords**: keywords should contain words and phrases that suggest what the topic is about. Also include words and phrases that are closely related to your topic. Keywords consist of 3-5 words or phrases, and are separated by semicolons (;).

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**INTRODUCTION**

This section covers the background of the problem that became the reason for conducting the research. The problems should be in the form of 1) practical problems, namely cases that occur in the field; and 2) theoretical problems, namely the inconsistency of findings in previous studies. In the Introduction, the author must clearly state the purpose of the research. The author must also explicitly state that the research carried out is different from previous studies and describe the differences that are novelty and the urgency of the research carried out. This section is presented in a 1 (one) column format, justify, Bookman Old Style 11pt, 1.5 line spacing, indentation-special-first line by 1 cm (Gupta & Xia, 2018).

**LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT (QUANTITATIVE) or LITERATURE REVIEW (QUALITATIVE)**

This section contains theoretical underpinning and literature referenced pertaining to previous research that is related to the topic and also highlighted a research gap. It is highly recommended that the literature referenced is published no more than ten years. Also, it is suggested to prioritize the literature as the following order: reputable international journals, accredited national journals, national journals, international symposiums, national symposiums, and textbooks (IASB, 2007).

For research with hypothesis testing, the hypothesis development is built based on supporting theory, previous research, and logical reasoning. After the explanation is formulated, then write your hypothesis with this following format:

H1: write the formulated hypothesis.

For qualitative research (without hypothesis testing), then presented in this section is a literature review (theory and previous research and argumentation focused on research review). If necessary, research focus could be written in this part in the question form by the following format:

RQ: write the problem that represents the research focus.

**METHOD**

This section consists of the research design, subject/ object/ population/ sample, operational definition and measurement of variable, data collection technique and instrument, and data analysis techniques(Karyani et al., 2019; Lafuente & Vaillant, 2019).

**RESULTS AND DISCUSSION**

This section contains the data characteristic of subject/ object/ sample/ respondent, data analysis result, instrument, and hypothesis testing results (if any), the answer to the research question, findings, and interpretation. This section, if possible, can be graphed for each research variable. Furthermore, the descriptive statistic value was presented (e.g., Mean, SD, Maximum, Minimum) with its interpretation. At the end of the section showed the hypothesis research result and its discussion completely. In the discussion part, the manuscript should compare the research results with previous research results. Research implications and future direction are allowed to be presented.

**CONCLUSION, IMPLICATION AND LIMITATION**

This section presents the research conclusion, implications, limitations, and advice for future research. The implications are practical advice from result research. Research limitations include all aspects that can be considered by researchers to refine future research, while the research advice is a future direction for the next research based on the limitations highlighted.

**REFERENCES**

Contains the sources referred in the study. Please follow APA 6th style. It is recommended for author to write using citation software such as Mendeley, EndNote, Zotero, etc. The examples are provided below.

Gupta, A., & Xia, C. (2018). A paradigm shift in banking: Unfolding the asia’s fintech adventures. *Banking and Finance Issues in Emerging Markets*, *25*, 215–254. https://doi.org/org/10.1108/S1571-038620180000025010

IASB. (2007). Financial instruments: Disclosures. In *International Accounting Standards Board*.

Karyani, E., Dewo, S. A., Santoso, W., & Frensidy, B. (2019). Risk governance and bank profitability in ASEAN-5: a comparative and empirical study. *International Journal of Emerging Markets*, *15(5)*, 949–969. https://doi.org/org/10.1108/IJOEM-03-2018-0132

Lafuente, E., & Vaillant, Y. (2019). *Balance rather than critical mass or tokenism: Gender diversity, leadership and performance in financial firms*. *40(5)*, 894–916. https://doi.org/org/10.1108/IJM-10-2017-0268

**TABLE, PICTURE, AND GRAPHIC**

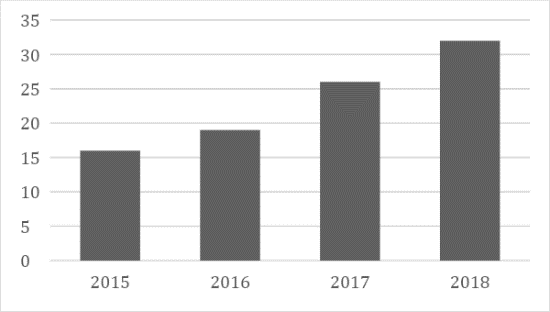
The table title is numbered and written at the top of the table with a bold font and centered, accompanied by the source (if any).

**Table 1. Respondents Based on Age Group Who Use Internet Banking via PC or Smartphone**

| Age group | Singapore | Indonesia | Malaysia | Philippines | Thailand | Vietnam |
| --- | --- | --- | --- | --- | --- | --- |
| 1-29 | 100% | 52% | 57% | 18% | 22% | 60% |
| 30-39 | 98% | 39% | 44% | 15% | 26% | 48% |
| 40-49 | 95% | 33% | 35% | 12% | 13% | 35% |
| 50-64 | 81% | 18% | 35% | 7% | 5% | 39% |

Source: McKinsey Survey (2015)

Figure title is numbered and written at the bottom of the figure with the bold letters and centered, accompanied by the source (if any).



**Figure 1. Number of ASEAN Banks with Digital Branches in Period 2015 - 2018**

**GENERAL FORMAT**

1. Systematic writing at least includes Introduction, Literature Review and Hypotheses Development (for Conceptual Research only Literature Review), Methods, Results and Discussion, Conclusions, Implications and Limitations of Research, and References. Acknowledgments / Awards (if any) are placed after the Conclusion and before the References.
2. The article is in Microsoft Word format, one column, typed with the letter Bookman Old Style size 11 point with a line distance of 1.5 on A4 paper, except for direct quotes typed with line spacing of one and with indented style.
3. Upper and left border of at least 4 cm; Bottom border and right side at least 3 cm.
4. Articles are written as efficiently as possible according to need, with article lengths ranging from 12–20 pages.
5. All pages, including references and attachments, must be serial numbered pages.