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# The title is presented in an informative, concise, and exciting manner. (Consist of 15-25 words, Times New Roman, 14, Bold)

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## ABSTRACT (Times New Roman, 11, Bold)

The abstract contains a brief description about overall article's, problems and research objectives, research methods, research results, conclusions and suggestions. Abstract consists of 200-250 words. (Times New Roman 12, 1 space, italic)

**Keywords:** one; two; three (consist of 3-5 words that describe important concepts or variables in the article, to facilitate the searching. Times New Roman 12, italic)

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The introduction consists of (1) the background of the study, (2) the formulation of the research problem, (3) the purpose of the study, (4) the summary of theoretical studies relating to the problem or phenomenon being studied. The introduction is written in Times New Roman 12, 1 Space, with an indentation of 1 cm at the beginning of a new paragraph. Foreign languages are italicized. Writing abbreviations and acronyms is written in parentheses after its actual extension words. After the first writing the new acronym can be written directly without its extension. For example, Customer Relationship Management (CRM).

## LITERATURE REVIEW (Times New Roman 12, 1 space, Bold)

Literature reviews must be containing the results from previous studies related to the research topic. In this section, quantitative research indicators are also used to measure research variables. Literature reviews can also contain research hypotheses, research questions, or propositions. Articles that include figures (charts, pictures, photographs and histograms) must be written in the following format.

Figures in the article must be accompanied by sources, image titles, and sequential image numbers. Writing the figure title is placed below the figure, and the source is written below the figure's title. The source of the image is written in Times New Roman

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font size 10. The format of the image text wrap is "in line with text". Examples of including images are as follows:

## Example 1 (Pictures taken from references or other researchers):



Source: Kotler and Armstrong (2012)

Figure 1. The Five Stage Model of the Consumer Purchase Decision Process

## Example 2 (Image created by the author of the article himself):

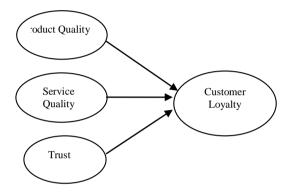


Figure 2. Conceptual Framework of the Antecedents of Customer Loyalty

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Table 1. Erha Clinic Visitor Data for 3 Years

M =41=	2012	2014	2015		
Month	2013	2014	2015		
January	301	413	465		
February	268	370	478		
March	337	345	441		
April	364	348	515		
May	348	405	489		
June	326	453	466		
July	347	446	554		
August	361	438	536		
Septembe	352	487	565		
r					
October	407	486	543		
Novembe	365	498	574		
r					
December	364	473	539		
Total	4.140	5.162	6.165		
Courses Erbe Clinia Malana (2017)					

Source: Erha Clinic Malang (2017)

Mathematical equations written in italics with cambria math letters, size 11, and centered. Writing decimal numbers separated by commas (,) and if more than one use semicolon (;) as separator. Writing explanations of mathematical equations must be in narrative form, not allowed in bullet or numbering form.

### Example of writing mathematical equation:

$$PI = \frac{\sum PV \ Kas \ Bersih}{\sum PV \ Investasi} \ x \ 100\%$$

For the information, PI is the profitability index, which is the ratio of the activity of the value of the net present value to the present value of net income with the value of investment expenditure over the life of the investment. Net Cash PV is the present value of net cash, and PV Investment is the present value of a company's investment.

## **RESEARCH METHOD (Times New Roman 12, 1 space, Bold)**

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- Hill Companies, Inc
- Moh'd, M.A., L.G. Pery., and N.J. Rimbey. 2001. The Impact of Ownership Structure on Corporate Debt Policy: A Time-Series Cross-Section Analysis. Financial Review. August, Vol. 33, 8599
- Subambang, Budiono, 2004. Kajian Inkubator Investasi Daerah Sebuah Pemikiran untuk Mendukung Pengembangan Ekonomi Lokal. Online at: http://www/pps.ui.ac.id
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- Widagdo, Bambang., Widayat., Yuliati, Uci., Rumijati, Aniek., dan Irawati, Sandra. 2014. Guidelines for Writing Article. Malang: UMM Press
- Widayat. 2008. "Penentu Perilaku Berinvestasi". Ekonomika Bisnis. Vol.01 No.02. Thn 2008. Pp. 111-127
- Wilber, Ken. 2000. A Theory of Everything (third ed.). Boston: Shambhala Publications, Inc.

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- 2. Articles have never been published or given to the other publication media.
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- 4. Articles should be in the form of Research Articles.
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  - 5. Abstract
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  - 7. Preliminary
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