|  |  |
| --- | --- |
|  | **International Conference on Economy, Management, and Business (IC-EMBus)**  VOL. 1, 2023 p. Xx–xx  https://journal.trunojoyo.ac.id/icembus |

**The title must be written specifically, effectively and informative which is measured by the fluency of the writing, no more than 14 words are written in English, so that the meaning is captured comprehensively once read. 🡺 12pt, Arial, Bold, Capital First Word**

Full Name Without Title1, Full Name Without Title2🡺 10 pt, Arial, Regular

1,2 Management Department, Universitas Trunojoyo Madura🡺 10 pt, Arial, Regular

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **INFO ARTIKEL** | | | **Abstract** | |
| Keywords:  Keywords must be chosen carefully and are able to reflect the concepts/variables contained in the article, with a total of between three and six keywords. Written in alphabetical order and keywords separated by commas (,). | | | Abstract should include the research topic or problem, purpose of the research, method of the research, results, and implication. In one paragraph between 150 – 200 word. Above the article, justify, Book Antiqua 9. Written in sound English and Indonesian. Abstract should include the research topic or problem, purpose of the research, method of the re-search, results, and implication. In one paragraph between 150 – 200 word. Above the article, justify, Book Antiqua 9. Written in sound English and Indonesian. ← 9pt, Book Antiqua, Italic. | |
| 🖂 Corresponden Author  (\*) Author  *Email:*  [papi.arief@gmail.com1](mailto:papi.arief@gmail.com1), mboysinggihg@gmail.com2\* | | | | E-ISSN: |
| DOI | : |  | | | |

**Introduction**

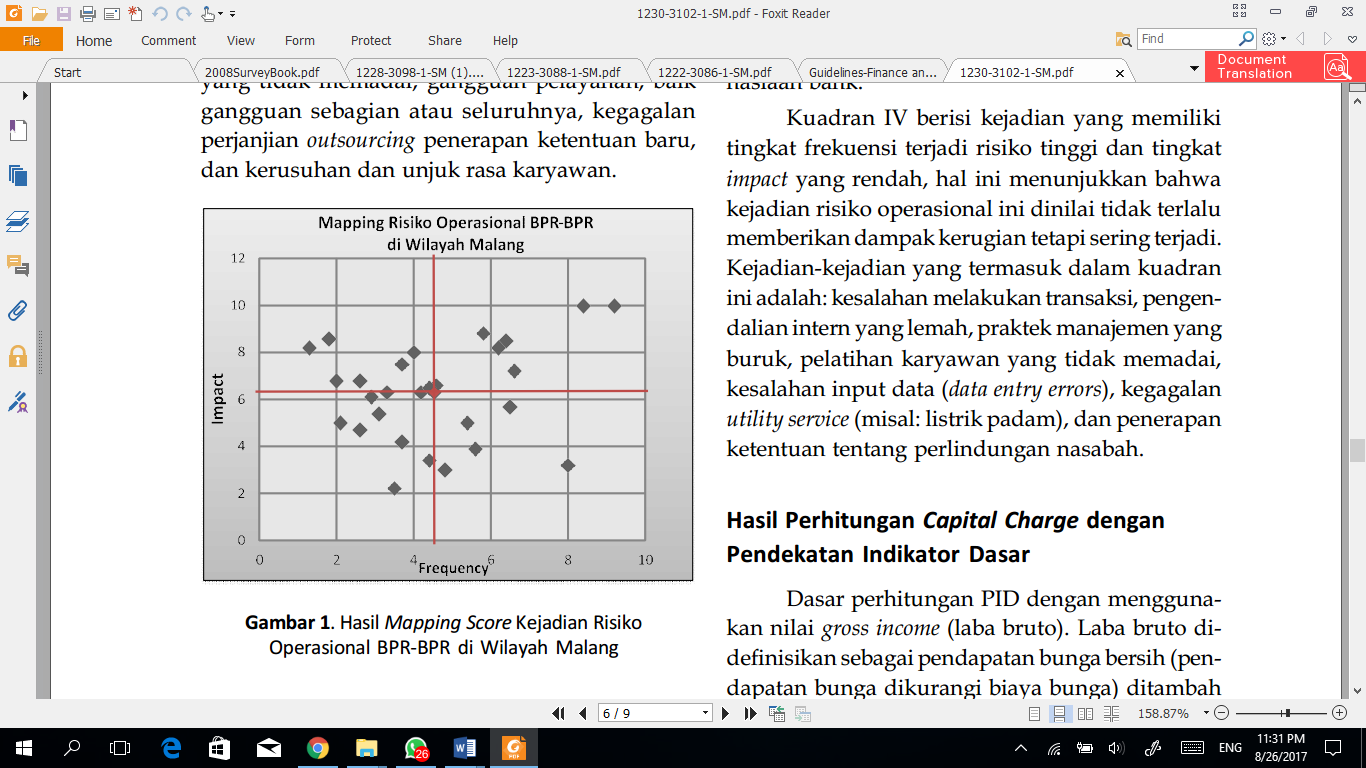
Contains background to the problem, research motivation, theory, research objectives written in flowing paragraph form and does not use subtitles and does not use bullets or numbering in the introduction. References are indicated by writing the author's surname/last name and year of publication, without page numbers.

The theoretical basis is presented in complete, concise sentences, and is really relevant to the purpose of writing scientific articles. Example: Febrian and Herwany (2009) found that the best forecasting volatility models for JKSE, KLSE, and IMS were respectively GARCH (2.1), GARCH (3.1), and GARCH (1.1), portfolio investors nor can internationals benefit from diversification between these three equity markets as they are cointegrated.

Tabel 1. Format

|  |  |  |
| --- | --- | --- |
| **No.** | **Bank** | **Total** |
| 1 | BUMN | 4 |
| 2 | BUMS | 31 |
| 3 | BUMA | 0 |
| 4 | BUMC | 1 |
|  | Jumlah | 36 |

Source: Bursa Efek Indonesia (2015)

.

Picture 1. Mapping Risk

Source: xxxxxx (2017)

**RESEARCH METHODS**

This section contains the research design used (methods, data types, data sources, data collection techniques, data analysis techniques, variable measurement) written in flowing paragraph form (no bullets or numbering).

**RESULT**

Contains the results of empirical research or theoretical studies written in a systematic, critical, and informative manner. The use of tables, figures, etc. is only as support to clarify the discussion and is limited to truly substantial support, for example tables of statistical test results, pictures of model test results, etc. The table presented is not in the form of statistically processed output, but is an informative summary of the results. Figures and Tables are placed consistently in the middle of the page, numbered and titled at the top for Tables and at the bottom for Figures. Each table or figure must be cited or explained. Explanation of the table is not just repeating the numbers in the table.

Table 2. Result

|  |  |  |  |
| --- | --- | --- | --- |
| Variabel | Coefisient | t | Significant |
| Constanta | 1,041 | 1,451 | 0,15600 |
| Profitability | -0,470 | -3,225 | 0,003\* |
| Sales Grouth | 0,423 | 2,312 | 0,027\*\* |
| Firm Size | -1,562 | -0,421 | 0,676 |
| Total  R  R2  R2 adj  F  Sign F | : 76  : 0,573  : 0,379  : 0,271  : 5,710  : 0,003 | | |

\* significant level 0,001, \*\* significant level 0,05

If possible the table is displayed in two columns. The required information in the table must not be missing.

Tabel 3. Result

|  |  |  |  |
| --- | --- | --- | --- |
|  | Model 1 | Model 2 | Model 3 |
| Constanta | -0,096 | -0,25 | -0,31 |
| NPL | 0,600\*\* | 0,0580\*\* | 0,062\*\* |
| *Size* |  | 1,139\* | 1,088\* |
| CAR |  |  | 0,054\* |
| R | 0,25 | 0,303 | 0,313 |
| R Square | 0,062 | 0,092 | 0,098 |
| R Square Adj | 0,057 | 0,082 | 0,083 |
| F Hitung | 12,129 | 9,178 | 6,250 |
| Sign | 0,000 | 0,000 | 0,001 |

\* significant level 0,001, \*\* significant level 0,05

**DISCUSSION**

The discussion of the results is argumentative in nature regarding the relevance of the results, theory, previous research and empirical facts found, as well as showing the novelty of the findings.

**CONCLUSION**

Contains a conclusion with a broad summary of the discussion of research results written briefly and clearly, showing the clarity of the contribution of the findings, the emergence of new theories and the possibility of developing research that can be carried out in the future. Theoretical and practical implications, limitations and research suggestions are also written in flowing paragraphs.

**REFERENCE**

The degree of sophistication of the materials referred to spans the last 10 years. Include a minimum of 20 references. The list of references is expected to be 80% primary sources originating from national and international research articles, with a maximum limit of similarity of 20% using turnitin. The higher the referenced primary literature, the higher the quality of the articles written with the note that the author frequently refers to himself (self-citation) can reduce judgment. One of the references for writing articles is as far as possible from articles in the previous Journal. Writing a bibliography uses Harvard Style. The bibliography written is only those actually referred to in the article and is arranged alphabetically. Authors are required to use citation tools, such as Zotero, Endnote, or Mendeley to ensure the way of reference and writing of a bibliography is in accordance with the style of writing in the Journal.

Arfanly, Bibi. 2016. Peran Entrepreneurial Marketing dalam Peningkatan Kinerja Pemasaran pada Industri Rumahan Kabupaten Kendal Jawa Tengah. *Jurnal Management IKM*, Vol 11 No 2. 141-150.

Arief, Mohammad. 2017. Development strategy for SMEs in Madura Island based on environmental analysis. *International Business Management*, 11(*12*).

Kuncoro M., 2010, Ekonomika Pembangunan: Masalah, Kebijakan, dan Politik (Edisi.5), Jakar-ta: Penerbit Erlangga.

Dokumen resmi pemerintah Undang-undang Republik Indonesia. Nomor 10 Tahun 1998 tentang Perubahan atas Undang-undang Nomor Tahun 1992 tentang Perbankan. 1998 diper-banyak oleh Negara Kesatuan Republik Indonesia.