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|  |  |  |
| --- | --- | --- |
| An example of a column heading | Column A (*t*) | Column B (*T*) |
| And an entry | 1 | 2 |
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| And another entry | 5 | 6 |

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Author artwork

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**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

Figure 2. (left) this framework is a non-editable diagram, appears blurry and hence, is unacceptable;
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|  | Rt = K EP = 93.02 (±9.62) – 13.45 | (1) |

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The authors would like to acknowledge the support of Universiti Teknologi Mara (UiTM), Cawangan Negeri Sembilan, Kampus Kuala Pilah and Faculty of Applied Sciences, Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia for providing the facilities and financial support on this research.

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Jaya Subramaniam carried out the research, wrote and revised the article. Rahmah Hassan conceptualised the central research idea and provided the theoretical framework. Rahmah Hassan and Chong Ju Lian designed the research, supervised research progress; Rahmah Hassan anchored the review, revisions and approved the article submission.

References (APA 7th Ed.)

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Mettam, G. R., & Adams, L. B. (1994). How to prepare an electronic version of your article. In B. S. Jones, & R. Z. Smith (Eds.), Introduction to the electronic age (pp. 281-304). New York: E-Publishing Inc.

Strunk, W., Jr., & White, E. B. (1979). The elements of style. (3rd Ed.). Macmillan.

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