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***ABSTRACT (“Arial”, Size 11)***

The abstract should summarise the context, content, and conclusions of the paper in less than 250 words. It should not contain any reference citations or displayed equations. Typeset the abstract in 11 pt Arial. Papers may be written in either English or Bahasa Melayu (Malay).

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All tables should be numbered with Arabic numerals. Headings should be placed above tables and aligned to the centre. Use single space between the caption and the table. Only horizontal lines should be used within a table to distinguish the column headings from the body of the table and immediately above and below the table. Tables must be embedded into the text and not supplied separately. Below is an example which authors may find helpful.

Table 1. An example of a table (Font = 9, Arial, single spacing, do not colour and bold the table)

|  |  |  |
| --- | --- | --- |
| An example of a column heading | Column A (*t*) | Column B (*T*) |
| And an entry | 1 | 2 |
| And another entry | 3 | 4 |
| And another entry | 5 | 6 |

Construction of references

References should be listed at the end of the paper, arranged first alphabetically and then, if necessary, further sorted chronologically. More than one reference from the same author(s) in the same year must be identified by the letters “a”, “b”, “c”, etc., placed after the year of publication. Some examples of how your references should be listed are given at the end of this template in the ‘**REFERENCES**’ section, which will allow you to assemble your reference list according to the correct format and font size.

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Main section headings should be left justified, bold and use a capital letter starting with the **INTRODUCTION**. Sub-section headings should be in the first letter capitalised and lower-case letters, bold, and left justified.

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Avoid hyphenation at the end of a line. Symbols denoting vectors and matrices should be indicated in bold type. Scalar variable names should generally be expressed using italics. Weights and measures should be expressed in SI units. Please title your files in the following order: first author's name.docx.

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The manuscript’s references and citations should be written using the APA 7th edition style. In terms of the in-text citation style, APA uses the author's last name and the year of publication, for example: (Field, 2005); (Field & Thomas, 2014). If there are three or more authors, cite only the surname of the first author followed by “et al.” and the year, for example: (Field et al., 2017). For direct quotations, include the page number as well, for example: (Field, 2005, p. 14). More than one reference from the same author(s) in the same year must be identified by the letters “a”, “b”, “c”, etc., placed after the year of publication. Please ensure that every reference cited in the text is also present in the reference list (and vice versa). The number of references should exceed 20, with at least **40% from the last 5 years**. References should be listed in alphabetical order.

The sample of references is available on page 5. Please refer to the following website for further details on APA 7th edition referencing style: https://libraryguides.vu.edu.au/apa-referencing

Author Artwork

All figures should be numbered with Arabic numerals (1,2,...n). All photographs, schemas, graphs and diagrams are to be referred to as figures. Line drawings should be good-quality scans or accurate electronic output. Low-quality scans are not acceptable. Figures must be both embedded into the text, and all images should meet the minimum requirement of 500 x 500 pixels. Lettering and symbols should be clearly defined either in the caption or in a legend provided as part of the figure. Figures should be placed at the top or bottom of a page wherever possible, as close as possible to the first reference to them in the paper.

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Diagrams can take the form of a framework, process flow chart, or any other visual aid intended to support the written text. Any diagrams built using Microsoft Word or Microsoft PowerPoint’s SmartArt Graphic Tool must be embedded as editable or vector-based objects (instead of image objects). Diagrams attached using bitmap-based images (JPEG, PNG, and other formats) need to be in high resolution (at least 300 pixels per inch).

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The font used for labels or indicators inside the diagram should be formatted as Arial with a font size of 9. It must not be bold, italicised or underlined.

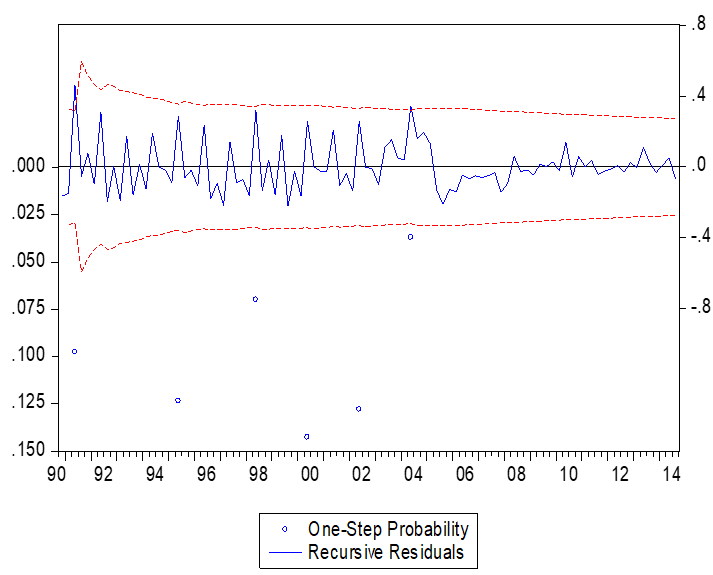
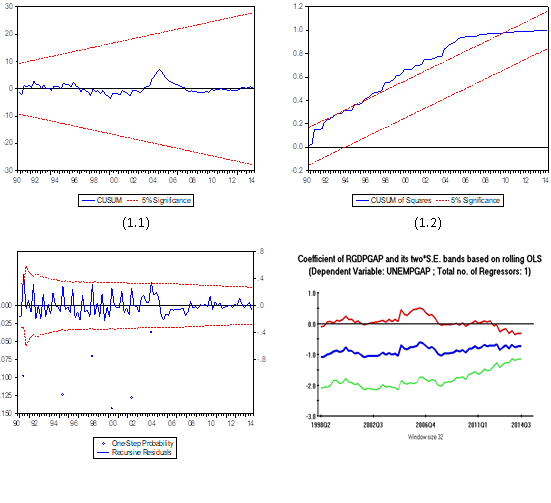


Figure 1. (left) This figure is blurry, which is unacceptable; (right) this figure has a higher resolution. However, the labels are not formatted using Arial font. (Font = 9, Arial, single spacing)

**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

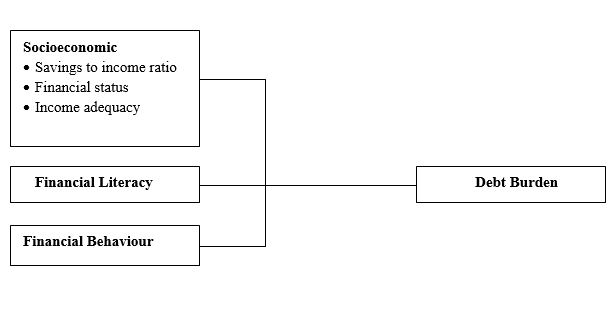


Figure 2. (left) This framework is a non-editable diagram, appears blurry and hence, is unacceptable;   
(right) This framework is built using MS Word illustration tools, has higher resolution and is acceptable.

Please use the ‘drawing canvas tool’ in MS Word before inserting any images or diagrams into the document. When constructing a conceptual or theoretical framework, please use editable or vector-based diagrams. Draw diagrams using MS Word’s Smart Art Graphic Tool (textboxes, labels, arrows, legends, etc.) rather than embedding non-editable image objects. Ensure that all figures have a good resolution (minimum 300 dpi) and are not fuzzy or blurry.

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The figure number and caption should be typed below the illustration in 9-point font and left-justified. Artwork has no text along the side of it in the main body of the text. However, if two images fit next to each other, they can be placed side by side to save space, as shown in Figure 1. They must be numbered consecutively, all figures and all tables respectively.

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|  |  |  |
| --- | --- | --- |
|  | Rt = K EP = 93.02 (±9.62) – 13.45 | (1) |

ACKNOWLEDGMENTS (US) OR ACKNOWLEDGEMENTS (UK)

This section is compulsory. The following is an example of an acknowledgement statement:

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 for this research.

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Each author's contribution must be stated clearly, reflecting their specific contributions to the body of the work and the manuscript. Authors can refer to [CRediT](http://credit.niso.org/) (Contribution Roles Taxonomy) for detailed information about individual contributions to the work. For example:

Jaya Subramaniam conducted 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 and supervised its progress; Rahmah Hassan led the review, revisions, and approved the article for submission.

REFERENCES (APA 7TH ED.)

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Australian Institute of Health and Welfare. (2018). Family, domestic and sexual violence in Australia 2018. https://www.aihw.gov.au/getmedia/d1a8d479-a39a-48c1-bbe2-4b27c7a321e0/aihw-fdv- 02.pdf.aspx?inline=true

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Hasler, E. (2018). The built environment. Liverpool University Press.

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Moran, A., & Toner, J. (2017). A critical introduction to sport psychology (3rd ed.). Routledge.

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Spring, A. & Earl, C. (2018, May 22). ‘Just not blond’: How the diversity push is failing Australian fashion. The Guardian: Australia Edition. https://www.theguardian.com/fashion/2018/may/22/just-not-blonde-how-the-diversity-push-is-failing-australian-fashion

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*EXAMPLE:*

*Danial Rashid, PhD*, is an Associate Professor in the Department of Management and Finance at the University of Nusantara. His main research activity is in organisational innovation and organisational learning. He has published widely on these subjects in publications such as the *International Journal of HRM, Industrial Marketing Management,* *Journal of Business Research*, *International Journal of Information Management and Management Decision*. He can be reached through his email at [danialrashid@nusantarauni.edu](mailto:danialrashid@nusantarauni.edu).my.