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1. TYPE your heading here (do not copy paste)

The paragraphs continue from here and are only separated by headings, subheadings, images, and formulae. The section headings are arranged by numbers, bold and 10 pt. Here are further instructions for authors.

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All tables should be numbered with Arabic numerals. Headings should be placed above tables, left justified, and bold. Leave one line space between the heading and the table, by choosing Table Caption in the Styles Gallery. 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. The source of data must be provided i.e., literature (s) or author’s own data. Below is an example which authors may find useful.

Table 1. An example of a table (Font = 8; Click ‘Table Caption’ on the Styles Gallery)

|  |  |  |
| --- | --- | --- |
| **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 |

Source:

* 1. Construction of references

References should be listed at the end of the paper, should be arranged first alphabetically and then further sorted chronologically if necessary. 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. Table 2 shows a guide on construction of different type of reference.



Table 2. Citation style and reference format for different type of references

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Section headings (Level A) should be left justified, with all letter capitalised, bold, and numbered consecutively, starting with the INTRODUCTION. Sub-section headings should be in sentence case (Level B), bold, and numbered 1.1, 1.2, etc; and lower-case italic (Level C) letters; and left justified, with second and subsequent lines indented. You may need to insert a page break to keep a heading with its text.

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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 normally be expressed using italics. Dimensions and units of measures should be expressed in SI units. Table 3 shows typical units of measure for this journal. Please title your files in this order firstauthorname.docx.

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| Table 3. Typical units of measure  |
|

|  |  |  |  |
| --- | --- | --- | --- |
| **Item** | **Dimensions/Parameter** | **Units** **Do’s and don’t’s** | **Remark** |
| Units and symbols | Temperature | 30 °C not 30 oC | Insert symbol degree sign instead of superscript ‘o’ |
|  | −30 °C not -30 °C  | Insert symbol minus sign instead of *hyphen* |
| AbsorbanceFTIR length | 1398 cm−1 not 1398 cm-1 | Insert symbol minus sign instead of *hyphen* |
| Volume | 15 L not 15 *l* | Use L instead of *l* |
| Weight | 150 g not 150g | Always insert space after number for a unit of measure |
| Scientific number | 1.3614 × 10−6 not 1.3614 x 10-6 | Insert multiplication symbol instead of using ‘x’ |

 |

Source: ACS Style Guide (2017)

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Footnotes should be avoided if possible. Necessary footnotes should be denoted in the text by consecutive superscript letters. The footnotes should be typed single spaced, and in smaller type size (8pt), at the foot of the page in which they are mentioned and separated from the main text by a short line extending at the foot of the column. The ‘footnote’ style is available in this template for the text of the footnote.

* 1. Referencing and citation style

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). Citing same authors of the same year should be assigned by alphabet following the year of publication (e.g., Field et al., (2014a); Field et al., (2014b)).

Table 2 shows the details of referencing according to the APA 7th edition style. The sample references are available on page 7. Please refer to the following website for further details on APA 7th edition referencing style: <https://libraryguides.vu.edu.au/apa-referencing>

1. 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 true electronic output. Low-quality scans are not acceptable. Figures must be both embedded into the text and all images should met 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 be in the form of framework, process flow, chart, or any visual aids that are meant to support the written text. Any diagrams built using Microsoft Word or Microsoft Power Point’s Smart Art Graphic Tool needs to 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).

2.2.1. Texts embedded in diagrams

The font used for labels or indicators inside the diagram needs to be formatted as Times New Roman with font size set at 9. It must not be bold, italicised or underlined.

Fig. 1. (left) this figure is blurry, which is unacceptable; (right) this figure has a higher resolution. However, the labels are not formatted using Times New Roman font. (Font = 9; Click ‘Figure Caption’ on the Styles Gallery)

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**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

Fig. 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.
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Source:

Please use the ‘drawing canvas tool’ in MS Word before inserting any images or diagrams into the document. When constructing a conceptual/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 the figures have a good resolution (minimum 300dpi) and are not fuzzy or blurry.

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The figure number and caption should be typed below the illustration in 9pt 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, these may be placed next to each other to save space, see Fig. 1. They must be numbered consecutively, all figures, and all tables respectively.

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Equations and formulae should be typed and numbered consecutively with Arabic numerals in parentheses on the right-hand side of the page (if referred to explicitly in the text). They should also be separated from the surrounding text by one space. Eq. (1) shows the sample of equation position in a manuscript. If you chose to use the Equation Editor, please ensure that the manuscript is saved using .docx format
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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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The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

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1. References

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| Heading B | Second level header (e.g. 1.1, 1.2, …) |
| Heading C | Third level header (e.g. 2.2.1, 2.2.2, …) |
| Main Text | The write-up of the article |
| * Main Text Heading A
 | The write-up right after Heading A |
| * Main Text Heading B
 | The write-up right after Heading B |
| * Main Text Heading C
 | The write-up right after Heading C |
| Equation | For equation |
| Table Caption  | Caption for Table |
| Figure Caption  | Caption for Figure |
| Reference | Bibliographic reference with indentation |
| Appendix Heading 1 | Appendix header with lettering (A. B, C …) |
| Appendix Heading 2 | Appendix second-level header with alphanumeric coding (e.g. B1. B2, B3 …) |

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