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1.0 Insert your heading here (do not copy paste)

(10 pt) The article word count should not be more than 8000 words 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.

1.1 Structure of MS Word Formatting

Files should be in MS Word format only and should be formatted for direct printing. Figures and tables should be embedded and not supplied separately. Please make sure that you use as much as possible normal fonts in your documents. Special fonts, such as fonts used in the Far East (Japanese, Chinese, Korean, etc.) may cause problems during processing. To avoid unnecessary errors you are strongly advised to use the ‘spellchecker’ function of MS Word. Follow this order when typing manuscripts: Title, Authors, Affiliations, Abstract, Keywords, Main text (including figures and tables), Acknowledgements, References, Appendix. Collate acknowledgements in a separate section at the end of the article and do not include them on the title page, as a footnote to the title or otherwise.

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Table 1. An example of a table (Font = 9; Click ‘Caption A’ 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:

1.3 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.

1.4 Section headings

Section headings should be left justified, with the first letter capitalized and numbered consecutively, starting with the Introduction. Sub-section headings should be in capital and lower-case italic letters, numbered 1.1, 1.2, etc, and left justified, with second and subsequent lines indented. You may need to insert a page break to keep a heading with its text.

1.5 General guidelines for the preparation of your text

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. Weights and measures should be expressed in SI units. Please title your files in this order firstauthorname.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).

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>

2.0 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).

Texts embedded in diagrams

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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 ‘Caption B’ 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;
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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. If you chose to use the Equation Editor, please ensure that the manuscript is saved using .docx format (rather than .doc), and Compatibility Mode is turned off.

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

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****4.1 Citation in text****

Please ensure that every reference cited in the text is also present in the reference list (and vice versa). Please follow the APA Citing Guide (7th Edition). <https://apastyle.apa.org/style-grammar-guidelines/citations/basic-principles/parenthetical-versus-narrative>

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5.0 Acknowledgement

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

This work received no specific grant from any funding agency.

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

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.

9.0 References

Bandura, A. (1997). Self-efficacy: The exercise of control. W.H. Freeman.

Carter, N. (2022). Measuring precalculus self-efficacy, grit, and achievement in university precalculus courses taught with an online flipped model [Doctoral dissertation, University of Houston-Clear Lake]. ProQuest Dissertations and Theses Global. <https://uhcl-ir.tdl.org/handle/10657.1/2975>

Julaihi, N. H., Voon, L. L., & Tang, H. E. (2020). Teachers’ efficacy beliefs in mathematics teaching: A study of public primary schools in Sarawak. International Journal of Service Management and Sustainability, 5(1), 63– 82. <https://doi.org/10.24191/ijsms.v5i1.9860>

Malaysia Examinations Syndicate (2023). Laporan analisis keputusan SPM 2022. Ministry of Education Malaysia.<http://lp.moe.gov.my/files/spm/2023/Laporan%20Analisis%20Keputusan%20Peperiksaan%20SPM%202022.pdf>

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