**TITLE (TNR, 14, BOLD, CENTER, SINGLE SPACING, UPPERCASE)**

**Ali1**

**Abu2**

**Aminah3**

**(TNR, 12, Bold, Centre, Single Spacing, Capitalize Each Word)**

1Islamic Business School, College of Business, Universiti Utara Malaysia (UUM), Malaysia, (xxx@uum.edu.my)

2Islamic Business School, College of Business, Universiti Utara Malaysia (UUM), Malaysia, (xxx@uum.edu.my)

3Faculty Finance, Universiti Teknologi Mara (UiTM), Malaysia, (xxx@uitm.edu.my)

(TNR, 10, Align Left, Capitalize Each Word)

***Abstract:*** (*TNR, 12, italic, justify, single spacing) - The abstract should* ***not more than 300 words each****. The abstract should not only indicate the subject and scope of the paper, but also summarize the author’s conclusion. Structured abstract must be a brief, comprehensive summary of the contents of the article. It allows readers to survey the contents of an article quickly. An Abstract summarizes the major aspects of a paper. It should succinctly summarize the purpose of the paper, the methods used, the major results, and conclusions.*

***Keywords:*** *(TNR, 12, Italic, Justify, Single Spacing, Capitalize Each Word) - Min 3 Keywords and Max 5 Keywords*

**PLEASE SUBMIT YOUR ABSTRACT IN MICROSOFT WORD FORMAT**