**SAMPLE MANUSCRIPT SHOWING STYLE AND FORMATTING SPECIFICATIONS FOR JIMF *(NO MORE THAN 12 WORDS IN CALIBRI)***

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**Abstract**

The abstract should consist of a single paragraph containing no more than 350 words (in english). It should be a summary of the paper and not an introduction. Because the abstract may be used in abstracting and indexing databases, it should be self-contained (i.e., no numerical references) and substantive in nature, presenting concisely the objectives, methodology used, results obtained, and their significance. A list of up to six keywords should immediately follow, with the keywords separated by commas and ending with a period.

*Keywords: Investment Account Platform, Financing, Investment (min.3 words)*

JEL Classification: E22, G24, M13, M14 (min. 3 JELs)

# INTRODUCTION (CALIBRI 12)

Including **Background** and **Objective**.

Massive capital inflow leads to appreciation.... (Calibri 11)

# LITERATURE REVIEW (CALIBRI 12)

## 2.1 Theory – e.g. Modern Portfolio Theory (Calibri 11.5)

Modern Portfolio Theory is a mathematical formulation (Calibri 11)

### Sub-subsection (Calibri 11)

## 2.2 Previous Sudies (Calibri 11.5)

The following Figure 1 depicts the illustration of how the IAP has been structured in Malaysia. Basically, the source of fund comes from various parties such as individual, corporate. Usually they will channel fund to the projects or ventures that they have chosen. (Calibri 11)



Figure 1.

Operationalization of IAP (Calibri 11)

Source: <https://www.iaplatform.com/> (Calibri 9)

# METHODOLOGY

## 3.1 Data (Calibri 11.5)

Data of this study consists of … (Calibri 11)

## 3.2 Method or Estimation Technique (Calibri 11.5)

Ordinary linear regression model emphasizes ... (Calibri 11)

## 3.3 Empirical Model (Calibri 11.5)

The behavioural intention of investors to using Investment Account Platform (IAP) was tested by using Structural Equation Modeling (SEM).

Table 1.

Distribution of Respondents by Gender, Age and Marital Status (Calibri 11)

|  |  |  |
| --- | --- | --- |
| In table text (Calibri 10) | **Frequency** | **%** |
| **Gender** | Male | 433 | 43.3 |
| Female | 567 | 56.7 |
| **Age Group** | 20-30 | 583 | 58.3 |
| 31-40 | 213 | 21.3 |
| 41-50 | 147 | 14.7 |
| Above 50 | 57 | 5.7 |
| **Marital Status** | Single | 572 | 57.2 |
| Married | 401 | 40.1 |
| Divorced | 27 | 2.7 |
| **Educational Level** | No Education | 22 | 2.2 |
| Secondary School | 146 | 14.6 |
| Diploma | 176 | 17.6 |
| Bachelor | 588 | 58.8 |
| Postgraduate (Master or PhD) | 68 | 6.8 |
| **Occupational** | Public | 169 | 16.9 |
| Private | 272 | 27.2 |
| Self employed | 82 | 8.2 |
| Housewife | 39 | 3.9 |
| Student | 415 | 41.5 |
| Retired | 23 | 2.3 |
| **Income Level** | Less than RM1000 | 307 | 30.7 |
| RM1001- RM2000 | 168 | 16.8 |
| RM2001- RM3000 | 144 | 14.4 |
| RM3001- RM4000 | 130 | 13 |
| RM4001- RM5000 | 105 | 10.5 |
| More Than RM5000 | 146 | 14.6 |

# RESULT AND FINDING

## 4.1 Structural Equation Modelling

### 4.1.1 Measurement Model

 The initial measurement model incorporates three latent constructs indicated by respective items pertaining to each scale: perceived usefulness (PU), perceived easy to use (PEU) and behavioural intention (BI) (see Figure 3 for the initial measurement model). The results of goodness-of-fit indices for the initial measurement model are given in the following Table 2.



Figure 3.

 Initial Measurement Model (MM1)

# CONCLUSION

The findings of this study can be used to develop a specific framework in which to examine other components of using Investment Account Platform (IAP)’s behavior and to plan appropriate intervention strategies to increase its capacity in assisting SMEs to access to external finance in Malaysia.

# REFERENCES

*The References section lists books, articles, and reports that are cited in the paper. References to other publications must be in APA style and carefully checked for completeness, accuracy and consistency using Mendeley.*

**(a) Books**

Chapra, M. U. (2010). *Islamic perspective on poverty alleviation*. Jeddah: Islamic Research and Training Institute.

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**(c) Chapters in edited books**

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**(g) Website material**

Asian Development Bank Institute. (2014). Financial inclusion in Asia: Country survey. Tokyo: Author. Retrieved December 4, 2015, from <http://www.adb.org/sites/default/files/publication/159308/adbi-financial-inclusion-asia.pdf>

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