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- Background: [Briefly describe the background and context of your research. What is the problem or topic you are addressing?]
- Objective: [State the main objective or research question of your study.]
- Methods: [Briefly explain the methods or approach you used to conduct your research.]
- Results: [Summarise the key findings or results of your study.]
- Conclusion: [Provide a concise conclusion or implication of your research findings.]
- Keywords: [List keywords or phrases that highlight the main topics of your research.]

Instructions:

- Save this file as a MS **Word** document to your desktop.
- Please only capitalise the first word and pronouns in your Paper Title.
- Make sure you include all the authors and their organisation details in the abstract.
- Highlight the presenting author by making his/her name bold.
- Your paper will appear in any publications exactly as submitted.
- The paper should contain Introduction, Literature Review, Research Method, Findings, Conclusion and list of Reference.

Text

- Use "**Calibri**" for all text including headings. Left align all text, images and tables.
- Use the **Normal** style for all text (style-normal) where possible in preference to "Body text" styles. Normal text should be 11 point with single line spacing.
- Do not indent the first line of a paragraph. Leave one blank line between paragraphs and before new section headings.
- Margins should be set at 2 cm all round.

Headings and sections

- **Paper title:** 14 point, bold, sentence case (capitals for proper nouns only). Leave one blank line below the title.
- **Authors' names:** 11 point. First name or initials should come before the family name for each author. Highlight the **presenting author** in bold. Use superscript capital letter to indicate different affiliations.
- **Authors affiliation:** 9 point, sentence case (capitals for first letter and proper nouns only), provide email address of first or presenting author and each affiliation defined by a superscript capital letter.
- **Section headings:** 11 point, bold but not italic, sentence case (capitals for first letter and proper nouns only).
- **Section subheadings:** 11 point, italic, sentence case (capitals for first letter and proper nouns only).

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Examples:

(a) Books

Chapra, M. U. (2010). Islamic perspective on poverty alleviation. Jeddah: Islamic Research and Training Institute.
Islamic Research and Training Institute & Thomson Reuters. (2014). Islamic social finance report 2014. Jeddah: Author.
Romer, D. (2006). Advanced macroeconomics (3rd ed.). New York: MC Graw-Hill.

(b) Journal Article

Iqbal, Z., & Mirakhor, A. (2012). Financial inclusion: Islamic finance perspective. Journal of Islamic Business and Management, 2(1), 35-64.

(c) Chapters in edited books

Evans, T. (1997). Democratization and human rights, In A. McGrew (Ed.), The transformation of democracy? (pp. 122-148). Cambridge: Polity Press.

(d) Conference Paper/Proceeding

Cizakca, M. (2004, March). Cash waqf as alternative to NBFIs bank. Paper presented at The International Seminar on Nonbank Financial Institutions: Islamic Alternatives, Kuala Lumpur.

(e) Research Report

Firdaus, M., Beik, I. S., Irawan, T. & Juanda, B. (2012). Economic estimation and determinations of zakat potential in Indonesia (Working Paper Series WP 1433-07). Jeddah: IRT

Wimanda, R. E. (2010). Inflation and monetary policy rules: evidence from Indonesia (Doctoral Thesis). Loughborough University.

(f) Newspaper

Cowan, R. (2001, October 23). Adams asks IRA to disarm. The Guardian, p. 1.

(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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