**TITLE: FONT SIZE 14 (BOLD), TIMES NEW ROMAN**

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**ABSTRACT**

Abstracts of 150-250 words are required for all manuscripts submitted.

**Keywords**: Each manuscript should have 5 to 7 keywords.

**1. Introduction**

* 1. Subheading
  2. Subheading

Paragraph text/tables/figures etc

**2. Literature Review**

2.1 Subheading

2.2 Subheading

Paragraph text/tables/figures etc.

**3. Data and Method**

3.1 Subheading

3.2 Subheading

Paragraph text/tables/figures/formulas etc.

**4.0 Results**

3.1 Subheading

3.2 Subheading

3.2.1 Sub Subheading

Paragraph text/tables/figures/formulas etc.

**5.0 Conclusion**

Paragraph text/tables/figures/formulas etc.

**References (example)**

Engle, R.F. (1982). Autoregressive Conditional Heteroscedasticity with Estimates of the Variance of United Kingdom Inflation. *Econometrica,* 50,987–1007.

Jie, N. H. (2007). *Stock Returns and Volatility: An empirical study of Malaysian stock market.* Dissertation Submitted in Partial Fulfillment of the Requirement for the Degree of Master of Business Administration. School of Business and Economics, Universiti Malaysia Sabah, Malaysia.

Rohani A.G. (2014). *The Development of Malaysian Financial Institutions*. Shah Alam, Selangor: University Publication Center.

An example of a table:

Table 1: Average Stock Returns Volatility for The Economic Sector

|  |  |
| --- | --- |
| **Economic Sector** | **Average Stock Returns Volatility Level** |
| Basic Materials | 0.031379 |
| Consumer Cyclical | 0.02604 |
| Consumer Non-Cyclical | 0.019018 |
| Energy | 0.016909 |
| Financial | 0.023319 |
| Healthcare | 0.030562 |
| Industrials | 0.025729 |
| Technology | 0.084136 |
| Telecommunication | 0.006599 |
| Utilities | 0.016296 |

Note: The average stock returns volatility is obtained from average volatility of firms in each economic sector. The average stock returns volatility are significantly different between 10 economic sectors where P-values for the standard ANOVA and the Welch adjusted ANOVA are near zero.

An example of a figure:

Figure 1: Stock Returns Volatility of Malaysia, 1995-2015.

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An example of the formula:

(1)

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