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**Manuscript Title**

**عنوان البحث**

**Name of Author**

**Abstract:** All manuscripts must include Abstracts in English (with identical information) of (150 to 250) words, the language used in it must be scientific, precise, and free of spelling mistakes.

Abstracts should be structured as follow:

Objectives:

Methods:

Results:

Conclusions:

***Keywords:*** *should Provide 3–5 keywords representing the main content of the manuscript.*

الملخص:

الملخص باللغة العربية تكون معلوماته متطابقة في المعنى، عدد الكلمات في كل ملخص (150-250) كلمة. كما يجب التأكد من صياغة اللغة للملخص بحيث تكون لغة صحيحة ودقيقة مع مراعاة علامات الترقيم الصحيحة في الفقرات. ويجب أن يحتوي الملخص على العناوين الفرعية التالية:

الأهداف:

المنهجية:

النتائج:

الخلاصة:

الكلمات المفتاحية: **يجب كتابة 3-5 كلمات رئيسية تمثل المحتوى الرئيسي للبحث.**

Affiliation

Email

**اسم الباحث الأول**

مكان الانتساب

البريد الإلكتروني

1. **Introduction**

This should be concise and describe the nature of the problem under investigation and its background. It should also set your work in the context of previous research, citing relevant references. Introductions should expand on highly specialised terms and abbreviations used in the article to make it accessible for readers.

1. **Method**

This section should provide sufficient details of the experiment, simulation, statistical test or analysis carried out to generate the results such that the method can be repeated by another researcher and the results reproduced.

1. **Results**

The results section should detail the main findings and outcomes of your study. You should use tables only to improve conciseness or where the information cannot be given satisfactorily in other ways such as histograms or graphs. Tables should be numbered serially and referred to in the text by number (table 1, etc.). Each table should have an explanatory caption which should be as concise as possible.

**Table (1):** \*\*\*Title of Table\*\*\*

|  |  |  |  |
| --- | --- | --- | --- |
| **Demographic Factors** |  | **Count** | **Percentage** |
| **Education** | | | |
| Graduation |  | \*\* | \*\* |
| Master |  | \*\* | \*\* |
| PhD |  | \*\* | \*\* |
| Total |  | \*\* | \*\* |
| **Job Positions** | | | |
| Academic |  | \*\* | \*\* |
| Banking actuary |  | \*\* | \*\* |
| Actuary |  | \*\* | \*\* |
| Banker |  | \*\* | \*\* |
| Financial Analyst |  | \*\* | \*\* |
| Auditor |  | \*\* | \*\* |
| Total |  | \*\* | \*\* |
| **professional qualifications** | | | |
| Fellowship of Accountants |  | \*\* | \*\* |
| fellowship actuarial |  | \*\* | \*\* |
| Other |  | \*\* | \*\* |
| N/A |  | \*\* | \*\* |
| Total |  | \*\* | \*\* |

Source: \*\*\*\*\*\*\*\*\*

1. **Discussion**

This should discuss the significance of the results and compare them with previous work using relevant references.

1. **Conclusions**

This section should be used to highlight the novelty and significance of the work, and any plans for future relevant work.

**Recommendations:**

* \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*
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**Acknowledgments:**

I wish to thank colleagues \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

**References:**

1. Emmert, P. (1994). A definition of listening. *Listening Post*, 51(6): 115- 190.
2. Flood, J., & Lapp, D. (2002). Developing Literary Appreciation and Literacy Skills. *Reading Teacher,* 78 (1): 215-286.
3. Rosario, M. (2001). *Contesting: The Role of Aesthetic in Reading Difficult Literature***,** Dissertation Abstract international, (A62/03): 909.