Topic :

**Financial Inclusion Towards The Economic Growth In Malaysia : Technology Based Innovative Channels- Mobile Banking**

**Paper- Conceptual**

1. 5 pages

2. Journal or tem-paper style

3. Abstract (150-200 words) max 5 keywords

4. Intro/Overview, academic discussion, closing remarks and references

5. Insert citations

6. Ref n citation must be 2008 above

7. Only Asian countries

**Format :**

Abstract

**1.0 Introduction**

1.1 Problem Statement

1.2 Objective Of Study

**2.0 Literature Review**

**3.0 Methodology**

**4.0 Findings**

**5.0 Conclusion And Discussions**

**References**