**IBFRC 2025 Conference Submission Template**

**Submission Cover Page**

**Title of Paper:**
Enter the full title in bold, centered

**Author(s):**Full name(s), affiliation(s), and email address(es) (**e.g.,** Dr. Ahmed xxx, Department of Finance, XYZ University, ahmed.xxxx@xyz.edu )

**Corresponding Author:**Name and email

**Abstract:**

Short abstract of 150-200 words.

**Keywords:**Up to five keywords

## Introduction [300-400 words]

Outline the background, problem statement, and objectives.

## Literature Review [300-400 words]

Briefly position the research within the existing literature.

## Data & Methodology [300-400 words]

Describe the data, methods, and analytical framework.

## Key Findings [300-400 words]

Summarize the main results and contributions.

## Implications for Policy or Practice [150 words]

## Explain how the findings relate to broader economic resilience or societal challenges.

## References

APA or Harvard style preferred.