**TITLE OF THE RESEARCH PAPER** (14pt, Bold, Upper Case, Center-Aligned)

A.B.C. Research1\*, D. Paper1, and E.F. Publication2

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**ABSTRACT**

*This is the template for the conference article. Please prepare your camera-ready copy using this template. The abstract should state the problem and the objective of the study, the research approach followed, and a summary of the results and conclusions. It should be understandable to the general reader and contain a minimum of acronyms and jargon. The abstract should contain* ***no more than 300 words*** *and* ***should be written as a single paragraph.*** *Write concisely and clearly. The text of the abstract should start leaving a single space after the affiliations. Font style –* ***Cambria, 11pt, Italic, Text justified.*** *Paragraphs and references are not allowed. Abbreviations can be used if they have been defined previously.*

**Keywords**: Research, Self-discipline, Sixth edition, Template, Writing.

(**11pt, Bold** only the title, maximum of **5 keywords** arranged in alphabetical order leaving one line space between the abstract and keywords, each keyword should start with an upper-case letter, separated by commas, followed by a single space, and a full stop at the end.)

1. **Introduction**

A full paperpresents completed work and it should contain an introduction to the study with objectives, literature review, methodology, results and discussion, conclusion, acknowledgement, and references presented in detail with separate headings. The full paper must be written in clear, grammatically accurate English.

The full paper including text, tables, figures, and references should be between **8 to 12 pages in length** with page numbering at the bottom center of the page.

Please **DO NOT** change the paper formatting: Paper size – **A4**,Margins – **Left 1.5 inches and all others 1 inch**,Line spacing – **1.15, single column,** Font style – **Cambria, 11pt, Text justified,** Page number – **Bottom centered.**

The heading of a section should be in **Cambria, 11pt, Bold with initial letters capitalized.** A single space should be left between the section heading and the text of the section.

The introduction section should

1. present the scope and objective of the paper and state the problem,
2. summarize the significant literature,
3. briefly describe the methods, and
4. provide an overview of the main results of the work.
   1. **Subsection**

The heading of a subsection should be in **Cambria, 11pt, Bold with initial letters capitalized.** For subsections, a word like *the* or *of* is not capitalized unless it is the first word of the heading. Single space should be left between the subsection heading and the text of the subsection.

Authors are requested to carefully revise the paper for English language and formatting. Please note that the submitted paper will undergo a plagiarism check using Turnitin.

1. **Literature Review**

Provide a summarized and updated review of the literature about the area of study.

1. **Methodology**

The methodology must be clearly stated and described sufficiently in detail or with references.

* 1. **Data Sources**

The heading of a subsection should be in **Cambria, 11pt, Bold with initial letters capitalized.** For subsections, a word like *the* or *of* is not capitalized unless it is the first word of the heading. Single space should be left between the subsection heading and the text of the subsection.

* 1. **Data Analysis**

The heading of a subsection should be in **Cambria, 11pt, Bold with initial letters capitalized.** For subsections, a word like *the* or *of* is not capitalized unless it is the first word of the heading. Single space should be left between the subsection heading and the text of the subsection.

1. **Results and Discussion**

The authors should present the results of the study and the discussion should focus on how the research was instrumental in achieving the objectives.

The findings and arguments of the work should be explicitly described and illustrated. Supporting tables, figures, and images of the results may be included (no more than two figures and two tables).

**All the tables, figures, and images should be centered.** Tables, figures, and images should be numbered (see Figure 1 or Table 2 for an example).

A graph with a line

Description automatically generated

**Figure 1. Output of the study.**

A figure or an image caption should be placed under the figure or image and a table caption should be placed at the top. The captions of tables, figures, and images should be in **Cambria, 10pt, Bold, Centered** and **a full stop at the end**.

**Table 2: Tabulated data of the study.**

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*Source: Only if this table is taken from another source, mention it here.*

1. **Conclusion and Implications**

Conclusion should include

1. the principles and generalizations inferred from the results,
2. any exceptions or problems with those principles and generalizations,
3. theoretical and/or practical implications of the study, and
4. conclusions drawn and future recommendations.

**Acknowledgement**

Any acknowledgement that authors wish to make for the support received for the research study.

**References**

The references should only include published material accessible to the public. Proprietary information such as internal reports may not be cited.

The references should follow the APA (latest edition) style and carefully check for completeness, accuracy, and consistency. The style guidelines can be found at

<https://uom.lk/sites/default/files/lib/files/APA_7th_User_Guide_2021-Web_2_0.pdf>.

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Benedikter, R., & Benedikter, R. (2011). *Social banking and social finance* (pp. 1-128). Springer New York.

Blundell-Wignall, A., Atkinson, P. E., & Roulet, C. (2012). The business models of large interconnected banks and the lessons of the financial crisis. *National Institute Economic Review*, *221*, R31-R43.