**The Title of the Manuscript Should be Clear, Concise, and Connected with the Research Objective, and Outcomes Paper Title (Times New Roman, 16 pt, Bold, Centered)**

# Abstract

The abstract should begin by introducing the research problem or context that motivates the study, followed by a clear statement of the objective. Next, briefly describe the methodology and data sources used in the analysis, including any specific tools, models, or techniques applied. Authors should then present the main findings of the study in a concise and factual manner, highlighting any statistically significant relationships or trends uncovered. Finally, the abstract should conclude with the key contributions and implications of the research—these could be theoretical, practical, or policy-related. Ensure the paragraph flows logically and remains within the 250-word limit. Use formal academic language and avoid subjective or promotional phrases. Abstracts that are vague or overly general will be returned for revision. For example: “This study investigates the influence of financial technology on achieving Sustainable Development Goals (SDGs) across emerging economies using panel data from 2005 to 2023. Through the application of fixed effects regression and structural equation modeling (SEM), the analysis reveals that increased fintech adoption significantly improves financial inclusion, supports green investment, and contributes to reduced environmental degradation. The study’s findings suggest that digital financial infrastructure is a key enabler of sustainable development and can aid in bridging development gaps. These insights offer practical implications for policymakers, financial institutions, and development agencies working toward inclusive and environmentally responsible growth in the Global South.” This example illustrates the expected structure and level of detail.

**Keywords:** Provide 5 to 6 relevant keywords that best describe the core topics and themes of your research. Use commas (,) to separate the keywords.

# 1. Introduction

The introduction should provide a clear, compelling foundation for the research paper. It typically includes five key elements: background/context, statement of the problem, research gap, objectives and research questions/hypotheses, and significance of the study with contributions. Use the required in-text citations in APA 7th edition style.

# 2. Literature Review

*Instructions for authors: The literature review should provide a well-structured and critical synthesis of past research relevant to your study. Aim to: (i) present key theories and models, (ii) summarize major findings in related studies, (iii) identify inconsistencies, gaps, or limitations in the literature, and (iv) justify the need for your current research. Organize the discussion thematically or chronologically, and ensure all sources are cited appropriately using the designated referencing style.*

Begin the literature review by setting the theoretical or conceptual foundation for your study. Authors should refer to prominent theories that underpin their work. For instance, the Technology Acceptance Model (TAM) is frequently used to explain user behavior toward digital financial services (Davis, 1989). Similarly, in studies addressing environmental sustainability, the Ecological Modernization Theory has been widely referenced to interpret how technological innovation can reduce environmental harm (Mol & Spaargaren, 2000). Authors should describe these theories succinctly and explain their relevance to the current research.

Next, highlight empirical findings from recent and relevant studies. For example, Karim and Rahman (2022) found a significant link between fintech development and enhanced financial inclusion in South Asia. Other scholars have explored the role of green innovation in reducing carbon emissions across G20 countries (Lee et al., 2021). Be sure to group related studies into themes rather than listing them individually—for instance, one paragraph could discuss digital finance and sustainability, while another might focus on green investment and policy frameworks.

Authors are encouraged to critically engage with the literature by comparing findings, identifying contradictions, and pointing out underexplored areas. For example, while several studies support the positive impact of fintech on environmental outcomes (Zhang et al., 2020), few have examined its role in emerging economies where regulatory frameworks are still evolving. This gap offers a foundation for your study’s contribution.

*Authors should synthesize existing research to highlight theoretical frameworks, empirical gaps, and methodological approaches relevant to their study. Group prior work thematically or chronologically, and clearly indicate how the current study contributes to or differs from the literature. Avoid listing studies one after another; instead, analyze trends, contradictions, and consensus within the field.*

**Example:**  
While prior studies have explored the link between financial innovation and sustainability (Zhang et al., 2021; Lee & Wang, 2020), few have examined this relationship in the context of emerging markets with institutional heterogeneity. This study extends the literature by employing a panel ARDL approach, enabling both short- and long-run inference in dynamic settings (Pesaran et al., 1999).

Finally, conclude the literature review by clearly stating how your paper addresses an identified gap, adds new insights, or extends an existing framework. This transition sets the stage for the subsequent methodology section. Ensure the literature review is up to date, with most sources published within the last five years unless referring to foundational theories.

# 3. Methodology

*Instructions for authors: This section should describe the research design, data sources, variables, estimation techniques, and tools used for analysis. The methodology must be clear, detailed, and replicable. Authors are encouraged to justify their choices based on prior literature and methodological relevance.*

## 3.1 Data Sources

In this section, authors should first clearly describe the **research design** (e.g., quantitative, qualitative, mixed-methods, experimental, or case study). For empirical studies, mention the type of data used (cross-sectional, time series, or panel data), the timeframe, and the sample size. Also, clarify the **data sources**, such as World Bank, IMF, national statistical offices, or firm-level databases (Gujarati & Porter, 2009; Wooldridge, 2010).

## 3.2 Model Specification

Next, authors must define the **dependent and independent variables**, as well as any control variables. The rationale for variable selection should be grounded in existing literature (e.g., Narayan & Narayan, 2005; Sarkodie & Strezov, 2019). For example, when exploring the effect of financial development on ecological footprint, authors may model the relationship using the following equation:

EFPit = α+ β1FDit+ β2GDPit+ β3RENit+ β4URBit+ ϵit (1)

Where:

EFP = Ecological footprint

FD = Financial development

GDP = Economic growth

REN = Renewable energy consumption

URB = Urbanization

ϵ = Error term

Authors conducting time series or panel data analysis should mention **diagnostic tests**, such as unit root tests (e.g., Levin–Lin–Chu, Im–Pesaran–Shin), co-integration (e.g., Pedroni, Kao), and slope homogeneity or cross-sectional dependence tests, where appropriate (Pesaran, 2004; Westerlund, 2007).

If the model involves interaction terms, authors should write and explain them clearly:

SUSDEVit = α+ β1FINTECHit+ β2REGQUALit+ β3(FINTECHit×REGQUALit)+ ϵit (2)

Here, the interaction between **fintech adoption** and **regulatory quality** can be used to test for moderating effects.

Authors should justify their choice of **estimation methods**, such as OLS, fixed effects, random effects, GMM, or structural equation modeling (SEM), with citations where applicable. It is essential to report software used (e.g., STATA, R, SmartPLS, EViews, NVivo for qualitative analysis) and mention assumptions or limitations of the models.

For qualitative or mixed-methods studies, authors should describe their sampling strategy (e.g., purposive, snowball sampling), coding procedures, thematic analysis approach, and validation strategies, such as triangulation or member checking (Creswell & Plano Clark, 2018).

# 4. Results and Discussion

*Instructions for authors:* The Results and Discussion sections may be combined or separated depending on the study. This section should clearly present your research findings and provide an insightful interpretation and contextualization of these results. Write in clear, concise paragraphs and avoid simply restating tables or figures.

Begin by **reporting your key findings** objectively, using appropriate statistical or qualitative evidence (e.g., test statistics, p-values, confidence intervals, thematic codes). Include tables and figures to summarize data effectively, but all visual materials must be referred to and explained in the text. For example, “As shown in Table 2, fintech adoption is positively correlated with financial inclusion (p < 0.01), supporting prior research (Khan & Karim, 2023).” Ensure all results relevant to your hypotheses or research questions are presented.

Next, **interpret the findings**, linking them to existing literature and theories. Discuss whether your results confirm, extend, or contradict previous studies (e.g., “Our findings align with the green finance framework proposed by Zhang et al. (2022) but contrast with earlier results reported by Smith (2020)”). Reflect on the implications of the results for practitioners, policymakers, and future research.

Highlight any **unexpected or counterintuitive results**, offering possible explanations or hypotheses. Address limitations that may affect the results, such as sample size, data quality, or methodological constraints.

Finally, synthesize the results into a coherent narrative that answers your research questions and advances knowledge in the field. Avoid overly technical jargon to maintain readability.

Tables and Figures in whole manuscript should be arranged sequentially.

**Table 1:** Results

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Country** | **Mobile Connections (2021)** | **Internet Penetration (%)** | **E-waste Generated (kt, 2019)** | **IoT-enabled Waste Solutions (%)** |
| Bangladesh | 165.8 M | 28.8% | 400 | 5% |
| India | 1,100 M | 45% | 3,230 | 10% |
| Pakistan | 173.2 M | 27.5% | 433 | 4% |
| Sri Lanka | 30.4 M | 50.8% | 138 | 7% |

**Figure 1:** Sample Pie chart

# 5. Conclusion and Policy Implications

*Instructions for authors: The Conclusion and Policy Implications section should be written as one or two clear paragraphs that summarize the key insights from your study and explain their broader significance. This section is your opportunity to highlight the main contributions of your research, provide actionable recommendations, and suggest directions for future work.*

The **Conclusion** should succinctly recap the primary findings of the study, emphasizing how these results address the research objectives or questions posed in the introduction. Avoid repeating detailed results or tables; instead, focus on synthesizing the core message your paper delivers. Authors should highlight the novelty or significance of their work, including any theoretical advancements or empirical contributions. It is important to acknowledge the limitations of the study briefly to provide transparency and credibility.

Following the conclusion, the **Policy Implications** paragraph should clearly articulate practical or managerial recommendations based on your findings. This may include guidance for policymakers, industry stakeholders, regulators, or practitioners relevant to your research topic. Specify how your results can inform decision-making, improve practices, or shape policy frameworks. When appropriate, discuss how your findings support or challenge existing policies or propose new strategies to address identified issues. Additionally, authors may include suggestions for future research that could build on their work or address remaining gaps.

By combining these elements, this section not only reinforces the value of your research but also demonstrates its real-world relevance and potential impact.

**Acknowledgements (If applicable)**

Use this section to briefly acknowledge any financial support, grants, institutional assistance, or contributions from individuals who are not listed as authors but helped in the research or preparation of the paper. Avoid including acknowledgements to anonymous reviewers or editors here. Keep the text concise (typically 2–4 sentences). ***If you have no acknowledgements, you may omit this section***.

**Example:**  
The authors gratefully acknowledge the financial support from the National Research Council under grant number NRC-2024-001.

**Conflict-of-Interest Statement**

Disclose any potential conflicts of interest that could be perceived as influencing the research or its interpretation. This includes financial interests, personal relationships, or affiliations. If no conflicts exist, authors must explicitly state this. Transparency is essential to maintain the integrity of the research.

**Example:**

**Conflict-of-Interest Statement**

The authors declare that they have no conflicts of interest relevant to this study.

# References

*All sources cited in the text* ***must be included in the reference list****, and vice versa. Please follow* ***APA 7th edition*** *formatting rules strictly.*

**Examples of Properly Formatted References:**

* **Journal Article**  
  Khan, M. E., & Karim, R. (2023). Green finance and emerging economies: A panel data approach. Journal of Sustainable Finance, 12(4), 220–239. https://doi.org/10.1234/jsf.2023.0445
* **Book**  
  Sachs, J. D. (2015). The age of sustainable development. Columbia University Press.
* **Book Chapter**  
  Karim, R., & Devi, S. (2024). Digital transformation and green innovation. In A. Rahman (Ed.), Technology and sustainability in the digital era (pp. 55–78). IGI Global.
* **Conference Paper**  
  Alam, M. J., & Hossain, S. (2022, July). Impact of fintech on rural banking in South Asia. In Proceedings of the International Conference on Innovation in Business and Technology (pp. 112–118).
* **Website**  
  World Bank. (2022). World development indicators. <https://data.worldbank.org>

# Appendices (if applicable)

## Appendix A: List of Questionnaires

## Appendix B: Case Study Descriptions

***NB:*** *All authors are requested to follow this template. However, they can add any significant section or subsections (like, Theoretical Framework/Limitations and Future Guidelines). The manuscript should not be more than 9,000 words.*