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Firstname Lastname1, Firstname Lastname2, Firstname Lastname2, \*

1Department, Institution, City, Country

2Department, Institution, City, Country

Email address:

email1@authorname.com (Author Name1), email2@authorname.com (Author Name2), email3@authorname.com (Author Name3)

\*Corresponding author

ORCID:

ORCID1 (Author Name1), ORCID2 (Author Name2), ORCID3 (Author Name3)

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Abstract: The abstract should be a concise single paragraph, ranging from 150 to 300 words and should not include any reference citations or footnotes. It should provide a brief overview of research problem, purpose/general objective, method, result and conclusion. It is important to ensure that the abstract presents an objective summary of the article body. Inclusion of results that are not substantiated in the main text should be avoided. Abstract should be standalone summary of the whole research and as such all abbreviations and acronyms used should be written in full in their first instance.

Keywords: Keyword1, Keyword2 … Keyword8 (*Provide 3-8 relevant keywords or phrases for complex words that represent the main content of the article. These keywords should be specific to the article and commonly used within the subject discipline for indexing purposes.*

1. Introduction

In the Introduction section ought to cover brief background of the study; the purpose and rational of the research; research problem. Provide accurate intext citation. Consider using sub sections if necessary for clarity and organization. Abbreviations and acronyms used in the text must be defined in full at their first mention in the text.

2. Literature Review

The article should be written in English. An article should be between 6 and 25 pages, and exceed 2000 words. For original research articles, it should include the headings Introduction, Materials and Methods, Results, Discussion and Conclusions. Other types of articles can be written with a more flexible structure.

2.1. Headings Level 2

The headings or subheadings should be numbered consecutively. Each headings or subheadings should not exceed 3 lines. There should be at least 2 subheadings under each heading but no more than 5 subheadings under one heading.

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Equations and Formulas: Please use either the Microsoft Equation Editor or the MathType add-on when including equations. All equations should be consecutively numbered using Arabic numerals within parentheses, such as (1), (2), (3)...Please ensure the formulas and equations are editable, and include them in the text. Ensure clear presentation of formulas and equations, with proper symbol definitions.

Yit = βO+β1Xit+β2Zit+β3Uit+εit………………………………………………………….…………………………….…………. (1)

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**Figure 1.** Figure caption.

Nyamweya and Obuya (2023)

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**Table 1.** Table caption.

|  |  |
| --- | --- |
| Column 1 | Column2 |
| Row1 | R1 |
| R2 | R2 |
| R3 | R3 |
| R4 | R4 |
| R5 | R5 |
| R6 | R6 |

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The methodology should cover research philosophy, research design, target population, sampling design, data collection process, data analysis and presentation. The methodology section should provide comprehensive details to enable other researchers to replicate the study and further expand upon the published results. Consider using subsections with appropriate headings to enhance clarity and organization.

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The results section should provide an accurate and concise description of the findings, and the resulting conclusions that can be inferred from the findings. The results should be objective avoiding any fabrication or improper manipulation of data. Where applicable, results of statistical analysis should be included in the text or as tables and figures.

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In this section, authors are advised to provide a thorough analysis of the results and make comparisons with relevant literature, not a short summary or conclusion. Avoid tables and figures in the discussion of findings

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The conclusion section should articulate the main findings of the article, emphasizing its significance and relevance. Authors to avoid including tables and figures in the conclusion.

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Obuya, M. O. & Olweny, T. (2017). Effect of Bank’s Lending Behaviour on Loan Losses of Listed Commercial Banks in Kenya. *International Journal of Management and Commerce Innovations*, 5(1),135-144. doi: 10.11648/j.ijmsa.20221103.12

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Cozby, P. C., Bates, S. C. *Methods in behavioral research*. New York, NY: McGraw Hill; 2012.