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**TITLE OF RESEARCH *(maximum 20 words)***

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**ABSTRACT**

|  |
| --- |
| While writing abstract, following items should be written within 250 words.  Purpose: ………………………………………………………………..................  Design/ Method/ Approach: ………………………………………………………..  Findings: ……………………….  Research limitations: …………………..  Practical implications: ……………… |

**1. Introduction**

xxxxxxxxxxxxxxxxxxxxxxxx (xxxxx, 2017; xxxxx and xxxxx, 2016; xxxxxx et al, 2016) xxxxxxxxxxxxxxxxx. Xxxxxxxxx. Xxxxxxxxxxxxxxxxxxxxxxxxx. Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx. Xxxxxxxxx. Xxxxxxx. Xxxxxxxxxxxxxxxxxxxxxxxxxxx.

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The aim of this study is xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx. The remaining sections of this research are designed as follows: Section 2 defines xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx; Section 3 focuses on xxxxxxxxxxxxxxxxx; Section 4 anslyses xxxxxxxxxxxxxxxxxxxxx and Section 5 represents conclusion which includes future research directions.

**2. Literature Review**

*2.1 xxxxxxxxxxxxxx*

xxxxxxxxxxxxxxxxxxxxxxxx (xxxxx, 2017; xxxxx and xxxxx, 2016; xxxxxx et al, 2016) xxxxxxxxxxxxxxxxx. Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.

*2.2 xxxxxxxxxxxxxx*

xxxxxxxxxxxxxxxxxxxxxxxx (xxxxx, 2017; xxxxx and xxxxx, 2016; xxxxxx et al, 2016) xxxxxxxxxxxxxxxxx. Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.

*2.3 xxxxxxxxxxxxxx*

xxxxxxxxxxxxxxxxxxxxxxxx (xxxxx, 2017; xxxxx and xxxxx, 2016; xxxxxx et al, 2016) xxxxxxxxxxxxxxxxx. Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.

**3. Research Model and Hypotheses**

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.

**H1:** xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

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**H2:** xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.

**H3:** xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx:

Fig. 1. Research conceptual model.

**4. METHODOLOGY**

*4.1 Sampling*

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

*4.1 Measurement*

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

**5. Data Analysis and Results**

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx.

*5.1 Descriptive Statistics/Other*

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx (Table 1).

Table 1: xxxxxxxxxxxxxx

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| --- | --- | --- | --- |
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*5.2 Measurement Model/Other*

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx (Table 2).

Table 2: xxxxxxxxxxxxxx

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*5.3 Structural Model/Other*

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

**6. Discussion and implications**

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**7. Conclusion**

Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

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Hair, J.F., Ringle, C.M. and Sarstedt, M., 2011. PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice*, *19*(2), pp.139-152. [[PDF](https://s3.amazonaws.com/academia.edu.documents/42526295/Hair_et_al_2011.pdf?AWSAccessKeyId=AKIAIWOWYYGZ2Y53UL3A&Expires=1517076899&Signature=%2BNj0OJIWrPwPzF8Kjw1xW%2FWGII8%3D&response-content-disposition=inline%3B%20filename%3DJournal_of_Marketing_Theory_and_Practice.pdf)]

**(References in APA Style. While writing references, use Harvard Referencing Style. After writing reference, mention the link of Abstract, CrossRef or DOI, PDF through link.)**

**Appendix**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | *Frequency* | *Percent* |
| *Experience level*  *(in years)* | *1-5* | 2 | 2.0 |
| *5- 10* | 27 | 27.3 |
| *11- 15* | 62 | **62.6** |
| *Above 16* | 8 | 8.1 |
| *Total* | 99 | 100.0 |
| *Age* | *less30* | 2 | 2.0 |
| *30 – 39* | 34 | 34.3 |
| *40 – 49* | 57 | **57.6** |
| *50 above* | 6 | 6.1 |
| *Total* | 99 | 100.0 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | | *Frequency* | *Percent* |
| *Education* | *Diploma* | 2 | 2.0 |
| *Bachelor* | 21 | 21.2 |
| *Master* | 67 | **67.7** |
| *Doctorate* | 9 | 9.1 |
| *Total* | 99 | 100.0 |
| *Gender* | *Male* | 94 | **94.9** |
| *Female* | 5 | 5.1 |
| *Total* | 99 | 100.0 |

*Table : Describes the demographic profile of the respondents*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Construct | Cronbach's Alpha | Composite Reliability (CR) | Average Variance Extracted (AVE) | R2 |
| xxxxxxxxxx | 0.980 | 0.982 | 0.808 |  |
| xxxxxxxxxxx | 0.851 | 0.930 | 0.870 |  |
| xxxxxxxx | 0.976 | 0.970 | 0.840 |  |
| xxxxxxxxxx | 0.927 | 0.965 | 0.932 |  |
| xxxxxxxxxxx | 0.984 | 0.985 | 0.850 |  |
| xxxxxxxxxxxxxxxx | 0.714 | 0.874 | 0.777 | **0.976** |

*Table : Reliability and convergent validity*

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | BM | MO&G | BS | CFIC | MFIC | TFIC | PROD | PROF | MS |
| BM | **0.933** |  |  |  |  |  |  |  |  |
| MO&G | 0.892 | **0.966** |  |  |  |  |  |  |  |
| BS | 0.844 | 0.906 | **0.917** |  |  |  |  |  |  |
| CFIC | 0.866 | 0.915 | 0.974 | **0918** |  |  |  |  |  |
| MFIC | 0.722 | 0.890 | 0.959 | 0.950 | **0.945** |  |  |  |  |
| TFIC | 0.796 | 0.894 | 0.943 | 0.956 | 0.948 | **0.958** |  |  |  |
| PROD | 0.813 | 0.918 | 0.973 | 0.968 | 0.981 | 0.948 | **0.945** |  |  |
| PROF | 0.705 | 0.776 | 0.874 | 0.887 | 0.848 | 0.830 | 0.878 | **0.881** |  |
| MS | 0.823 | 0.925 | 0.976 | 0.974 | 0.980 | 0.964 | 0.982 | 0.887 | **0.928** |

*Table : Discriminant validity*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Effect | Path | β | T-stat. | Level of Sig. | Result |
| Direct | IV → DV | 0.204 | 2.365 | 0.108 | **Not Supported** |
| Direct | IV → Mediating Variable | 0.974 | 290.572 | 0.000 | **Supported** |
| Direct | Mediating Variable → DV | 0.788 | 9.134 | 0.000 | **Supported** |
| Indirect | IV → Mediating Variable → DV | 0.963 | 175.067 | 0.000 | **Supported** |

*Table : Results of Hypotheses*

**Research Questionnaire**

*(This is for only academic research & no intention to disclose any personal information)*

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