

VILNIUS GEDIMINAS TECHNICAL UNIVERSITY

FACULTY OF BUSINESS MANAGEMENT

DEPARTMENT OF MANAGEMENT

Student‘s Name, Surname

**TITLE OF BACHELOR‘S DEGREE FINAL WORK**

Bachelor‘s degree final work

Business Management study programme, state code XXXXXXXXX

Marketing Management specialisation

Business study field

Vilnius, 20XX

VILNIUS GEDIMINAS TECHNICAL UNIVERSITY

FACULTY OF BUSINESS MANAGEMENT

DEPARTMENT OF MANAGEMENT

APPROVED BY

Head of Department

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Signature)

prof. dr. Renata Korsakienė

(Name, Surname)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Date)

Student‘s Name, Surname

**TITLE OF BACHELOR‘S DEGREE FINAL WORK**

Bachelor‘s degree final work

Business Management study programme, state code **XXXXXXXX**

Marketing Management specialisation

Business study field

**Supervisor** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_\_\_

(Title, Name, Surname) (Signature) (Date)

**Consultant** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_

(Title, Name, Surname) (Signature) (Date)

**Consultant** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

(Title, Name, Surname) (Signature) (Date)

Vilnius, 20XX

VILNIUS GEDIMINAS TECHNICAL UNIVERSITY

fACULTY OF BUSINESS MANAGEMENT

DEPARTMENT OF MANAGEMENT

APPROVED BY

Business study field

Business Management study programme, state code XXXXXXXX

Marketing Management specialisation

Head of Department

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(signature)

prof. dr. Renata Korsakienė

(Name, Surname)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(date)

**OBJECTIVES FOR BACHELOR‘S DEGREE FINAL WORK**

20XX-XX-XX No ...............

Vilnius

For student Name Surname

**Final work title**:

Approved on November X, 20XX by Dean‘s decree No. XX

(day, Month) (year)

The Final work has to be completed by May XX, 20XX

(Day, Month) (Year)

THE OBJECTIVES:

Text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Consultants of the final degree work:

................................................................................................................................................................  
(Title, Name, Surname)

Academic Supervisor ................................ .........................................................................

(signature) (Title, Name, Surname)

Objectives accepted as a quidance for my Final work

…………………………………..

(Student‘s signature)

………………………………..

(Student‘s Name, Surname)

……………………………..…....

. (Date)

VILNIUS GEDIMINAS TECHNICAL UNIVERSITY

fACULTY OF BUSINESS MANAGEMENT

DEPARTMENT OF MANAGEMENT

Business study field

Business Management study programme, state code **XXXXXXXXX**

Marketing Management specialisation

**LABEL OF BACHELOR‘S DEGREE FINAL WORK**

20XX-XX-XX No ...............

Vilnius

Student Name, Surname

Student‘s Weighted Grade Point Average..................…...........….....…………....................

Final work title: ...............................................................................................................................................................................

Final work is seened and to a student Name, Surname

is giving a permit to defend this Final work in Commission that grant a Bachelor’s degree.

Head of Department prof. dr. Renata Korsakienė

(signature)

Academic supervisor‘s Review about

Final work

……………………

(Date)

Student.............................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................................

Evaluation of Final work …………………………………....……………………………………………….

Academic Supervisor ..................................... ...........................................

(signature) (Title, Name, Surname)

ISBN ISSN

Copies No. ………

Date ….-….-….

Vilnius Gediminas Technical University

Faculty of Business Management

Department of Management

Bachelor **Degree Studies Business Management study programme** Bachelor **Thesis**

Title ...............................................................................................................................................

Author ..........................................................................................................................................

Academic supervisor ....................................................................................................................

**Thesis language:** English

**Annotation**

……………………………………………………………………………………………...…….…………………………………………………………………………………………………………………………………….……………………………………………………………...……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………….......

…………………………………….……………………………………………………………...………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

…………………………………….……………………………………………………………...………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

…………………………………………………………………………………………………………………………………………………………………………………………………………

Structure: introduction, …………………, conclusions and suggestions, references.

Thesis consist of: … p. text without appendixes, … pictures, … tables, … bibliographical entries.

Appendixes included.

**Keywords:** …………………………………………………………………………..................

…………………………………………………………………………………………………..

ISBN ISSN

Egz. sk. ………

Data ….-….-….

Vilniaus Gedimino technikos universitetas

Verslo vadybos fakultetas

Vadybos katedra

**Pirmos pakopos studijų Verslo vadybos programos bakalauro baigiamasis darbas**

Pavadinimas...................................................................................................................................

Autorius .........................................................................................................................................

Vadovas.................... ....................................................................................................................

**Kalba:** anglų

**Anotacija**

………………………………………………….…………………………………………...………………………………………………………………………………………………………………………………………….……………………………………………………………...………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………........

…………………………………….……………………………………………………………...………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

…………………………………….……………………………………………………………...………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

…………………………………………………………………………………………………………………………………………………………………………………………………………

**Prasminiai žodžiai:** ………………..………………………………………………..................

…………………………………………………………………………………………………..

**VILNIUS GEDIMINAS TECHNICAL UNIVERSITY**

|  |
| --- |
|  |
| (Student‘s given name, family name, certificate number) |
| (Faculty) |

(Study programme, academic group no.)

**DECLARATION of authorship**

**IN the FINAL DEGREE PROJECT**

|  |  |  |
| --- | --- | --- |
|  | 20XX-XX-XX |  |

(Date)

I declare that my Final Degree Project entitled \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_is entirely my own work. The title was confirmed on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ by Faculty Dean’s order…………………………………………………………………………… (Date)

No. \_\_\_\_\_\_\_\_\_\_\_\_. I have clearly signalled the presence of quoted or paraphrased material and referenced all sources.

I have acknowledged appropriately any assistance I have received by the following professionals/advisers:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The academic supervisor of my Final Degree Project is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .

No contribution of any other person was obtained, nor did I buy my Final Degree Project.

|  |  |  |
| --- | --- | --- |
|  |  |  |
| (Signature) |  | (Given name, family name) |

**CONSENT TO THE USE OF PERSONAL DATA**

|  |
| --- |
| (Date) |

With this consent I, [name, surname] (hereinafter referred to as the Data subject) agree to the processing of my personal data for the learning purposes of other students by Vilnius Gediminas Technical University, legal entity code 111950243, address – Saulėtekio al. 11, LT-10223 Vilnius (hereinafter referred to as the Data controller). I agree to the processing of the following personal data (mark the relevant item):

name, surname, Bachelor’s final thesis;

Bachelor’s final thesis without name and surname;

name, surname, Master’s final thesis;

Master’s final thesis without name and surname.

Personal data processed for this purpose will not be transferred by the Data controller to any third parties, students will be allowed to access the final theses in the internal information system.

The personal data of the Data subject will be used for this purpose for a maximum of 5 years.

By this consent, the Data subject confirms that he / she is aware of the following rights:

* Access to his/her data and how it is processed (right of access);
* Require the rectification or, depending on the purposes of the processing of personal data, the addition of incomplete personal data (right of rectification);
* Destroy his/her data or suspend the processing of data (excluding storage) (right to destroy and right to be "forgotten");
* Require the Data controller to restrict the processing of personal data (right to restrict);
* The right to transfer data (right to transfer);
* Do not consent to the processing of personal data when such data are processed or are intended to be processed for other purposes;
* File a complaint with the State Data Protection Inspectorate.

*The Data subject has the right to withdraw his consent at any time.*

*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*[Name, surname and signature of Data subject]*

Data controller details:

Vilnius Gediminas Technical University

Legal entity code: 111950243

Address: Saulėtekio al. 11, LT-10223 Vilnius, Lithuania

Tel. (+370 5) 274 5030

E-mail: vgtu@vgtu.lt

VAT payer code: LT119502413

Data protection officer tel. (+370 5) 251 2191, e-mail: dap@vgtu.lt

**TABLE OF CONTENT**

(Should be created automatically)

[INTRODUCTION 7](#_Toc62748312)

[1. LITERATURE REVIEW 8](#_Toc62748313)

[1.1. Subtitle 8](#_Toc62748314)

[1.2. Subtitle 9](#_Toc62748315)

[2. METODOLOGY 10](#_Toc62748316)

[2.1. Subtitle 10](#_Toc62748317)

[2.2. Subtitle 11](#_Toc62748318)

[3. PRACTICAL PART 13](#_Toc62748319)

[3.1. Subtitle 13](#_Toc62748320)

[3.2. Subtitle 14](#_Toc62748321)

[CONCLUSIONS 15](#_Toc62748322)

[REFERENCES 16](#_Toc62748323)

**LIST OF FIGURES**

(Should be created automatically)

[Fig. 1. Inclusion of Green Finance 9](#_Toc62748558)

[Fig. 2. Title 11](#_Toc62748559)

**LIST OF TABLES**

(Should be created automatically)

[Table 1. Definition of Green Finance 8](#_Toc62748591)

[Table 2. Peculiarities of Type I than Type II errors 13](#_Toc62748592)

**APPENDICES**

(Should be created automatically)

[Appendix 1. Title 18](#_Toc62748618)

[Appendix 2. Title 19](#_Toc62748619)

# INTRODUCTION

**Relevance of the topic.** Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text.

**Problem –**

**Research object –**

**Aim –**

**Tasks:**

1. Task.
2. Task.
3. Task.

**Research Methods.**

# LITERATURE REVIEW (the title)

## Subtitle

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Since the references are unnumbered, citations to them in the text must identify them by authors’ names and year of publication. References should be cited in text in parentheses by giving the last name of the author and the date of publication, e.g. (Smollan, 2013). For papers by two authors e.g. (Radulescu & Banica, 2018). Papers by three and more authors should be cited by giving the last name of the first author followed by et al. and the date (note a period follows the abbreviation al.).

References are given in brackets unless the author’s name is part of the sentence, e.g. “the a-model (Ferreira, Spahr, Sunderman, Banaitis, & Ferreira, 2017)” but “according to Ferreira et al. (2017)” If a citation cites two or more papers, they should be separated by a semicolon: (Adelopo, Lloydking, & Tauringana, 2018; Skvarciany & Jurevičienė, 2017).

For references management software **must** be used (<https://www.mendeley.com/>). All the references should meet APA style 7th edition.

**Table 1.** **Definition of Green Finance**

|  |  |
| --- | --- |
| **Text** | **Text** |
| **Text** | Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text |
| **Text** | Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text |

Source: Sun (2017)

## Subtitle

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text.

**Fig. 1.** **Inclusion of Green Finance**

Source: Manners and Murray (2016)

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

# METODOLOGY (the title)

## Subtitle

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Displayed equations should be numbered consecutively, with the number set flush right and enclosed in parentheses. The equation numbers should be consecutive within the contribution:

(1)

where:

*Yi,t* denotes the independent variable in bank *i* and year *t;*

*NoBranchi,t* – number of branches in bank *i* and year *t;*

*NoATMi,t* – number of automatic teller machines in bank *i* and year *t;*

*NoInti,t* *–* number of internet banking users in bank *i* and year *t;*

*ui –* unknown intercept for each entity;

*εit –* element of an error.

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

## Subtitle

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

**Fig. 2.** **Title**each table or figure must indicate the title, data period/year, location, units of measurement (in other words: what, when, where, measurement) if applicable; the text in the table/figure must be in English

Source: designed by authors

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

# PRACTICAL PART (the title)

## Subtitle

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

**Table 2.** **Peculiarities of Type I than Type II errors**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **Text** | |
| **Text** | **Text** |
| **Text** | **Text** | Text | Text |
| **Text** | Text | Text |

Source: Salimon, Yusoff and Mohd Mokhtar (2017)

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

## Subtitle

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text.

# CONCLUSIONS

(conclusions are answers to your tasks, there can be no fewer conclusions than objectives)

1. Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text.
2. Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text.
3. Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text.
4. Text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text text ext text text text text text text text text text.

# REFERENCES

(the reference list should be created automatically using Mendeley or other citation programme)

Adelopo, I., Lloydking, R., & Tauringana, V. (2018). Determinants of bank profitability before, during, and after the financial crisis. *International Journal of Managerial Finance*, *14*(4), 378–398. https://doi.org/10.1108/IJMF-07-2017-0148

Ferreira, F. A. F., Spahr, R. W., Sunderman, M. A., Banaitis, A., & Ferreira, J. J. M. (2017). A learning-oriented decision-making process for real estate brokerage service evaluation. *Service Business*, *11*(3), 453–474. https://doi.org/10.1007/s11628-016-0315-4

Manners, I., & Murray, P. (2016). The End of a Noble Narrative? European Integration Narratives after the Nobel Peace Prize. *JCMS: Journal of Common Market Studies*, *54*(1), 185–202. https://doi.org/10.1111/jcms.12324

Radulescu, M., & Banica, L. (2018). The Profitability and Capital Adequacy in Central and Eastern European Countries in the Light of the Basel III Requirements - a Forecast Approach. *Ekonomicky Casopis*, *66*(5), 479–502.

Salimon, M. G., Yusoff, R. Z. Bin, & Mohd Mokhtar, S. S. (2017). The mediating role of hedonic motivation on the relationship between adoption of e-banking and its determinants. *International Journal of Bank Marketing*, *35*(4), 558–582. https://doi.org/10.1108/IJBM-05-2016-0060

Skvarciany, V., & Jurevičienė, D. (2017). Factors affecting personal customers’ trust in traditional banking: case of the Baltics. *Journal of Business Economics and Management*, *18*(4). https://doi.org/10.3846/16111699.2017.1345784

Smollan, R. K. (2013). Trust in change managers: the role of affect. *Journal of Organizational Change Management*, *26*(4), 725–747. https://doi.org/http://dx.doi.org/10.1108/JOCM-May-2012-0070

Sun, Q. (2017). Research on the influencing factors of reverse logistics carbon footprint under sustainable development. *Environmental Science and Pollution Research*, *24*(29), 22790–22798. https://doi.org/10.1007/s11356-016-8140-9

**APPENDICES**

**Appendix 1. Title**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Text** | | | | | |
| **Text** | | | **Text** | | |
| Text | Text | Text | Text | Text | Text |
| Text | Text | Text | Text | Text | Text |
| Text | Text | Text | Text | Text | Text |
| Text | Text | Text | Text | Text | Text |

**Appendix 2. Title**