

8th International Conference on Business Research

ICBR 2025

December 8, 2025

Organized by

Business Research Unit
Faculty of Business
University of Moratuwa
Sri Lanka

Conference Proceedings



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Conference organized by: Business Research Unit (BRU), Faculty of Business, University of Moratuwa, Sri Lanka

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8th International Conference on Business Research | ICBR 2025

“Empowering SMEs for Sustainable Economic Growth”

Small and Medium Enterprises (SMEs) form the backbone of economies worldwide, driving innovation, employment, and local development. Despite their importance, SMEs continue to face challenges such as limited access to finance, technological gaps, market volatility, and regulatory constraints. As countries pursue inclusive and sustainable development, strengthening the SME sector has become essential. This year's conference theme, *“Empowering SMEs for Sustainable Economic Growth,”* highlights the vital role of resilient and innovative SMEs in shaping robust, future-ready economies.

SMEs are not just business entities; they are engines of social progress. With the right support, resources, and digital tools, they can transform industries, uplift communities, and contribute to sustainable growth. Whether adopting digital technologies or embracing environmentally responsible practices, SMEs are increasingly leveraging innovation to overcome barriers and unlock new opportunities.

The global shift toward sustainability has heightened the need for SMEs to balance growth with environmental responsibility and social impact. Green technologies, circular economy models, and responsible supply chains are becoming central to their competitiveness. Achieving this requires collaboration among governments, academia, industry partners, and financial institutions.

This conference brings together scholars, practitioners, entrepreneurs, and policymakers to explore strategies that strengthen the SME ecosystem. By sharing research and real-world insights, we aim to shape a future where SMEs not only survive but thrive driving sustainable economic growth and broader societal well-being.

Message from the Vice Chancellor

Senior Prof. N.D. Gunawardena
Vice Chancellor
University of Moratuwa



It is with great pleasure that I extend my warmest greetings to all participants of the International Conference on Business Research (ICBR) 2025. This annual forum continues to play a vital role in fostering dialogue, advancing knowledge, and promoting collaborative research across diverse domains of business and management.

The theme for this year, *“Empowering SMEs for Sustainable Economic Growth,”* is both timely and significant. Small and Medium Enterprises form the backbone of many economies, including ours, contributing substantially to employment, innovation, and national competitiveness. In an era marked by rapid technological change, shifting market dynamics, and pressing socio-environmental challenges, empowering SMEs is essential not only for economic resilience but also for achieving long-term sustainable development.

This conference brings together scholars, industry leaders, policymakers, and practitioners to explore innovative strategies, share insights, and present research that can strengthen SME capabilities. By addressing areas such as digital transformation, access to finance, sustainable business models, human capital development, and policy reforms, ICBR 2025 creates a meaningful platform for evidence-based discussions that can shape future economic landscapes.

I commend the organizing committee for their dedication in upholding academic excellence and creating an environment that nurtures intellectual engagement. I am confident that the knowledge exchanged here will inspire impactful research, foster new partnerships, and contribute to strengthening the SME sector locally and globally.

I wish all presenters, participants, and guests a productive, insightful, and enriching conference experience. May ICBR 2025 serve as a catalyst for innovative thinking and sustainable growth in the years ahead.

Message from the Dean

Prof. G.D. Samarasinghe
Dean, Faculty of Business
University of Moratuwa



It is with great honor and sincere pleasure that I welcome you all to the 8th International Conference on Business Research (ICBR 2025), proudly organized by the Faculty of Business of the University of Moratuwa, Sri Lanka. As part of our enduring academic mission, the faculty remains strongly committed to fostering the creation, dissemination, and exchange of knowledge in the fields of Business Science, Management, Entrepreneurship, and other related disciplines. In a world that is continuously transforming, it is our responsibility to contribute meaningfully to the global dialogue on contemporary business wisdom.

This year's conference theme, *"Empowering SMEs for Sustainable Economic Growth,"* reflects the urgency and relevance of reimagining business practices in an era of unprecedented challenges. It is our belief that this theme will inspire scholars, practitioners, and industry leaders to rethink strategies that enable sustainable competitiveness and resilience in both local and international business environments. With this objective in mind, ICBR 2025 serves as a vibrant intellectual forum where academia, industry, and professionals converge to share insights, debate ideas, and propose solutions related to the evolving landscape of Industry 5.0. Further, ICBR 2025 presents an Industrial Workshop on *"Creating Value and Building Relationships through Customer Success Management,"* which will be a value adding feature to industry and practitioners.

The ICBR has become one of the faculty's most significant international events, drawing research students, academics, and experts from various parts of the world. The diverse research tracks included in this year's program embody our broad engagement with Business Science and Management research, ensuring rich and meaningful conversations throughout the conference.

I extend my heartfelt gratitude to the Vice-Chancellor, Deputy Vice-Chancellor, and the Senate Research Committee of the University of Moratuwa for their unwavering leadership and invaluable guidance, which have been instrumental in organizing this conference during these demanding times. My sincere appreciation also goes to all those who worked tirelessly behind the scenes to make this event a success. In

particular, I would like to recognize Dr. I.M.P.K. Illankoon, Director-BRU and Conference Chair; Dr. K.D.A.M. Gunawardana, Secretary-BRU and Editor-in-Chief of the conference proceedings; Ms. R.A.U.A. Ranaweera, Secretary-ICBR 2025 along with every committee member who contributed their dedication and expertise.

I am also deeply grateful to the Registrar and Bursar for providing steadfast administrative and financial support, which played a crucial role in realizing this event on the faculty's annual calendar. My appreciation further extends to the Heads of Departments, Faculty Directors, Academic and Non-Academic Staff, and all well-wishers whose cooperation and commitment were essential in bringing this conference to life.

A special note of thanks is due to our esteemed Chief Guest, Dr. W.K.H. Wegapitiya, Chairman at LAUGFS Holdings Ltd. for honoring us with his presence. I also extend profound gratitude to our distinguished Keynote Speakers, Prof. Ramin Karim, Chair Professor and Director of Centre of Intelligent Asset Management, Luleå University of Technology, Sweden and Prof. Debjit Roy, Chair Professor in Operations & Decision Sciences, Indian Institute of Management Ahmedabad, India, for graciously accepting our invitation and enriching ICBR 2025 with valuable insights.

Finally, I wish to acknowledge the Editorial Committee, Expert Reviewers, Technical Session Chairs, and of course, All Authors and Presenters whose scholarly contributions form the heart of this conference.

I wish each of you an intellectually stimulating, inspiring, and memorable experience at ICBR 2025.

Thank you!

Message from the Conference Chair

Dr. I.M.P.K. Illankoon
Director, Business Research Unit
University of Moratuwa



It is my pleasure to present this address for the proceedings of the 8th International Conference on Business Research. Since its inception in 2018, this conference has demonstrated consistent growth in both scale and scholarly strength. What began as a national platform has steadily evolved into a vibrant international forum for knowledge exchange, collaboration, and intellectual contribution. This year, the conference continues that upward trajectory, marked by a notable expansion in international editorial representation, an increased pool of international reviewers, a rise in international submissions, and a stronger presence of industry participants.

The theme of this year's conference "*Empowering SMEs for Sustainable Economic Growth*" is timely and highly relevant to the present Sri Lankan context. As the country works toward economic stabilization and long-term recovery, the importance of SMEs cannot be overstated. They remain the backbone of our economy, driving employment, innovation, and regional development. Empowering SMEs through research-driven insights, policy dialogue, and industry-academia collaboration is essential for achieving sustainable and inclusive economic growth. This conference aims to contribute meaningfully to that national imperative. This year, a total of 51 papers were submitted to the conference. Following a rigorous double-blind review process 32 papers were selected for presentation and publication in the proceedings. The quality of submissions and the depth of the review process reflect the conference's growing scholarly reputation and commitment to academic excellence.

The continued success of this conference is the result of the dedication and collaboration of many individuals and institutions. I express my sincere appreciation to the Editorial and Review Committee, Organizing Committee, Faculty Members, Administrative Staff, and Student Volunteers who have contributed their time and expertise. I also extend gratitude to our Authors and Participants, both Local and International, whose contributions enrich the academic discourse and strengthen the relevance of this conference to current economic and business challenges.

As we present the 8th Edition of the International Conference on Business Research, we remain committed to fostering a platform that promotes high-quality research, industry engagement, and meaningful dialogue. It is my hope that the insights shared through this conference will support the development of effective strategies for empowering SMEs and driving sustainable economic growth in Sri Lanka and beyond.

Thank you!

Message from the Chief Guest

Dr. W.K.H. Wegapitiya
Chairman, LAUGFS Holdings Ltd,
Sri Lanka



The theme “*Empowering SMEs for Sustainable Economic Growth*” has gained unprecedented relevance in the wake of the recent Ditwah hurricane, which has devastated vast regions of Sri Lanka. While assessments are still ongoing, it is evident that an unquantified yet substantial number of micro, small, and medium enterprises—already weakened by the prolonged economic crisis—have now been severely damaged or completely destroyed by flooding, landslides, and infrastructure collapse. This dual shock underscores the critical importance of placing SME recovery, resilience, and long-term competitiveness at the center of national economic strategy.

SMEs are not merely commercial entities; they are the backbone of Sri Lanka’s socioeconomic structure, accounting for the majority of employment, enterprise activity, and value creation. Empowering SMEs requires a structural transformation built on three foundational pillars: (1) **An enabling ecosystem** supported by streamlined regulation, accessible finance, and cluster-based infrastructure; (2) **Technology and digital integration**, enabling SMEs to leverage modern tools for efficiency and market expansion; and (3) **Enhanced market access and global orientation**, ensuring SMEs become active participants in regional and international value chains.

Drawing on international best practices and insights from my own entrepreneurial journey, the address emphasizes resilience, adaptability, and continuous learning as critical competencies for SMEs navigating both economic and natural crises. The message concludes by calling for a coordinated national response—uniting policymakers, academia, industry, and financial institutions—to reconstruct, strengthen, and future-proof the SME sector. Only through such a collaborative, innovation-driven approach can Sri Lanka achieve sustainable and inclusive economic growth in the post-disaster environment.

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Conference Programme

Time	Activity
	Venue: Rupert Peiris Auditorium
8.00 am – 8.50 am	Arrival of Guests and Registrations
8.50 am – 9.00 am	Lighting Traditional Oil Lamp and National Anthem
9.00 am – 9.30 am	Research Week 2025 Inauguration
9.30 am – 9.35 am	Welcome Address by Dr. I.M.P.K. Illankoon <i>Conference Chair, Director-BRU, UOM</i>
9.35 am – 9.40 am	Address by Prof. G.D. Samarasinghe <i>Dean-FOB, UOM</i>
9.40 am – 9.45 am	Address by Prof. D.P. Chandrasekara <i>Deputy Vice Chancellor, UOM</i>
9.45 am – 10.00 am	Address by the Chief Guest, Dr. W.K.H. Wegapitiya <i>Chairman, LAUGFS Holdings Ltd, Sri Lanka</i>
10.00 am – 10.45 am	Tea Break & Networking
10.45 am – 11.45 am	Industrial Workshop on “Creating Value and Building Relationships through Customer Success Management”
11.45 am – 12.15 pm	Keynote Address – 1 by Prof. D. Roy <i>Founding Co-chair, Centre for Transportation and Logistics Operations and Decision Sciences Area, Indian Institute of Management Ahmedabad, India</i>
12.15 pm – 12.45 pm	Keynote Address – 2 by Prof. R. Karim <i>Chair Professor & Director of Centre of Intelligent Asset Management, Luleå University of Technology, Sweden</i>
12.45 pm – 1.00 pm	Vote of Thanks and Presentation of the Token of Appreciation by Dr. K.D.A.M. Gunawardana <i>Secretary-BRU, UOM</i>
Venue: Faculty of Business (FOB)	
1.00 pm – 2.00 pm	Lunch Break
2.00 pm – 4.30 pm	Technical Sessions 1, 2, & 3 (in Room FD1, FD3, & Auditorium-2 at FOB)
4.30 pm – 5.00 pm	Award Ceremony (at Auditorium 2-FOB)

Keynote Address 1

Prof. D. Roy

Professor of Operations Management

Founding Co-chair,

Centre for Transportation and Logistics

Operations and Decision Sciences Area

*Indian Institute of Management Ahmedabad,
India*



Biography: Debjit Roy is a Chair Professor in the Operations and Decision Sciences area at the Indian Institute of Management Ahmedabad (IIMA), India. He holds a Ph.D. in Industrial Engineering with a major in Decision Sciences/Operations Research and a minor in Computer Science, and an M.S. in Manufacturing Systems Engineering from the University of Wisconsin, Madison. He also earned an M.Sc. (Eng) from the Indian Institute of Science, Bangalore. He is a visiting professor at the Rotterdam School of Management, Erasmus University, and the Stephen M. Ross School of Business at the University of Michigan, contributing to both teaching and research in the fields of operations and logistics. At IIMA, he serves as Chair of the Research and Publications Office and is the Founding Co-Chair of the Centre for Transportation and Logistics Operations.

Title: Leveraging Data, Digital Technologies, and AI to Sustain Business and Stay Competitive: An SME Perspective

Abstract: Small and Medium-Sized Enterprises (SMEs) face a distinctive set of challenges in 2025, regardless of their geographical location. The shortage of working capital, rising operational costs, lack of processes to scale operations, volatility in supply chains, and lack of modernization in their business processes, among other challenges, are limiting their competitiveness. In particular, traditional decision-making for SMEs, which is typically reactive in nature and based on historical data, results in a significant loss of productivity. This introduces significant delays in decision-making. However, nowadays, we have technologies such as Computer vision, Internet of Things (IoT), and robotic systems that are used to gather detailed real-time data to make dynamic decisions. These new data sources provide opportunities for SMEs. We provide an overview of prominent digital technologies across four key SME businesses: manufacturing, warehousing, trucking, and restaurants, as well as other emerging areas. We discuss research questions that can be addressed using new data sources, along with the methodological approach and managerial insights that may result. In particular, digital

technologies can enhance the tracking and tracing of objects, equipment, and personnel, providing rapid alerts that enable managers to make real-time decisions and optimize asset utilization, uptime, and profitability.

Keynote Address 2

Prof. R. Karim

*Chair Professor & Director,
Centre of Intelligent Asset Management,
Luleå University of Technology, Sweden*



Biography: Ramin Karim is a Professor of Operation and Maintenance Engineering at Luleå University of Technology, Sweden and serves as the Director of the Centre for Intelligent Asset Management. With 15 years of experience in the IT industry following his degree in Computer Science, he brings significant expertise to the field. He oversees the eMaintenance LAB; an applied research and innovation laboratory focused on Industrial AI and eMaintenance. His research interests span data analytics and predictive technologies, with strong relevance to the operation and maintenance of industrial assets.

Title: Tech-driven Engineering Asset Management

Abstract: As engineering assets grow in complexity and strategic importance, traditional maintenance and asset management paradigms are being rapidly redefined by emerging technologies. This talk explores how digital transformation—powered by AI, Quantum, IoT, digital twins, and advanced analytics—is reshaping the way organisations plan, monitor, and optimise their asset portfolios.

Technical Session 1: Economic, Financial, and Market Dynamics

Session Chairs:

1. Prof. C. Liyanagamage, Department of Accounting and Finance, The Open University of Sri Lanka
2. Dr. N.S. Nanayakkara, Department of Finance, University of Sri Jayewardenepura

Paper ID	Paper Title and Author/s
21	SYSTEMATIC LITERATURE REVIEW ON DEVELOPING A DECISION SUPPORT FRAMEWORK TO MINIMIZE LOSS MILEAGE AND ITS IMPACT IN SRI LANKA'S FMCG TRANSPORTATION SECTOR: A CASE-BASED DELPHI-ISM APPROACH <i>N.G.S.I. Sahasraka and J. Wijayanayake</i>
22	GLOBAL PATTERNS IN INNOVATION AND THEIR IMPLICATIONS FOR DEVELOPING ECONOMIES: A CASE FOR SRI LANKA <i>P.A.U.S. Rupasinghe, D.N. Wijendra, T.S. de Silva, and A. Gunawardana</i>
27	THE IMPACT OF FINTECH ADOPTION AND GREEN BANKING PRACTICES ON BANK SUSTAINABILITY PERFORMANCE: GREEN FINANCING AS A MEDIATOR <i>S. Suruthishagaran, M.A.D.M.O. Munasinhe, and S. Rajakarunanayake</i>
47	FACTORS INFLUENCING ADOPTION OF QR CODE PAYMENT SYSTEM: A STUDY BASED IN NORTHERN PROVINCE, SRI LANKA <i>D. Dhanushika, S. Paventhiran, A. Jenstana, and G.N. Kuruppu</i>
48	ANALYZING THE KEY DETERMINANTS OF PROPENSITY TO CREDIT CARD DEFAULT AMONG MOBILE BANKING APP USERS IN SRI LANKA <i>I.K. Liyanagamage, W.T.L. Jayarathna, Y.D.M. Jayakaduwa, W. Jayalath, and G.N. Kuruppu</i>

Paper ID	Paper Title and Author/s
49	PSYCHOLOGICAL AND SOCIAL DETERMINANTS OF REPEATED INVESTMENT IN PYRAMID SCHEMES AMONG GEN Z AND MILLENNIALS IN SOUTHERN PROVINCE OF SRI LANKA <i>V.K.H.T. Vitharana, Y.D. Mahawanshakkara, G.P.S. Sanjeewa, and G.N. Kuruppu</i>
50	BEHAVIOURAL INTENTIONS TOWARD NEO-BANKING ADOPTION IN SRI LANKA: ANALYZING INSTITUTIONAL PERSPECTIVE <i>L.P.A.M. Hirushan, K.A.C. Navodya, G.J.V.P.K. Hansinee, W.M.P.K. Weerasinghe, and G.N. Kuruppu</i>
52	INVESTMENT OPPORTUNITIES AND GROWTH PATHWAYS IN SRI LANKA'S LAPIDARY SECTOR: FINANCING, POLICY, AND FUTURE COMPETITIVENESS <i>R.R.A.W.M.T.P. Pitawala, W.V.T. Ariyaratna, H.M.C.S.N. Herath, G.N. Kuruppu, N. Dushyantha, and C. Jaliya</i>
55	EVALUATING THE IMPACT OF CENTRAL BANK COMMUNICATIONS ON EXCHANGE RATES: THE CASE OF SRI LANKA <i>G.K.S. Perera and T.S. de Silva</i>
57	FINANCIAL INNOVATION, GENDER, AND CREDIT ACCESS: EVIDENCE FROM GHANAIAAN MICROENTERPRISES <i>J.A. Thorson and S. Andoh</i>

Technical Session 2: Social, Organizational, & Human Development Studies

Session Chairs:

1. Prof. L.V.K. Jayathilake, Department of Commerce and Financial Management, University of Kelaniya
2. Dr. H.L. Liyanage, Department of Management of Technology, University of Moratuwa

Paper ID	Paper Title and Author/s
3	EFFECT OF TRAINING APPROACHES ON PROJECT PERFORMANCE AND CAREER SUCCESS OF EMPLOYEES IN TECHNOLOGY-DRIVEN SERVICES <i>H. Wimalasuriya and V. Wickramasinghe</i>
9	LABOUR MARKET AND TRAINING NEEDS ANALYSIS FOR THE CONSTRUCTION EQUIPMENT TECHNICIAN SECTOR IN SRI LANKA <i>U. Sivachelvy, K.Y. Nimsara, S. Maduwantha, H.N. Vithanaarachchi, and G.K. Wijekoon</i>
11	PERFORMANCE OF UNIONIZED EMPLOYEES UNDER COLLECTIVE BARGAINING AGREEMENTS: THE ROLE OF HRM PRACTICES, EMPLOYEE AND FIRM CHARACTERISTICS <i>K.L.B. Karavita and V. Wickramasinghe</i>
16	EFFECTS OF ORGANIZATIONAL POLITICS ON DECISION-MAKING AND PROJECT PERFORMANCE IN PROJECT-BASED ENVIRONMENTS <i>M.D.M. Ariyawansha and V. Wickramasinghe</i>
18	SUSTAINABLE GROWTH OF A FIRM THROUGH CIRCULAR ECONOMY PRACTICES: DISCLOSING THE CASE OF AGRI-FOOD PROCESSING SECTORS IN THE NORTH WESTERN PROVINCE <i>D.D.Y.T. Dangalla, P.C. Abeyesiriwardana, U.K. Jayasinghe-Mudalige</i>
24	OPERATIONALIZING A RELATIONSHIP-CENTRIC MODEL OF HIGH-PERFORMANCE CULTURE: A CONCEPTUAL PRECURSOR FOR SCALE DEVELOPMENT <i>G.G.T.Y. Gunathilake and S.D. Jayasooriya</i>

Paper ID	Paper Title and Author/s
28	APPLICATIONS OF SUSTAINABLE PRACTICES IN MARITIME LOGISTICS SECTOR <i>C.M.U.D. Silva and C.A. Kavirathna</i>
33	THE IMPACT OF SOCIAL-PSYCHOLOGICAL FACTORS ON THE BEHAVIOURAL INTENTION TO USE CHATBOTS OF SYSTEMATICALLY IMPORTANT BANKS IN SRI LANKA: PERCEIVED TRUST IN TECHNOLOGY AS A MEDIATOR <i>K.G.G.R. Kande Gedara, S. Rathnayake, I. Kanchana, B. Lasindu, and S. Rajakarunanayake</i>
38	FRAMEWORK DEVELOPMENT FOR EFFECTIVE NEW ZEALAND SME OPERATIONS MANAGEMENT IN AN INCREASINGLY DIVERSE WORKPLACE <i>V.P.P. Jayawardane and J. Noman</i>
42	BARRIERS TO WOMEN ENTREPRENEURS IN SMES: LABOUR LAWS AND MARKET ACCESS IN SRI LANKA <i>V.P.T. Jayawardane, T.B. Abeysekara, and G.D. Samarasinghe</i>
43	BRIDGING EDUCATION AND EMPLOYMENT: A DIGITAL CAREER GUIDANCE ECOSYSTEM FOR SRI LANKAN YOUTH <i>M.D.P. Peiris, M.M. Buhari, and H.P. Shanmugapandian</i>
51	RELATIONAL FINANCE AND COMMUNITY-BASED LENDING: RESILIENCE AND LIMITATIONS IN GALLE'S MARINE TOURISM SECTOR <i>F. Rishdha, D. Jeyakumar, M. Sajir, and G.N. Kuruppu</i>

Technical Session 3: Technical & Technological Innovations

Session Chairs:

1. Dr. A.L.A.R.R. Thanuja, Department of Computational Mathematics, University of Moratuwa
2. Mr. C.M. Suwandaarachchi, Department of Management of Technology, University of Moratuwa

Paper ID	Paper Title and Author/s
7	AI-POWERED JOB MATCHING SYSTEM FOR JOB SEEKERS AND RECRUITERS <i>P. Uruthiran, M.S.M.S. Shibly, N.D. Wattegedara, and A.M.G.T.D. Wijethunga</i>
12	ANALYTICS-LED DIGITAL INTERNSHIP MANAGEMENT PLATFORM FOR INDUSTRY-UNIVERSITY COLLABORATION <i>H.G.N.K. Ekanayake, M.M. Buhari, and M. Wijesekara</i>
23	BRIDGING THE GAP: AN NLP-BASED COMPARATIVE ANALYSIS OF COMMERCE STREAM DEGREE AND PROFESSIONAL QUALIFICATION CURRICULA IN SRI LANKA <i>W.S.R. Fernando, T. Kabilashika, A. Gunawardana, and U. Ranaweera</i>
25	INNOVATIVE ENERGY RECOVERY SYSTEM DESIGN FOR LOCOMOTIVES: ADVANCING TECHNOLOGY MANAGEMENT FOR SUSTAINABLE RAIL TRANSPORTATION <i>H.K.K.K. Madhumal, L.U. Subasinghe, J.G.A.S. Jayasekara, and N.C. Sapumanage</i>
30	THE INFLUENCE OF ARTIFICIAL INTELLIGENCE ON CONSUMERS' IMPULSE BUYING BEHAVIOR IN ONLINE <i>D.S.D. Hewapathirana and H.R.A.T. Ranaweera</i>
32	BENCHMARKING COMPARISON BETWEEN SERVERLESS VS. VM-ARCHITECTURES FOR AI WORKLOADS <i>H.T.V. Fernando and J. Wijayanayake</i>
37	TRUST AND SITUATIONAL AWARENESS IN COCKPIT AUTOMATION: IMPACTS ON PUNCTUALITY AND EFFECTIVENESS IN AIRLINE OPERATIONS <i>P. Tretten, P. Illankoon, and J. Löw</i>

Paper ID	Paper Title and Author/s
44	A COMPARATIVE STUDY OF SARIMA AND PROPHET MODELS FOR FORECASTING TOURIST ARRIVALS TO SRI LANKA <i>P.G.S. Upeksha and H.G.G. Kaushalya</i>
45	ANALYSIS OF SEASONAL AND SPATIAL PATTERNS OF PM2.5 IN SRI LANKA USING SATELLITE-DERIVED DATA <i>K.R. Thamodya, S.M. Dassanayake, and V.M. Jayasooriya</i>
54	THE ROLE OF ARTIFICIAL INTELLIGENCE IN ENHANCING LOAN RECOVERY STRATEGIES IN SRI LANKA <i>N. Hansika, V. Bandarathilaka, U. Madumal, W. Weerasinghe, and G.N. Kuruppu</i>