REGULATIONS
OF THE EKA UNIVERSITY OF APPLIED SCIENCES ON THE REQUIREMENTS FOR DRAFTING INDEPENDENT, STUDY, PROJECT AND FINAL THESES

Riga, 2025

FORMATTING REQUIREMENTS

1. The requirements for the formalization of papers are binding and apply to the papers specified in the regulations 'Regulations on Preparation and Defense of Study Papers, Project Papers And Theses at the Eka University of Applied Sciences' and 'Regulations on Practice' (hereinafter referred to as Regulations).

2. The Assignment shall be presented in computer typesetting, size A4 (210 x 297 mm).

3. Page margins: top - 3 cm; bottom-2 cm, left side-3 cm; right side- 2 cm.

4. Text formatting: Times New Roman font with line spacing: 1.5 lines, 12 pt font size, aligned (justified) on both sides, 6 pt space between paragraphs.

5. **Titles of sections** (Introduction, Content, Conclusions and recommendations, Bibliography) and **subsections** (Analytical literature review, Methodology, Case Study, Results and the section on practical reviews) are written with capital letters, using the following settings: Times New Roman, 14 pt, Bold, centered, Spacing before: 0 pt, Spacing after – 12 pt.

6. Each section and subsection starts on a new page.

7. Each subsection's (Analytical literature review, Methodology, Case Study, Results) The last page must be filled with text with at least 70% content.

8. **The titles of sections** (1.1, 1.2, etc.) and **subsections** (1.1.1, 1.1.2, etc.) are written in lowercase letters (except for the first letter), using the following settings: Times New Roman, 12 pt, Bold, centered, Spacing before: 6 pt, Spacing after – 6 pt.

9. Distance between the titles of sections, subsections, chapters and subchapters is one row. . It is not allowed to write text between titles of section and subsection.

10. The title of section or subsection cannot be the same as the title of Thesis.

11. Titles of sections and subsections are created as specified in the relevant Regulations and those do not change.

12. Titles shall not be underlined.

13. The volume of each subsection should be at least 1,5 page. If the volume is shorter than subsection is not allowed.

14. It is possible to make small titles for better text structure. These small titles are not allowed to be included in the Table of Content. Titles are written using following settings: *Times New Roman*, 12 pt, Bold, left.

15. Other pages in the text (according to the type of paper, such as title page, heading, annotation, etc.) are formatted according to the instructions in the relevant Regulations Annexes.

16. **Pages are enumerate**d with Arabic numerals, in the **right bottom corner of the page**, using following settings: *Times New Roman*, 11 pt. The first page in the Assignment is the title page, but the title page, Assignment assessment sheet, author's declaration, abstract pages and the table of content are not enumerated, although they are included in the total number of Assignment pages.

17. **Table of contents** is created automatically using the available program functions. For example, using Microsoft Word, the table of contents is created using the following algorithm:

   - When creating the title text, it should be written in lowercase letters (only the first letter capitalized). The other formatting elements are created using styles (*Styles*).

   - Select separately the title of each chapter and subchapter (for instance, Introduction, Analytical literature review, Theoretical part, Practical part, Conclusions and recommendations, Bibliography) and in the tab **Home**, group **Styles** click on the style **Heading 1**. Each heading style must be modified according to the formatting requirements.

   - Select the title of each section separately (1.1, 1.2, etc.) and in the tab **Home**, group **Style**s click on the style **Heading 2**.

   - If the Assignment contains more subdivisions (1.1.3, 1.2.1, etc.) use the style **Heading 3**.

   - After the entering all the titles, click where you want to insert the Table of contents.

   - In the References group Table of contents click on the Table of contents and then click on the necessary style of the Table of contents.

   - If titles or other entries in the Table of contents have been added or removed, the Table of contents can be updated, using the options **Update page numbers** or **Update entire table**.

   The table of contents must be formatted starting with the Introduction (annotations, guarantees, etc. do not need to be included). If the work has appendices, the table of contents must end with the title "Annexes" (after the list of used literature and information sources) and the first page where the appendices begin must be indicated. The titles of the appendices are not shown in the table of contents.

Formatting of the text content: Font Times New Roman; font size 12 pt; line spacing: 1 pt (Line spacing: 1 line), space between paragraphs 6 pt (Spacing after: 6 pt). An example of the content, corresponding to the sections of the final paper, is included in Appendix 2.

18. Division of the text in several subsections shall be avoided at all times. It is advisable to create not more than three levels of subdivision (1.1.1, 1.2.1, etc.).

19. **TABLES.** Tables shall be enumerated. The number and title of the table shall be written using 12 pt font size, aligned left, spacing before – 6 pt, spacing after – 6 pt.). Next to the title in brackets the source of the information presented in the table is given. Text in the table shall be written using at least 8 pt and not more than 12 pt font size. In the first row the titles of columns which are highlighted in Bold shall be inserted. Reference to a table in the text: (Table 1) There is one empty row between the text and the title of the table, as well as after the table. Example of table formatting:

Table 5.1 Title of the Table (Source: author's collection)

Text.	**Text.**	**Text.**	**Text.**
Text.	Text.	Text.	Text.
Text.	Text.	Text.	Text.
Text.	Text.	Text.	Text.

Tables can be enumerated using numbers in a row throughout the whole Assignment (i.e. Table 1, Table 2...., Table 25) or assigning numbers within each chapter separately. For example, in the Analytical literature review the tables shall be enumerated 1.1, 1.2 etc., but in the Results-3.1. 3.2, etc.

20. **TEXT LISTING** Text listing shall be formatted according to the template:
   – Text text text
   – Text text text
   – Text text text

   or

   1. Text text text
   2. Text text text
   3. Text text text

   or

- Text text text
- Text text text
- Text text text

21. **FIGURES.** Figures shall be enumerated. The title of the figure shall be written after the figure, using 12 pt or 11 pt font size and centered. Next to the title in brackets the source of the information presented in the figure is given. All figures shall be provided in good quality (if necessary use Paste special function). Reference to a figure in the text: (Figure 1). There is one empty row between the text and the figure, as well as after the title of the figure. Example of figure formatting:
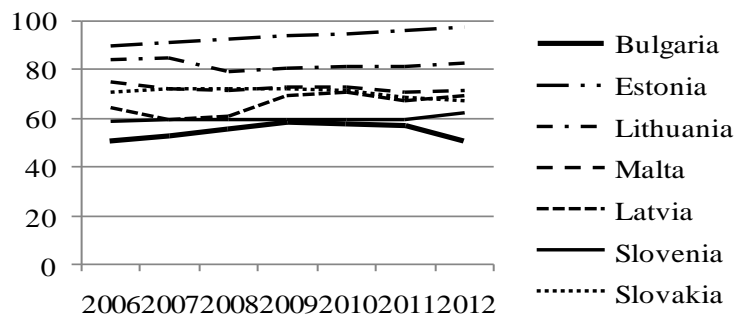

Figure 5.1. Title of the figure (Source: author's compilation of data by the ECB (ECB 2014))

Figures may be enumerated using sequential numbers throughout the whole Assignment (i.e., Figure 1, Figure 2,... Figure 25, etc.) or assigning numbers within each chapter separately. For example, in the Analytical literature review the figures shall be enumerated with 1.1, 1.2 etc., but in the Results-3.1. 3.2, etc.

22. **FORMULAE.** Formulae shall be written using Equation Editor. Formatting guidelines: 10 pt font size for letters and numbers, centered, enumerated with a number in round brackets. Formulae numbering shall be placed to the right. All symbols shall be explained. Reference to a formula in the text: (Formula 1). There is one empty row between the text and the formula, as well as after the formula. Example of formula formatting:

$$RI_i = \frac{E(ROA) + CAP}{StDev(ROA)} \tag{1}$$

where
   RI_i is i-the value of the bank's risk index:
   $E(ROA)$ is expected assets profitability value;
   CAP is the ratio of equity to assets;

StDev(ROA) is ROA standard deviation (σ).

23. **BIBLIOGRAPHY** shall be inserted at the end of the Assignment. Sources in the Bibliography shall be given in an alphabetical order by the first letter of the author's last name regardless of the source type. If the author of the source is not clearly indicated (e.g., for electronic source), then the source is inserted in the list according to the first letter of the first word in the title. If one author has multiple works that are published in the same year, then sources should be inserted one after the other, using Latin letters after the publication year (Ozols 2010a, Ozols 2010b).

The use of footnotes is not permitted. [1]

Formatting guidelines: Times New Roman, 12 pt font size, the text is aligned (justified) on both sides, 6 pt space between sources.

References to the literature sources used in the text:

– An article or a book with one author (Vēvere 2014)

– An article or a book with two authors (Vēvere, Bierne 2014)

– An article or a book with three authors and more (Keišs et al. 2014)

– An article without the author ("Cyber security problems in Latvia" 2015; "The Latvian Government is working on a decision on ..." 2015)

– Laws and regulations (Regulation No 391, adopted on 20.11.1998); (Commercial law, current version)

In other cases, the references must also indicate the page numbers where the used information or text is located, for example: (Ozols, 2016, pp. 14-16), (Draft Law "Bankruptcy Law" (No. 69/Lp9), p. 15), (Decision of the Senate of the Republic of Latvia of May 22, 2014 in case No. SKA 691/2014 (A420421411), p. 6).

Pages must be indicated if:

- a quote was mentioned in the text;

- a definition formulated by another person was included in the text;

- numerical material (for example, statistical data) was referenced;

- a statement made by a person was outlined;

- a formula, diagram, or image created by another person was included in the text;

- a specific fact was mentioned in the text.

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[1] **THE USE OF FOOTNOTES IS NOT PERMITTED!**

A quote or definition from another person must be included in quotation marks. **Changing individual words in another person's text does not give the right to claim that text as one's own**!

Examples of Bibliography (are not grouped in the Assignment, all sources are given in an alphabetical order):

- **Articles in scientific journals.**
    - **Format:** Author (s), surname, initials (year of publication). Title of the article. *Title of the scientific journal, issue of the journal (volume), page of the article.*

    Examples:
    - Vēvere, V. (2014). Ethical Leadership: Student Perceptions of Exercising Ethical Influence in Organization. *European Integration Studies*, (8), pp. 159-167.
    - Keišs, S., Tilta, E., Balode, G. (2014). Relevant Insights into EU Globalisation and Market Development Processes after the Second World War. *European Integration Studies*, 4(8), 74-83.
    - Smith, K. (2010a). Customer Relationship in Banking. *Banking Journal*, (7/4), 134-138.
    - Smith, K. (2010b). Relationship betweem Customer Satisfaction and Loyalty. *Banking Journal*, (7/4), 139-145.
- Books
    - **Format:** Author (s), surname, initials (year of publication). *Title of the book.* Place of publishing: The publishing house.

    Examples:
    - Arhipova, I., Bāliņa, S. (2006). *Statistika ekonomikā un biznesā. Risinājumi ar SPSS un Microsoft Excel.* Riga Datorzinību centrs.
    - Bikker, J. A., Bos, J. W. B. (2008). *Bank Performance: A Theoretical and Empirical Framework for the Analysis of Profitability, Competition and Efficiency.* New York: Routledge.
    - Тагирбеков, К.Р., Афанасьева, Л.П., Богатырев В.И. (2001). *Основы банковской деятельности.* Москва: Издательский дом ИНФРА-М, Издательство „Весь мир".
- **Articles in conference proceedings.**

- **Format:** Author (s), surname, initials (year of publication). Title of the article. *Title of the conference, place, dates* Title of the conference proceedings, page of the article

Examples:

- Kozlovskis, K. (2011). Development of Bank Value Model. In The 15th World Multi-Conference on Systemics, Cybernetics and Informatics, Orlando, USA, June 5-6, 2011. Conference proceedings, 19.-22.
- Fedorenko, A. (2013). Banku darbības aktuālās problēmas iekšējo un ārējo draudu ietekmē. 54. Riga Technical University, student scientific conference, Riga, 12.04.2013. Conference proceedings, 12-13

- Electronic sources:
  - The Financial and Capital Market Commission (2015). *Monthly reports.* [viewed 20.02.2015].   Available: http://fktk.lv/en/statistics/credit_institutions/quarterly_reports/
  - LETA (2011). Labāko novērtējumu Latvijai pagaidām devis Moody's. [viewed 25.12.2011.].   Available: http://www.diena.lv/bizness/labako-novertejumu-latvijai-pagaidam-devis-moody-s-13922466
  - European Central Bank (2010). *Beyond ROE – how to measure bank performance?*   [skatīts   20.02.2015].   Available: http://www.ecb.europa.eu/pub/pdf/other/beyondroehowtomeasurebankperformance
  - Staub, R. B., Souza, G., &Tabak, B. M. (2009). *Evolution in Bank Efficiency in Brazil: A DEA Approach.* Working Paper Series 200. Brasilia: Banco Central do Brazil.   [skatīts   20.02.2015].   Pieejams: http://www.bcb.gov.br/pec/wps/ingl/wps200.pdf
  - Kiberdrošības problēmas Latvijā (2015). [viewed 20.04.2015.]. Available: www.delfi.lv/info

- **Laws and other regulatory acts (examples):**
  - LR Cabinet of Ministers Regulations No 585 "Regulation Regarding the Conduct and Organisation of Accounting" (the current version). Latvijas Vēstnesis No.151, 29.10.2003 [accessed on 20.04.2015]. Available: http://likumi.lv/doc.php?id=80418

- Commercial Law (current version). *Latvijas Vēstnesis*, (158/160), 04.05.2000. [accessed on 20.04.2015.]. Available: http://likumi.lv/doc.php?id=5490
- Draft law "Insolvency Law" (No. 69/Lp9). Electronic resource [accessed on 18.04.2025]. Available at: https://titania.saeima.lv/LIVS/SaeimaLIVS.nsf/webSasaiste?OpenView&restricttocategory=69/Lp94.
- Annotation of the draft law "Insolvency Law" (2009). Electronic resource [accessed on 22.04.2025]. Available at: https://titania.saeima.lv/LIVS/SaeimaLIVS.nsf/0/3DA20AD7479A7451C2257682003F4E4F?OpenDocument
- Decision of the Civil Cases Department of the Senate of the Republic of Latvia dated February 16, 2017, in case No. C37101714.
- Letter No. 1-49n/2020/51 from the Insolvency Supervision Office dated July 2, 2020, page 17. Electronic resource [accessed on 15.04.2025]. Available at: www.mkd.gov.lv/sites/mkd/files/media_file/mkd-skaidrojumi-un-atzinas-2020.07-2020.11.pdf

24. **ANNEXES**

- If necessary, Annexes may be attached to the Assignment. The number of Annexes is unlimited, however their necessity should be assessed. Annexes are not included in the total number of pages of the Final paper and their pages are not enumerated.
- If an Annex is mentioned in the text, it is necessary to provide reference in the text (e.g., see Annex 1).
- In Annexes voluminous files with data may be attached, interface printscreens of the applied software, tools for survey (questionnaire), etc.
- Annexes are attached to the Assignment after the Bibliography.
- Each Annex is started on a new page.
- Annexes are enumerated and the number is given on the upper right corner of the page, e.g. Annex 1.
- Each Annex has a title. The title is written using Times New Roman, 12 pt font size, centered, Bold.
- In Annexes voluminous files with data may be attached, interface printscreens of the applied software, tools for survey (questionnaire), etc.

- In the programme "Interior Design" in Annexes to Bachelor's thesis the technical drawings of the current situation, materials of archives, inventory items, developed drawings of analogues or stylistic graphics, laws and regulations provided by institutions, etc., are inserted.

Annexes

Table 1 of Annex 1. Table title (Source: author's compilation)

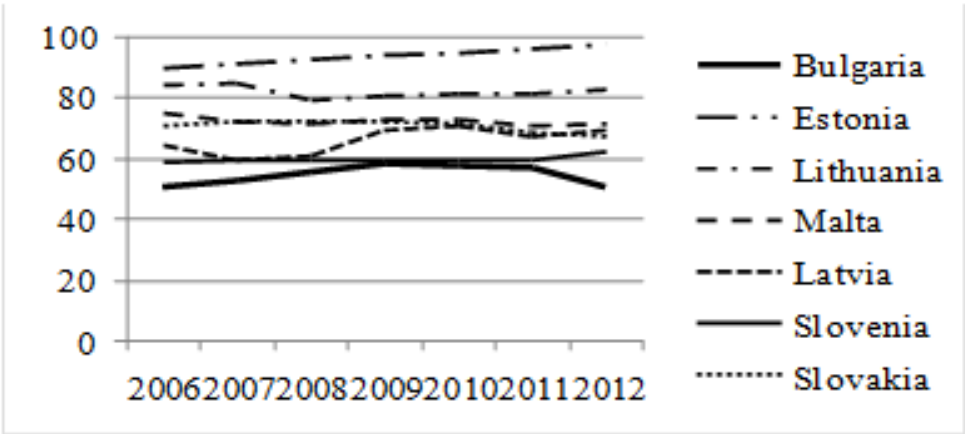| Text	Text	Text	Text
Text	Text	Text	Text
Text	Text	Text	Text
Text	Text	Text	Text

Fig. 1 of Annex 1. Name of the image (Source: compilation of the results of .... conducted by the author)

CONTENT