Title, Times New Roman, 12, **Bold**

Author NAME[1], Author NAME[2], Author NAME[3]

Abstract

Sample text inserted for illustration. Replace with abstract text. Your abstract should give readers a brief summary of your article. It should concisely describe the contents of your article and include key terms. The abstract should not contain undefined abbreviations, table numbers, figure numbers, references, or equations. Abstracts should be between 150-200 words. Use Times New Roman, 12, italic font style.

***Keywords:** Keyword1, Keyword2, Keyword3, Keyword4, Keyword5.*

Jel code: 2-3 JEL codes (12pt, separated by commas, justified). Please indicate appropriate JEL classification codes (https://www.aeaweb.org/econlit/jelCodes.php)

1. Introduction

Papers submitted should have a standard structure, consisting of: Title, Abstract, Keywords, Introduction, Literature Review, Methodology, Analysis & Discussion, and Conclusions. The introduction must be an "executive summary", presenting the main ideas and the essence of the paper. Papers should be 3,000-5,000 words long, including endnotes and references.

You are advised to work on this template and not change the predefined settings. The paper should be edited and submitted as Microsoft Word document (.doc or .docx), with the following settings:

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[1] First author affiliation, email

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in the following sections);
- Manuscript's language: Articles must be written in English. Make sure the speller has been used to correct eventual typing and grammar mistakes.

  Use the following settings for title, authors, abstract and keywords:

- Paper title: centered, font size 12, Times New Roman, **bold**. The title should be concise and meaningful to the readership.
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- Abstract*:* The article must contain an abstract in English, which should be between 200-250 words. Use Times New Roman, 12, *italic* font style.
- Keywords: The article must contain 3-5 keywords, separated by comma, typed in *italic* font. The lead word "Keywords" with *italic*, **bold** font.

2. Literature review

Reference to bibliographic sources constitutes a crucial element for journal articles.
Quotations must be identical to the original source and enclosed within quotation marks. Quotations should include author's last name, publication title, year of publication, DOI or URL and reflected in the reference section.

3. Methodology

This section contains the main ideas proposed, methodology, results and discussion.
For regular text use Times New Roman, normal, size 12. For section names use Times New Roman, **bold**, size 12. For subsections use Times New Roman, **bold**, *italic*, size 12. Use Arabic numerals for sections and subsections.

3.1. Figures and tables

Figures, tables, and footnotes should be placed within the text. Figures and tables must have descriptive titles and cited in numerical order. Footnotes should also be cited in numerical order with superscript Arabic numerals.

All figures, pictures and similar objects must be in Word format and centered. Table description is placed above them; picture description is placed below them. Description of pictures and tables must begin with type identification and number (e.g.: **Figure 1**. or **Table 1**. – using **bold** font;

description uses regular font, size 12). Each picture or table must be placed as close as possible to the first reference in the text. Layout for each object must be consistent with the rest of the text.

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Table 1. The process of article preparation

Author's name	Title	Aim of study	Methodology	Results
xxx	xxx	xxxxx	xxx	xxx

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4. Analysis & Discussion

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5. Conclusions and Recommendations

Articles should end with conclusions. The author(s) should summarize the findings and generalize their relevance. This section may include recommendations for further research.

Acknowledgements

In this section, you can include acknowledgements for your collaborators, sponsors of the study, or any other entity that contributed to your publication.

Notes on Contributors

In this section, you can include a short information on the authors.

***Note:* Citation in the text**

The **APA style** citation and referencing is applied (instructions can be downloaded from the link http://www.apastyle.org/).

Citations in the text should be given in brackets, stating the author's surname, year of publication and, possibly, pages, if it is a direct quote):

- in the case of summary or paraphrase, references should appear in brackets with the author's name, followed by the year (Brandon, 2015), or (Smith & White, 2022) or in the case of multiple authors (Beckman et al., 2017);
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- if the same author has published more than two papers at the same year, then the papers are alphabetically separated, i.e. (Hall, 2018a; 2018b);
- in the case of quotation, add the page number, i.e. (Sam, 2019, p. 10);
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References

References should follow the **APA Style** convention, in alphabetical order at the end of the paper. If a referenced paper has multiple authors, they all should be quoted. The list of references should be formatted so that the second row in each entry is indented (Paragraph Indentation, Special - choose Hanging, by 0.5cm). Use Times New Roman, font size 10 for references Wherever possible, provide the DOI number, too, in addition to other reference data.

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Brader, T. (2006). *How emotional appeals in political ads work*. University of Chicago Press.

Book with two authors:

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Book (publication) in which the institution is listed as an author:

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Example:

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Proceedings with the named editors:

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Examples:

Jordan, E. (2014). The crisis era. *Harvard Business Review*, 82 (6), 45-54.

Frenkel, J. & A. Levich, R. M. (1975). Covered interest arbitrage: Unexploited profits? *Journal of Political Economy*, 83 (2), 325-338.

Shaw, D. S., Hogg, G., Wilson, E., Shiu, E. & Hassan, L. (2006). Fashion Victim: The Impact of Fair Trade Concerns on Clothing Choice. *Journal of Strategic Marketing*, 14 (4), 427-440.

PhD Thesis

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Mendes, R. (2014). *Matrix Analysis in Predicting Economic Time Series*. Ph.D. Thesis. Edinburgh University.

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