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### Conflict of interest statement:

Author(s) reported no conflict of interest

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1(1)

**THE TITLE OF YOUR MANUSCRIPT**  
(NO MORE THAN 20 WORDS, TAHOMA 10 PT, BOLD, CENTER)

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### ABSTRACT (maximal 250 word)

**Objective:** Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

**Research Design & Methods:** Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

**Findings:** Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

**Contributions:** Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

**Novelty:** Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single, Tahoma 8 pt, line spacing single, Tahoma 8 pt text, line spacing single. Tahoma 8 pt text, line spacing single.

**Keywords:** maximum 5 keywords, Tahoma 8 pt text.

JEL codes: xxx, xxx

**Article type:** research paper

## INTRODUCTION (use style Heading 1, Thoma 9 pt, Bold)

In the introduction, starting from the research background, problems & scope of research, research phenomena, differences with previous research (novelty), and finally the purpose and contribution of the research (use style Paragraph body). Written in Tahoma 9 pt, line spacing single.

## LITERATURE REVIEW (use style Heading 1, Thoma 9 pt, Bold)

Literature review contains theory in the development of research, state of the art and hypotheses. Written in Tahoma 10 pt, line spacing single.

## Sub title (use style Heading 2, Tahoma 9 pt)

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