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

Author name surname¹, Author name surname²
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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.

Implications: 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.

Contribution & Value Added: 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 9 pt, line spacing single.

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

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REFERENCES (use style Heading 1, Thoma 9 pt, Bold)

The Journal uses the Pensoft EndNote or Mendeley (surname and year of publication) short reference system for citations in the text with a detailed alphabetical list at the end of the paper. For formatting references use Tahoma 9 pt. The citation and references are referred to American Psychological Association (**APA**) style. We recommend using a reference application management such as EndNote or Mendeley.

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Appendix may be added if needed.