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| Name and Surname of the first author (Times New Roman, 10 pt, Normal) Affiliation (Times New Roman, 9 pt, Normal)Name and Surname of the second author (Times New Roman, 10 pt, Normal) Affiliation (Times New Roman, 9 pt, Normal) | **PAPER TITLE IN ENGLISH (Times New Roman, 13 pt, Bold, upper case)** |

***Abstract (Times New Roman, 12 pt, Bold Italic)***

*The abstract should include the purpose and results of the research. References in the abstract should be avoided.* *The abstract should not be longer than 300 words in English.*

*Times New Roman font, size 11 pt, Italic, text alignment Justify should be used. The abstract should be written with single line spacing, and 6 pt space before and 0 pt after each paragraph, without indentation of the first line.*

***Key words:*** *a list of 5 to 7 keywords (Times New Roman, 11 pt Italic, Left alignment)*

***JEL classification:*** *Times New Roman, 11 pt Italic, Left alignment*