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TITLE (Center, TNR 12pt., Bold)

Author's name<sup>1</sup>, Author's name<sup>2</sup>

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**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. It should be informative, accessible and not only indicate the general scope of the article but also state the main results obtained and conclusions drawn. The abstract should be complete in itself; it should not contain undefined abbreviations and no table numbers, figure numbers, references or equations should be referred to. It should be suitable for direct inclusion in abstracting services and should not exceed 200 words (for studies) and 100 words (for articles). Format: Font TNR 12 pt., Justified, Spacing 1,0).

**Key words:** (up to 10 key words for studies and up to 5 words for articles). Format: TNR 12 pt., alignment in block, spacing 1,15. The key words have to be used common in the main text, as well as to be included in the abstract and if possible in the title.

**JEL:** For example, **JEL:** A10, F60 (see https://www.aeaweb.org/jel/guide/jel.php)

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Text<sup>3</sup> - (TNR 12 pt., Justified, spacing 1,5). Introduction is a synthesized handout on the subject of the publication for the following sample questions: problem; existing solutions and degree of examination of the problem; limitations of the study; expected results of the author's study.

<sup>1</sup> Academic title, scientific degree. Department/ Faculty, University, ORCID. Format: Footnote TNR 10pt., justified, spacing 1,15.

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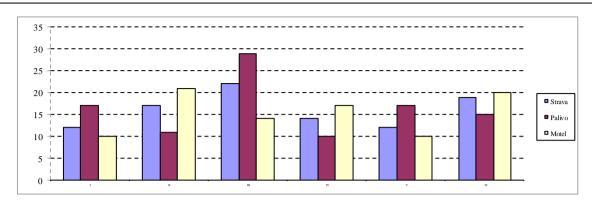
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 (1)

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Responds to the main research question, identifies opportunities for further research, originality and relevance of the results.

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#### Acknowledgements

Acknowledgements enable you to thank all those who have helped in carrying out the research. Careful thought needs to be given concerning those whose help should be acknowledged and in what order. The general advice is to express your appreciation in a concise manner and to avoid strong emotive language.

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