TITLE (TIMES NEW ROMAN 14 BOLD CAPITALS, CENTER)

**Surname Name1**\***, Surname Name2**

1Affiliation (indicate your University, Research Centre or Business affiliation, Country), email

2Affiliation (indicate your University, Research Centre or Business affiliation, Country), email

\* contact author

**Abstract**

Here you should type your abstract by using TNR 10, Italic, Justify or by using “paste special” function in the case of pasting your abstract. The abstract should follow the general conditions of a brief summary of your paper and according to the general instructions on the CACTUS website. The abstract should be no longer than 250 words.

**Keywords**:

typeface, TNR 10, regular (no more than 5 keywords separated with a comma sign)

**JEL Classification**: subject classification codes according to the Journal of Economic Literature (see <https://www.aeaweb.org/econlit/jelCodes.php?view=jel>); minimum 2 JEL codes

1. 1. Introduction (TNR, 11, Bold)

The paragraphs should be formatted with Times New Roman, Regular, 11pt, space 6 pt, using the Justify alignment. Use Harvard style in-text citation.

1. 2. Literature review (TNR, 11, Bold)

The paragraphs should be formatted with Times New Roman, Regular, 11pt, space 6 pt, using the Justify alignment.

2.1. A subsection

2.2. Another subsection

1. 3. Methodology (TNR, 11, Bold)

The paragraphs should be formatted with Times New Roman, Regular, 11pt, space 6 pt, using the Justify alignment.

1. 4. Results (TNR, 11, Bold)

The paragraphs should be formatted with Times New Roman, Regular, 11pt, space 6 pt, using the Justify alignment.

**Table no. 1: Title should be formatted with Times New Roman 11 bold**

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| **Characteristics TNR 10 bold** | **Variable** | | **Total** |
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*Source: TNR 10, Italic*

The paragraphs should be formatted with Times New Roman, Regular, 11pt, space 6 pt, using the Justify alignment.

Here, it should be a figure.

Please use black and white figures.

For colored images consult with the editors.

Fig. no. 1: Title (TNR 11 bold)

*Source: TNR 10, Italic*

1. Conclusions (TNR, 11, Bold)

The paragraphs should be formatted with Times New Roman, Regular, 11pt, space 6 p, using the Justify alignment.

1. References (TNR, 10, Bold)

Guide to the Harvard System of Referencing (University Library, Anglia Ruskin University, UK) <https://library.aru.ac.uk/referencing/files/Harvard_referencing_201920.pdf> (TNR, 10)