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## Title of the Paper – Arial Narrow, bold, 14 pt, Title Case, centred



(The title summarizes the main idea or ideas of your study. A good title contains the fewest possible words needed to adequately describe the content and/or purpose of your research paper. The title is the part of a paper that is read the most, and it is usually read first.)

1 blank line Arial Narrow 11 pt

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Institutional Affiliation 1 (Department of Studies, Faculty, University, Country), (Arial Narrow 11 pt)

Institutional Postal Address 1 (Arial Narrow 11 pt)

 ORCID: (Arial Narrow 11 pt);  Web of Science Profile, Researcher ID: (Arial Narrow 11 pt)



Institutional e-Mail 1:

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First Name of Author 2 LAST NAME of Author 2, (Arial Narrow 11pt)

Institutional Affiliation 2 (Department of Studies, Faculty, University, Country), (Arial Narrow 11 pt)

Institutional Postal Address 2 (Arial Narrow 11 pt)

 ORCID: (Arial Narrow 11 pt);  Web of Science Profile, Researcher ID: (Arial Narrow 11 pt)

Institutional e-Mail 2:

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**Abstract:** (Arial Narrow 10 pt, bold, alignment left, Indentation None, Spacing 6pt After and Before)

The quality of your abstract is crucial for your paper to be reviewed, read and disseminated in academic world. The Editor in Chief, Editors and the reviewers see the title and abstract of an article before they decide to review it or not. The title and abstract are only freely available to everyone, and if your paper will be of interest for the public, the value of your abstract will make the difference if they will read or not your paper. The more researchers will read your paper the more probability to be cited and increase the visibility of your research. The abstract should summarize the content and conclusions of the paper in 200 – 250 words (Typically around 10 sentences) focusing on what your research is about, what methods have been used, and the results of your research. It should not contain any references or displayed equations. You should be very clear about the purpose and outcome of the research and describe it succinctly in the abstract. Moreover, you should entice your readers by attracting their interest in the research and ensure that you clearly state your key argument or main findings in your abstract.

**Structured abstract.** All submissions must include a structured abstract. These four sub-headings and their accompanying explanations must always be included: Purpose; Design/methodology/approach; Findings; Originality; The following three sub-headings are optional and can be included, if applicable: Research limitations/implications; Practical implications; Social implications (Typeset the abstract in 10 pt, regular, justify alignment, First paragraph Indentation None, next paragraph Indentation 1 cm, Line spacing Single).

**Keywords:** (Arial Narrow 10 pt, bold, alignment left, Indentation None, Spacing 6pt After and Before): keyword 1; keyword 2; ...keyword 6. (Arial Narrow 10 pt, regular, alignment left, Indentation None, Spacing 6pt After and Before).

Keywords will be used to index the article in scientific databases and on search engines. These keywords will help others to find your article quickly and accurately, so think of them as the labels for your article. Moreover, a strong correlation exists between online hits and subsequent citations for journal articles.

Your submission should include up to 12 appropriate and short keywords that capture the principal topics of the paper. Please note, while we will always try to use the keywords you've suggested, the in-house editorial team may replace some of them with matching terms to ensure consistency across publications and improve your article's visibility.

**JEL Classification:** (Arial Narrow 10 pt, bold, alignment left, Indentation None, Spacing 6pt After and Before): JEL Code 1; JEL Code 2; .....; JEL Code 6 (Arial Narrow 10 pt, regular, alignment left, Indentation None, Spacing 6pt After and Before).

The JEL Classification System is a standard method of classifying scholarly literature in the field of economics. The guide provides JEL Codes application guidelines, keywords, and examples of items within each classification is available at: <https://www.aeaweb.org/econlit/jelCodes.php?view=jel>

### **Introduction** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6pt After and Before)

The introduction should lay the ground-work for why the article is worth reading, and describe where the work fits within the existing literature. Introduce the novel elements of the paper in the introduction, thus providing motivation for the reader to penetrate the main text. Do not over-burden the reader by making the introduction too long. Get to the key parts of the paper sooner rather than later. Introduction should have no more than 15 lines.

Your purpose statement is a great starting point. The introduction should outline the aims of your paper, as well as describe why the topic is important and what it contributes to the body of knowledge. You should also provide background to the research project, highlight the structure of the paper, and explain what made you decide to research this topic/write the article.

What is an ideal word count for an introduction?

This will depend on the length of your paper, the discipline you are working in, and the journal you've chosen to submit to. Generally, it's good to be concise – it's important the introduction doesn't overwhelm the rest of your paper. At the same time, you want to give the reader enough information to understand why the work is important – after all, this is your opportunity to convince them to read on.

(Arial Narrow, 11 pt, regular, Alignment Justify, First paragraph Indentation None, next paragraph Indentation 1 cm, Line spacing Single).

### **1. Literature Review / State-of-Arts / Research Background** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6 pt After and Before).

In the context of your research paper the literature review should be a critical synthesis of previous research in the subject field. The evaluation of the literature leads logically to the research question. Who is doing what? Who has done what? Who first did it or published it? Taken from published papers, research monographs, catalogues etc. based on primary sources. Offering a, probably new, structured view of the field of study. (Text should be written in Arial Narrow, 11 pt, Alignment Justify, Line spacing Single, First Paragraph Indentation None, in rest of the text, First line Indentation at 1cm).

### **2. Method also Called Materials and Methods or Experimental Methods** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6 pt After and Before)

This section should be detailed enough that readers can replicate your research, and assess whether the methods justify the conclusions. It's advisable to use the past tense – it's about what you did – and avoid using the first person. Ultimately, you should explain how you studied the problem, identify the procedures you followed, and structure this information as logically as possible.

If your methods are new, you'll need to explain them in detail. If they've been published before, cite the original work, including your amendments if you've made modifications. Identify the equipment and the materials you used, specifying their source. State the frequency of observations and what types of data were recorded.

Give precise measurements, stating their strengths and weaknesses when necessary. Name any statistical tests, so your quantitative results can be judged.

If your research involved human participants, you'll need to include certain information in the ethics statement, such as committee approvals and permission to publish. You should also explain your criteria for selecting participants.

(The text should be typeset in Arial Narrow, 11 pt, Line spaces Single, Alignment justify, First Paragraph Indentation None, in rest of the text, First line Indentation at 1cm).

### **Research Methodology**

Focus on telling the main story, stating the main stages of your research, the methods used, the influences that determined your approach, and why you chose particular samples, etc. Additional detail, such as previously published procedures, can be given in appendices.

If you have done empirical research, you need to state your methodology clearly and under a separate heading. It's important that you provide detail – other researchers should be able to reproduce the experiment. If the work is computational or theoretical, then code, computational, or analytical methods must be included.

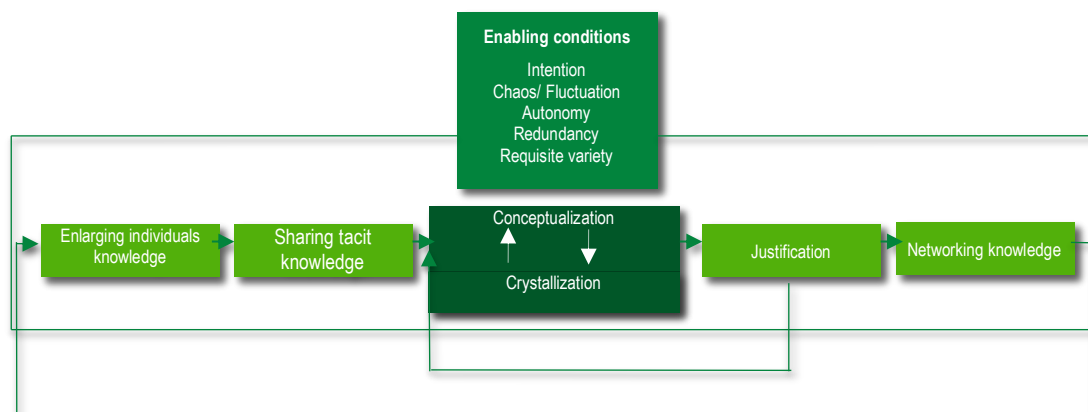
It is also important to include the equipment and materials used in experiments, along with their sources if there is a risk that the quality of items used may vary.

(The text should be typeset in Arial Narrow, 11 pt, Line spaces Single, Alignment justify, First Paragraph Indentation None, in rest of the text, First line Indentation at 1cm).

**Figures** should be inserted in the text nearest their first references. All components should be grouping. Figures are to be sequentially numbered in Arabic Numeral, at 10 pt, regular. All the Figures must be in editable format and not presented as an image. Obtain permission and include the acknowledgement required by the copyright holder if a figure is being reproduced from another source, as we specify in Publishing Agreement and Copyright Agreement.

*Sample:*

Figure 1. Title of the Figure (Typeset in Arial Narrow 10 pt, cantered, Indentation none, Spacing 6 pt After and Before)



Source: .... (Arial Narrow 10 pt, Alignment justify, Indentation First line None, Spacing 6 pt After).

**Tables** should be numbered sequentially in the text. The tables must have a title, centralized above. Typeset tables and captions in 10 pt. Displayed tables are to be centred on the page width. Row Specify Height 0,7 cm, AutoFit to Window, data inside the Table must be written in American English, using comma separators.

*Sample:*

Table 1. Title of the Table (Arial Narrow, 10 pt, Alignment Centred, Regular, Spacing 6 pt After and Before)

Tranche	Spread (basis point) (Gaussian copula)	Spread (basis point) (Student copulas)
0% à 10% (Equity)	2,952.4	3,172.895
10% à 30% (Mezzanine)	779.3024	762.065
30% à 100 % (Senior)	43.4713	30.210

Source: .... (Arial Narrow 10 pt, Alignment justify, Indentation First line None, Spacing 6 pt After).

**Mathematical Expressions.** Displayed equations (Arial Narrow 11 pt, Regular, Alignment Justify, Indentation First line 1 cm) should be numbered consecutively, with the number set in right sight and enclosed in parentheses. Equations should be referred to in abbreviated form, e.g. Equation (1), (2), ... (n). in multiple/line equations, the number should be given on the last line.

**3. Case Studies/ Experiments/ Demonstrations/ Application Functionality** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6 pt After and Before)

Description of the new studies/ software/ artwork and the process of production. What has been done, how was it achieved and what was the rationale? This can be, for example, a report on the design and execution of a set of experiments, the development of an innovative software system or the making of innovative art works. If so, this chapter will illuminate it by explaining, at the very least, what is important and new about it. (The text should be typeset in Arial Narrow, 11 pt, Line spaces Single, Alignment justify, First Paragraph Indentation None, in rest of the text, First line Indentation at 1cm).

#### **4. Research Results** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6 pt After and Before)

This section should present your findings objectively, explaining them largely in text. It's where you show how your results contribute to the body of scientific knowledge, so be clear and logical. And it's important not to interpret your results – that comes in the Discussions and Conclusions and Further Research sections.

You can base the sequence of this text on the tables, figures and graphs that best present your findings. Emphasize any significant findings clearly. Tables and figures must be numbered separately; figures should have a brief but complete description – a legend – that reveals how the data was produced.

As with the methodology, focus on the essentials, the main facts and those with wider significance. Don't go into great detail about each statistic in your results.

Again, you want to tell a story and explain it in the most logical order. What are the really significant facts that emerge? For example, findings that further understanding in the field, those that differ from previous findings, and any unexpected results.

Consider presenting key facts in tables or graphs or using images to explain your findings. See your chosen journal's Author Guidelines for information on how these should be formatted, used and displayed. This section on results may include a discussion of the significance of the findings.

(The text should be typeset in Arial Narrow, 11 pt, Line spaces Single, Alignment justify, First Paragraph Indentation None, in rest of the text, First line Indentation at 1cm).

#### **5. Discussions** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6 pt After and Before)

Readers need to know what they have read and why it was significant. Remind the reader why this article was worth reading and publishing. This is where you describe the meaning of your results, especially in the context of what was already known about the subject. You can present general and specific conclusions, but take care not to summarize your article – that's what the abstract is for.

You should link this section back to the introduction, referring to your questions or hypotheses, and cover how the results relate to your expectations and cited sources. Do the results support or contradict existing theories? Are there any limitations? You can also suggest further experiments, uses and extensions.

Above all, the discussion should explain how your research has moved the body of scientific knowledge forward.

(The text should be typeset in Arial Narrow, 11 pt, Line spaces Single, Alignment justify, First Paragraph Indentation None, in rest of the text, First line Indentation at 1cm).

#### **Conclusions and Further Research** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6 pt After and Before)

Conclusions must have wider perspective-implications for other broader areas and domains. Future work and outstanding questions must arise from conclusions. Concluding sections also provide a venue to set the stage for future research directions. Your conclusions must be supportable and not extend beyond your results, so avoid undue speculation and bold judgments about impact. This is also a good place to suggest practical applications for your results, and to outline what the next steps in your research will be. (The text should be typeset in Arial Narrow, 11 pt, Line spaces Single, Alignment justify, First Paragraph Indentation None, in rest of the text, First line Indentation at 1cm).

#### **Acknowledgments:** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6pt After and Before)

Keep acknowledgements brief, naming those who helped with your research; contributors, or suppliers who provided free materials. You should also disclose any financial or other substantive conflict of interest that could be seen to influence your results or interpretations.

#### **Credit Authorship Contribution Statement:**

**Full Name of Author 1:** write the contribution of first author choosing the relevant actions, but not limited to (Conceptualization, Investigation, Methodology, Project administration, Software, Formal analysis, Writing – original draft, Supervision, Data curation, Validation, Writing – review and editing, Visualization, Funding acquisition);

**Full Name of Author 2:** write the contribution of the second author choosing the relevant actions, but not limited to (Conceptualization, Investigation, Methodology, Project administration, Software, Formal analysis, Writing –

original draft, Supervision, Data curation, Validation, Writing – review and editing, Visualization, Funding acquisition);

**Full Name of Author 3:** write the contribution of the third author choosing the relevant actions, but not limited to (Conceptualization, Investigation, Methodology, Project administration, Software, Formal analysis, Writing – original draft, Supervision, Data curation, Validation, Writing – review and editing, Visualization, Funding acquisition). (Arial Narrow 11 pt, normal, alignment justify, Indentation None, Spacing 6 pt After and Before)

**Declaration of Competing Interest:** The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. (Arial Narrow 11 pt, normal, alignment justify, Indentation None, Spacing 6 pt After and Before)

**References** (Arial Narrow 11 pt, bold, alignment left, Indentation None, Spacing 6 pt After and Before)

References are to be listed in the alphabetically order and numbered in Arabic numerals in brackets, e.g. [1]. (Typeset in Arial Narrow, 11 pt, alignment justify, Indentation Hanging 0,63 cm, Spacing: Before 0 pt; After 6 pt.)  
References are strictly defined. Follow the style shown in these examples:

**Submissions Format:** *Theoretical and Practical Research in Economic Fields* follows the format of the Chicago Manual of Style, 15th edition, Chapter 16. A brief guide to citation style may be found at [http://www.chicagomanualofstyle.org/tools\\_citationguide.html](http://www.chicagomanualofstyle.org/tools_citationguide.html).

**Works Cited entries** should contain author, year, title, volume, and page numbers for articles. Below are some common examples of materials. Each example is given first in humanities style (a note [N], followed by a bibliographic entry [B]) and then in author-date style (an in-text citation [T], followed by a reference-list entry [R]). For numerous specific examples, see chapters 16 and 17 of *The Chicago Manual of Style*, 15th edition.

Online sources that are analogous to print sources (such as articles published in online journals, magazines, or newspapers) should be cited similarly to their print counterparts but with the addition of a URL. Some publishers or disciplines may also require an access date. For online or other electronic sources that do not have a direct print counterpart (such as an institutional Web site or a Weblog), give as much information as you can in addition to the URL. The following examples include some of the most common types of electronic sources.

**Book**

*One author*

**N:**

1. Chaplin Geoff, *Credit Derivatives*, (Wiley and Son Publishing, 2005), 125.

**B:**

2. Chaplin, Geoff. *Credit Derivatives*. Wiley and Son Publishing, 2005.

**T:**

3. (Chaplin 2005, 125)

**R:**

4. Chaplin, Geoff. 2005. *Credit Derivatives*. Wiley and Son Publishing.

*Two authors*

**N:**

1. Chance, Don M. and Robert Brooks, *An Introduction to Derivatives and Risk Management*, Seventh Edition, (Irwin Publishing, 2007), 174.

**B:**

2. Chance, Don M., and Robert Brooks. *An Introduction to Derivatives and Risk Management*. Seventh Edition. Irwin Publishing, 2007.

**T:**

3. (Chance and Brooks 2007, 174)

**R:**

4. Chance, Don M., and Robert Brooks. 2007. *An Introduction to Derivatives and Risk Management*. Seventh Edition. Irwin Publishing.

*Four or more authors*

**N:**

1. Blackwell, W. David *et al.*, *Modern Financial Markets: Prices, Yields, and Risk Analysis* (Wiley and Sons Lmted. Publishing House, 2007), 745.

**B:**

2. Blackwell, W. David, Mark D. Griffiths, and Drew B. Winters. *Modern Financial Markets: Prices, Yields, and Risk Analysis*. Wiley and Sons Lmted. Publishing House, 2007.

**T:**

3. (Blackwell *et al.* 2007, 745)

**R:**

4. Blackwell, W. David, Mark D. Griffiths, and Drew B. Winters. 2007. *Modern Financial Markets: Prices, Yields, and Risk Analysis*. Wiley and Sons Ltd. Publishing House.

**Journal article**

*Article in a print journal*

**N:**

8. John Maynard Smith, "The Origin of Altruism," *Nature* 393 (1998): 639.

**B:**

Smith, John Maynard. "The Origin of Altruism." *Nature* 393 (1998): 639–40.

**T:**

(Smith 1998, 639)

**R:**

Smith, John Maynard. 1998. The origin of altruism. *Nature* 393: 639–40.

*Article in an online journal*

If an access date is required by your publisher or discipline, include it parenthetically at the end of the citation, as in the fourth example below.

**N:**

33. Mark A. Hlatky *et al.*, "Quality-of-Life and Depressive Symptoms in Postmenopausal Women after Receiving Hormone Therapy: Results from the Heart and Estrogen/Progestin Replacement Study (HERS) Trial," *Journal of the American Medical Association* 287, no. 5 (2002), <http://jama.ama-assn.org/issues/v287n5/full/joc10108.html#aainfo>.

**B:**

Hlatky, Mark A., Derek Boothroyd, Eric Vittinghoff, Penny Sharp, and Mary A. Whooley. "Quality-of-Life and Depressive Symptoms in Postmenopausal Women after Receiving Hormone Therapy: Results from the Heart and Estrogen/Progestin Replacement Study (HERS) Trial." *Journal of the American Medical Association* 287, no. 5 (February 6, 2002), <http://jama.ama-assn.org/issues/v287n5/full/joc10108.html#aainfo>.

**T:**

(Hlatky *et al.* 2002)

**R:**

Hlatky, Mark A., Derek Boothroyd, Eric Vittinghoff, Penny Sharp, and Mary A. Whooley. 2002. Quality-of-life and depressive symptoms in postmenopausal women after receiving hormone therapy: Results from the Heart and Estrogen/Progestin Replacement Study (HERS) trial. *Journal of the American Medical Association* 287, no. 5 (February 6), <http://jama.ama-assn.org/issues/v287n5/full/joc10108.html#aainfo> (accessed January 7, 2004).

**Book review**

**N:**

1. James Gorman, "Endangered Species," review of *The Last American Man*, by Elizabeth Gilbert, *New York Times Book Review*, June 2, 2002, 16.

**B:**

Gorman, James. "Endangered Species." Review of *The Last American Man*, by Elizabeth Gilbert. *New York Times Book Review*, June 2, 2002.

**T:**

(Gorman 2002, 16)

**R:**



Gorman, James. 2002. Endangered species. Review of *The last American man*, by Elizabeth Gilbert. *New York Times Book Review*, June 2.

#### Thesis or dissertation

##### N:

22. M. Amundin, "Click Repetition Rate Patterns in Communicative Sounds from the Harbour Porpoise, *Phocoena phocoena*" (PhD diss., Stockholm University, 1991), 22–29, 35.

##### B:

Amundin, M. "Click Repetition Rate Patterns in Communicative Sounds from the Harbour Porpoise, *Phocoena phocoena*." PhD diss., Stockholm University, 1991.

##### T:

(Amundin 1991, 22–29, 35)

##### R:

Amundin, M. 1991. Click repetition rate patterns in communicative sounds from the harbour porpoise, *Phocoena phocoena*. PhD diss., Stockholm University.

#### Paper presented at a meeting or conference

##### N:

13. Brian Doyle, "Howling Like Dogs: Metaphorical Language in Psalm 59" (paper presented at the annual international meeting for the Society of Biblical Literature, Berlin, Germany, June 19–22, 2002).

##### B:

Doyle, Brian. "Howling Like Dogs: Metaphorical Language in Psalm 59." Paper presented at the annual international meeting for the Society of Biblical Literature, Berlin, Germany, June 19–22, 2002.

##### T:

(Doyle 2002)

##### R:

Doyle, Brian. 2002. Howling like dogs: Metaphorical language in Psalm 59. Paper presented at the annual international meeting for the Society of Biblical Literature, June 19–22, in Berlin, Germany.

#### Websites

Websites may be cited in running text ("On its Web site, the Evanston Public Library Board of Trustees states . . .") instead of in an in-text citation, and they are commonly omitted from a bibliography or reference list as well. The following examples show the more formal versions of the citations. If an access date is required by your publisher or discipline, include it parenthetically at the end of the citation, as in the second example below.

##### N:

11. Evanston Public Library Board of Trustees, "Evanston Public Library Strategic Plan, 2000–2010: A Decade of Outreach," Evanston Public Library, <http://www.epl.org/library/strategic-plan-00.html>.

##### B:

Evanston Public Library Board of Trustees. "Evanston Public Library Strategic Plan, 2000–2010: A Decade of Outreach." Evanston Public Library. <http://www.epl.org/library/strategic-plan-00.html> (accessed June 1, 2005).

##### T:

(Evanston Public Library Board of Trustees)

##### R:

Evanston Public Library Board of Trustees. Evanston Public Library strategic plan, 2000–2010: A decade of outreach. Evanston Public Library. <http://www.epl.org/library/strategic-plan-00.html>.