DOI: https://doi.org/10.14505/jres.v8.10.xx

TITLE OF THE PAPER – Arial, size 14, uppercase, bold, centred

1 blank line Arial Narrow 11 pt

NameOfAuthor1 SurnameOfAuthor1, (Arial Narrow 11pt)

Institutional Affiliation1, Country, E-mail1

NameOfAuthor2 SurnameOfAuthor2, (Arial Narrow 11pt)

Institutional Affiliation2, Country, E-mail2

and NameOfAuthor3 SurnameOfAuthor3 (Arial Narrow 11pt), (Arial Narrow 11pt)

Institutional Affiliation3, Country, E-mail3

1 blank line Arial Narrow 11 pt

**Abstract**: (Arial Narrow 11 pt, bold, alignment left, Indentation None)

Text of the abstract: The abstract should summarize the content and conclusions of the paper in less 200 words (Typically around 10 sentences). It should not contain any references or displayed equations. Typeset the abstract in 11 points, italic, justify alignment.

1 blank line Arial Narrow 10 pt

**Keywords:** keyword 1, keyword 2, …keyword 6

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**JEL Classification**:

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# 1. Introduction (Arial Narrow 12 pt, bold, alignment left, Indentation None)

Text of the introduction. No more than 15 lines. 12 points, Arial Narrow, justify.

# 2. Main text (Arial Narrow 11 pt, bold, alignment left, Indentation None)

Authors are encouraged to have their contribution checked for grammar. The text is to be typeset in 11 pt Arial Narrow, single spaced, align justify.

**Figures** are to be inserted in the text nearest their first references. All components are to be grouping. Figures are to be sequentially numbered in Arabic Numeral, at 11 pct, regular.

*Sample:*

**Enabling conditions**

Intention

Chaos/ Fluctuation

Autonomy

Redundancy

Recquisite variety

Enlarging individuals knowledge

Sharing tacit knowledge

Justification

Networking knowledge

Conceptualization

Crystallization

1 blank line Arial Narrow 10 pt

**Figure 1**. Description and **Source**: (Eventually)

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**Tables** should be numbered sequentially in the text. The tables must have a title, centralized above. Typeset tables and captions in 11 pt. Displayed tables are to be centred on the page width.

*Sample:*

1 blank line Arial Narrow 10 pt

**Table 1**. Title of Table

1 blank line Arial Narrow 10 pt

|  |  |  |
| --- | --- | --- |
| **Tranche** | **Spread (basis point)****(Gaussian copula)** | **Spread (basis point)****(Student copulas)** |
| 0% à 10% (Equity) | 2952,4 | 3172.895 |
| 10% à 30% (Mezzanine) | 779.3024 | 762.065 |
| 30% à 100 % (Senior) | 43.4713 | 30.210 |

1 blank line Arial Narrow 10 pt

**Source:** …. (Arial Narrow 11 pt, Alignment justify, Indentation First line 1 cm)

1 blank line Arial Narrow 10 pt

**Mathematical Expressions.** Displayed equations (Arial Narrow 12 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. “Eq. (3.1)” or “(3.1)”. in multiple/line equations, the number should be given on the last line.

# 3. Case studies/experiments/ demonstrations/ application functionality

………………………..text……………..text……………..

………………text ……………………………

# 4. Conclusion (Arial Narrow 12 pt, bold, alignment left, Indentation None)

Conclusion text, Arial Narrow 11 pt, Alignment Justify, Indentation First line 1 cm.

# 5. References (Arial Narrow 12 pt, bold, alignment left, Indentation First line 1 cm)

References are to be listed in the alphabetically and numbered in Arabic numerals. Typeset references in Arial Narrow12 pt, Alignment Justify, Indentation Hanging 0.63 cm, Spacing: Before 0 pt; After 6 pt. Follow the style shown in these examples:

**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, <http://www.chicagomanualofstyle.org/tools_citationguide.html>.

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 Lmtd. 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 Lmtd. 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 Lmtd. 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/rfull/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/rfull/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/rfull/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.

**Web site**

Web sites 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.