**A CONCISE AND INFORMATIVE TITLE, SHOULD BE CENTERED AT THE TOP OF THE PAGE, TEXT: TIMES NEW ROMAN - 12, UPPERCASE, BOLD**

Surname, INITIALS1, Surname, INITIALS2 and Surname, INITIALS3

*1Department, Faculty, University, Country*

*2Department, Institute, Country*

*3Department, Institute, Country*

*1author@gmail.com, 2author@gmail.com, 3author@gmail.com*

**ABSTRACT**

**Purpose:** This section should explain the rationale behind undertaking the study. If the research is new or novel, the problem being addressed should be clearly outlined. When building upon previous studies, it is important to briefly highlight the significance of continuing or extending that line of inquiry. This part provides an opportunity to demonstrate the relevance of the chosen topic or problem and to present the central argument or key finding.

**Study design/methodology/approach:** The approach taken to achieve the research results should be outlined here. It should clearly describe the procedures followed, such as conducting surveys/interviews or using specific tools, methods, protocols, or datasets. Providing this information ensures transparency and allows readers to understand the steps involved in the research process.

**Findings:** This section should present the findings of the study, indicating whether the initial research problem was addressed and if the hypothesis was supported. Results should be stated clearly and precisely, with exact figures provided rather than general statements. It is essential to maintain accuracy and avoid exaggeration to ensure the paper reflects the true scope and significance of the findings.

**Research limitations/implications:** Limitations of the research (if any) should be described here. The practical implications of the study should be emphasized.

**Originality/value:** This section provides an opportunity to present a clear and concise justification for the significance of the results. The analysis should be balanced and fair, ideally reviewed by peers to ensure objectivity. It is important to avoid overstating the findings. Additionally, this part may include reflections on potential directions for future research.

***Keywords: Keyword 1, Keyword 2, Keyword 3, Keyword 4, Keyword 5***

***JEL Classification: H20, H21***

**1. INTRODUCTION**

Give a brief introduction about the conducted study, including the objectives. Only very important references should be included. Background, research problem, aims/objectives of the study, significance, and scope can be discussed.

**2. LITERATURE REVIEW**

Provide a critical review of the literature, which paves the way to build the present argument while addressing the existing gaps.

**3. METHODOLOGY**

A description of research philosophy/approach, strategy, conceptual framework, research hypothesis, research model, operationalization, sample selection, data collection, and data analysis methods.

**4. FINDINGS AND DISCUSSION**

An explanation of the results connecting to objectives/research questions. Further, this is required to be a meaningful discussion on the findings of the study by comparing and contrasting the findings with the previous scholarly work.

**5. CONCLUSION(S)**

Summary of the main findings, novel contributions of the study (theoretical, contextual, methodological), implications to the practitioners (if any).

**REFERENCES**

The number of references should be limited to twenty-five (25). The APA style should be used.