**Abstract Title (12 pt, Uppercase, Bold, Single Space)**

**Authors Names (9 pt, First letter uppercase, bold, calibri)**

Author 1. Institution, adress, city, country, e-mail. (8 punto calibri)

Author 2. Institution, adress, city, country, e-mail. (8 punto calibri)

Author 3. Institution, adress, city, country, e-mail. (8 punto calibri)

**ABSTRACT** (10 punto, calibri, Single space, maximum 350 words)

**The abstract must include the purpose of the research, the theoretical framework of the research, the method of the research and the result (s) or the possible result (s).**

**Keywords:** 5 Keywords, 8 punto, calibri

**JEL Classfications:** 3 JEL Codes, 8 punto, calibri