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**Author1, Author2, Author3**

1Name of University, Name of Department, Name of City, Name of Country.

 email: , ORCID: 0000-0000-0000-0000

2Name of University, Name of Department, Name of City, Name of Country.

 email: , ORCID: 0000-0000-0000-0000

3Name of University, Name of Department, Name of City, Name of Country.

 email: , ORCID: 0000-0000-0000-0000

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**ABSTRACT**

**Purpose-** The purpose of this study is to ……

**Methodology-** The study employs …

**Findings-** The analysis reveals that…..

**Conclusion-** based upon the analyisis7Findings it may be concluded that…

**Keywords:** 5 keywords

**JEL Codes:** 3 JEL codes

**REFERENCES**

(8 punto, calibri, single space) APA style – AT LLEAST 10 REFERENCES

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