

**TITLE OF PAPER (11 punto, calibri, bold, all uppercase letters)**

**DOI: 10.17261/Pressacademia.2022….**

**PAP- V.15-2022(..)-p….**

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**To cite this document**

Author 1, Author 2, Author 3, (2022). Title of paper……………………………………………………………………………………………………………………….. PressAcademia Procedia (PAP), V.15, p.

**Permanent link to this document:** http://doi.org/10.17261/Pressacademia.2022.........

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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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