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**ABSTRACT (300-500 words)**

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

**Methodology-** The study employs …

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

**Conclusion-** Based upon the analysis, it may be concluded that…

**Keywords:** 5 keywords

**JEL Codes:** 3 JEL codes

**REFERENCES (at least 10 references)**

(8 punto, calibri, single space) APA style

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