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**DOI: 10.17261/Pressacademia.2023….**

**PAP- V.18-2023(..)-p….**

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**To cite this document**

Author 1, Author 2, Author 3, (2023). Title of paper……………………………………………………………………………………………………………………….. PressAcademia Procedia (PAP), V.18, p.

**Permemant link to this document:** http://doi.org/10.17261/Pressacademia.2023.........

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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)**

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