**Title title title title title**

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1 Affiliation, City, Country

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**Abstract.** The abstract must be not less than 150 words in English. It should give an overview of the research work and highlight the following items: 1) Background: Place the question addressed in a broad context and indicate the purpose of the study; 2) Methods: Describe briefly the main methods applied; 3) Results: Summarize the article's main findings; and 4) Conclusions: summarize the main conclusions or interpretations.

**Keywords.** 3-5

**JEL codes:** 3-5

**1 Introduction**

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**2 Literature review**

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*2.1 Subtitle (if necessary)*

*2.2 Subtitle (if necessary)*

**3 Methodology**

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**4 Results and Discussion**

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**5 Conclusions**

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**6 Acknowledgment** *(if necessary)*

**7 References** *(APA style)*