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**Surname Name**[[1]](#footnote-1)★, **Surname Name🟉🟉, …**

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| Article Info |  | abstract |
| *Article history*:  Accepted ……………………….  Available online …………….. |  | Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  © 20XX JARDS. All rights reserved. |
| *JEL Classification:*  *\*It will be allocated only to articles with significant economic weight ……………………………………….*  *Keywords:*  ………………………………………. |  |

**1. Introduction**

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**2. Literature review**

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**5. Conclusions**

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**Acknowledgements**

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