**PAPER TITLE**

**Name Surname1, Name Surname2**

*1The name of the institution, City, Country, e-mail adress, ORCID ID: orcid.org/0000-*

*2The name of the institution, City, Country, e-mail adress, ORCID ID: orcid.org/0000-*

**Abstract**

The volume of the abstract is 2500-3000 characters (with spaces). The body text of the Abstract should be written in 10 pt, justified, 6 pt space between paragraphs.

**Research purpose.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Design / Methodology / Approach.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Findings.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Originality / Value / Practical implications.** Text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text, text.

**Keywords:** keyword; keyword. (max 5 keywords separated by semicolon). Keywords should be formatted in Times New Roman 10 pt

**JEL codes:** code 1; code 2 (system can be found in the website of American Economic Association: <https://www.aeaweb.org/econlit/jelCodes.php> )

**Introduction**

The minimum length of the paper is 21 000 characters with spaces. Papers that are shorter than 21 000 characters will not be transferred to the reviewing process. The maximum length of the paper is 35 000 characters with spaces. If the article is longer than 35 thousand characters, the author is charged additional publication fee.

The body text should be written in 11 pt, justified, 6 pt space between paragraphs. *Page margins*: Top = 3 cm; Bottom = 2 cm; Left = 3 cm; Right = 2 cm.

The paper should be structured in the chapters:

* Abstract
* Introduction
* Literature review
* Research methodology
* Research results
* Conclusions
* Acknowledgements (if necessary)
* References

The author(s) in the *introduction* should describe the topicality of the research, define the research aim, state the research hypothesis(es), provide a brief overview of the applied research methods and briefly summarise the research results.

*Times New Roman* font with *single line spacing* should be applied for the entire document. Font size: 12 pt *Bold* for the paper title, 12 pt *Bold* for the author(s)’ names, 10 pt *Italic* for the name of the institution and e-mail address.

The *headings* of the chapters should be printed in 11 pt *Bold,* capitalizing the first letter of each word. The titles of the headings should remain as provided in these Guidelines for Contributors (i.e. Introduction, Literature Review, Methodology, Results, Conclusions, References).

*Tables* should be numbered and captioned. The text in the table should be typed in 10 pt, centred. The title of the table: 10 pt, aligned left. The reference in the text: (Table 1). A single line interval should be left between the text and the title of the table, as well as after the table. Example is provided below:

**Table 1. Title of the table** (Source: …)

|  |  |  |  |
| --- | --- | --- | --- |
| **Text** | **Text** | **Text** | **Text** |
| Text | Text | Text | Text |
| Text | Text | Text | Text |
| Text | Text | Text | Text |

*Bulleted list* should be formatted as shown below:

* Text text text text
* Text text text text
* Text text text text

*Figures* should be numbered and captioned. The figures should be of a good quality. Only **BLACK-AND-WHITE** style is acceptable! The title of the figure: 10 pt, centred. The reference in the text: (Fig. 1). A single line interval should be left between the text and the figure, as well as after the title of the figure. The example is provided below:



**Fig. 1. Title of the figure (**Source: …)

*Formulas* and *equations* should be written in Equation Editor. Equations should be formatted in Times New Roman 10 pt, centred and numbered with numbers in parenthesis. Numbers should be displayed on the right side. All the symbols should be explained. The reference in the text: (Eq. 1). A single line interval should be left between the text and the formula, as well as after the formula. The example is provided below:

  (1)

where

*RIi* is a risk index of a bank i at time t;

*E(ROA)* is the expected value of return on assets;

*CAP* is a capital-to-asset ratio;

StDev(ROA) is a standard deviation of ROA (σ).

**References**

References should be listed in **alphabetical order** by the first author’s last name at the end of the article.

References have to be formed according to international bibliographic standards APA.

Authors should ensure that every reference in the text (Vevere, 2014; Vevere & Bierne, 2014; Keiss et al., 2015) appears in the list of references and vice versa. **Footnotes should be avoided.**

References should be written in Times New Roman 10 pt, justified, leaving 6 pt space between.

**There should be at least 25 references in every article.**

**All sources in the Reference list should have DOI.**

**The references should be made in English only.**

**Priority should be given to the papers published in journals/proceedings indexed in WoS/SCOPUS.**

Some examples:

**For journal articles:** Vevere, V. (2014). Ethical Leadership: Student Perceptions of Exercising Ethical Influence in Organization. *European Integration Studies*, (8), 159-167.

**For books:** Heffernan, S. (2005). *Modern Banking.* Chichester: John Wiley & Sons, Ltd.

**For Internet resources:** Financial and Capital Market Commission (2015). *Quarterly Reports.* [Accessed 20.02.2015]. Available from Internet: http://fktk.lv/en/statistics/credit\_institutions/quarterly\_reports/