TITLE OF THE PAPER (Cambria 14 pt, in bold, centered, interval 12 pt before and after)

First name and FAMILY NAME 1; First name and FAMILY NAME 2; ………. (Cambria 10 pt. in bold, centered, interval 18 pt before, 6 pt after)

1University/Institution, Faculty or other basic unit (Times New Roman 9 pt.)

2University/Institution, Faculty or other basic unit (Times New Roman 9 pt.)

**Abstract:** Abstract should contain 500-1500 characters with spaces. The font of the abstract is Times New Roman 9 points, text centered, single spacing. Indentation on the left and right 0.75, intervals before 6 points, after 0 points.

The reader after reading the abstract should be familiar with the content of the paper. It is in the interest of the author to attract potential reader. Abstract summarizes the scope and specific theme analysed in the paper, primarily its main results, conclusions and findings according to the following structure:

**Purpose:** What are the reason(s) for writing the paper or the aims of the research?

**Design/methodology/approach:** How are the objectives achieved? Include the main method(s) used for the research.

**Findings:** What was found in the course of the work? This will refer to analysis, discussion, or results.

**Research limitations:** (only if applicable) If research is reported on in the paper this section must be completed and should include suggestions for future research and any identified limitations in the research process.

**Practical implications:** (only if applicable) What outcomes and implications for practice, applications and consequences are identified?

**Social implications:** (only if applicable) What will be the impact on society of this research? How will it influence public attitudes? How could it inform public or industry policy? How might it affect quality of life?

**Key words:** usually three to seven words, in alphabetical order, comma separated

Introduction (Times New Roman 12 pt. in bold, interval before 24 pt, after 6 pt)

The paper shall be written in the Microsoft Word **(docx format)**, A4 sheet, margins: upper 2.5 cm, bottom 7 cm, left and right 4 cm. Text in Times New Roman font 11 points, single spacing between the lines, text justified, indentation of 0.5 cm.

The length of the manuscript should be minimum 5 pages and shall not exceed 8 pages according to the formatting presented. Where possible, texts should contain an even number of pages.

Do not divide words. In the text, do not use bold distinctions and underlining. It is allowed to mark foreign words in italics (e.g., *caeteris paribus*). Do not use spaces after the paragraph. Do not number subsequent parts of the text (chapters and subchapters). Do not use page numbering.

In the introduction, please describe the main objectives of the research, the importance of the researched field, your reason for choosing the specific field, its interconnection with current economic developments, the added value of the researched topic and its uniqueness should also be mentioned in this section.

**Literature review / Research Background** (Times New Roman 12 pt. in bold, interval before 18 pt, after 6 pt)

This part should contain: Background/History/Literature review. All references cited in the text shall be indicated according to Harvard system, authors should be given in brackets, not in footnotes: e.g. (Nowak 2010, p. 15), (Nowak 2010a, p. 15) (Nowak 2010b, p. 20) (Nowak, Kowalski 2010, p. 15) (Nowak, Kowalski, Smith 2010, p. 15) and (Nowak et al. 2010, p. 15) when the number of authors exceeds three. Cited authors shall be given chronologically (Nowak 1995, p. 10; Kowalski 2000, p. 10; Iksinski 2005, p. 25)

Methodology (Times New Roman 12 pt. bolded, spacing before 18 pt, after 6 pt.)

The chapter should contain the materials and methods of the research, the research design, the database description

Using bullets, please use them according to the formula:

* bullets form hyphens,
* single spaces,
* hanging indent 0.63 cm

When using numbering please follow this structure:

1. Indentation 0.63 cm for numbering
2. when using sub-points use the following structure
	1. nnn (left 1.5 cm, hanging indent 0.63 cm)
	2. mmm

**Results** (Times New Roman 12 pt. bolded, spacing before 18 pt, after 6 pt.)

This chapter should contain Results. The results should be presented in a clear and unbiased way.

*Formulas* in Times New Roman 11 points, centered, variables in italics or using the equation editor Microsoft Equation 3.0: Numbered equations.

 (1)

Every equation should be described.

Second level titles (subtitles) (Times New Roman 11 pt. in bold, space before 12 pt, after 6 pt)

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.

Tables are placed centered in the text. The font of tables content is Times New Roman 10 points or, if necessary, smaller, not limiting the readability of the table, the paragraph before and after 0 points, single spaces. In case of uneven text or value, we use vertical centering. We avoid bolding, we do not tone the interior. We do not leave empty cells.

*Table 1. Table titles (above the table): Times New Roman 10 pt. in bold, italics, intervals before 6 pt, after the line 6 pt., justified, hanging indent 1,5*

|  |  |  |
| --- | --- | --- |
| Description | Description | Description |
| Contents vertically centered horizontally to the left. | Content | - | Content vertically and horizontally centered |
| Content | Possible cells with a lack of data should be filled with the "-" or cut out  |  |

Possible clarifications to the content (9 points) in the string with the source text, finished with shift + enter
Source: (9 pts) intervals before 6 pts, 12 pts, we also use alignment to the left, if it is our own work.

Each drawing and table should be described in the text with an indication, e.g. *(Table 1), (Fig.1).*

We sign the figures under the figure. Figures should be pasted as a defined bitmap or JPG, PNG format which will allow to keep its form regardless of the program in which they will be opened by reviewers or proof readers. Efforts should be made to make the content of the drawing legible, the axes described, the units applied. Drawings are printed in the grey scale, not in colour.

The author is responsible for correct descriptions and legibility of the figures and charts, textures or thickness of the line. Each figure should have a given source, and should be described / referred in the text, e.g. (Figure 1).



*Figure 1. Figure titles (below figure): Times New Roman 10 pt. in bold, italics, spacing before and after the line 6 pt., justified, hanging indent 1,75*

Possible clarifications to the content (9 points) in the string with the source text, finished shift + enter
Source: (9 pts) intervals before 3 pts, after 16 pts, we also give, if it is our own work, left aligned

Tables and figures should not exceed the margins of the sheet, otherwise they must be divided between 2 pages.

Discussion (Times New Roman 12 pt. in bold, space before 18 pt., after 6 pt.)

This section is where the writer compares the research results with other similar research results from literature.

Discussion chapter may be connected to Results chapter then it should be entitled “Results and discussion”.

**Conclusion** (Times NR 12 pt. bold, space before 18 pt., after 6 pt.)

The conclusion should reinforce the major claims or interpretation in a way that is not only a summary. The writer should try to indicate the significance of the major claim/interpretation. The writer might also indicate the limitations of the study and suggest further research steps for broadening the research results.

Below, in alphabetical order, we enclose literature items which have been indicated in the text or sources.

Authors are asked to use references from at least 6 articles from renowned databases (Scopus, Web of Science). Where DOI number is available, please indicate the doi access (<https://doi.org/>.... or <http://dx.doi.org/>.... )

References (Times NR 12 pt. in bold, space before 24 pt. after 6 pt.)

1. Times New Roman font 9,5 pt. hanging indentation 0,5 cm
2. Glowacka M. (2010), *Title of the publication*, Publisher, Place of publication.
3. http://www.site.which.was used (access date: day-month-year).
4. Kowalski S.J. (2010), *Title of the chapter in publication*, In: Nowak A. (ed.), *Title of a multi-author publication* , pp. from-to,Publisher, Place of publication.
5. Kowalski S.J., Nowak A. (2010), *Title of the publication*, Publisher, Place of publication.
6. Kowalski S.J., Nowak A. (ed.) (2010), *Title of a multi-author publication*, Publisher, Place of publication.
7. Nowak A. (2010), *Title of the paper in the journal*, „Title of the Journal”, number, volume, pp. from-to.
8. Nowak A. (2010), *Title of the paper in electronic access*,http://www.site.from.which.it.was.read/downloaded (access: day-month-year).
9. The Act of 29 August 1997 *Banking Law* (Journal of Laws 1997 no 140 item 939).