**Title of the Contribution**

***First name Surname (without academic degrees) – maximum 5 authors***

**Abstract**

There shall be an English abstract ranging between 200 words. Please explain here the aim of the contribution, methodology and main results. In the Abstract, please state the compatibility of your paper with the journal’s focus (competitiveness).

***Keywords:*** *word, word, word,… 4-6 keywords*

**JEL Classification**: for example O11, M23, L13

**Maximum size of the manuscript is 16 pages (format A4). Font Times New Roman, size 12, line spacing single. The editorial office will not accept papers that do not fulfill this requirement. The final number of pages can be changed only due to the graphical changes made by editorial office.**

The contribution should be submitted in such a format that can be published in black and white colors. It is therefore necessary to use only black fonts and all pictures and tables should be clear and legible in a single color.

**Structure of the paper:**

**1 INTRODUCTION:** The author states the aim of the research topic, its focus, explains its originality, and introduces its structure.

**2 THEORETICAL BACKGROUND:** The author evaluates the current state of the research topic on an international scale. When working on the theoretical part of the paper, the author should predominantly work with articles published in the Web of Science and Scopus databases. It is recommended to use at least 40 sources. The use of monographs is not recommended, other sources should be used minimally. Sources should not be older than 15 years, at least 30% of sources are not older than 5 years

**3 RESEARCH OBJECTIVE, METHODOLOGY AND DATA:** This part of the paper states its aim, detailed methodology and data used. The title of the paper must be compatible with its aim and its content.

**4 RESULTS AND DISCUSSION:** The author introduces research results that should be obtained using sophisticated statistical methods, then interprets them in an economic manner, while comparing them with sources listed in the theoretical part, or justifies the excellence of his/her own results. This part should cover a comparison of results with other international results.

**5 CONCLUSION**: The author evaluates whether the aim of the paper was fulfilled and presents the main findings of the research. Limitations of the research/results and a direction for further research should be explained.

1. **Title of a chapter**

The text of the contribution should be divided into chapters where possible. Headings can have a maximum of two levels and should be numbered (e.g. 1 TITLE OF A CHAPTER, 1.1 Title of a subchapter).

Tables and figures should be numbered and pertaining references must be included in the text. The acceptable labeling for a table is Tab.1 and Fig. 1 for a figure. The title of the table or figure and the source should follow. The text should be composed in such a manner that there are not too many figures or tables on a single page. Tables and figures in a landscape format are not acceptable.

Tab. 1 – The title of the table. Source: own research

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Figures and tables should be supplied in a sufficient quality for print. They can be supplied as separate documents (jpg, xls, doc). The quality of the above is the responsibility of the author.



Fig. 1 – The title of the figure. Source: own research

Equations and formulas are denoted by numbers in round parentheses and it is recommended that they are produced by the Editor of equations or inserted in a jpg format.

**In-text citations:** 1 author: Novák (2018), two authors Novák & Suchý (2018), three or more authors Novák et al. (2018).

References should be arranged first alphabetically and then further sorted chronologically if necessary. More than one reference from the same author(s) in the same year must be identified by the letters "a", "b", "c", etc., placed after the year of publication.

Notes under the line are not acceptable.

Citations of author’s own papers are accepted only in a reasonable quantity.

Contributions written by an international team of authors are preferred.

**References**

1. HODULA, Martin, Simona MALOVANÁ a [Jan FRAIT](https://is.vsfs.cz/auth/osoba/21556). Too much of a good thing? Households’ macroeconomic conditions and credit dynamics. *German Economic Review*. Berlin: German Economic Association, 2022, roč. 23, č. 3, s. 1-15. ISSN 1468-0475. doi:10.1515/ger-2021-0033.

**Contact information**

**prof. First name Surname, Ph.D.**

University

Faculty

Department (Institute)

Country

E-mail: xxxxx@abc.cz

ORCID:

**prof. First name Surname, Ph.D.**

University

Faculty

Department (Institute)

Country

E-mail: xxxxx@abc.cz

ORCID:

**Short CV about author - max 150 words**