**TITLE OF THE MANUSCRIPT**

**Abstract**

The abstract of the study should be between 100 and 200 words in length. The study must include at least two JEL codes. The titles of the abstract, keywords, and codes should be bold, left-aligned, and capitalized only on the first letter. The text should be formatted in Times New Roman font, 10-point font size, and single line spacing. The abstract of the study should be between 100 and 200 words in length. The study must include at least two JEL codes. The titles of the abstract, keywords, and codes should be bold, left-aligned, and capitalized only on the first letter. The text should be formatted in Times New Roman font, 10-point font size, and single line spacing.

**Keywords:** Keyword, Keyword, Keyword, Keyword (The study should include a minimum of 3 and a maximum of 5 keywords.)

**JEL Codes:** JEL, Codes (The study must include at least two JEL codes.)

**INTRODUCTION**

The submission needs to be transferred into the template in accordance with the journal's formatting guidelines.

The text should be written in Times New Roman font with 11 font size. It should be justified with 1.5 line spacing. There should be single line (12 point-pt) space between paragraphs. Each paragraph should start 1 cm from the left.

The study should not exceed 30 pages including the bibliography.

All sources in the references must be cited in the study. In-text citations should not be given as footnotes, citations should be written in accordance with the following formal rules (APA Style 7the Edition):

* ***A work by one author:***(Hull, 2018) or (Hull, 2018, p. 21)
* ***A work by two authors:***(Chance & Brooks, 2010) or (Chance & Brooks, 2010, p. 150)
* ***A work by three or more authors:***(Bakshi et al., 2003) or (Bakshi et al., 2003, p. 3)
* ***Organization as an author (first citation):***(The Central Bank of the Republic of Türkiye [CBRT], 2003)
* ***Organization as an author (subsequent citation):*** (CBRT, 2003)
* ***Two or more works in the same parentheses:***(Hull, 2018; Bakshi et al., 2003)
* ***Two or more works by the same author in the same year:***(Hull, 2018a; Hull, 2018b)

Headings should not be numbered. There should be three levels of heading in the studies:

* **Level 1:** Left aligned, bold and all capitals
* **Level 2:** Left aligned, bold and title case
* **Level 3:** Left aligned, bold and sentence case

The titles of tables and figures should be left aligned and only the first letter of the first word should be upper case. If there are references, they should be placed just below the tables and figures. There should be a 3-point (pt) space between rows within the table. Tables should be formatted according to the example below.

**Table 1:** Title of the table

|  |  |  |
| --- | --- | --- |
| **Year** | **Data 1** | **Data 2** |
| 2021 | 10,25 | 100 |
| 2019 | 20,50 | 200 |
| 2019 | 41,00 | 300 |

**Source:** Brown et al., 2021, p. 26

**HEADING (LEVEL 1)**

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**Heading (Level 2)**

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**Heading (level 3)**

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**REFERENCES**

The reference list should be prepared in Times New Roman font, with single line spacing and an 11-point font size. The sources should be listed in alphabetical order.

The journal uses APA (American Psychological Association) Style 7th Edition in citing references. Examples of APA 7 citations for frequently used sources are provided below. For specific examples, please visit the APA Style 7th Edition website.

**1-PERIODICALS**

If a DOI has been assigned to the article, the DOI must be included. If the article does not have a DOI and is accessed from an online journal, the journal's URL should be provided.

***Article in print journal***

Scruton, R. (1996). The eclipse of listening. The New Criterion, 15(3), 5–13.

***Article with DOI in electronic journal***

Behrent, M. C. (2013). Foucault and technology. *History and Technology*, *29*(1), 54-104. <https://doi.org/10.1080/07341512.2013.780351>

Erdem, F., & Aytemur, J. Ö. (2008). Mentoring-A relationship based on trust: Qualitative research. *Public Personnel Management, 37*(1), 55-65. <https://doi.org/10.1177/009102600803700104>

***Article without DOI in electronic journal***

Black, F., & Scholes, M. (1973). The pricing of options and corporate liabilities. *Journal of Political Economy. 81*(3), 637-654. <https://www.jstor.org/stable/1831029>

***Article in a magazine***

Ryst, K. (2024, December). Housing Africa’s growing population. *Finance & Development, 61*(4), 38-39.

**2-BOOKS**

If a DOI has been assigned to the work, the DOI must be included.

***Edited book, no author***

Smith, J. A., & Brown, L. T. (Eds.). (2020). Advances in financial management: A global perspective. Finance Press. <https://doi.org/10.1234/abcd1234>

***Edited book with an author or authors***

Malory, T. (2017). Le morte darthur (P. J. C. Field, Ed.). D. S. Brewer. (Original work published 1469-70)

***A translation***

Kant, I. (2016). *Critique of pure reason* (P. Guyer & A. W. Wood, Trans). Cambridge University Press. (Original work published 1781).

**Note:** When you cite a republished work, it should appear with both dates: Kant (1781/2016)

***Article or chapter in an edited book***

Watson, J. (1998). Engineering education in Japan after the Iwakura mission. In I. Nish (Ed.), *The Iwakura mission in America and Europe: A new assessment* (pp. 108-112). Japan Library.

**3-OTHER PRINT SOURCES**

***Entry in a dictionary, thesaurus, or*** e***ncyclopedia with a group author***

Merriam-Webster, Incorporated. (1997). Goat. In Merriam Webster’s collegiate dictionary (10th ed., pp. 499-500). Merriam-Webster, Incorporated.

***Entry in a dictionary, thesaurus, or*** e***ncyclopedia with an individual author***

Schwarz, W. (2018). Quantum mechanics. In K. L. Schilke (Ed.), Encyclopedia of theoretical physics (2nd ed., pp. 45-49). Academic Press.

***Dissertation or master’s thesis, published***

Smith, J. R. (2020). The impact of climate change on agricultural practices (Publication No. 123456). [Doctoral dissertation, University of California]. ProQuest Dissertations Publishing.

***Dissertation or master’s thesis, upublished***

Law, Y. (2021). *Three essays o expectations in macroeconomics and finance* (Unpublished doctoral dissertation). Graduate School of Binghamton University.

***Federal or state statute***

The Patient Protection and Affordable Care Act, Publ. L. No. 111-148, 124 Stat. 119 (2010). [https://www.govinfo.gov/content/pkg/PLAW-111publ148/pdf/PLAW-111publ148.pdf](https://www.govinfo.gov/content/pkg/PLAW-111publ148/pdf/PLAW-111publ148.pdf?_ga=2.100865477.57358061.1736683500-1672874360.1736532240)

***Report by a government agency or other organization***

World Health Organization. (2021).*2021 mid-year report-Who strategic action against covid-19*. <https://www.who.int/docs/default-source/coronaviruse/who_sprp_mid-year-report-2021.pdf>

***Report by individual authors at government agency or other organization***

Msafiri, D. (2021). *Enhancing competitiveness of rice industry in Tanzania*Research on Poverty Alleviation. <https://www.africaportal.org/publications/enhancing-competitiveness-rice-industry-tanzania/>

**4-ELECTRONIC SOURCES**

***Webpage or piece of online content***

Packer, A. J. (2021, February 5). *GameStonk-What behavioral finance teaches us about the thrill and agony behind stock picking.* SineCera Capital. https://www.sineceracapital.com/our-thoughts/gamestop-behavioral-finance

***If the page's author is not listed, start with the title instead.***

Tuscan white bean pasta. (2018, February 25). Budgetbytes. Retrieved March 18, 2020, from <https://www.budgetbytes.com/tuscan-white-bean-pasta>

***Wikipedia article***

Option. (2024, October 4). In *Wikipedia.* [https://en.wikipedia.org/wiki/Option\_(finance)](https://en.wikipedia.org/wiki/Option_%28finance%29)

***Online news article***

Gorman, S. (2022, Ekim 7). Latest four-member SpaceX crew, including cosmonaut, welcomed abroad space station. *Reuters.*  <https://www.reuters.com/lifestyle/science/four-member-spacex-crew-nears-rendezvous-with-space-station-2022-10-06/>