TITLE OF ARTICLE

Scientific title, author name nad surname

Afiliation (Faculty, University, e-mail)

ORCID: active link

Abstract

**The purpose of the article/hypothesis**….……...Text of the summary, Text of the summary, Text of.

 **Methodology**……….the summary, Text of the summary, Text of the summary, Text of the summary,Text of the summary, Text of the summary, Text of the summary, Text of the summary.

**Results of the research**…………… of the summary, Text of the summary, Text of the summary, Text of the summary, Text of the summary, Text of the summary, Text of the summary [[1]](#footnote-1).

**Keywords:** 5-8 keywords, 5-8 keywords, 5-8 keywords.

**JEL Class:** JEL codes.

**\* Each part of the abstract (purpose, methodology, results) should start with a new paragraph.**

INTRODUCTION

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1. Heading 1 - CHAPTER TITLE

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Examples of Harvard footnotes:

[Kowalski 2014: 5–15] in the case of one author,

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[Kowalski 2014: 5–15; Nowak 2010: 36] in the case of relying on a number of different sources,

[Nowak 2010a: 20–25; Nowak 2010b: 10–20] in the case of the same author's many publications from one year,

[*The beginning of publication title …*, 2010: 15–20] if no author is given, e.g. [*Polish dictionary*, 2012: 35],

[Kowalski 2004, access 29.02.2019]

Act of 12 May 2011 on consumer credit [Journal of Laws 2019, item 1083.],

[www1, access 01.01.2010], [www2, access 01.01.2010] for websites.

1.1. Heading 2

Basic text of the article [[2]](#footnote-2), Basic text of the article. Basic text of the article [Iksiński et al. 2000: 1–10]. Basic text of the article. Basic text of the article. Basic text of the article. Basic text of the article [Kowalski 2004, access 29.02.2019].

1.1.1. Heading 3

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Figure 1. Title of the Figure[[3]](#footnote-3)

Source: own study based on: Kowalski 2014: 5.

2. CHAPTER TITLE

Basic text of the article. Basic text of the article. Basic text of the article. Basic text of the article [Kowalski 2000: 1–10]. Basic text of the article. Basic text of the article. Basic text of the article. Basic text of the article…. [Nowak and Kowalski 2010: 9–11].

Chart 1. Chart title [[4]](#footnote-4)

Source: own study based on a database …….

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Table 1. Table title [[5]](#footnote-5)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Variable name | Sample | x1 | x5 | x4 | x2 | x3 |
| x1 | 0,562 | 1,000 | 0,018 | 0,270 | 0,280 | 0,316 |
| x5 | 0,055 | 0,018 | 1,000 | 0,146 | 0,346 | 0,077 |
| x4 | 0,561 | 0,270 | 0,146 | 1,000 | 0,449 | 0,003 |
| x2 | 0,303 | 0,280 | 0,346 | 0,449 | 1,000 | 0,027 |
| x3 | 0,455 | 0,316 | 0,077 | 0,003 | 0,027 | 1,000 |

Source: own study based on: Kowalski 2014.

conclusions

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$$X\_{j}=\frac{1}{X\_{D}+c\_{j}}$$

where:

Xj – destymulant variable,

XD – variable brought in the form of stimulants,

cj – some positive constant.

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Information about funding

disclosure statement

The authors report no conflicts of interest.

BIBLiography

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Act of 29 August 1997 – Banking Law, Journal of Laws 2019, item 2357

[www1] www.nowymbank.pl [access 2.06.2018].

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