**Article title**

**First Name Last Name1, First Name Last Name2**

1Affiliation / ORCID identifier

2Affiliation / ORCID identifier

Corresponding author: First Name Last Name (email address)

**Abstract**

Provide the abstract here (no more than **200** words).

**Keywords:** Provide up to 5 keywords.

**JEL codes:** Specify up to 3 JEL codes.

**Highlights:** Provide up to 4 short statements (no more than **70** words in total).

**Acknowledgements and Funding**

Provide the acknowledgements and funding information here.

**Author Contributions**

Specify each co-author contribution to the manuscript using the relevant CRediT roles, as shown in one of the examples below:

* Z.S.: Conceptualization, Methodology, Software. P.S.: Data curation, Writing- Original draft preparation. W.W.: Visualization, Investigation. J.J.: Supervision. A.K.: Software, Validation: S.Q.: Writing- Reviewing and Editing.
* Conceptualization, S.C.P. and S.Y.W.; Methodology, A.B., S.C.P. and S.Y.W.; Investigation, M.E., A.N.V., N.A.V., S.C.P. and S.Y.W.; Writing - Original Draft, S.C.P. and S.Y.W.; Writing –Review & Editing, S.C.P. and S.Y.W.; Funding Acquisition, S.C.P. and S.Y.W.; Resources, M.E.V and C.K.B.; Supervision, A.B., N.L.W., and A.A.D

For further information go to the Submission's Rules (<https://oajournals.fupress.net/index.php/rea/about/submissions>)

**Declaration of Competing Interest**

The authors declare that they have no conflict of interest in relation to this manuscript.

**Data Availability**

The corresponding author will provide the data upon request.

**Language proofreading**

The authors confirm that the English (UK) language used in the manuscript is of proper quality to be easily understood. As an additional requirement, the manuscript has been professionally proofread. If available, please include the certificate from the language editing service.

**Declaration of Generative AI and AI-Assisted Technologies in the writing process**

*While preparing this work, the author(s) used [NAME TOOL / SERVICE] in order to [REASON]. After using this tool/service, the author(s) thoroughly reviewed and edited the content, assuming full responsibility for the final version.*

This declaration does not apply to basic tools for grammar, spelling, or reference checking. If there is nothing to disclose, no statement is required.

For further information, go to the Submission's Rules (<https://oajournals.fupress.net/index.php/rea/about/submissions>)