附件3：《安居乐业》论文格式（英文） 请注明所选子专题编号，如“子专题1”

|  |
| --- |
|  |

**A Title of the Article Should Be Specific and Effective[[1]](#footnote-1)\*(up to 12words)**

[← Times New Roman, **15.5pt, bold**]

**(14 point blank line)**

First Author’s NAME\*\*, Second Author’s NAME\*\*\*[← Times New Roman, 10.5pt, bold]

**Received: January 15, 2021.** **Revised: November 29, 2021.** **Accepted: December 05, 2021**.[Arial, 8pt, Bold]

|  |
| --- |
| **Abstract [**Times New Roman,Bold, 12pt]  **Purpose:** Abstract should stand alone, means that no citation in abstract. The abstract should concisely inform the reader of the manuscript’s purpose, its data and methods, its findings, and its implications. The abstract should state briefly 1) the purpose of the research, 2) research design and methodology, 3) the principal results, and 4) major conclusions. **Research design, data and methodology:** An abstract is often presented separately from the article, so it must be able to stand alone. For this reason, non-standard or uncommon abbreviations should be avoided, but if essential they must be defined at their first mention in the abstract itself. **Results:** The abstract should be unstructured, that is, one paragraph. The abstract should consist of about 200 words (acceptable in 197 ~ 203 variation). [Important! 1. . **Conclusions:** The authors’ full name must be appeared in order of First name (Given name), and LAST NAME (FAMILY NAME) for its indexing purpose correctly according to the APA format. Please indicate the authors’ LAST NAME (FAMILY NAME) in ALL CAPITAL letters, for example, Prof. Lee Jung-Wan in the Asian name format (Jung-Wan Lee in a US form) should be indicated as Jung-Wan LEE; accordingly, [Jung-Wan LEE] will be indexed as of [Lee, J. W.] in Web of Science and Scopus). [← Times New Roman, 9pt] [Please provide abstract to reach **about 200 words in total**]  **Keywords :** Word#1, Word#2, Word#3, Word#4, Word#5 [← Times New Roman, 9pt] [e.g. Financial Economics, Emerging Markets]  **JEL Classification Code** (up to 3-5): E44, F31, F37, G15 [← Times New Roman, 9pt]  [Please provide 3-5 JEL codes for indexing purpose. <https://www.aeaweb.org/econlit/jelCodes.php?view=jel>] |

(10 point blank line)

(10 point blank line)

**1. Introduction[[2]](#footnote-2)[[3]](#footnote-3)**[← Times New Roman, 12pt, bold]

(10 point blank line)

[TASK 1. Please set up Default Tabs stop **0.2 inch (0.5 cm)** **left** for each paragraph for entire document, in **Letter size** (NO A4 size), S**ingle line** spacing, **Justified** alignment, **Times New Roman** font, **10** font size in the text]

[TASK 2. Please write your text in **good English** (American or British usage is accepted, but not a mixture of these)].

[TASK 3. **No Footnotes**, but Endnotes Acceptable: KODISA JOURNALS does not accept Footnotes due to technical problems of online publication. Please convert all footnotes to endnotes, otherwise please incorporate all footnotes into text at its best.]

[TASK 4. **Tables and Figures:** Number tables consecutively in accordance with their appearance in the text. Avoid vertical rules. **Tables must be adjustable.** Be sparing in the use of tables and ensure that the data presented in tables do not duplicate results described elsewhere in the article. A paper in KODISA JOURNALS from now on may include a maximum of eight (8) tables and figures in total.

If Tables/Figures are too large to be inserted or difficult to format in the body of the manuscript, please mark **[Insert Table XX here]** or **[Insert Figure XX here]** where appropriate, then provide the large tables/figures at the end of the document, after References and Appendix, if any].

[TASK 5. **Citation and Reference Style Guides**: Per KODISA JOURNALS’s "Citation and Reference Style Guides" authors are expected to adhere to the guidelines of **APA 6th edition** (American Psychological Association). Please provide full information of publications complying with the APA reference style. **Please ensure that every reference cited in text is also present in the reference list (and vice versa).**

In particular, all citations in the text should refer to:

Two authors: list all authors' last names with **Lee and Kim (2019) in the text** or **(Lee & Kim, 2019) in parentheses** separating the two authors and the year of publication. Please correct all of the citations in text presenting authors' Last Name, for example, Lee and Kim (2019) and please do the same corrections at references.

Reference to an article in journals: Lee, J. W., & Cormier, J. F. (2010). Effects of consumers’ demographic profile on mobile commerce Adoption. Journal of Distribution Science, 8(1), 5-11.

Reference to an article in online journals or online first [DOI]: Lee, J. W., & Cormier, J. F. (2010). Effects of consumers’ demographic profile on mobile commerce Adoption. Online Journal of Distribution Science, 2017(2017), 5-11. DOI or Link URL.

Reference to a book (ISBN): Greenberg, P. (2001). CRM at the Speed of Light (5th ed.). Emeryville, CA: Lycos Press.

Reference to a chapter in an edited book: Burton, R. R. (1982). Diagnosing bugs in a simple procedure skill. In D. H. Sleeman, & J. S. Brown (Eds.), Intelligent Tutoring Systems (pp.120-135), London, UK: Academic Press.

The main section of an article should start with an introductory section which provides more details about the paper’s purposes, motivation, research methods, and findings. The introduction should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript’s contribution. [← Times New Roman, 10pt]

The KODISA JOURNALS publishes original research analysis and inquiry into issues of distribution, economics, business management and Social Science. The KODISA JOURNALS is an international peer-reviewed journal, which is devoted to contemporary issues of distribution, economics, business management and Social Science, including Worldwide, including Korea. The KODISA JOURNALS publishes twelve issues per year monthly in full English or Korean.

The mission of KODISA JOURNALS is to bring together the latest theoretical and distribution, economics, business management and Social Science research in Asian markets. The journal audience includes: business school academics and researchers, economists, social scientists, international business persons, and policy makers, as well as managers from both for profit and not for profit corporations.

(10 point blank line)

**1.1. Language and Submission** [Subheading ← Times New Roman, 11pt, bold]

(10 point blank line)

* + 1. **Submission Declaration** [← 10pt, bold]

Submission of an article implies that the work described has not been published previously (except in the form of an abstract or as part of a published seminar, lecture or academic thesis), that it is not under consideration for publication elsewhere, that its publication is approved by all authors and tacitly or explicitly by the responsible authorities where the work was carried out, and that, if accepted, it will not be published elsewhere including electronically in the same form, in English or in any other language, without the written consent of the copyright-holder. Each submission must contain “Submission Declaration Statements” in its cover letter as follows:

[“We hereby confirm that the manuscript has no any actual or potential conflict of interest with any parties, including any financial, personal or other relationships with other people or organizations within three years of beginning the submitted work that could inappropriately influence or be perceived to influence. We confirm that the paper has not been published previously, it is not under consideration for publication elsewhere, and the manuscript is not being simultaneously submitted elsewhere.”] . [**←** 10 pt]

(10 point blank line)

**1.1.2. Submission**

In order to submit your paper, please send your manuscript and associated files in MS Word format by e-mail to the editorial office: kodisajournals@daum.net.

Authors are encouraged to include tables and figures as part of the main file. All manuscripts must be accompanied by a letter which indicates briefly why the article is suitable for publication in the KODISA JOURNALS and attests that “The article has not been previously published and is not under review elsewhere. All manuscripts must be prepared according to the KODISA JOURNALS submission guidelines. Editorial Board of the journal will be very selective, accepting only the articles on the basis of scholarly merit, methodological rigor, and compliance with the journal’s style guidelines.

(10 point blank line)

**1.2. Call for Papers and Word Count**

[Subheading ← Times New Roman, 11pt, bold]

(10 point blank line)

**1.2.1. Call for Paper** [← 10pt, bold]

The KODISA JOURNALS is an open access journal that publishes research analysis and inquiry into contemporary issues of distribution, economics, business management and Social Science. The journal is published monthly in English or Korean by both printed and online with DOI. We feel certain that the quality publication system of KODISA journals meets the international standard of journal publications.

(10 point blank line)

**1.2.2. Types of Paper**

***Regular Article***: This should describe new and/or carefully investigated findings, and research methods should be given in sufficient detail for others to verify the work. Articles should be 5,000 - 7,000 words long to describe and interpret the work clearly. All regular research articles are peer-reviewed by minimum 3 referees.

***Short Communication***: This short communication is suitable for reporting the results of small investigations or giving details of new models, innovative methods or techniques. The style of main sections doesn’t need to conform to that of full-length papers. Short communications should be usually 3,000 - 4,000 words long. Short communication articles are also peer-reviewed.

(10 point blank line)

**1.3. Editorial and Selection**

(10 point blank line)

Please note that Editorial Board of the journal will be very selective, accepting only the articles on the basis of scholarly merit, research significance, research integrity and compliance with the journal style guidelines (APA). KODISA Journals and Editorial Board respect and promote all authors and contributors on the basis of research ability and experience without considering race, citizenship, or any of narrow frames of reference.

(10 point blank line)

**1.3.1. The Average Overall Time from Submission to Publication and Print**

Due to increasing number of submissions, rigorous double-blind peer review process, and an issue of publication space in each issue, the average overall time from submission of the manuscript to publication and print from now on takes 2-3 months. KODISA JOURNALS accepts submissions on a rolling basis, and publish accepted articles on the first-in first-out method. Electronic submission required.

(10 point blank line)

**1.3.2. Tips for Authors and Contributors**

In the effort to get included KODISA JOURNALS and JDS in Clarivate Analytics (formerly Thomson Reuters) Social Sciences Citation Index® (SSCI) and Web of Science Journal Citation Reports (JCR) at earliest possible please recommend KODISA JOURNALS and JDS to your library and recommend KODISA JOURNALS and JDS to various world-class databases, and include good citations and references in your future research articles from solid ranking journals (i.e. SSCI, SCIE indexed journals, SCOPUS indexed journals). See further information on CITATION ANALYSIS of Clarivate Analytics.

(10 point blank line)

**1.3.3. Article Publication Policy**

All accepted and published papers in KODISA JOURNALS are equally qualified and successfully have gone through peer-review process. The measurement of impact of the paper might be matriculated by a number of citations from solid ranking journals, however it takes several years after publication http://www.kodisajournals.org.

The foundation and editorial policy of KODISA JOURNALS as follows:

First Criteria: As the title of the KODISA JOURNALS indicates we arrange papers in order of discipline (subject) and content of the paper:

1. Finance: Finance, Accounting, Financial Economics
2. Economics: Econometrics, Applied Economics, Development Economics
3. Business: Management, Marketing, Decision Sciences, Information Technology
4. Social Sciences, Multidisciplinary: others

Second Criteria: Control of Excessive Representation and Promotion of a Wide Diversity of Contributors and Country-of-Origin

1. Each issue is entitled to have included a maximum of less than 30% of the total from one specific economy/nation/country/market/region in the issue, if applicable.
2. Each issue is entitled to have included a maximum of two papers from the same author (co-author) in the issue.

(10 point blank line)

**1.3.4. Future Editorial and Article Publication Policy**

Since KODISA JOURNALS’s inclusion in SCOPUS, we have received large demand for some extension of the scope of the journal, including new Business, Social Sciences, and Multidisciplinary research and the methodology of Case Study Research, Short Communications, Research Notes, Qualitative Research, Conceptual Research, which require non-quantitative research methods and non- econometrics and/or statistical analysis.

In this regard, I as Editor-in-Chief will invite selectively some non-quantitative/non-econometric papers if those articles satisfactorily meet the required quality and standards of KODISA JOURNALS: http://www.kodisajournals.org

(10 point blank line)

**1.4. Important Checklist before Submission**

(10 point blank line)

It is hoped that this list will be useful during the final checking of an article prior to sending it to the journal's Editor for review. Please consult this Guide for Authors for further details of any item. In particular, the following must be addressed and met the requirements and guidelines:

(10 point blank line)

**1.4.1. Publication Ethics and Publication Malpractice**

The journal is committed to upholding the highest standards of publication ethics and takes all possible measures against any publication malpractices. All authors submitting their works to the journal for publication as original articles attest that the submitted works represent their authors’ contributions and have not been copied or plagiarized in whole or in part from other works. The authors acknowledge that they have disclosed all and any actual or potential conflicts of interest with their work or partial benefits associated with it.

For example, Acknowledgements [“The paper was presented initially at 2018 International Conference on Business and Economics (ICBE2018) and the 14th International Conference of KODISA that was held in Seoul, South Korea, June 25-27, 2018. The paper has been recognized as one of Best Paper Awards at ICBE2018 conference. This paper is a substantially revised and expanded version of the paper presented at ICBE2018 conference. The authors have taken into account all the comments of Editors, Session Chairs and Reviewers in the revised manuscript. The authors greatly appreciate Editors, Session Chairs and Reviewers for their valuable comments, interest in and support of this research.”]

(10 point blank line)

**1.4.2. Word Count**

While no maximum length for manuscripts is prescribed, authors are encouraged to write concisely. As a guide, regular articles should be between 5,000 - 7,000 words in length. However, Full paper should be no longer than 30 pages and no more than 8000 words in total with all inclusive.

(10 point blank line)

**1.4.3. Tables and Figures**

Number tables consecutively in accordance with their appearance in the text. Place footnotes to tables below the table body and indicate them with superscript lowercase letters. Avoid vertical rules. Be sparing in the use of tables and ensure that the data presented in tables do not duplicate results described elsewhere in the article. A paper in KODISA JOURNALS from now on may include a maximum of eight (8) tables and figures in total.

(10 point blank line)

**1.4.4. Citation and Reference Style Guides**

Per KODISA JOURNALS’s "Citation and Reference Style Guides" authors are expected to adhere to the guidelines of APA (American Psychological Association). Please provide full information of publications complying with the APA reference style. Please ensure that every reference cited in text is also present in the reference list (and vice versa).

(10 point blank line)

**1.4.5. Abstract**

A concise and factual abstract is required. About 200 words in total are recommended. The abstract should state briefly 1) the purpose of the research, 2) research design and methodology, 3) the principal results, and 4) major conclusions. An abstract is often presented separately from the article, so it must be able to stand alone.

(10 point blank line)

**1.4.6. JEL Classification Code**

Immediately after keywords, provide 3-5 JEL Classification codes. These codes will be used for indexing purposes.

(10 point blank line)

**1.4.7. No Footnotes, but Endnotes Acceptable**

KODISA JOURNALS does not accept Footnotes due to technical problems of online publication. Please convert all footnotes to endnotes, otherwise please incorporate all footnotes into text at its best.

(10 point blank line)

**1.5. Use of Word Processing Software**

(10 point blank line)

It is important that the file be saved in the native format of the word processor used. The text should be in single-column format. Keep the layout of the text as simple as possible. Most formatting codes will be removed and replaced on processing the article. Do not embed "graphically designed" equations or tables, but prepare these using the word processor's facility. Do not import the figures into the text file but, instead, indicate their approximate locations directly in the electronic text and on the manuscript. To avoid unnecessary errors you are strongly advised to use the "spell-check" and "grammar-check" functions of your word processor.

(10 point blank line)

**1.6. Article Processing Charge (APC)**

(10 point blank line)

KODISA JOURNALS is an Open Access journal accessible for free on the Internet. Yet, the print and online publication process does involve costs including those pertaining to setup and maintenance of the publication infrastructure, routine operation of the journal, processing of manuscripts through peer-reviews, editing, publishing, maintaining the scholarly record, and archiving. To cover these costs, the journal depends on APC also called Publication Fee (USD500). The cost of APC is very often assumed either by the organization funding the research published in the article, or by the institution at which the author is employed or by the author oneself.

(10 point blank line)

(10 point blank line)

**2. Literature Review** [Heading ← 12pt, Times New Roman, 12pt, bold]

(10 point blank line)

**2.1. Citation in Text** [Subheading ← Times New Roman, 11pt, bold]

(10 point blank line)

Citations in the text should follow the referencing style used by the American Psychological Association. You are referred to the Publication Manual of the American Psychological Association, Sixth (6th) Edition, ISBN 978-1-4338-0561-5. Please ensure that every reference cited in the text is also present in the reference list (and vice versa). Any references cited in the abstract must be given in full. Unpublished results and personal communications are not recommended in the reference list, but may be mentioned in the text. If these references are included in the reference list they should follow the standard reference style of the journal.

All citations in the text should refer to:

***Single Author*:** the author's last name (without initials, unless there is ambiguity) and the year of publication; for example, Lee (2013) supports ICBE conferences or ICBE conferences are supported by many researchers (Lee, 2013; Kim, 2014, Youn, 2015).

***Two Authors*:** list all authors' last names with "and" in the text or “&” in parentheses separating the two authors and the year of publication;

***More than Three up to Five Authors*:** at first citation list all authors' last names with "and" in the text or “&” in parentheses separating the last two authors and the year of publication; If more than six authors, list the first six authors followed by et al. and the year of publication. In subsequent citations use the first author et al.

Groups of references should be listed first alphabetically, then chronologically. For example, Kim and Lee (2008) suggest ..., or Kim, Lee and Cormier (2009) find that ..., or Kim, Lee, Cormier and Youn (2007) have shown that ...'

When citing a list of references in the text, put the list in alphabetical order and separate authors by semicolons; for example, several studies (Kim & Lee, 2008; Kim, Lee, & Cormier, 2009; Kim, Lee, Cormier, & Youn, 2007; Youn & Kim, 2003) support this conclusion.

To cite a direct quotation, give pages after the year, separated by a comma and a space. For example: "Smith argues that for something to happen it must be not only 'favorable and possible but also wanted and triggered' (2008, p.38)".

(10 point blank line)

(10 point blank line)

**3. Research Methods and Materials** [Heading ← 12pt, Times New Roman, 12pt, bold]

(10 point blank line)

**3.1. Using the Template** [Subheading ← Times New Roman, 11pt, bold]

(10 point blank line)

**3.1.1. Retaining Specifications** [Second Subheading ← Times New Roman, 10pt, bold]

The template is used to format your manuscript. Please do not alter prescribed margins, column widths, line spaces, and text fonts. Provided specifications anticipate your manuscript as part of the proceedings rather than a stand-alone document. Please do not modify any of the designations provided. Sub sub-titles should be avoided unless absolutely necessary. If they are to be included they should be left justified, italic, Times New Roman 12-point font, and only the first letter of the first word should be capitalized.

(10 point blank line)

**3.1.2. Model Specifications before Styling**

Write and save your paper keeping text and graphic files separate until after the text is formatted. Do not use hard tabs, limit use of hard returns to only one at the end of each paragraph and do not add pagination anywhere in the paper. Proceed to formatting once you are done with completing the content and organizational editing. This should include the various sections and subsections of the paper. Figures and Tables should be included as part of the manuscript and not at the end.

Quantile regression essentially transforms a conditional distribution function into a conditional quantile function by splitting it into segments. In OLS, modelling a conditional distribution function of a random sample (y1,……yn) with a parametric function m(xi,β) where xi represents the independent variables, β the corresponding estimates and m the conditional mean, can cause the following minimization problem:

(10 point blank line)

 (1)

(10 point blank line)

Obtains the conditional expectation function E[Y | xi] can proceed in quantile regression. The central feature thereby becomes ρτ, which serves as a check function.

(10 point blank line)

 (2)

(10 point blank line)

In quantile regression, one minimizes now the following function.

(10 point blank line)

 (3)

(10 point blank line)

Hence, in contrast to ordinary least square, the minimization is performed for each subset defined by ρτ, where the coefficient of the τth – quantile is obtained with the parametric function ξ(xi,β).

To find out the optimal inflation threshold, the author applies two methods; firstly, the optimal inflation threshold is found by dummy method, then used the OLS method below.

(10 point blank line)

(4)

(10 point blank line)

Where K is the optimal inflation threshold, is dummy variable and is defined as:

(10 point blank line)

(5)

(10 point blank line)

The models are written when D is equal to 1 and D is equal to zero.

(10 point blank line)

(6)

(10 point blank line)

The font to be used for the Abstract and Main Body of the Paper should be Times New Roman 12-point font. The page size should be A4 formatting. 2.5cm margins should be used on all sides (left, right, top, bottom). Endnotes, Headers or Footers should not be used.

(10 point blank line)

**3.2. Tables and Figures**

(10 point blank line)

All Tables, Figures (charts, diagrams and line drawings) and Plates (photographic images) should be included as part of the manuscript. Supply clear captions for all tables, figures and plates. Tables/figures should be no more than a single page each. If the data is too large for a single table, please consider another way of presenting your data. The font to be used in a Table/Figure is 12pt Times New Roman (minimum 10 pt). There is no bold and italic text included in the final processed tables. Cells in tables and figures should not be coloured. In case you need to draw attention to a particular datum then use only a shade of grey.

Captions for tables must be placed above the art. Captions are in 12pt Times New Roman. The placement of the caption below the art removes the chance that the figure and the caption become separated across page boundaries (see Table 1).

(10 point blank line)

**Table 1:** Example of a Table Caption [← Arial, 9pt]

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Constructs** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** |
| 1. Information (web) (INF)  [← Arial, 8pt] | 0.820 |  |  |  |  |  |  |  |
| 2. E-retailer’s Reputation (REP) | 0.557\*\*\* | 0.770 |  |  |  |  |  |  |
| 3. Web navigation (NAV) | 0.680\*\*\* | 0.635\*\*\* | 0.815 |  |  |  |  |  |

Note: [← Arial, 8pt]

(10 point blank line)

Captions for figures must be placed underneath the art. Captions are in 9pt Times New Roman. The placement of the caption below the art removes the chance that the figure and the caption become separated across page boundaries (see Figure 1).

(10 point blank line)

Your figure goes here

**Figure 1:** Example of a Figure Caption [← Arial, 9pt]

(10 point blank line)

The font to be used for the Abstract and Main Body of the Paper should be Times New Roman 10-point font. The page size should be A4 formatting. 2.5cm margins should be used on all sides (left, right, top, bottom). Endnotes, Headers or Footers should not be used.

(10 point blank line)

(10 point blank line)

**4. Results and Discussion** [Heading ← Times New Roman, 12pt, bold]

(10 point blank line)

For Results, provide sufficient detail to allow the results to be meaningful and informative. For Discussion, this should explore the significance of the results of the work, not repeat them. A combined Results and Discussion section is often appropriate. Avoid extensive citations and discussion of published literature.

When you write a research paper, it is read by two groups of people. The first, which is a substantial group, consists of 'lay' readers, who assume that what is said in any research paper is the Gospel. They read the abstract or, worse still, only the results and store the information away for later use. For example, if you concluded in a study abstract, that penicillin is the best antibiotic available today, they may start using penicillin right away, on the very next patient, quoting you as a reference, without understanding or going into the details of the associated pros and cons.

Then, there is the other smaller group, which will read through the whole paper at length, as it ought to be read. They will especially read the discussion, because, this section should ideally bring out all the pros and cons of the results that were obtained. For any good reader, critical appraisal of a paper is part of his/her reading activity and a good discussion, along with a good 'Materials and Methods' section, helps the appraisal process.

The discussion, in a sense, is a complete appraisal of the results by the author himself and should explain in sufficient detail, the various aspects of the results. If you have nothing to discuss, then your 'paper' is not worth more than the actual paper it is written on (see Table 2).

(10 point blank line)

**Table 2:** Example of a Table Caption (OLD Estimation Results)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | | **Coeffisient** | **P-Value** | | **Adjusted RSquared** |
| **Dependent** | **Independent** | **t-Stat** | **F-Stat** |
| Capital Flight | C | 12.02005 | 0.0011\* | 0.0056\* | 0.3090 |
| Budget Deficit to GDP Ratio | 2.646194 | 0.1965 |
| Economic Growth | -0.012861 | 0.9816 |
| Inflation Rate | 1.409357 | 0.4204 |
| Exchange Rate Growth | -1.010134 | 0.0471\* |
| Dummy Rating | -5.078168 | 0.1512 |

Note: [← Arial, 8pt]

(10 point blank line)

Remember, a discussion is not the same as story telling!

If the research is original, at least in substantial part, the discussion too will be original. It brings out the author's own thought processes as he/she explains the results of the study and their relevance. In our country, it is only too often seen that substantial parts of the discussion are plagiarized. Plagiarism is very easy to detect, especially with the availability of search engines. When the language and tone of the author's 'work' and the (plagiarized) discussion do not match, journal editors simply have to check the sentences in the discussion through search engines to find the original source. Many journals editors will not take this lightly. Plagiarize at your own risk; the risk of being disgraced in a journal, in full view of one’s colleagues. This is not something any author would like (see Figure 2).

(10 point blank line)

[Insert Figure 2 here]

(10 point blank line)

One of the main objects of the discussion is to set forth a complete and plausible explanation or theory for what was found. No one knows the subject of your research as well as you do; on the other hand, the average reader has no time to re-read the discussion if he/she did not understand it the first time around. You do not want the reader to go through your paper several times to understand it -he/she simply will not. You have to be clear and logical in what you say and explain it in a way that makes sense the first time around. This is the most difficult part of writing a discussion.

(10 point blank line)

(10 point blank line)

**5. Conclusions** [Heading ← Times New Roman, 12pt, bold]

(10 point blank line)

For Conclusions, the main conclusions of the study may be presented in a short Conclusions section, which may stand alone.

(10 point blank line)

(10 point blank line)

**References** [Heading ← Times New Roman, 12pt, bold]

(10 point blank line)

**References List**: For ICBE Proceedings, authors are expected to adhere to the guidelines of APA (American Psychological Association). Please ensure that every reference cited in the text is also present in the reference list (and vice versa). 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 [← Times New Roman, 9pt]

**Web References**: As a minimum, the full URL should be given and the date when the reference was last accessed. Any further information, if known (DOI, author names, dates, reference to a source publication, etc.), should also be given. For example, [← Times New Roman, 9pt]

Lee, J. W., & Zhao, T. F. (2014). Dynamic Relationship between Stock Prices and Exchange Rates: Evidence from Chinese Stock Markets. *Journal of Asian Finance, Economics and Business, 1*(1), 5-14. [https://doi.org/10.13106/KODISA Journals.2014.vol1.no1.5](https://doi.org/10.13106/jafeb.2014.vol1.no1.5).

Lee, J. W., Kwag, M., & Potluri, R. M. (2015). Antecedents of Acceptance of Social Networking Sites in Retail Franchise and Restaurant Businesses. *Journal of Asian Finance, Economics and Business, 2*(1), 29-36. [https://doi.org/10.13106/KODISA Journals.2015.vol2.no1.29](https://doi.org/10.13106/jafeb.2015.vol2.no1.29).

Kwan, J.-H., & Lau, W.-Y. (2020). Do Firm Characteristics and Industry Matter in Determining Corporate Cash Holdings? Evidence from Hospitality Firms. *Journal of Asian Finance, Economics and Business, 7*(2), 9-20. [https://doi.org/10.13106/KODISA Journals.2020.vol7.no2.9](https://doi.org/10.13106/jafeb.2020.vol7.no2.9)

Nguyen, T. H., & Tu, V. B. (2020). Social Responsibility, Organizational Commitment, and Organizational Performance: Food Processing Enterprises in the Mekong River Delta. *Journal of Asian Finance, Economics and Business, 7*(2), 309-316. [https://doi.org/10.13106/KODISA Journals.2020.vol7.no2.309](https://doi.org/10.13106/jafeb.2020.vol7.no2.309)

Youn, M. K., Kim, Y. O., Lee, M. K., & Namkung, S. (2006). Domestic restrictions on the opening of retail stores. *Journal of Distribution Science, 6*(2), 121-160.

Greenberg, P. (2001). *CRM at the Speed of Light* (5th ed.). Emeryville, CA: Lycos Press.

Youn, M. K., & Kim, Y. O. (2017). *Principles of Distribution* (2nd ed.). Seoul, Korea: Doonam Publishing.

Kim, Y. M. (2001). *Study on factors of introduction of supply chain management of Korean companies.* Seoul, Korea: Doctorial dissertation, Jungang University, Suwon, Korea.

Burton, R. R. (1982). Diagnosing bugs in a simple procedure skill. In D. H. Sleeman, & J. S. Brown (Eds.), *Intelligent Tutoring Systems* (pp.120-135), London, UK: Academic Press.

Lee, J. W., & Kim, Y. E. (2007). Green distribution and its economic impact on the distribution industry. *Proceedings of the Second International Conference of KODISA* (pp.12-32). July 6-8, Seoul, Korea, KODISA.

Kim, Y. E. (2011). New challenges

and opportunities for traditional markets. *Korea Distribution News,* 21 January, Section 3-4. Seoul, Korea.

Korea Distribution News (2011). Future of traditional markets. *Korea Distribution News,* 21 January, Section 3-4. Seoul, Korea.

Kim, D. H., & Youn, M. K. (2012). Distribution knowledge, research, and journal. *Proceeding of 2012 Summer International Conference of KODISA* (pp.73-78). Seoul, Korea. Retrieved August 30, 2019 (actual access date), from http://kodisa.org/ index.php?mid=Conferences &document\_srl =8862.

China National Petroleum Corporation (2009). *2009 Annual Reports.* Beijing, China: CNPC. Retrieved September 30, 2019 (actual access date), from http://www.cnpc.com.cn/resource/english/images1 /2009.pdf

**Endnotes:** [Heading ← Times New Roman, 12pt, bold]

1. As a minimum, the full URL should be given and the date when the reference was last accessed. Any further information, if known (DOI, author names, dates, reference to a source publication, etc.), should also be given. For example, [← Times New Roman, 9pt]

2. As a minimum, the full URL should be given and the date when the reference was last accessed. Any further information, if known (DOI, author names, dates, reference to a source publication, etc.), should also be given. For example, [← Times New Roman, 9pt]

**Appendixes** [Heading ← Times New Roman, 12pt, bold]

(10 point blank line)

**Appendix 1:** Example of a Table Caption [← Arial, 9pt]

| Table | Table Head | | |
| --- | --- | --- | --- |
| Table merged row | | |
|  | Table cells | Table cells | Table cells |

Note: [← Arial, 8pt]

(10 point blank line)

**Appendix 2:** Example of a Figure Caption [← Arial, 9pt]

Your figure goes here

(10 point blank line)

1. \* Acknowledgements (if any): If there is any acknowledgement that authors would like to mention, please mention here if there are any. [← Arial, 8pt]

   First Author. Job Title, Department, Faculty, University, Country. Email: abc1@email.com [← Arial, 8pt]

   Corresponding Author or Second Author, Job Title, Department, Faculty, University, Country, Email: abc1@email.com

   3 Job Title, Department, Faculty, University, Country.   
   Email: [abc1@email.com](mailto:abc1@email.com)

   ⓒ Copyright: The Author(s)

   This is an Open Access article distributed under the terms of the Creative Commons Attribution Non-Commercial License (http://Creativecommons.org/licenses/by-nc/4.0/) which permits unrestricted noncommercial use, distribution, and reproduction in any medium, provided the original work is properly cited. [↑](#footnote-ref-1)
2. [↑](#footnote-ref-2)
3. [↑](#footnote-ref-3)