**JEL: A34, B54, C65**

**TITLE OF THE PAPER**

**Abstract**

**Purpose:** This document describes the required formatting of CROMAR 2023 papers, including fonts, citation styles, and figure/table placement. The abstract should be 100 to 250 words in length. It should be structured as follows: Purpose, Methodology, Results, Conclusion.

**Methodology:** Include the main method(s) used for the research.

**Results:** What are the results of your research? This will refer to analysis, discussion, or results.

**Conclusion:** The conclusions of the paper should be written in a clear and concise manner.

**Keywords:** First keyword, second keyword, third keyword, … (A maximum of six keywords)

1. **INTRODUCTION**

CROMAR congress is intended for researchers and practitioners, and devoted to the publication of papers that contribute to the theoretical, methodological and empirical insights in the complex field of marketing. Articles can be based on quantitative as well as qualitative analyses; they can be a synthesis of previous research and discuss open issues in specific areas of marketing practice.

Within the peer review process, papers published in the proceedings are categorized as either scientific or professional papers. Papers can be in Croatian or English.

**1.1. Submission guidelines**

CROMAR congress strives to uphold the highest standards for published manuscripts and we expect our authors to do the same. If you are not a native English speaker, it is required that your paper be professionally edited (preferably by a native speaker) prior to submission. This will help to ensure that the academic content of your paper is fully understood by proceedings editors and reviewers.

Submissions should not be published earlier or be under consideration for publication elsewhere. The papers should be submitted electronically to the Easychair platform as described on the congress website. Please do not place authors' contact information in the main manuscript.

1. **ARTICLE STRUCTURE**

There are no strict requirements but all manuscripts should contain the essential elements of the  
manuscripts, for example: Introduction, Theoretical and conceptual background/framework, Methodology, Results, Discussion, Conclusion, References, Attachments (if any).

1. **FORMATTING REQUIREMENTS**

Papers must be formatted so as to allow printing on paper size 210 x 297 mm. Times New Roman, size 12 (unless otherwise stated herein) should be used, and line spacing should be 1.5. The margins (left, right, top and bottom) should be 25mm wide. The text should be aligned with both the right and left margins (justified). The paper should have between 4500 and 6500 words (including references).

Above the title, in the upper right corner, the authors state JEL classification of the article. JEL classification is stated according to: https://www.aeaweb.org/jel/guide/jel.php

**3.1. Title and headings**

The title of the paper should be written in uppercase bold letters. All other headings and  
subheadings should be written in lowercase bold letters and numbered as shown below:

**1. HEADING  
1.1. Subheading**

**1.1.1. Subheading**

**2. HEADING  
2.1. Subheading**

**2.1.1. Subheading** etc.

Please note that only the paper title and heading should be capitalized.

**3.2. Tables, figures and graphs**

Tables, figures, graphs, and other illustrations must be titled (above) and the source must be stated below such parts of the paper using the required font, size 10 and single spacing. The title must state the type and indicate the number, starting from 1 (Table 1, Figure 1, Graph 1, etc.). Tables and graphs cannot be photographs. In-text references to figures, tables and graphs should be capitalized, as in „From Table 5. it can be seen…“ Figures and tables should be inserted in proper places throughout the text. Do not group them together at the beginning of a page, nor at the bottom of the paper.

The appearance of the tables should be simple, without unnecessary borders or shading.

1. **CITATION AND REFERENCES**

For in-text citations please use APA style. APA style uses the author-date citation system. In-text citations have two formats: parenthetical and narrative.

**4.1. In-text citations**

For **parenthetical citation** put the authors last name, year of publication and page number (if needed) in parentheses, after the quoted text. Examples of the parenthetical citations:

1. Single author: the author's name, year of publication 🡪 (Gujarati, 1992) or with the page number: (Gujarati, 1992: 58)
2. Two authors: both authors' names, year of publication 🡪 (Faulbaum & Bentler, 1994)
3. Three or more authors: first author's name followed by 'et al.', year of publication 🡪 (Banasik et al., 1999).

In **narrative citations**, author's name is incorporated into the text as part of the sentence and the year follows in parentheses. For example:

Smith (1980) points to the importance of working capital management.

When **citing a secondary source**, in the reference list provide an entry for the secondary source that was used. In the text, identify the primary source and write „as cited in“ the secondary source that was used. For example: (Rabbitt, 1982, as cited in Lyon et al., 2014). Note that only Lyon et al.'s work appears in the reference list.

If you need to make further clarification of the text, you may use footnotes at the bottom of the page as they appear in the text. Notes should be numbered with Arabic numerals using the Times New Roman font, size 10.

**4.2. Reference list**

At the end of the paper, a reference list should be numbered and alphabetized by the last name of the first author of each source. Use APA style for references (<https://apastyle.apa.org/style-grammar-guidelines/references/>). Please ensure that every reference cited in the text is also present in the reference list and vice versa. Also, it should be ensured that data provided in the references are correct. More than one reference from the same author in the same year should be identified by the letters 'a', 'b', 'c', etc., after the year of publication.

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| **Books** | Author, A. & Author, B. (Year). *Title* (edition - only include this if not the first edition). Publisher.  e.g. one author:  Gujarati, D. N. (1992). *Essentials of Econometrics*. McGraw-Hill.  e.g. two authors:  Polgar, S. & Thomas, S. A. (2013). *Introduction to research in the health sciences* (6th ed). Churchill Livingstone.  e.g. more than two authors:  Solomon, M. R., Marshal, G. W., Stuart, E. W., Barnes, B., Mitchell, V. W. (2009). *Marketing: Real People, Real Decisions*. Pearson Education.  If the book includes a DOI, include the DOI in the reference after the publisher name. |
| **Book chapters** | Author, A. & Author, B. (year). Chapter title. In Editor, A. & Editor, B. (Eds.), *Title of Book* (pages). Publisher.  e.g.  Faulbaum, F. & Bentler, P. M. (1994). Causal Modeling: Some Trends and Perspectives. In Borg, I. & Mohler, P. P. (Eds.), *Trends and Perspectives in Empirical Social Research* (pp. 224-249). Walter de Gruyter.  If the chapter has a DOI, include the chapter DOI in the reference after the publisher name. |
| **Journal articles** | Author, A. & Author, B. (year). Title of article. *Journal name*, *volume*(number), pages.  e.g.  Banasik, J., Crook, J. N. & Thomas, L. C. (1999). Not if but when will borrowers default. *Journal of the Operational Research Society*, *50*(12), 1185-1190.  If a journal article has a DOI, include the DOI in the reference after the page numbers. |
| **Conference proceedings** | Author, A. & Author, B. (year). Title of paper. In Editor, A. & Editor, B. (Eds.). *Title of published proceedings* (page numbers). Place of publication: Publisher.  e.g.  Bubanić, M. & Detelj, K. (2017). Cluster Analysis of Research and Development Expenditure in EU. In Strahonja, V. & Kirinić, V. (Eds.). *Proceedings of the 28th International Conference on Information and Intelligent Systems* (pp. 161-165). Varaždin: Faculty of Organization and Informatics. |
| **Published Dissertation or Thesis** | Author, A. (year). *Title of dissertation/thesis* [Doctoral dissertation, Name of the University]. Publisher.  e.g.  Kabir, J. M. (2016). *Factors influencing customer satisfaction at a fast food hamburger chain: The relationship between customer satisfaction and customer loyalty* [Doctoral dissertation, Wilmington University]. ProQuest Dissertations & Theses Global. |
| **Laws and regulations** | Name of Law (Publisher). URL (if available)  e.g.  Zakon o računovodstvu (Narodne novine 47/20). https://www.zakon.hr/z/118/Zakon-o-ra%C4%8Dunovodstvu |
| **Webpages** | Author, A. (year, month and day). *Name of the article*. Name of the webpage. URL  or  Institution/Organization (year). *Name of the article/report*. URL  e.g. #1  Rosen, K. (2020, December 10). *Saving money is a good start, but where you keep those savings can matter even more*. Business Insider. https://www.businessinsider.com/personal-finance/where-to-save-money  e.g. #2  Kennedy, S. (2020). *Wall Street Sees World Economy Surging in 2021 From Rocky Start*. Bloomberg. https://www.bloomberg.com/news/articles/2020-12-11/wall-street-sees-world-economy-surging-in-2021-from-rocky-start?srnd=economics-vp  e.g. #3  Deloitte (2018). *Deloitte Global Powers of Retailing 2018.* https://www2.deloitte.com/content/dam/Deloitte/at/Documents/about-deloitte/global-powers-of-retailing-2018.pdf  Please provide a full link of the website article |