TITLE

Authors Names

***Abstract –*** All of the paragraphs should be in AtMA Normal.

Keywords - Keywords are formatted as Atma sub-sub-header.

***Relevance to Marketing Educators, Researchers and/or Practitioners***: This should also be formatted as AtMA Normal.

AtMA Headers used for:

Introduction

Literature Review

Methodology

Findings

Discussions

AtMA Sub-Header used for major sections within any of the above plus:

Acknowledgements and/or Notes

References

Use the AtMA References style to ensure consistency in all of your citations. Please do not space between references or at the end of a line. The template does the work for you.

Author Information

AtMA Sub Sub-Header may be used within the Sub-Header sections.

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Table 1: Use AtMA Table & Figure

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| ***Characteristic*** | ***Mode (n)*** | ***Mode (%)*** | ***N*** | ***Mean*** | ***S.D.*** |
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