**Certification of Authorship/Originality**

I, The author(s) of the paper

……………………………………………………………………………………………

……………………………………………………………………………………………

……………………………………………………………………………………………

Certify that I am the author of this paper(s) submitted to The 5th 2018 IBSM-International Conference on Business, Management and Accounting. I have also cited any sources from which I used data, ideas, or words, either quoted directly or paraphrased. The paper is all original work, not previously published in any form.

.

One author must sign for all authors and return the original of this agreement to CAAL International Education Organizer, Training and Consulting.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Author’s Signature Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Author’s Name (printed)