

**Copyright, Licensing and AI Declaration Form**

*It is mandatory for all the authors who submit their manuscript for publication to the Journal of Accounting and Finance Review (JAFR) to complete this form. The duly filled and signed copy of this form must be emailed to the journal's editorial office at [me.cjaf@comsats.edu.pk](mailto:me.cjaf@comsats.edu.pk)*

I, \_\_\_\_\_ on behalf of my co-authors (listed below), hereby give my/our consent to publish my/our Research Paper/Case-Study/Review Paper titled “\_\_\_\_\_”

to the *Journal of Accounting and Finance Review* published by COMSATS University Islamabad, protected by copyright under the [Creative Commons Attribution-Non Commercial 4.0 \(CC BY-NC 4.0\)](https://creativecommons.org/licenses/by-nc/4.0/) license.

Further,

1. I/We declare that the manuscript under consideration contains solely my/our original work that is neither published previously nor under consideration for publishing in any other journal in any form.
2. I/We have contributed substantially towards the preparation of the manuscript in order to claim the right to authorship.
3. I/We have ensured that all those who have substantially contributed to this manuscript have been included in the author list and they have agreed to the order of authorship.
4. I/We declared that no portion of this article has been plagiarized and that any material used as reference is correctly referred to/cited. If found guilty of any formal plagiarism even after the article's publication, the journal reserves the right to withdraw/revoke this article.
5. I/We have ensured that all co-authors have seen and approved the final version of the paper and have agreed to its submission for publication. Others who have participated in certain substantive aspects of the research have been acknowledged for their contribution to an "Acknowledgement" section.
6. I/We have abided by all the ethical guidelines mentioned on the *JAFR* website <https://jafr.comsats.edu.pk/index.php/Home/Ethics>

**Details of Author's Contribution**

Please indicate each author's contribution in the table given below

| Author Name | Institutional Affiliation | Contribution | ORCID ID | Institutional Email Address |
|-------------|---------------------------|--------------|----------|-----------------------------|
| 1-          |                           |              |          |                             |
| 2-          |                           |              |          |                             |
| 3-          |                           |              |          |                             |
| 4-          |                           |              |          |                             |
| 5-          |                           |              |          |                             |

**Conflict of Interest, Funding, Use of AI and Acknowledgment**

**Funding:** Please add: “This research received no external funding” or “This research was funded by NAME OF FUNDER, grant number XXX”.

**Conflicts of Interest<sup>1</sup>:** Declare conflicts of interest or state “The authors declare no conflict of interest.”

<sup>1</sup>Authors must identify and declare any personal circumstances or interest that may be perceived as inappropriately influencing the representation or interpretation of reported research results. Any role of the funders in the design of the study; in the collection, analyses or interpretation of data; in the writing of the manuscript, or in the decision to publish the results must be declared in this section. If there is no role, please state “The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results”.

## JAFR Policy on AI Tools

The authors declare that:

1. **The authors used AI tools only for the purpose of copy-editing** (correcting, editing, formatting, modifying, or refining) all or part of an author's own original existing work using generative AI tools and technology to improve its structure and the clarity of the language and grammar and ensure that the follow overarching principles.
2. **Copywriting** (creating, drafting, or writing) any part of a submission using generative AI tools and technology to generate new material is **not** used.
3. When submitting manuscripts, we confirm that the manuscript has not been created by using AI tool/large language model (LLM).
4. In case an AI tool/LLM has been used to develop or generate any portion of the manuscript, it is clearly mentioned in the "Methods and Acknowledgements" sections of the manuscript.
5. We describe the content created or modified as well as appropriately cite the name and version of the AI tool used.
6. Any additional works drawn on by the AI tool are appropriately cited and referenced.
7. No in-text reporting of statistical data is used generated by GAI tool/LLM due to concerns over the authenticity, integrity and validity of the data produced.
8. The Editor and Publisher reserve the right to determine whether the use of an AI tool is permissible.

## Acknowledgments:

Authors have acknowledged any support given which is not covered by the authors' contribution or funding sections in the manuscript. This may include administrative and technical support, or donations in kind (e.g., materials used for experiments).

## Copyright Statement<sup>2</sup>

1. By submitting the manuscript and signing this letter, I/We declare my/our agreement that, after publication, anyone (Person or institution) is free:

To copy, distribute, and display the work properly attached to the author. Provided the following conditions of Attribution:

- The original author and publisher are clearly and fully given credit (but not in any way that suggests that author and publisher endorse the user or user's use of the work); for any reuse or distribution, it must be made clear to others what the license terms of this work are.
  - Any of these conditions can be waived off if the copyright holder gives explicit permission.
2. Herewith, the authors warrant that this contribution is original and that the corresponding author has full powers to submit this paper to the journal for possible publication. The corresponding author signs for and accepts responsibility for releasing this material on behalf of any or all co- authors.
  3. After submission of this agreement signed by the corresponding author, changes of authorship or in the order of the authors listed will not be accepted.

**I have read and understood the above declaration of copyright statement and agree to it on behalf of co-authors and me.**

Name: \_\_\_\_\_ Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Note to correspondent author:** JAFR editorial board will process the manuscript ONLY after receiving this form. Please sign and return this copy to the journal's editor within 3 days.

## <sup>2</sup>Important legal Note:

- i. The point 1 of this copyright form is derived from the [Creative Commons Attribution-Non Commercial 4.0 \(CC BY-NC 4.0\)](#) License.
- ii. Point 2 and 3 of this copyright form is designed and extracted from the Copy Rights Ordinance 1962, Copy Right Rules 1967, the international Copy Right Order 1969 and the Copy Right Board (Procedure) Regulations 1981.