XXXXXXXXXX XXXX XXXXXXXXXX XXX XXX XXXXXXXXXXX XXXXXXXX

JEL Category: **XXX, YYY, ZZZ**

Abstract:

The abstract should be 150 to 250 words long. The Editorial Board may approve shorter or longer abstracts in cases where this is considered justified. In that sense, the editor can demand corrections of the abstract from the author. Unexplained abbreviations should not be used in the abstract. Xxxx xxxxxxxxxx xxxxxx xx xxx xxxxxxx xx xxxxxxxxx xx xxx xxxxxxxx xxxxxxx, xxxxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxx. Xxx xxxxxxx xxxxxxxxxx xxx xxxxx xxxxxxxxxx xxxx xxx xxxx xx xxxxxxxxxxx, xxxxxxxxxx xxxxxxxxxxx, xxxxxxxxxx xxxxx, xxxxx xxx xxxxxxxxxxx xxxxxxxxx. Xxxxxxx xxxxxxxxx xx xxxxx xx xxx xxxxxxxxxxx xx XXX xxxxxxxxx xx xxx xxxxx xx xxxxxxxxxx xxxxxxx xxxxx xxx xxxxxxxxxx xx xxxxxx. Xxxx xxxxxxxxxx xxxxxx xx xxx xxxxxxx xx xxxxxxxxx xx xxx xxxxxxxx xxxxxxx, xxxxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxx. Xxx xxxxxxx xxxxxxxxxx xxx xxxxx xxxxxxxxxx xxxx xxx xxxx xx xxxxxxxxxxx, xxxxxxxxxx xxxxxxxxxxx, xxxxxxxxxx xxxxx, xxxxx xxx xxxxxxxxxxx xxxxxxxxx. Xxxxxxx xxxxxxxxx xx xxxxx xx xxx xxxxxxxxxxx xx XXX xxxxxxxxx xx xxx xxxxx xx xxxxxxxxxx xxxxxxx xxxxx xxx xxxxxxxxxx xx xxxxxx. Xxxx xxxxxxxxxx xxxxxx xx xxx xxxxxxx xx xxxxxxxxx xx xxx xxxxxxxx xxxxxxx, xxxxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxx. Xxx xxxxxxx xxxx xx xxxxxxxxxxx, xxxxxxxxxx xxxxxxxxxxx, xxxxxxxxxx xxxxx, xxxxx xxx xxxxxxxxxxx xxxxxxxxx. Xxxxxxx xxxxxxxxx xx xxxxx xx xxx xxxxxxxxxxx xx XXX xxxxxxxxx xx xxx xxxxx xx xxxxxxxxxx xxxxxxx xxxxx xxx xxxxxxxxxx xx xxxxxx. Xxxxxxx xx xxxx xxxx xxx xxxx xxxxx xxxxxxxxxxxx xx xxxxx xx xxxxxxxx xxxxxx xxx xxxxx xxxx xxxxxxx. Xx xxxx xxxxx, xxxxx xxx xxxxx xxxx xxxxxxxxxxxxxxx xxx xxxxxxxxxxxx xx XXX 31000 xxx XXX 27000 xxxxxxxx xx xxxxxxxxx xx xxxxxxxx.

Keywords: four to ten keywords, xxxxxxxxxxx xxxxxxxx, xxxxxxxxxx, xxxxxxxxxxxxx xxxxxxxxxxxx, XXX 31000, XXX 27000

# Heading1

Xxx xxxxxxx xx xxxxxxxx xx xxxxxxx, xxx xxxxxxxxx xxx xxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxxxxxx, xxx xxxxxxx xxxxxxxxx xx xxxxxx xxxxxxx. Xxxx xxxxxx xx xxxxxxxxxxxx xxxxxxx xxxx xxx xxxxxxxxx xx xxx xxx xxxxxxxxxx. Xxxxxxxxxxxxx xxxxxxxx xxxx xxxxxxxxxxx xxx xxxxxxxxx xx xxx xxxxxx xxxxx, xxxxxxxxxxx xx xxxxxxx xxxxxxxxxx xxxxxxxxxx (xxxxxxxxxxx) xxxxxxx xxx xxxxxxx xxx xxxx x xxxxxxxxx, xxx xxxxxxxxx xx xxxxxxxx xxxxxxxx xx xxx xxxxxx xxx xxxxxxx xxxx xxx xxxxx xxxxxx. Xxxx xxxxxxx xx xxx xxxxxxx'x xxxxxxxxxx xx xxx xxxxx xxxxxxxxxxxx xxxx, xxx xxxxxxxxx' xxxxxxx xx xxx xxxxxxxxx xxxxxx xxxxxxx xxxx xxxxxxx. Xxxxxxxxxxx, xxxxxxxx xx xxx xxxxxx xxxxxxx xx xxx xxxxxxx xxxxxxx xx xxxxxx xxxxxxxxxx xxxxx, xxxx xxxxx xxxxxx xx xxx xxxxxxxxxxx xx xxx xxxxxxxx, xxx xxx xxxxxxxxxxx xx xxxxxxxxxx xxxxxxxxx xxx xxxxxxxxxxx xxxxxxxxxxxxxx xxxxxxxx. Xx xxxxx xxxxxxxxxx, xxx xxxx xxxxxxxx xx xxxxxxxxxxx xx xx xx xxx xxxx x xxx xxxxxxx xx xxx xxxxxx xxxxxx xxx xxxxxxxxxxx. Xxx xxxxxx xx xxxx xxxxx xx xxxxx xxx xxxxxxxxx, xxxx xxx xx xxx xxxxxxx, xxxx xxxxxxxxxx xx xxxxxxxxxx xxxxxxxxx. Xx xxxxxxxx, xxx xxxxxxxxxx xxxxxx xx xxx xxxxxx xxxxxxxx xxxxxx, xxxx xxx xxxxxx xxx xxxxxxxxxxxxx xxxxxxxxxxxx, xxx xxxxxxxxx xxxxxxx xx xxxxx xxxxxxx xx xxxxxxxxx xxxxx xx xxxxxxx, xxxxxx xxxxxxx xxx xxx xxxx.

Xx xxxxx xxxxx xx xxxxx xxxxxxxx, xxxxxxxx xxxxx xxx xxxxxxx xxxxxxxxx, xxx xxx xxxxxxx xxxxx xx xxxxxx xxxx xxx xxxxx xxxxxxxxxxxxx xxxxxx xxxx xxxxxx xxxxx xx xx xxxx. Xxx xx xxxxxxx xxx xxxx xxxxxxxxx xx xxx xxxxxxxxxx xxxxxxxxx xx xxxxx. Xxx xxx xx xxxx xxxxx xx xx xxxxxxx xxx xxxxxxxxx xx xxxxx xxx xxx xxxxxxxxxxx xxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxxxxxx xx xxxx xx xxx xxxxxxxx xx xx xxxxx xx xxxxxxxx xxxx. Xxx xxxx xx xxx xxxxxxx xx x xxxxxxxxxxxxx xxxxx, xxxxx xxxxxxxxxx xxxxxxxxxx xxxx xxxxx, xxx xx xxx xxxxxxxxxx xxxxxx xx xxxxxxx, xxxx xxx xxxxxxxxxxx, xxxxxxx xxx xxxxxxxxxxx xx xxxxxxxxx xxx xxx xxxxxxxxxxxxxx xxxx xxxxxxxx xxxxxxxx, xx xx xxx xxxx xx xxx xxxxxxxx xxxxxxxx.

# Heading1

Xxxx xx xxxxxxx xx xxx xxxxxxxxxxxxx xxxxxxxx XXX 31000:2009 Xxxx xxxxxxxxxx - Xxxxxxxxxx xxx Xxxxxxxxxx xxxxx xxxxxxxx xxxxxxxxxx xxx xxxxxx. Xxxx, xx xxx xx xxxxxxx xx xxx xxxx xx xxxx, xxxxxxxx xxx xxxxxx, xxxxxxx xxxxxx xxxxxxxx xx xxxxxxxx xxxxxxxxxxxx. Xx xx xxxxxxxx xxxx XXX 31000:2009 xx xxxxxxxx xx xxxxxxxxx xxxx xxxxxxxxxx xxxxxxxxx xx xxxxxx xxxxxxxx xx xxxxxxx xx xxxxxxxxx xxxxxxx xxxx xxxxxxxx xxxxx xxx/xx xxxxxxx, xxx xxxx xxx xxxxxxx xxxxx xxxx xxxxx xxxxxxxxx. XXX/XXX 31000:2009 xx xxx xxxxxxxx xxx xxx xxxxxxx xx xxxxxxxxxxxxx. (C……, 2002)

Xxxxxxxx XXX 31000:2009 xx xxxxxxxx xx xxx xxxxxxxxxxxx:

* *XXX 31010:2009 - Xxxx xxxxxxxxxx xxxxxxxxxx,*
* *XXX* Xxxxx 73:2009 - Xxxx xxxxxxxxxx xxxxxxxx.

XXX/XXX 31010:2009 xx x xxxx xxxx XXX/XXX xxxxxxxxxx xxxxxxxx xxx XXX 31000 xxx xxxxxxxx xxxxxxxx xx xxxxxxxxx xxx xxx xxx xxxxx xxxxxxxx xxxxxxx, xx xxxxxxxxxx, xxx xxxx xx xxxxx xxxxx (xxxxxxx, xxxxxx, xxxxxxxxxxx xxxxxxxxxx, xxxxxxxxx, xxxxxxx, xxx.). (A……. & M……, 2002)

Xxxxx xxx xxxx xxxxxxxxxxx xx xxxx. Xx xxxx xxxxx xx xxxxxxxxx xxx xxx xxxxx xx xxx XXX Xxxxx 73:2009 (C….., 2011). Xx xxxx xxxxxxxxxx xxxx xx xxxxxxx xx xxx xxxxxx xx xxxxxxxxxxx xx xxxxxxxxxx (xxxxxxxx xxxxxx). Xxx xxxxxxxxxxx xxxxxxxx xxxx xxxxxxxx xxx xxxxxxxx xxxxxxx xx xxx xxxx.

Fig. 1 Xxxxxxxx Xxxxxxxxxx

 Source: (Xxxxx,2011)

Xxxx xxxxxxxxxx xxxxxxxx xxx xxxxxxxxx xxxxxxx xx xxxxxxxxxxx, xxxxxxxxx xxx xxxxxxxx xxxx. Xx xx xxx xx xxx xxxx xxxxxxxxx xxxxxxxxxx xx xxxxxxx xxxxxx xxx xxxxxxxx xx xxxxxxxxxx xxxxxxxxxxx.

Xxxxx xxx xx xxxxxxxxxx xxxx xxxxx xxxxxx:

* *Xxxxx xxxxx* – xxxxx xxxxx xxxxxxxxx xxx xxxxx xxxxxxx xxx xxxxx (x.x. xxxxxxx x xxx xxxxx xxxxxxxxxxxx xxx xxxxxxx, xxx xxxxx xxx xxxxxxx xx xxxxxxx xx xxx xxxxxxxxxxx xxxxxx).
* *Xxxxxxx / xxxxx xxxxx* – xxxxx xxxxx xxxxxxxxx xx xxxxx, xxx xxxxx xxxxxxx xxx xxx (x.x. xxxxxxx xx xxxxxxxxxxxx xxxxxxxx xxxxx xx xxx xxxxxxx xxxxxxxxx xxx xxxxxx xxx xxxxxxx xxxxxxxxx).
* *Xxxxxxx/xxxxxxx xxxxx –* xxxxx xxx xxxxx xxxxxxxxx xxx xxxxxxx xxxx xxx xxxxxxxxx xxx xxxxxxxxx (x.x. xxxx xxx xxxxxxx xx xxxxxx xxx xxx xxxxxxxxxxxx xxx xxxxxx xxxxx xxx xxxxxxxxxx xx xxx xxxxxxxxxxxx).

Xx xxxxxx, xx xx xxx xxxxxxxx xx xxxxxxx xxx xxxx xxxxxxx xxx xxx xxx xxxxxxxxx xxxxx xx xxxxxxxxxxxxx xxxxxxxxx, xxx xxx xxxx xxxxxx, xxxxx xxxxx xxx xxx xxxx xxxxxx xxx xxxx xxxxxxxx xxxxxx xx xxxxxxxxxx, xxx xxxxxxx xx xxxxxxxxxx xxxxxx xx xxxxxxxxxx xxxx.

Xxxx xxxxxxxxxx xx xxxxxxxxxx xxxxxxx xx xxxxxxxx xxxxxxx xxx xxxxxxxxx xxxxx:

* *Xxxxxxxxxxxxxx – xxx xxxx xxx xxxx xxxxxxxxxx xxx xxx xxx xxxxxxxxx xxxxxxxxx xxx xxxxxxx xx xxx xxxxxx xx xxxxxx, xxxxx xxx xxxxxxx.*
* *Xxxxxxxxxx – xxx xxxx xx xxxxxxxx xxx xxx xxxxxxxx xx xxxxxxxxxx xxxxx xx xxx xxxxxxxxxx xxx xxxxxxx.*
* *Xxxxxx – xxx xxx xxxxx xxx xxxxxxxx xxxxxxxxxxx xxxxxxx xxxxxxx xxxx xxxxxxxxxx xx xxxx xx xxx xxxxxxxxxxx xx xxxxxxxxxxx xxxxxxxxxx xx xxxxx xx xxxxxx xxxx.*
* *Xxxxxxxxxxx* – xxx xxxxxxxx xxxxx xxxx xx xx xxxxxxxxxx xx xxxx xxx xxxxxxx xx xxx xxxxxxxx xxxxxx xx xxxxxxxx xxx xxxxxxxx xxxxxxxxx xxxx xxx xxxxxx xxxxxxxx.

Xxxx xxxxxxxxxx xxxxxxx xxx x xxxxxxxxx xxxxxxxxx, xxxxxxx xxxx xxxxx xxx xxxxxxxxx, xxxxxx xxxx x xxxxxxx xxxxxxxx, xxxx xxxxxxxxxx xxxx xxxxxxxxx xx xxx xxxxxxxxxxxx xxxxx, xxx. Xx xxxxxx xx xxxxx xxxx xxx xxxx xx xxxxxx xx xxx xxxxxxx xxxxxx xx xxxxxxxxxx xxxxxxxxxx, xxx xxxx xxxxxx xxxxxxx xxx xxx xx xxx xxxxxxxx. Xxxxxxxx xx xxxxxxxxx xxx xx xxxxxxxxx xx xxx xxxxxxx. Xxxxxxxx xx xxxxxxxxx xxx xx xxxxxxxxx xx xxx xxxxxxx. xxxxx, xxx. Xx xxxxxx xx xxxxx xxxx xxx xxxx xx Xxxxxxxx xx xxxxxxxxx xxx xx xxxxxxxxx xx xxx xxxxxxx. Xxxxxxxx xx xxxxxxxxx xxx xx xxxxxxxxx xx xxx xxxxxxx

Table 1. Xxxxxxx xxxxxxx xx xxxxxxxxxxxx

|  |  |  |  |  |
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Xxxxx xxx xxxxx xxxxxxxx xxxx xx xxxxxxxx xxx xxxx, xxx xxxxx xx xxxx xxxx xx xxxxxxxxxxx xxxxxxx xx xxx xxxx xx xxxx xxxxx xx xxxx xxxxxxxxxx xxxx:

* *Xxxxxxxxx* – xxx xxxxxxxxxxx xx xxx xxxxxx xx x xxxx xxxxxx xxx xxxx xxxxxx.
* *Xxxxxxxxxx* – xxxxxxxxxxx xx xxxxxxxxxx xx xxxxxx xxxxx, x.x. xxxxxxx xx xxxxxxxx xx xxxxxxxx xxxx, x.x. xxxxxxxx xx xxxxxxxxx (xx xxxxxxxx xxx xxxxxxxxx xxxxxx xx xxx xxxxxxxxx xxxxxxx).
* *Xxxxxxxxxx* – xxxxxxxxx xx xxx xxxx xxx xxxxxxxxxxx xx xxxxxx xxx xxx xxxxxxxxxxxx xxxx xxxx xx xxxxxxxx.

Xxxxx xxx xxxxxxxxxx xxxxxxxxx xxxxxxxxxx xx xxxxx/xxxxxxx xxxxx, xxxx xxx xx xxxxxxx xx xxxxxxx:

* *Xxxxx xxxx* – Xx xxx xxxxxx xx xxx xxxx xx xxxx, xxxxxxx x xxx xxxxxxxx xxx xxx xxxxxxxxx. Xx xxx xxxxxx xx xxxx xx xxx, xxxxxxxx xxxxxxxxxx xx xxxxxxxxxx.
* *Xxxxxxx / xxxxx xxxx* – Xxxxx, xxxxxxxx xxx xxxxxx xx xxxx, xxx xxxx, xxxxxxxxx xx xxx xxxxxxxxxx xx xxxxxxx, xxxxxxxxx xxxxxxxxxx xxxx xxx xxxxxxx xxx xxxxx xxxxx.
* *Xxxxxxx / xxxxxxx xxxx* – Xxxxx xxx xxxxxxxxxx xxx xxxxxxx xx xxxxx xxxxx xxxxxx xx xxxxxxxxx, xx xx xxxxxxxxx xx xxxxxxxx xxx xxxxxxxxxxx xx xxxxxxxxxx xxx xxxxxxx xxxxxx xxx x xxxxxxx xxxxxxxxxx, xx xx xxx xxxxx xxxxxxxxxx xxxxxxxxxx.

Xxxx xxxxxxxxxx xx xxxxxxx, xxx xx xxxxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxx, xx xx xxxx xxxxxxx xxxxxx. Xx x xxxxxxxxxxx, xxxxx xxxxxxx xxxxxx xxxxxx xxx xxx xxxxxxxx xx xxxx xxxxxxxxxx, xxxx xxx xxxxxxxxxxxx xxxxxxxxxxx xx xxxxxxxx xxxxxxxxxx. Xx xxxxxx xx xxxxx xxxx xxxxx xxx xx xxxxxxxxxxx xxxxxxxx xxxxxx xx xxxxxx xxx xxxxxxxx xx xxx xxxxxxxx xxxx xxxxxxxxx, xx xxxxxxx xx xxxxxxxxx xx xxx xxxxxxxxx xx xxxxxxxxx. Xxx xx xxx xxxxxxxx xx xxxx xxxxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxx xx xxxx xxx xxxx xx xxxxxxxxxx xxxxxx xxxxxxxx, xxxxx xxxxx xxxxxx xxxxxxxx xxx xxxxxxxx xx xxxxxxxxxx xxxxxx xxxxx xxx xxxxxxxx xxxxxxxxx xx xxxxxx xxxxx xxxxxxxxx xx xxxxxxxxxxx. Xxxxxxxxx, xxx xxxx xxxxxxxxxx xx xxxx xxxxxxx, xxxxxxxxxx xx xxxxxxx xxxxxxxxxxxxx xxxxxxxxxxxxx. Xxxx xxx xx xxxxxxxxx, xxx xxx xxxxxx xx xxxxxxxx xxx xxxx xxxx xxxx xx xx x xxxxxx xx xxxxxxxxxx xx xxxx xxxxxxxxxxxxx xxxxxxxxxxxx.

## Heading2

Xxx xx xxx xxxx xxxxxxxxx xxxxx xx xx xxxxxxx xxxxxxxxxxx. Xxxxx xxx xxxxxxxxx xxxx xx xxxxxxx xxxx xxxx, xxx x xxxxxxx xxx xxx x xxx xx xxxxxx xxxxxxxxxxx xxxx XXX27001 xxxxxxxx. Xxxx xxxxxxxx xx xx xxxxxxxxxxx xxxxxxxxxx xxxxxxxx xxxxxxxxxx xxxxxxxxx xxxxxxxx xxxxx xxxxxxxxx xxx xxxxxxxxxxxx xxx xxxxxxxxxxxx, xxxxxxxxxxxx, xxxxxxxxx, xxxxxxxxxx, xxxxxxxxx, xxxxxxxxxxx xxx xxxxxxxxx xxxxxxxxxx XXXX xxxxxx xxx xxxxxxx xx xxx xxxxxxxxxxxx’x xxxxxxx xxxxxxxx xxxxx. Xx xxxxxxxxx xxxxxxxxxxxx xxx xxx xxxxxxxxxxxxxx xx xxxxxxxx xxxxxxxx xxxxxxxxxx xx xxx xxxxx xx xxxxxxxxxx xxxxxxxxxxxxx xx xxxxx xxxxxxx. (C……., 2010)

Xx xxx xxxx xx xxx xxxxxxxx, xx xxx xxxx xxxx xxx XXX27001 xxx xxxxxxxxx xx xxxxxxx x xxxxx xxx xxxxxxxxxxxx, xxxxxxxxxxxx xxx xxxxxxxxx xx xxxxxxxxxxx xxxxxxxx xxxxxxxxxx xxxxxx. XXX27001 xxxx x xxxx-xxxxx xxxxxxxx. Xx xx xxxxxxxxxxx xxxx xxx xxxxxxx xxxxxxxxxx. Xx xxx xxx xxxxx, xxx xxxxxxxx x xxxxxxxxxx xx xxxxxxxx xxxxxx. XXX27001 xxxxxxx xxx xxxxx xx xxx XXXX xxx xxxxxxxxxx xx x xxxx xxxxxxxxxx xxxxxxxxx. Xx xxxxxxxx, xxxxxxxxxx xx xxxxxxxxxx xxxxx xxxx xxxx xx x xxxxxx xx xxxx xx xxxxxxxxx xx xxxxxxx xxxxxxxxxx xxx xxx xxxxxxxx xxxx xxxx xx xx xxxxxxxxxxx. Xx xxx xxx, xxxxxxxxx xx xxxxxxxxxxxxx xxxx xxxx xx xxxxxxxx. Xx xxxxx'x xxxxxxxxxx xx xxxxxxxx xxxxxxxxx xxx xxxxx xxxxxxxxxx, xxx xxxxx xxxxxxx xxx xxxxxx xx xx xx xxx xxxx xxx xxxxxx. Xx xxxxxxxxxx XXX 27000 xxxxxxx, xx xx xx xxxxxxx xxxx x xxxxxxx xxxx xxxxxxxx xx xxx xxxxxxx xxxxx xxx xxxx xx xxxxxxxxx x xxx xxxxx xxx xxxxxx.

XXX 27001 xxx xxxx xxxx (C…….., M…., D….., C……, & D….., 2010):

* xxxxxxxxxx xxx xxxx xx xxxxxxx xxx xxxxxxxx xxxxxxxx,
* xxxxxxxxxxxxx xxx xxxxxxxxx xxx xxxxxxxxxx xxxx xxxxxxx xxxx,
* xxxxxxxx xxx xxxxxxxx xxxxxxx,
* xxxxxxxx xxxxxxxx xxxxxxxxxx xxx xxxxxxxxxxxx,
* xxxx-xxxxxxxxxxx xxxxxxxx xxxxxxxx xxxxx,
* xxxxxxxx xxx xxxxxxxxxxxx'x xxxxxxxx xxxxxxxxxx xxx xxx xx xxxxxxxxx x xxxxxxx xxx xxxxxxxx xxxxxxxxxxxx, xxxxxxx xxxx xxx xxxxxxxx xxxxxx xxxxx.
* xxxxxxxxx xxxx xxxxxxxxxx, xxxxxxxx xxx xxxxx xxxxxxxxxxx,
* xxxxxxxxx x xxxxxxx xxxxxxxx xx xxxx xxxxxxxxx xxx xxxxxxxx xxx xxxxxxxxxxx xx xxxxxxx,
* xxxxxxxxxxx xxx xxxxxx xx xxxxxxxxxx xxxx xxxxxxxxx xxxxxxxxxx xxx xxxxxxxxxx xxxxxxxx.

Xxx xx xxx xxxx xxxxxxxx xxxx xxx xxxxxxxx xxxx xxxxxxxxxxxx xxx XXX27001 xx xxxxxxxx xxxxxxxx xxxxxxxx xxxxxxxxxx xxxx xx xxxxxxx xxxxxxxxxxxxxxx xxxx xx xxxxx, xxxxxxxxx, xxxxxx xx xxxxxxxxxxx xxx x xxxxx xxxxxx. Xxxx xx xxxxxxxxx xxxxxxxxx xx xxx xxxxxxxxxxxx xxxxx xxx xx xxx xxxx xxxxxxx xxx xx xxxxxxxxxx.

Xxxx xxxxxxxx xx xx xxxxxxxxxxx xxxxxxxxxx xxxxxxxx xxxxxxxxxx xxxxxxxxx xxxxxxxx xxxxx xxxxxxxxx xxx xxxxxxxxxxxx xxx xxxxxxxxxxxx, xxxxxxxxxxxx,

## Heading2

Xxx xxxxxxx, xx x xxxxxxxx xxx x xxxxxxxx xxxxxxx xxxx xx xxxxxx xx xxx xxx x xxxxx xxxxxxxx xx xx, xx xxxxx xxxx xxx xxx xxxxxxxxxxx xx xxx xxxxxxx xxxxx xx xxxx xxxxxxxxxxx xx xxx xxxxxxxxxx xx xxx xxxxxxxx. (A…., 2011)

Xxx xxx xxx xxx xxxxxxxx xxxxx xxxxxxxxxx xxx xxxxxxxxx xx xxxxxxx'x xxxxxxxxxxxxx xxxx XXX 27001, xxx xxxxx xxx xxxx xxxxxxxx xxxx xx xxxxx xx xxxxx xxxxxxxxx xxxx xxxx xxxxxxxx xxxxxxxx. Xxxxx xx xxx, xxxxxxxx xxxxxxxxxx xx xxx xxxxxxxxx xxxxxxxxxx xx xxxxxxxx xx xxxxxxx xxxxxxx xxxxx xxxxxxxxxx xxx xxxxxxxx xxxxxx xxxxxxxx xxxxxxx xxxxxx xx xxxx xx xxxxxxxx. Xx xxxxxxxx, xxx xxxxxxx xxx xxxxxx xxxx xxxxx xxxxxxxxx xxxx xx xxxxxxxxx xxxx xxx xxxx xxxx xxxxx xxxxxxxxxxx xxxx xxxxx xx xxxxxxxxxx xx xxxxxxx xx xxxxxxxx. Xxxx xxx xxxxxxx xx xxxxxxxxx, xxxx xxxx xxxx xxx xxxxxxxx xx xxxxxxxxxxxx xxxxxxxxx xxxxxxxxxxx xx xxxxxxx xxxx xxx xxxxxxx xx xxxxxx xxxxxx xxx xxxxxxxxxx’ xxxxxxx xxxxxxxxx.

Xx xxxx, xx xx xxxxx xxxxxxxxx xx xxxxxxx xxxx xxxxxxx xx xxxxxxxx xxxxxxx. X xxxx xxxxxxxxxxxxxx xxx xxxxxxxxx xxxxxxx xx xx xx xxxxxxxxxxxx, xxxx xxxx xxx xxxxxxx xxxx, xxx xx XXX xxxxxxxxxxxxx. Xx xxxxxx XXX 27001 xxxxxxxxxxx, xxx xxxxxxx xxxxxxx xxxxxxx xxxx xx xxxxx xxxxxxxxx xxxx xxx xxxxxxxxx xxx xxxx xxxxxxx xx xx xxx xxxxxxxx xxx x xxxx xxxx. Xx xxx XXX 27001 xxxxxxxxxxx, x xxxxxxx xxxx xxxxxxx xxxx xxxxxxx xxx xxxxxxx xx xxxxxxxxxxxx. Xx xxx xxxxxxxxx xx xxx xxxx xxxxxxxxx xx xxxxxxx xxxx xxx xxxxxxxxxxxx xxxxxxx, xxx xxxxx xx xxx xxxx xx xx xx x xxxxxxx xxxxxxx xxx xxx xxxxxxxxxxxx xxx xxx xxx xxxxxx xxxx xxx xxxxxx xxx xx’x xxxxx xxxxxxxx.

Xx xxx xxxxx xxxxx, x xxxxxxxx xxxxxx xxxx xxx xxxxxxx xxxx xxxx x xxxxx, xxxxxxxx xx xxx xxxxxxx xx xx xxxx xxxx xxx xxxxxxx xxxxxxxxx xx xx xxxxxxxx xxxxxx xxx xxxxxxxx’x xxxxxxxxx xxx xxxx xxxxx xx xx xxx xxxxxxxxxxxxx.

### Heading 3

X xxx xx xxxxx xxxxxxxxxxxx xxx xxx xxxxxx xx xxx XXX xxxxxxxxxxx. Xx xxxxxxx xxx xxxxxxx xxxxxxx, xxx xxx xxxx XXX xxxxxxxxxxx, xxx xxxxx xxxxx xxx xx xxxxxxx xx xxx xxxxxxx’x xxxxxxxxxxx. Xx xx xxxxxxxxxxxx xxxxx x xxxx xx xxxxxxxxxxxxx, xxxxxxxxxxxxx xxxx xxx xx xxxxxxx. Xxxx xx xxxx xxxxxxxxxxxxxx xx xxx xxxxxxx xxx xxxxxxxxx xxxxxxx.

XXX 27001 xx xxxxxxx xxx xxx xxxxxxx xx xxxxxxxxxxxxx. Xxxx xxxxxxx xxxxxxxxxxx xxx XXXX xxxx xxxxx xx xxx xxxxxxxxxxxx’x xxxxx xxx xxxxx xxx XXX 27001 xxxxxxxxxxxx, xx xxx xxx xxxxxxxx xxxxxxx xx xxxxx xxx xxxxxx. Xx xxxxxxx xxxxx xx xxxxxxxxxxxxx, xxx xxxxxxx xxx xxx xx xxxxxxxx xxxxxxxxxxx xxxx xxx xxxxxxx’x XXXX xxxxx xxx XXX 27001 xxxxxxxxxxxx.

### Heading 3

X xxxxxxx xxx xxx XXX 27001 xx x xxxx xx xxxxxxxxx xxx xxxxxxxxxxx xxxxxxxx xxxxxxxxxx xxxxxx (XXXX).

XXX 27001 xxxx xxx xxxxxxx xxxxxxxx xxx xxx Xxxx-Xx-Xxxxx-Xxx (XXXX) xxxxx xx xxx xxxxxxxxx xxx:

* *XXXX –* Xxxxxxx 4 xxxxxxx xxx xxxxxxx xx xxxx xxx xxxxxxxxxxxxx xx xxx xxxxxxxxxxxx’x XXXX,
* *XX –* Xxxxxxx 5 xxxxxxx xxx xxxxxxx xx xxxxxxxxx, xxxxxxx, xxx xxxxxxxx xxx XXXX,
* *XXXXX –* Xxxxxxxx 6 xxx 7 xxxxxx xxx xxxxxxx xx xxxxxxx, xxxxxxx, xxxxx, xxx xxxxxx xxx XXXX,
* *XXX* – Xxxxxxx 8 xxxxxxx xxx xxxxxxx xx xxxx xxxxxxxxxx xxx xxxxxxxxxx xxxxxxx xxx xxxxxxxxxxx xxxxxxx xxx XXXX.

Xxxxx XXX XXX xxx xxxx x XXXX xxxxx xx xxxxxxxx xxx XXX XXX 27001 xxxxxxxx, xx xx xxxxxxxxxxxx xxxxxxxx xx xxxxxxxxxx xxxxxx xxxxxxxxxxx. Xx xxxxxxx xxxxxxx xxx xxxx xxxxxxx xxxxx (xxxxxxxx 4 xx 8) xxxx xxxx xx xxx xxxxxxxx, xxxxxxx xxxx xxxxxxxxxxxxx xxxxxxx xxxxxxxxxxxxx XXXX. Xxxxxxxxx xx XXX XXX 27001, xxx xxxxxxx xxxx xxxx xxxxx xxxxxxxxxxx (xxxxxxxxx xx xxxxxxx 4, 5, 6, 7, xxx 8) xx xx xxxx xx xxxxx xxxx xxx XXXX xxxxxxxx xxxx xxx xxxxxxxx.

# Heading1

Xxxxxx xxxxxxxx xx xxx xx xxx xxxx xxxxxxxx xxxxx. Xx xxx xxxxxxxxxxxxx' xxxxxxxxxxxxx xxxxx xxxxxxxx xxxxxxx, xxxx xxxx xxx xxx xxxxxxxxxx xxx xxxxxxxxxxxx xx xxxxxx xxxxxxxx. Xxxxxxxxxx xxxxxxxx xxxxxxxxxx (XXX) xx x xxxx xxxxxxx xxxxxxxxxx xxxx xxxx xx xxxx xxxxxxxxxxxxx xx xxxxx xxxxx xxx x xxxxxx xxxxxxxx xx xxxxxxxx. Xxxxx’x xxxxxx xxxxx xx xxxxxxxx xx xxx xxxxx xx xxxx xxxxx xxxxxxxx xxxxxxxx xx x xxxx xxxxxxxxxx xxxxxxx xx xx xxxxxxxxx xx xxxxxxxxxxx xxxxxxxxxx. Xxxx xxxxx x xxx xxxxxxxx xxxxx xxxxxxxx xx xxxx xx xxxxxxx xxx xxxxxxx'x xxxxx xxx xxxx xx xx xxxx xxxx xxxxxxx xxxxxx xxxx xxxxxxxxx.

Xxx xxxxxxxx xx xxxxxxxx xx xxxxxx xxx xx xxx xxxxxxxxxx xxxx xxxx xxx xxxxxxx’x xxxxxxxxxx xxxxxxxx xxxx xxxx xxxx xx xxxxxxxxxx. Xxxxxxxxx xxxxxxxxxx, xxxxxx xxx xxxxxx xxx xxxxxx xxxxxxx xxxxx xxxxxxxx xxxxxxxxx xxx xxx xxxxxxxxxxxx xxx xxxx xxxxxx xxxxxxxxxx xxx xxxxxxx. Xxxxxxx xxxxxx xxxxxxxx xxxxxxxx xxxx xxx xxxxx xxxxx.

Xx xxxxxxxxxx xxx XXX xxxxxxxx, xxx xxxx xx xxxxxxxxxxxxx xxx xxxxxxx xx xxxxxxx xxx xxxxxxxxx (A…., 2011):

* *Xxxxxxxxxxxxxx xx xxxx xxxxxxxxxxxx* **–** Xxx xxxxxxxxx xxxxx xx xxx XXX xxxxxxxx xx xx xxxxxxx x xxxxxxxxxxxx xxxxxxxxx xxxx xxxxxxxxxx xxx xxxxxxxxx xxxxxxxxxxxx xxxxxxxxx xxx xxxxxxxxxx xxxxxxxx xx x xxxxxxxx xxxxxxx.
* *Xxxxxxxxxxx xx xxxxxxxxxxx xxxxx, xxxxxxxxxx, xxx xxxxxxx* ***–*** Xxxxxxxxxx xxx xxxx, xxx XXX xxxx xxxxxxxxx xx xxxxxxx xxxxxxxxxx xxxxxxxxxx xxxxx, xxxxxxxxxx, xxx xxxxxxx xxxx xxxxxxxxxx xx xxxxxxxxxx xxxxxxxx xx xxxxxxxx xxxxxxxxxx. Xxx xx xxxxx xxxxxxx xxx xx xxx Xxxxxxxx Xxxxxxx Xxxxxxx Xxxxxx xxxx xxxxx xxxxxxxxxxxxx xx xxxxxxxxx x xxxxxxxxxx xxx XXX xx xxxxxxxxxxx xxx xxxxxxxxxxxx’x xxxxxxxxx xxxxxxx xxx xxxxx xxxx xx xxxxx xxxxxxxx xxxxxxxxxx.
* *Xxxxxxxx xxxx xxxxxxxxx***–** Xxx xxxx xxxxxxxxx xxx xxxxxx xxx xxxxx xx xxxxxxxx xxx xxxxxx xx xxxx xxxxxxxxx xxxxxxxxxxxxxx xxxxxxxxxxxx. Xxxx xx xxx xxxxxxxxx xxxx xxxx xxx xxxxxx xx xxxxxxxx, XX xxxxxxxxxx xxx xxxxxxx xxxxxxxx, xxx xxxxxxxxxx xxx xxxxxxxxxxx. Xxxx xxxxxxxxx xxxxxxxxxxxxxx/ xxxxxxxxxx, xxxxxxxxx, xxx xxxxxxxxxxx xxxxxxxxx.

Xxx xxxxxxxx xxxxxxxxxx xx xxxxxxxxxxx, xxxxxxxxx xxx xxxxxxxxxx xx xxxx xxxx xxxxxxxxx. Xxxxxxxx xxxxxxx xx x xxxxxxxxxxxxx xxxxxxxxxxx xxx xxxx xxxxxxxx xxxxxxxx, xxxxxxxx xxxxx, xxxxxxxxx, xxxx xxx xxxx x xxxxx-xxxx xxxxxxxx xxxxxxxxxx. Xx xxxx xx xxxxxxxxx, xxxxxx x xxxxxxxxxxx xxxxxxxx xxxxxxxxxx xxx xxxxxx, xxxxxx xxx xxxxxxxxxxx xxxx xxx xxxxxxxxxxxxx xxxxxxx xxxxx xxxxxx, xxxx xxxxx, xxxxxx xxxxx, xxxxxxx xxxxxxx, xxxx xxxxx xx xxxxxxxxxxx xxx xxxxxxxxx xxxxxxxx, xxxxxxx xxx xxx xxxxxxxxx xx xxx xxx xx xxxxxxxxx xxxxx, xxx xxxxxxxxx xxxx xxx xxxxxxx'x xxxxxx xxxxxxxxxxx xx xxxxx xxx xxxx xxxxxxxxxxx

CONCLUSIONS

Xxxxx'x xxxxxxxxxxxxx xxxxxxxxx xxx xxxxxxx xx xxxx xxxxx xx xxxxx xxxx, xxxxxxxxx xxxxx xx xxxxxxxxxxx, xxxxxxxx xxx xxxxxxx’ xxxxxxxx. Xxxx xxxxxxxxxx xx xxxxxxxxxxxxx xxxxxxxxxxxxx xx xxxxx xx xxxxx xxxx xxx xxxxxxx. Xx xxxxx xxxxxxxxxx xxxxxxx, xxxxx xxx xxxxxxxxx xxxxxxxx xxxxxx xxxxx xxxxxxxx xxx xxxxxx. Xx x xxxxxxx xxxxxx xxxxx xxxxxxxx xx xxxxxxxx, xx xxx xxxxxx xx xxx xxxxx xx xxxxxx xxxxxxxxx xx xxx xxxxxxx, xxxxx xxx xxxxxx x xxxxx xxxxxxxx xxxxx xxx, xxxx xxxxx, xxxx xx xxxxx xxxx. Xxx xxxxxxx xxx xx xxxxx, xxxx xxx xxxxxxxxxx xxxxxxxxxxx xx xxxxxxx xxx xxxxxxxxxx xx xxxx xxxxxxxxxx xxxx xxx xxxxxxxx xxxxxxxxxx xx xxx xxxxx. Xxxxxxxxx, xxx xxxx xxxx xxxx xxxxxxxxxx xxx xxxxxx xxxxxxx xx xxx xxxxxxxxxxxxx xxxxxxxxxx, xxxxxx xx xxxxxxx xx xxxx xxx xxxxxxxxx xxxxxx xx xxxx. Xxxx xxxxxxxxxx xxxx xxxxxx xx xxxxxxxx xx xxx xxx xxxx xx xxxxxxxx xxxxxx xxxx xxxxxxxxx xxx xxxxxxxxxx xx xxxxxxx xxxx xxxxx xxxxxx. Xxx xxxx xxxxxxxxx xxxxx xxx xxxxxxxx xx x xxxxxxxxx xxxxxxxx xxxxxxxxxxx xxxx. Xxx xxxxx xxxxx xxxxxxxxx xxxxxxx xxxxxxx xxx xxxxx xxx xxx x xxxxxxx xx xxxxxxx xxxxxxx xxxxxxxxxx, xxx xxxx xxx xxxxxxx xx xxxxxxxx xx xxxxx xxxxxx. Xxxx x xxxxx xxxxxxxxx xxxxxxx, xxxxx xxx xx xx xxx-xxxxxxx xxxxxxxxx xxxx xxxxxx xx xxxxxxx. Xx xxx xxxxx xx x xxxxxxx xxxx xxx xxx xxxx xxxxxxxxxx, xxx xxxxx xxxxxxxxx xxxxxx xx xxxxxxxxx, xxx xxxxxxx xxx xx xxxxxx xxxx xxxxxx xx xxxxx xxxxxxx xxxxxx xxxxx xxxxxxx xxx xxxx xxxxxxxxxx.

Xxxxxxx xx xxxx xxxxxxxxxx xxxxx xxxx xxxxxxxx xxxxxxxxxxxx xxx xxxx xxx xxx xxxxxxx xxxxx xxxxxxxxx xxx xxxxxxxxxxxxxx, xxx xxxx xx xxxxx xxxxxxxxxxx xx xxx xxxx xx xxxxx xxxxxxxxx, xx xx xxx xxxxxx xxxxxxxxxxxx xx xxx xxxx xx xxxxxxxxxxxxx xxxxxxxxxxxx. Xx xxx xxx xxxxxx xx xxxxxxx xx x xxxxxxx xxxx xxxxxx xxxxxxxxx xx xxx xxxxx xx xxxxx xxx xxxxxxx xx xxxxxxx.

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Xxxxxxxxx, X. (2011). Xxxxxxxxxxx xxxxxxxxxx. Xxxxx: Xxxxxx xxxxxxxx xxxxx xxxxxxxxxx xxxxxxx.

Xxxxxxxxx, X., & Xxxxxxxx, X. (2011). xxxxxxxx xx xxxxxxxxxx xx xxx xx xxxxxxxx xxxxxxxxxx xxxxxxxxx xx xxxxxxxxx. Xx X. x. xxxxxx, & X. X. Xlxxxxx (Xx.), XXXXX X XXXXXXX XXXXXXXXXXX: XXXXXXXXXXX Xx XXXX XXXXXXXX (Xxx. 1, xx. 261-269). Xxxpxxpxxxxxxx, Xxxxjxxx: Xx-xxьx: Xxd-xx Xxxxxx.

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Xxxxxxxx. (2010). xxxx://xxx.xxxxxxxxxxxxxxxxxxxx.xxx/xxxxxxx\_xxxxxx.xxx#xxxxxxxxxx. Xxxxxxxxx 01 05, 2012, xxxx xxxx://xxx.xxxxxxxxxxxxxxxxxxxx.xxx/xxxxxxx\_xxxxxx.xxx#xxxxxxxxxx.