



GUIDELINES TO AUTHORS

JOURNAL OF BANKING, INSURANCE AND MANAGEMENT SCIENCES (JBIMS)

Guidelines to Authors

INTRODUCTION

The Journal of Banking, Insurance and Management Sciences (JBIMS) is dedicated to publishing in English, research in Banking, Insurance and Management Sciences. The journal has a broad coverage of relevant topics across Banking (including Economics, Finance and Insurance) and Management (all managements field).

Original research papers, both academic and practice-oriented (Case studies), as well as conceptual papers of high quality are invited for publication. From time to time, special Issues of the journal may be published.

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PUBLICATION PROCEDURE

Upon acceptance of a manuscript for publication by the Editor-in-Chief, the editorial staff will work towards preparing the manuscript for publication. The first stage involves language editing, after which the manuscript is returned to the corresponding author for review. This is the author's final opportunity to make text changes to the manuscript and submit a revised version. At a final stage, the editorial staff will send the author one set of galley proofs, and the author will have two working days to mark any typographical errors. It may not be possible to incorporate author corrections in the printed version of the manuscript if the author fails to respond to proofreading requests.

RESEARCH ARTICLE STRUCTURE

An original article provides an overview of innovative research in a particular field within or related to the focus and scope of the journal, presented according to a clear and well-structured format aligned with the Harvard requirements.

Constructs/Variable	Number of Items
Word limit, font size and spacing	4500-8000 words (excluding the structured abstract and references); 1.5 spaces, Ariel 11 font
Structured abstract	250 words to cover the Purpose, Design/ Methodology/ Approach, Findings/ Results, Practical Implications, Originality/ Value
References	30 or less
Tables/Figures	No more than 7 Tables/ Figures
Ethical statement	Should be included in the manuscript, if applicable

Title: Full title: Specific, descriptive, concise, and comprehensible to readers outside the field. Max 14-16 words.

Abstract: A structured abstract should provide the context or background for the study and should state the purpose, methodology the, main findings and principal conclusions. The abstract should not exceed 250 words. Write concisely and clearly. Please minimise the use of abbreviations and do not cite references in the abstract. Do not present quantitative or detailed results in the abstract. The abstract should reflect only what appears in the original paper. To produce a structured abstract, the following need to be factored:

- What is the reason(s) for writing the paper or the aims of the research?
- How are the objectives achieved? Include the main method(s) used for the research.
- What is the approach to the topic and what is the theoretical or subject scope of the paper?
- What was found in the course of the work? This will refer to analysis, discussion, findings or results. Findings apply to qualitative research; results apply to quantitative research.
- What outcomes and implications for practice, applications and consequences are identified?
- How will the research impact business or society?
- What changes should be made as a result of this research?
- What is new in the paper?
- What is the scientific contribution of the paper to the body of knowledge?
- State the value of the paper and to whom.

Introduction: The Introduction should put the focus of the manuscript into the broader context of existing knowledge and explain its contribution to new subject knowledge and insights, as well as to business practice. Address this to readers who are not experts in this field and include a brief review of the key literature. If there are relevant controversies or disagreements in the field, they should be mentioned. Conclude with a brief statement of the overall aim of the research comment on whether the aim was achieved. Cite only directly pertinent references, and do not include data any data.

Literature Review: An exhaustive review of the most recent and relevant literature to the research topic must be synthesised to highlight the research gaps that warrant the study and the paper to report the new findings.

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Results: Present your results in logical sequence in the text, tables, and figures, giving the main or most important findings first. Do not repeat all the data in the tables or figures in the text; emphasise or summarise only the most important observations. Give numeric results not only as derivatives (for example, percentages) but also as the absolute numbers from which the derivatives were calculated where applicable, and specify the statistical significance attached to them, if any. Restrict tables and figures to those needed to explain the argument of the paper and to assess supporting data. Use graphs as an alternative to tables with many entries; do not duplicate data in graphs and tables.

Conclusion: It is useful to begin the discussion by briefly summarising the main findings and explore possible mechanisms or explanations for these findings. Emphasise the new and important aspects of your study and put your findings in the context of the totality of the relevant evidence. State the limitations of your study and explore the implications of your findings for future research. Discuss the limitations of the data. Do not repeat in detail data or other information given in other parts of the manuscript, such as in the Introduction or the Results

section. Link the conclusions with the goals of the study but avoid unqualified statements and conclusions not adequately supported by the data. State new hypotheses, when warranted and label them clearly.

Acknowledgements: Those who contributed to the work but do not meet our authorship criteria should be listed in the Acknowledgments with a description of the contribution. Authors are responsible for ensuring that anyone named in the Acknowledgments agrees to be named.

Also provide the following, each under their own heading:

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- **Microsoft Word (.doc/.docx):** we can accept Word 2007 DOCX files.

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